

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	53.59%	45.84%	41.63%	126.17%	97.00%	83.37%	75.96%	170.34%	131.21%	112.98%	103.14%	221.74%	171.14%	147.54%	134.71%
1	NA	53.63%	45.88%	41.66%	126.28%	97.04%	83.41%	76.02%	170.46%	131.32%	113.08%	103.23%	221.94%	171.28%	147.67%	134.82%
2	NA	53.67%	45.91%	41.70%	126.39%	97.15%	83.51%	76.09%	170.60%	131.45%	113.19%	103.33%	222.14%	171.44%	147.82%	134.96%
3	70.33%	53.76%	46.00%	41.75%	126.54%	97.25%	83.59%	76.19%	170.82%	131.64%	113.36%	103.46%	222.41%	171.65%	148.04%	135.13%
4	70.34%	53.74%	46.01%	41.76%	126.58%	97.29%	83.62%	76.21%	170.91%	131.71%	113.42%	103.50%	222.51%	171.76%	148.10%	135.20%
5	70.32%	53.73%	45.97%	41.75%	126.58%	97.32%	83.65%	76.21%	170.92%	131.69%	113.40%	103.51%	222.54%	171.75%	148.12%	135.23%
6	70.26%	53.72%	45.97%	41.72%	126.55%	97.27%	83.64%	76.19%	170.90%	131.67%	113.41%	103.50%	222.52%	171.73%	148.10%	135.22%
7	70.21%	53.66%	45.91%	41.68%	126.51%	97.26%	83.57%	76.16%	170.86%	131.64%	113.35%	103.46%	222.43%	171.69%	148.03%	135.17%
8	70.14%	53.61%	45.87%	41.64%	126.42%	97.21%	83.56%	76.11%	170.79%	131.61%	113.33%	103.41%	222.38%	171.62%	148.00%	135.08%
9	70.07%	53.55%	45.82%	41.60%	126.37%	97.16%	83.47%	76.07%	170.68%	131.52%	113.26%	103.36%	222.28%	171.54%	147.92%	135.00%
10	70.00%	53.50%	45.77%	41.55%	126.27%	97.06%	83.45%	76.00%	170.61%	131.44%	113.20%	103.28%	222.13%	171.44%	147.79%	134.91%
11	69.91%	53.45%	45.71%	41.49%	126.18%	97.00%	83.38%	75.94%	170.48%	131.35%	113.12%	103.21%	222.00%	171.33%	147.69%	134.81%
12	69.85%	53.39%	45.67%	41.44%	126.10%	96.92%	83.31%	75.87%	170.37%	131.27%	113.00%	103.10%	221.89%	171.20%	147.59%	134.71%
13	69.80%	53.32%	45.62%	41.39%	126.04%	96.85%	83.22%	75.81%	170.27%	131.18%	112.92%	103.02%	221.75%	171.12%	147.49%	134.61%
14	69.73%	53.29%	45.57%	41.34%	125.94%	96.79%	83.16%	75.74%	170.21%	131.11%	112.86%	102.98%	221.63%	171.03%	147.40%	134.52%
15	69.69%	53.23%	45.53%	41.29%	125.88%	96.74%	83.13%	75.69%	170.10%	131.04%	112.82%	102.92%	221.54%	170.92%	147.32%	134.43%
16	69.67%	53.22%	45.49%	41.24%	125.82%	96.69%	83.05%	75.62%	170.04%	130.98%	112.73%	102.82%	221.45%	170.88%	147.24%	134.36%
17	69.64%	53.16%	45.45%	41.20%	125.78%	96.64%	83.01%	75.57%	169.98%	130.90%	112.71%	102.77%	221.39%	170.82%	147.18%	134.29%
18	69.60%	53.16%	45.41%	41.13%	125.75%	96.60%	82.96%	75.49%	169.95%	130.86%	112.64%	102.71%	221.34%	170.74%	147.13%	134.24%
19	69.57%	53.13%	45.38%	41.11%	125.72%	96.54%	82.92%	75.43%	169.91%	130.85%	112.59%	102.66%	221.30%	170.70%	147.08%	134.19%
20	69.56%	53.08%	45.34%	41.06%	125.71%	96.54%	82.87%	75.41%	169.88%	130.82%	112.56%	102.62%	221.27%	170.70%	147.03%	134.14%
21	69.54%	53.05%	45.30%	40.98%	125.66%	96.48%	82.83%	75.35%	169.85%	130.79%	112.51%	102.56%	221.25%	170.64%	146.99%	134.09%
22	69.52%	53.04%	45.26%	40.93%	125.63%	96.46%	82.78%	75.26%	169.81%	130.73%	112.47%	102.52%	221.22%	170.60%	146.95%	134.05%
23	69.49%	52.98%	45.21%	40.87%	125.60%	96.40%	82.72%	75.19%	169.80%	130.72%	112.42%	102.47%	221.19%	170.56%	146.89%	134.01%
24	69.46%	52.96%	45.12%	40.77%	125.56%	96.35%	82.62%	75.11%	169.77%	130.65%	112.37%	102.41%	221.13%	170.51%	146.83%	133.96%
25	69.42%	52.88%	45.05%	40.67%	125.52%	96.28%	82.57%	75.02%	169.73%	130.59%	112.30%	102.35%	221.11%	170.45%	146.78%	133.92%
26	69.36%	52.84%	44.96%	40.56%	125.43%	96.24%	82.48%	74.92%	169.67%	130.53%	112.22%	102.28%	221.02%	170.38%	146.70%	133.88%
27	69.31%	52.74%	44.86%	40.44%	125.36%	96.12%	82.35%	74.81%	169.58%	130.45%	112.13%	102.21%	220.97%	170.29%	146.63%	133.83%
28	69.22%	52.65%	44.77%	40.30%	125.30%	96.05%	82.23%	74.69%	169.53%	130.35%	112.01%	102.09%	220.85%	170.17%	146.54%	133.77%
29	69.15%	52.55%	44.62%	40.15%	125.20%	95.91%	82.10%	74.56%	169.40%	130.24%	111.91%	102.01%	220.74%	170.09%	146.45%	133.71%
30	69.05%	52.43%	44.46%	39.99%	125.08%	95.77%	81.95%	74.42%	169.28%	130.11%	111.79%	101.91%	220.61%	169.97%	146.36%	133.65%
31	68.92%	52.26%	44.29%	39.78%	124.92%	95.61%	81.78%	74.23%	169.14%	129.97%	111.67%	101.81%	220.45%	169.84%	146.26%	133.57%
32	68.80%	52.12%	44.10%	39.58%	124.75%	95.43%	81.61%	74.06%	168.98%	129.79%	111.54%	101.73%	220.27%	169.66%	146.15%	133.53%
33	68.63%	51.94%	43.87%	39.37%	124.57%	95.20%	81.39%	73.88%	168.78%	129.62%	111.36%	101.57%	220.05%	169.51%	146.04%	133.41%
34	68.45%	51.70%	43.63%	39.12%	124.33%	94.97%	81.18%	73.68%	168.55%	129.43%	111.21%	101.44%	219.83%	169.35%	145.91%	133.35%
35	68.24%	51.46%	43.39%	38.84%	124.08%	94.73%	80.95%	73.46%	168.34%	129.24%	111.04%	101.29%	219.59%	169.18%	145.78%	133.21%
36	68.01%	51.20%	43.10%	38.57%	123.80%	94.47%	80.67%	73.22%	168.06%	129.02%	110.90%	101.13%	219.31%	169.00%	145.63%	133.09%
37	67.74%	50.88%	42.81%	38.25%	123.49%	94.18%	80.41%	72.93%	167.78%	128.76%	110.70%	100.95%	219.07%	168.77%	145.47%	132.95%
38	67.42%	50.56%	42.46%	37.89%	123.12%	93.84%	80.12%	72.63%	167.47%	128.55%	110.46%	100.75%	218.75%	168.56%	145.28%	132.80%
39	67.05%	50.18%	42.11%	37.53%	122.74%	93.51%	79.80%	72.33%	167.11%	128.25%	110.22%	100.50%	218.43%	168.32%	145.06%	132.63%
40	66.67%	49.80%	41.69%	37.14%	122.33%	93.15%	79.42%	71.94%	166.72%	127.93%	109.95%	100.25%	218.06%	168.06%	144.82%	132.43%
41	66.22%	49.38%	41.29%	36.66%	121.88%	92.69%	79.04%	71.56%	166.32%	127.60%	109.61%	99.97%	217.66%	167.72%	144.54%	132.21%
42	65.75%	48.90%	40.80%	36.19%	121.36%	92.26%	78.62%	71.11%	165.88%	127.23%	109.27%	99.62%	217.19%	167.36%	144.21%	131.93%
43	65.23%	48.41%	40.30%	35.64%	120.79%	91.78%	78.13%	70.65%	165.38%	126.78%	108.89%	99.26%	216.68%	166.91%	143.82%	131.62%
44	64.64%	47.85%	39.74%	35.07%	120.20%	91.22%	77.61%	70.11%	164.80%	126.30%	108.41%	98.83%	216.10%	166.39%	143.37%	131.25%
45	64.02%	47.27%	39.16%	34.44%	119.52%	90.64%	77.00%	69.53%	164.14%	125.72%	107.87%	98.38%	215.38%	165.83%	142.85%	130.83%
46	63.33%	46.62%	38.48%	33.72%	118.77%	89.96%	76.33%	68.87%	163.43%	125.10%	107.30%	97.81%	214.58%	165.10%	142.25%	130.36%
47	62.59%	45.93%	37.75%	32.98%	117.98%	89.23%	75.59%	68.14%	162.59%	124.40%	106.62%	97.22%	213.65%	164.31%	141.56%	129.82%
48	61.79%	45.14%	36.95%	32.16%	117.05%	88.40%	74.80%	67.35%	161.65%	123.54%	105.90%	96.55%	212.60%	163.41%	140.79%	129.23%
49	60.93%	44.33%	36.11%	31.21%	116.08%	87.45%	73.90%	66.50%	160.61%	122.62%	105.06%	95.80%	211.44%	162.39%	139.94%	128.59%
50	60.01%	43.43%	35.18%	30.17%	114.98%	86.48%	72.92%	65.55%	159.46%	121.65%	104.12%	95.02%	210.11%	161.28%	139.01%	127.91%
51	59.05%	42.47%	34.17%	29.07%	113.81%	85.35%	71.87%	64.52%	158.18%	120.52%	103.15%	94.17%	208.74%	160.06%	138.00%	127.18%
52	57.98%	41.41%	33.01%	27.84%	112.54%	84.17%	70.69%	63.42%	156.82%	119.34%	102.04%	93.29%	207.18%	158.75%	136.94%	126.42%
53	56.87%	40.29%	31.74%	26.49%	111.18%	82.89%	69.46%	62.23%	155.36%	118.07%	100.88%	92.35%	205.50%	157.35%	135.82%	125.65%
54	55.68%	39.09%	30.39%	24.97%	109.70%	81.53%	68.09%	61.00%	153.77%	116.69%	99.67%	91.40%	203.66%	155.93%	134.66%	124.89%
55	54.40%	37.76%	28.87%	23.11%	108.13%	80.03%	66.63%	59.65%	152.11%	115.19%	98.41%	90.39%	201.73%	154.29%	133.44%	124.13%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Age(Years)/ Income Period	Premium Band 1: Rs. 30,000 to Rs. 49,999															
	Deferment: 1															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	57.18%	48.97%	44.48%	134.70%	103.60%	89.09%	81.25%	181.95%	140.27%	120.86%	110.33%	237.02%	183.03%	157.78%	144.10%
1	NA	57.22%	49.01%	44.51%	134.79%	103.68%	89.18%	81.32%	182.10%	140.39%	120.96%	110.46%	237.21%	183.14%	157.92%	144.23%
2	74.88%	57.27%	49.05%	44.58%	134.92%	103.78%	89.27%	81.39%	182.27%	140.53%	121.08%	110.57%	237.43%	183.35%	158.08%	144.38%
3	74.98%	57.35%	49.13%	44.61%	135.11%	103.94%	89.40%	81.50%	182.50%	140.71%	121.23%	110.71%	237.74%	183.57%	158.29%	144.56%
4	74.99%	57.37%	49.13%	44.63%	135.19%	103.99%	89.43%	81.53%	182.62%	140.78%	121.33%	110.77%	237.82%	183.66%	158.37%	144.63%
5	74.97%	57.34%	49.12%	44.61%	135.17%	103.99%	89.44%	81.53%	182.61%	140.80%	121.31%	110.74%	237.85%	183.68%	158.38%	144.65%
6	74.92%	57.32%	49.09%	44.58%	135.14%	103.97%	89.42%	81.51%	182.61%	140.78%	121.33%	110.76%	237.83%	183.66%	158.36%	144.63%
7	74.86%	57.27%	49.05%	44.54%	135.12%	103.93%	89.38%	81.48%	182.57%	140.74%	121.26%	110.73%	237.77%	183.61%	158.32%	144.58%
8	74.80%	57.22%	49.01%	44.51%	135.03%	103.88%	89.34%	81.43%	182.47%	140.69%	121.24%	110.67%	237.68%	183.54%	158.25%	144.51%
9	74.71%	57.17%	48.96%	44.45%	134.95%	103.79%	89.28%	81.38%	182.41%	140.62%	121.14%	110.61%	237.57%	183.46%	158.16%	144.43%
10	74.65%	57.11%	48.91%	44.39%	134.86%	103.75%	89.22%	81.30%	182.31%	140.53%	121.06%	110.49%	237.45%	183.35%	158.06%	144.33%
11	74.55%	57.05%	48.82%	44.34%	134.78%	103.68%	89.14%	81.24%	182.16%	140.41%	120.98%	110.45%	237.30%	183.24%	157.95%	144.23%
12	74.50%	56.99%	48.77%	44.28%	134.68%	103.60%	89.07%	81.13%	182.05%	140.32%	120.90%	110.37%	237.17%	183.12%	157.84%	144.13%
13	74.44%	56.94%	48.74%	44.22%	134.57%	103.50%	89.00%	81.10%	181.95%	140.26%	120.81%	110.25%	237.01%	183.02%	157.74%	144.02%
14	74.38%	56.88%	48.66%	44.17%	134.51%	103.42%	88.93%	81.03%	181.84%	140.14%	120.73%	110.18%	236.92%	182.88%	157.65%	143.93%
15	74.33%	56.84%	48.64%	44.12%	134.42%	103.37%	88.84%	80.93%	181.76%	140.10%	120.63%	110.10%	236.81%	182.80%	157.56%	143.85%
16	74.27%	56.80%	48.57%	44.07%	134.36%	103.32%	88.79%	80.90%	181.66%	140.01%	120.61%	110.05%	236.73%	182.73%	157.49%	143.77%
17	74.24%	56.74%	48.53%	44.02%	134.31%	103.24%	88.74%	80.82%	181.61%	139.96%	120.56%	109.98%	236.66%	182.67%	157.45%	143.67%
18	74.21%	56.74%	48.49%	43.98%	134.27%	103.23%	88.72%	80.75%	181.59%	139.92%	120.47%	109.93%	236.58%	182.62%	157.39%	143.62%
19	74.21%	56.70%	48.45%	43.89%	134.26%	103.16%	88.64%	80.70%	181.53%	139.88%	120.43%	109.89%	236.55%	182.59%	157.32%	143.58%
20	74.17%	56.67%	48.41%	43.85%	134.23%	103.15%	88.60%	80.64%	181.53%	139.85%	120.39%	109.84%	236.51%	182.55%	157.30%	143.54%
21	74.14%	56.62%	48.37%	43.80%	134.18%	103.12%	88.55%	80.57%	181.48%	139.82%	120.35%	109.80%	236.49%	182.52%	157.26%	143.56%
22	74.12%	56.60%	48.32%	43.73%	134.15%	103.05%	88.50%	80.51%	181.48%	139.79%	120.31%	109.76%	236.47%	182.48%	157.19%	143.53%
23	74.08%	56.53%	48.26%	43.63%	134.12%	103.03%	88.44%	80.44%	181.43%	139.75%	120.30%	109.71%	236.43%	182.45%	157.18%	143.47%
24	74.05%	56.48%	48.19%	43.54%	134.08%	102.95%	88.36%	80.37%	181.39%	139.71%	120.24%	109.66%	236.41%	182.40%	157.13%	143.44%
25	73.98%	56.42%	48.10%	43.43%	134.02%	102.91%	88.28%	80.27%	181.35%	139.65%	120.15%	109.62%	236.36%	182.34%	157.09%	143.46%
26	73.94%	56.35%	48.01%	43.31%	133.96%	102.80%	88.15%	80.14%	181.33%	139.59%	120.08%	109.52%	236.27%	182.28%	157.03%	143.44%
27	73.87%	56.26%	47.90%	43.18%	133.89%	102.74%	88.08%	80.07%	181.23%	139.51%	120.01%	109.50%	236.20%	182.17%	156.98%	143.38%
28	73.77%	56.16%	47.77%	43.03%	133.80%	102.60%	87.96%	79.92%	181.15%	139.41%	119.93%	109.40%	236.11%	182.12%	156.92%	143.35%
29	73.69%	56.02%	47.59%	42.87%	133.66%	102.47%	87.79%	79.80%	181.04%	139.28%	119.83%	109.33%	236.00%	182.02%	156.86%	143.32%
30	73.56%	55.88%	47.43%	42.68%	133.53%	102.33%	87.65%	79.65%	180.92%	139.19%	119.70%	109.25%	235.90%	181.92%	156.75%	143.29%
31	73.43%	55.72%	47.25%	42.48%	133.41%	102.13%	87.48%	79.50%	180.76%	139.06%	119.63%	109.17%	235.72%	181.77%	156.68%	143.26%
32	73.28%	55.56%	47.05%	42.27%	133.20%	101.97%	87.27%	79.33%	180.62%	138.89%	119.48%	109.08%	235.56%	181.66%	156.62%	143.22%
33	73.10%	55.34%	46.79%	42.04%	133.00%	101.77%	87.08%	79.12%	180.41%	138.73%	119.39%	108.97%	235.37%	181.53%	156.54%	143.17%
34	72.89%	55.10%	46.54%	41.80%	132.77%	101.51%	86.87%	78.96%	180.23%	138.56%	119.22%	108.86%	235.18%	181.40%	156.43%	143.12%
35	72.67%	54.81%	46.28%	41.49%	132.51%	101.27%	86.64%	78.71%	179.98%	138.39%	119.08%	108.75%	234.97%	181.26%	156.33%	143.04%
36	72.37%	54.55%	45.99%	41.20%	132.19%	100.97%	86.41%	78.47%	179.73%	138.16%	118.96%	108.61%	234.71%	181.06%	156.26%	143.00%
37	72.08%	54.21%	45.67%	40.87%	131.86%	100.69%	86.14%	78.21%	179.44%	137.96%	118.76%	108.42%	234.46%	180.89%	156.10%	142.91%
38	71.73%	53.86%	45.29%	40.48%	131.49%	100.37%	85.85%	77.89%	179.15%	137.74%	118.57%	108.25%	234.20%	180.70%	155.95%	142.82%
39	71.33%	53.45%	44.89%	40.10%	131.10%	100.04%	85.50%	77.58%	178.83%	137.50%	118.36%	108.07%	233.91%	180.48%	155.77%	142.66%
40	70.90%	53.05%	44.48%	39.68%	130.68%	99.64%	85.16%	77.24%	178.46%	137.19%	118.08%	107.85%	233.56%	180.23%	155.58%	142.53%
41	70.41%	52.57%	44.03%	39.19%	130.19%	99.24%	84.78%	76.82%	178.09%	136.89%	117.80%	107.57%	233.20%	179.98%	155.33%	142.36%
42	69.89%	52.09%	43.52%	38.67%	129.69%	98.81%	84.31%	76.40%	177.66%	136.54%	117.49%	107.29%	232.74%	179.58%	155.05%	142.20%
43	69.30%	51.53%	43.00%	38.10%	129.11%	98.29%	83.85%	75.90%	177.16%	136.11%	117.09%	106.98%	232.25%	179.18%	154.71%	141.93%
44	68.66%	50.96%	42.39%	37.47%	128.50%	97.71%	83.28%	75.38%	176.61%	135.65%	116.68%	106.58%	231.65%	178.69%	154.31%	141.65%
45	67.99%	50.31%	41.72%	36.80%	127.80%	97.11%	82.69%	74.82%	175.95%	135.08%	116.20%	106.13%	230.98%	178.12%	153.84%	141.32%
46	67.25%	49.60%	41.03%	36.04%	127.01%	96.40%	82.00%	74.15%	175.21%	134.46%	115.61%	105.64%	230.16%	177.44%	153.31%	140.96%
47	66.44%	48.86%	40.24%	35.22%	126.15%	95.61%	81.23%	73.41%	174.36%	133.73%	114.94%	105.08%	229.23%	176.67%	152.74%	140.54%
48	65.56%	48.02%	39.38%	34.30%	125.20%	94.73%	80.37%	72.60%	173.44%	132.91%	114.20%	104.46%	228.18%	175.79%	152.01%	140.07%
49	64.65%	47.12%	38.45%	33.30%	124.14%	93.80%	79.45%	71.72%	172.37%	132.02%	113.40%	103.79%	227.00%	174.82%	151.23%	139.58%
50	63.62%	46.14%	37.43%	32.16%	123.00%	92.70%	78.44%	70.75%	171.17%	131.00%	112.49%	103.06%	225.68%	173.76%	150.41%	139.05%
51	62.56%	45.07%	36.30%	30.98%	121.74%	91.55%	77.34%	69.71%	169.88%	129.86%	111.51%	102.32%	224.19%	172.60%	149.53%	138.50%
52	61.38%	43.89%	35.02%	29.64%	120.36%	90.30%	76.12%	68.60%	168.49%	128.68%	110.47%	101.49%	222.63%	171.37%	148.62%	137.96%
53	60.14%	42.69%	33.62%	28.20%	118.91%	88.93%	74.81%	67.42%	166.97%	127.37%	109.37%	100.67%	220.97%	170.12%	147.67%	137.41%
54	58.78%	41.33%	32.15%	26.55%	117.31%	87.49%	73.40%	66.15%	165.35%	125.98%	108.25%	99.79%	219.25%	168.75%	146.71%	136.90%
55	57.36%	39.79%	30.49%	24.57%	115.63%	85.95%	71.92%	64.80%	163.62%	124.51%	107.05%	98.93%	217.30%	167.25%	145.73%	136.41%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Age(Years)/ Income Period	Premium Band 1: Rs. 30,000 to Rs. 49,999															
	Deferment: 2															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	61.03%	52.29%	47.54%	143.84%	110.72%	95.26%	86.89%	194.40%	149.95%	129.26%	118.08%	253.33%	195.66%	168.74%	154.16%
1	79.78%	61.08%	52.33%	47.56%	143.98%	110.81%	95.35%	86.98%	194.58%	150.08%	129.38%	118.19%	253.54%	195.88%	168.89%	154.29%
2	79.84%	61.16%	52.38%	47.61%	144.11%	110.92%	95.44%	87.06%	194.75%	150.27%	129.55%	118.30%	253.78%	196.07%	169.06%	154.44%
3	79.95%	61.21%	52.45%	47.71%	144.29%	111.06%	95.60%	87.18%	195.02%	150.43%	129.72%	118.46%	254.12%	196.28%	169.27%	154.62%
4	79.97%	61.26%	52.50%	47.71%	144.36%	111.11%	95.65%	87.21%	195.12%	150.54%	129.74%	118.52%	254.24%	196.38%	169.37%	154.70%
5	79.95%	61.22%	52.49%	47.70%	144.37%	111.12%	95.65%	87.22%	195.18%	150.52%	129.80%	118.52%	254.28%	196.41%	169.42%	154.72%
6	79.90%	61.18%	52.46%	47.67%	144.35%	111.10%	95.63%	87.20%	195.13%	150.54%	129.74%	118.51%	254.25%	196.39%	169.40%	154.70%
7	79.84%	61.14%	52.39%	47.63%	144.27%	111.07%	95.60%	87.16%	195.09%	150.47%	129.71%	118.48%	254.19%	196.38%	169.35%	154.65%
8	79.77%	61.09%	52.37%	47.59%	144.23%	111.04%	95.55%	87.11%	194.98%	150.44%	129.65%	118.42%	254.09%	196.27%	169.24%	154.59%
9	79.70%	61.03%	52.29%	47.50%	144.15%	110.98%	95.45%	87.05%	194.91%	150.36%	129.58%	118.35%	253.98%	196.15%	169.14%	154.50%
10	79.62%	60.97%	52.23%	47.46%	144.03%	110.87%	95.42%	86.98%	194.77%	150.24%	129.50%	118.27%	253.81%	196.04%	169.04%	154.40%
11	79.54%	60.90%	52.17%	47.41%	143.96%	110.79%	95.30%	86.90%	194.67%	150.14%	129.41%	118.15%	253.66%	195.91%	168.92%	154.27%
12	79.47%	60.84%	52.11%	47.32%	143.84%	110.71%	95.26%	86.83%	194.55%	150.04%	129.32%	118.10%	253.51%	195.78%	168.81%	154.20%
13	79.38%	60.78%	52.05%	47.27%	143.74%	110.63%	95.15%	86.75%	194.41%	149.95%	129.23%	118.02%	253.37%	195.66%	168.70%	154.06%
14	79.33%	60.73%	52.00%	47.20%	143.65%	110.55%	95.08%	86.68%	194.30%	149.86%	129.12%	117.90%	253.24%	195.56%	168.64%	153.96%
15	79.26%	60.68%	51.94%	47.15%	143.58%	110.49%	95.02%	86.61%	194.22%	149.78%	129.08%	117.83%	253.14%	195.46%	168.51%	153.87%
16	79.21%	60.61%	51.90%	47.09%	143.52%	110.43%	94.96%	86.55%	194.17%	149.72%	128.98%	117.77%	253.04%	195.39%	168.44%	153.81%
17	79.18%	60.57%	51.85%	47.04%	143.46%	110.35%	94.90%	86.48%	194.08%	149.67%	128.97%	117.70%	252.98%	195.33%	168.37%	153.74%
18	79.14%	60.53%	51.81%	46.98%	143.42%	110.34%	94.82%	86.42%	194.00%	149.59%	128.88%	117.66%	252.93%	195.27%	168.32%	153.71%
19	79.12%	60.52%	51.76%	46.92%	143.38%	110.30%	94.80%	86.34%	194.00%	149.59%	128.84%	117.61%	252.89%	195.27%	168.27%	153.68%
20	79.11%	60.46%	51.72%	46.86%	143.36%	110.22%	94.76%	86.28%	193.98%	149.56%	128.84%	117.57%	252.83%	195.20%	168.24%	153.63%
21	79.09%	60.45%	51.64%	46.79%	143.32%	110.19%	94.70%	86.21%	193.95%	149.53%	128.76%	117.54%	252.81%	195.17%	168.21%	153.61%
22	79.05%	60.38%	51.61%	46.72%	143.29%	110.14%	94.65%	86.14%	193.93%	149.50%	128.76%	117.51%	252.79%	195.14%	168.17%	153.60%
23	78.99%	60.33%	51.54%	46.62%	143.25%	110.10%	94.58%	86.07%	193.87%	149.46%	128.72%	117.46%	252.76%	195.10%	168.15%	153.62%
24	78.95%	60.28%	51.43%	46.53%	143.21%	110.04%	94.48%	85.99%	193.84%	149.42%	128.64%	117.44%	252.76%	195.06%	168.11%	153.62%
25	78.90%	60.21%	51.37%	46.39%	143.15%	110.00%	94.39%	85.90%	193.80%	149.37%	128.62%	117.40%	252.72%	195.01%	168.09%	153.62%
26	78.83%	60.12%	51.23%	46.26%	143.06%	109.89%	94.29%	85.81%	193.75%	149.31%	128.53%	117.36%	252.67%	194.95%	168.05%	153.60%
27	78.76%	60.03%	51.11%	46.13%	142.98%	109.79%	94.19%	85.71%	193.71%	149.23%	128.51%	117.30%	252.60%	194.89%	168.01%	153.63%
28	78.66%	59.91%	50.98%	45.97%	142.91%	109.68%	94.07%	85.60%	193.63%	149.11%	128.40%	117.28%	252.51%	194.81%	167.98%	153.61%
29	78.55%	59.78%	50.81%	45.80%	142.77%	109.54%	93.93%	85.48%	193.53%	149.01%	128.36%	117.23%	252.38%	194.74%	167.95%	153.61%
30	78.43%	59.60%	50.61%	45.62%	142.63%	109.39%	93.78%	85.31%	193.41%	148.91%	128.25%	117.14%	252.26%	194.65%	167.91%	153.62%
31	78.28%	59.42%	50.41%	45.42%	142.49%	109.22%	93.63%	85.20%	193.27%	148.79%	128.16%	117.08%	252.13%	194.55%	167.87%	153.61%
32	78.08%	59.21%	50.19%	45.16%	142.28%	109.00%	93.42%	85.00%	193.08%	148.63%	128.08%	117.02%	251.97%	194.46%	167.82%	153.60%
33	77.90%	58.99%	49.95%	44.92%	142.07%	108.80%	93.23%	84.83%	192.90%	148.49%	127.98%	116.94%	251.81%	194.36%	167.77%	153.59%
34	77.65%	58.73%	49.68%	44.66%	141.80%	108.54%	93.03%	84.64%	192.68%	148.35%	127.87%	116.85%	251.61%	194.25%	167.72%	153.58%
35	77.39%	58.45%	49.38%	44.35%	141.52%	108.33%	92.82%	84.40%	192.47%	148.20%	127.76%	116.77%	251.43%	194.14%	167.66%	153.56%
36	77.06%	58.11%	49.07%	44.02%	141.22%	108.04%	92.54%	84.16%	192.24%	148.04%	127.60%	116.68%	251.23%	194.01%	167.58%	153.53%
37	76.72%	57.78%	48.73%	43.69%	140.87%	107.75%	92.32%	83.92%	191.99%	147.86%	127.46%	116.57%	251.02%	193.87%	167.49%	153.53%
38	76.35%	57.37%	48.34%	43.29%	140.51%	107.41%	92.01%	83.64%	191.73%	147.67%	127.31%	116.40%	250.79%	193.71%	167.38%	153.44%
39	75.90%	56.97%	47.94%	42.87%	140.09%	107.08%	91.70%	83.30%	191.44%	147.45%	127.13%	116.24%	250.50%	193.52%	167.25%	153.39%
40	75.41%	56.50%	47.51%	42.40%	139.67%	106.72%	91.35%	82.96%	191.12%	147.21%	126.93%	116.07%	250.21%	193.30%	167.09%	153.31%
41	74.90%	56.03%	47.01%	41.90%	139.21%	106.32%	90.94%	82.59%	190.71%	146.90%	126.65%	115.86%	249.87%	193.03%	166.89%	153.21%
42	74.34%	55.48%	46.46%	41.36%	138.69%	105.85%	90.51%	82.14%	190.30%	146.57%	126.36%	115.63%	249.43%	192.71%	166.65%	153.08%
43	73.70%	54.92%	45.89%	40.74%	138.11%	105.35%	90.03%	81.68%	189.84%	146.20%	126.04%	115.34%	248.96%	192.32%	166.39%	152.93%
44	73.01%	54.28%	45.24%	40.06%	137.45%	104.76%	89.42%	81.17%	189.27%	145.73%	125.62%	115.02%	248.40%	191.86%	166.05%	152.74%
45	72.29%	53.61%	44.53%	39.34%	136.75%	104.14%	88.82%	80.55%	188.62%	145.17%	125.18%	114.65%	247.70%	191.31%	165.64%	152.51%
46	71.48%	52.84%	43.78%	38.56%	135.91%	103.40%	88.15%	79.90%	187.87%	144.57%	124.64%	114.21%	246.89%	190.71%	165.13%	152.24%
47	70.60%	52.01%	42.93%	37.64%	135.04%	102.58%	87.36%	79.16%	187.05%	143.86%	124.00%	113.73%	245.97%	189.93%	164.59%	151.95%
48	69.65%	51.10%	42.00%	36.64%	134.03%	101.66%	86.45%	78.35%	186.09%	143.05%	123.31%	113.19%	244.91%	189.09%	163.98%	151.62%
49	68.60%	50.11%	40.99%	35.54%	132.93%	100.66%	85.54%	77.46%	185.01%	142.14%	122.55%	112.61%	243.63%	188.17%	163.31%	151.25%
50	67.52%	49.04%	39.85%	34.35%	131.68%	99.54%	84.50%	76.50%	183.83%	141.16%	121.70%	111.99%	242.30%	187.15%	162.59%	150.87%
51	66.33%	47.88%	38.59%	33.05%	130.35%	98.34%	83.33%	75.46%	182.50%	140.09%	120.78%	111.32%	240.87%	186.07%	161.84%	150.49%
52	65.02%	46.59%	37.20%	31.64%	128.91%	97.04%	82.09%	74.36%	181.09%	138.88%	119.81%	110.65%	239.30%	184.92%	161.08%	150.13%
53	63.61%	45.23%	35.67%	30.10%	127.33%	95.60%	80.74%	73.18%	179.57%	137.63%	118.80%	109.95%	237.71%	183.70%	160.31%	149.79%
54	62.17%	43.69%	34.05%	28.30%	125.63%	94.10%	79.30%	71.94%	177.98%	136.29%	117.76%	109.25%	235.89%	182.44%	159.53%	149.49%
55	60.52%	41.96%	32.22%	26.19%	123.84%	92.39%	77.78%	70.62%	176.26%	134.85%	116.68%	108.55%	234.06%	181.16%	158.79%	149.22%
56	NA	NA	NA	NA	121.86%	90.57%	76.11%	69.25%	174.46%	133.34%	115.55%	107.84%	232.14%	179.85%	158.07%	148.97%
57	NA	NA	NA	NA	119.75%	88.60%	74.31%	67.75%	172.43%	131.74%	114.38%	107.13%	230.12%	178.48%	157.36%	148.75%
58	NA	NA	NA	NA	117.51%	86.48%	72.37%	66.15%	170.27%	130.03%	113.16%	106.38%	227.94%	177.05%	156.65%	148.51%
59	NA	NA	NA	NA	114.91%	84.05%	70.23%	64.40%	167.89%	128.14%	111.85%	105.56%	225.57%	175.54%	155.92%	148.23%
60	NA	NA	NA	NA	112.07%	81.34%	67.87%	62.50%	165.23%	126.08%	110.41%	104.62%	222.97%	173.91%	155.12%	147.83%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Age(Years)/ Income Period	Premium Band 1: Rs. 30,000 to Rs. 49,999															
	Deferment: 3															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	85.04%	65.14%	55.87%	50.82%	153.65%	118.33%	101.91%	92.95%	207.76%	160.36%	138.29%	126.32%	270.84%	209.20%	180.44%	164.84%
1	85.10%	65.22%	55.91%	50.86%	153.80%	118.43%	101.99%	93.07%	207.93%	160.50%	138.41%	126.43%	271.06%	209.39%	180.64%	164.99%
2	85.18%	65.28%	55.97%	50.91%	153.93%	118.55%	102.06%	93.12%	208.15%	160.67%	138.55%	126.56%	271.33%	209.61%	180.83%	165.17%
3	85.30%	65.38%	56.05%	50.98%	154.13%	118.74%	102.24%	93.29%	208.41%	160.88%	138.77%	126.76%	271.69%	209.87%	181.06%	165.38%
4	85.32%	65.37%	56.07%	50.99%	154.23%	118.77%	102.28%	93.33%	208.52%	160.95%	138.84%	126.83%	271.82%	209.98%	181.15%	165.47%
5	85.30%	65.38%	56.09%	50.98%	154.25%	118.81%	102.29%	93.33%	208.55%	160.98%	138.85%	126.84%	271.85%	210.00%	181.16%	165.49%
6	85.26%	65.32%	56.06%	50.95%	154.22%	118.79%	102.27%	93.30%	208.53%	160.97%	138.84%	126.82%	271.83%	209.99%	181.13%	165.47%
7	85.20%	65.31%	55.98%	50.90%	154.17%	118.72%	102.23%	93.27%	208.50%	160.92%	138.80%	126.75%	271.77%	209.93%	181.10%	165.42%
8	85.12%	65.22%	55.93%	50.86%	154.08%	118.67%	102.18%	93.22%	208.39%	160.85%	138.70%	126.69%	271.66%	209.84%	181.01%	165.35%
9	85.05%	65.19%	55.88%	50.80%	153.99%	118.59%	102.08%	93.11%	208.29%	160.77%	138.63%	126.62%	271.54%	209.73%	180.93%	165.25%
10	84.94%	65.12%	55.82%	50.73%	153.92%	118.52%	102.00%	93.04%	208.17%	160.67%	138.54%	126.53%	271.35%	209.61%	180.82%	165.15%
11	84.88%	65.03%	55.75%	50.67%	153.79%	118.43%	101.96%	93.00%	208.04%	160.57%	138.45%	126.44%	271.20%	209.48%	180.70%	165.03%
12	84.77%	64.96%	55.68%	50.60%	153.68%	118.34%	101.88%	92.88%	207.91%	160.43%	138.35%	126.34%	271.04%	209.34%	180.57%	164.91%
13	84.70%	64.89%	55.62%	50.53%	153.58%	118.25%	101.76%	92.81%	207.78%	160.36%	138.26%	126.26%	270.89%	209.21%	180.47%	164.80%
14	84.66%	64.83%	55.53%	50.47%	153.48%	118.17%	101.68%	92.72%	207.67%	160.24%	138.14%	126.18%	270.75%	209.09%	180.32%	164.70%
15	84.59%	64.78%	55.50%	50.41%	153.40%	118.10%	101.62%	92.64%	207.55%	160.15%	138.06%	126.08%	270.65%	208.99%	180.28%	164.62%
16	84.52%	64.73%	55.45%	50.33%	153.30%	118.04%	101.55%	92.57%	207.46%	159.09%	138.04%	126.01%	270.55%	208.92%	180.16%	164.54%
17	84.48%	64.68%	55.40%	50.25%	153.24%	117.99%	101.50%	92.51%	207.41%	160.04%	137.94%	125.96%	270.48%	208.86%	180.10%	164.49%
18	84.44%	64.65%	55.35%	50.23%	153.20%	117.90%	101.44%	92.45%	207.36%	159.99%	137.94%	125.94%	270.43%	208.80%	180.05%	164.45%
19	84.41%	64.61%	55.31%	50.13%	153.18%	117.90%	101.39%	92.39%	207.32%	159.96%	137.90%	125.87%	270.39%	208.76%	180.02%	164.42%
20	84.37%	64.57%	55.25%	50.09%	153.12%	117.82%	101.34%	92.33%	207.30%	159.89%	137.83%	125.83%	270.37%	208.74%	179.99%	164.41%
21	84.35%	64.52%	55.16%	49.98%	153.09%	117.78%	101.28%	92.26%	207.28%	159.90%	137.79%	125.81%	270.35%	208.71%	179.97%	164.41%
22	84.31%	64.48%	55.10%	49.90%	153.09%	117.77%	101.23%	92.20%	207.26%	159.87%	137.76%	125.79%	270.33%	208.68%	179.95%	164.43%
23	84.24%	64.42%	55.02%	49.81%	153.02%	117.72%	101.12%	92.14%	207.23%	159.84%	137.73%	125.77%	270.31%	208.65%	179.93%	164.45%
24	84.22%	64.36%	54.93%	49.70%	153.01%	117.62%	101.05%	92.07%	207.23%	159.80%	137.69%	125.75%	270.29%	208.62%	179.93%	164.47%
25	84.16%	64.25%	54.83%	49.58%	152.92%	117.55%	100.96%	91.95%	207.16%	159.75%	137.69%	125.72%	270.22%	208.58%	179.92%	164.50%
26	84.08%	64.19%	54.72%	49.45%	152.86%	117.47%	100.91%	91.86%	207.11%	159.69%	137.60%	125.71%	270.17%	208.54%	179.91%	164.54%
27	84.00%	64.08%	54.58%	49.29%	152.77%	117.37%	100.80%	91.77%	207.04%	159.63%	137.56%	125.69%	270.11%	208.49%	179.90%	164.57%
28	83.87%	63.92%	54.44%	49.11%	152.66%	117.25%	100.65%	91.66%	206.96%	159.55%	137.51%	125.66%	270.07%	208.44%	179.89%	164.61%
29	83.77%	63.77%	54.26%	48.94%	152.55%	117.12%	100.52%	91.55%	206.87%	159.47%	137.46%	125.64%	269.94%	208.37%	179.89%	164.64%
30	83.60%	63.60%	54.07%	48.74%	152.40%	116.97%	100.39%	91.43%	206.72%	159.38%	137.40%	125.61%	269.83%	208.32%	179.88%	164.68%
31	83.43%	63.41%	53.83%	48.54%	152.23%	116.76%	100.23%	91.29%	206.59%	159.24%	137.34%	125.58%	269.73%	208.26%	179.88%	164.71%
32	83.23%	63.18%	53.60%	48.30%	152.00%	116.61%	100.03%	91.15%	206.44%	159.14%	137.28%	125.54%	269.60%	208.19%	179.87%	164.74%
33	82.98%	62.91%	53.34%	48.01%	151.78%	116.37%	99.90%	90.94%	206.27%	159.02%	137.21%	125.50%	269.46%	208.13%	179.85%	164.77%
34	82.72%	62.63%	53.04%	47.74%	151.53%	116.16%	99.66%	90.76%	206.10%	158.90%	137.14%	125.44%	269.28%	208.05%	179.84%	164.80%
35	82.43%	62.30%	52.74%	47.44%	151.23%	115.92%	99.46%	90.56%	205.91%	158.74%	137.05%	125.39%	269.13%	207.97%	179.81%	164.82%
36	82.09%	61.97%	52.42%	47.08%	150.93%	115.67%	99.24%	90.35%	205.67%	158.60%	136.96%	125.31%	268.97%	207.88%	179.74%	164.85%
37	81.70%	61.61%	52.04%	46.71%	150.61%	115.36%	98.99%	90.11%	205.45%	158.49%	136.85%	125.24%	268.79%	207.77%	179.72%	164.86%
38	81.28%	61.21%	51.65%	46.30%	150.22%	115.07%	98.72%	89.86%	205.21%	158.33%	136.68%	125.16%	268.60%	207.69%	179.66%	164.87%
39	80.79%	60.75%	51.19%	45.85%	149.87%	114.74%	98.37%	89.52%	204.95%	158.10%	136.52%	125.05%	268.37%	207.49%	179.58%	164.88%
40	80.30%	60.29%	50.74%	45.38%	149.42%	114.39%	98.00%	89.20%	204.65%	157.88%	136.37%	124.92%	268.07%	207.30%	179.46%	164.87%
41	79.71%	59.75%	50.20%	44.82%	148.96%	113.96%	97.62%	88.84%	204.32%	157.59%	136.12%	124.77%	267.76%	207.06%	179.27%	164.84%
42	79.12%	59.17%	49.65%	44.24%	148.42%	113.52%	97.20%	88.40%	203.90%	157.30%	135.87%	124.59%	267.38%	206.78%	179.11%	164.79%
43	78.43%	58.57%	49.05%	43.60%	147.83%	112.98%	96.69%	87.96%	203.42%	156.93%	135.56%	124.37%	266.89%	206.42%	178.89%	164.72%
44	77.70%	57.92%	48.35%	42.87%	147.18%	112.42%	96.16%	87.42%	202.89%	156.52%	135.21%	124.12%	266.27%	205.99%	178.56%	164.63%
45	76.89%	57.13%	47.59%	42.09%	146.44%	111.75%	95.51%	86.87%	202.27%	155.99%	134.82%	123.83%	265.58%	205.47%	178.22%	164.50%
46	76.04%	56.30%	46.75%	41.24%	145.60%	110.99%	94.84%	86.21%	201.52%	155.42%	134.29%	123.48%	264.78%	204.88%	177.82%	164.33%
47	75.06%	55.40%	45.83%	40.26%	144.66%	110.18%	94.04%	85.50%	200.63%	154.73%	133.74%	123.10%	263.84%	204.19%	177.35%	164.14%
48	74.02%	54.45%	44.83%	39.20%	143.60%	109.19%	93.15%	84.71%	199.69%	153.94%	133.12%	122.68%	262.76%	203.40%	176.83%	163.92%
49	72.93%	53.37%	43.72%	37.99%	142.43%	108.14%	92.19%	83.80%	198.61%	153.05%	132.42%	122.21%	261.56%	202.52%	176.26%	163.69%
50	71.68%	52.17%	42.46%	36.75%	141.12%	107.00%	91.15%	82.85%	197.38%	152.12%	131.67%	121.72%	260.23%	201.59%	175.66%	163.46%
51	70.37%	50.90%	41.08%	35.36%	139.72%	105.71%	89.97%	81.85%	196.07%	151.03%	130.86%	121.23%	258.78%	200.55%	175.04%	163.22%
52	68.96%	49.53%	39.59%	33.85%	138.17%	104.40%	88.68%	80.78%	194.68%	149.92%	130.02%	120.72%	257.24%	199.48%	174.41%	163.00%
53	67.40%	47.95%	37.94%	32.18%	136.53%	102.91%	87.33%	79.64%	193.20%	148.74%	129.16%	120.22%	255.62%	198.37%	173.79%	162.82%
54	65.74%	46.21%	36.13%	30.25%	134.74%	101.29%	85.89%	78.48%	191.56%	147.48%	128.28%	119.73%	253.92%	197.24%	173.20%	162.68%
55	63.94%	44.33%	34.14%	28.03%	132.82%	99.56%	84.36%	77.19%	189.90%	146.17%	127.39%	119.26%	252.25%	196.11%	172.63%	162.56%
56	NA	NA	NA	NA	130.76%	97.67%	82.74%	75.85%	188.13%	144.80%	126.50%	118.79%	250.40%	194.97%	172.11%	162.46%
57	NA	NA	NA	NA	128.55%	95.67%	80.91%	74.44%	186.15%	143.38%	125.57%	118.34%	248.40%	193.80%	171.62%	162.36%
58	NA	NA	NA	NA	126.15%	93.44%	78.99%	72.92%	184.07%	141.86%	124.62%	117.86%	246.35%	192.59%	171.14%	162.24%
59	NA	NA	NA	NA	123.35%	90.92%	76.87%	71.25%	181.78%	140.21%	123.62%	117.33%	244.14%	191.34%	170.62%	162.06%
60	NA	NA	NA	NA	120.27%	88.15%	74.53%	69.40%	179.23%	138.39%	122.53%	116.71%	241.74%	189.99%	170.04%	161.74%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Age(Years)/ Income Period	Premium Band 1: Rs. 30,000 to Rs. 49,999															
	Deferment: 4															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	90.73%	69.57%	59.73%	54.34%	164.14%	126.50%	108.97%	99.49%	222.03%	171.44%	147.92%	135.10%	289.57%	223.67%	193.01%	176.27%
1	90.80%	69.62%	59.74%	54.38%	164.28%	126.62%	109.06%	99.53%	222.22%	171.63%	148.05%	135.23%	289.85%	223.87%	193.17%	176.44%
2	90.88%	69.69%	59.80%	54.44%	164.48%	126.79%	109.22%	99.68%	222.48%	171.81%	148.20%	135.38%	290.13%	224.11%	193.35%	176.63%
3	91.01%	69.80%	59.93%	54.52%	164.70%	126.96%	109.32%	99.81%	222.77%	172.03%	148.43%	135.57%	290.52%	224.45%	193.65%	176.86%
4	91.04%	69.82%	59.94%	54.53%	164.79%	126.99%	109.38%	99.86%	222.88%	172.12%	148.51%	135.64%	290.66%	224.51%	193.75%	176.96%
5	91.03%	69.84%	59.94%	54.51%	164.80%	127.04%	109.39%	99.86%	222.92%	172.14%	148.52%	135.65%	290.66%	224.59%	193.77%	176.98%
6	90.97%	69.78%	59.91%	54.49%	164.78%	127.02%	109.36%	99.84%	222.90%	172.12%	148.51%	135.64%	290.67%	224.52%	193.75%	176.96%
7	90.92%	69.73%	59.82%	54.43%	164.73%	126.94%	109.37%	99.80%	222.84%	172.08%	148.46%	135.59%	290.56%	224.46%	193.70%	176.91%
8	90.84%	69.67%	59.77%	54.38%	164.65%	126.92%	109.27%	99.74%	222.75%	172.01%	148.40%	135.53%	290.46%	224.37%	193.62%	176.83%
9	90.73%	69.64%	59.72%	54.32%	164.56%	126.84%	109.24%	99.68%	222.65%	171.88%	148.28%	135.45%	290.32%	224.25%	193.48%	176.73%
10	90.68%	69.53%	59.68%	54.26%	164.45%	126.72%	109.12%	99.60%	222.48%	171.78%	148.19%	135.35%	290.17%	224.12%	193.35%	176.62%
11	90.59%	69.46%	59.57%	54.18%	164.31%	126.62%	109.03%	99.51%	222.38%	171.70%	148.13%	135.26%	290.01%	223.97%	193.22%	176.50%
12	90.47%	69.39%	59.50%	54.11%	164.19%	126.53%	108.95%	99.38%	222.24%	171.59%	147.99%	135.16%	289.83%	223.83%	193.10%	176.38%
13	90.42%	69.31%	59.44%	54.00%	164.08%	126.44%	108.86%	99.30%	222.11%	171.45%	147.90%	135.06%	289.64%	223.75%	193.02%	176.27%
14	90.34%	69.24%	59.37%	53.97%	163.98%	126.35%	108.77%	99.22%	221.95%	171.35%	147.81%	134.96%	289.50%	223.58%	192.91%	176.16%
15	90.25%	69.19%	59.31%	53.90%	163.92%	126.28%	108.70%	99.14%	221.85%	171.27%	147.72%	134.89%	289.38%	223.48%	192.76%	176.08%
16	90.19%	69.13%	59.25%	53.83%	163.82%	126.21%	108.64%	99.06%	221.77%	171.20%	147.67%	134.82%	289.29%	223.39%	192.69%	176.01%
17	90.15%	69.08%	59.20%	53.73%	163.76%	126.11%	108.58%	99.00%	221.67%	171.15%	147.62%	134.77%	289.21%	223.32%	192.63%	175.97%
18	90.10%	69.04%	59.14%	53.66%	163.71%	126.07%	108.53%	98.94%	221.62%	171.10%	147.58%	134.72%	289.16%	223.28%	192.59%	175.95%
19	90.07%	68.99%	59.09%	53.59%	163.67%	126.06%	108.47%	98.88%	221.62%	171.07%	147.54%	134.69%	289.13%	223.24%	192.55%	175.93%
20	90.04%	68.95%	58.99%	53.51%	163.64%	126.02%	108.42%	98.82%	221.57%	171.04%	147.51%	134.67%	289.10%	223.22%	192.56%	175.95%
21	89.99%	68.87%	58.97%	53.44%	163.60%	125.98%	108.36%	98.76%	221.58%	171.01%	147.48%	134.65%	289.09%	223.20%	192.52%	175.97%
22	89.95%	68.85%	58.89%	53.35%	163.57%	125.90%	108.26%	98.71%	221.57%	170.99%	147.45%	134.65%	289.08%	223.18%	192.52%	176.00%
23	89.90%	68.79%	58.77%	53.24%	163.53%	125.85%	108.24%	98.64%	221.51%	170.96%	147.43%	134.64%	288.99%	223.16%	192.53%	176.05%
24	89.85%	68.68%	58.68%	53.12%	163.45%	125.78%	108.13%	98.54%	221.52%	170.92%	147.40%	134.64%	289.01%	223.14%	192.54%	176.10%
25	89.78%	68.60%	58.57%	53.01%	163.43%	125.71%	108.05%	98.51%	221.48%	170.89%	147.38%	134.65%	288.95%	223.12%	192.58%	176.16%
26	89.70%	68.49%	58.44%	52.83%	163.36%	125.62%	107.96%	98.43%	221.43%	170.84%	147.31%	134.65%	288.90%	223.10%	192.58%	176.22%
27	89.60%	68.37%	58.30%	52.68%	163.28%	125.52%	107.90%	98.31%	221.33%	170.78%	147.28%	134.66%	288.85%	223.08%	192.60%	176.29%
28	89.48%	68.23%	58.10%	52.52%	163.14%	125.36%	107.76%	98.26%	221.29%	170.72%	147.26%	134.66%	288.83%	223.05%	192.62%	176.36%
29	89.32%	68.06%	57.94%	52.33%	163.04%	125.27%	107.64%	98.13%	221.20%	170.66%	147.22%	134.66%	288.76%	223.02%	192.65%	176.43%
30	89.15%	67.84%	57.73%	52.14%	162.89%	125.12%	107.51%	98.01%	221.06%	170.54%	147.18%	134.66%	288.63%	222.99%	192.68%	176.50%
31	88.97%	67.64%	57.50%	51.89%	162.69%	124.92%	107.33%	97.88%	220.94%	170.51%	147.15%	134.66%	288.58%	222.96%	192.71%	176.57%
32	88.74%	67.39%	57.25%	51.63%	162.49%	124.74%	107.23%	97.76%	220.80%	170.38%	147.11%	134.65%	288.42%	222.94%	192.73%	176.64%
33	88.46%	67.13%	56.99%	51.37%	162.24%	124.56%	107.02%	97.60%	220.62%	170.30%	147.07%	134.64%	288.38%	222.90%	192.75%	176.71%
34	88.20%	66.84%	56.68%	51.09%	161.99%	124.35%	106.85%	97.40%	220.50%	170.21%	147.01%	134.62%	288.20%	222.87%	192.76%	176.79%
35	87.85%	66.48%	56.35%	50.73%	161.72%	124.09%	106.65%	97.27%	220.30%	170.11%	146.98%	134.60%	288.08%	222.82%	192.77%	176.87%
36	87.48%	66.13%	56.02%	50.38%	161.44%	123.85%	106.44%	97.02%	220.12%	170.00%	146.92%	134.57%	287.95%	222.76%	192.78%	176.95%
37	87.05%	65.75%	55.61%	50.00%	161.09%	123.60%	106.22%	96.81%	219.92%	169.88%	146.84%	134.54%	287.80%	222.69%	192.77%	177.03%
38	86.60%	65.30%	55.21%	49.55%	160.78%	123.32%	105.92%	96.57%	219.72%	169.74%	146.74%	134.50%	287.63%	222.60%	192.75%	177.10%
39	86.08%	64.85%	54.73%	49.10%	160.38%	123.01%	105.63%	96.26%	219.44%	169.58%	146.58%	134.44%	287.42%	222.49%	192.71%	177.17%
40	85.54%	64.32%	54.25%	48.57%	159.93%	122.63%	105.27%	96.01%	219.17%	169.34%	146.43%	134.36%	287.18%	222.34%	192.65%	177.24%
41	84.92%	63.79%	53.68%	48.02%	159.48%	122.24%	104.95%	95.63%	218.86%	169.15%	146.28%	134.27%	286.88%	222.14%	192.56%	177.31%
42	84.28%	63.17%	53.10%	47.38%	158.95%	121.81%	104.50%	95.26%	218.49%	168.84%	146.04%	134.16%	286.51%	221.90%	192.44%	177.34%
43	83.52%	62.50%	52.41%	46.71%	158.39%	121.28%	104.04%	94.79%	218.02%	168.51%	145.77%	134.01%	286.05%	221.58%	192.26%	177.37%
44	82.72%	61.80%	51.67%	45.97%	157.71%	120.71%	103.47%	94.32%	217.50%	168.07%	145.47%	133.83%	285.50%	221.19%	192.05%	177.37%
45	81.89%	60.99%	50.89%	45.10%	156.98%	119.99%	102.83%	93.75%	216.86%	167.60%	145.09%	133.63%	284.83%	220.73%	191.79%	177.36%
46	80.94%	60.10%	50.00%	44.17%	156.08%	119.25%	102.16%	93.11%	216.11%	167.01%	144.66%	133.37%	284.03%	220.18%	191.47%	177.30%
47	79.90%	59.12%	49.02%	43.12%	155.09%	118.38%	101.36%	92.43%	215.25%	166.34%	144.15%	133.09%	283.10%	219.60%	191.10%	177.23%
48	78.78%	58.05%	47.91%	41.97%	154.04%	117.42%	100.49%	91.66%	214.31%	165.63%	143.60%	132.77%	282.04%	218.84%	190.68%	177.14%
49	77.56%	56.89%	46.67%	40.71%	152.78%	116.34%	99.53%	90.82%	213.18%	164.74%	142.98%	132.42%	280.84%	217.98%	190.21%	177.03%
50	76.23%	55.57%	45.30%	39.39%	151.44%	115.17%	98.43%	89.92%	211.99%	163.81%	142.32%	132.07%	279.53%	217.10%	189.72%	176.92%
51	74.75%	54.20%	43.84%	37.89%	149.97%	113.89%	97.27%	88.96%	210.69%	162.82%	141.63%	131.71%	278.12%	216.16%	189.21%	176.81%
52	73.19%	52.62%	42.21%	36.29%	148.35%	112.51%	96.01%	87.96%	209.27%	161.76%	140.91%	131.35%	276.62%	215.18%	188.72%	176.73%
53	71.44%	50.89%	40.42%	34.49%	146.60%	110.99%	94.68%	86.89%	207.80%	160.65%	140.20%	131.02%	275.05%	214.19%	188.24%	176.68%
54	69.63%	48.97%	38.46%	32.45%	144.74%	109.31%	93.27%	85.78%	206.22%	159.50%	139.49%	130.71%	273.43%	213.20%	187.81%	176.65%
55	67.64%	46.85%	36.23%	30.10%	142.77%	107.53%	91.76%	84.60%	204.53%	158.31%	138.79%	130.43%	271.83%	212.22%	187.42%	176.64%
56	NA	NA	NA	NA	140.59%	105.62%	90.16%	83.37%	202.78%	157.11%	138.11%	130.17%	269.99%	211.23%	187.08%	176.63%
57	NA	NA	NA	NA	138.29%	103.56%	88.43%	82.07%	200.93%	155.86%	137.43%	129.91%	268.17%	210.25%	186.75%	176.63%
58	NA	NA	NA	NA	135.66%	101.29%	86.57%	80.69%	198.94%	154.57%	136.75%	129.63%	266.26%	209.26%	186.42%	176.57%
59	NA	NA	NA	NA	132.76%	98.77%	84.54%	79.11%	196.77%	153.18%	136.05%	129.30%	264.22%	208.22%	186.06%	176.42%
60	NA	NA	NA	NA	129.53%	95.96%	82.27%	77.34%	194.39%	151.67%	135.26%	128.88%	261.96%	207.10%	185.61%	176.12%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Age(Years)/ Income Period	Premium Band 1: Rs. 30,000 to Rs. 49,999															
	Deferment: 5															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	96.84%	74.34%	63.82%	58.10%	175.41%	135.24%	116.55%	106.44%	237.31%	183.35%	158.24%	144.51%	309.52%	239.23%	206.35%	188.52%
1	96.88%	74.37%	63.87%	58.14%	175.56%	135.40%	116.70%	106.54%	237.56%	183.55%	158.34%	144.65%	309.80%	239.44%	206.54%	188.70%
2	97.02%	74.44%	63.95%	58.21%	175.75%	135.54%	116.82%	106.65%	237.84%	183.70%	158.52%	144.81%	310.11%	239.69%	206.77%	188.91%
3	97.13%	74.59%	64.04%	58.29%	176.00%	135.74%	116.98%	106.79%	238.11%	183.98%	158.74%	145.01%	310.51%	239.95%	207.04%	189.16%
4	97.16%	74.62%	64.07%	58.31%	176.08%	135.81%	117.05%	106.84%	238.23%	184.08%	158.87%	145.10%	310.68%	240.07%	207.16%	189.27%
5	97.17%	74.61%	64.05%	58.30%	176.11%	135.82%	117.05%	106.84%	238.31%	184.10%	158.85%	145.15%	310.72%	240.17%	207.18%	189.29%
6	97.13%	74.57%	64.02%	58.26%	176.12%	135.80%	117.03%	106.87%	238.28%	184.12%	158.87%	145.09%	310.69%	240.09%	207.16%	189.27%
7	97.04%	74.52%	63.97%	58.21%	176.03%	135.75%	116.99%	106.82%	238.22%	184.04%	158.79%	145.05%	310.61%	240.08%	207.11%	189.21%
8	96.96%	74.43%	63.91%	58.15%	175.98%	135.69%	116.88%	106.72%	238.13%	183.92%	158.71%	144.98%	310.50%	239.92%	207.02%	189.14%
9	96.87%	74.39%	63.84%	58.09%	175.85%	135.57%	116.81%	106.69%	237.97%	183.82%	158.63%	144.90%	310.34%	239.86%	206.91%	189.03%
10	96.78%	74.31%	63.77%	58.02%	175.73%	135.47%	116.72%	106.58%	237.84%	183.75%	158.52%	144.80%	310.16%	239.72%	206.78%	188.92%
11	96.68%	74.20%	63.70%	57.94%	175.61%	135.41%	116.63%	106.47%	237.73%	183.60%	158.41%	144.69%	309.97%	239.57%	206.65%	188.79%
12	96.59%	74.15%	63.62%	57.86%	175.45%	135.31%	116.54%	106.38%	237.54%	183.48%	158.30%	144.59%	309.78%	239.42%	206.51%	188.66%
13	96.49%	74.04%	63.54%	57.76%	175.37%	135.17%	116.49%	106.29%	237.37%	183.37%	158.20%	144.52%	309.60%	239.23%	206.38%	188.56%
14	96.42%	73.96%	63.43%	57.71%	175.23%	135.12%	116.37%	106.21%	237.28%	183.27%	158.14%	144.40%	309.45%	239.11%	206.26%	188.46%
15	96.32%	73.90%	63.37%	57.59%	175.14%	135.00%	116.29%	106.12%	237.14%	183.19%	158.02%	144.31%	309.31%	239.00%	206.17%	188.38%
16	96.29%	73.81%	63.31%	57.53%	175.05%	134.93%	116.22%	106.04%	237.05%	183.11%	157.94%	144.25%	309.20%	238.92%	206.09%	188.32%
17	96.20%	73.79%	63.25%	57.44%	174.99%	134.87%	116.15%	105.98%	236.98%	183.06%	157.88%	144.21%	309.12%	238.85%	206.04%	188.29%
18	96.18%	73.74%	63.19%	57.38%	174.94%	134.82%	116.10%	105.92%	236.94%	183.01%	157.84%	144.17%	309.07%	238.81%	205.99%	188.28%
19	96.11%	73.69%	63.12%	57.29%	174.90%	134.79%	116.05%	105.82%	236.90%	182.98%	157.81%	144.15%	309.04%	238.82%	205.98%	188.29%
20	96.07%	73.64%	63.07%	57.21%	174.86%	134.74%	116.00%	105.81%	236.92%	182.96%	157.78%	144.14%	309.02%	238.76%	205.97%	188.32%
21	96.07%	73.55%	62.99%	57.13%	174.83%	134.66%	115.94%	105.77%	236.87%	182.93%	157.76%	144.14%	309.02%	238.79%	205.98%	188.36%
22	95.99%	73.49%	62.91%	57.03%	174.77%	134.66%	115.89%	105.67%	236.85%	182.91%	157.74%	144.16%	309.01%	238.74%	206.00%	188.42%
23	95.96%	73.43%	62.82%	56.93%	174.77%	134.61%	115.78%	105.62%	236.83%	182.89%	157.74%	144.17%	309.01%	238.74%	206.03%	188.50%
24	95.87%	73.34%	62.68%	56.81%	174.72%	134.54%	115.72%	105.56%	236.81%	182.86%	157.73%	144.19%	309.00%	238.74%	206.07%	188.58%
25	95.82%	73.25%	62.56%	56.68%	174.63%	134.47%	115.69%	105.51%	236.78%	182.83%	157.72%	144.21%	308.97%	238.74%	206.11%	188.67%
26	95.70%	73.17%	62.46%	56.50%	174.59%	134.38%	115.57%	105.44%	236.74%	182.75%	157.71%	144.24%	308.95%	238.78%	206.16%	188.76%
27	95.59%	73.00%	62.27%	56.36%	174.51%	134.25%	115.48%	105.38%	236.68%	182.75%	157.70%	144.28%	308.92%	238.74%	206.22%	188.86%
28	95.45%	72.84%	62.10%	56.17%	174.40%	134.18%	115.43%	105.30%	236.61%	182.71%	157.69%	144.31%	308.87%	238.79%	206.28%	188.97%
29	95.30%	72.66%	61.90%	55.98%	174.24%	134.05%	115.28%	105.22%	236.53%	182.67%	157.69%	144.33%	308.82%	238.76%	206.35%	189.08%
30	95.12%	72.46%	61.70%	55.78%	174.08%	133.92%	115.17%	105.13%	236.44%	182.57%	157.69%	144.36%	308.76%	238.77%	206.41%	189.18%
31	94.88%	72.23%	61.47%	55.55%	173.92%	133.73%	115.05%	105.03%	236.33%	182.56%	157.67%	144.40%	308.70%	238.77%	206.47%	189.30%
32	94.64%	71.97%	61.18%	55.26%	173.72%	133.57%	114.88%	104.87%	236.18%	182.51%	157.66%	144.42%	308.63%	238.78%	206.53%	189.42%
33	94.35%	71.65%	60.91%	54.98%	173.51%	133.40%	114.74%	104.78%	236.06%	182.41%	157.65%	144.45%	308.56%	238.79%	206.59%	189.54%
34	94.01%	71.35%	60.61%	54.66%	173.24%	133.17%	114.63%	104.61%	235.93%	182.35%	157.62%	144.47%	308.49%	238.79%	206.66%	189.68%
35	93.65%	70.97%	60.28%	54.31%	173.02%	132.98%	114.42%	104.46%	235.83%	182.27%	157.60%	144.48%	308.40%	238.79%	206.71%	189.82%
36	93.26%	70.60%	59.89%	53.96%	172.72%	132.76%	114.24%	104.29%	235.64%	182.24%	157.56%	144.51%	308.31%	238.78%	206.76%	189.97%
37	92.79%	70.17%	59.50%	53.56%	172.39%	132.53%	114.03%	104.10%	235.48%	182.10%	157.51%	144.51%	308.20%	238.75%	206.81%	190.11%
38	92.31%	69.73%	59.04%	53.08%	172.07%	132.23%	113.79%	103.89%	235.29%	181.99%	157.44%	144.51%	308.08%	238.67%	206.85%	190.26%
39	91.75%	69.22%	58.58%	52.60%	171.72%	131.95%	113.53%	103.66%	235.08%	181.86%	157.36%	144.51%	307.91%	238.64%	206.87%	190.43%
40	91.14%	68.71%	58.04%	52.04%	171.30%	131.62%	113.19%	103.34%	234.80%	181.69%	157.25%	144.50%	307.71%	238.53%	206.88%	190.58%
41	90.52%	68.11%	57.43%	51.43%	170.87%	131.25%	112.85%	103.05%	234.51%	181.44%	157.11%	144.46%	307.44%	238.39%	206.85%	190.73%
42	89.81%	67.49%	56.81%	50.81%	170.38%	130.79%	112.42%	102.71%	234.12%	181.24%	156.93%	144.42%	307.09%	238.14%	206.80%	190.87%
43	89.02%	66.77%	56.09%	50.08%	169.78%	130.31%	111.97%	102.28%	233.71%	180.89%	156.72%	144.34%	306.67%	237.90%	206.72%	191.00%
44	88.20%	65.98%	55.29%	49.27%	169.14%	129.71%	111.47%	101.86%	233.20%	180.48%	156.46%	144.25%	306.14%	237.58%	206.59%	191.12%
45	87.27%	65.11%	54.42%	48.37%	168.33%	129.02%	110.84%	101.33%	232.60%	180.04%	156.14%	144.12%	305.49%	237.13%	206.40%	191.21%
46	86.25%	64.15%	53.46%	47.36%	167.48%	128.24%	110.19%	100.74%	231.82%	179.48%	155.77%	143.96%	304.72%	236.69%	206.18%	191.28%
47	85.10%	63.14%	52.41%	46.25%	166.48%	127.40%	109.41%	100.09%	230.96%	178.82%	155.33%	143.77%	303.82%	236.05%	205.90%	191.32%
48	83.87%	61.95%	51.22%	45.03%	165.36%	126.43%	108.56%	99.38%	230.02%	178.10%	154.85%	143.56%	302.79%	235.39%	205.58%	191.34%
49	82.53%	60.64%	49.87%	43.75%	164.10%	125.34%	107.57%	98.61%	228.90%	177.30%	154.32%	143.33%	301.63%	234.65%	205.23%	191.36%
50	81.04%	59.31%	48.38%	42.29%	162.68%	124.10%	106.54%	97.79%	227.71%	176.43%	153.76%	143.09%	300.35%	233.85%	204.86%	191.38%
51	79.46%	57.72%	46.81%	40.71%	161.13%	122.86%	105.39%	96.92%	226.43%	175.49%	153.17%	142.85%	298.98%	233.02%	204.48%	191.40%
52	77.71%	55.95%	45.06%	39.01%	159.49%	121.43%	104.18%	96.01%	225.01%	174.49%	152.57%	142.62%	297.54%	232.16%	204.13%	191.43%
53	75.83%	54.02%	43.13%	37.10%	157.69%	119.87%	102.95%	95.04%	223.57%	173.47%	151.99%	142.41%	296.11%	231.29%	203.81%	191.48%
54	73.79%	51.96%	41.02%	34.94%	155.76%	118.22%	101.56%	94.06%	221.96%	172.43%	151.43%	142.23%	294.55%	230.43%	203.53%	191.55%
55	71.54%	49.64%	38.56%	32.48%	153.68%	116.44%	100.12%	93.02%	220.34%	171.37%	150.89%	142.07%	292.87%	229.59%	203.28%	191.63%
56	NA	NA	NA	NA	151.52%	114.55%	98.62%	91.93%	218.67%	170.30%	150.38%	141.93%	291.25%	228.78%	203.09%	191.71%
57	NA	NA	NA	NA	149.03%	112.56%	97.01%	90.77%	216.89%	169.23%	149.88%	141.79%	289.58%	227.99%	202.90%	191.75%
58	NA	NA	NA	NA	146.35%	110.26%	95.27%	89.52%	214.99%	168.13%	149.39%	141.61%	287.83%	227.19%	202.71%	191.73%
59	NA	NA	NA	NA	143.34%	107.75%	93.38%	88.14%	212.96%	166.95%	148.86%	141.37%	285.96%	226.36%	202.46%	191.61%
60	NA	NA	NA	NA	140.07%	104.96%	91.24%	86.51%	210.75%	165.68%	148.26%	141.01%	283.89%	225.42%	202.07%	191.32%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	54.91%	47.09%	42.85%	128.50%	98.93%	85.16%	77.72%	173.32%	133.69%	115.29%	105.33%	225.54%	174.26%	150.41%	137.50%
1	NA	54.96%	47.14%	42.91%	128.59%	99.00%	85.22%	77.78%	173.44%	133.82%	115.38%	105.42%	225.71%	174.40%	150.57%	137.62%
2	NA	55.01%	47.16%	42.93%	128.70%	99.08%	85.33%	77.85%	173.58%	133.92%	115.50%	105.52%	225.91%	174.56%	150.71%	137.75%
3	71.85%	55.05%	47.25%	42.98%	128.85%	99.20%	85.40%	77.95%	173.81%	134.12%	115.63%	105.65%	226.19%	174.76%	150.88%	137.93%
4	71.87%	55.07%	47.26%	43.01%	128.90%	99.27%	85.44%	77.98%	173.89%	134.15%	115.69%	105.69%	226.30%	174.85%	150.99%	138.00%
5	71.82%	55.07%	47.24%	43.00%	128.90%	99.25%	85.45%	77.98%	173.91%	134.20%	115.74%	105.70%	226.33%	174.90%	151.01%	138.00%
6	71.78%	55.01%	47.22%	42.97%	128.89%	99.23%	85.45%	77.96%	173.89%	134.18%	115.69%	105.72%	226.31%	174.89%	150.95%	137.99%
7	71.74%	54.97%	47.18%	42.91%	128.82%	99.20%	85.39%	77.92%	173.84%	134.15%	115.65%	105.66%	226.26%	174.81%	150.91%	137.94%
8	71.66%	54.93%	47.14%	42.87%	128.75%	99.17%	85.38%	77.89%	173.78%	134.09%	115.60%	105.61%	226.15%	174.78%	150.86%	137.89%
9	71.59%	54.90%	47.10%	42.82%	128.69%	99.12%	85.30%	77.83%	173.70%	134.03%	115.55%	105.55%	226.08%	174.70%	150.78%	137.81%
10	71.52%	54.82%	47.04%	42.78%	128.60%	99.03%	85.24%	77.77%	173.58%	133.95%	115.47%	105.48%	225.93%	174.60%	150.69%	137.71%
11	71.45%	54.77%	46.97%	42.72%	128.52%	98.95%	85.17%	77.71%	173.47%	133.86%	115.39%	105.41%	225.83%	174.50%	150.60%	137.63%
12	71.39%	54.71%	46.91%	42.66%	128.44%	98.89%	85.11%	77.64%	173.37%	133.75%	115.32%	105.33%	225.67%	174.36%	150.50%	137.53%
13	71.32%	54.68%	46.86%	42.62%	128.35%	98.82%	85.05%	77.58%	173.29%	133.70%	115.24%	105.25%	225.55%	174.25%	150.41%	137.43%
14	71.26%	54.61%	46.82%	42.57%	128.28%	98.73%	84.98%	77.48%	173.18%	133.62%	115.14%	105.15%	225.44%	174.16%	150.33%	137.34%
15	71.22%	54.57%	46.77%	42.52%	128.20%	98.70%	84.93%	77.42%	173.10%	133.55%	115.11%	105.08%	225.34%	174.09%	150.22%	137.25%
16	71.19%	54.54%	46.74%	42.48%	128.17%	98.63%	84.88%	77.37%	173.04%	133.49%	115.05%	105.02%	225.24%	174.02%	150.15%	137.18%
17	71.16%	54.51%	46.70%	42.43%	128.10%	98.61%	84.83%	77.35%	173.01%	133.45%	115.00%	105.00%	225.20%	173.93%	150.13%	137.12%
18	71.13%	54.48%	46.67%	42.39%	128.07%	98.57%	84.79%	77.27%	172.94%	133.38%	114.93%	104.95%	225.15%	173.91%	150.08%	137.06%
19	71.11%	54.46%	46.64%	42.34%	128.04%	98.54%	84.75%	77.21%	172.91%	133.34%	114.89%	104.87%	225.12%	173.88%	150.00%	137.01%
20	71.09%	54.42%	46.62%	42.29%	128.03%	98.48%	84.70%	77.16%	172.88%	133.31%	114.88%	104.86%	225.09%	173.82%	149.96%	136.97%
21	71.08%	54.40%	46.55%	42.23%	127.98%	98.47%	84.66%	77.10%	172.86%	133.28%	114.81%	104.78%	225.06%	173.78%	149.92%	136.93%
22	71.05%	54.37%	46.52%	42.18%	127.96%	98.41%	84.58%	77.04%	172.83%	133.25%	114.80%	104.73%	225.01%	173.75%	149.88%	136.89%
23	71.03%	54.33%	46.46%	42.11%	127.92%	98.37%	84.55%	76.97%	172.81%	133.21%	114.72%	104.69%	225.01%	173.74%	149.83%	136.85%
24	70.99%	54.29%	46.40%	42.03%	127.89%	98.32%	84.49%	76.89%	172.77%	133.18%	114.66%	104.63%	224.95%	173.66%	149.78%	136.82%
25	70.95%	54.23%	46.33%	41.93%	127.86%	98.26%	84.38%	76.81%	172.73%	133.12%	114.60%	104.57%	224.90%	173.60%	149.73%	136.77%
26	70.91%	54.15%	46.25%	41.80%	127.78%	98.19%	84.32%	76.71%	172.68%	133.06%	114.53%	104.51%	224.87%	173.54%	149.66%	136.73%
27	70.85%	54.09%	46.15%	41.68%	127.72%	98.10%	84.19%	76.60%	172.60%	132.95%	114.45%	104.44%	224.80%	173.45%	149.60%	136.70%
28	70.77%	54.01%	46.01%	41.55%	127.63%	98.00%	84.07%	76.48%	172.54%	132.86%	114.36%	104.37%	224.72%	173.36%	149.53%	136.65%
29	70.67%	53.88%	45.87%	41.40%	127.53%	97.89%	83.94%	76.36%	172.44%	132.75%	114.23%	104.29%	224.58%	173.26%	149.45%	136.60%
30	70.58%	53.76%	45.73%	41.24%	127.42%	97.75%	83.81%	76.20%	172.30%	132.63%	114.15%	104.20%	224.45%	173.12%	149.37%	136.55%
31	70.48%	53.61%	45.56%	41.06%	127.28%	97.59%	83.61%	76.04%	172.19%	132.53%	114.00%	104.10%	224.30%	172.99%	149.24%	136.48%
32	70.33%	53.46%	45.37%	40.83%	127.12%	97.42%	83.47%	75.88%	172.03%	132.34%	113.91%	104.00%	224.13%	172.85%	149.16%	136.41%
33	70.16%	53.27%	45.17%	40.62%	126.91%	97.19%	83.25%	75.70%	171.83%	132.18%	113.78%	103.88%	223.92%	172.71%	149.06%	136.34%
34	70.00%	53.04%	44.91%	40.38%	126.70%	96.98%	83.05%	75.51%	171.62%	132.01%	113.63%	103.76%	223.71%	172.57%	148.95%	136.29%
35	69.80%	52.81%	44.67%	40.13%	126.45%	96.74%	82.83%	75.29%	171.40%	131.79%	113.44%	103.59%	223.48%	172.40%	148.84%	136.16%
36	69.55%	52.54%	44.39%	39.85%	126.18%	96.48%	82.59%	75.03%	171.12%	131.58%	113.27%	103.43%	223.24%	172.24%	148.68%	136.06%
37	69.28%	52.25%	44.10%	39.52%	125.85%	96.18%	82.33%	74.77%	170.86%	131.37%	113.08%	103.26%	222.98%	172.06%	148.53%	135.95%
38	68.98%	51.93%	43.75%	39.19%	125.52%	95.90%	82.02%	74.49%	170.55%	131.13%	112.88%	103.04%	222.70%	171.85%	148.36%	135.81%
39	68.62%	51.56%	43.40%	38.80%	125.12%	95.52%	81.71%	74.15%	170.21%	130.85%	112.66%	102.83%	222.37%	171.63%	148.17%	135.66%
40	68.24%	51.16%	42.99%	38.42%	124.72%	95.16%	81.34%	73.82%	169.86%	130.60%	112.37%	102.60%	222.04%	171.35%	147.95%	135.48%
41	67.79%	50.74%	42.59%	37.99%	124.28%	94.78%	80.97%	73.44%	169.48%	130.26%	112.09%	102.35%	221.64%	171.06%	147.69%	135.28%
42	67.33%	50.27%	42.14%	37.49%	123.79%	94.36%	80.53%	73.01%	169.02%	129.90%	111.76%	102.05%	221.21%	170.69%	147.40%	135.04%
43	66.80%	49.81%	41.62%	36.98%	123.24%	93.86%	80.08%	72.55%	168.52%	129.50%	111.36%	101.72%	220.70%	170.30%	147.04%	134.76%
44	66.23%	49.26%	41.06%	36.39%	122.64%	93.34%	79.58%	72.06%	168.01%	129.01%	110.91%	101.30%	220.13%	169.81%	146.63%	134.44%
45	65.62%	48.66%	40.48%	35.75%	121.97%	92.74%	78.98%	71.44%	167.34%	128.46%	110.42%	100.87%	219.45%	169.27%	146.14%	134.07%
46	64.94%	48.04%	39.82%	35.08%	121.24%	92.08%	78.36%	70.83%	166.65%	127.86%	109.88%	100.35%	218.67%	168.61%	145.57%	133.64%
47	64.20%	47.34%	39.09%	34.33%	120.46%	91.37%	77.63%	70.11%	165.84%	127.15%	109.22%	99.77%	217.80%	167.90%	144.93%	133.16%
48	63.41%	46.58%	38.34%	33.50%	119.57%	90.55%	76.83%	69.39%	164.93%	126.38%	108.49%	99.18%	216.76%	167.01%	144.21%	132.62%
49	62.56%	45.75%	37.48%	32.63%	118.62%	89.65%	75.95%	68.54%	163.91%	125.46%	107.73%	98.49%	215.63%	166.05%	143.42%	132.05%
50	61.65%	44.86%	36.55%	31.67%	117.54%	88.66%	75.03%	67.64%	162.80%	124.51%	106.81%	97.73%	214.39%	165.00%	142.55%	131.43%
51	60.68%	43.91%	35.56%	30.55%	116.39%	87.56%	73.96%	66.68%	161.58%	123.41%	105.91%	96.94%	213.00%	163.86%	141.62%	130.78%
52	59.67%	42.90%	34.49%	29.37%	115.12%	86.40%	72.85%	65.61%	160.23%	122.26%	104.90%	96.10%	211.53%	162.62%	140.64%	130.11%
53	58.54%	41.76%	33.29%	28.10%	113.78%	85.19%	71.66%	64.47%	158.81%	121.04%	103.80%	95.22%	209.94%	161.29%	139.66%	129.43%
54	57.37%	40.57%	31.94%	26.71%	112.35%	83.85%	70.35%	63.28%	157.26%	119.73%	102.64%	94.36%	208.27%	159.89%	138.55%	128.76%
55	56.10%	39.28%	30.50%	25.10%	110.79%	82.34%	68.96%	62.05%	155.64%	118.31%	101.42%	93.40%	206.47%	158.43%	137.46%	128.12%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Age(Years)/ Income Period	Premium Band 1: Rs. 50,000 to Rs. 74,999															
	Deferment: 1															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	58.62%	50.32%	45.80%	137.26%	105.75%	91.08%	83.15%	185.21%	142.97%	123.34%	112.72%	241.12%	186.39%	160.93%	147.15%
1	NA	58.65%	50.36%	45.86%	137.35%	105.80%	91.15%	83.22%	185.33%	143.09%	123.41%	112.82%	241.31%	186.54%	161.10%	147.27%
2	76.56%	58.73%	50.41%	45.90%	137.48%	105.93%	91.24%	83.29%	185.53%	143.23%	123.56%	112.93%	241.53%	186.71%	161.22%	147.41%
3	76.65%	58.81%	50.47%	45.97%	137.64%	106.05%	91.35%	83.40%	185.76%	143.38%	123.72%	113.10%	241.84%	186.93%	161.42%	147.57%
4	76.65%	58.80%	50.49%	45.97%	137.70%	106.11%	91.40%	83.44%	185.85%	143.45%	123.78%	113.12%	241.93%	187.06%	161.50%	147.65%
5	76.64%	58.80%	50.47%	45.96%	137.70%	106.11%	91.40%	83.43%	185.87%	143.50%	123.79%	113.13%	241.98%	187.08%	161.52%	147.67%
6	76.60%	58.77%	50.44%	45.94%	137.68%	106.09%	91.39%	83.41%	185.85%	143.49%	123.79%	113.12%	241.96%	187.06%	161.51%	147.64%
7	76.52%	58.71%	50.41%	45.87%	137.63%	106.06%	91.35%	83.38%	185.81%	143.45%	123.75%	113.08%	241.91%	187.02%	161.47%	147.60%
8	76.46%	58.66%	50.36%	45.85%	137.54%	106.01%	91.31%	83.33%	185.74%	143.39%	123.70%	113.03%	241.79%	186.95%	161.39%	147.53%
9	76.38%	58.63%	50.31%	45.80%	137.47%	105.95%	91.25%	83.28%	185.65%	143.33%	123.63%	112.97%	241.69%	186.83%	161.31%	147.47%
10	76.32%	58.57%	50.26%	45.75%	137.39%	105.85%	91.15%	83.22%	185.55%	143.21%	123.55%	112.89%	241.56%	186.72%	161.24%	147.36%
11	76.24%	58.49%	50.21%	45.66%	137.32%	105.78%	91.12%	83.15%	185.41%	143.15%	123.48%	112.82%	241.43%	186.65%	161.14%	147.25%
12	76.17%	58.43%	50.15%	45.61%	137.20%	105.70%	91.01%	83.04%	185.30%	143.06%	123.35%	112.73%	241.28%	186.50%	161.00%	147.19%
13	76.10%	58.37%	50.10%	45.55%	137.12%	105.66%	90.94%	83.01%	185.19%	142.94%	123.28%	112.66%	241.15%	186.39%	160.90%	147.05%
14	76.04%	58.33%	50.04%	45.51%	137.03%	105.59%	90.88%	82.94%	185.10%	142.86%	123.23%	112.54%	241.04%	186.30%	160.81%	146.96%
15	75.98%	58.28%	50.00%	45.45%	136.97%	105.50%	90.81%	82.84%	185.04%	142.79%	123.14%	112.47%	240.90%	186.22%	160.73%	146.87%
16	75.96%	58.24%	49.93%	45.40%	136.91%	105.45%	90.76%	82.78%	184.94%	142.73%	123.08%	112.45%	240.82%	186.14%	160.66%	146.80%
17	75.92%	58.21%	49.89%	45.35%	136.86%	105.40%	90.71%	82.72%	184.89%	142.68%	123.02%	112.36%	240.76%	186.09%	160.59%	146.74%
18	75.90%	58.17%	49.85%	45.31%	136.82%	105.36%	90.67%	82.67%	184.84%	142.63%	122.97%	112.31%	240.70%	186.00%	160.54%	146.71%
19	75.87%	58.14%	49.81%	45.26%	136.79%	105.32%	90.62%	82.61%	184.78%	142.60%	122.94%	112.26%	240.67%	185.97%	160.50%	146.65%
20	75.83%	58.11%	49.77%	45.20%	136.76%	105.29%	90.61%	82.56%	184.78%	142.57%	122.90%	112.22%	240.67%	185.94%	160.49%	146.62%
21	75.83%	58.09%	49.76%	45.13%	136.73%	105.25%	90.53%	82.49%	184.73%	142.55%	122.87%	112.19%	240.65%	185.94%	160.42%	146.59%
22	75.78%	58.04%	49.70%	45.07%	136.70%	105.21%	90.48%	82.44%	184.74%	142.52%	122.82%	112.18%	240.62%	185.91%	160.38%	146.59%
23	75.75%	57.98%	49.62%	44.99%	136.67%	105.14%	90.42%	82.36%	184.71%	142.48%	122.78%	112.10%	240.57%	185.84%	160.34%	146.54%
24	75.71%	57.95%	49.54%	44.90%	136.63%	105.12%	90.35%	82.29%	184.68%	142.44%	122.72%	112.06%	240.54%	185.83%	160.34%	146.56%
25	75.68%	57.89%	49.47%	44.80%	136.58%	105.05%	90.27%	82.20%	184.64%	142.39%	122.67%	112.01%	240.50%	185.78%	160.26%	146.51%
26	75.63%	57.82%	49.37%	44.66%	136.52%	104.95%	90.18%	82.08%	184.59%	142.32%	122.57%	111.96%	240.44%	185.68%	160.21%	146.49%
27	75.54%	57.71%	49.26%	44.54%	136.42%	104.86%	90.04%	81.97%	184.52%	142.25%	122.53%	111.91%	240.38%	185.62%	160.16%	146.51%
28	75.46%	57.61%	49.14%	44.39%	136.36%	104.78%	89.96%	81.86%	184.44%	142.13%	122.42%	111.85%	240.29%	185.53%	160.11%	146.46%
29	75.37%	57.49%	48.99%	44.22%	136.22%	104.63%	89.83%	81.74%	184.32%	142.03%	122.34%	111.79%	240.18%	185.44%	160.05%	146.43%
30	75.25%	57.36%	48.80%	44.06%	136.10%	104.48%	89.65%	81.60%	184.21%	141.91%	122.25%	111.72%	240.03%	185.35%	159.99%	146.42%
31	75.12%	57.20%	48.62%	43.87%	135.95%	104.33%	89.52%	81.46%	184.06%	141.79%	122.14%	111.61%	239.89%	185.24%	159.93%	146.38%
32	74.95%	57.02%	48.42%	43.66%	135.78%	104.14%	89.32%	81.29%	183.91%	141.65%	122.04%	111.56%	239.76%	185.14%	159.87%	146.35%
33	74.80%	56.79%	48.20%	43.40%	135.56%	103.94%	89.13%	81.12%	183.73%	141.50%	121.93%	111.47%	239.56%	185.02%	159.79%	146.32%
34	74.58%	56.58%	47.95%	43.16%	135.33%	103.72%	88.93%	80.90%	183.51%	141.35%	121.80%	111.37%	239.36%	184.87%	159.72%	146.28%
35	74.37%	56.30%	47.66%	42.89%	135.08%	103.48%	88.72%	80.70%	183.29%	141.18%	121.68%	111.26%	239.16%	184.74%	159.62%	146.23%
36	74.08%	55.99%	47.37%	42.58%	134.79%	103.16%	88.45%	80.46%	183.08%	140.96%	121.49%	111.10%	238.96%	184.64%	159.53%	146.17%
37	73.79%	55.68%	47.07%	42.25%	134.47%	102.88%	88.16%	80.21%	182.80%	140.77%	121.34%	110.96%	238.69%	184.45%	159.42%	146.10%
38	73.44%	55.34%	46.72%	41.90%	134.11%	102.61%	87.88%	79.94%	182.53%	140.57%	121.20%	110.81%	238.44%	184.28%	159.29%	146.02%
39	73.05%	54.93%	46.32%	41.48%	133.73%	102.25%	87.61%	79.61%	182.19%	140.34%	120.97%	110.64%	238.17%	184.09%	159.14%	145.92%
40	72.60%	54.53%	45.93%	41.07%	133.29%	101.90%	87.24%	79.27%	181.87%	140.08%	120.75%	110.45%	237.87%	183.87%	158.95%	145.81%
41	72.13%	54.09%	45.46%	40.58%	132.84%	101.49%	86.84%	78.91%	181.48%	139.76%	120.46%	110.23%	237.49%	183.58%	158.73%	145.67%
42	71.61%	53.61%	44.97%	40.08%	132.35%	101.06%	86.42%	78.46%	181.08%	139.44%	120.20%	109.94%	237.09%	183.27%	158.47%	145.50%
43	71.05%	53.06%	44.43%	39.52%	131.78%	100.59%	85.93%	78.01%	180.59%	139.06%	119.82%	109.64%	236.59%	182.87%	158.16%	145.29%
44	70.42%	52.50%	43.83%	38.92%	131.19%	100.03%	85.42%	77.48%	180.06%	138.58%	119.43%	109.31%	236.04%	182.43%	157.79%	145.05%
45	69.74%	51.86%	43.21%	38.23%	130.50%	99.41%	84.84%	76.93%	179.43%	138.08%	118.93%	108.89%	235.39%	181.87%	157.36%	144.78%
46	69.02%	51.16%	42.49%	37.50%	129.74%	98.71%	84.17%	76.28%	178.74%	137.46%	118.42%	108.46%	234.58%	181.24%	156.86%	144.44%
47	68.22%	50.40%	41.74%	36.72%	128.90%	97.97%	83.42%	75.60%	177.92%	136.79%	117.78%	107.91%	233.72%	180.52%	156.29%	144.08%
48	67.36%	49.57%	40.89%	35.83%	127.96%	97.12%	82.63%	74.83%	177.00%	135.96%	117.08%	107.34%	232.70%	179.70%	155.65%	143.67%
49	66.43%	48.71%	39.97%	34.87%	126.93%	96.17%	81.73%	73.94%	175.97%	135.11%	116.35%	106.71%	231.53%	178.79%	154.95%	143.22%
50	65.43%	47.74%	38.97%	33.79%	125.80%	95.14%	80.70%	73.07%	174.83%	134.13%	115.50%	106.08%	230.28%	177.77%	154.18%	142.76%
51	64.36%	46.66%	37.89%	32.62%	124.58%	94.01%	79.67%	72.07%	173.56%	133.07%	114.60%	105.33%	228.93%	176.68%	153.38%	142.28%
52	63.22%	45.56%	36.68%	31.35%	123.23%	92.79%	78.49%	71.00%	172.22%	131.93%	113.63%	104.58%	227.44%	175.50%	152.55%	141.81%
53	62.00%	44.31%	35.34%	30.00%	121.77%	91.48%	77.27%	69.87%	170.77%	130.67%	112.56%	103.81%	225.86%	174.27%	151.70%	141.36%
54	60.68%	42.99%	33.89%	28.48%	120.24%	90.04%	75.91%	68.69%	169.20%	129.38%	111.48%	103.02%	224.14%	173.00%	150.82%	140.93%
55	59.25%	41.54%	32.30%	26.77%	118.56%	88.50%	74.47%	67.43%	167.56%	128.02%	110.34%	102.24%	222.37%	171.68%	149.96%	140.54%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA



Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Age(Years)/ Income Period	Premium Band 1: Rs. 50,000 to Rs. 74,999															
	Deferment: 2															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	62.59%	53.78%	48.98%	146.60%	113.01%	97.38%	88.95%	197.92%	152.87%	131.94%	120.61%	257.80%	199.38%	172.14%	157.40%
1	81.61%	62.66%	53.82%	49.02%	146.70%	113.10%	97.50%	89.02%	198.08%	153.00%	132.06%	120.76%	258.00%	199.54%	172.29%	157.54%
2	81.68%	62.72%	53.87%	49.07%	146.87%	113.24%	97.59%	89.11%	198.28%	153.15%	132.19%	120.84%	258.24%	199.73%	172.47%	157.70%
3	81.79%	62.77%	53.95%	49.14%	147.05%	113.39%	97.69%	89.23%	198.52%	153.35%	132.35%	121.03%	258.58%	199.96%	172.68%	157.89%
4	81.81%	62.79%	53.96%	49.14%	147.12%	113.44%	97.76%	89.26%	198.66%	153.42%	132.46%	121.09%	258.68%	200.10%	172.77%	157.98%
5	81.78%	62.80%	53.95%	49.14%	147.13%	113.45%	97.74%	89.27%	198.68%	153.45%	132.47%	121.11%	258.71%	200.12%	172.79%	158.00%
6	81.74%	62.77%	53.92%	49.11%	147.08%	113.40%	97.75%	89.25%	198.63%	153.47%	132.42%	121.09%	258.72%	200.11%	172.77%	157.97%
7	81.66%	62.73%	53.88%	49.07%	147.06%	113.37%	97.72%	89.22%	198.58%	153.43%	132.39%	121.05%	258.66%	200.06%	172.72%	157.92%
8	81.61%	62.68%	53.83%	49.02%	147.00%	113.35%	97.67%	89.17%	198.51%	153.36%	132.34%	121.00%	258.54%	199.98%	172.65%	157.86%
9	81.54%	62.62%	53.79%	48.97%	146.91%	113.25%	97.61%	89.11%	198.42%	153.26%	132.26%	120.93%	258.45%	199.89%	172.56%	157.77%
10	81.46%	62.56%	53.73%	48.91%	146.83%	113.18%	97.51%	89.04%	198.34%	153.16%	132.18%	120.82%	258.29%	199.74%	172.46%	157.68%
11	81.39%	62.50%	53.67%	48.85%	146.73%	113.13%	97.43%	88.96%	198.19%	153.10%	132.10%	120.77%	258.14%	199.63%	172.35%	157.58%
12	81.29%	62.41%	53.61%	48.79%	146.60%	113.02%	97.36%	88.88%	198.07%	152.97%	132.01%	120.65%	257.99%	199.50%	172.23%	157.46%
13	81.24%	62.35%	53.52%	48.73%	146.51%	112.93%	97.28%	88.81%	197.95%	152.88%	131.92%	120.60%	257.85%	199.40%	172.13%	157.39%
14	81.16%	62.30%	53.49%	48.67%	146.42%	112.86%	97.21%	88.74%	197.85%	152.79%	131.81%	120.49%	257.72%	199.30%	172.03%	157.26%
15	81.12%	62.24%	53.41%	48.61%	146.35%	112.80%	97.15%	88.67%	197.73%	152.72%	131.78%	120.42%	257.59%	199.21%	171.95%	157.21%
16	81.05%	62.20%	53.37%	48.55%	146.29%	112.74%	97.09%	88.57%	197.68%	152.65%	131.71%	120.35%	257.53%	199.14%	171.87%	157.14%
17	81.02%	62.19%	53.32%	48.50%	146.23%	112.69%	97.07%	88.55%	197.60%	152.60%	131.63%	120.30%	257.46%	199.08%	171.80%	157.08%
18	80.98%	62.12%	53.28%	48.42%	146.19%	112.65%	96.98%	88.45%	197.58%	152.56%	131.62%	120.25%	257.38%	198.99%	171.75%	157.04%
19	80.96%	62.12%	53.24%	48.36%	146.15%	112.58%	96.94%	88.43%	197.52%	152.49%	131.54%	120.21%	257.38%	198.99%	171.71%	156.98%
20	80.94%	62.05%	53.19%	48.30%	146.12%	112.57%	96.90%	88.34%	197.52%	152.49%	131.54%	120.17%	257.32%	198.96%	171.68%	156.99%
21	80.93%	62.02%	53.14%	48.24%	146.09%	112.53%	96.85%	88.28%	197.50%	152.47%	131.47%	120.14%	257.30%	198.90%	171.68%	156.97%
22	80.88%	61.98%	53.08%	48.15%	146.04%	112.49%	96.79%	88.21%	197.48%	152.41%	131.43%	120.12%	257.31%	198.91%	171.62%	156.97%
23	80.84%	61.93%	53.02%	48.07%	146.03%	112.41%	96.72%	88.15%	197.43%	152.37%	131.40%	120.08%	257.26%	198.84%	171.60%	156.97%
24	80.80%	61.88%	52.94%	47.97%	145.98%	112.39%	96.65%	88.07%	197.43%	152.33%	131.39%	120.05%	257.23%	198.84%	171.56%	156.98%
25	80.74%	61.80%	52.85%	47.87%	145.93%	112.29%	96.57%	87.99%	197.39%	152.32%	131.30%	120.03%	257.19%	198.80%	171.55%	156.99%
26	80.68%	61.72%	52.74%	47.74%	145.84%	112.21%	96.48%	87.90%	197.31%	152.22%	131.25%	119.99%	257.14%	198.71%	171.52%	157.00%
27	80.60%	61.63%	52.62%	47.61%	145.79%	112.15%	96.34%	87.81%	197.24%	152.16%	131.19%	119.96%	257.08%	198.66%	171.49%	157.01%
28	80.51%	61.49%	52.46%	47.46%	145.67%	112.04%	96.22%	87.70%	197.17%	152.11%	131.13%	119.92%	257.00%	198.59%	171.47%	157.02%
29	80.40%	61.39%	52.33%	47.26%	145.59%	111.87%	96.10%	87.58%	197.08%	152.02%	131.07%	119.88%	256.90%	198.53%	171.43%	157.03%
30	80.28%	61.21%	52.12%	47.08%	145.42%	111.73%	95.96%	87.41%	196.96%	151.88%	130.99%	119.79%	256.79%	198.45%	171.41%	157.04%
31	80.13%	61.03%	51.93%	46.88%	145.27%	111.56%	95.81%	87.28%	196.82%	151.77%	130.91%	119.74%	256.66%	198.37%	171.37%	157.05%
32	79.94%	60.83%	51.71%	46.66%	145.09%	111.35%	95.64%	87.16%	196.64%	151.65%	130.84%	119.73%	256.49%	198.29%	171.34%	157.01%
33	79.74%	60.58%	51.45%	46.39%	144.88%	111.15%	95.46%	86.96%	196.47%	151.52%	130.75%	119.67%	256.34%	198.21%	171.30%	157.01%
34	79.51%	60.35%	51.20%	46.14%	144.64%	110.94%	95.27%	86.78%	196.32%	151.39%	130.62%	119.56%	256.17%	198.11%	171.26%	157.01%
35	79.23%	60.05%	50.91%	45.86%	144.35%	110.70%	95.02%	86.58%	196.11%	151.25%	130.55%	119.49%	256.00%	198.02%	171.21%	157.00%
36	78.93%	59.74%	50.61%	45.55%	144.06%	110.41%	94.79%	86.32%	195.86%	151.06%	130.40%	119.40%	255.81%	197.91%	171.14%	157.00%
37	78.60%	59.41%	50.25%	45.19%	143.74%	110.17%	94.51%	86.08%	195.64%	150.89%	130.31%	119.31%	255.62%	197.76%	171.07%	156.98%
38	78.22%	59.02%	49.89%	44.81%	143.39%	109.85%	94.24%	85.82%	195.38%	150.72%	130.13%	119.20%	255.37%	197.59%	170.97%	156.94%
39	77.79%	58.62%	49.50%	44.37%	142.96%	109.52%	93.94%	85.52%	195.08%	150.52%	129.97%	119.07%	255.13%	197.46%	170.86%	156.90%
40	77.30%	58.19%	49.05%	43.93%	142.58%	109.17%	93.61%	85.21%	194.77%	150.29%	129.78%	118.93%	254.86%	197.27%	170.71%	156.85%
41	76.79%	57.69%	48.58%	43.44%	142.10%	108.75%	93.21%	84.81%	194.41%	150.03%	129.56%	118.72%	254.53%	196.98%	170.54%	156.78%
42	76.22%	57.15%	48.05%	42.89%	141.58%	108.30%	92.80%	84.41%	194.02%	149.69%	129.27%	118.51%	254.12%	196.68%	170.33%	156.67%
43	75.62%	56.60%	47.49%	42.30%	141.01%	107.82%	92.34%	83.94%	193.58%	149.30%	128.97%	118.26%	253.64%	196.32%	170.07%	156.56%
44	74.94%	55.97%	46.84%	41.65%	140.40%	107.28%	91.79%	83.45%	193.04%	148.88%	128.58%	117.97%	253.13%	195.90%	169.75%	156.39%
45	74.20%	55.28%	46.14%	40.92%	139.72%	106.64%	91.17%	82.86%	192.40%	148.36%	128.14%	117.64%	252.43%	195.39%	169.38%	156.20%
46	73.43%	54.55%	45.37%	40.13%	138.93%	105.93%	90.52%	82.21%	191.72%	147.79%	127.69%	117.25%	251.69%	194.78%	168.94%	156.00%
47	72.56%	53.73%	44.57%	39.28%	138.05%	105.13%	89.76%	81.54%	190.90%	147.11%	127.11%	116.81%	250.77%	194.10%	168.45%	155.71%
48	71.63%	52.83%	43.64%	38.33%	137.07%	104.27%	88.95%	80.77%	189.97%	146.33%	126.45%	116.34%	249.76%	193.31%	167.89%	155.42%
49	70.61%	51.86%	42.66%	37.32%	135.98%	103.25%	88.02%	79.98%	188.92%	145.51%	125.74%	115.81%	248.63%	192.42%	167.28%	155.10%
50	69.52%	50.80%	41.54%	36.13%	134.76%	102.17%	86.98%	79.03%	187.75%	144.56%	124.96%	115.25%	247.39%	191.47%	166.63%	154.78%
51	68.32%	49.66%	40.37%	34.87%	133.50%	101.00%	85.88%	78.05%	186.53%	143.54%	124.13%	114.64%	245.99%	190.44%	165.95%	154.46%
52	67.08%	48.38%	39.04%	33.55%	132.06%	99.73%	84.73%	77.01%	185.15%	142.44%	123.24%	114.04%	244.51%	189.35%	165.25%	154.15%
53	65.69%	47.04%	37.57%	32.06%	130.51%	98.36%	83.45%	75.89%	183.71%	141.25%	122.31%	113.41%	242.94%	188.23%	164.54%	153.88%
54	64.21%	45.61%	35.99%	30.43%	128.85%	96.86%	82.09%	74.74%	182.15%	140.02%	121.35%	112.79%	241.29%	187.07%	163.86%	153.64%
55	62.64%	43.95%	34.25%	28.60%	127.11%	95.30%	80.62%	73.51%	180.53%	138.67%	120.36%	112.19%	239.56%	185.89%	163.20%	153.43%
56	NA	NA	NA	NA	125.20%	93.60%	79.07%	72.22%	178.78%	137.28%	119.33%	111.59%	237.73%	184.68%	162.58%	153.26%
57	NA	NA	NA	NA	123.15%	91.71%	77.43%	70.85%	176.92%	135.80%	118.30%	110.98%	235.82%	183.44%	161.98%	153.11%
58	NA	NA	NA	NA	120.93%	89.64%	75.59%	69.38%	174.92%	134.20%	117.21%	110.36%	233.79%	182.16%	161.39%	152.94%
59	NA	NA	NA	NA	118.47%	87.41%	73.60%	67.80%	172.68%	132.48%	116.06%	109.69%	231.60%	180.83%	160.78%	152.73%
60	NA	NA	NA	NA	115.80%	84.88%	71.42%	66.01%	170.21%	130.61%	114.80%	108.91%	229.22%	179.39%	160.12%	152.43%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Age(Years)/ Income Period	Premium Band 1: Rs. 50,000 to Rs. 74,999															
	Deferment: 3															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	87.02%	66.89%	57.48%	52.40%	156.64%	120.81%	104.19%	95.19%	211.58%	163.47%	141.17%	129.08%	275.66%	213.24%	184.18%	168.39%
1	87.10%	66.91%	57.53%	52.42%	156.77%	120.91%	104.28%	95.26%	211.75%	163.61%	141.29%	129.23%	275.88%	213.46%	184.33%	168.54%
2	87.16%	66.97%	57.59%	52.49%	156.95%	121.07%	104.39%	95.37%	211.96%	163.78%	141.43%	129.37%	276.14%	213.63%	184.48%	168.75%
3	87.30%	67.07%	57.67%	52.56%	157.15%	121.23%	104.52%	95.49%	212.22%	164.02%	141.61%	129.53%	276.50%	213.90%	184.72%	168.95%
4	87.32%	67.12%	57.69%	52.57%	157.20%	121.29%	104.57%	95.53%	212.37%	164.14%	141.72%	129.59%	276.63%	214.02%	184.81%	169.04%
5	87.30%	67.08%	57.67%	52.56%	157.25%	121.30%	104.58%	95.54%	212.40%	164.13%	141.74%	129.61%	276.67%	214.09%	184.83%	169.05%
6	87.26%	67.04%	57.64%	52.52%	157.22%	121.32%	104.56%	95.52%	212.35%	164.15%	141.68%	129.59%	276.69%	214.07%	184.86%	169.04%
7	87.20%	67.00%	57.60%	52.49%	157.18%	121.24%	104.53%	95.48%	212.33%	164.07%	141.64%	129.55%	276.59%	213.96%	184.76%	169.00%
8	87.13%	66.98%	57.55%	52.44%	157.11%	121.19%	104.47%	95.43%	212.25%	164.01%	141.58%	129.50%	276.49%	213.88%	184.69%	168.93%
9	87.06%	66.92%	57.49%	52.38%	156.99%	121.12%	104.41%	95.36%	212.11%	163.92%	141.51%	129.43%	276.37%	213.78%	184.59%	168.84%
10	86.97%	66.85%	57.44%	52.31%	156.92%	121.04%	104.34%	95.29%	212.00%	163.79%	141.43%	129.35%	276.22%	213.69%	184.52%	168.75%
11	86.89%	66.76%	57.37%	52.25%	156.82%	120.95%	104.25%	95.18%	211.87%	163.69%	141.34%	129.26%	276.03%	213.53%	184.41%	168.60%
12	86.81%	66.69%	57.27%	52.19%	156.68%	120.87%	104.18%	95.14%	211.74%	163.59%	141.25%	129.13%	275.88%	213.44%	184.29%	168.49%
13	86.73%	66.63%	57.24%	52.12%	156.58%	120.75%	104.06%	95.02%	211.62%	163.53%	141.15%	129.09%	275.73%	213.27%	184.14%	168.39%
14	86.65%	66.56%	57.15%	52.02%	156.48%	120.70%	103.99%	94.94%	211.48%	163.40%	141.07%	128.96%	275.60%	213.15%	184.04%	168.30%
15	86.59%	66.48%	57.10%	51.96%	156.41%	120.60%	103.92%	94.91%	211.38%	163.36%	140.96%	128.93%	275.48%	213.06%	183.94%	168.22%
16	86.53%	66.43%	57.04%	51.90%	156.34%	120.57%	103.89%	94.84%	211.34%	163.25%	140.94%	128.83%	275.40%	212.98%	183.87%	168.13%
17	86.49%	66.42%	56.99%	51.84%	156.28%	120.49%	103.80%	94.74%	211.25%	163.21%	140.85%	128.78%	275.32%	212.92%	183.81%	168.11%
18	86.45%	66.37%	56.95%	51.78%	156.24%	120.47%	103.79%	94.68%	211.20%	163.16%	140.80%	128.74%	275.27%	212.87%	183.76%	168.07%
19	86.42%	66.34%	56.90%	51.72%	156.17%	120.43%	103.70%	94.62%	211.16%	163.12%	140.77%	128.70%	275.24%	212.84%	183.73%	168.05%
20	86.39%	66.30%	56.85%	51.65%	156.17%	120.36%	103.65%	94.56%	211.17%	163.10%	140.73%	128.67%	275.22%	212.85%	183.70%	168.05%
21	86.37%	66.25%	56.79%	51.57%	156.14%	120.32%	103.60%	94.50%	211.15%	163.11%	140.74%	128.65%	275.17%	212.83%	183.69%	168.06%
22	86.32%	66.21%	56.73%	51.49%	156.10%	120.27%	103.55%	94.44%	211.10%	163.05%	140.71%	128.64%	275.15%	212.76%	183.67%	168.07%
23	86.28%	66.13%	56.65%	51.41%	156.04%	120.23%	103.51%	94.38%	211.08%	163.02%	140.64%	128.62%	275.17%	212.73%	183.66%	168.10%
24	86.23%	66.09%	56.57%	51.30%	155.99%	120.17%	103.40%	94.31%	211.06%	162.98%	140.61%	128.60%	275.15%	212.71%	183.65%	168.12%
25	86.15%	65.98%	56.47%	51.15%	155.97%	120.10%	103.32%	94.24%	211.02%	162.93%	140.57%	128.60%	275.08%	212.68%	183.65%	168.13%
26	86.11%	65.89%	56.32%	51.02%	155.88%	120.02%	103.24%	94.15%	210.97%	162.88%	140.53%	128.58%	275.03%	212.63%	183.65%	168.16%
27	85.99%	65.79%	56.22%	50.88%	155.80%	119.92%	103.10%	94.07%	210.90%	162.82%	140.49%	128.56%	275.01%	212.59%	183.65%	168.23%
28	85.92%	65.67%	56.05%	50.72%	155.72%	119.81%	102.99%	93.97%	210.83%	162.75%	140.45%	128.55%	274.91%	212.54%	183.65%	168.27%
29	85.79%	65.49%	55.87%	50.55%	155.57%	119.68%	102.90%	93.82%	210.73%	162.67%	140.40%	128.53%	274.83%	212.50%	183.65%	168.29%
30	85.63%	65.32%	55.69%	50.35%	155.43%	119.50%	102.77%	93.70%	210.63%	162.58%	140.35%	128.51%	274.73%	212.45%	183.65%	168.33%
31	85.46%	65.15%	55.48%	50.12%	155.28%	119.34%	102.63%	93.57%	210.47%	162.49%	140.30%	128.48%	274.62%	212.40%	183.65%	168.39%
32	85.27%	64.91%	55.26%	49.89%	155.05%	119.16%	102.44%	93.44%	210.33%	162.39%	140.23%	128.47%	274.51%	212.35%	183.65%	168.42%
33	85.04%	64.69%	54.97%	49.64%	154.87%	118.97%	102.26%	93.28%	210.21%	162.29%	140.19%	128.44%	274.39%	212.28%	183.64%	168.46%
34	84.79%	64.39%	54.71%	49.37%	154.63%	118.72%	102.08%	93.10%	210.00%	162.15%	140.08%	128.40%	274.22%	212.23%	183.63%	168.51%
35	84.47%	64.09%	54.38%	49.04%	154.34%	118.53%	101.88%	92.89%	209.82%	162.03%	140.05%	128.37%	274.11%	212.15%	183.62%	168.54%
36	84.15%	63.74%	54.07%	48.72%	154.05%	118.29%	101.64%	92.73%	209.59%	161.90%	139.92%	128.32%	273.93%	212.08%	183.59%	168.58%
37	83.78%	63.38%	53.72%	48.36%	153.71%	117.99%	101.40%	92.46%	209.42%	161.76%	139.87%	128.26%	273.76%	211.99%	183.55%	168.65%
38	83.34%	62.96%	53.34%	47.94%	153.36%	117.67%	101.14%	92.21%	209.16%	161.61%	139.72%	128.15%	273.58%	211.88%	183.50%	168.63%
39	82.89%	62.55%	52.89%	47.52%	152.99%	117.37%	100.81%	91.94%	208.91%	161.44%	139.59%	128.06%	273.37%	211.74%	183.44%	168.65%
40	82.37%	62.06%	52.44%	47.02%	152.56%	117.03%	100.53%	91.59%	208.60%	161.24%	139.43%	127.95%	273.13%	211.58%	183.34%	168.71%
41	81.80%	61.57%	51.92%	46.50%	152.09%	116.61%	100.14%	91.25%	208.32%	160.97%	139.25%	127.84%	272.80%	211.37%	183.21%	168.71%
42	81.21%	61.03%	51.38%	45.92%	151.59%	116.22%	99.74%	90.87%	207.91%	160.69%	138.98%	127.71%	272.45%	211.10%	183.06%	168.64%
43	80.54%	60.40%	50.75%	45.31%	151.02%	115.67%	99.24%	90.42%	207.46%	160.31%	138.76%	127.49%	271.99%	210.77%	182.86%	168.61%
44	79.81%	59.73%	50.06%	44.60%	150.40%	115.13%	98.73%	89.93%	206.95%	159.92%	138.41%	127.28%	271.48%	210.37%	182.61%	168.54%
45	79.01%	58.98%	49.35%	43.82%	149.71%	114.51%	98.11%	89.38%	206.36%	159.45%	138.05%	127.02%	270.85%	209.90%	182.31%	168.44%
46	78.18%	58.20%	48.53%	43.01%	148.87%	113.79%	97.42%	88.78%	205.61%	158.87%	137.57%	126.72%	270.06%	209.33%	181.94%	168.32%
47	77.24%	57.28%	47.63%	42.11%	147.98%	112.96%	96.65%	88.10%	204.82%	158.24%	137.09%	126.38%	269.21%	208.68%	181.52%	168.21%
48	76.22%	56.31%	46.63%	41.09%	146.93%	112.05%	95.80%	87.34%	203.88%	157.45%	136.50%	126.00%	268.20%	207.93%	181.06%	168.00%
49	75.09%	55.25%	45.57%	39.95%	145.79%	111.07%	94.91%	86.57%	202.84%	156.67%	135.84%	125.60%	267.05%	207.11%	180.54%	167.81%
50	73.92%	54.14%	44.41%	38.71%	144.54%	109.92%	93.89%	85.65%	201.65%	155.75%	135.16%	125.16%	265.75%	206.22%	179.99%	167.61%
51	72.62%	52.89%	43.07%	37.39%	143.18%	108.70%	92.81%	84.71%	200.39%	154.79%	134.41%	124.71%	264.37%	205.27%	179.42%	167.43%
52	71.20%	51.50%	41.61%	35.92%	141.67%	107.35%	91.64%	83.69%	199.05%	153.75%	133.65%	124.27%	262.92%	204.28%	178.86%	167.26%
53	69.67%	50.00%	40.05%	34.35%	140.07%	105.94%	90.36%	82.63%	197.62%	152.61%	132.88%	123.83%	261.39%	203.25%	178.30%	167.13%
54	68.05%	48.38%	38.33%	32.66%	138.33%	104.40%	88.96%	81.56%	196.12%	151.45%	132.08%	123.42%	259.76%	202.22%	177.78%	167.02%
55	66.28%	46.52%	36.40%	30.66%	136.45%	102.80%	87.51%	80.38%	194.50%	150.25%	131.28%	123.03%	258.10%	201.17%	177.31%	166.95%
56	NA	NA	NA	NA	134.46%	101.06%	85.99%	79.15%	192.80%	149.00%	130.48%	122.66%	256.37%	200.13%	176.86%	166.91%
57	NA	NA	NA	NA	132.30%	99.09%	84.34%	77.88%	191.01%	147.69%	129.68%	122.30%	254.57%	199.08%	176.46%	166.86%
58	NA	NA	NA	NA	129.98%	96.99%	82.58%	76.49%	189.06%	146.31%	128.89%	121.94%	252.67%	198.01%	176.06%	166.80%
59	NA	NA	NA	NA	127.43%	94.71%	80.62%	74.99%	186.95%	144.84%	128.05%	121.54%	250.70%	196.90%	175.64%	166.67%
60	NA	NA	NA	NA	124.48%	92.12%	78.50%	73.32%	184.62%	143.23%	127.14%	121.07%	248.42%	195.71%	175.16%	166.42%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 4																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	92.91%	71.44%	61.44%	56.04%	167.41%	129.22%	111.43%	101.86%	226.16%	174.88%	151.01%	138.16%	294.77%	228.05%	196.98%	180.15%
1	92.98%	71.49%	61.49%	56.08%	167.55%	129.34%	111.57%	101.96%	226.39%	175.02%	151.18%	138.27%	295.05%	228.26%	197.18%	180.31%
2	93.07%	71.56%	61.56%	56.14%	167.72%	129.47%	111.68%	102.05%	226.62%	175.20%	151.30%	138.42%	295.37%	228.48%	197.36%	180.50%
3	93.20%	71.67%	61.64%	56.22%	167.95%	129.64%	111.83%	102.19%	226.90%	175.46%	151.53%	138.64%	295.72%	228.78%	197.61%	180.73%
4	93.23%	71.69%	61.70%	56.23%	168.03%	129.71%	111.89%	102.28%	227.02%	175.55%	151.61%	138.71%	295.86%	228.89%	197.71%	180.83%
5	93.24%	71.68%	61.65%	56.21%	168.05%	129.72%	111.90%	102.24%	227.05%	175.57%	151.62%	138.73%	295.86%	228.93%	197.74%	180.85%
6	93.17%	71.68%	61.62%	56.19%	168.02%	129.70%	111.88%	102.22%	227.03%	175.56%	151.61%	138.71%	295.88%	228.91%	197.72%	180.84%
7	93.10%	71.60%	61.61%	56.13%	168.01%	129.70%	111.84%	102.18%	226.98%	175.48%	151.57%	138.67%	295.81%	228.85%	197.67%	180.78%
8	93.03%	71.54%	61.52%	56.09%	167.90%	129.61%	111.78%	102.17%	226.93%	175.41%	151.55%	138.61%	295.71%	228.76%	197.59%	180.72%
9	92.96%	71.48%	61.46%	56.02%	167.84%	129.57%	111.71%	102.06%	226.78%	175.36%	151.44%	138.50%	295.58%	228.64%	197.49%	180.62%
10	92.87%	71.41%	61.39%	55.93%	167.71%	129.45%	111.64%	101.99%	226.65%	175.22%	151.34%	138.41%	295.39%	228.52%	197.37%	180.51%
11	92.78%	71.33%	61.33%	55.87%	167.60%	129.32%	111.55%	101.90%	226.52%	175.11%	151.25%	138.31%	295.22%	228.37%	197.25%	180.39%
12	92.69%	71.26%	61.26%	55.78%	167.48%	129.26%	111.46%	101.82%	226.35%	175.00%	151.15%	138.21%	295.06%	228.23%	197.13%	180.27%
13	92.61%	71.19%	61.19%	55.73%	167.38%	129.13%	111.38%	101.73%	226.22%	174.90%	151.06%	138.14%	294.86%	228.11%	197.04%	180.17%
14	92.51%	71.13%	61.12%	55.65%	167.27%	129.05%	111.26%	101.65%	226.14%	174.81%	150.97%	138.06%	294.76%	227.99%	196.90%	180.07%
15	92.45%	71.06%	61.07%	55.58%	167.16%	128.98%	111.23%	101.57%	226.00%	174.68%	150.90%	137.96%	294.60%	227.88%	196.84%	180.00%
16	92.42%	71.01%	60.97%	55.51%	167.11%	128.94%	111.17%	101.50%	225.92%	174.62%	150.79%	137.93%	294.51%	227.81%	196.76%	179.93%
17	92.37%	70.97%	60.95%	55.44%	167.02%	128.89%	111.11%	101.44%	225.89%	174.60%	150.78%	137.84%	294.44%	227.74%	196.71%	179.89%
18	92.30%	70.89%	60.86%	55.38%	166.98%	128.80%	111.01%	101.33%	225.81%	174.52%	150.74%	137.84%	294.39%	227.69%	196.67%	179.87%
19	92.29%	70.88%	60.85%	55.31%	166.94%	128.80%	110.96%	101.32%	225.78%	174.49%	150.66%	137.81%	294.36%	227.66%	196.64%	179.87%
20	92.23%	70.83%	60.75%	55.24%	166.90%	128.72%	110.95%	101.27%	225.76%	174.50%	150.63%	137.75%	294.34%	227.64%	196.63%	179.88%
21	92.20%	70.79%	60.73%	55.16%	166.87%	128.69%	110.87%	101.17%	225.74%	174.48%	150.65%	137.75%	294.33%	227.62%	196.62%	179.90%
22	92.16%	70.73%	60.63%	55.07%	166.84%	128.64%	110.81%	101.12%	225.72%	174.42%	150.58%	137.75%	294.35%	227.60%	196.62%	179.95%
23	92.13%	70.64%	60.54%	54.95%	166.80%	128.59%	110.74%	101.06%	225.71%	174.39%	150.57%	137.74%	294.30%	227.59%	196.63%	179.99%
24	92.05%	70.57%	60.44%	54.82%	166.77%	128.57%	110.68%	101.01%	225.68%	174.36%	150.54%	137.76%	294.29%	227.58%	196.65%	180.05%
25	91.98%	70.49%	60.34%	54.70%	166.71%	128.46%	110.60%	100.94%	225.65%	174.32%	150.52%	137.76%	294.26%	227.56%	196.68%	180.12%
26	91.90%	70.39%	60.22%	54.58%	166.64%	128.38%	110.52%	100.86%	225.60%	174.28%	150.51%	137.77%	294.23%	227.55%	196.70%	180.18%
27	91.81%	70.27%	60.07%	54.42%	166.55%	128.29%	110.42%	100.79%	225.54%	174.27%	150.48%	137.78%	294.19%	227.52%	196.73%	180.26%
28	91.66%	70.13%	59.91%	54.26%	166.42%	128.14%	110.28%	100.70%	225.47%	174.21%	150.46%	137.79%	294.13%	227.51%	196.76%	180.33%
29	91.53%	69.96%	59.70%	54.08%	166.34%	128.01%	110.21%	100.61%	225.39%	174.11%	150.44%	137.79%	294.07%	227.49%	196.77%	180.40%
30	91.37%	69.78%	59.50%	53.84%	166.19%	127.91%	110.05%	100.50%	225.29%	174.04%	150.42%	137.84%	294.00%	227.47%	196.83%	180.48%
31	91.18%	69.54%	59.29%	53.63%	165.99%	127.72%	109.92%	100.40%	225.17%	173.98%	150.39%	137.81%	293.91%	227.45%	196.86%	180.56%
32	90.96%	69.31%	59.05%	53.40%	165.81%	127.55%	109.82%	100.27%	225.01%	173.90%	150.36%	137.81%	293.79%	227.43%	196.86%	180.65%
33	90.71%	69.04%	58.79%	53.14%	165.59%	127.37%	109.63%	100.14%	224.87%	173.82%	150.32%	137.85%	293.70%	227.41%	196.93%	180.74%
34	90.43%	68.72%	58.47%	52.85%	165.36%	127.17%	109.47%	99.94%	224.73%	173.70%	150.28%	137.81%	293.64%	227.38%	196.92%	180.82%
35	90.08%	68.40%	58.17%	52.51%	165.07%	126.93%	109.29%	99.78%	224.57%	173.65%	150.20%	137.81%	293.54%	227.34%	196.95%	180.91%
36	89.72%	68.06%	57.84%	52.17%	164.82%	126.71%	109.04%	99.60%	224.40%	173.55%	150.19%	137.79%	293.43%	227.30%	197.01%	181.00%
37	89.29%	67.65%	57.44%	51.78%	164.49%	126.50%	108.83%	99.35%	224.22%	173.41%	150.08%	137.77%	293.26%	227.26%	196.97%	181.10%
38	88.85%	67.24%	57.05%	51.35%	164.13%	126.16%	108.59%	99.12%	223.98%	173.28%	150.00%	137.74%	293.12%	227.18%	196.97%	181.19%
39	88.34%	66.77%	56.61%	50.89%	163.78%	125.90%	108.32%	98.88%	223.76%	173.13%	149.94%	137.70%	292.94%	227.08%	197.00%	181.29%
40	87.81%	66.29%	56.10%	50.39%	163.40%	125.54%	107.98%	98.60%	223.51%	172.95%	149.82%	137.65%	292.73%	226.96%	196.92%	181.38%
41	87.21%	65.73%	55.54%	49.86%	162.93%	125.17%	107.63%	98.29%	223.18%	172.74%	149.62%	137.57%	292.47%	226.79%	196.85%	181.45%
42	86.57%	65.16%	54.98%	49.23%	162.45%	124.76%	107.21%	97.89%	222.83%	172.45%	149.44%	137.48%	292.12%	226.56%	196.75%	181.52%
43	85.86%	64.50%	54.31%	48.54%	161.91%	124.25%	106.81%	97.50%	222.42%	172.14%	149.23%	137.37%	291.72%	226.28%	196.62%	181.58%
44	85.08%	63.81%	53.59%	47.84%	161.27%	123.67%	106.27%	97.06%	221.93%	171.77%	148.96%	137.22%	291.18%	225.93%	196.44%	181.61%
45	84.25%	62.98%	52.81%	47.03%	160.53%	123.05%	105.70%	96.52%	221.31%	171.33%	148.58%	137.04%	290.59%	225.50%	196.21%	181.62%
46	83.30%	62.14%	51.93%	46.15%	159.69%	122.31%	104.97%	95.92%	220.59%	170.77%	148.22%	136.83%	289.85%	224.98%	195.93%	181.61%
47	82.28%	61.18%	50.96%	45.16%	158.75%	121.47%	104.26%	95.32%	219.76%	170.17%	147.76%	136.58%	288.98%	224.39%	195.60%	181.57%
48	81.17%	60.14%	49.91%	44.06%	157.72%	120.57%	103.42%	94.60%	218.83%	169.41%	147.22%	136.30%	287.90%	223.71%	195.22%	181.52%
49	79.97%	58.98%	48.72%	42.85%	156.50%	119.50%	102.54%	93.83%	217.78%	168.66%	146.65%	136.00%	286.79%	222.96%	194.80%	181.45%
50	78.62%	57.69%	47.48%	41.52%	155.19%	118.36%	101.49%	93.00%	216.63%	167.79%	146.06%	135.68%	285.55%	222.13%	194.37%	181.38%
51	77.20%	56.34%	46.01%	40.15%	153.73%	117.12%	100.42%	92.11%	215.38%	166.84%	145.42%	135.37%	284.20%	221.27%	193.98%	181.31%
52	75.67%	54.87%	44.42%	38.59%	152.20%	115.80%	99.28%	91.16%	214.02%	165.89%	144.77%	135.06%	282.78%	220.38%	193.50%	181.27%
53	73.98%	53.21%	42.72%	36.92%	150.50%	114.33%	98.00%	90.18%	212.61%	164.82%	144.12%	134.78%	281.29%	219.46%	193.08%	181.25%
54	72.16%	51.36%	40.84%	35.10%	148.73%	112.82%	96.66%	89.17%	211.10%	163.76%	143.47%	134.52%	279.74%	218.55%	192.72%	181.26%
55	70.20%	49.32%	38.79%	33.01%	146.79%	111.16%	95.26%	88.12%	209.57%	162.68%	142.85%	134.29%	278.16%	217.65%	192.39%	181.29%
56	NA	NA	NA	NA	144.68%	109.35%	93.80%	87.02%	207.88%	161.57%	142.24%	134.08%	276.54%	216.77%	192.12%	181.34%
57	NA	NA	NA	NA	142.49%	107.41%	92.23%	85.86%	206.24%	160.43%	141.66%	133.89%	274.87%	215.90%	191.87%	181.37%
58	NA	NA	NA	NA	139.99%	105.30%	90.59%	84.61%	204.32%	159.24%	141.08%	133.68%	273.12%	215.03%	191.62%	181.37%
59	NA	NA	NA	NA	137.36%	103.02%	88.70%	83.22%	202.33%	158.00%	140.49%	133.43%	271.24%	214.14%	191.34%	181.27%
60	NA	NA	NA	NA	134.27%	100.41%	86.66%	81.67%	200.15%	156.66%	139.84%	133.09%	269.18%	213.16%	190.97%	181.04%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Age(Years)/ Income Period	Deferment: 5															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	99.22%	76.36%	65.72%	59.94%	178.92%	138.22%	119.25%	109.04%	241.85%	187.05%	161.62%	147.81%	315.31%	243.96%	210.69%	192.70%
1	99.30%	76.43%	65.77%	59.98%	179.11%	138.30%	119.36%	109.14%	242.06%	187.21%	161.76%	147.95%	315.57%	244.12%	210.90%	192.88%
2	99.40%	76.50%	65.84%	60.04%	179.30%	138.48%	119.49%	109.25%	242.30%	187.40%	161.96%	148.11%	315.91%	244.37%	211.16%	193.09%
3	99.53%	76.62%	65.93%	60.13%	179.51%	138.67%	119.64%	109.39%	242.61%	187.67%	162.17%	148.31%	316.28%	244.74%	211.41%	193.34%
4	99.57%	76.65%	65.96%	60.16%	179.63%	138.75%	119.75%	109.45%	242.73%	187.77%	162.25%	148.39%	316.48%	244.81%	211.52%	193.45%
5	99.56%	76.64%	65.95%	60.14%	179.66%	138.76%	119.71%	109.45%	242.77%	187.80%	162.23%	148.42%	316.52%	244.84%	211.52%	193.47%
6	99.51%	76.60%	65.91%	60.11%	179.64%	138.74%	119.69%	109.43%	242.75%	187.79%	162.26%	148.40%	316.46%	244.82%	211.53%	193.46%
7	99.45%	76.55%	65.86%	60.05%	179.58%	138.69%	119.70%	109.39%	242.69%	187.74%	162.17%	148.36%	316.39%	244.76%	211.45%	193.41%
8	99.37%	76.46%	65.81%	59.99%	179.47%	138.63%	119.64%	109.33%	242.64%	187.62%	162.11%	148.29%	316.28%	244.73%	211.40%	193.33%
9	99.29%	76.42%	65.74%	59.93%	179.41%	138.51%	119.52%	109.26%	242.49%	187.53%	162.07%	148.21%	316.14%	244.55%	211.31%	193.23%
10	99.20%	76.35%	65.66%	59.86%	179.30%	138.46%	119.44%	109.18%	242.35%	187.47%	161.93%	148.11%	315.98%	244.41%	211.19%	193.11%
11	99.10%	76.23%	65.56%	59.79%	179.14%	138.36%	119.35%	109.09%	242.21%	187.31%	161.83%	148.02%	315.80%	244.27%	211.01%	192.99%
12	99.01%	76.19%	65.48%	59.71%	179.05%	138.26%	119.26%	108.99%	242.06%	187.20%	161.73%	147.91%	315.58%	244.12%	210.88%	192.87%
13	98.89%	76.11%	65.41%	59.59%	178.90%	138.13%	119.16%	108.91%	241.89%	187.09%	161.63%	147.81%	315.42%	243.98%	210.76%	192.77%
14	98.84%	76.00%	65.35%	59.51%	178.79%	138.08%	119.08%	108.83%	241.80%	186.98%	161.53%	147.72%	315.27%	243.86%	210.64%	192.67%
15	98.74%	75.94%	65.27%	59.48%	178.70%	137.96%	119.01%	108.75%	241.66%	186.90%	161.47%	147.65%	315.16%	243.75%	210.59%	192.59%
16	98.67%	75.88%	65.21%	59.37%	178.62%	137.89%	118.94%	108.67%	241.58%	186.84%	161.41%	147.58%	315.05%	243.67%	210.52%	192.54%
17	98.63%	75.82%	65.15%	59.29%	178.56%	137.84%	118.88%	108.57%	241.54%	186.74%	161.35%	147.54%	314.90%	243.60%	210.47%	192.52%
18	98.61%	75.78%	65.09%	59.23%	178.51%	137.79%	118.83%	108.51%	241.46%	186.74%	161.31%	147.50%	314.86%	243.57%	210.39%	192.50%
19	98.54%	75.73%	65.03%	59.15%	178.47%	137.74%	118.73%	108.46%	241.43%	186.71%	161.28%	147.49%	314.83%	243.53%	210.38%	192.52%
20	98.50%	75.68%	64.97%	59.07%	178.44%	137.71%	118.72%	108.41%	241.41%	186.69%	161.21%	147.48%	314.82%	243.52%	210.37%	192.55%
21	98.46%	75.60%	64.90%	58.98%	178.41%	137.66%	118.68%	108.36%	241.40%	186.62%	161.25%	147.49%	314.80%	243.51%	210.44%	192.60%
22	98.41%	75.57%	64.82%	58.90%	178.38%	137.62%	118.58%	108.31%	241.38%	186.65%	161.23%	147.51%	314.80%	243.50%	210.46%	192.67%
23	98.36%	75.50%	64.73%	58.79%	178.34%	137.57%	118.57%	108.27%	241.37%	186.58%	161.23%	147.52%	314.84%	243.51%	210.49%	192.75%
24	98.30%	75.42%	64.63%	58.67%	178.30%	137.51%	118.47%	108.22%	241.31%	186.60%	161.22%	147.56%	314.84%	243.51%	210.49%	192.84%
25	98.19%	75.33%	64.51%	58.51%	178.25%	137.45%	118.40%	108.17%	241.32%	186.54%	161.22%	147.59%	314.78%	243.52%	210.58%	192.93%
26	98.14%	75.22%	64.34%	58.37%	178.15%	137.37%	118.37%	108.11%	241.28%	186.55%	161.22%	147.62%	314.76%	243.52%	210.60%	193.04%
27	97.99%	75.05%	64.19%	58.21%	178.06%	137.28%	118.25%	108.06%	241.23%	186.47%	161.22%	147.66%	314.74%	243.54%	210.69%	193.14%
28	97.86%	74.90%	64.03%	58.05%	177.96%	137.17%	118.16%	107.98%	241.17%	186.43%	161.22%	147.70%	314.75%	243.55%	210.73%	193.26%
29	97.74%	74.72%	63.83%	57.87%	177.84%	137.02%	118.07%	107.91%	241.06%	186.39%	161.22%	147.73%	314.71%	243.56%	210.79%	193.37%
30	97.54%	74.49%	63.63%	57.66%	177.70%	136.89%	117.96%	107.83%	241.01%	186.39%	161.22%	147.77%	314.67%	243.58%	210.86%	193.49%
31	97.33%	74.30%	63.41%	57.40%	177.54%	136.75%	117.85%	107.74%	240.88%	186.35%	161.22%	147.80%	314.62%	243.60%	210.94%	193.62%
32	97.06%	74.01%	63.12%	57.16%	177.36%	136.60%	117.73%	107.64%	240.77%	186.30%	161.22%	147.83%	314.50%	243.62%	211.01%	193.75%
33	96.78%	73.73%	62.85%	56.89%	177.11%	136.44%	117.61%	107.48%	240.66%	186.25%	161.22%	147.87%	314.51%	243.64%	211.08%	193.89%
34	96.48%	73.43%	62.57%	56.60%	176.90%	136.27%	117.47%	107.37%	240.54%	186.19%	161.21%	147.90%	314.46%	243.64%	211.15%	194.04%
35	96.12%	73.10%	62.21%	56.23%	176.66%	136.04%	117.31%	107.23%	240.45%	186.13%	161.19%	147.94%	314.40%	243.66%	211.27%	194.18%
36	95.70%	72.71%	61.86%	55.89%	176.40%	135.85%	117.10%	107.07%	240.27%	186.02%	161.16%	147.97%	314.32%	243.66%	211.34%	194.35%
37	95.28%	72.32%	61.44%	55.49%	176.09%	135.62%	116.91%	106.90%	240.12%	185.94%	161.13%	147.99%	314.16%	243.65%	211.39%	194.51%
38	94.81%	71.85%	61.03%	55.04%	175.82%	135.35%	116.70%	106.71%	239.95%	185.84%	161.04%	148.01%	314.05%	243.62%	211.41%	194.69%
39	94.26%	71.39%	60.58%	54.58%	175.45%	135.08%	116.46%	106.45%	239.76%	185.72%	160.98%	148.03%	313.92%	243.57%	211.46%	194.86%
40	93.67%	70.85%	60.05%	54.02%	175.06%	134.78%	116.18%	106.21%	239.49%	185.53%	160.90%	148.03%	313.80%	243.49%	211.52%	195.04%
41	93.02%	70.30%	59.48%	53.47%	174.68%	134.44%	115.83%	105.94%	239.23%	185.39%	160.77%	148.02%	313.49%	243.37%	211.49%	195.22%
42	92.36%	69.66%	58.85%	52.81%	174.18%	134.04%	115.42%	105.63%	238.90%	185.12%	160.65%	147.99%	313.20%	243.20%	211.51%	195.39%
43	91.58%	68.95%	58.15%	52.09%	173.62%	133.54%	115.00%	105.28%	238.47%	184.85%	160.43%	147.96%	312.81%	242.97%	211.41%	195.56%
44	90.75%	68.18%	57.37%	51.36%	172.97%	133.01%	114.52%	104.83%	237.95%	184.50%	160.20%	147.88%	312.33%	242.68%	211.32%	195.69%
45	89.87%	67.36%	56.54%	50.49%	172.26%	132.36%	113.93%	104.39%	237.38%	184.05%	159.92%	147.78%	311.73%	242.31%	211.18%	195.82%
46	88.87%	66.42%	55.62%	49.58%	171.41%	131.62%	113.27%	103.84%	236.67%	183.56%	159.58%	147.66%	311.01%	241.87%	211.00%	195.92%
47	87.77%	65.39%	54.59%	48.51%	170.46%	130.78%	112.58%	103.30%	235.89%	182.94%	159.19%	147.51%	310.17%	241.34%	210.77%	196.00%
48	86.53%	64.21%	53.42%	47.34%	169.37%	129.89%	111.76%	102.64%	234.92%	182.33%	158.76%	147.33%	309.19%	240.74%	210.49%	196.07%
49	85.21%	63.02%	52.20%	46.06%	168.17%	128.80%	110.87%	101.93%	233.88%	181.57%	158.28%	147.13%	308.09%	240.06%	210.20%	196.11%
50	83.75%	61.62%	50.78%	44.69%	166.79%	127.71%	109.90%	101.17%	232.73%	180.76%	157.76%	146.92%	306.88%	239.33%	209.88%	196.17%
51	82.19%	60.11%	49.22%	43.19%	165.34%	126.42%	108.87%	100.38%	231.50%	179.89%	157.23%	146.72%	305.59%	238.56%	209.57%	196.22%
52	80.48%	58.48%	47.56%	41.56%	163.71%	125.05%	107.75%	99.54%	230.18%	178.93%	156.68%	146.53%	304.21%	237.76%	209.27%	196.29%
53	78.62%	56.65%	45.73%	39.81%	161.98%	123.62%	106.58%	98.67%	228.81%	177.98%	156.16%	146.37%	302.79%	236.97%	209.01%	196.38%
54	76.62%	54.62%	43.69%	37.88%	160.17%	122.12%	105.32%	97.77%	227.34%	177.02%	155.64%	146.21%	301.35%	236.19%	208.79%	196.48%
55	74.47%	52.43%	41.46%	35.67%	158.15%	120.46%	104.01%	96.86%	225.85%	176.05%	155.17%	146.10%	299.87%	235.45%	208.62%	196.60%
56	NA	NA	NA	NA	156.07%	118.71%	102.65%	95.93%	224.28%	175.07%	154.72%	146.00%	298.38%	234.74%	208.48%	196.73%
57	NA	NA	NA	NA	151.27%	116.79%	101.22%	94.93%	222.57%	174.09%	154.31%	145.90%	296.84%	234.06%	208.37%	196.82%
58	NA	NA	NA	NA	151.27%	114.73%	99.67%	93.85%	220.83%	173.08%	153.89%	145.78%	295.24%	233.38%	208.25%	196.86%
59	NA	NA	NA	NA	148.54%	112.49%	98.00%	92.66%	218.97%	172.03%	153.45%	145.59%	293.52%	232.66%	208.07%	196.79%
60	NA	NA	NA	NA	145.34%	109.96%	96.12%	91.25%	216.92%	170.91%	152.95%	145.30%	291.66%	231.87%	207.79%	196.58%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	55.90%	48.05%	43.78%	130.23%	100.38%	86.51%	79.03%	175.52%	135.55%	116.97%	106.96%	228.38%	176.59%	152.58%	139.59%
1	NA	55.96%	48.06%	43.81%	130.33%	100.47%	86.57%	79.09%	175.68%	135.66%	117.07%	107.04%	228.55%	176.76%	152.70%	139.70%
2	NA	56.00%	48.13%	43.87%	130.44%	100.57%	86.68%	79.16%	175.83%	135.82%	117.18%	107.18%	228.75%	176.89%	152.87%	139.87%
3	72.98%	56.05%	48.18%	43.93%	130.59%	100.69%	86.79%	79.25%	176.04%	135.98%	117.36%	107.31%	229.04%	177.13%	153.05%	140.03%
4	73.01%	56.06%	48.20%	43.94%	130.64%	100.73%	86.82%	79.32%	176.15%	136.05%	117.42%	107.35%	229.14%	177.21%	153.12%	140.07%
5	72.98%	56.06%	48.16%	43.90%	130.64%	100.73%	86.82%	79.32%	176.14%	136.06%	117.42%	107.36%	229.17%	177.23%	153.14%	140.11%
6	72.92%	56.01%	48.13%	43.88%	130.61%	100.72%	86.81%	79.30%	176.12%	136.05%	117.41%	107.36%	229.16%	177.22%	153.09%	140.07%
7	72.88%	55.97%	48.12%	43.83%	130.56%	100.68%	86.77%	79.27%	176.10%	136.02%	117.38%	107.32%	229.10%	177.18%	153.05%	140.03%
8	72.80%	55.92%	48.08%	43.82%	130.50%	100.64%	86.74%	79.19%	176.01%	135.97%	117.34%	107.28%	229.00%	177.12%	152.99%	139.97%
9	72.73%	55.87%	48.03%	43.75%	130.44%	100.58%	86.68%	79.14%	175.94%	135.90%	117.27%	107.22%	228.93%	177.00%	152.91%	139.92%
10	72.66%	55.82%	47.98%	43.70%	130.35%	100.51%	86.62%	79.09%	175.86%	135.82%	117.20%	107.15%	228.79%	176.91%	152.83%	139.84%
11	72.59%	55.78%	47.91%	43.66%	130.27%	100.42%	86.56%	79.02%	175.73%	135.71%	117.09%	107.08%	228.66%	176.80%	152.74%	139.71%
12	72.52%	55.71%	47.86%	43.59%	130.17%	100.38%	86.49%	78.96%	175.63%	135.62%	117.05%	107.00%	228.53%	176.70%	152.65%	139.62%
13	72.46%	55.66%	47.81%	43.54%	130.11%	100.31%	86.40%	78.89%	175.51%	135.54%	116.97%	106.89%	228.40%	176.60%	152.55%	139.52%
14	72.41%	55.61%	47.76%	43.49%	130.01%	100.22%	86.37%	78.83%	175.44%	135.47%	116.87%	106.85%	228.30%	176.54%	152.47%	139.45%
15	72.37%	55.57%	47.72%	43.45%	129.97%	100.17%	86.28%	78.77%	175.36%	135.40%	116.84%	106.75%	228.20%	176.43%	152.39%	139.38%
16	72.33%	55.54%	47.68%	43.41%	129.90%	100.12%	86.23%	78.72%	175.30%	135.35%	116.75%	106.69%	228.10%	176.36%	152.33%	139.31%
17	72.30%	55.51%	47.65%	43.36%	129.87%	100.07%	86.19%	78.66%	175.23%	135.30%	116.70%	106.65%	228.06%	176.31%	152.27%	139.25%
18	72.28%	55.48%	47.62%	43.32%	129.82%	100.04%	86.14%	78.61%	175.18%	135.26%	116.66%	106.59%	228.01%	176.26%	152.22%	139.20%
19	72.26%	55.45%	47.58%	43.28%	129.79%	100.00%	86.10%	78.53%	175.18%	135.22%	116.62%	106.55%	227.95%	176.23%	152.18%	139.16%
20	72.24%	55.43%	47.54%	43.23%	129.76%	99.97%	86.06%	78.50%	175.13%	135.19%	116.59%	106.50%	227.92%	176.19%	152.14%	139.08%
21	72.20%	55.40%	47.50%	43.17%	129.73%	99.94%	86.02%	78.45%	175.10%	135.17%	116.58%	106.46%	227.93%	176.16%	152.07%	139.05%
22	72.20%	55.37%	47.46%	43.11%	129.71%	99.90%	85.97%	78.39%	175.10%	135.14%	116.50%	106.41%	227.90%	176.13%	152.03%	139.02%
23	72.17%	55.33%	47.41%	43.04%	129.68%	99.89%	85.92%	78.32%	175.05%	135.10%	116.46%	106.37%	227.85%	176.09%	152.02%	138.98%
24	72.13%	55.28%	47.35%	42.96%	129.64%	99.81%	85.85%	78.22%	175.02%	135.06%	116.41%	106.31%	227.81%	176.02%	151.94%	138.95%
25	72.09%	55.21%	47.28%	42.84%	129.59%	99.75%	85.78%	78.13%	174.98%	135.01%	116.35%	106.26%	227.77%	176.00%	151.89%	138.91%
26	72.05%	55.17%	47.17%	42.73%	129.54%	99.68%	85.66%	78.04%	174.94%	134.95%	116.28%	106.20%	227.75%	175.93%	151.83%	138.88%
27	71.99%	55.09%	47.07%	42.62%	129.48%	99.60%	85.59%	77.93%	174.87%	134.84%	116.17%	106.14%	227.65%	175.85%	151.80%	138.84%
28	71.91%	55.01%	46.97%	42.48%	129.39%	99.50%	85.44%	77.82%	174.82%	134.79%	116.12%	106.03%	227.57%	175.73%	151.70%	138.80%
29	71.82%	54.88%	46.82%	42.34%	129.27%	99.36%	85.32%	77.70%	174.70%	134.68%	116.02%	105.99%	227.46%	175.66%	151.63%	138.75%
30	71.73%	54.76%	46.68%	42.18%	129.18%	99.25%	85.18%	77.56%	174.59%	134.54%	115.92%	105.87%	227.33%	175.52%	151.55%	138.71%
31	71.63%	54.62%	46.51%	42.00%	129.02%	99.08%	85.05%	77.38%	174.45%	134.40%	115.77%	105.81%	227.19%	175.41%	151.43%	138.65%
32	71.49%	54.46%	46.33%	41.77%	128.86%	98.90%	84.85%	77.22%	174.30%	134.26%	115.65%	105.68%	227.02%	175.27%	151.38%	138.59%
33	71.33%	54.28%	46.10%	41.57%	128.68%	98.71%	84.67%	77.06%	174.10%	134.10%	115.52%	105.57%	226.82%	175.14%	151.30%	138.53%
34	71.16%	54.07%	45.90%	41.33%	128.47%	98.49%	84.47%	76.85%	173.90%	133.93%	115.38%	105.45%	226.62%	174.99%	151.16%	138.46%
35	70.95%	53.82%	45.63%	41.08%	128.23%	98.23%	84.22%	76.65%	173.68%	133.75%	115.23%	105.32%	226.39%	174.84%	151.06%	138.38%
36	70.70%	53.55%	45.36%	40.79%	127.96%	97.98%	83.99%	76.42%	173.42%	133.52%	115.07%	105.17%	226.17%	174.65%	150.94%	138.29%
37	70.44%	53.26%	45.04%	40.48%	127.64%	97.68%	83.73%	76.14%	173.17%	133.31%	114.89%	104.98%	225.88%	174.48%	150.81%	138.18%
38	70.14%	52.93%	44.72%	40.16%	127.29%	97.38%	83.46%	75.87%	172.86%	133.09%	114.70%	104.84%	225.62%	174.32%	150.66%	138.06%
39	69.80%	52.58%	44.37%	39.77%	126.93%	97.09%	83.15%	75.57%	172.52%	132.84%	114.45%	104.64%	225.32%	174.08%	150.49%	137.93%
40	69.40%	52.20%	44.00%	39.38%	126.52%	96.72%	82.80%	75.21%	172.18%	132.57%	114.21%	104.38%	224.97%	173.80%	150.30%	137.77%
41	68.97%	51.77%	43.57%	38.93%	126.09%	96.33%	82.43%	74.84%	171.82%	132.23%	113.94%	104.14%	224.61%	173.57%	150.04%	137.59%
42	68.50%	51.33%	43.13%	38.47%	125.59%	95.89%	82.00%	74.44%	171.37%	131.90%	113.59%	103.82%	224.18%	173.21%	149.75%	137.37%
43	67.99%	50.83%	42.64%	37.96%	125.05%	95.44%	81.56%	73.97%	170.91%	131.51%	113.24%	103.50%	223.71%	172.83%	149.41%	137.11%
44	67.41%	50.30%	42.09%	37.38%	124.47%	94.90%	81.04%	73.48%	170.39%	131.04%	112.79%	103.14%	223.16%	172.36%	149.02%	136.81%
45	66.79%	49.71%	41.48%	36.74%	123.82%	94.33%	80.45%	72.91%	169.77%	130.50%	112.33%	102.69%	222.53%	171.84%	148.56%	136.46%
46	66.13%	49.07%	40.82%	36.07%	123.12%	93.68%	79.84%	72.32%	169.07%	129.91%	111.79%	102.22%	221.73%	171.20%	148.03%	136.06%
47	65.41%	48.40%	40.14%	35.34%	122.31%	92.96%	79.12%	71.62%	168.27%	129.22%	111.16%	101.67%	220.86%	170.48%	147.44%	135.62%
48	64.62%	47.64%	39.35%	34.52%	121.45%	92.15%	78.37%	70.86%	167.38%	128.44%	110.49%	101.10%	219.88%	169.70%	146.76%	135.12%
49	63.78%	46.85%	38.51%	33.64%	120.50%	91.29%	77.50%	70.03%	166.39%	127.61%	109.71%	100.48%	218.80%	168.79%	146.00%	134.59%
50	62.90%	45.97%	37.59%	32.70%	119.46%	90.29%	76.56%	69.19%	165.29%	126.62%	108.86%	99.77%	217.55%	167.80%	145.17%	134.01%
51	61.93%	44.99%	36.60%	31.68%	118.32%	89.27%	75.54%	68.25%	164.10%	125.57%	107.94%	99.01%	216.23%	166.69%	144.29%	133.41%
52	60.89%	43.97%	35.54%	30.51%	117.09%	88.12%	74.45%	67.24%	162.81%	124.48%	106.93%	98.22%	214.77%	165.47%	143.36%	132.81%
53	59.79%	42.90%	34.40%	29.27%	115.75%	86.87%	73.28%	66.13%	161.42%	123.25%	105.94%	97.36%	213.25%	164.22%	142.40%	132.21%
54	58.62%	41.69%	33.11%	27.92%	114.31%	85.55%	72.00%	64.97%	159.90%	121.98%	104.86%	96.50%	211.60%	162.89%	141.41%	131.61%
55	57.37%	40.41%	31.67%	26.42%	112.81%	84.10%	70.69%	63.74%	158.32%	120.59%	103.69%	95.62%	209.90%	161.48%	140.41%	131.02%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 1																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	59.70%	51.34%	46.83%	139.15%	107.32%	92.54%	84.56%	187.60%	144.99%	125.20%	114.51%	244.19%	188.93%	163.26%	149.37%
1	NA	59.74%	51.38%	46.86%	139.25%	107.40%	92.61%	84.62%	187.77%	145.11%	125.26%	114.60%	244.38%	189.09%	163.43%	149.50%
2	77.81%	59.81%	51.43%	46.90%	139.37%	107.50%	92.70%	84.70%	187.97%	145.25%	125.42%	114.71%	244.60%	189.26%	163.58%	149.64%
3	77.90%	59.86%	51.49%	46.97%	139.54%	107.63%	92.81%	84.81%	188.17%	145.40%	125.57%	114.85%	244.88%	189.48%	163.76%	149.83%
4	77.91%	59.90%	51.51%	46.98%	139.60%	107.68%	92.89%	84.84%	188.29%	145.50%	125.63%	114.91%	245.03%	189.57%	163.85%	149.90%
5	77.89%	59.89%	51.49%	46.96%	139.60%	107.69%	92.86%	84.88%	188.31%	145.52%	125.66%	114.92%	245.06%	189.63%	163.90%	149.92%
6	77.84%	59.85%	51.46%	46.94%	139.55%	107.67%	92.84%	84.82%	188.30%	145.51%	125.64%	114.91%	245.04%	189.58%	163.84%	149.90%
7	77.79%	59.81%	51.43%	46.89%	139.53%	107.67%	92.81%	84.83%	188.23%	145.47%	125.60%	114.87%	244.99%	189.54%	163.84%	149.86%
8	77.73%	59.76%	51.38%	46.86%	139.47%	107.62%	92.77%	84.75%	188.16%	145.42%	125.52%	114.82%	244.87%	189.47%	163.74%	149.79%
9	77.66%	59.69%	51.33%	46.81%	139.40%	107.56%	92.74%	84.69%	188.07%	145.35%	125.46%	114.77%	244.80%	189.38%	163.66%	149.72%
10	77.56%	59.63%	51.28%	46.74%	139.29%	107.46%	92.64%	84.63%	187.97%	145.27%	125.41%	114.69%	244.67%	189.28%	163.57%	149.63%
11	77.51%	59.57%	51.22%	46.67%	139.20%	107.42%	92.61%	84.57%	187.86%	145.15%	125.34%	114.61%	244.51%	189.13%	163.48%	149.52%
12	77.42%	59.51%	51.17%	46.61%	139.11%	107.31%	92.51%	84.49%	187.75%	145.09%	125.25%	114.53%	244.40%	189.06%	163.34%	149.42%
13	77.38%	59.46%	51.12%	46.57%	139.02%	107.24%	92.44%	84.42%	187.64%	144.97%	125.14%	114.42%	244.24%	188.95%	163.24%	149.32%
14	77.32%	59.41%	51.07%	46.50%	138.94%	107.17%	92.38%	84.35%	187.52%	144.92%	125.07%	114.38%	244.13%	188.82%	163.16%	149.24%
15	77.27%	59.39%	51.03%	46.45%	138.88%	107.08%	92.31%	84.30%	187.44%	144.82%	125.00%	114.31%	243.99%	188.77%	163.08%	149.15%
16	77.21%	59.35%	50.98%	46.40%	138.82%	107.06%	92.26%	84.24%	187.37%	144.76%	124.94%	114.22%	243.94%	188.67%	163.02%	149.08%
17	77.18%	59.29%	50.94%	46.36%	138.77%	107.01%	92.22%	84.18%	187.32%	144.71%	124.89%	114.16%	243.88%	188.62%	162.94%	149.02%
18	77.15%	59.26%	50.90%	46.31%	138.73%	106.97%	92.16%	84.12%	187.27%	144.67%	124.84%	114.11%	243.83%	188.60%	162.91%	148.97%
19	77.12%	59.23%	50.87%	46.26%	138.70%	106.91%	92.09%	84.04%	187.26%	144.64%	124.81%	114.07%	243.79%	188.53%	162.87%	148.94%
20	77.12%	59.20%	50.83%	46.21%	138.67%	106.90%	92.08%	84.02%	187.21%	144.64%	124.78%	114.03%	243.73%	188.50%	162.84%	148.90%
21	77.08%	59.17%	50.75%	46.14%	138.64%	106.84%	92.00%	83.92%	187.22%	144.58%	124.74%	113.99%	243.71%	188.51%	162.80%	148.88%
22	77.05%	59.13%	50.70%	46.07%	138.59%	106.83%	91.95%	83.86%	187.20%	144.55%	124.70%	113.96%	243.69%	188.44%	162.77%	148.86%
23	77.02%	59.09%	50.67%	46.00%	138.58%	106.76%	91.89%	83.79%	187.15%	144.51%	124.66%	113.91%	243.67%	188.41%	162.74%	148.84%
24	76.99%	59.04%	50.60%	45.91%	138.54%	106.70%	91.85%	83.72%	187.12%	144.47%	124.60%	113.88%	243.64%	188.37%	162.70%	148.83%
25	76.94%	58.95%	50.52%	45.81%	138.47%	106.64%	91.74%	83.63%	187.07%	144.43%	124.55%	113.83%	243.63%	188.32%	162.66%	148.81%
26	76.87%	58.91%	50.40%	45.70%	138.41%	106.60%	91.65%	83.54%	187.03%	144.33%	124.49%	113.78%	243.58%	188.27%	162.62%	148.80%
27	76.82%	58.82%	50.30%	45.54%	138.34%	106.51%	91.55%	83.45%	186.96%	144.26%	124.42%	113.73%	243.48%	188.20%	162.58%	148.79%
28	76.74%	58.73%	50.17%	45.40%	138.27%	106.38%	91.44%	83.33%	186.89%	144.21%	124.35%	113.68%	243.40%	188.09%	162.53%	148.78%
29	76.65%	58.61%	50.03%	45.25%	138.14%	106.25%	91.31%	83.21%	186.79%	144.11%	124.27%	113.63%	243.30%	188.00%	162.44%	148.76%
30	76.54%	58.45%	49.87%	45.08%	138.05%	106.12%	91.17%	83.09%	186.65%	143.97%	124.18%	113.56%	243.15%	187.94%	162.43%	148.74%
31	76.41%	58.30%	49.69%	44.89%	137.87%	105.96%	90.98%	82.94%	186.55%	143.85%	124.05%	113.49%	243.04%	187.81%	162.34%	148.72%
32	76.26%	58.12%	49.46%	44.65%	137.70%	105.75%	90.85%	82.75%	186.40%	143.75%	123.99%	113.42%	242.89%	187.71%	162.29%	148.70%
33	76.06%	57.89%	49.24%	44.44%	137.51%	105.55%	90.64%	82.59%	186.22%	143.57%	123.88%	113.33%	242.69%	187.60%	162.23%	148.68%
34	75.86%	57.66%	49.00%	44.18%	137.26%	105.33%	90.43%	82.40%	186.01%	143.43%	123.73%	113.20%	242.51%	187.49%	162.16%	148.64%
35	75.62%	57.41%	48.71%	43.92%	137.01%	105.10%	90.22%	82.20%	185.79%	143.26%	123.61%	113.10%	242.32%	187.37%	162.07%	148.61%
36	75.37%	57.12%	48.43%	43.60%	136.71%	104.82%	89.96%	81.98%	185.57%	143.09%	123.44%	112.99%	242.12%	187.24%	161.98%	148.55%
37	75.06%	56.81%	48.11%	43.29%	136.40%	104.58%	89.72%	81.69%	185.29%	142.88%	123.33%	112.86%	241.86%	187.10%	161.88%	148.50%
38	74.72%	56.45%	47.75%	42.94%	136.06%	104.25%	89.44%	81.43%	185.02%	142.68%	123.13%	112.72%	241.63%	186.94%	161.80%	148.43%
39	74.32%	56.08%	47.39%	42.53%	135.69%	103.93%	89.15%	81.14%	184.74%	142.46%	122.95%	112.57%	241.36%	186.72%	161.62%	148.35%
40	73.91%	55.65%	46.99%	42.12%	135.26%	103.59%	88.79%	80.82%	184.39%	142.22%	122.74%	112.34%	241.07%	186.55%	161.46%	148.24%
41	73.43%	55.21%	46.53%	41.64%	134.80%	103.18%	88.42%	80.42%	184.04%	141.94%	122.49%	112.18%	240.71%	186.27%	161.25%	148.12%
42	72.92%	54.72%	46.06%	41.15%	134.34%	102.76%	87.99%	80.03%	183.65%	141.60%	122.18%	111.90%	240.32%	185.98%	161.01%	147.97%
43	72.35%	54.20%	45.51%	40.59%	133.78%	102.27%	87.54%	79.59%	183.21%	141.20%	121.85%	111.63%	239.87%	185.63%	160.72%	147.78%
44	71.74%	53.62%	44.94%	39.99%	133.17%	101.75%	87.04%	79.06%	182.67%	140.81%	121.49%	111.32%	239.31%	185.17%	160.38%	147.57%
45	71.09%	53.01%	44.30%	39.31%	132.52%	101.14%	86.44%	78.49%	182.05%	140.29%	121.01%	110.91%	238.65%	184.68%	159.98%	147.31%
46	70.36%	52.34%	43.62%	38.59%	131.78%	100.49%	85.78%	77.85%	181.38%	139.72%	120.51%	110.50%	237.93%	184.08%	159.51%	147.01%
47	69.57%	51.59%	42.85%	37.82%	130.98%	99.74%	85.05%	77.20%	180.55%	139.04%	119.90%	110.00%	237.05%	183.38%	158.96%	146.68%
48	68.69%	50.77%	42.00%	36.95%	130.03%	98.87%	84.27%	76.43%	179.65%	138.23%	119.27%	109.49%	236.06%	182.59%	158.35%	146.30%
49	67.79%	49.86%	41.09%	36.02%	129.02%	97.97%	83.42%	75.65%	178.67%	137.41%	118.52%	108.88%	234.96%	181.70%	157.68%	145.90%
50	66.81%	48.90%	40.10%	35.00%	127.94%	96.95%	82.42%	74.72%	177.54%	136.46%	117.70%	108.25%	233.71%	180.73%	156.96%	145.48%
51	65.75%	47.88%	39.03%	33.85%	126.70%	95.84%	81.37%	73.77%	176.32%	135.43%	116.83%	107.61%	232.39%	179.69%	156.21%	145.05%
52	64.61%	46.76%	37.88%	32.60%	125.37%	94.61%	80.24%	72.81%	175.02%	134.33%	115.90%	106.91%	230.97%	178.58%	155.42%	144.63%
53	63.37%	45.56%	36.60%	31.27%	123.97%	93.35%	79.05%	71.70%	173.61%	133.11%	114.93%	106.16%	229.43%	177.41%	154.63%	144.23%
54	62.07%	44.22%	35.16%	29.82%	122.45%	91.94%	77.78%	70.54%	172.11%	131.89%	113.92%	105.43%	227.85%	176.19%	153.83%	143.86%
55	60.67%	42.82%	33.59%	28.22%	120.81%	90.42%	76.37%	69.37%	170.49%	130.54%	112.87%	104.68%	226.15%	174.92%	153.05%	143.52%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 2																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	63.79%	54.89%	50.07%	148.65%	114.75%	98.99%	90.47%	200.54%	155.05%	133.94%	122.57%	261.16%	202.12%	174.68%	159.84%
1	82.97%	63.83%	54.93%	50.10%	148.79%	114.83%	99.07%	90.54%	200.70%	155.18%	134.05%	122.68%	261.36%	202.32%	174.84%	159.97%
2	83.07%	63.89%	54.98%	50.15%	148.90%	114.98%	99.17%	90.67%	200.92%	155.36%	134.22%	122.80%	261.60%	202.47%	175.01%	160.14%
3	83.15%	63.97%	55.05%	50.22%	149.11%	115.13%	99.29%	90.77%	201.20%	155.56%	134.35%	122.95%	261.90%	202.75%	175.22%	160.33%
4	83.17%	63.99%	55.07%	50.23%	149.18%	115.18%	99.37%	90.82%	201.30%	155.63%	134.42%	123.01%	262.03%	202.84%	175.31%	160.43%
5	83.14%	64.00%	55.05%	50.21%	149.19%	115.16%	99.35%	90.82%	201.33%	155.66%	134.44%	123.03%	262.07%	202.87%	175.33%	160.43%
6	83.12%	63.95%	55.02%	50.18%	149.17%	115.14%	99.36%	90.80%	201.28%	155.64%	134.42%	123.01%	262.05%	202.85%	175.34%	160.43%
7	83.07%	63.90%	54.99%	50.15%	149.12%	115.14%	99.30%	90.77%	201.24%	155.61%	134.39%	122.97%	261.99%	202.81%	175.26%	160.36%
8	82.98%	63.85%	54.94%	50.10%	149.07%	115.06%	99.25%	90.72%	201.19%	155.55%	134.37%	122.92%	261.90%	202.70%	175.19%	160.33%
9	82.91%	63.80%	54.89%	50.05%	148.98%	115.02%	99.19%	90.67%	201.07%	155.47%	134.30%	122.86%	261.78%	202.61%	175.15%	160.21%
10	82.85%	63.73%	54.83%	49.99%	148.89%	114.92%	99.12%	90.60%	200.96%	155.35%	134.19%	122.78%	261.65%	202.49%	175.01%	160.16%
11	82.78%	63.68%	54.77%	49.93%	148.77%	114.84%	99.05%	90.49%	200.84%	155.25%	134.10%	122.66%	261.50%	202.42%	174.90%	160.02%
12	82.68%	63.59%	54.72%	49.87%	148.67%	114.76%	98.97%	90.42%	200.73%	155.19%	134.01%	122.58%	261.33%	202.27%	174.79%	159.91%
13	82.59%	63.53%	54.66%	49.81%	148.60%	114.68%	98.90%	90.38%	200.61%	155.10%	133.93%	122.53%	261.19%	202.16%	174.69%	159.81%
14	82.55%	63.50%	54.60%	49.75%	148.52%	114.60%	98.83%	90.27%	200.51%	155.01%	133.85%	122.42%	261.06%	202.05%	174.59%	159.71%
15	82.47%	63.43%	54.56%	49.70%	148.45%	114.54%	98.77%	90.20%	200.39%	154.90%	133.78%	122.35%	260.95%	201.93%	174.51%	159.66%
16	82.45%	63.41%	54.48%	49.64%	148.36%	114.48%	98.71%	90.14%	200.35%	154.85%	133.69%	122.29%	260.84%	201.89%	174.44%	159.56%
17	82.41%	63.37%	54.46%	49.59%	148.30%	114.43%	98.65%	90.08%	200.29%	154.79%	133.63%	122.23%	260.77%	201.84%	174.37%	159.52%
18	82.38%	63.31%	54.39%	49.54%	148.26%	114.36%	98.61%	90.02%	200.21%	154.75%	133.63%	122.19%	260.76%	201.76%	174.37%	159.47%
19	82.35%	63.30%	54.34%	49.48%	148.22%	114.32%	98.57%	89.97%	200.21%	154.69%	133.55%	122.15%	260.72%	201.72%	174.29%	159.48%
20	82.30%	63.24%	54.30%	49.42%	148.19%	114.32%	98.51%	89.91%	200.16%	154.69%	133.56%	122.11%	260.70%	201.69%	174.26%	159.46%
21	82.28%	63.23%	54.25%	49.32%	148.16%	114.29%	98.47%	89.85%	200.13%	154.67%	133.52%	122.09%	260.65%	201.70%	174.23%	159.41%
22	82.25%	63.16%	54.20%	49.26%	148.13%	114.21%	98.38%	89.79%	200.12%	154.63%	133.49%	122.06%	260.66%	201.68%	174.21%	159.41%
23	82.24%	63.14%	54.13%	49.16%	148.11%	114.20%	98.32%	89.72%	200.09%	154.60%	133.41%	122.03%	260.61%	201.61%	174.18%	159.41%
24	82.17%	63.05%	54.06%	49.08%	148.07%	114.11%	98.28%	89.65%	200.07%	154.57%	133.41%	122.00%	260.61%	201.58%	174.16%	159.43%
25	82.12%	62.99%	53.97%	48.96%	148.02%	114.08%	98.17%	89.56%	200.03%	154.52%	133.33%	121.98%	260.58%	201.58%	174.14%	159.43%
26	82.08%	62.91%	53.86%	48.84%	147.95%	113.97%	98.08%	89.49%	199.98%	154.43%	133.28%	121.95%	260.50%	201.53%	174.11%	159.45%
27	81.98%	62.79%	53.74%	48.70%	147.87%	113.87%	97.98%	89.39%	199.92%	154.40%	133.23%	121.88%	260.44%	201.48%	174.09%	159.46%
28	81.89%	62.71%	53.60%	48.53%	147.78%	113.77%	97.87%	89.29%	199.84%	154.32%	133.17%	121.89%	260.39%	201.38%	174.07%	159.48%
29	81.78%	62.57%	53.45%	48.38%	147.67%	113.64%	97.74%	89.14%	199.72%	154.23%	133.11%	121.86%	260.27%	201.32%	174.04%	159.50%
30	81.66%	62.42%	53.25%	48.18%	147.52%	113.50%	97.57%	89.01%	199.61%	154.10%	133.04%	121.82%	260.16%	201.24%	174.03%	159.51%
31	81.49%	62.22%	53.06%	47.99%	147.36%	113.34%	97.45%	88.88%	199.48%	154.00%	132.96%	121.77%	260.07%	201.18%	174.00%	159.52%
32	81.32%	62.02%	52.85%	47.78%	147.18%	113.13%	97.29%	88.74%	199.36%	153.88%	132.89%	121.72%	259.91%	201.10%	173.97%	159.54%
33	81.12%	61.81%	52.60%	47.53%	146.98%	112.97%	97.09%	88.57%	199.17%	153.76%	132.82%	121.67%	259.76%	201.02%	173.93%	159.54%
34	80.90%	61.56%	52.36%	47.25%	146.74%	112.73%	96.89%	88.36%	198.99%	153.63%	132.69%	121.61%	259.60%	200.90%	173.91%	159.55%
35	80.64%	61.28%	52.06%	46.97%	146.49%	112.46%	96.66%	88.17%	198.79%	153.49%	132.63%	121.50%	259.44%	200.85%	173.86%	159.55%
36	80.35%	60.95%	51.75%	46.67%	146.17%	112.24%	96.44%	87.95%	198.58%	153.32%	132.53%	121.43%	259.23%	200.75%	173.81%	159.55%
37	79.99%	60.62%	51.43%	46.30%	145.84%	111.95%	96.23%	87.72%	198.33%	153.16%	132.37%	121.34%	259.05%	200.64%	173.74%	159.54%
38	79.63%	60.23%	51.05%	45.94%	145.50%	111.66%	95.94%	87.47%	198.12%	152.99%	132.24%	121.24%	258.84%	200.52%	173.65%	159.52%
39	79.19%	59.83%	50.66%	45.54%	145.13%	111.35%	95.61%	87.15%	197.82%	152.80%	132.09%	121.13%	258.61%	200.33%	173.55%	159.54%
40	78.73%	59.38%	50.20%	45.08%	144.73%	111.01%	95.29%	86.84%	197.53%	152.59%	131.92%	121.00%	258.35%	200.15%	173.43%	159.46%
41	78.24%	58.92%	49.75%	44.60%	144.26%	110.60%	94.93%	86.50%	197.21%	152.30%	131.67%	120.84%	258.04%	199.94%	173.27%	159.40%
42	77.67%	58.39%	49.23%	44.06%	143.78%	110.18%	94.53%	86.08%	196.80%	152.01%	131.47%	120.62%	257.64%	199.63%	173.07%	159.32%
43	77.05%	57.84%	48.66%	43.44%	143.25%	109.69%	94.09%	85.65%	196.38%	151.67%	131.14%	120.40%	257.21%	199.31%	172.83%	159.22%
44	76.40%	57.24%	48.03%	42.82%	142.60%	109.17%	93.55%	85.13%	195.85%	151.24%	130.81%	120.16%	256.66%	198.93%	172.54%	159.08%
45	75.67%	56.53%	47.33%	42.10%	141.94%	108.54%	92.95%	84.60%	195.27%	150.76%	130.37%	119.83%	256.01%	198.41%	172.19%	158.92%
46	74.90%	55.82%	46.61%	41.34%	141.16%	107.84%	92.28%	83.97%	194.54%	150.22%	129.92%	119.48%	255.26%	197.84%	171.78%	158.72%
47	74.02%	55.00%	45.78%	40.51%	140.33%	107.05%	91.57%	83.33%	193.77%	149.56%	129.37%	119.12%	254.43%	197.18%	171.31%	158.49%
48	73.09%	54.15%	44.88%	39.59%	139.34%	106.22%	90.74%	82.57%	192.86%	148.81%	128.79%	118.64%	253.45%	196.42%	170.79%	158.23%
49	72.12%	53.15%	43.88%	38.59%	138.27%	105.22%	89.83%	81.76%	191.85%	148.01%	128.11%	118.15%	252.35%	195.59%	170.21%	157.95%
50	71.01%	52.10%	42.82%	37.47%	137.10%	104.20%	88.85%	80.92%	190.73%	147.06%	127.36%	117.63%	251.14%	194.68%	169.60%	157.67%
51	69.84%	50.96%	41.67%	36.23%	135.80%	103.05%	87.79%	80.00%	189.51%	146.08%	126.57%	117.08%	249.80%	193.70%	168.96%	157.38%
52	68.59%	49.74%	40.38%	34.90%	134.42%	101.77%	86.65%	78.97%	188.17%	145.02%	125.75%	116.53%	248.37%	192.66%	168.31%	157.12%
53	67.22%	48.39%	38.96%	33.47%	132.93%	100.42%	85.40%	77.94%	186.77%	143.90%	124.88%	115.97%	246.90%	191.58%	167.66%	156.88%
54	65.78%	46.96%	37.43%	31.94%	131.29%	98.95%	84.13%	76.79%	185.29%	142.73%	123.98%	115.42%	245.27%	190.47%	167.04%	156.67%
55	64.19%	45.43%	35.74%	30.22%	129.55%	97.38%	82.74%	75.62%	183.69%	141.50%	123.07%	114.87%	243.61%	189.35%	166.44%	156.51%
56	62.52%	43.63%	33.89%	28.77%	127.68%	95.76%	81.24%	74.41%	182.03%	140.15%	122.14%	114.33%	241.88%	188.22%	165.88%	156.37%
57	60.67%	41.67%	31.79%	25.94%	125.67%	94.01%	79.64%	73.16%	180.23%	138.75%	121.18%	113.80%	240.06%	187.07%	165.34%	156.26%
58	58.66%	39.52%	29.31%	23.25%	123.52%	92.01%	77.93%	71.75%	178.30%	137.28%	120.18%	113.26%	238.12%	185.89%	164.81%	156.13%
59	56.43%	37.05%	26.25%	20.25%	121.10%	89.83%	76.07%	70.25%	176.22%	135.69%	119.13%	112.69%	236.03%	184.65%	164.28%	155.98%
60	53.87%	34.16%	22.70%	16.85%	118.46%	87.46%	73.99%	68.60%	173.90%	133.91%	118.00%	112.02%	233.76%	183.32%	163.70%	155.72%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 3																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	88.53%	68.14%	58.68%	53.56%	158.90%	122.72%	105.89%	96.87%	214.44%	165.86%	143.32%	131.18%	279.28%	216.25%	186.89%	171.04%
1	88.59%	68.19%	58.72%	53.60%	159.03%	122.79%	106.02%	96.95%	214.58%	166.00%	143.44%	131.30%	279.54%	216.46%	187.05%	171.19%
2	88.70%	68.25%	58.78%	53.65%	159.18%	122.95%	106.12%	97.00%	214.82%	166.16%	143.58%	131.42%	279.80%	216.62%	187.23%	171.37%
3	88.79%	68.37%	58.86%	53.73%	159.38%	123.11%	106.26%	97.17%	215.12%	166.40%	143.80%	131.59%	280.12%	216.91%	187.47%	171.57%
4	88.81%	68.40%	58.88%	53.74%	159.47%	123.17%	106.31%	97.21%	215.23%	166.45%	143.87%	131.66%	280.25%	217.02%	187.57%	171.66%
5	88.79%	68.38%	58.87%	53.73%	159.48%	123.18%	106.32%	97.21%	215.23%	166.51%	143.89%	131.71%	280.29%	217.04%	187.59%	171.68%
6	88.77%	68.35%	58.84%	53.70%	159.46%	123.17%	106.30%	97.20%	215.22%	166.46%	143.87%	131.65%	280.27%	217.03%	187.57%	171.66%
7	88.69%	68.31%	58.80%	53.66%	159.42%	123.13%	106.27%	97.16%	215.16%	166.46%	143.84%	131.62%	280.22%	216.98%	187.52%	171.62%
8	88.62%	68.25%	58.75%	53.61%	159.35%	123.08%	106.22%	97.11%	215.09%	166.36%	143.78%	131.56%	280.12%	216.91%	187.45%	171.55%
9	88.55%	68.17%	58.69%	53.55%	159.26%	123.01%	106.15%	97.01%	214.99%	166.32%	143.67%	131.50%	279.96%	216.80%	187.36%	171.51%
10	88.47%	68.13%	58.64%	53.49%	159.14%	122.93%	106.08%	96.98%	214.87%	166.22%	143.58%	131.41%	279.86%	216.65%	187.27%	171.37%
11	88.39%	68.04%	58.57%	53.43%	159.03%	122.84%	105.96%	96.90%	214.71%	166.08%	143.50%	131.33%	279.70%	216.57%	187.13%	171.26%
12	88.30%	67.97%	58.51%	53.36%	158.96%	122.73%	105.92%	96.78%	214.59%	165.98%	143.44%	131.24%	279.51%	216.45%	187.02%	171.15%
13	88.23%	67.93%	58.45%	53.26%	158.83%	122.64%	105.80%	96.74%	214.47%	165.89%	143.32%	131.12%	279.37%	216.33%	186.91%	171.05%
14	88.16%	67.85%	58.39%	53.23%	158.74%	122.59%	105.73%	96.62%	214.39%	165.80%	143.24%	131.08%	279.24%	216.19%	186.80%	170.99%
15	88.10%	67.82%	58.32%	53.13%	158.66%	122.52%	105.66%	96.56%	214.29%	165.72%	143.16%	131.01%	279.12%	216.09%	186.72%	170.87%
16	88.03%	67.77%	58.28%	53.07%	158.59%	122.43%	105.60%	96.49%	214.21%	165.65%	143.10%	130.95%	279.00%	216.02%	186.65%	170.81%
17	88.02%	67.70%	58.23%	53.01%	158.53%	122.41%	105.55%	96.43%	214.12%	165.57%	143.05%	130.90%	278.93%	215.96%	186.59%	170.76%
18	87.95%	67.66%	58.18%	52.95%	158.49%	122.33%	105.50%	96.37%	214.08%	165.57%	143.01%	130.86%	278.88%	215.93%	186.54%	170.73%
19	87.92%	67.62%	58.10%	52.91%	158.46%	122.29%	105.45%	96.31%	214.05%	165.53%	142.93%	130.83%	278.88%	215.89%	186.51%	170.71%
20	87.92%	67.59%	58.05%	52.83%	158.42%	122.26%	105.39%	96.25%	214.02%	165.47%	142.94%	130.80%	278.83%	215.83%	186.49%	170.75%
21	87.89%	67.54%	58.00%	52.75%	158.39%	122.21%	105.35%	96.20%	214.00%	165.48%	142.91%	130.74%	278.81%	215.84%	186.47%	170.72%
22	87.83%	67.50%	57.93%	52.67%	158.36%	122.17%	105.30%	96.14%	213.99%	165.45%	142.84%	130.72%	278.80%	215.83%	186.46%	170.73%
23	87.78%	67.44%	57.86%	52.58%	158.32%	122.13%	105.23%	96.08%	213.97%	165.39%	142.86%	130.75%	278.78%	215.77%	186.45%	170.76%
24	87.74%	67.37%	57.78%	52.49%	158.28%	122.07%	105.16%	96.01%	213.94%	165.39%	142.82%	130.70%	278.76%	215.78%	186.45%	170.80%
25	87.68%	67.30%	57.68%	52.37%	158.23%	122.00%	105.05%	95.94%	213.90%	165.31%	142.79%	130.69%	278.77%	215.71%	186.45%	170.83%
26	87.60%	67.21%	57.56%	52.23%	158.16%	121.93%	105.00%	95.82%	213.89%	165.26%	142.76%	130.68%	278.69%	215.72%	186.45%	170.88%
27	87.52%	67.08%	57.43%	52.06%	158.09%	121.83%	104.90%	95.74%	213.80%	165.20%	142.72%	130.68%	278.64%	215.69%	186.46%	170.93%
28	87.42%	66.98%	57.29%	51.91%	157.97%	121.68%	104.76%	95.65%	213.73%	165.17%	142.68%	130.66%	278.57%	215.65%	186.46%	170.97%
29	87.30%	66.81%	57.09%	51.74%	157.88%	121.59%	104.68%	95.58%	213.64%	165.10%	142.60%	130.65%	278.50%	215.57%	186.47%	171.02%
30	87.15%	66.64%	56.91%	51.56%	157.71%	121.45%	104.51%	95.43%	213.54%	164.98%	142.56%	130.68%	278.40%	215.57%	186.48%	171.06%
31	86.99%	66.45%	56.70%	51.35%	157.55%	121.26%	104.37%	95.31%	213.38%	164.89%	142.55%	130.62%	278.30%	215.48%	186.48%	171.11%
32	86.78%	66.23%	56.48%	51.13%	157.36%	121.08%	104.22%	95.17%	213.28%	164.80%	142.46%	130.61%	278.19%	215.44%	186.49%	171.16%
33	86.55%	65.96%	56.20%	50.85%	157.16%	120.90%	104.07%	94.99%	213.09%	164.67%	142.44%	130.58%	278.07%	215.39%	186.49%	171.21%
34	86.31%	65.70%	55.93%	50.58%	156.90%	120.70%	103.89%	94.87%	212.93%	164.60%	142.35%	130.55%	277.92%	215.34%	186.49%	171.26%
35	86.02%	65.40%	55.64%	50.27%	156.67%	120.44%	103.70%	94.69%	212.75%	164.50%	142.27%	130.52%	277.79%	215.29%	186.48%	171.30%
36	85.67%	65.08%	55.33%	49.95%	156.36%	120.21%	103.45%	94.45%	212.57%	164.38%	142.20%	130.48%	277.68%	215.19%	186.46%	171.35%
37	85.31%	64.70%	54.99%	49.59%	156.05%	119.95%	103.23%	94.24%	212.34%	164.21%	142.12%	130.42%	277.50%	215.11%	186.44%	171.39%
38	84.90%	64.32%	54.58%	49.17%	155.69%	119.68%	102.94%	93.99%	212.15%	164.07%	142.01%	130.38%	277.33%	215.05%	186.40%	171.43%
39	84.43%	63.87%	54.17%	48.75%	155.33%	119.39%	102.66%	93.74%	211.88%	163.91%	141.89%	130.29%	277.13%	214.94%	186.34%	171.47%
40	83.91%	63.43%	53.70%	48.30%	154.94%	119.02%	102.35%	93.41%	211.62%	163.71%	141.71%	130.21%	276.87%	214.73%	186.27%	171.50%
41	83.38%	62.94%	53.22%	47.75%	154.48%	118.62%	102.01%	93.08%	211.31%	163.45%	141.58%	130.11%	276.59%	214.57%	186.16%	171.51%
42	82.77%	62.37%	52.66%	47.21%	153.97%	118.21%	101.63%	92.72%	210.93%	163.22%	141.33%	129.99%	276.26%	214.30%	186.01%	171.51%
43	82.13%	61.76%	52.03%	46.57%	153.45%	117.75%	101.15%	92.28%	210.52%	162.90%	141.09%	129.79%	275.81%	213.99%	185.83%	171.49%
44	81.41%	61.09%	51.40%	45.87%	152.84%	117.22%	100.65%	91.77%	210.03%	162.49%	140.79%	129.61%	275.32%	213.63%	185.60%	171.45%
45	80.66%	60.39%	50.65%	45.13%	152.11%	116.59%	100.05%	91.27%	209.39%	162.04%	140.41%	129.39%	274.69%	213.17%	185.33%	171.38%
46	79.80%	59.59%	49.83%	44.33%	151.34%	115.87%	99.38%	90.70%	208.73%	161.48%	140.00%	129.10%	273.95%	212.65%	184.99%	171.28%
47	78.88%	58.71%	48.98%	43.43%	150.45%	115.07%	98.67%	90.03%	207.93%	160.84%	139.50%	128.79%	273.13%	212.04%	184.61%	171.16%
48	77.87%	57.78%	47.97%	42.46%	149.48%	114.17%	97.80%	89.35%	207.01%	160.12%	138.99%	128.44%	272.17%	211.34%	184.16%	171.01%
49	76.77%	56.70%	46.91%	41.35%	148.33%	113.18%	96.93%	88.56%	205.99%	159.35%	138.35%	128.06%	271.04%	210.54%	183.69%	170.85%
50	75.56%	55.56%	45.78%	40.17%	147.11%	112.13%	95.94%	87.71%	204.87%	158.48%	137.71%	127.67%	269.89%	209.68%	183.18%	170.69%
51	74.27%	54.29%	44.53%	38.86%	145.74%	110.91%	94.88%	86.77%	203.65%	157.54%	137.06%	127.26%	268.56%	208.78%	182.66%	170.54%
52	72.90%	52.95%	43.13%	37.46%	144.29%	109.63%	93.75%	85.88%	202.35%	156.53%	136.35%	126.86%	267.12%	207.82%	182.13%	170.40%
53	71.38%	51.52%	41.57%	35.92%	142.72%	108.25%	92.51%	84.85%	200.96%	155.49%	135.57%	126.47%	265.64%	206.85%	181.64%	170.29%
54	69.78%	49.96%	39.87%	34.25%	141.02%	106.75%	91.24%	83.79%	199.46%	154.36%	134.84%	126.11%	264.11%	205.86%	181.16%	170.22%
55	68.03%	48.17%	38.04%	32.51%	139.19%	105.19%	89.86%	82.69%	197.90%	153.26%	134.11%	125.78%	262.52%	204.88%	180.73%	170.18%
56	66.14%	46.19%	36.04%	30.40%	137.23%	103.49%	88.39%	81.56%	196.26%	152.11%	133.40%	125.47%	260.86%	203.92%	180.34%	170.17%
57	64.09%	44.06%	33.77%	27.96%	135.13%	101.68%	86.83%	80.38%	194.57%	150.84%	132.68%	125.17%	259.14%	202.95%	179.99%	170.16%
58	61.81%	41.63%	31.04%	25.14%	132.85%	99.63%	85.18%	79.11%	192.73%	149.57%	131.96%	124.87%	257.32%	201.98%	179.64%	170.12%
59	59.25%	38.87%	27.74%	21.97%	130.32%	97.46%	83.37%	77.71%	190.75%	148.21%	131.22%	124.54%	255.40%	200.96%	179.29%	170.04%
60	56.30%	35.55%	23.91%	18.32%	127.56%	95.02%	81.36%	76.15%	188.52%	146.73%	130.41%	124.13%	253.32%	199.86%	178.87%	169.83%



Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 4																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	94.54%	72.85%	62.77%	57.30%	169.87%	131.22%	113.35%	103.67%	229.26%	177.41%	153.37%	140.42%	298.69%	231.38%	199.95%	183.04%
1	94.63%	72.91%	62.78%	57.34%	170.01%	131.36%	113.44%	103.75%	229.48%	177.60%	153.50%	140.55%	298.96%	231.52%	200.13%	183.19%
2	94.72%	72.98%	62.89%	57.40%	170.14%	131.51%	113.52%	103.86%	229.71%	177.78%	153.65%	140.68%	299.24%	231.75%	200.33%	183.41%
3	94.85%	73.08%	62.97%	57.48%	170.39%	131.71%	113.71%	104.00%	230.00%	177.99%	153.84%	140.85%	299.59%	232.09%	200.58%	183.63%
4	94.88%	73.11%	62.96%	57.49%	170.49%	131.74%	113.77%	104.04%	230.12%	178.08%	153.92%	140.97%	299.78%	232.16%	200.68%	183.73%
5	94.86%	73.10%	62.99%	57.49%	170.51%	131.75%	113.77%	104.05%	230.15%	178.11%	153.98%	140.99%	299.81%	232.24%	200.71%	183.75%
6	94.81%	73.06%	62.95%	57.45%	170.45%	131.74%	113.75%	104.03%	230.16%	178.10%	153.93%	140.97%	299.79%	232.17%	200.69%	183.73%
7	94.76%	73.02%	62.91%	57.40%	170.41%	131.70%	113.71%	103.99%	230.07%	178.05%	153.93%	140.94%	299.73%	232.16%	200.64%	183.69%
8	94.69%	72.96%	62.82%	57.36%	170.37%	131.64%	113.66%	103.94%	229.99%	177.98%	153.87%	140.83%	299.63%	232.08%	200.56%	183.62%
9	94.61%	72.90%	62.80%	57.29%	170.27%	131.57%	113.60%	103.87%	229.88%	177.90%	153.79%	140.77%	299.46%	231.92%	200.47%	183.53%
10	94.53%	72.83%	62.73%	57.23%	170.17%	131.48%	113.51%	103.79%	229.80%	177.80%	153.66%	140.69%	299.35%	231.79%	200.36%	183.43%
11	94.44%	72.76%	62.63%	57.16%	170.06%	131.40%	113.43%	103.71%	229.63%	177.66%	153.57%	140.59%	299.15%	231.66%	200.23%	183.28%
12	94.35%	72.65%	62.56%	57.09%	169.92%	131.30%	113.31%	103.63%	229.46%	177.58%	153.48%	140.50%	298.98%	231.53%	200.11%	183.18%
13	94.24%	72.62%	62.49%	57.01%	169.84%	131.21%	113.26%	103.55%	229.33%	177.45%	153.38%	140.42%	298.83%	231.44%	200.00%	183.08%
14	94.17%	72.52%	62.42%	56.91%	169.71%	131.09%	113.15%	103.42%	229.25%	177.35%	153.30%	140.33%	298.69%	231.33%	199.90%	182.98%
15	94.13%	72.49%	62.36%	56.84%	169.62%	131.02%	113.11%	103.39%	229.12%	177.31%	153.22%	140.27%	298.57%	231.18%	199.81%	182.91%
16	94.05%	72.41%	62.31%	56.79%	169.56%	130.99%	113.01%	103.32%	229.07%	177.24%	153.12%	140.21%	298.48%	231.10%	199.73%	182.86%
17	94.00%	72.36%	62.26%	56.71%	169.49%	130.94%	112.95%	103.22%	228.97%	177.15%	153.11%	140.11%	298.37%	231.04%	199.68%	182.82%
18	93.96%	72.31%	62.20%	56.65%	169.45%	130.85%	112.90%	103.20%	228.93%	177.11%	153.07%	140.09%	298.32%	230.99%	199.64%	182.77%
19	93.93%	72.28%	62.15%	56.59%	169.38%	130.81%	112.85%	103.10%	228.89%	177.08%	153.04%	140.10%	298.29%	230.96%	199.62%	182.80%
20	93.90%	72.23%	62.09%	56.51%	169.38%	130.78%	112.81%	103.05%	228.87%	177.09%	152.97%	140.05%	298.31%	230.95%	199.59%	182.82%
21	93.86%	72.19%	62.03%	56.43%	169.31%	130.77%	112.76%	103.04%	228.86%	177.03%	152.99%	140.08%	298.30%	230.92%	199.59%	182.85%
22	93.82%	72.13%	61.96%	56.34%	169.28%	130.73%	112.70%	102.96%	228.84%	177.01%	152.92%	140.08%	298.26%	230.92%	199.60%	182.85%
23	93.77%	72.07%	61.88%	56.25%	169.28%	130.65%	112.64%	102.89%	228.82%	176.98%	152.95%	140.08%	298.25%	230.90%	199.61%	182.93%
24	93.71%	72.00%	61.75%	56.13%	169.24%	130.59%	112.58%	102.84%	228.80%	176.96%	152.93%	140.09%	298.23%	230.89%	199.63%	182.99%
25	93.65%	71.88%	61.65%	56.01%	169.19%	130.52%	112.50%	102.77%	228.77%	176.92%	152.92%	140.10%	298.25%	230.88%	199.67%	183.03%
26	93.57%	71.78%	61.52%	55.85%	169.12%	130.48%	112.38%	102.71%	228.73%	176.88%	152.90%	140.08%	298.18%	230.87%	199.70%	183.12%
27	93.48%	71.67%	61.38%	55.71%	169.04%	130.34%	112.34%	102.64%	228.67%	176.83%	152.88%	140.13%	298.18%	230.85%	199.73%	183.20%
28	93.34%	71.53%	61.23%	55.54%	168.95%	130.24%	112.24%	102.56%	228.61%	176.78%	152.86%	140.11%	298.13%	230.84%	199.77%	183.26%
29	93.23%	71.37%	61.02%	55.37%	168.80%	130.12%	112.13%	102.47%	228.53%	176.72%	152.84%	140.15%	298.03%	230.82%	199.80%	183.34%
30	93.07%	71.18%	60.86%	55.17%	168.66%	129.95%	112.02%	102.33%	228.43%	176.67%	152.82%	140.17%	298.00%	230.82%	199.84%	183.47%
31	92.85%	70.98%	60.61%	54.95%	168.50%	129.84%	111.85%	102.26%	228.32%	176.60%	152.76%	140.13%	297.89%	230.80%	199.88%	183.55%
32	92.64%	70.75%	60.38%	54.73%	168.31%	129.64%	111.72%	102.10%	228.20%	176.53%	152.78%	140.19%	297.81%	230.79%	199.92%	183.64%
33	92.40%	70.49%	60.11%	54.44%	168.11%	129.46%	111.57%	101.98%	228.04%	176.42%	152.71%	140.19%	297.73%	230.77%	199.96%	183.73%
34	92.09%	70.17%	59.81%	54.16%	167.85%	129.27%	111.42%	101.84%	227.90%	176.34%	152.72%	140.15%	297.64%	230.76%	200.00%	183.82%
35	91.77%	69.86%	59.51%	53.86%	167.61%	129.08%	111.21%	101.68%	227.78%	176.30%	152.68%	140.20%	297.55%	230.74%	200.03%	183.90%
36	91.42%	69.49%	59.18%	53.49%	167.33%	128.87%	111.06%	101.51%	227.58%	176.17%	152.59%	140.20%	297.44%	230.71%	200.06%	184.00%
37	91.00%	69.13%	58.82%	53.13%	167.04%	128.59%	110.86%	101.32%	227.41%	176.11%	152.58%	140.18%	297.33%	230.66%	200.08%	184.10%
38	90.56%	68.69%	58.41%	52.69%	166.73%	128.34%	110.58%	101.06%	227.23%	175.96%	152.46%	140.17%	297.16%	230.60%	200.09%	184.22%
39	90.08%	68.26%	57.98%	52.25%	166.36%	128.06%	110.33%	100.84%	227.02%	175.82%	152.38%	140.14%	297.04%	230.52%	200.08%	184.37%
40	89.54%	67.78%	57.47%	51.73%	165.95%	127.71%	110.05%	100.56%	226.77%	175.66%	152.27%	140.06%	296.81%	230.41%	200.06%	184.47%
41	88.96%	67.23%	56.96%	51.21%	165.54%	127.37%	109.68%	100.27%	226.46%	175.46%	152.13%	140.01%	296.57%	230.26%	200.02%	184.53%
42	88.31%	66.67%	56.36%	50.59%	165.05%	126.96%	109.30%	99.90%	226.09%	175.18%	151.97%	139.93%	296.26%	230.05%	199.94%	184.66%
43	87.61%	66.02%	55.70%	49.95%	164.55%	126.47%	108.89%	99.52%	225.69%	174.88%	151.76%	139.84%	295.85%	229.80%	199.83%	184.68%
44	86.83%	65.30%	55.02%	49.23%	163.89%	125.95%	108.36%	99.10%	225.18%	174.49%	151.47%	139.71%	295.34%	229.47%	199.67%	184.74%
45	85.99%	64.52%	54.23%	48.42%	163.21%	125.35%	107.77%	98.59%	224.63%	174.11%	151.17%	139.59%	294.77%	229.06%	199.47%	184.78%
46	85.07%	63.69%	53.36%	47.55%	162.40%	124.62%	107.15%	98.01%	223.96%	173.57%	150.78%	139.77%	294.06%	228.59%	199.22%	184.79%
47	84.07%	62.71%	52.41%	46.60%	161.48%	123.77%	106.41%	97.43%	223.16%	172.96%	150.38%	139.14%	293.26%	228.02%	198.93%	184.77%
48	83.01%	61.71%	51.37%	45.57%	160.48%	122.90%	105.64%	96.79%	222.25%	172.26%	149.88%	138.93%	292.31%	227.38%	198.58%	184.74%
49	81.78%	60.58%	50.24%	44.43%	159.29%	121.85%	104.71%	96.04%	221.19%	171.54%	149.38%	138.62%	291.25%	226.65%	198.21%	184.70%
50	80.49%	59.30%	49.02%	43.15%	158.03%	120.78%	103.78%	95.25%	220.11%	170.72%	148.81%	138.34%	289.99%	225.87%	197.81%	184.65%
51	79.05%	57.96%	47.64%	41.77%	156.60%	119.58%	102.74%	94.42%	218.87%	169.82%	148.25%	138.06%	288.71%	225.05%	197.41%	184.63%
52	77.54%	56.51%	46.10%	40.28%	155.08%	118.25%	101.64%	93.55%	217.58%	168.86%	147.64%	137.79%	287.35%	224.20%	197.03%	184.61%
53	75.87%	54.90%	44.43%	38.68%	153.42%	116.82%	100.42%	92.62%	216.18%	167.88%	146.99%	137.54%	285.93%	223.34%	196.66%	184.62%
54	74.07%	53.14%	42.61%	36.93%	151.69%	115.39%	99.21%	91.66%	214.75%	166.92%	146.39%	137.32%	284.46%	222.49%	196.33%	184.65%
55	72.17%	51.16%	40.64%	35.03%	149.77%	113.79%	97.86%	90.68%	213.23%	165.87%	145.83%	137.13%	282.95%	221.66%	196.06%	184.71%
56	70.04%	49.00%	38.46%	32.82%	147.78%	112.08%	96.46%	89.65%	211.69%	164.83%	145.29%	136.96%	281.40%	220.85%	195.82%	184.78%
57	67.77%	46.61%	35.98%	30.28%	145.57%	110.25%	94.98%	88.60%	210.07%	163.77%	144.77%	136.81%	279.80%	220.07%	195.61%	184.85%
58	65.19%	43.97%	33.01%	27.33%	143.22%	108.25%	93.43%	87.46%	208.32%	162.67%	144.25%	136.63%	278.15%	219.28%	195.41%	184.88%
59	62.25%	40.87%	29.47%	23.99%	140.62%	106.06%	91.73%	86.21%	206.46%	161.53%	143.72%	136.43%	276.39%	218.45%	195.18%	184.82%
60	58.91%	37.08%	25.36%	20.12%	137.81%	103.65%	89.86%	84.80%	204.34%	160.30%	143.13%	136.14%	274.48%	217.56%	194.88%	184.64%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 5																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	101.02%	77.87%	67.11%	61.30%	181.58%	140.37%	121.27%	110.98%	245.19%	189.82%	164.15%	150.29%	319.53%	247.45%	213.95%	195.84%
1	101.06%	77.93%	67.17%	61.34%	181.74%	140.53%	121.37%	111.07%	245.40%	189.98%	164.29%	150.41%	319.83%	247.67%	214.19%	196.01%
2	101.20%	78.01%	67.23%	61.42%	181.93%	140.68%	121.50%	111.19%	245.68%	190.21%	164.46%	150.56%	320.16%	247.92%	214.36%	196.21%
3	101.33%	78.12%	67.37%	61.49%	182.20%	140.86%	121.70%	111.33%	245.95%	190.45%	164.66%	150.80%	320.54%	248.23%	214.63%	196.46%
4	101.37%	78.18%	67.39%	61.55%	182.26%	140.94%	121.77%	111.39%	246.08%	190.55%	164.79%	150.88%	320.70%	248.36%	214.74%	196.57%
5	101.36%	78.17%	67.38%	61.52%	182.32%	140.95%	121.73%	111.39%	246.15%	190.58%	164.81%	150.89%	320.74%	248.40%	214.77%	196.60%
6	101.31%	78.11%	67.31%	61.50%	182.30%	140.94%	121.71%	111.37%	246.13%	190.56%	164.75%	150.85%	320.72%	248.38%	214.76%	196.58%
7	101.25%	78.06%	67.27%	61.41%	182.21%	140.89%	121.72%	111.33%	246.08%	190.52%	164.71%	150.81%	320.65%	248.32%	214.70%	196.54%
8	101.18%	78.00%	67.22%	61.36%	182.14%	140.83%	121.66%	111.28%	245.96%	190.40%	164.65%	150.79%	320.50%	248.23%	214.62%	196.47%
9	101.10%	77.96%	67.14%	61.30%	182.04%	140.75%	121.55%	111.22%	245.84%	190.35%	164.61%	150.71%	320.36%	248.11%	214.52%	196.37%
10	101.00%	77.86%	67.08%	61.23%	181.93%	140.66%	121.50%	111.13%	245.71%	190.21%	164.47%	150.62%	320.20%	247.97%	214.41%	196.26%
11	100.88%	77.78%	67.00%	61.14%	181.81%	140.56%	121.37%	111.04%	245.60%	190.09%	164.38%	150.49%	320.03%	247.83%	214.27%	196.14%
12	100.81%	77.70%	66.93%	61.08%	181.69%	140.47%	121.28%	110.96%	245.42%	190.02%	164.28%	150.38%	319.82%	247.68%	214.15%	196.02%
13	100.70%	77.62%	66.86%	61.00%	181.57%	140.37%	121.20%	110.86%	245.29%	189.87%	164.18%	150.29%	319.66%	247.55%	214.02%	195.92%
14	100.65%	77.55%	66.78%	60.91%	181.46%	140.28%	121.11%	110.78%	245.16%	189.78%	164.05%	150.22%	319.51%	247.43%	213.92%	195.83%
15	100.55%	77.45%	66.72%	60.85%	181.38%	140.17%	121.04%	110.71%	245.06%	189.70%	163.97%	150.13%	319.39%	247.33%	213.84%	195.76%
16	100.49%	77.39%	66.65%	60.77%	181.30%	140.10%	120.97%	110.64%	244.97%	189.63%	163.95%	150.10%	319.29%	247.24%	213.77%	195.70%
17	100.44%	77.38%	66.59%	60.69%	181.20%	140.04%	120.91%	110.57%	244.91%	189.53%	163.90%	150.06%	319.23%	247.18%	213.72%	195.68%
18	100.39%	77.33%	66.54%	60.64%	181.15%	140.03%	120.86%	110.47%	244.83%	189.49%	163.87%	149.99%	319.18%	247.13%	213.69%	195.67%
19	100.35%	77.24%	66.48%	60.56%	181.12%	139.99%	120.81%	110.42%	244.79%	189.46%	163.79%	149.98%	319.15%	247.11%	213.66%	195.70%
20	100.31%	77.20%	66.38%	60.48%	181.08%	139.91%	120.76%	110.38%	244.78%	189.44%	163.82%	150.01%	319.14%	247.10%	213.68%	195.73%
21	100.27%	77.14%	66.35%	60.36%	181.06%	139.88%	120.72%	110.33%	244.76%	189.46%	163.80%	149.99%	319.14%	247.09%	213.67%	195.78%
22	100.23%	77.09%	66.23%	60.27%	181.06%	139.88%	120.67%	110.30%	244.75%	189.44%	163.79%	150.04%	319.13%	247.09%	213.70%	195.86%
23	100.17%	77.03%	66.14%	60.17%	181.03%	139.79%	120.62%	110.24%	244.74%	189.38%	163.79%	150.03%	319.17%	247.09%	213.74%	195.93%
24	100.11%	76.95%	66.04%	60.05%	180.99%	139.74%	120.56%	110.20%	244.76%	189.41%	163.79%	150.06%	319.13%	247.11%	213.81%	196.03%
25	100.04%	76.85%	65.93%	59.93%	180.90%	139.67%	120.50%	110.16%	244.73%	189.38%	163.75%	150.12%	319.12%	247.11%	213.85%	196.13%
26	99.95%	76.74%	65.80%	59.80%	180.87%	139.59%	120.42%	110.10%	244.67%	189.36%	163.79%	150.13%	319.11%	247.13%	213.90%	196.23%
27	99.81%	76.61%	65.66%	59.65%	180.76%	139.51%	120.35%	110.04%	244.62%	189.32%	163.75%	150.18%	319.08%	247.15%	213.97%	196.33%
28	99.69%	76.43%	65.49%	59.44%	180.66%	139.41%	120.27%	109.98%	244.59%	189.29%	163.76%	150.22%	319.06%	247.16%	214.04%	196.45%
29	99.54%	76.29%	65.26%	59.26%	180.54%	139.26%	120.18%	109.92%	244.49%	189.26%	163.81%	150.25%	319.03%	247.19%	214.11%	196.57%
30	99.36%	76.09%	65.07%	59.06%	180.40%	139.17%	120.04%	109.85%	244.40%	189.22%	163.81%	150.30%	318.99%	247.21%	214.19%	196.70%
31	99.16%	75.84%	64.85%	58.84%	180.25%	139.04%	119.94%	109.76%	244.31%	189.14%	163.82%	150.33%	318.94%	247.23%	214.27%	196.83%
32	98.92%	75.59%	64.60%	58.60%	180.07%	138.86%	119.83%	109.62%	244.22%	189.09%	163.78%	150.38%	318.91%	247.25%	214.35%	196.97%
33	98.62%	75.28%	64.34%	58.30%	179.85%	138.70%	119.71%	109.57%	244.07%	189.05%	163.82%	150.42%	318.82%	247.28%	214.43%	197.11%
34	98.31%	75.02%	64.02%	58.01%	179.63%	138.55%	119.58%	109.46%	243.96%	189.00%	163.77%	150.46%	318.81%	247.31%	214.51%	197.26%
35	97.97%	74.66%	63.70%	57.70%	179.40%	138.37%	119.44%	109.29%	243.84%	188.95%	163.81%	150.50%	318.77%	247.32%	214.59%	197.43%
36	97.59%	74.26%	63.32%	57.31%	179.12%	138.18%	119.23%	109.15%	243.75%	188.89%	163.75%	150.54%	318.71%	247.34%	214.67%	197.60%
37	97.10%	73.88%	62.95%	56.93%	178.89%	137.94%	119.06%	108.99%	243.61%	188.82%	163.73%	150.57%	318.64%	247.34%	214.74%	197.78%
38	96.67%	73.46%	62.55%	56.48%	178.57%	137.72%	118.86%	108.82%	243.41%	188.73%	163.69%	150.60%	318.55%	247.32%	214.82%	197.96%
39	96.13%	72.97%	62.06%	56.02%	178.25%	137.46%	118.64%	108.62%	243.23%	188.62%	163.64%	150.63%	318.43%	247.29%	214.87%	198.15%
40	95.55%	72.48%	61.58%	55.53%	177.87%	137.18%	118.38%	108.40%	242.98%	188.49%	163.57%	150.65%	318.24%	247.23%	214.92%	198.35%
41	94.95%	71.90%	61.00%	54.94%	177.48%	136.81%	118.04%	108.10%	242.76%	188.31%	163.47%	150.66%	318.04%	247.13%	214.94%	198.58%
42	94.26%	71.30%	60.40%	54.29%	176.99%	136.43%	117.69%	107.81%	242.41%	188.10%	163.35%	150.64%	317.78%	246.98%	214.94%	198.73%
43	93.50%	70.61%	59.71%	53.63%	176.48%	136.00%	117.26%	107.49%	242.04%	187.84%	163.20%	150.62%	317.40%	246.78%	214.91%	198.90%
44	92.68%	69.84%	58.95%	52.87%	175.86%	135.44%	116.81%	107.07%	241.58%	187.48%	162.95%	150.57%	316.97%	246.51%	214.84%	199.06%
45	91.81%	69.00%	58.12%	52.03%	175.18%	134.86%	116.29%	106.65%	241.00%	187.09%	162.76%	150.49%	316.40%	246.17%	214.73%	199.21%
46	90.82%	68.08%	57.17%	51.13%	174.36%	134.14%	115.65%	106.18%	240.32%	186.58%	162.41%	150.39%	315.66%	245.75%	214.58%	199.33%
47	89.70%	67.10%	56.21%	50.12%	173.43%	133.34%	114.95%	105.61%	239.52%	186.01%	162.09%	150.26%	314.86%	245.26%	214.39%	199.44%
48	88.52%	65.94%	55.07%	49.03%	172.37%	132.43%	114.21%	105.03%	238.62%	185.40%	161.66%	150.11%	313.94%	244.69%	214.14%	199.58%
49	87.22%	64.72%	53.86%	47.79%	171.20%	131.43%	113.35%	104.36%	237.65%	184.68%	161.19%	149.94%	312.90%	244.05%	213.88%	199.61%
50	85.80%	63.39%	52.56%	46.47%	169.87%	130.33%	112.42%	103.65%	236.50%	183.88%	160.71%	149.76%	311.75%	243.36%	213.60%	199.68%
51	84.24%	61.90%	51.03%	45.00%	168.46%	129.13%	111.43%	102.90%	235.30%	183.05%	160.21%	149.59%	310.52%	242.64%	213.33%	199.76%
52	82.54%	60.28%	49.38%	43.41%	166.88%	127.80%	110.38%	102.19%	234.04%	182.20%	159.72%	149.43%	309.21%	241.91%	213.06%	199.86%
53	80.75%	58.60%	47.60%	41.78%	165.24%	126.43%	109.28%	101.35%	232.70%	181.35%	159.23%	149.29%	307.85%	241.18%	212.84%	199.97%
54	78.74%	56.61%	45.68%	39.94%	163.43%	124.98%	108.14%	100.54%	231.28%	180.39%	158.77%	149.18%	306.46%	240.46%	212.65%	200.10%
55	76.60%	54.44%	43.52%	37.94%	161.52%	123.43%	106.89%	99.70%	229.85%	179.48%	158.34%	149.09%	305.06%	239.79%	212.52%	200.25%
56	74.30%	52.07%	41.19%	35.60%	159.46%	121.77%	105.60%	98.83%	228.33%	178.57%	157.95%	149.02%	303.63%	239.15%	212.42%	200.41%
57	71.76%	49.45%	38.48%	32.96%	157.26%	119.96%	104.27%	97.92%	226.76%	177.66%	157.57%	148.95%	302.19%	238.53%	212.36%	200.53%
58	68.75%	46.50%	35.29%	29.89%	154.87%	118.02%	102.86%	96.97%	225.16%	176.74%	157.20%	148.86%	300.68%	237.92%	212.29%	200.62%
59	65.49%	43.03%	31.51%	26.36%	152.21%	115.89%	101.34%	95.91%	223.42%	175.78%	156.82%	148.71%	299.11%	237.28%	212.17%	200.59%
60	61.68%	38.79%	27.10%	22.21%	149.26%	113.57%	99.63%	94.68%	221.42%	174.74%	156.37%	148.46%	297.39%	236.57%	211.93%	200.43%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	56.88%	48.92%	44.62%	131.95%	101.77%	87.76%	80.18%	177.66%	137.26%	118.51%	108.40%	230.99%	178.71%	154.44%	141.38%
1	NA	56.93%	48.95%	44.65%	132.03%	101.84%	87.82%	80.24%	177.78%	137.37%	118.60%	108.49%	231.16%	178.84%	154.56%	141.49%
2	NA	56.96%	49.02%	44.69%	132.14%	101.92%	87.90%	80.35%	177.96%	137.49%	118.71%	108.59%	231.36%	179.01%	154.70%	141.62%
3	74.19%	57.05%	49.08%	44.75%	132.29%	102.05%	88.01%	80.41%	178.17%	137.69%	118.89%	108.72%	231.65%	179.21%	154.91%	141.78%
4	74.21%	57.06%	49.09%	44.78%	132.34%	102.09%	88.04%	80.48%	178.25%	137.72%	118.91%	108.77%	231.73%	179.33%	154.98%	141.85%
5	74.18%	57.02%	49.05%	44.74%	132.34%	102.09%	88.05%	80.47%	178.27%	137.77%	118.96%	108.78%	231.79%	179.32%	155.00%	141.86%
6	74.14%	57.01%	49.05%	44.72%	132.31%	102.08%	88.06%	80.46%	178.23%	137.76%	118.94%	108.77%	231.74%	179.30%	154.95%	141.84%
7	74.06%	56.97%	48.99%	44.68%	132.27%	102.04%	88.01%	80.40%	178.21%	137.70%	118.88%	108.73%	231.72%	179.29%	154.91%	141.81%
8	74.02%	56.90%	48.97%	44.64%	132.21%	102.00%	87.96%	80.35%	178.12%	137.65%	118.84%	108.69%	231.64%	179.20%	154.85%	141.75%
9	73.95%	56.88%	48.90%	44.60%	132.12%	101.95%	87.91%	80.34%	178.07%	137.58%	118.78%	108.63%	231.52%	179.09%	154.78%	141.69%
10	73.88%	56.80%	48.85%	44.55%	132.04%	101.88%	87.85%	80.28%	177.95%	137.51%	118.74%	108.57%	231.40%	179.00%	154.70%	141.60%
11	73.81%	56.77%	48.83%	44.49%	131.96%	101.81%	87.79%	80.18%	177.85%	137.45%	118.64%	108.50%	231.28%	178.93%	154.60%	141.52%
12	73.72%	56.69%	48.76%	44.45%	131.90%	101.75%	87.72%	80.12%	177.77%	137.34%	118.56%	108.42%	231.12%	178.82%	154.51%	141.42%
13	73.68%	56.64%	48.71%	44.40%	131.80%	101.68%	87.63%	80.06%	177.65%	137.26%	118.48%	108.34%	231.03%	178.69%	154.39%	141.34%
14	73.61%	56.60%	48.65%	44.35%	131.72%	101.62%	87.60%	79.99%	177.56%	137.19%	118.41%	108.28%	230.92%	178.63%	154.34%	141.22%
15	73.59%	56.56%	48.62%	44.30%	131.66%	101.56%	87.51%	79.94%	177.48%	137.12%	118.35%	108.21%	230.83%	178.53%	154.27%	141.14%
16	73.53%	56.54%	48.58%	44.26%	131.60%	101.51%	87.46%	79.89%	177.42%	137.07%	118.29%	108.15%	230.75%	178.46%	154.17%	141.08%
17	73.50%	56.50%	48.54%	44.21%	131.57%	101.47%	87.45%	79.83%	177.34%	136.99%	118.25%	108.07%	230.66%	178.40%	154.15%	141.01%
18	73.48%	56.46%	48.51%	44.17%	131.55%	101.43%	87.38%	79.78%	177.30%	136.95%	118.20%	108.05%	230.61%	178.36%	154.10%	140.97%
19	73.46%	56.44%	48.47%	44.12%	131.50%	101.37%	87.34%	79.73%	177.30%	136.94%	118.17%	107.97%	230.60%	178.35%	154.08%	140.93%
20	73.46%	56.41%	48.44%	44.08%	131.47%	101.34%	87.30%	79.68%	177.24%	136.88%	118.10%	107.93%	230.54%	178.32%	153.98%	140.88%
21	73.42%	56.39%	48.41%	44.00%	131.45%	101.34%	87.25%	79.59%	177.22%	136.86%	118.09%	107.89%	230.55%	178.26%	153.98%	140.84%
22	73.40%	56.35%	48.36%	43.94%	131.42%	101.28%	87.21%	79.53%	177.23%	136.85%	118.05%	107.85%	230.51%	178.23%	153.91%	140.83%
23	73.38%	56.29%	48.31%	43.87%	131.39%	101.24%	87.18%	79.49%	177.20%	136.79%	118.01%	107.80%	230.48%	178.19%	153.87%	140.80%
24	73.34%	56.27%	48.25%	43.79%	131.36%	101.21%	87.09%	79.42%	177.17%	136.75%	117.96%	107.75%	230.45%	178.12%	153.82%	140.75%
25	73.30%	56.22%	48.17%	43.70%	131.31%	101.13%	87.01%	79.31%	177.13%	136.73%	117.87%	107.70%	230.41%	178.09%	153.77%	140.74%
26	73.26%	56.14%	48.07%	43.59%	131.26%	101.06%	86.93%	79.21%	177.06%	136.67%	117.83%	107.64%	230.35%	178.03%	153.72%	140.71%
27	73.20%	56.09%	47.99%	43.47%	131.17%	100.98%	86.83%	79.12%	177.00%	136.60%	117.76%	107.58%	230.28%	177.96%	153.66%	140.68%
28	73.13%	55.97%	47.86%	43.34%	131.09%	100.88%	86.72%	79.03%	176.95%	136.49%	117.64%	107.52%	230.21%	177.88%	153.59%	140.64%
29	73.04%	55.90%	47.73%	43.20%	131.02%	100.77%	86.60%	78.89%	176.83%	136.41%	117.55%	107.44%	230.10%	177.78%	153.53%	140.61%
30	72.95%	55.78%	47.59%	43.04%	130.88%	100.63%	86.42%	78.75%	176.72%	136.27%	117.45%	107.36%	229.98%	177.65%	153.46%	140.57%
31	72.82%	55.61%	47.41%	42.83%	130.74%	100.46%	86.30%	78.60%	176.60%	136.14%	117.34%	107.28%	229.81%	177.53%	153.39%	140.52%
32	72.69%	55.45%	47.24%	42.65%	130.59%	100.29%	86.10%	78.44%	176.44%	136.00%	117.22%	107.18%	229.65%	177.41%	153.30%	140.43%
33	72.54%	55.28%	47.00%	42.44%	130.41%	100.10%	85.92%	78.24%	176.27%	135.82%	117.10%	107.07%	229.48%	177.31%	153.22%	140.38%
34	72.37%	55.05%	46.79%	42.21%	130.20%	99.89%	85.73%	78.06%	176.05%	135.65%	116.97%	106.96%	229.28%	177.14%	153.13%	140.32%
35	72.16%	54.84%	46.53%	41.94%	129.97%	99.66%	85.51%	77.85%	175.86%	135.48%	116.83%	106.80%	229.07%	176.99%	153.03%	140.26%
36	71.94%	54.56%	46.27%	41.65%	129.68%	99.38%	85.26%	77.63%	175.60%	135.32%	116.67%	106.67%	228.81%	176.84%	152.92%	140.16%
37	71.67%	54.25%	45.95%	41.36%	129.39%	99.14%	85.01%	77.39%	175.34%	135.08%	116.47%	106.52%	228.57%	176.68%	152.80%	140.07%
38	71.36%	53.96%	45.64%	41.03%	129.06%	98.82%	84.74%	77.09%	175.06%	134.87%	116.29%	106.35%	228.31%	176.46%	152.66%	139.97%
39	71.02%	53.59%	45.29%	40.66%	128.68%	98.51%	84.41%	76.79%	174.73%	134.60%	116.08%	106.16%	228.00%	176.26%	152.47%	139.84%
40	70.63%	53.22%	44.93%	40.27%	128.28%	98.16%	84.08%	76.47%	174.40%	134.34%	115.84%	105.91%	227.69%	176.03%	152.29%	139.71%
41	70.21%	52.79%	44.50%	39.83%	127.83%	97.76%	83.73%	76.09%	174.01%	134.05%	115.55%	105.71%	227.34%	175.77%	152.04%	139.53%
42	69.73%	52.35%	44.06%	39.37%	127.37%	97.33%	83.31%	75.70%	173.61%	133.69%	115.26%	105.41%	226.95%	175.46%	151.82%	139.34%
43	69.23%	51.85%	43.55%	38.83%	126.83%	96.91%	82.88%	75.23%	173.16%	133.31%	114.88%	105.10%	226.47%	175.07%	151.48%	139.11%
44	68.65%	51.33%	43.00%	38.29%	126.27%	96.38%	82.39%	74.75%	172.62%	132.86%	114.48%	104.75%	225.91%	174.60%	151.09%	138.83%
45	68.05%	50.74%	42.43%	37.65%	125.63%	95.80%	81.81%	74.23%	172.02%	132.37%	114.04%	104.36%	225.30%	174.10%	150.68%	138.51%
46	67.38%	50.13%	41.81%	37.01%	124.94%	95.16%	81.22%	73.60%	171.36%	131.76%	113.52%	103.88%	224.57%	173.49%	150.20%	138.14%
47	66.66%	49.44%	41.09%	36.27%	124.13%	94.47%	80.51%	72.92%	170.58%	131.12%	112.86%	103.34%	223.73%	172.82%	149.62%	137.72%
48	65.88%	48.70%	40.33%	35.46%	123.29%	93.68%	79.74%	72.22%	169.71%	130.36%	112.21%	102.79%	222.73%	172.03%	148.94%	137.26%
49	65.06%	47.92%	39.48%	34.59%	122.35%	92.80%	78.92%	71.41%	168.74%	129.54%	111.45%	102.14%	221.69%	171.15%	148.22%	136.75%
50	64.17%	47.01%	38.57%	33.65%	121.32%	91.88%	78.00%	70.54%	167.67%	128.61%	110.65%	101.46%	220.47%	170.18%	147.45%	136.22%
51	63.22%	46.09%	37.59%	32.66%	120.20%	90.81%	76.96%	69.60%	166.47%	127.56%	109.72%	100.76%	219.17%	169.12%	146.61%	135.67%
52	62.20%	45.08%	36.54%	31.57%	118.96%	89.68%	75.88%	68.62%	165.20%	126.49%	108.81%	100.01%	217.77%	168.03%	145.74%	135.11%
53	61.11%	43.96%	35.41%	30.32%	117.67%	88.47%	74.73%	67.59%	163.84%	125.28%	107.81%	99.22%	216.25%	166.79%	144.82%	134.56%
54	59.95%	42.79%	34.19%	29.02%	116.26%	87.17%	73.51%	66.46%	162.39%	124.04%	106.76%	98.40%	214.68%	165.51%	143.89%	134.02%
55	58.69%	41.55%	32.81%	27.58%	114.74%	85.74%	72.22%	65.29%	160.81%	122.72%	105.63%	97.60%	212.99%	164.19%	142.94%	133.50%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 4: Rs. 1,50,000 and Above																
Age(Years)/ Income Period	Deferment: 1															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	60.76%	52.30%	47.74%	140.97%	108.79%	93.89%	85.80%	189.89%	146.82%	126.80%	116.02%	247.00%	191.17%	165.29%	151.29%
1	NA	60.79%	52.33%	47.76%	141.08%	108.89%	93.93%	85.86%	190.04%	146.91%	126.91%	116.12%	247.19%	191.32%	165.42%	151.44%
2	79.10%	60.87%	52.38%	47.82%	141.20%	108.99%	94.04%	85.98%	190.24%	147.08%	127.03%	116.26%	247.41%	191.49%	165.58%	151.56%
3	79.21%	60.95%	52.45%	47.88%	141.37%	109.13%	94.13%	86.05%	190.47%	147.27%	127.19%	116.41%	247.72%	191.75%	165.76%	151.74%
4	79.21%	60.96%	52.46%	47.89%	141.43%	109.18%	94.21%	86.09%	190.56%	147.30%	127.25%	116.42%	247.80%	191.84%	165.88%	151.82%
5	79.18%	60.95%	52.45%	47.87%	141.44%	109.19%	94.21%	86.12%	190.58%	147.35%	127.26%	116.48%	247.87%	191.86%	165.86%	151.87%
6	79.14%	60.91%	52.42%	47.85%	141.39%	109.17%	94.20%	86.11%	190.54%	147.34%	127.25%	116.46%	247.82%	191.81%	165.88%	151.82%
7	79.08%	60.87%	52.39%	47.82%	141.37%	109.14%	94.16%	86.07%	190.52%	147.31%	127.25%	116.39%	247.80%	191.80%	165.80%	151.78%
8	79.02%	60.83%	52.34%	47.77%	141.31%	109.09%	94.09%	86.02%	190.46%	147.22%	127.20%	116.34%	247.68%	191.74%	165.74%	151.71%
9	78.95%	60.75%	52.29%	47.72%	141.21%	109.03%	94.06%	85.97%	190.37%	147.19%	127.14%	116.32%	247.61%	191.65%	165.66%	151.64%
10	78.88%	60.69%	52.24%	47.64%	141.13%	108.96%	94.00%	85.88%	190.24%	147.08%	127.03%	116.21%	247.49%	191.52%	165.58%	151.55%
11	78.81%	60.64%	52.19%	47.59%	141.04%	108.86%	93.93%	85.81%	190.16%	147.02%	126.95%	116.13%	247.33%	191.45%	165.48%	151.45%
12	78.74%	60.60%	52.13%	47.54%	140.95%	108.79%	93.83%	85.78%	190.02%	146.90%	126.87%	116.09%	247.19%	191.30%	165.38%	151.35%
13	78.65%	60.52%	52.09%	47.47%	140.86%	108.74%	93.76%	85.68%	189.92%	146.81%	126.79%	115.98%	247.06%	191.20%	165.29%	151.29%
14	78.60%	60.50%	52.03%	47.42%	140.76%	108.68%	93.70%	85.61%	189.82%	146.76%	126.72%	115.90%	246.94%	191.10%	165.20%	151.17%
15	78.55%	60.43%	51.96%	47.37%	140.72%	108.59%	93.64%	85.55%	189.74%	146.66%	126.66%	115.84%	246.81%	191.02%	165.09%	151.10%
16	78.51%	60.39%	51.95%	47.32%	140.66%	108.53%	93.58%	85.49%	189.67%	146.60%	126.60%	115.78%	246.76%	190.95%	165.06%	151.02%
17	78.49%	60.36%	51.91%	47.28%	140.59%	108.49%	93.53%	85.43%	189.62%	146.55%	126.55%	115.72%	246.70%	190.90%	164.97%	150.97%
18	78.47%	60.33%	51.87%	47.23%	140.55%	108.45%	93.49%	85.38%	189.57%	146.51%	126.51%	115.68%	246.65%	190.82%	164.92%	150.92%
19	78.43%	60.30%	51.80%	47.18%	140.54%	108.42%	93.45%	85.32%	189.51%	146.48%	126.47%	115.64%	246.58%	190.82%	164.88%	150.88%
20	78.40%	60.27%	51.76%	47.12%	140.52%	108.38%	93.40%	85.27%	189.52%	146.45%	126.43%	115.60%	246.58%	190.79%	164.85%	150.85%
21	78.38%	60.23%	51.75%	47.06%	140.46%	108.34%	93.36%	85.21%	189.49%	146.43%	126.36%	115.56%	246.56%	190.73%	164.82%	150.83%
22	78.36%	60.20%	51.70%	47.00%	140.46%	108.31%	93.31%	85.15%	189.47%	146.36%	126.36%	115.53%	246.55%	190.73%	164.79%	150.81%
23	78.33%	60.16%	51.61%	46.91%	140.40%	108.26%	93.26%	85.09%	189.42%	146.37%	126.28%	115.49%	246.52%	190.70%	164.75%	150.80%
24	78.31%	60.11%	51.54%	46.83%	140.39%	108.21%	93.19%	85.02%	189.42%	146.32%	126.27%	115.41%	246.46%	190.63%	164.72%	150.78%
25	78.24%	60.05%	51.46%	46.73%	140.34%	108.15%	93.11%	84.90%	189.39%	146.28%	126.18%	115.41%	246.46%	190.58%	164.68%	150.78%
26	78.19%	59.98%	51.37%	46.62%	140.26%	108.05%	92.99%	84.81%	189.31%	146.19%	126.16%	115.33%	246.41%	190.52%	164.64%	150.77%
27	78.12%	59.89%	51.26%	46.46%	140.19%	107.99%	92.92%	84.71%	189.25%	146.15%	126.10%	115.29%	246.34%	190.46%	164.60%	150.76%
28	78.04%	59.79%	51.14%	46.33%	140.11%	107.86%	92.78%	84.61%	189.17%	146.07%	125.99%	115.24%	246.23%	190.39%	164.57%	150.75%
29	77.95%	59.68%	51.00%	46.17%	140.00%	107.75%	92.65%	84.49%	189.11%	145.97%	125.95%	115.22%	246.14%	190.31%	164.53%	150.75%
30	77.84%	59.52%	50.84%	46.00%	139.88%	107.63%	92.52%	84.36%	188.97%	145.87%	125.83%	115.16%	246.02%	190.22%	164.47%	150.74%
31	77.71%	59.39%	50.63%	45.82%	139.71%	107.45%	92.37%	84.22%	188.84%	145.72%	125.74%	115.06%	245.89%	190.13%	164.43%	150.72%
32	77.57%	59.19%	50.43%	45.60%	139.57%	107.28%	92.20%	84.07%	188.70%	145.59%	125.65%	115.00%	245.71%	190.03%	164.38%	150.70%
33	77.39%	58.99%	50.22%	45.36%	139.35%	107.08%	92.02%	83.87%	188.53%	145.45%	125.55%	114.91%	245.55%	189.93%	164.32%	150.68%
34	77.18%	58.74%	49.98%	45.13%	139.13%	106.87%	91.83%	83.69%	188.31%	145.31%	125.44%	114.83%	245.41%	189.82%	164.26%	150.66%
35	76.95%	58.49%	49.69%	44.86%	138.89%	106.64%	91.59%	83.49%	188.14%	145.15%	125.29%	114.74%	245.19%	189.70%	164.20%	150.62%
36	76.69%	58.20%	49.44%	44.55%	138.61%	106.39%	91.36%	83.27%	187.89%	144.99%	125.19%	114.63%	244.96%	189.54%	164.08%	150.58%
37	76.39%	57.90%	49.11%	44.23%	138.29%	106.09%	91.09%	83.04%	187.65%	144.81%	125.02%	114.51%	244.75%	189.41%	164.00%	150.53%
38	76.04%	57.54%	48.77%	43.89%	137.98%	105.78%	90.86%	82.74%	187.39%	144.59%	124.86%	114.39%	244.52%	189.30%	163.94%	150.48%
39	75.67%	57.17%	48.38%	43.49%	137.59%	105.46%	90.57%	82.46%	187.11%	144.39%	124.70%	114.20%	244.27%	189.10%	163.76%	150.41%
40	75.23%	56.75%	47.99%	43.08%	137.17%	105.13%	90.21%	82.14%	186.77%	144.15%	124.50%	114.03%	243.99%	188.89%	163.63%	150.32%
41	74.76%	56.32%	47.53%	42.63%	136.73%	104.73%	89.87%	81.80%	186.43%	143.89%	124.23%	113.84%	243.64%	188.63%	163.45%	150.22%
42	74.26%	55.82%	47.07%	42.12%	136.24%	104.32%	89.44%	81.38%	186.03%	143.54%	124.00%	113.62%	243.30%	188.35%	163.24%	150.08%
43	73.69%	55.31%	46.52%	41.56%	135.72%	103.86%	89.00%	80.95%	185.60%	143.17%	123.64%	113.36%	242.83%	188.01%	162.93%	149.92%
44	73.09%	54.73%	45.97%	40.97%	135.12%	103.33%	88.48%	80.45%	185.10%	142.76%	123.30%	113.02%	242.32%	187.58%	162.64%	149.72%
45	72.44%	54.13%	45.32%	40.32%	134.46%	102.76%	87.92%	79.91%	184.48%	142.29%	122.84%	112.67%	241.68%	187.10%	162.22%	149.48%
46	71.71%	53.47%	44.66%	39.59%	133.75%	102.10%	87.28%	79.30%	183.82%	141.71%	122.37%	112.30%	240.94%	186.52%	161.78%	149.21%
47	70.93%	52.73%	43.88%	38.82%	132.94%	101.38%	86.59%	78.65%	183.05%	141.04%	121.77%	111.81%	240.09%	185.84%	161.27%	148.90%
48	70.09%	51.92%	43.06%	37.96%	132.03%	100.53%	85.80%	77.91%	182.17%	140.33%	121.17%	111.30%	239.13%	185.12%	160.70%	148.55%
49	69.18%	51.04%	42.15%	37.04%	131.06%	99.61%	84.92%	77.10%	181.18%	139.50%	120.45%	110.76%	238.05%	184.28%	160.07%	148.18%
50	68.20%	50.09%	41.17%	36.04%	129.95%	98.61%	83.98%	76.23%	180.10%	138.58%	119.67%	110.19%	236.87%	183.34%	159.38%	147.79%
51	67.17%	49.06%	40.12%	34.97%	128.75%	97.52%	82.95%	75.30%	178.94%	137.58%	118.81%	109.54%	235.54%	182.34%	158.67%	147.40%
52	66.02%	47.94%	38.97%	33.75%	127.44%	96.34%	81.81%	74.32%	177.63%	136.49%	117.96%	108.87%	234.16%	181.27%	157.92%	147.02%
53	64.79%	46.74%	37.75%	32.42%	126.08%	95.07%	80.67%	73.29%	176.26%	135.34%	117.03%	108.19%	232.69%	180.15%	157.17%	146.66%
54	63.50%	45.42%	36.36%	31.03%	124.54%	93.68%	79.39%	72.20%	174.78%	134.14%	116.06%	107.55%	231.12%	179.00%	156.42%	146.33%
55	62.12%	44.04%	34.83%	29.49%	122.94%	92.23%	78.08%	71.03%	173.19%	132.87%	115.06%	106.83%	229.51%	177.80%	155.69%	146.04%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 2																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	64.93%	55.91%	51.05%	150.63%	116.33%	100.44%	91.84%	203.01%	157.01%	135.70%	124.20%	264.14%	204.52%	176.89%	161.91%
1	84.39%	64.98%	55.95%	51.08%	150.77%	116.45%	100.48%	91.92%	203.16%	157.18%	135.82%	124.30%	264.38%	204.72%	177.02%	162.04%
2	84.46%	65.03%	56.01%	51.14%	150.90%	116.56%	100.61%	92.00%	203.38%	157.30%	135.94%	124.46%	264.61%	204.87%	177.19%	162.20%
3	84.57%	65.14%	56.09%	51.19%	151.09%	116.71%	100.74%	92.12%	203.63%	157.52%	136.11%	124.57%	264.91%	205.14%	177.39%	162.40%
4	84.59%	65.16%	56.10%	51.21%	151.16%	116.76%	100.79%	92.16%	203.73%	157.61%	136.19%	124.63%	265.08%	205.24%	177.51%	162.47%
5	84.56%	65.12%	56.09%	51.19%	151.17%	116.80%	100.80%	92.16%	203.76%	157.62%	136.24%	124.69%	265.11%	205.27%	177.53%	162.49%
6	84.52%	65.09%	56.06%	51.17%	151.14%	116.75%	100.78%	92.14%	203.75%	157.61%	136.19%	124.67%	265.06%	205.29%	177.52%	162.48%
7	84.47%	65.04%	56.03%	51.13%	151.11%	116.72%	100.75%	92.10%	203.67%	157.57%	136.15%	124.60%	265.00%	205.20%	177.47%	162.44%
8	84.38%	64.99%	55.97%	51.09%	151.04%	116.67%	100.70%	92.06%	203.63%	157.52%	136.10%	124.55%	264.91%	205.14%	177.41%	162.38%
9	84.33%	64.94%	55.93%	51.03%	150.96%	116.60%	100.64%	92.00%	203.51%	157.44%	136.03%	124.49%	264.80%	205.04%	177.33%	162.30%
10	84.23%	64.88%	55.87%	50.98%	150.88%	116.53%	100.57%	91.94%	203.43%	157.36%	135.95%	124.41%	264.67%	204.94%	177.24%	162.20%
11	84.15%	64.82%	55.81%	50.92%	150.78%	116.43%	100.50%	91.87%	203.32%	157.26%	135.87%	124.33%	264.50%	204.83%	177.09%	162.10%
12	84.08%	64.76%	55.75%	50.86%	150.69%	116.38%	100.43%	91.79%	203.17%	157.13%	135.79%	124.24%	264.39%	204.71%	176.98%	161.99%
13	84.01%	64.70%	55.70%	50.79%	150.56%	116.30%	100.32%	91.72%	203.06%	157.04%	135.70%	124.17%	264.22%	204.56%	176.90%	161.89%
14	83.95%	64.65%	55.61%	50.73%	150.48%	116.23%	100.25%	91.64%	202.95%	156.99%	135.63%	124.09%	264.09%	204.46%	176.81%	161.80%
15	83.90%	64.60%	55.56%	50.68%	150.41%	116.13%	100.19%	91.57%	202.86%	156.88%	135.56%	124.03%	263.98%	204.38%	176.73%	161.72%
16	83.88%	64.53%	55.51%	50.62%	150.37%	116.07%	100.14%	91.52%	202.79%	156.83%	135.50%	123.96%	263.90%	204.30%	176.66%	161.65%
17	83.81%	64.49%	55.50%	50.58%	150.30%	116.02%	100.08%	91.46%	202.74%	156.77%	135.45%	123.91%	263.83%	204.25%	176.61%	161.60%
18	83.81%	64.48%	55.46%	50.51%	150.25%	116.02%	100.04%	91.37%	202.69%	156.73%	135.37%	123.83%	263.78%	204.21%	176.56%	161.56%
19	83.75%	64.42%	55.38%	50.47%	150.22%	115.94%	99.99%	91.35%	202.66%	156.70%	135.37%	123.83%	263.75%	204.17%	176.53%	161.53%
20	83.73%	64.41%	55.37%	50.41%	150.19%	115.91%	99.95%	91.29%	202.63%	156.67%	135.33%	123.80%	263.73%	204.15%	176.46%	161.51%
21	83.71%	64.35%	55.32%	50.31%	150.16%	115.87%	99.89%	91.20%	202.61%	156.64%	135.30%	123.77%	263.71%	204.12%	176.44%	161.51%
22	83.68%	64.31%	55.24%	50.25%	150.13%	115.83%	99.85%	91.14%	202.60%	156.62%	135.27%	123.74%	263.69%	204.10%	176.45%	161.51%
23	83.64%	64.26%	55.20%	50.16%	150.10%	115.79%	99.78%	91.08%	202.57%	156.59%	135.20%	123.72%	263.68%	204.07%	176.43%	161.52%
24	83.59%	64.23%	55.09%	50.06%	150.06%	115.74%	99.72%	91.01%	202.52%	156.55%	135.16%	123.70%	263.65%	204.04%	176.38%	161.52%
25	83.55%	64.14%	55.01%	49.96%	149.98%	115.67%	99.60%	90.93%	202.51%	156.51%	135.12%	123.63%	263.62%	204.00%	176.35%	161.54%
26	83.48%	64.06%	54.90%	49.84%	149.94%	115.59%	99.55%	90.84%	202.46%	156.42%	135.07%	123.65%	263.57%	203.96%	176.34%	161.57%
27	83.38%	63.97%	54.79%	49.71%	149.88%	115.50%	99.41%	90.76%	202.41%	156.36%	135.02%	123.62%	263.52%	203.90%	176.32%	161.58%
28	83.30%	63.86%	54.66%	49.55%	149.76%	115.40%	99.31%	90.62%	202.33%	156.28%	134.96%	123.55%	263.44%	203.85%	176.30%	161.61%
29	83.21%	63.73%	54.50%	49.36%	149.65%	115.28%	99.19%	90.55%	202.24%	156.20%	134.91%	123.52%	263.32%	203.79%	176.29%	161.62%
30	83.06%	63.58%	54.30%	49.18%	149.52%	115.14%	99.05%	90.39%	202.11%	156.14%	134.84%	123.53%	263.22%	203.73%	176.26%	161.64%
31	82.92%	63.41%	54.11%	49.00%	149.37%	114.95%	98.91%	90.29%	202.01%	156.00%	134.78%	123.45%	263.10%	203.66%	176.24%	161.66%
32	82.76%	63.21%	53.90%	48.78%	149.22%	114.77%	98.74%	90.15%	201.84%	155.93%	134.71%	123.45%	262.97%	203.55%	176.22%	161.69%
33	82.54%	62.97%	53.64%	48.55%	149.00%	114.58%	98.58%	89.96%	201.67%	155.77%	134.63%	123.36%	262.83%	203.51%	176.19%	161.70%
34	82.34%	62.72%	53.42%	48.27%	148.76%	114.38%	98.40%	89.79%	201.51%	155.66%	134.55%	123.31%	262.69%	203.44%	176.17%	161.71%
35	82.08%	62.42%	53.11%	47.98%	148.49%	114.15%	98.16%	89.60%	201.29%	155.53%	134.47%	123.25%	262.53%	203.32%	176.13%	161.72%
36	81.77%	62.11%	52.82%	47.69%	148.21%	113.88%	97.95%	89.40%	201.08%	155.35%	134.33%	123.18%	262.36%	203.23%	176.08%	161.73%
37	81.44%	61.79%	52.50%	47.36%	147.91%	113.62%	97.71%	89.18%	200.87%	155.24%	134.22%	123.10%	262.15%	203.13%	176.03%	161.73%
38	81.05%	61.43%	52.12%	46.97%	147.57%	113.31%	97.47%	88.89%	200.63%	155.08%	134.10%	123.01%	261.95%	203.01%	175.99%	161.73%
39	80.65%	61.02%	51.73%	46.56%	147.19%	113.04%	97.14%	88.62%	200.38%	154.86%	133.96%	122.92%	261.74%	202.87%	175.90%	161.70%
40	80.19%	60.60%	51.29%	46.12%	146.79%	112.71%	96.84%	88.32%	200.10%	154.65%	133.79%	122.80%	261.48%	202.70%	175.76%	161.68%
41	79.68%	60.11%	50.83%	45.64%	146.34%	112.31%	96.49%	87.96%	199.75%	154.42%	133.60%	122.65%	261.16%	202.50%	175.61%	161.64%
42	79.14%	59.62%	50.34%	45.09%	145.86%	111.87%	96.10%	87.57%	199.39%	154.10%	133.33%	122.45%	260.81%	202.21%	175.43%	161.58%
43	78.52%	59.07%	49.77%	44.53%	145.35%	111.42%	95.63%	87.16%	198.97%	153.78%	133.05%	122.24%	260.39%	201.90%	175.21%	161.48%
44	77.86%	58.45%	49.14%	43.88%	144.74%	110.91%	95.14%	86.66%	198.43%	153.40%	132.74%	122.01%	259.86%	201.50%	174.94%	161.37%
45	77.14%	57.78%	48.48%	43.17%	144.06%	110.30%	94.55%	86.15%	197.87%	152.90%	132.33%	121.71%	259.27%	201.06%	174.62%	161.22%
46	76.36%	57.04%	47.73%	42.42%	143.30%	109.65%	93.90%	85.54%	197.22%	152.37%	131.90%	121.38%	258.54%	200.50%	174.24%	161.05%
47	75.53%	56.23%	46.91%	41.60%	142.48%	108.84%	93.21%	84.87%	196.41%	151.72%	131.40%	121.04%	257.70%	199.91%	173.80%	160.85%
48	74.62%	55.36%	46.02%	40.68%	141.51%	108.02%	92.40%	84.13%	195.55%	151.05%	130.78%	120.61%	256.74%	199.19%	173.31%	160.61%
49	73.62%	54.40%	45.04%	39.70%	140.47%	107.08%	91.52%	83.37%	194.54%	150.24%	130.16%	120.18%	255.67%	198.36%	172.75%	160.36%
50	72.55%	53.40%	43.98%	38.65%	139.32%	106.04%	90.55%	82.52%	193.44%	149.36%	129.45%	119.67%	254.49%	197.48%	172.18%	160.10%
51	71.37%	52.24%	42.84%	37.46%	138.06%	104.91%	89.51%	81.61%	192.28%	148.39%	128.69%	119.17%	253.18%	196.54%	171.57%	159.85%
52	70.16%	51.02%	41.62%	36.15%	136.70%	103.65%	88.40%	80.66%	191.01%	147.38%	127.95%	118.66%	251.82%	195.55%	170.95%	159.62%
53	68.80%	49.72%	40.25%	34.76%	135.21%	102.34%	87.17%	79.66%	189.61%	146.29%	127.14%	118.15%	250.40%	194.53%	170.35%	159.42%
54	67.37%	48.31%	38.73%	33.25%	133.61%	100.93%	85.97%	78.63%	188.17%	145.13%	126.28%	117.65%	248.86%	193.49%	169.77%	159.24%
55	65.80%	46.75%	37.08%	31.62%	131.93%	99.40%	84.62%	77.49%	186.61%	143.95%	125.43%	117.17%	247.28%	192.42%	169.22%	159.12%
56	64.14%	45.08%	35.28%	29.82%	130.08%	97.76%	83.18%	76.32%	184.97%	142.72%	124.57%	116.71%	245.59%	191.34%	168.71%	159.03%
57	62.31%	43.15%	33.29%	27.71%	128.11%	96.05%	81.65%	75.12%	183.24%	141.38%	123.69%	116.26%	243.85%	190.25%	168.22%	158.96%
58	60.32%	41.02%	31.03%	25.18%	125.96%	94.18%	80.01%	73.82%	181.42%	140.01%	122.79%	115.80%	242.01%	189.15%	167.77%	158.87%
59	58.11%	38.69%	28.23%	22.31%	123.60%	92.09%	78.24%	72.41%	179.40%	138.51%	121.84%	115.30%	240.04%	187.99%	167.30%	158.75%
60	55.71%	35.95%	24.85%	19.05%	121.05%	89.76%	76.30%	70.88%	177.16%	136.89%	120.82%	114.75%	237.87%	186.77%	166.79%	158.56%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Age(Years)/ Income Period	Premium Band 4: Rs. 1,50,000 and Above															
	Deferment: 3															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	90.06%	69.39%	59.79%	54.62%	161.03%	124.42%	107.44%	98.30%	217.09%	167.97%	145.21%	132.92%	282.55%	218.86%	189.26%	173.26%
1	90.12%	69.44%	59.83%	54.65%	161.16%	124.52%	107.53%	98.38%	217.23%	168.14%	145.33%	133.04%	282.74%	219.03%	189.42%	173.42%
2	90.20%	69.51%	59.89%	54.71%	161.31%	124.67%	107.64%	98.48%	217.47%	168.28%	145.51%	133.20%	283.00%	219.23%	189.61%	173.61%
3	90.31%	69.60%	59.97%	54.78%	161.51%	124.84%	107.78%	98.60%	217.74%	168.52%	145.65%	133.37%	283.35%	219.53%	189.84%	173.79%
4	90.35%	69.62%	59.99%	54.79%	161.60%	124.90%	107.87%	98.64%	217.85%	168.60%	145.72%	133.44%	283.53%	219.63%	189.94%	173.89%
5	90.32%	69.62%	59.98%	54.78%	161.61%	124.91%	107.84%	98.65%	217.88%	168.59%	145.78%	133.45%	283.53%	219.66%	189.96%	173.91%
6	90.28%	69.58%	59.95%	54.75%	161.59%	124.90%	107.86%	98.63%	217.86%	168.62%	145.73%	133.44%	283.52%	219.60%	189.94%	173.89%
7	90.22%	69.54%	59.91%	54.71%	161.54%	124.86%	107.83%	98.60%	217.81%	168.58%	145.73%	133.41%	283.45%	219.55%	189.90%	173.85%
8	90.15%	69.49%	59.86%	54.66%	161.48%	124.81%	107.77%	98.55%	217.74%	168.51%	145.68%	133.35%	283.36%	219.48%	189.82%	173.79%
9	90.08%	69.43%	59.81%	54.60%	161.40%	124.74%	107.67%	98.49%	217.61%	168.44%	145.56%	133.28%	283.24%	219.38%	189.73%	173.69%
10	90.00%	69.34%	59.75%	54.55%	161.31%	124.63%	107.64%	98.41%	217.53%	168.31%	145.48%	133.20%	283.10%	219.27%	189.63%	173.62%
11	89.92%	69.27%	59.69%	54.48%	161.20%	124.54%	107.53%	98.34%	217.40%	168.24%	145.40%	133.08%	282.91%	219.15%	189.52%	173.50%
12	89.84%	69.20%	59.63%	54.42%	161.10%	124.49%	107.48%	98.26%	217.28%	168.14%	145.30%	133.04%	282.80%	219.03%	189.41%	173.39%
13	89.77%	69.17%	59.56%	54.35%	160.97%	124.37%	107.37%	98.18%	217.12%	168.01%	145.22%	132.91%	282.62%	218.91%	189.34%	173.28%
14	89.70%	69.08%	59.50%	54.28%	160.90%	124.29%	107.29%	98.11%	217.05%	167.92%	145.14%	132.83%	282.49%	218.81%	189.19%	173.19%
15	89.64%	69.06%	59.45%	54.23%	160.80%	124.23%	107.22%	98.04%	216.95%	167.84%	145.03%	132.81%	282.38%	218.72%	189.11%	173.11%
16	89.59%	69.01%	59.39%	54.17%	160.73%	124.17%	107.17%	97.97%	216.85%	167.78%	145.01%	132.75%	282.29%	218.61%	189.04%	173.05%
17	89.53%	68.94%	59.34%	54.10%	160.68%	124.11%	107.11%	97.91%	216.79%	167.73%	144.96%	132.65%	282.19%	218.56%	188.98%	173.00%
18	89.52%	68.90%	59.30%	54.02%	160.66%	124.07%	107.06%	97.81%	216.75%	167.68%	144.91%	132.62%	282.14%	218.55%	188.94%	172.98%
19	89.46%	68.86%	59.25%	53.95%	160.59%	124.04%	107.02%	97.80%	216.71%	167.62%	144.84%	132.59%	282.14%	218.52%	188.91%	172.96%
20	89.43%	68.85%	59.20%	53.89%	160.56%	123.99%	106.93%	97.74%	216.68%	167.63%	144.85%	132.56%	282.12%	218.50%	188.88%	172.96%
21	89.40%	68.78%	59.12%	53.82%	160.53%	123.96%	106.92%	97.65%	216.67%	167.60%	144.78%	132.54%	282.10%	218.44%	188.87%	172.97%
22	89.36%	68.73%	59.05%	53.74%	160.50%	123.92%	106.87%	97.59%	216.65%	167.58%	144.80%	132.53%	282.09%	218.46%	188.86%	172.99%
23	89.35%	68.68%	58.98%	53.65%	160.47%	123.87%	106.81%	97.54%	216.63%	167.56%	144.77%	132.52%	282.08%	218.40%	188.86%	173.02%
24	89.27%	68.62%	58.90%	53.55%	160.43%	123.78%	106.71%	97.47%	216.61%	167.52%	144.70%	132.51%	282.06%	218.42%	188.86%	173.05%
25	89.22%	68.54%	58.79%	53.43%	160.38%	123.75%	106.63%	97.40%	216.57%	167.45%	144.71%	132.51%	282.04%	218.39%	188.86%	173.10%
26	89.14%	68.45%	58.69%	53.31%	160.32%	123.64%	106.54%	97.32%	216.50%	167.44%	144.64%	132.50%	281.99%	218.36%	188.86%	173.14%
27	89.06%	68.35%	58.56%	53.14%	160.24%	123.55%	106.45%	97.24%	216.48%	167.38%	144.64%	132.50%	281.91%	218.29%	188.87%	173.20%
28	88.96%	68.23%	58.41%	53.02%	160.12%	123.48%	106.34%	97.15%	216.40%	167.31%	144.61%	132.49%	281.88%	218.26%	188.88%	173.24%
29	88.85%	68.05%	58.24%	52.81%	160.04%	123.35%	106.23%	97.05%	216.29%	167.21%	144.57%	132.49%	281.81%	218.22%	188.90%	173.30%
30	88.71%	67.89%	58.07%	52.63%	159.90%	123.18%	106.11%	96.95%	216.19%	167.13%	144.49%	132.47%	281.72%	218.19%	188.91%	173.35%
31	88.52%	67.70%	57.84%	52.43%	159.72%	123.03%	105.97%	96.83%	216.10%	167.05%	144.45%	132.46%	281.59%	218.15%	188.92%	173.41%
32	88.33%	67.49%	57.61%	52.20%	159.54%	122.86%	105.83%	96.70%	215.97%	166.96%	144.40%	132.45%	281.49%	218.11%	188.93%	173.49%
33	88.11%	67.25%	57.37%	51.95%	159.33%	122.68%	105.64%	96.52%	215.80%	166.86%	144.36%	132.43%	281.41%	218.11%	188.94%	173.51%
34	87.86%	66.96%	57.11%	51.67%	159.11%	122.48%	105.46%	96.37%	215.63%	166.77%	144.34%	132.41%	281.26%	218.02%	188.94%	173.57%
35	87.55%	66.67%	56.80%	51.38%	158.86%	122.27%	105.28%	96.20%	215.47%	166.67%	144.25%	132.38%	281.14%	217.97%	188.94%	173.62%
36	87.23%	66.35%	56.48%	51.07%	158.56%	122.01%	105.08%	96.00%	215.26%	166.56%	144.18%	132.35%	281.01%	217.92%	188.94%	173.68%
37	86.85%	65.97%	56.14%	50.69%	158.25%	121.76%	104.83%	95.80%	215.06%	166.43%	144.10%	132.31%	280.86%	217.85%	188.92%	173.74%
38	86.47%	65.59%	55.74%	50.31%	157.90%	121.46%	104.63%	95.58%	214.89%	166.30%	144.00%	132.25%	280.71%	217.76%	188.89%	173.78%
39	85.98%	65.18%	55.35%	49.90%	157.56%	121.21%	104.36%	95.29%	214.62%	166.11%	143.89%	132.21%	280.52%	217.66%	188.85%	173.84%
40	85.49%	64.71%	54.87%	49.41%	157.18%	120.86%	104.03%	95.01%	214.37%	165.97%	143.72%	132.13%	280.26%	217.49%	188.79%	173.88%
41	84.97%	64.23%	54.40%	48.88%	156.76%	120.50%	103.66%	94.69%	214.08%	165.72%	143.56%	132.05%	280.01%	217.36%	188.69%	173.91%
42	84.39%	63.67%	53.84%	48.34%	156.27%	120.11%	103.28%	94.30%	213.71%	165.46%	143.36%	131.92%	279.69%	217.15%	188.56%	173.92%
43	83.71%	63.09%	53.25%	47.71%	155.75%	119.58%	102.85%	93.91%	213.31%	165.12%	143.13%	131.75%	279.26%	216.84%	188.40%	173.92%
44	83.02%	62.43%	52.59%	47.05%	155.13%	119.11%	102.34%	93.43%	212.84%	164.74%	142.85%	131.57%	278.79%	216.51%	188.20%	173.89%
45	82.24%	61.74%	51.86%	46.32%	154.45%	118.45%	101.79%	92.94%	212.25%	164.33%	142.48%	131.36%	278.19%	216.05%	187.94%	173.85%
46	81.41%	60.95%	51.09%	45.50%	153.70%	117.80%	101.13%	92.35%	211.57%	163.82%	142.09%	131.14%	277.50%	215.59%	187.63%	173.77%
47	80.49%	60.05%	50.21%	44.61%	152.82%	117.01%	100.41%	91.74%	210.83%	163.21%	141.62%	130.82%	276.64%	214.95%	187.27%	173.67%
48	79.52%	59.10%	49.25%	43.65%	151.84%	116.17%	99.64%	91.04%	209.94%	162.50%	141.13%	130.52%	275.70%	214.28%	186.85%	173.55%
49	78.41%	58.10%	48.20%	42.61%	150.72%	115.16%	98.76%	90.28%	208.91%	161.73%	140.58%	130.21%	274.64%	213.53%	186.41%	173.42%
50	77.24%	56.93%	47.07%	41.49%	149.55%	114.09%	97.79%	89.50%	207.82%	160.88%	139.92%	129.81%	273.49%	212.72%	185.93%	173.29%
51	75.97%	55.71%	45.85%	40.20%	148.21%	112.97%	96.76%	88.64%	206.63%	159.97%	139.27%	129.48%	272.24%	211.86%	185.44%	173.16%
52	74.57%	54.39%	44.49%	38.83%	146.75%	111.69%	95.65%	87.73%	205.32%	159.01%	138.60%	129.09%	270.88%	210.95%	184.96%	173.06%
53	73.10%	52.97%	43.00%	37.36%	145.22%	110.30%	94.49%	86.78%	203.98%	158.00%	137.92%	128.74%	269.53%	210.02%	184.49%	172.98%
54	71.50%	51.39%	41.34%	35.75%	143.54%	108.87%	93.22%	85.81%	202.55%	156.96%	137.25%	128.42%	268.05%	209.09%	184.06%	172.94%
55	69.79%	49.70%	39.56%	34.02%	141.78%	107.35%	91.94%	84.75%	201.07%	155.88%	136.57%	128.12%	266.45%	208.16%	183.68%	172.93%
56	67.88%	47.80%	37.60%	32.12%	139.87%	105.69%	90.54%	83.67%	199.48%	154.75%	135.91%	127.86%	264.87%	207.24%	183.33%	172.95%
57	65.88%	45.71%	35.48%	29.89%	137.77%	103.93%	89.05%	82.55%	197.80%	153.67%	135.26%	127.62%	263.23%	206.33%	183.03%	172.98%
58	63.64%	43.36%	32.97%	27.25%	135.55%	102.04%	87.46%	81.36%	196.07%	152.43%	134.62%	127.37%	261.52%	205.42%	182.74%	172.99%
59	61.22%	40.69%	29.93%	24.24%	133.12%	99.93%	85.77%	80.08%	194.14%	151.16%	133.96%	127.10%	259.68%	204.49%	182.44%	172.93%
60	58.33%	37.66%	26.30%	20.79%	130.41%	97.59%	83.93%	78.65%	192.07%	149.80%	133.25%	126.77%	257.69%	203.49%	182.08%	172.78%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Age(Years)/ Income Period	Premium Band 4: Rs. 1,50,000 and Above															
	Deferment: 4															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	96.21%	74.17%	63.97%	58.43%	172.12%	133.08%	114.97%	105.20%	232.14%	179.71%	155.44%	142.33%	302.23%	234.17%	202.50%	185.43%
1	96.28%	74.23%	63.98%	58.47%	172.26%	133.22%	115.11%	105.34%	232.33%	179.86%	155.52%	142.44%	302.47%	234.40%	202.68%	185.60%
2	96.34%	74.33%	64.07%	58.53%	172.46%	133.39%	115.19%	105.44%	232.59%	180.03%	155.72%	142.59%	302.75%	234.62%	202.88%	185.78%
3	96.47%	74.40%	64.17%	58.62%	172.69%	133.57%	115.38%	105.57%	232.87%	180.30%	155.91%	142.76%	303.10%	234.93%	203.12%	186.01%
4	96.53%	74.47%	64.18%	58.62%	172.77%	133.60%	115.43%	105.63%	232.99%	180.39%	155.99%	142.87%	303.28%	235.04%	203.24%	186.11%
5	96.49%	74.45%	64.17%	58.62%	172.80%	133.62%	115.44%	105.63%	233.03%	180.42%	155.97%	142.90%	303.29%	235.04%	203.26%	186.14%
6	96.47%	74.39%	64.14%	58.58%	172.78%	133.64%	115.43%	105.61%	232.98%	180.40%	156.00%	142.88%	303.27%	235.06%	203.24%	186.13%
7	96.38%	74.34%	64.11%	58.54%	172.76%	133.60%	115.39%	105.57%	232.96%	180.32%	155.96%	142.85%	303.24%	234.97%	203.20%	186.07%
8	96.35%	74.29%	64.05%	58.49%	172.66%	133.54%	115.33%	105.53%	232.84%	180.26%	155.90%	142.75%	303.11%	234.93%	203.13%	186.01%
9	96.27%	74.23%	63.99%	58.43%	172.57%	133.43%	115.27%	105.45%	232.74%	180.17%	155.83%	142.68%	302.98%	234.77%	203.03%	185.92%
10	96.15%	74.16%	63.93%	58.37%	172.47%	133.35%	115.15%	105.34%	232.61%	180.08%	155.74%	142.64%	302.83%	234.67%	202.91%	185.82%
11	96.10%	74.09%	63.83%	58.30%	172.36%	133.25%	115.07%	105.30%	232.49%	180.01%	155.65%	142.51%	302.67%	234.54%	202.80%	185.71%
12	95.98%	74.01%	63.75%	58.22%	172.25%	133.16%	114.99%	105.22%	232.35%	179.86%	155.51%	142.42%	302.51%	234.41%	202.68%	185.59%
13	95.90%	73.91%	63.70%	58.16%	172.14%	133.08%	114.91%	105.09%	232.23%	179.76%	155.46%	142.29%	302.31%	234.29%	202.56%	185.49%
14	95.83%	73.88%	63.62%	58.09%	172.01%	132.96%	114.83%	105.02%	232.11%	179.67%	155.33%	142.26%	302.18%	234.13%	202.46%	185.40%
15	95.76%	73.82%	63.56%	58.02%	171.93%	132.92%	114.75%	104.94%	231.97%	179.59%	155.26%	142.19%	302.06%	234.03%	202.37%	185.32%
16	95.71%	73.77%	63.51%	57.92%	171.89%	132.86%	114.70%	104.87%	231.93%	179.52%	155.20%	142.13%	301.97%	233.96%	202.30%	185.27%
17	95.67%	73.69%	63.46%	57.89%	171.80%	132.77%	114.64%	104.81%	231.83%	179.43%	155.16%	142.08%	301.90%	233.89%	202.25%	185.23%
18	95.63%	73.68%	63.41%	57.79%	171.78%	132.76%	114.59%	104.76%	231.82%	179.43%	155.07%	142.01%	301.85%	233.86%	202.20%	185.21%
19	95.56%	73.60%	63.35%	57.76%	171.71%	132.72%	114.53%	104.70%	231.76%	179.40%	155.04%	142.03%	301.82%	233.85%	202.19%	185.22%
20	95.55%	73.60%	63.30%	57.65%	171.71%	132.65%	114.49%	104.65%	231.74%	179.38%	155.06%	142.02%	301.81%	233.84%	202.17%	185.24%
21	95.49%	73.52%	63.24%	57.58%	171.65%	132.61%	114.40%	104.60%	231.72%	179.36%	154.99%	142.01%	301.80%	233.82%	202.17%	185.28%
22	95.45%	73.47%	63.17%	57.48%	171.62%	132.61%	114.39%	104.55%	231.74%	179.30%	155.02%	142.01%	301.80%	233.81%	202.18%	185.31%
23	95.43%	73.41%	63.09%	57.40%	171.59%	132.53%	114.29%	104.50%	231.69%	179.27%	155.00%	141.97%	301.79%	233.80%	202.21%	185.37%
24	95.35%	73.34%	63.00%	57.28%	171.55%	132.47%	114.23%	104.44%	231.70%	179.24%	154.94%	141.99%	301.77%	233.79%	202.23%	185.43%
25	95.31%	73.25%	62.85%	57.17%	171.50%	132.40%	114.20%	104.38%	231.64%	179.21%	154.97%	142.04%	301.76%	233.79%	202.25%	185.50%
26	95.23%	73.15%	62.73%	57.04%	171.44%	132.33%	114.12%	104.32%	231.60%	179.22%	154.96%	142.01%	301.73%	233.78%	202.29%	185.58%
27	95.11%	73.04%	62.60%	56.89%	171.36%	132.23%	114.04%	104.25%	231.55%	179.13%	154.90%	142.08%	301.70%	233.77%	202.32%	185.65%
28	95.03%	72.91%	62.45%	56.71%	171.26%	132.14%	113.90%	104.18%	231.49%	179.12%	154.93%	142.05%	301.64%	233.72%	202.37%	185.74%
29	94.87%	72.71%	62.27%	56.52%	171.12%	132.01%	113.81%	104.09%	231.41%	179.03%	154.92%	142.07%	301.59%	233.75%	202.41%	185.82%
30	94.71%	72.57%	62.08%	56.33%	170.98%	131.89%	113.69%	103.96%	231.31%	178.97%	154.86%	142.13%	301.53%	233.75%	202.46%	185.91%
31	94.53%	72.33%	61.83%	56.12%	170.86%	131.70%	113.58%	103.86%	231.21%	178.92%	154.84%	142.15%	301.46%	233.75%	202.50%	186.01%
32	94.32%	72.10%	61.60%	55.90%	170.65%	131.59%	113.45%	103.75%	231.06%	178.89%	154.82%	142.16%	301.39%	233.73%	202.54%	186.10%
33	94.05%	71.85%	61.36%	55.61%	170.45%	131.39%	113.31%	103.63%	230.93%	178.82%	154.80%	142.17%	301.31%	233.73%	202.59%	186.20%
34	93.77%	71.53%	61.08%	55.34%	170.24%	131.20%	113.16%	103.50%	230.84%	178.72%	154.77%	142.18%	301.23%	233.68%	202.63%	186.31%
35	93.46%	71.22%	60.75%	55.04%	169.96%	131.01%	112.96%	103.35%	230.66%	178.64%	154.74%	142.19%	301.15%	233.67%	202.68%	186.42%
36	93.08%	70.86%	60.43%	54.71%	169.73%	130.81%	112.78%	103.19%	230.51%	178.52%	154.70%	142.20%	301.02%	233.65%	202.72%	186.53%
37	92.70%	70.49%	60.07%	54.32%	169.42%	130.55%	112.59%	103.01%	230.31%	178.46%	154.69%	142.19%	300.92%	233.66%	202.74%	186.64%
38	92.24%	70.10%	59.65%	53.91%	169.12%	130.34%	112.37%	102.77%	230.16%	178.32%	154.59%	142.19%	300.83%	233.56%	202.77%	186.76%
39	91.76%	69.67%	59.24%	53.46%	168.76%	130.04%	112.13%	102.55%	229.96%	178.19%	154.56%	142.17%	300.69%	233.55%	202.77%	186.88%
40	91.22%	69.17%	58.74%	52.98%	168.40%	129.74%	111.85%	102.30%	229.70%	178.04%	154.41%	142.14%	300.47%	233.39%	202.77%	187.00%
41	90.63%	68.66%	58.23%	52.44%	167.97%	129.40%	111.50%	101.97%	229.44%	177.85%	154.29%	142.10%	300.20%	233.26%	202.75%	187.12%
42	90.02%	68.08%	57.68%	51.86%	167.52%	128.98%	111.10%	101.65%	229.11%	177.62%	154.14%	142.05%	299.95%	233.08%	202.69%	187.21%
43	89.34%	67.46%	57.03%	51.20%	166.98%	128.50%	110.73%	101.30%	228.70%	177.30%	153.95%	141.97%	299.56%	232.84%	202.58%	187.31%
44	88.55%	66.72%	56.32%	50.47%	166.40%	127.99%	110.23%	100.90%	228.24%	176.96%	153.71%	141.83%	299.11%	232.54%	202.45%	187.38%
45	87.75%	65.98%	55.54%	49.73%	165.71%	127.38%	109.66%	100.40%	227.66%	176.56%	153.39%	141.70%	298.57%	232.17%	202.27%	187.44%
46	86.84%	65.13%	54.68%	48.87%	164.92%	126.68%	109.06%	99.90%	226.99%	176.08%	153.07%	141.54%	297.88%	231.71%	202.05%	187.46%
47	85.86%	64.20%	53.79%	47.94%	164.06%	125.89%	108.35%	99.30%	226.24%	175.49%	152.68%	141.36%	297.04%	231.18%	201.78%	187.48%
48	84.77%	63.18%	52.72%	46.92%	163.01%	125.04%	107.56%	98.68%	225.36%	174.83%	152.19%	141.15%	296.16%	230.58%	201.46%	187.48%
49	83.60%	62.06%	51.65%	45.84%	161.89%	124.09%	106.74%	97.97%	224.37%	174.13%	151.74%	140.92%	295.09%	229.89%	201.12%	187.47%
50	82.29%	60.84%	50.39%	44.61%	160.65%	122.98%	105.80%	97.21%	223.28%	173.33%	151.19%	140.62%	294.00%	229.15%	200.76%	187.45%
51	80.90%	59.47%	49.08%	43.24%	159.30%	121.80%	104.74%	96.40%	222.06%	172.43%	150.61%	140.41%	292.75%	228.37%	200.39%	187.44%
52	79.37%	58.04%	47.63%	41.79%	157.79%	120.54%	103.72%	95.62%	220.84%	171.57%	150.05%	140.13%	291.47%	227.56%	200.04%	187.45%
53	77.75%	56.46%	45.99%	40.23%	156.20%	119.16%	102.60%	94.76%	219.48%	170.64%	149.51%	139.91%	290.10%	226.74%	199.71%	187.49%
54	75.97%	54.79%	44.22%	38.55%	154.46%	117.68%	101.42%	93.88%	218.06%	169.68%	148.95%	139.72%	288.64%	225.94%	199.43%	187.56%
55	74.06%	52.90%	42.31%	36.72%	152.65%	116.20%	100.15%	92.93%	216.63%	168.72%	148.42%	139.55%	287.20%	225.16%	199.20%	187.65%
56	71.99%	50.77%	40.20%	34.73%	150.64%	114.55%	98.88%	91.98%	215.10%	167.75%	147.92%	139.43%	285.74%	224.40%	199.01%	187.75%
57	69.75%	48.43%	37.87%	32.39%	148.57%	112.81%	97.45%	90.99%	213.54%	166.77%	147.45%	139.30%	284.23%	223.68%	198.85%	187.85%
58	67.26%	45.90%	35.16%	29.65%	146.24%	110.94%	95.97%	89.94%	211.86%	165.70%	146.99%	139.18%	282.65%	222.96%	198.70%	187.92%
59	64.42%	42.98%	31.90%	26.49%	143.75%	108.84%	94.39%	88.81%	210.04%	164.63%	146.52%	139.02%	280.98%	222.21%	198.53%	187.90%
60	61.16%	39.49%	28.00%	22.86%	140.97%	106.53%	92.66%	87.53%	208.18%	163.50%	146.01%	138.78%	279.18%	221.41%	198.27%	187.78%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 1 - Income Option																
Premium Band 4: Rs. 1,50,000 and Above																
Age(Years)/ Income Period	Deferment: 5															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	102.77%	79.29%	68.43%	62.55%	184.04%	142.40%	123.06%	112.67%	248.25%	192.25%	166.32%	152.37%	323.30%	250.54%	216.68%	198.48%
1	102.87%	79.35%	68.49%	62.59%	184.23%	142.53%	123.17%	112.77%	248.46%	192.46%	166.46%	152.50%	323.59%	250.76%	216.87%	198.65%
2	102.97%	79.47%	68.55%	62.66%	184.42%	142.67%	123.29%	112.88%	248.70%	192.64%	166.67%	152.65%	323.89%	251.00%	217.09%	198.83%
3	103.12%	79.58%	68.65%	62.74%	184.69%	142.86%	123.45%	113.03%	249.05%	192.88%	166.87%	152.88%	324.27%	251.31%	217.37%	199.07%
4	103.16%	79.61%	68.68%	62.77%	184.76%	142.94%	123.52%	113.08%	249.18%	192.98%	166.96%	152.92%	324.46%	251.44%	217.53%	199.22%
5	103.14%	79.60%	68.67%	62.75%	184.78%	142.99%	123.57%	113.09%	249.21%	193.01%	166.98%	152.99%	324.51%	251.47%	217.51%	199.25%
6	103.09%	79.56%	68.63%	62.71%	184.76%	142.97%	123.55%	113.07%	249.19%	192.99%	166.97%	152.97%	324.49%	251.46%	217.49%	199.23%
7	103.01%	79.52%	68.59%	62.67%	184.71%	142.89%	123.51%	113.03%	249.14%	192.95%	166.93%	152.89%	324.42%	251.40%	217.45%	199.14%
8	102.96%	79.43%	68.52%	62.62%	184.64%	142.83%	123.41%	112.98%	249.05%	192.88%	166.82%	152.83%	324.32%	251.32%	217.37%	199.07%
9	102.85%	79.36%	68.47%	62.56%	184.54%	142.75%	123.38%	112.91%	248.94%	192.80%	166.79%	152.76%	324.14%	251.20%	217.27%	198.99%
10	102.79%	79.28%	68.36%	62.48%	184.44%	142.66%	123.30%	112.83%	248.81%	192.69%	166.65%	152.68%	324.02%	251.07%	217.15%	198.89%
11	102.70%	79.20%	68.29%	62.41%	184.28%	142.57%	123.17%	112.70%	248.67%	192.58%	166.56%	152.59%	323.81%	250.93%	217.03%	198.76%
12	102.57%	79.16%	68.21%	62.29%	184.16%	142.43%	123.09%	112.66%	248.49%	192.46%	166.50%	152.49%	323.64%	250.79%	216.91%	198.64%
13	102.52%	79.09%	68.14%	62.22%	184.05%	142.34%	123.00%	112.57%	248.39%	192.32%	166.37%	152.36%	323.48%	250.65%	216.79%	198.58%
14	102.41%	78.98%	68.07%	62.15%	183.94%	142.29%	122.91%	112.44%	248.24%	192.26%	166.28%	152.32%	323.30%	250.53%	216.68%	198.49%
15	102.34%	78.92%	68.01%	62.07%	183.85%	142.21%	122.84%	112.37%	248.13%	192.18%	166.21%	152.26%	323.18%	250.43%	216.59%	198.38%
16	102.28%	78.86%	67.94%	62.00%	183.78%	142.15%	122.78%	112.30%	248.01%	192.11%	166.14%	152.17%	323.08%	250.35%	216.52%	198.33%
17	102.23%	78.81%	67.89%	61.93%	183.71%	142.05%	122.72%	112.24%	247.98%	192.02%	166.09%	152.12%	323.05%	250.29%	216.47%	198.30%
18	102.15%	78.76%	67.83%	61.85%	183.66%	142.01%	122.67%	112.18%	247.94%	191.98%	166.06%	152.14%	322.97%	250.25%	216.44%	198.31%
19	102.15%	78.72%	67.77%	61.79%	183.63%	142.00%	122.58%	112.14%	247.91%	191.95%	165.98%	152.08%	322.94%	250.23%	216.44%	198.33%
20	102.07%	78.66%	67.71%	61.70%	183.60%	141.93%	122.58%	112.10%	247.85%	191.97%	166.01%	152.09%	322.93%	250.21%	216.44%	198.37%
21	102.03%	78.61%	67.65%	61.62%	183.57%	141.93%	122.53%	112.05%	247.88%	191.91%	165.95%	152.09%	322.93%	250.21%	216.45%	198.47%
22	102.02%	78.56%	67.57%	61.53%	183.54%	141.85%	122.48%	112.01%	247.83%	191.90%	165.95%	152.11%	322.93%	250.21%	216.48%	198.53%
23	101.97%	78.50%	67.48%	61.40%	183.51%	141.85%	122.43%	111.97%	247.86%	191.88%	165.99%	152.18%	322.93%	250.22%	216.52%	198.62%
24	101.91%	78.38%	67.38%	61.29%	183.47%	141.75%	122.33%	111.93%	247.81%	191.91%	165.99%	152.18%	322.97%	250.23%	216.57%	198.67%
25	101.80%	78.33%	67.27%	61.17%	183.39%	141.69%	122.32%	111.89%	247.78%	191.84%	166.00%	152.25%	322.92%	250.25%	216.63%	198.79%
26	101.72%	78.22%	67.11%	61.03%	183.33%	141.62%	122.25%	111.83%	247.78%	191.82%	166.00%	152.29%	322.92%	250.26%	216.69%	198.90%
27	101.64%	78.05%	66.95%	60.89%	183.29%	141.54%	122.14%	111.74%	247.74%	191.79%	165.96%	152.28%	322.90%	250.29%	216.77%	198.99%
28	101.49%	77.90%	66.80%	60.72%	183.19%	141.44%	122.06%	111.73%	247.65%	191.76%	166.02%	152.37%	322.87%	250.30%	216.85%	199.16%
29	101.34%	77.73%	66.61%	60.55%	183.08%	141.34%	121.98%	111.67%	247.58%	191.73%	166.03%	152.41%	322.85%	250.33%	216.92%	199.29%
30	101.17%	77.54%	66.38%	60.33%	182.91%	141.22%	121.90%	111.56%	247.54%	191.69%	166.04%	152.46%	322.81%	250.35%	217.00%	199.37%
31	100.93%	77.32%	66.16%	60.10%	182.76%	141.09%	121.79%	111.48%	247.42%	191.66%	166.05%	152.50%	322.78%	250.39%	217.09%	199.51%
32	100.73%	77.08%	65.92%	59.86%	182.59%	140.96%	121.65%	111.40%	247.33%	191.62%	166.06%	152.54%	322.74%	250.42%	217.17%	199.67%
33	100.43%	76.78%	65.66%	59.59%	182.40%	140.77%	121.54%	111.35%	247.22%	191.59%	166.06%	152.58%	322.70%	250.45%	217.26%	199.81%
34	100.10%	76.48%	65.38%	59.29%	182.16%	140.61%	121.42%	111.22%	247.12%	191.54%	166.06%	152.64%	322.66%	250.49%	217.35%	200.02%
35	99.79%	76.16%	65.04%	58.97%	181.94%	140.45%	121.28%	111.09%	247.01%	191.50%	166.06%	152.68%	322.58%	250.51%	217.44%	200.18%
36	99.39%	75.77%	64.70%	58.64%	181.70%	140.27%	121.18%	110.97%	246.85%	191.45%	166.05%	152.72%	322.57%	250.53%	217.53%	200.35%
37	98.97%	75.40%	64.30%	58.26%	181.45%	140.08%	120.97%	110.82%	246.71%	191.34%	166.04%	152.77%	322.51%	250.55%	217.62%	200.54%
38	98.48%	74.95%	63.90%	57.82%	181.14%	139.82%	120.79%	110.66%	246.60%	191.26%	166.01%	152.80%	322.44%	250.55%	217.69%	200.71%
39	97.98%	74.50%	63.46%	57.37%	180.83%	139.59%	120.57%	110.48%	246.43%	191.16%	165.97%	152.85%	322.34%	250.53%	217.77%	200.92%
40	97.40%	73.97%	62.95%	56.83%	180.50%	139.31%	120.33%	110.23%	246.20%	191.08%	165.91%	152.88%	322.20%	250.48%	217.83%	201.12%
41	96.81%	73.45%	62.37%	56.30%	180.09%	139.00%	120.01%	109.99%	245.95%	190.92%	165.83%	152.94%	322.02%	250.40%	217.88%	201.33%
42	96.13%	72.86%	61.79%	55.67%	179.66%	138.60%	119.69%	109.73%	245.66%	190.68%	165.73%	152.91%	321.74%	250.27%	217.89%	201.55%
43	95.39%	72.18%	61.10%	54.99%	179.16%	138.18%	119.27%	109.42%	245.26%	190.43%	165.53%	152.89%	321.38%	250.09%	217.88%	201.74%
44	94.61%	71.43%	60.39%	54.22%	178.56%	137.66%	118.84%	109.02%	244.78%	190.13%	165.35%	152.86%	320.97%	249.85%	217.83%	201.93%
45	93.69%	70.60%	59.56%	53.44%	177.87%	137.10%	118.35%	108.63%	244.26%	189.72%	165.14%	152.81%	320.47%	249.54%	217.75%	202.10%
46	92.75%	69.68%	58.66%	52.53%	177.07%	136.41%	117.73%	108.15%	243.60%	189.28%	164.87%	152.73%	319.82%	249.14%	217.62%	202.25%
47	91.64%	68.68%	57.66%	51.56%	176.20%	135.62%	117.06%	107.64%	242.87%	188.73%	164.50%	152.64%	319.06%	248.68%	217.45%	202.37%
48	90.48%	67.57%	56.57%	50.51%	175.15%	134.75%	116.35%	107.10%	242.00%	188.10%	164.12%	152.49%	318.22%	248.15%	217.25%	202.48%
49	89.19%	66.37%	55.39%	49.33%	174.05%	133.83%	115.53%	106.47%	241.02%	187.44%	163.70%	152.34%	317.20%	247.54%	217.01%	202.59%
50	87.80%	65.01%	54.05%	48.03%	172.79%	132.72%	114.63%	105.79%	239.95%	186.69%	163.29%	152.19%	316.12%	246.89%	216.77%	202.69%
51	86.25%	63.59%	52.66%	46.62%	171.38%	131.56%	113.68%	105.13%	238.78%	185.88%	162.80%	152.04%	314.86%	246.21%	216.53%	202.80%
52	84.57%	62.00%	51.07%	45.07%	169.89%	130.31%	112.67%	104.40%	237.55%	185.06%	162.37%	151.91%	313.62%	245.52%	216.31%	202.92%
53	82.80%	60.33%	49.32%	43.50%	168.25%	128.99%	111.61%	103.65%	236.22%	184.21%	161.90%	151.80%	312.33%	244.83%	216.12%	203.06%
54	80.85%	58.44%	47.45%	41.74%	166.54%	127.58%	110.52%	102.95%	234.84%	183.34%	161.48%	151.71%	311.02%	244.16%	215.98%	203.22%
55	78.71%	56.37%	45.38%	39.80%	164.63%	126.06%	109.39%	102.19%	233.46%	182.55%	161.08%	151.66%	309.69%	243.54%	215.90%	203.41%
56	76.44%	54.08%	43.14%	37.70%	162.70%	124.45%	108.24%	101.42%	232.04%	181.71%	160.73%	151.62%	308.33%	242.96%	215.84%	203.59%
57	73.92%	51.54%	40.63%	35.26%	160.56%	122.79%	106.99%	100.62%	230.53%	180.86%	160.40%	151.58%	306.96%	242.41%	215.83%	203.75%
58	71.15%	48.70%	37.69%	32.42%	158.26%	121.00%	105.68%	99.71%	229.00%	179.95%	160.09%	151.52%	305.54%	241.87%	215.81%	203.87%
59	67.90%	45.50%	34.20%	29.12%	155.70%	119.00%	104.26%	98.75%	227.26%	179.06%	159.75%	151.41%	304.06%	241.31%	215.73%	203.90%
60	64.29%	41.53%	30.03%	25.30%	152.87%	116.79%	102.72%	97.66%	225.47%	178.12%	159.37%	151.20%	302.45%	240.69%	215.56%	203.79%



Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	33.82%	33.33%	33.27%	70.20%	65.22%	63.17%	62.46%	100.32%	91.39%	87.64%	86.11%	137.71%	123.16%	116.95%	114.22%
1	NA	33.86%	33.36%	33.31%	70.24%	65.29%	63.25%	62.52%	100.45%	91.48%	87.72%	86.20%	137.88%	123.25%	117.07%	114.34%
2	NA	33.89%	33.40%	33.34%	70.40%	65.38%	63.33%	62.59%	100.67%	91.62%	87.84%	86.30%	138.14%	123.41%	117.21%	114.48%
3	35.23%	33.98%	33.49%	33.40%	70.51%	65.51%	63.44%	62.69%	100.87%	91.79%	87.98%	86.43%	138.35%	123.66%	117.38%	114.69%
4	35.23%	33.98%	33.48%	33.41%	70.56%	65.55%	63.48%	62.72%	100.95%	91.85%	88.04%	86.48%	138.46%	123.75%	117.46%	114.73%
5	35.21%	33.97%	33.48%	33.40%	70.61%	65.56%	63.48%	62.72%	100.97%	91.87%	88.06%	86.54%	138.54%	123.77%	117.48%	114.77%
6	35.16%	33.94%	33.44%	33.38%	70.59%	65.53%	63.46%	62.71%	100.90%	91.86%	88.04%	86.48%	138.52%	123.76%	117.52%	114.74%
7	35.12%	33.90%	33.41%	33.34%	70.49%	65.50%	63.43%	62.68%	100.91%	91.82%	88.01%	86.45%	138.47%	123.71%	117.43%	114.73%
8	35.05%	33.86%	33.37%	33.30%	70.43%	65.46%	63.40%	62.64%	100.85%	91.77%	87.96%	86.43%	138.40%	123.66%	117.37%	114.65%
9	34.99%	33.81%	33.32%	33.26%	70.41%	65.40%	63.34%	62.59%	100.71%	91.71%	87.91%	86.36%	138.24%	123.57%	117.35%	114.58%
10	34.92%	33.76%	33.28%	33.21%	70.28%	65.33%	63.28%	62.53%	100.67%	91.64%	87.84%	86.30%	138.18%	123.48%	117.22%	114.50%
11	34.85%	33.66%	33.22%	33.16%	70.20%	65.26%	63.21%	62.47%	100.52%	91.55%	87.77%	86.23%	138.01%	123.33%	117.15%	114.42%
12	34.79%	33.63%	33.17%	33.11%	70.12%	65.21%	63.16%	62.42%	100.42%	91.47%	87.68%	86.16%	137.88%	123.29%	117.06%	114.34%
13	34.71%	33.58%	33.13%	33.07%	70.04%	65.13%	63.09%	62.36%	100.32%	91.35%	87.63%	86.10%	137.77%	123.20%	116.98%	114.26%
14	34.68%	33.53%	33.09%	33.01%	69.97%	65.08%	63.03%	62.29%	100.24%	91.33%	87.52%	86.04%	137.66%	123.12%	116.90%	114.18%
15	34.64%	33.49%	33.05%	32.98%	69.91%	65.02%	62.95%	62.25%	100.16%	91.27%	87.47%	86.00%	137.52%	123.00%	116.85%	114.12%
16	34.55%	33.44%	33.01%	32.94%	69.86%	64.98%	62.93%	62.19%	100.11%	91.17%	87.47%	85.95%	137.51%	122.99%	116.80%	114.08%
17	34.52%	33.41%	32.98%	32.90%	69.83%	64.95%	62.89%	62.17%	100.06%	91.13%	87.39%	85.92%	137.40%	122.90%	116.77%	114.05%
18	34.55%	33.40%	32.95%	32.86%	69.79%	64.92%	62.84%	62.11%	100.03%	91.10%	87.36%	85.88%	137.42%	122.88%	116.69%	114.03%
19	34.48%	33.37%	32.92%	32.80%	69.72%	64.87%	62.81%	62.09%	100.01%	91.08%	87.34%	85.85%	137.35%	122.86%	116.73%	114.02%
20	34.47%	33.34%	32.89%	32.76%	69.70%	64.80%	62.78%	62.04%	99.99%	91.12%	87.32%	85.85%	137.33%	122.85%	116.72%	114.02%
21	34.50%	33.32%	32.84%	32.72%	69.68%	64.87%	62.76%	61.98%	99.93%	91.06%	87.32%	85.83%	137.38%	122.84%	116.71%	114.02%
22	34.43%	33.29%	32.82%	32.66%	69.71%	64.77%	62.72%	61.94%	99.96%	91.04%	87.29%	85.81%	137.38%	122.84%	116.71%	114.03%
23	34.46%	33.27%	32.76%	32.61%	69.64%	64.75%	62.70%	61.89%	99.91%	91.02%	87.32%	85.80%	137.38%	122.83%	116.66%	114.05%
24	34.38%	33.22%	32.71%	32.52%	69.66%	64.71%	62.64%	61.85%	99.94%	91.01%	87.25%	85.79%	137.32%	122.83%	116.71%	114.07%
25	34.35%	33.18%	32.64%	32.44%	69.58%	64.72%	62.59%	61.80%	99.92%	90.98%	87.24%	85.78%	137.36%	122.82%	116.71%	114.08%
26	34.31%	33.12%	32.55%	32.36%	69.59%	64.64%	62.53%	61.73%	99.90%	90.95%	87.19%	85.76%	137.35%	122.81%	116.70%	114.10%
27	34.26%	33.06%	32.47%	32.25%	69.54%	64.57%	62.46%	61.66%	99.81%	90.92%	87.18%	85.74%	137.27%	122.79%	116.70%	114.13%
28	34.20%	32.99%	32.37%	32.14%	69.43%	64.50%	62.38%	61.58%	99.80%	90.87%	87.12%	85.72%	137.28%	122.75%	116.69%	114.15%
29	34.12%	32.90%	32.26%	32.02%	69.35%	64.41%	62.29%	61.49%	99.70%	90.81%	87.08%	85.67%	137.23%	122.72%	116.68%	114.18%
30	34.04%	32.78%	32.14%	31.86%	69.26%	64.31%	62.19%	61.40%	99.67%	90.74%	87.02%	85.65%	137.17%	122.68%	116.68%	114.20%
31	33.94%	32.65%	31.98%	31.70%	69.15%	64.19%	62.07%	61.29%	99.58%	90.67%	86.97%	85.60%	137.04%	122.64%	116.61%	114.22%
32	33.82%	32.49%	31.83%	31.51%	69.03%	64.07%	61.90%	61.17%	99.48%	90.58%	86.90%	85.53%	137.01%	122.59%	116.65%	114.24%
33	33.68%	32.35%	31.61%	31.32%	68.88%	63.92%	61.77%	61.03%	99.31%	90.48%	86.83%	85.48%	136.86%	122.54%	116.63%	114.26%
34	33.49%	32.15%	31.41%	31.12%	68.72%	63.71%	61.61%	60.86%	99.17%	90.38%	86.75%	85.42%	136.75%	122.48%	116.56%	114.28%
35	33.32%	31.95%	31.20%	30.88%	68.48%	63.53%	61.44%	60.70%	98.97%	90.22%	86.67%	85.36%	136.64%	122.41%	116.54%	114.29%
36	33.11%	31.70%	30.96%	30.63%	68.31%	63.33%	61.26%	60.53%	98.85%	90.14%	86.57%	85.29%	136.45%	122.29%	116.51%	114.29%
37	32.88%	31.44%	30.68%	30.36%	68.03%	63.12%	61.06%	60.34%	98.61%	90.00%	86.41%	85.22%	136.36%	122.27%	116.47%	114.29%
38	32.62%	31.15%	30.38%	30.06%	67.75%	62.88%	60.79%	60.12%	98.40%	89.80%	86.29%	85.11%	136.15%	122.12%	116.42%	114.29%
39	32.28%	30.84%	30.07%	29.72%	67.41%	62.57%	60.56%	59.88%	98.17%	89.63%	86.16%	85.01%	135.98%	122.02%	116.36%	114.27%
40	31.93%	30.48%	29.73%	29.35%	67.08%	62.30%	60.29%	59.60%	97.91%	89.43%	86.00%	84.88%	135.77%	121.88%	116.27%	114.25%
41	31.51%	30.10%	29.32%	28.98%	66.72%	61.98%	59.98%	59.31%	97.63%	89.17%	85.81%	84.72%	135.54%	121.71%	116.17%	114.19%
42	31.09%	29.68%	28.92%	28.53%	66.32%	61.59%	59.62%	58.98%	97.30%	88.92%	85.59%	84.54%	135.25%	121.54%	115.99%	114.11%
43	30.64%	29.22%	28.44%	28.06%	65.83%	61.21%	59.26%	58.60%	96.87%	88.62%	85.34%	84.35%	134.85%	121.24%	115.80%	114.01%
44	30.09%	28.73%	27.97%	27.53%	65.28%	60.73%	58.80%	58.18%	96.39%	88.23%	85.00%	84.06%	134.39%	120.94%	115.58%	113.87%
45	29.52%	28.19%	27.39%	26.97%	64.74%	60.25%	58.35%	57.71%	95.90%	87.83%	84.65%	83.78%	133.89%	120.57%	115.26%	113.69%
46	28.90%	27.60%	26.81%	26.33%	64.07%	59.67%	57.78%	57.22%	95.27%	87.37%	84.21%	83.45%	133.31%	120.06%	114.91%	113.46%
47	28.20%	26.97%	26.15%	25.65%	63.40%	59.07%	57.21%	56.62%	94.62%	86.79%	83.75%	83.02%	132.57%	119.57%	114.50%	113.19%
48	27.48%	26.26%	25.44%	24.90%	62.54%	58.35%	56.52%	56.02%	93.83%	86.19%	83.23%	82.58%	131.73%	118.90%	114.01%	112.87%
49	26.68%	25.49%	24.65%	24.11%	61.72%	57.57%	55.76%	55.31%	92.95%	85.47%	82.60%	82.08%	130.80%	118.22%	113.47%	112.51%
50	25.84%	24.69%	23.80%	23.20%	60.76%	56.73%	54.97%	54.55%	91.99%	84.68%	81.92%	81.57%	129.76%	117.42%	112.87%	112.12%
51	24.93%	23.80%	22.88%	22.20%	59.72%	55.83%	54.11%	53.72%	90.94%	83.81%	81.17%	80.96%	128.64%	116.57%	112.22%	111.71%
52	23.95%	22.85%	21.87%	21.12%	58.63%	54.80%	53.16%	52.87%	89.82%	82.88%	80.38%	80.34%	127.43%	115.66%	111.52%	111.26%
53	22.93%	21.83%	20.73%	19.92%	57.38%	53.76%	52.14%	51.92%	88.62%	81.95%	79.60%	79.71%	126.09%	114.67%	110.79%	110.81%
54	21.81%	20.70%	19.48%	18.60%	56.12%	52.56%	51.07%	50.94%	87.29%	80.85%	78.72%	79.02%	124.71%	113.64%	110.04%	110.36%
55	20.63%	19.41%	18.10%	17.08%	54.77%	51.33%	49.86%	49.84%	85.95%	79.77%	77.80%	78.30%	123.24%	112.55%	109.26%	109.91%
56	NA	NA	NA	NA	53.27%	50.02%	48.60%	48.70%	84.46%	78.59%	76.84%	77.52%	121.66%	111.39%	108.46%	109.43%
57	NA	NA	NA	NA	51.67%	48.55%	47.21%	47.49%	82.94%	77.36%	75.77%	76.72%	119.97%	110.17%	107.62%	108.94%
58	NA	NA	NA	NA	50.01%	46.94%	45.71%	46.13%	81.25%	75.97%	74.64%	75.87%	118.14%	108.86%	106.73%	108.40%
59	NA	NA	NA	NA	48.04%	45.16%	44.03%	44.65%	79.37%	74.48%	73.42%	74.93%	116.14%	107.43%	105.74%	107.77%
60	NA	NA	NA	NA	45.85%	43.13%	42.15%	43.01%	77.25%	72.75%	72.07%	73.89%	113.91%	105.81%	104.61%	107.01%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 1																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	37.35%	36.41%	36.10%	78.63%	71.76%	68.86%	67.69%	111.86%	100.27%	95.36%	93.25%	152.72%	134.80%	127.10%	123.51%
1	NA	37.41%	36.43%	36.13%	78.73%	71.84%	68.93%	67.76%	112.01%	100.44%	95.46%	93.36%	152.91%	134.95%	127.23%	123.65%
2	39.80%	37.49%	36.52%	36.17%	78.91%	71.96%	69.02%	67.84%	112.18%	100.53%	95.60%	93.46%	153.14%	135.17%	127.38%	123.80%
3	39.89%	37.55%	36.57%	36.23%	79.08%	72.08%	69.13%	67.94%	112.40%	100.76%	95.79%	93.61%	153.42%	135.39%	127.58%	123.99%
4	39.91%	37.58%	36.58%	36.25%	79.14%	72.14%	69.17%	67.98%	112.50%	100.83%	95.85%	93.66%	153.59%	135.48%	127.65%	124.07%
5	39.91%	37.57%	36.59%	36.23%	79.14%	72.18%	69.19%	67.99%	112.52%	100.85%	95.87%	93.69%	153.62%	135.51%	127.72%	124.09%
6	39.86%	37.52%	36.54%	36.21%	79.12%	72.13%	69.16%	67.97%	112.51%	100.84%	95.81%	93.67%	153.60%	135.49%	127.66%	124.08%
7	39.80%	37.50%	36.51%	36.17%	79.07%	72.08%	69.14%	67.93%	112.47%	100.80%	95.77%	93.64%	153.55%	135.40%	127.62%	124.04%
8	39.74%	37.43%	36.46%	36.13%	79.02%	72.03%	69.09%	67.90%	112.40%	100.70%	95.78%	93.60%	153.41%	135.33%	127.56%	123.98%
9	39.67%	37.38%	36.42%	36.08%	78.89%	71.97%	69.04%	67.83%	112.31%	100.68%	95.67%	93.54%	153.36%	135.25%	127.49%	123.91%
10	39.60%	37.34%	36.34%	36.03%	78.81%	71.91%	68.97%	67.79%	112.21%	100.55%	95.61%	93.48%	153.18%	135.20%	127.41%	123.83%
11	39.53%	37.24%	36.29%	35.98%	78.77%	71.83%	68.91%	67.68%	112.10%	100.52%	95.52%	93.40%	153.05%	135.05%	127.32%	123.74%
12	39.46%	37.18%	36.25%	35.93%	78.63%	71.76%	68.84%	67.66%	111.94%	100.43%	95.45%	93.34%	152.97%	134.95%	127.23%	123.66%
13	39.35%	37.14%	36.18%	35.87%	78.54%	71.69%	68.78%	67.57%	111.84%	100.31%	95.38%	93.27%	152.80%	134.85%	127.15%	123.58%
14	39.32%	37.09%	36.14%	35.82%	78.48%	71.63%	68.71%	67.51%	111.75%	100.27%	95.31%	93.20%	152.69%	134.77%	127.08%	123.50%
15	39.28%	37.04%	36.10%	35.77%	78.40%	71.57%	68.67%	67.44%	111.72%	100.16%	95.25%	93.16%	152.60%	134.69%	127.02%	123.46%
16	39.24%	37.00%	36.06%	35.73%	78.35%	71.53%	68.62%	67.39%	111.60%	100.12%	95.21%	93.11%	152.47%	134.64%	126.97%	123.41%
17	39.22%	36.97%	36.02%	35.69%	78.31%	71.47%	68.58%	67.36%	111.56%	100.08%	95.18%	93.03%	152.47%	134.55%	126.94%	123.38%
18	39.15%	36.94%	35.99%	35.63%	78.27%	71.46%	68.50%	67.31%	111.53%	100.05%	95.15%	93.06%	152.44%	134.57%	126.88%	123.37%
19	39.12%	36.92%	35.95%	35.59%	78.25%	71.38%	68.52%	67.27%	111.50%	100.03%	95.11%	92.99%	152.42%	134.57%	126.86%	123.37%
20	39.11%	36.90%	35.92%	35.54%	78.22%	71.41%	68.46%	67.24%	111.49%	100.01%	95.12%	93.01%	152.36%	134.56%	126.90%	123.37%
21	39.09%	36.86%	35.88%	35.49%	78.20%	71.33%	68.43%	67.21%	111.53%	100.00%	95.10%	93.02%	152.41%	134.56%	126.85%	123.40%
22	39.12%	36.84%	35.84%	35.41%	78.19%	71.36%	68.38%	67.16%	111.47%	100.00%	95.10%	93.01%	152.42%	134.56%	126.86%	123.43%
23	39.04%	36.80%	35.80%	35.36%	78.16%	71.33%	68.35%	67.12%	111.47%	99.98%	95.06%	93.01%	152.42%	134.51%	126.89%	123.45%
24	39.06%	36.75%	35.72%	35.27%	78.09%	71.25%	68.29%	67.07%	111.46%	99.96%	95.02%	92.96%	152.42%	134.57%	126.94%	123.50%
25	38.99%	36.71%	35.65%	35.19%	78.11%	71.20%	68.24%	67.02%	111.43%	99.95%	95.05%	92.96%	152.42%	134.57%	126.95%	123.54%
26	38.93%	36.65%	35.57%	35.09%	78.06%	71.15%	68.18%	66.96%	111.46%	99.92%	95.02%	93.00%	152.41%	134.56%	126.97%	123.59%
27	38.87%	36.57%	35.47%	34.98%	78.01%	71.09%	68.11%	66.88%	111.38%	99.89%	94.96%	93.00%	152.34%	134.55%	126.98%	123.64%
28	38.80%	36.49%	35.36%	34.86%	77.89%	71.01%	68.03%	66.83%	111.33%	99.85%	94.99%	92.99%	152.37%	134.54%	127.00%	123.69%
29	38.71%	36.37%	35.22%	34.73%	77.86%	70.92%	67.94%	66.74%	111.28%	99.81%	94.90%	92.94%	152.33%	134.53%	126.98%	123.74%
30	38.61%	36.22%	35.08%	34.58%	77.76%	70.83%	67.84%	66.65%	111.21%	99.75%	94.86%	92.94%	152.29%	134.51%	127.03%	123.79%
31	38.50%	36.09%	34.92%	34.39%	77.60%	70.71%	67.73%	66.55%	111.13%	99.63%	94.88%	92.91%	152.23%	134.49%	127.04%	123.85%
32	38.37%	35.93%	34.75%	34.20%	77.46%	70.57%	67.59%	66.39%	111.03%	99.56%	94.83%	92.94%	152.12%	134.47%	127.06%	123.90%
33	38.22%	35.75%	34.56%	34.00%	77.31%	70.41%	67.42%	66.27%	110.92%	99.54%	94.73%	92.92%	152.04%	134.44%	127.08%	123.95%
34	37.99%	35.56%	34.32%	33.79%	77.13%	70.21%	67.27%	66.14%	110.74%	99.40%	94.68%	92.89%	152.02%	134.42%	127.09%	124.01%
35	37.79%	35.29%	34.07%	33.55%	76.94%	70.05%	67.11%	65.99%	110.60%	99.31%	94.63%	92.81%	151.88%	134.39%	127.10%	124.06%
36	37.56%	35.05%	33.82%	33.25%	76.66%	69.84%	66.93%	65.80%	110.51%	99.21%	94.56%	92.77%	151.79%	134.35%	127.06%	124.12%
37	37.30%	34.77%	33.55%	32.97%	76.42%	69.62%	66.74%	65.64%	110.28%	99.09%	94.47%	92.72%	151.74%	134.31%	127.10%	124.16%
38	36.96%	34.45%	33.22%	32.64%	76.14%	69.39%	66.52%	65.38%	110.10%	98.97%	94.38%	92.67%	151.57%	134.25%	127.04%	124.21%
39	36.62%	34.09%	32.88%	32.30%	75.84%	69.08%	66.24%	65.16%	109.90%	98.83%	94.27%	92.60%	151.44%	134.13%	127.01%	124.24%
40	36.25%	33.74%	32.49%	31.91%	75.45%	68.80%	65.98%	64.91%	109.61%	98.66%	94.15%	92.51%	151.27%	134.04%	126.97%	124.26%
41	35.79%	33.32%	32.08%	31.49%	75.08%	68.48%	65.69%	64.61%	109.35%	98.42%	93.95%	92.40%	151.02%	133.92%	126.89%	124.27%
42	35.28%	32.87%	31.65%	31.02%	74.62%	68.09%	65.31%	64.27%	109.04%	98.19%	93.76%	92.28%	150.78%	133.75%	126.79%	124.26%
43	34.78%	32.40%	31.15%	30.53%	74.16%	67.71%	64.94%	63.92%	108.64%	97.92%	93.55%	92.11%	150.48%	133.54%	126.65%	124.23%
44	34.24%	31.85%	30.63%	29.95%	73.61%	67.26%	64.52%	63.48%	108.22%	97.60%	93.28%	91.91%	150.09%	133.28%	126.46%	124.15%
45	33.58%	31.24%	30.02%	29.34%	73.04%	66.72%	64.00%	63.03%	107.74%	97.17%	92.97%	91.64%	149.58%	132.88%	126.21%	124.05%
46	32.88%	30.62%	29.37%	28.68%	72.35%	66.11%	63.48%	62.55%	107.12%	96.72%	92.54%	91.34%	148.96%	132.46%	125.93%	123.91%
47	32.18%	29.92%	28.65%	27.93%	71.59%	65.49%	62.84%	61.94%	106.41%	96.15%	92.12%	91.02%	148.33%	132.00%	125.58%	123.73%
48	31.36%	29.14%	27.88%	27.12%	70.75%	64.75%	62.13%	61.29%	105.61%	95.56%	91.63%	90.60%	147.52%	131.40%	125.17%	123.51%
49	30.49%	28.33%	27.02%	26.25%	69.87%	63.92%	61.41%	60.63%	104.77%	94.85%	91.03%	90.19%	146.62%	130.81%	124.73%	123.27%
50	29.55%	27.44%	26.09%	25.27%	68.81%	63.02%	60.55%	59.85%	103.73%	94.06%	90.42%	89.67%	145.62%	130.05%	124.22%	123.00%
51	28.53%	26.46%	25.11%	24.18%	67.71%	62.04%	59.65%	59.03%	102.72%	93.20%	89.72%	89.19%	144.54%	129.32%	123.69%	122.71%
52	27.46%	25.41%	23.97%	23.01%	66.53%	60.99%	58.68%	58.15%	101.58%	92.29%	88.97%	88.62%	143.39%	128.46%	123.13%	122.42%
53	26.32%	24.27%	22.71%	21.73%	65.26%	59.86%	57.63%	57.22%	100.30%	91.31%	88.18%	88.10%	142.12%	127.60%	122.56%	122.12%
54	25.03%	22.99%	21.36%	20.32%	63.85%	58.66%	56.50%	56.20%	99.01%	90.29%	87.36%	87.47%	140.85%	126.70%	121.97%	121.85%
55	23.72%	21.56%	19.83%	18.69%	62.42%	57.31%	55.29%	55.13%	97.60%	89.22%	86.51%	86.86%	139.42%	125.76%	121.40%	121.57%
56	NA	NA	NA	NA	60.81%	55.94%	53.98%	53.99%	96.15%	88.15%	85.68%	86.23%	137.97%	124.80%	120.81%	121.29%
57	NA	NA	NA	NA	59.17%	54.43%	52.56%	52.76%	94.56%	86.89%	84.69%	85.56%	136.41%	123.78%	120.21%	121.01%
58	NA	NA	NA	NA	57.31%	52.72%	51.02%	51.42%	92.91%	85.60%	83.71%	84.83%	134.71%	122.70%	119.59%	120.69%
59	NA	NA	NA	NA	55.21%	50.86%	49.30%	49.94%	91.05%	84.16%	82.55%	84.03%	132.86%	121.50%	118.89%	120.31%
60	NA	NA	NA	NA	52.87%	48.72%	47.41%	48.30%	88.89%	82.47%	81.31%	83.12%	130.77%	120.17%	118.11%	119.81%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 2																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	41.21%	39.70%	39.12%	87.71%	78.79%	74.96%	73.29%	124.14%	109.85%	103.66%	100.89%	168.77%	147.26%	137.92%	133.47%
1	44.69%	41.25%	39.75%	39.16%	87.83%	78.88%	75.04%	73.36%	124.31%	109.93%	103.77%	101.00%	169.02%	147.47%	138.06%	133.61%
2	44.77%	41.31%	39.80%	39.19%	87.97%	79.00%	75.09%	73.45%	124.51%	110.14%	103.92%	101.13%	169.27%	147.66%	138.24%	133.78%
3	44.87%	41.40%	39.88%	39.30%	88.20%	79.14%	75.25%	73.56%	124.80%	110.32%	104.07%	101.27%	169.57%	147.90%	138.50%	133.98%
4	44.95%	41.42%	39.89%	39.29%	88.22%	79.20%	75.31%	73.61%	124.85%	110.41%	104.19%	101.39%	169.70%	148.05%	138.55%	134.09%
5	44.93%	41.40%	39.88%	39.28%	88.28%	79.21%	75.31%	73.61%	124.88%	110.43%	104.21%	101.40%	169.73%	148.02%	138.61%	134.09%
6	44.84%	41.37%	39.85%	39.25%	88.20%	79.18%	75.30%	73.59%	124.91%	110.42%	104.20%	101.39%	169.71%	148.06%	138.59%	134.07%
7	44.83%	41.33%	39.82%	39.21%	88.21%	79.15%	75.27%	73.56%	124.87%	110.38%	104.17%	101.36%	169.65%	147.96%	138.52%	134.04%
8	44.73%	41.28%	39.77%	39.15%	88.15%	79.10%	75.20%	73.52%	124.80%	110.32%	104.12%	101.31%	169.57%	147.89%	138.49%	133.98%
9	44.65%	41.23%	39.72%	39.12%	88.02%	79.03%	75.17%	73.46%	124.71%	110.25%	104.05%	101.22%	169.45%	147.85%	138.38%	133.90%
10	44.57%	41.16%	39.66%	39.04%	87.98%	78.96%	75.10%	73.40%	124.54%	110.16%	103.94%	101.15%	169.32%	147.70%	138.28%	133.82%
11	44.49%	41.07%	39.60%	38.98%	87.83%	78.84%	75.03%	73.32%	124.43%	110.07%	103.84%	101.06%	169.18%	147.59%	138.19%	133.73%
12	44.42%	40.99%	39.55%	38.92%	87.74%	78.81%	74.93%	73.27%	124.31%	109.93%	103.77%	100.99%	169.04%	147.49%	138.08%	133.64%
13	44.35%	40.94%	39.49%	38.87%	87.65%	78.74%	74.86%	73.20%	124.10%	109.89%	103.69%	100.92%	168.91%	147.38%	137.99%	133.56%
14	44.30%	40.90%	39.43%	38.82%	87.57%	78.67%	74.79%	73.09%	124.21%	109.81%	103.62%	100.86%	168.80%	147.30%	137.91%	133.49%
15	44.24%	40.85%	39.38%	38.76%	87.49%	78.56%	74.72%	73.03%	123.97%	109.75%	103.57%	100.81%	168.65%	147.22%	137.84%	133.44%
16	44.20%	40.80%	39.35%	38.71%	87.38%	78.51%	74.68%	72.98%	123.91%	109.65%	103.52%	100.77%	168.58%	147.17%	137.80%	133.39%
17	44.15%	40.77%	39.31%	38.67%	87.34%	78.47%	74.63%	72.94%	123.91%	109.66%	103.49%	100.73%	168.52%	147.13%	137.80%	133.37%
18	44.13%	40.73%	39.25%	38.63%	87.30%	78.43%	74.60%	72.90%	123.82%	109.58%	103.47%	100.72%	168.49%	147.05%	137.78%	133.40%
19	44.11%	40.70%	39.22%	38.58%	87.32%	78.40%	74.57%	72.87%	123.80%	109.57%	103.45%	100.71%	168.53%	147.04%	137.73%	133.38%
20	44.07%	40.67%	39.17%	38.53%	87.25%	78.38%	74.54%	72.82%	123.79%	109.56%	103.43%	100.71%	168.48%	147.04%	137.74%	133.41%
21	44.07%	40.64%	39.13%	38.46%	87.23%	78.36%	74.50%	72.79%	123.84%	109.55%	103.44%	100.71%	168.48%	147.05%	137.75%	133.44%
22	43.99%	40.61%	39.06%	38.41%	87.21%	78.33%	74.47%	72.75%	123.79%	109.56%	103.43%	100.72%	168.54%	147.06%	137.78%	133.48%
23	43.96%	40.57%	39.01%	38.34%	87.24%	78.31%	74.43%	72.72%	123.78%	109.54%	103.43%	100.73%	168.50%	147.07%	137.80%	133.54%
24	43.92%	40.52%	38.95%	38.24%	87.16%	78.27%	74.38%	72.67%	123.77%	109.53%	103.43%	100.74%	168.57%	147.14%	137.83%	133.59%
25	43.93%	40.46%	38.87%	38.15%	87.13%	78.22%	74.33%	72.62%	123.77%	109.52%	103.43%	100.76%	168.52%	147.15%	137.90%	133.66%
26	43.82%	40.39%	38.78%	38.02%	87.08%	78.17%	74.28%	72.57%	123.80%	109.50%	103.42%	100.76%	168.52%	147.10%	137.93%	133.73%
27	43.76%	40.31%	38.68%	37.91%	87.02%	78.10%	74.21%	72.51%	123.72%	109.48%	103.41%	100.79%	168.52%	147.12%	137.94%	133.81%
28	43.67%	40.22%	38.57%	37.78%	86.95%	78.03%	74.11%	72.45%	123.74%	109.46%	103.35%	100.81%	168.50%	147.18%	138.00%	133.89%
29	43.58%	40.09%	38.43%	37.64%	86.87%	77.94%	74.05%	72.37%	123.64%	109.42%	103.39%	100.81%	168.49%	147.18%	138.02%	133.97%
30	43.48%	39.94%	38.26%	37.48%	86.77%	77.78%	73.90%	72.29%	123.58%	109.38%	103.38%	100.84%	168.45%	147.19%	138.06%	134.04%
31	43.35%	39.77%	38.08%	37.29%	86.65%	77.67%	73.79%	72.20%	123.51%	109.34%	103.37%	100.85%	168.42%	147.20%	138.11%	134.13%
32	43.20%	39.60%	37.89%	37.09%	86.51%	77.55%	73.68%	72.09%	123.42%	109.29%	103.35%	100.86%	168.39%	147.20%	138.15%	134.22%
33	43.02%	39.41%	37.68%	36.87%	86.30%	77.39%	73.55%	71.93%	123.34%	109.23%	103.28%	100.87%	168.34%	147.20%	138.20%	134.33%
34	42.79%	39.17%	37.46%	36.64%	86.12%	77.23%	73.41%	71.80%	123.23%	109.18%	103.30%	100.89%	168.30%	147.21%	138.24%	134.39%
35	42.54%	38.92%	37.19%	36.39%	85.91%	77.06%	73.25%	71.66%	123.06%	109.12%	103.22%	100.90%	168.24%	147.15%	138.28%	134.49%
36	42.28%	38.63%	36.90%	36.10%	85.68%	76.86%	73.08%	71.51%	122.99%	109.05%	103.24%	100.90%	168.19%	147.15%	138.32%	134.58%
37	41.99%	38.34%	36.61%	35.78%	85.43%	76.60%	72.90%	71.32%	122.80%	108.97%	103.16%	100.86%	168.13%	147.14%	138.35%	134.67%
38	41.63%	37.99%	36.26%	35.45%	85.16%	76.38%	72.65%	71.13%	122.65%	108.88%	103.10%	100.88%	168.05%	147.12%	138.37%	134.75%
39	41.24%	37.62%	35.88%	35.05%	84.80%	76.12%	72.42%	70.90%	122.48%	108.72%	103.02%	100.82%	167.95%	147.13%	138.37%	134.84%
40	40.78%	37.23%	35.51%	34.66%	84.47%	75.85%	72.15%	70.64%	122.28%	108.59%	102.94%	100.78%	167.83%	147.02%	138.37%	134.91%
41	40.33%	36.76%	35.04%	34.21%	84.10%	75.48%	71.84%	70.38%	122.00%	108.44%	102.84%	100.73%	167.61%	146.92%	138.34%	134.98%
42	39.78%	36.31%	34.58%	33.71%	83.64%	75.14%	71.50%	70.08%	121.78%	108.24%	102.70%	100.64%	167.40%	146.79%	138.28%	135.03%
43	39.24%	35.76%	34.06%	33.17%	83.11%	74.69%	71.13%	69.69%	121.41%	108.01%	102.48%	100.53%	167.06%	146.62%	138.18%	135.05%
44	38.60%	35.19%	33.49%	32.58%	82.60%	74.25%	70.68%	69.31%	120.96%	107.66%	102.25%	100.40%	166.77%	146.39%	138.05%	135.04%
45	37.93%	34.56%	32.83%	31.90%	82.02%	73.75%	70.19%	68.84%	120.50%	107.32%	101.97%	100.21%	166.29%	146.05%	137.86%	135.01%
46	37.18%	33.87%	32.14%	31.20%	81.30%	73.12%	69.61%	68.34%	119.89%	106.86%	101.62%	100.00%	165.76%	145.70%	137.62%	134.94%
47	36.36%	33.08%	31.39%	30.41%	80.51%	72.42%	69.01%	67.74%	119.25%	106.37%	101.23%	99.73%	165.08%	145.27%	137.33%	134.83%
48	35.47%	32.30%	30.53%	29.57%	79.62%	71.71%	68.29%	67.15%	118.47%	105.75%	100.77%	99.43%	164.31%	144.72%	136.98%	134.70%
49	34.52%	31.38%	29.61%	28.59%	78.65%	70.83%	67.50%	66.44%	117.57%	105.08%	100.26%	99.09%	163.40%	144.12%	136.60%	134.53%
50	33.48%	30.39%	28.61%	27.51%	77.58%	69.92%	66.64%	65.68%	116.59%	104.38%	99.70%	98.71%	162.48%	143.45%	136.18%	134.34%
51	32.37%	29.33%	27.49%	26.38%	76.36%	68.90%	65.73%	64.92%	115.53%	103.53%	99.08%	98.30%	161.40%	142.73%	135.72%	134.14%
52	31.19%	28.15%	26.23%	25.07%	75.10%	67.80%	64.71%	64.05%	114.39%	102.67%	98.44%	97.87%	160.36%	142.00%	135.26%	133.94%
53	29.85%	26.88%	24.87%	23.72%	73.77%	66.57%	63.67%	63.07%	113.18%	101.75%	97.75%	97.42%	159.14%	141.23%	134.79%	133.74%
54	28.50%	25.44%	23.38%	22.18%	72.33%	65.32%	62.53%	62.09%	111.83%	100.78%	97.04%	96.97%	157.98%	140.44%	134.33%	133.54%
55	26.97%	23.85%	21.72%	20.46%	70.74%	63.98%	61.34%	61.03%	110.47%	99.76%	96.32%	96.51%	156.69%	139.64%	133.87%	133.35%
56	NA	NA	NA	NA	69.05%	62.49%	59.98%	59.95%	109.05%	98.70%	95.55%	96.04%	155.38%	138.83%	133.43%	133.17%
57	NA	NA	NA	NA	67.23%	60.97%	58.54%	58.72%	107.47%	97.58%	94.74%	95.55%	154.00%	137.98%	132.99%	132.97%
58	NA	NA	NA	NA	65.27%	59.16%	56.99%	57.41%	105.83%	96.36%	93.88%	95.00%	152.52%	137.10%	132.51%	132.72%
59	NA	NA	NA	NA	63.13%	57.22%	55.26%	55.95%	104.00%	95.07%	92.93%	94.37%	150.90%	136.15%	131.98%	132.40%
60	NA	NA	NA	NA	60.59%	55.01%	53.31%	54.33%	101.97%	93.56%	91.85%	93.62%	149.09%	135.09%	131.36%	131.95%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 3																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	49.95%	45.27%	43.24%	42.36%	97.38%	86.24%	81.48%	79.27%	137.28%	120.06%	112.57%	109.08%	185.97%	160.72%	149.49%	144.15%
1	50.02%	45.32%	43.29%	42.41%	97.50%	86.39%	81.56%	79.36%	137.52%	120.15%	112.68%	109.19%	186.20%	160.84%	149.65%	144.30%
2	50.10%	45.39%	43.35%	42.46%	97.71%	86.52%	81.65%	79.44%	137.67%	120.37%	112.84%	109.32%	186.46%	161.05%	149.85%	144.47%
3	50.22%	45.47%	43.43%	42.54%	97.91%	86.67%	81.80%	79.56%	137.94%	120.58%	113.01%	109.54%	186.84%	161.35%	150.09%	144.70%
4	50.24%	45.50%	43.45%	42.55%	97.99%	86.73%	81.85%	79.66%	138.10%	120.66%	113.09%	109.56%	186.97%	161.45%	150.18%	144.79%
5	50.23%	45.48%	43.44%	42.53%	98.00%	86.74%	81.86%	79.64%	138.14%	120.68%	113.10%	109.63%	187.00%	161.48%	150.21%	144.82%
6	50.18%	45.45%	43.41%	42.50%	97.98%	86.73%	81.85%	79.65%	138.12%	120.67%	113.14%	109.62%	187.04%	161.47%	150.20%	144.81%
7	50.13%	45.41%	43.37%	42.46%	97.93%	86.69%	81.82%	79.56%	138.07%	120.63%	113.05%	109.53%	186.92%	161.42%	150.15%	144.77%
8	50.06%	45.36%	43.32%	42.43%	97.87%	86.64%	81.76%	79.51%	137.99%	120.62%	113.00%	109.54%	186.83%	161.35%	150.08%	144.71%
9	49.98%	45.30%	43.27%	42.36%	97.79%	86.57%	81.71%	79.45%	137.84%	120.49%	112.93%	109.42%	186.65%	161.20%	150.00%	144.63%
10	49.91%	45.24%	43.20%	42.31%	97.69%	86.49%	81.63%	79.41%	137.78%	120.40%	112.86%	109.36%	186.57%	161.14%	149.90%	144.54%
11	49.82%	45.17%	43.15%	42.24%	97.59%	86.41%	81.56%	79.32%	137.60%	120.30%	112.78%	109.28%	186.42%	160.97%	149.80%	144.45%
12	49.75%	45.11%	43.06%	42.19%	97.48%	86.33%	81.44%	79.25%	137.53%	120.21%	112.69%	109.21%	186.22%	160.92%	149.69%	144.36%
13	49.68%	45.03%	43.02%	42.11%	97.33%	86.25%	81.41%	79.18%	137.36%	120.12%	112.60%	109.13%	186.08%	160.76%	149.59%	144.28%
14	49.61%	44.97%	42.94%	42.04%	97.25%	86.12%	81.30%	79.11%	137.21%	119.98%	112.55%	109.07%	185.96%	160.67%	149.51%	144.21%
15	49.55%	44.93%	42.89%	41.98%	97.17%	86.06%	81.24%	79.05%	137.18%	119.92%	112.49%	109.02%	185.86%	160.59%	149.44%	144.16%
16	49.51%	44.89%	42.82%	41.92%	97.11%	86.06%	81.20%	79.00%	137.10%	119.87%	112.45%	108.99%	185.79%	160.54%	149.40%	144.08%
17	49.46%	44.85%	42.79%	41.88%	97.06%	85.96%	81.14%	78.95%	137.00%	119.83%	112.36%	108.96%	185.74%	160.50%	149.37%	144.06%
18	49.38%	44.79%	42.74%	41.80%	97.02%	85.93%	81.11%	78.91%	137.02%	119.86%	112.33%	108.95%	185.71%	160.48%	149.35%	144.07%
19	49.35%	44.78%	42.69%	41.77%	96.99%	85.90%	81.07%	78.88%	137.01%	119.79%	112.32%	108.95%	185.64%	160.48%	149.36%	144.09%
20	49.38%	44.70%	42.65%	41.69%	96.96%	85.88%	81.04%	78.85%	137.00%	119.83%	112.38%	108.95%	185.70%	160.49%	149.37%	144.13%
21	49.35%	44.71%	42.60%	41.63%	96.94%	85.85%	81.01%	78.82%	137.00%	119.83%	112.32%	108.97%	185.66%	160.48%	149.40%	144.23%
22	49.32%	44.64%	42.56%	41.57%	96.92%	85.82%	80.98%	78.78%	137.00%	119.78%	112.33%	108.99%	185.73%	160.52%	149.43%	144.29%
23	49.23%	44.58%	42.49%	41.49%	96.90%	85.80%	80.95%	78.75%	137.01%	119.84%	112.33%	109.01%	185.76%	160.54%	149.47%	144.37%
24	49.20%	44.53%	42.42%	41.41%	96.88%	85.77%	80.91%	78.70%	136.95%	119.78%	112.40%	109.04%	185.78%	160.57%	149.52%	144.45%
25	49.15%	44.48%	42.33%	41.31%	96.84%	85.72%	80.85%	78.66%	136.95%	119.78%	112.35%	109.08%	185.80%	160.59%	149.57%	144.54%
26	49.08%	44.38%	42.24%	41.20%	96.79%	85.66%	80.79%	78.58%	136.99%	119.83%	112.42%	109.11%	185.81%	160.62%	149.64%	144.64%
27	49.01%	44.30%	42.13%	41.07%	96.74%	85.60%	80.73%	78.58%	136.97%	119.76%	112.37%	109.15%	185.81%	160.65%	149.70%	144.73%
28	48.91%	44.19%	41.98%	40.93%	96.67%	85.53%	80.66%	78.47%	136.89%	119.75%	112.44%	109.19%	185.77%	160.73%	149.76%	144.84%
29	48.81%	44.07%	41.81%	40.75%	96.58%	85.44%	80.59%	78.41%	136.91%	119.79%	112.40%	109.23%	185.82%	160.71%	149.83%	144.91%
30	48.68%	43.92%	41.67%	40.60%	96.42%	85.34%	80.50%	78.35%	136.81%	119.71%	112.46%	109.27%	185.82%	160.73%	149.90%	145.06%
31	48.49%	43.75%	41.47%	40.41%	96.30%	85.22%	80.35%	78.26%	136.81%	119.69%	112.41%	109.31%	185.81%	160.82%	149.98%	145.14%
32	48.32%	43.51%	41.28%	40.21%	96.16%	85.10%	80.24%	78.17%	136.74%	119.67%	112.47%	109.36%	185.80%	160.86%	150.05%	145.26%
33	48.12%	43.30%	41.04%	39.97%	96.00%	84.92%	80.13%	78.07%	136.67%	119.63%	112.48%	109.40%	185.79%	160.89%	150.13%	145.39%
34	47.90%	43.07%	40.79%	39.71%	95.82%	84.75%	80.00%	77.96%	136.59%	119.61%	112.48%	109.43%	185.78%	160.92%	150.20%	145.51%
35	47.59%	42.78%	40.51%	39.45%	95.56%	84.59%	79.86%	77.84%	136.45%	119.57%	112.49%	109.46%	185.77%	160.90%	150.28%	145.65%
36	47.32%	42.47%	40.23%	39.15%	95.33%	84.41%	79.71%	77.70%	136.36%	119.53%	112.42%	109.51%	185.69%	160.99%	150.35%	145.79%
37	46.98%	42.16%	39.91%	38.82%	95.09%	84.21%	79.53%	77.54%	136.26%	119.47%	112.47%	109.55%	185.72%	160.95%	150.42%	145.93%
38	46.56%	41.76%	39.54%	38.46%	94.82%	83.99%	79.34%	77.34%	136.14%	119.42%	112.41%	109.56%	185.68%	161.02%	150.48%	146.07%
39	46.16%	41.38%	39.17%	38.09%	94.52%	83.70%	79.07%	77.12%	136.01%	119.35%	112.41%	109.57%	185.62%	161.02%	150.53%	146.21%
40	45.72%	40.98%	38.74%	37.62%	94.14%	83.43%	78.83%	76.90%	135.79%	119.24%	112.32%	109.60%	185.53%	160.98%	150.57%	146.34%
41	45.19%	40.48%	38.28%	37.15%	93.77%	83.13%	78.53%	76.66%	135.60%	119.12%	112.23%	109.58%	185.34%	160.87%	150.58%	146.46%
42	44.65%	39.99%	37.76%	36.62%	93.30%	82.74%	78.19%	76.34%	135.36%	118.91%	112.13%	109.56%	185.16%	160.78%	150.57%	146.57%
43	44.00%	39.40%	37.20%	36.07%	92.84%	82.35%	77.82%	76.01%	135.06%	118.70%	112.00%	109.51%	184.92%	160.64%	150.53%	146.65%
44	43.31%	38.82%	36.55%	35.41%	92.26%	81.86%	77.42%	75.64%	134.70%	118.45%	111.82%	109.43%	184.54%	160.45%	150.43%	146.72%
45	42.61%	38.12%	35.89%	34.70%	91.60%	81.32%	76.90%	75.19%	134.21%	118.13%	111.57%	109.34%	184.14%	160.20%	150.30%	146.75%
46	41.79%	37.36%	35.14%	33.96%	90.93%	80.70%	76.37%	74.71%	133.62%	117.70%	111.27%	109.20%	183.64%	159.81%	150.12%	146.75%
47	40.89%	36.53%	34.30%	33.14%	90.09%	79.98%	75.72%	74.15%	133.01%	117.21%	110.97%	108.98%	182.99%	159.44%	149.89%	146.72%
48	39.92%	35.63%	33.39%	32.18%	89.17%	79.18%	74.99%	73.56%	132.25%	116.69%	110.55%	108.77%	182.24%	158.94%	149.62%	146.65%
49	38.87%	34.61%	32.39%	31.14%	88.16%	78.36%	74.26%	72.87%	131.38%	116.05%	110.15%	108.52%	181.46%	158.36%	149.29%	146.55%
50	37.74%	33.55%	31.31%	29.99%	87.04%	77.40%	73.39%	72.13%	130.44%	115.36%	109.64%	108.24%	180.54%	157.76%	148.94%	146.44%
51	36.46%	32.37%	30.07%	28.74%	85.81%	76.34%	72.46%	71.34%	129.41%	114.67%	109.13%	107.95%	179.55%	157.12%	148.56%	146.31%
52	35.17%	31.13%	28.73%	27.42%	84.50%	75.16%	71.46%	70.56%	128.31%	113.88%	108.59%	107.64%	178.46%	156.45%	148.18%	146.18%
53	33.73%	29.70%	27.24%	25.91%	83.03%	74.01%	70.40%	69.63%	127.08%	113.02%	108.03%	107.33%	177.38%	155.75%	147.80%	146.05%
54	32.18%	28.10%	25.61%	24.28%	81.53%	72.66%	69.21%	68.67%	125.84%	112.16%	107.47%	107.04%	176.27%	155.05%	147.42%	145.91%
55	30.49%	26.36%	23.79%	22.45%	79.87%	71.28%	68.03%	67.65%	124.61%	111.29%	106.92%	106.73%	175.05%	154.36%	147.07%	145.79%
56	NA	NA	NA	NA	78.09%	69.84%	66.70%	66.59%	123.18%	110.36%	106.33%	106.44%	173.86%	153.66%	146.72%	145.66%
57	NA	NA	NA	NA	76.18%	68.16%	65.28%	65.45%	121.73%	109.40%	105.74%	106.14%	172.62%	152.95%	146.37%	145.49%
58	NA	NA	NA	NA	74.12%	66.36%	63.75%	64.20%	120.17%	108.38%	105.11%	105.79%	171.30%	152.20%	145.98%	145.28%
59	NA	NA	NA	NA	71.87%	64.36%	62.06%	62.80%	118.46%	107.25%	104.42%	105.39%	169.86%	151.40%	145.54%	144.97%
60	NA	NA	NA	NA	69.16%	62.11%	60.12%	61.20%	116.53%	105.97%	103.63%	104.87%	168.25%	150.47%	144.99%	144.53%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 4																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	55.61%	49.65%	47.02%	45.86%	107.73%	94.30%	88.44%	85.71%	151.34%	131.01%	122.06%	117.82%	204.37%	174.97%	161.90%	155.50%
1	55.68%	49.69%	47.07%	45.90%	107.92%	94.46%	88.53%	85.80%	151.59%	131.16%	122.20%	117.96%	204.61%	175.17%	162.08%	155.67%
2	55.77%	49.77%	47.13%	45.95%	108.09%	94.60%	88.67%	85.89%	151.82%	131.33%	122.41%	118.13%	204.89%	175.41%	162.29%	155.90%
3	55.95%	49.88%	47.23%	46.04%	108.31%	94.77%	88.80%	86.07%	152.10%	131.56%	122.54%	118.31%	205.30%	175.70%	162.54%	156.10%
4	55.93%	49.90%	47.25%	46.06%	108.45%	94.82%	88.91%	86.10%	152.22%	131.70%	122.62%	118.38%	205.44%	175.82%	162.68%	156.20%
5	55.96%	49.89%	47.23%	46.04%	108.47%	94.85%	88.92%	86.11%	152.25%	131.68%	122.70%	118.41%	205.48%	175.85%	162.68%	156.23%
6	55.87%	49.86%	47.20%	46.01%	108.39%	94.83%	88.84%	86.11%	152.23%	131.66%	122.68%	118.40%	205.46%	175.89%	162.70%	156.22%
7	55.81%	49.82%	47.16%	45.96%	108.34%	94.79%	88.81%	86.08%	152.18%	131.62%	122.65%	118.36%	205.39%	175.78%	162.62%	156.19%
8	55.75%	49.75%	47.11%	45.92%	108.27%	94.73%	88.81%	86.03%	152.10%	131.55%	122.59%	118.32%	205.29%	175.71%	162.59%	156.14%
9	55.66%	49.69%	47.06%	45.86%	108.18%	94.66%	88.74%	85.91%	151.99%	131.47%	122.53%	118.25%	205.16%	175.61%	162.45%	156.04%
10	55.58%	49.63%	46.98%	45.77%	108.08%	94.57%	88.63%	85.85%	151.81%	131.37%	122.38%	118.18%	204.96%	175.50%	162.35%	155.95%
11	55.50%	49.54%	46.92%	45.70%	107.92%	94.43%	88.54%	85.77%	151.74%	131.27%	122.30%	118.10%	204.86%	175.38%	162.24%	155.85%
12	55.41%	49.48%	46.86%	45.63%	107.81%	94.35%	88.46%	85.70%	151.61%	131.17%	122.21%	117.98%	204.71%	175.26%	162.14%	155.75%
13	55.33%	49.37%	46.79%	45.57%	107.76%	94.26%	88.38%	85.62%	151.43%	131.02%	122.14%	117.91%	204.56%	175.15%	162.03%	155.67%
14	55.26%	49.32%	46.71%	45.48%	107.66%	94.18%	88.32%	85.55%	151.32%	131.00%	122.06%	117.84%	204.38%	174.99%	161.95%	155.61%
15	55.20%	49.27%	46.65%	45.42%	107.58%	94.12%	88.25%	85.50%	151.23%	130.87%	122.00%	117.79%	204.28%	174.92%	161.88%	155.56%
16	55.09%	49.20%	46.59%	45.36%	107.52%	94.07%	88.20%	85.44%	151.11%	130.87%	121.96%	117.75%	204.20%	174.85%	161.84%	155.53%
17	55.10%	49.15%	46.52%	45.30%	107.41%	94.01%	88.14%	85.40%	151.11%	130.78%	121.93%	117.73%	204.09%	174.82%	161.82%	155.53%
18	55.07%	49.13%	46.48%	45.25%	107.37%	93.98%	88.11%	85.35%	151.08%	130.75%	121.91%	117.73%	204.07%	174.82%	161.81%	155.54%
19	54.98%	49.08%	46.45%	45.19%	107.34%	93.95%	88.07%	85.33%	151.07%	130.74%	121.90%	117.73%	204.12%	174.82%	161.82%	155.58%
20	54.95%	49.04%	46.40%	45.13%	107.32%	93.92%	88.05%	85.29%	151.06%	130.80%	121.91%	117.75%	204.13%	174.81%	161.85%	155.63%
21	54.92%	49.00%	46.33%	45.07%	107.29%	93.91%	88.03%	85.28%	151.07%	130.75%	121.91%	117.78%	204.15%	174.84%	161.89%	155.71%
22	54.94%	48.96%	46.28%	44.99%	107.28%	93.88%	87.98%	85.25%	151.08%	130.76%	121.93%	117.81%	204.12%	174.89%	161.94%	155.79%
23	54.90%	48.91%	46.21%	44.91%	107.26%	93.85%	87.91%	85.22%	151.08%	130.82%	121.95%	117.86%	204.21%	174.91%	162.00%	155.93%
24	54.85%	48.85%	46.13%	44.82%	107.24%	93.81%	87.93%	85.19%	151.09%	130.77%	121.97%	117.91%	204.24%	174.95%	162.07%	156.00%
25	54.75%	48.77%	46.04%	44.70%	107.20%	93.77%	87.89%	85.14%	151.04%	130.78%	122.00%	117.97%	204.27%	175.00%	162.14%	156.11%
26	54.67%	48.69%	45.94%	44.58%	107.15%	93.71%	87.84%	85.13%	151.09%	130.79%	122.02%	118.02%	204.31%	175.05%	162.23%	156.23%
27	54.59%	48.57%	45.81%	44.43%	107.10%	93.66%	87.79%	85.07%	151.09%	130.79%	122.05%	118.06%	204.33%	175.16%	162.32%	156.36%
28	54.49%	48.47%	45.68%	44.29%	107.03%	93.59%	87.67%	85.05%	151.07%	130.79%	122.08%	118.14%	204.35%	175.15%	162.41%	156.49%
29	54.36%	48.28%	45.50%	44.14%	106.94%	93.46%	87.62%	84.95%	151.05%	130.85%	122.11%	118.24%	204.39%	175.21%	162.51%	156.63%
30	54.23%	48.12%	45.32%	43.97%	106.83%	93.36%	87.55%	84.95%	151.02%	130.79%	122.14%	118.30%	204.41%	175.33%	162.61%	156.81%
31	54.06%	47.94%	45.12%	43.77%	106.66%	93.26%	87.46%	84.83%	150.93%	130.79%	122.18%	118.35%	204.43%	175.39%	162.71%	156.96%
32	53.82%	47.74%	44.91%	43.56%	106.52%	93.15%	87.36%	84.81%	150.88%	130.79%	122.21%	118.43%	204.45%	175.42%	162.82%	157.09%
33	53.60%	47.51%	44.67%	43.30%	106.36%	93.02%	87.26%	84.68%	150.89%	130.79%	122.25%	118.50%	204.47%	175.52%	162.92%	157.26%
34	53.35%	47.22%	44.41%	43.06%	106.19%	92.88%	87.14%	84.59%	150.84%	130.78%	122.26%	118.56%	204.50%	175.58%	163.04%	157.48%
35	53.01%	46.93%	44.12%	42.79%	105.99%	92.72%	87.02%	84.48%	150.73%	130.83%	122.29%	118.63%	204.52%	175.62%	163.16%	157.66%
36	52.69%	46.62%	43.82%	42.43%	105.78%	92.57%	86.89%	84.37%	150.67%	130.77%	122.33%	118.70%	204.55%	175.69%	163.27%	157.83%
37	52.33%	46.25%	43.47%	42.11%	105.54%	92.33%	86.73%	84.24%	150.65%	130.74%	122.33%	118.77%	204.56%	175.75%	163.39%	158.01%
38	51.89%	45.87%	43.09%	41.73%	105.23%	92.13%	86.50%	84.09%	150.51%	130.70%	122.35%	118.84%	204.56%	175.82%	163.49%	158.20%
39	51.46%	45.48%	42.71%	41.30%	104.95%	91.91%	86.30%	83.93%	150.41%	130.66%	122.34%	118.94%	204.59%	175.84%	163.59%	158.40%
40	50.98%	45.00%	42.22%	40.86%	104.63%	91.65%	86.08%	83.73%	150.28%	130.59%	122.32%	118.99%	204.48%	175.86%	163.68%	158.60%
41	50.41%	44.52%	41.76%	40.33%	104.22%	91.36%	85.83%	83.46%	150.11%	130.49%	122.28%	119.03%	204.39%	175.83%	163.75%	158.83%
42	49.79%	43.94%	41.18%	39.81%	103.76%	90.97%	85.47%	83.21%	149.90%	130.35%	122.21%	119.02%	204.25%	175.76%	163.79%	158.96%
43	49.15%	43.32%	40.58%	39.17%	103.35%	90.54%	85.13%	82.92%	149.63%	130.12%	122.11%	119.02%	204.04%	175.66%	163.81%	159.13%
44	48.40%	42.69%	39.93%	38.50%	102.77%	90.15%	84.74%	82.53%	149.23%	129.95%	121.98%	119.00%	203.69%	175.50%	163.78%	159.27%
45	47.58%	41.93%	39.17%	37.79%	102.10%	89.58%	84.23%	82.15%	148.76%	129.59%	121.80%	118.94%	203.32%	175.27%	163.71%	159.37%
46	46.70%	41.11%	38.35%	36.97%	101.41%	88.95%	83.70%	81.72%	148.24%	129.26%	121.54%	118.85%	202.80%	174.97%	163.58%	159.45%
47	45.73%	40.21%	37.48%	36.06%	100.55%	88.28%	83.07%	81.18%	147.66%	128.79%	121.26%	118.73%	202.18%	174.61%	163.42%	159.49%
48	44.67%	39.24%	36.50%	35.04%	99.60%	87.41%	82.42%	80.58%	146.86%	128.32%	120.95%	118.58%	201.52%	174.18%	163.21%	159.49%
49	43.53%	38.15%	35.43%	33.92%	98.54%	86.58%	81.58%	80.00%	146.08%	127.72%	120.54%	118.40%	200.78%	173.69%	162.96%	159.48%
50	42.29%	36.98%	34.24%	32.70%	97.32%	85.60%	80.78%	79.29%	145.16%	127.08%	120.12%	118.19%	199.84%	173.15%	162.68%	159.43%
51	40.88%	35.72%	32.88%	31.38%	96.05%	84.53%	79.85%	78.57%	144.17%	126.44%	119.68%	118.00%	198.96%	172.57%	162.37%	159.37%
52	39.45%	34.31%	31.40%	29.94%	94.68%	83.38%	78.88%	77.77%	143.12%	125.72%	119.27%	117.74%	197.98%	171.96%	162.07%	159.30%
53	37.83%	32.72%	29.80%	28.37%	93.16%	82.09%	77.84%	76.93%	141.94%	124.97%	118.77%	117.51%	196.92%	171.34%	161.77%	159.23%
54	36.18%	30.97%	28.02%	26.62%	91.60%	80.80%	76.75%	76.05%	140.81%	124.18%	118.31%	117.30%	195.82%	170.74%	161.48%	159.16%
55	34.21%	29.06%	26.05%	24.65%	89.87%	79.35%	75.54%	75.11%	139.57%	123.40%	117.85%	117.08%	194.75%	170.13%	161.21%	159.10%
56	NA	NA	NA	NA	88.02%	77.88%	74.25%	74.11%	138.33%	122.62%	117.39%	116.86%	193.66%	169.55%	160.95%	159.00%
57	NA	NA	NA	NA	86.04%	76.25%	72.89%	73.05%	137.02%	121.81%	116.93%	116.62%	192.54%	168.95%	160.67%	158.88%
58	NA	NA	NA	NA	83.91%	74.44%	71.41%	71.88%	135.68%	120.96%	116.45%	116.35%	191.36%	168.32%	160.37%	158.71%
59	NA	NA	NA	NA	81.50%	72.42%	69.76%	70.58%	134.10%	120.04%	115.90%	116.01%	190.06%	167.62%	159.98%	158.42%
60	NA	NA	NA	NA	78.73%	70.16%	67.90%	69.05%	132.40%	119.00%	115.28%	115.55%	188.60%	166.80%	159.46%	157.99%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 5																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	61.63%	54.30%	51.06%	49.58%	118.88%	102.90%	95.93%	92.62%	166.37%	142.68%	132.27%	127.17%	224.03%	190.26%	175.17%	167.66%
1	61.76%	54.38%	51.11%	49.63%	119.03%	103.08%	96.03%	92.72%	166.58%	142.84%	132.46%	127.31%	224.35%	190.47%	175.38%	167.84%
2	61.86%	54.46%	51.18%	49.69%	119.21%	103.22%	96.16%	92.83%	166.88%	143.09%	132.62%	127.48%	224.65%	190.73%	175.65%	168.06%
3	62.00%	54.57%	51.33%	49.78%	119.45%	103.40%	96.32%	92.98%	167.18%	143.33%	132.83%	127.68%	225.02%	191.05%	175.87%	168.32%
4	62.04%	54.61%	51.35%	49.80%	119.60%	103.48%	96.41%	93.04%	167.31%	143.43%	132.91%	127.78%	225.23%	191.18%	175.99%	168.43%
5	62.03%	54.59%	51.32%	49.78%	119.57%	103.49%	96.44%	93.05%	167.35%	143.46%	132.94%	127.80%	225.28%	191.21%	176.03%	168.46%
6	61.98%	54.55%	51.29%	49.75%	119.54%	103.47%	96.43%	93.02%	167.33%	143.44%	132.92%	127.79%	225.25%	191.20%	176.01%	168.45%
7	61.92%	54.51%	51.24%	49.70%	119.49%	103.43%	96.39%	92.99%	167.27%	143.39%	132.88%	127.75%	225.18%	191.14%	175.96%	168.41%
8	61.84%	54.45%	51.16%	49.65%	119.41%	103.36%	96.33%	92.94%	167.24%	143.32%	132.83%	127.70%	225.02%	191.05%	175.89%	168.36%
9	61.71%	54.38%	51.11%	49.59%	119.32%	103.29%	96.21%	92.88%	167.07%	143.24%	132.76%	127.63%	224.88%	190.94%	175.80%	168.27%
10	61.67%	54.30%	51.02%	49.52%	119.21%	103.20%	96.19%	92.80%	166.94%	143.14%	132.61%	127.54%	224.73%	190.80%	175.69%	168.17%
11	61.52%	54.23%	50.95%	49.45%	119.03%	103.10%	96.10%	92.72%	166.80%	142.97%	132.52%	127.45%	224.56%	190.67%	175.57%	168.07%
12	61.43%	54.15%	50.88%	49.35%	118.97%	103.01%	95.96%	92.64%	166.60%	142.87%	132.49%	127.37%	224.40%	190.53%	175.46%	167.98%
13	61.34%	54.08%	50.81%	49.25%	118.80%	102.87%	95.89%	92.56%	166.53%	142.77%	132.35%	127.29%	224.25%	190.41%	175.36%	167.90%
14	61.32%	54.01%	50.74%	49.20%	118.70%	102.79%	95.80%	92.44%	166.36%	142.74%	132.27%	127.22%	224.05%	190.30%	175.26%	167.83%
15	61.20%	53.90%	50.68%	49.13%	118.62%	102.77%	95.74%	92.43%	166.27%	142.61%	132.23%	127.17%	223.95%	190.22%	175.20%	167.78%
16	61.14%	53.85%	50.63%	49.05%	118.55%	102.71%	95.69%	92.32%	166.20%	142.56%	132.17%	127.14%	223.88%	190.16%	175.15%	167.76%
17	61.09%	53.80%	50.57%	49.00%	118.55%	102.67%	95.64%	92.34%	166.20%	142.52%	132.14%	127.12%	223.82%	190.12%	175.13%	167.76%
18	61.06%	53.77%	50.51%	48.93%	118.46%	102.58%	95.61%	92.30%	166.12%	142.50%	132.13%	127.13%	223.80%	190.11%	175.14%	167.80%
19	61.02%	53.72%	50.48%	48.87%	118.43%	102.55%	95.58%	92.22%	166.10%	142.49%	132.13%	127.14%	223.80%	190.12%	175.16%	167.86%
20	60.99%	53.67%	50.42%	48.81%	118.41%	102.53%	95.54%	92.20%	166.11%	142.50%	132.14%	127.21%	223.82%	190.14%	175.20%	167.93%
21	60.95%	53.63%	50.37%	48.74%	118.38%	102.51%	95.53%	92.18%	166.12%	142.50%	132.16%	127.22%	223.91%	190.18%	175.26%	168.02%
22	60.91%	53.58%	50.25%	48.65%	118.38%	102.49%	95.51%	92.16%	166.13%	142.52%	132.19%	127.27%	223.89%	190.24%	175.33%	168.13%
23	60.87%	53.52%	50.20%	48.57%	118.35%	102.46%	95.48%	92.15%	166.15%	142.54%	132.22%	127.33%	224.00%	190.28%	175.43%	168.25%
24	60.76%	53.46%	50.09%	48.46%	118.33%	102.44%	95.45%	92.16%	166.22%	142.56%	132.26%	127.40%	223.99%	190.35%	175.52%	168.39%
25	60.75%	53.38%	49.99%	48.37%	118.30%	102.40%	95.42%	92.14%	166.18%	142.59%	132.30%	127.48%	224.04%	190.43%	175.62%	168.53%
26	60.67%	53.28%	49.88%	48.23%	118.26%	102.35%	95.37%	92.12%	166.19%	142.60%	132.35%	127.57%	224.09%	190.50%	175.73%	168.68%
27	60.58%	53.16%	49.76%	48.09%	118.20%	102.30%	95.34%	92.10%	166.25%	142.62%	132.45%	127.65%	224.14%	190.59%	175.85%	168.85%
28	60.41%	53.04%	49.61%	47.93%	118.14%	102.24%	95.30%	92.06%	166.19%	142.65%	132.50%	127.73%	224.19%	190.67%	175.97%	169.01%
29	60.27%	52.83%	49.45%	47.77%	118.05%	102.15%	95.25%	92.03%	166.24%	142.67%	132.55%	127.82%	224.24%	190.76%	176.10%	169.19%
30	60.12%	52.66%	49.24%	47.60%	117.96%	102.08%	95.19%	91.99%	166.17%	142.70%	132.61%	127.95%	224.35%	190.85%	176.24%	169.39%
31	59.94%	52.47%	49.04%	47.41%	117.84%	101.94%	95.07%	91.95%	166.16%	142.77%	132.60%	128.01%	224.35%	190.96%	176.38%	169.58%
32	59.73%	52.25%	48.81%	47.14%	117.71%	101.90%	95.00%	91.91%	166.15%	142.73%	132.71%	128.12%	224.47%	191.06%	176.52%	169.79%
33	59.43%	52.01%	48.57%	46.90%	117.51%	101.79%	94.92%	91.86%	166.18%	142.75%	132.77%	128.22%	224.53%	191.17%	176.68%	170.01%
34	59.16%	51.69%	48.32%	46.65%	117.35%	101.67%	94.84%	91.79%	166.16%	142.83%	132.82%	128.32%	224.60%	191.28%	176.83%	170.24%
35	58.85%	51.40%	47.99%	46.37%	117.17%	101.49%	94.75%	91.72%	166.08%	142.79%	132.88%	128.43%	224.66%	191.39%	176.99%	170.48%
36	58.50%	51.02%	47.68%	46.00%	116.98%	101.35%	94.63%	91.63%	166.10%	142.81%	132.93%	128.54%	224.73%	191.50%	177.15%	170.78%
37	58.06%	50.67%	47.34%	45.66%	116.76%	101.19%	94.50%	91.54%	166.01%	142.81%	132.97%	128.65%	224.78%	191.61%	177.31%	170.98%
38	57.64%	50.29%	46.91%	45.26%	116.47%	101.01%	94.36%	91.42%	166.01%	142.81%	133.01%	128.77%	224.83%	191.71%	177.48%	171.25%
39	57.12%	49.83%	46.50%	44.82%	116.26%	100.82%	94.19%	91.29%	165.89%	142.85%	133.04%	128.87%	224.91%	191.79%	177.64%	171.52%
40	56.61%	49.36%	45.99%	44.36%	115.91%	100.52%	93.93%	91.08%	165.78%	142.75%	133.06%	128.99%	224.84%	191.84%	177.78%	171.79%
41	55.99%	48.82%	45.49%	43.80%	115.51%	100.26%	93.70%	90.96%	165.65%	142.68%	133.05%	129.06%	224.79%	191.87%	177.91%	172.06%
42	55.32%	48.24%	44.91%	43.25%	115.12%	99.94%	93.43%	90.69%	165.40%	142.58%	133.03%	129.14%	224.66%	191.86%	178.02%	172.37%
43	54.65%	47.57%	44.29%	42.59%	114.61%	99.51%	93.12%	90.44%	165.16%	142.44%	132.98%	129.20%	224.52%	191.82%	178.10%	172.56%
44	53.85%	46.84%	43.56%	41.86%	114.08%	99.08%	92.69%	90.14%	164.84%	142.23%	132.88%	129.24%	224.22%	191.71%	178.14%	172.78%
45	52.97%	46.10%	42.75%	41.09%	113.41%	98.58%	92.27%	89.77%	164.45%	141.93%	132.75%	129.24%	223.89%	191.53%	178.14%	172.97%
46	52.01%	45.21%	41.88%	40.23%	112.71%	97.94%	91.72%	89.39%	163.90%	141.60%	132.52%	129.22%	223.46%	191.30%	178.09%	173.13%
47	50.97%	44.24%	40.92%	39.25%	111.83%	97.22%	91.16%	88.96%	163.27%	141.24%	132.30%	129.16%	222.89%	190.99%	178.00%	173.24%
48	49.82%	43.15%	39.87%	38.17%	110.86%	96.41%	90.48%	88.42%	162.55%	140.72%	132.01%	129.06%	222.28%	190.61%	177.86%	173.33%
49	48.57%	41.98%	38.73%	36.98%	109.78%	95.52%	89.79%	87.89%	161.79%	140.24%	131.69%	128.94%	221.53%	190.19%	177.69%	173.39%
50	47.15%	40.68%	37.40%	35.69%	108.58%	94.60%	88.96%	87.25%	160.90%	139.63%	131.34%	128.80%	220.70%	189.70%	177.49%	173.48%
51	45.69%	39.32%	35.94%	34.29%	107.22%	93.54%	88.08%	86.57%	159.94%	138.98%	130.96%	128.64%	219.81%	189.20%	177.27%	173.44%
52	44.04%	37.77%	34.39%	32.79%	105.82%	92.40%	87.14%	85.87%	158.93%	138.38%	130.57%	128.47%	218.90%	188.67%	177.05%	173.44%
53	42.27%	36.00%	32.65%	31.09%	104.25%	91.18%	86.16%	85.13%	157.88%	137.65%	130.18%	128.31%	217.86%	188.15%	176.84%	173.44%
54	40.37%	34.08%	30.71%	29.24%	102.58%	89.83%	85.11%	84.33%	156.79%	136.98%	129.79%	128.14%	216.89%	187.63%	176.64%	173.44%
55	38.19%	31.96%	28.58%	27.16%	100.88%	88.46%	84.03%	83.50%	155.59%	136.30%	129.41%	127.98%	215.92%	187.13%	176.45%	173.43%
56	NA	NA	NA	NA	98.99%	86.94%	82.79%	82.62%	154.43%	135.66%	129.03%	127.80%	214.95%	186.65%	176.27%	173.40%
57	NA	NA	NA	NA	96.97%	85.39%	81.51%	81.67%	153.24%	134.96%	128.65%	127.60%	213.95%	186.15%	176.07%	173.33%
58	NA	NA	NA	NA	94.78%	83.56%	80.12%	80.63%	151.96%	134.17%	128.24%	127.35%	212.88%	185.64%	175.83%	173.20%
59	NA	NA	NA	NA	92.31%	81.57%	78.59%	79.43%	150.66%	133.37%	127.78%	127.02%	211.73%	185.04%	175.49%	172.95%
60	NA	NA	NA	NA	89.47%	79.35%	76.82%	78.02%	149.06%	132.46%	127.21%	126.57%	210.40%	184.31%	175.01%	172.54%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	35.12%	34.59%	34.49%	72.45%	67.18%	64.99%	64.22%	103.30%	93.85%	89.90%	88.30%	141.50%	126.22%	119.80%	117.02%
1	NA	35.16%	34.62%	34.53%	72.59%	67.25%	65.06%	64.29%	103.48%	94.01%	89.99%	88.38%	141.68%	126.41%	119.93%	117.14%
2	NA	35.21%	34.67%	34.58%	72.69%	67.34%	65.15%	64.36%	103.60%	94.14%	90.11%	88.49%	141.89%	126.58%	120.06%	117.26%
3	36.75%	35.28%	34.75%	34.64%	72.86%	67.47%	65.26%	64.45%	103.86%	94.30%	90.25%	88.66%	142.20%	126.78%	120.29%	117.43%
4	36.78%	35.30%	34.75%	34.66%	72.91%	67.51%	65.30%	64.49%	103.93%	94.36%	90.31%	88.72%	142.31%	126.92%	120.36%	117.49%
5	36.75%	35.29%	34.74%	34.64%	72.91%	67.51%	65.30%	64.49%	103.96%	94.38%	90.32%	88.72%	142.29%	126.94%	120.33%	117.51%
6	36.71%	35.25%	34.71%	34.60%	72.88%	67.49%	65.28%	64.47%	103.94%	94.36%	90.31%	88.70%	142.33%	126.88%	120.37%	117.50%
7	36.65%	35.22%	34.69%	34.58%	72.85%	67.46%	65.25%	64.44%	103.90%	94.34%	90.33%	88.68%	142.28%	126.84%	120.28%	117.47%
8	36.60%	35.17%	34.63%	34.54%	72.79%	67.41%	65.20%	64.41%	103.79%	94.29%	90.24%	88.65%	142.20%	126.78%	120.24%	117.42%
9	36.49%	35.11%	34.58%	34.48%	72.72%	67.36%	65.17%	64.36%	103.76%	94.23%	90.18%	88.59%	142.11%	126.70%	120.17%	117.35%
10	36.47%	35.07%	34.54%	34.43%	72.64%	67.29%	65.11%	64.30%	103.66%	94.15%	90.11%	88.54%	141.99%	126.62%	120.09%	117.29%
11	36.40%	35.02%	34.48%	34.38%	72.56%	67.23%	65.05%	64.23%	103.51%	94.02%	90.06%	88.42%	141.82%	126.52%	120.00%	117.21%
12	36.29%	34.96%	34.42%	34.33%	72.48%	67.17%	64.97%	64.19%	103.42%	93.99%	89.97%	88.35%	141.70%	126.42%	119.92%	117.14%
13	36.24%	34.91%	34.38%	34.29%	72.40%	67.10%	64.93%	64.13%	103.32%	93.88%	89.90%	88.29%	141.58%	126.33%	119.85%	117.06%
14	36.18%	34.87%	34.33%	34.24%	72.28%	67.03%	64.83%	64.06%	103.29%	93.80%	89.85%	88.24%	141.48%	126.25%	119.77%	117.00%
15	36.14%	34.83%	34.29%	34.20%	72.27%	66.99%	64.80%	64.03%	103.16%	93.74%	89.79%	88.19%	141.39%	126.18%	119.72%	116.95%
16	36.10%	34.79%	34.26%	34.16%	72.18%	66.94%	64.74%	63.94%	103.15%	93.69%	89.75%	88.15%	141.32%	126.13%	119.62%	116.91%
17	36.07%	34.75%	34.22%	34.12%	72.13%	66.87%	64.71%	63.90%	103.06%	93.65%	89.71%	88.12%	141.28%	126.09%	119.64%	116.88%
18	36.06%	34.75%	34.19%	34.09%	72.10%	66.84%	64.67%	63.86%	103.03%	93.63%	89.69%	88.09%	141.19%	126.06%	119.56%	116.83%
19	36.03%	34.72%	34.16%	34.05%	72.08%	66.86%	64.64%	63.85%	103.01%	93.61%	89.67%	88.08%	141.17%	126.00%	119.60%	116.81%
20	36.02%	34.68%	34.13%	34.01%	72.06%	66.79%	64.62%	63.80%	103.00%	93.60%	89.66%	88.06%	141.16%	125.99%	119.54%	116.83%
21	36.01%	34.68%	34.11%	33.96%	72.04%	66.77%	64.60%	63.76%	102.98%	93.59%	89.64%	88.04%	141.21%	125.98%	119.54%	116.84%
22	35.98%	34.61%	34.07%	33.90%	72.02%	66.79%	64.56%	63.72%	102.97%	93.57%	89.63%	88.03%	141.15%	125.98%	119.59%	116.84%
23	35.97%	34.60%	34.03%	33.85%	72.00%	66.72%	64.52%	63.68%	102.96%	93.56%	89.60%	88.03%	141.16%	125.98%	119.54%	116.85%
24	35.94%	34.54%	33.98%	33.79%	71.98%	66.71%	64.48%	63.64%	102.94%	93.54%	89.59%	88.01%	141.15%	125.98%	119.60%	116.89%
25	35.91%	34.52%	33.92%	33.70%	71.95%	66.67%	64.43%	63.58%	102.93%	93.52%	89.57%	88.00%	141.20%	126.02%	119.60%	116.92%
26	35.86%	34.45%	33.85%	33.61%	71.90%	66.60%	64.37%	63.52%	102.85%	93.49%	89.53%	87.98%	141.13%	126.01%	119.60%	116.97%
27	35.81%	34.40%	33.75%	33.49%	71.85%	66.54%	64.31%	63.45%	102.87%	93.46%	89.51%	87.97%	141.11%	125.95%	119.60%	117.00%
28	35.75%	34.31%	33.65%	33.39%	71.80%	66.47%	64.23%	63.38%	102.82%	93.42%	89.48%	87.95%	141.07%	125.92%	119.60%	117.03%
29	35.68%	34.22%	33.52%	33.25%	71.72%	66.40%	64.14%	63.30%	102.76%	93.36%	89.39%	87.93%	141.08%	125.94%	119.55%	117.06%
30	35.60%	34.12%	33.39%	33.12%	71.63%	66.29%	64.04%	63.19%	102.65%	93.25%	89.39%	87.90%	140.97%	125.91%	119.55%	117.09%
31	35.50%	34.00%	33.25%	32.97%	71.53%	66.19%	63.93%	63.11%	102.61%	93.18%	89.34%	87.87%	140.96%	125.82%	119.54%	117.09%
32	35.35%	33.86%	33.10%	32.80%	71.41%	66.06%	63.76%	62.99%	102.51%	93.10%	89.23%	87.84%	140.88%	125.78%	119.54%	117.15%
33	35.20%	33.69%	32.92%	32.59%	71.22%	65.90%	63.63%	62.82%	102.40%	93.01%	89.17%	87.80%	140.74%	125.74%	119.53%	117.18%
34	35.05%	33.50%	32.70%	32.38%	71.06%	65.71%	63.48%	62.69%	102.22%	92.91%	89.10%	87.75%	140.65%	125.69%	119.57%	117.17%
35	34.87%	33.28%	32.46%	32.16%	70.87%	65.53%	63.32%	62.54%	102.07%	92.85%	89.03%	87.70%	140.54%	125.64%	119.56%	117.20%
36	34.66%	33.06%	32.24%	31.90%	70.66%	65.35%	63.14%	62.37%	101.91%	92.69%	88.94%	87.62%	140.42%	125.58%	119.54%	117.25%
37	34.40%	32.81%	31.98%	31.63%	70.38%	65.14%	62.95%	62.18%	101.73%	92.56%	88.84%	87.57%	140.30%	125.52%	119.47%	117.24%
38	34.14%	32.49%	31.68%	31.33%	70.11%	64.89%	62.69%	61.99%	101.49%	92.42%	88.73%	87.44%	140.16%	125.44%	119.44%	117.25%
39	33.85%	32.19%	31.36%	31.02%	69.82%	64.61%	62.47%	61.72%	101.26%	92.26%	88.60%	87.34%	140.00%	125.35%	119.38%	117.25%
40	33.50%	31.86%	31.03%	30.65%	69.46%	64.34%	62.21%	61.47%	101.02%	92.09%	88.44%	87.28%	139.81%	125.24%	119.31%	117.24%
41	33.10%	31.46%	30.66%	30.26%	69.11%	64.02%	61.88%	61.20%	100.75%	91.83%	88.29%	87.10%	139.55%	125.05%	119.23%	117.21%
42	32.67%	31.07%	30.22%	29.83%	68.72%	63.70%	61.57%	60.87%	100.39%	91.59%	88.09%	86.95%	139.23%	124.86%	119.11%	117.15%
43	32.19%	30.61%	29.79%	29.35%	68.29%	63.28%	61.21%	60.50%	100.04%	91.27%	87.81%	86.76%	138.92%	124.65%	118.92%	117.08%
44	31.70%	30.12%	29.28%	28.86%	67.76%	62.82%	60.77%	60.13%	99.63%	91.00%	87.53%	86.53%	138.53%	124.33%	118.71%	116.97%
45	31.11%	29.59%	28.74%	28.28%	67.22%	62.36%	60.32%	59.65%	99.10%	90.57%	87.16%	86.27%	138.07%	123.99%	118.45%	116.82%
46	30.49%	29.02%	28.15%	27.67%	66.58%	61.83%	59.82%	59.18%	98.50%	90.13%	86.79%	85.93%	137.47%	123.59%	118.17%	116.64%
47	29.83%	28.38%	27.50%	27.01%	65.86%	61.20%	59.22%	58.59%	97.87%	89.58%	86.35%	85.57%	136.77%	123.04%	117.76%	116.41%
48	29.09%	27.69%	26.80%	26.26%	65.07%	60.52%	58.54%	58.02%	97.10%	89.00%	85.82%	85.12%	135.95%	122.46%	117.33%	116.14%
49	28.30%	26.95%	26.03%	25.47%	64.22%	59.79%	57.81%	57.33%	96.26%	88.30%	85.21%	84.69%	135.08%	121.80%	116.85%	115.84%
50	27.47%	26.14%	25.19%	24.61%	63.28%	58.93%	57.04%	56.58%	95.37%	87.53%	84.61%	84.16%	134.14%	121.07%	116.31%	115.51%
51	26.59%	25.25%	24.27%	23.67%	62.27%	58.04%	56.20%	55.83%	94.30%	86.71%	83.90%	83.63%	133.01%	120.28%	115.73%	115.15%
52	25.63%	24.30%	23.30%	22.63%	61.18%	57.06%	55.28%	54.96%	93.27%	85.87%	83.15%	83.04%	131.86%	119.44%	115.11%	114.78%
53	24.58%	23.29%	22.25%	21.49%	60.02%	56.00%	54.29%	54.06%	92.04%	84.87%	82.35%	82.46%	130.64%	118.53%	114.47%	114.40%
54	23.49%	22.21%	21.05%	20.25%	58.78%	54.83%	53.23%	53.14%	90.76%	83.86%	81.57%	81.81%	129.30%	117.60%	113.80%	114.02%
55	22.30%	21.05%	19.74%	18.87%	57.46%	53.63%	52.12%	52.14%	89.52%	82.86%	80.70%	81.20%	127.93%	116.61%	113.13%	113.65%
56	NA	NA	NA	NA	56.00%	52.36%	50.91%	51.04%	88.08%	81.69%	79.78%	80.51%	126.52%	115.58%	112.44%	113.27%
57	NA	NA	NA	NA	54.42%	50.99%	49.61%	49.88%	86.55%	80.51%	78.83%	79.79%	124.94%	114.49%	111.71%	112.88%
58	NA	NA	NA	NA	52.80%	49.45%	48.18%	48.64%	84.98%	79.25%	77.81%	79.01%	123.32%	113.30%	110.93%	112.46%
59	NA	NA	NA	NA	50.95%	47.79%	46.66%	47.30%	83.20%	77.82%	76.73%	78.16%	121.39%	112.01%	110.09%	111.97%
60	NA	NA	NA	NA	48.89%	45.88%	44.88%	45.74%	81.25%	76.26%	75.45%	77.21%	119.30%	110.55%	109.13%	111.37%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 1																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	38.82%	37.78%	37.43%	81.17%	73.88%	70.82%	69.55%	115.09%	102.98%	97.85%	95.61%	156.82%	138.20%	130.16%	126.53%
1	NA	38.86%	37.82%	37.47%	81.28%	73.96%	70.89%	69.66%	115.23%	103.10%	97.91%	95.75%	157.01%	138.30%	130.30%	126.66%
2	41.49%	38.91%	37.87%	37.53%	81.40%	74.06%	70.98%	69.74%	115.41%	103.29%	98.08%	95.82%	157.29%	138.53%	130.45%	126.83%
3	41.59%	38.99%	37.93%	37.59%	81.62%	74.19%	71.09%	69.84%	115.64%	103.42%	98.24%	96.01%	157.57%	138.75%	130.64%	127.01%
4	41.61%	39.01%	37.94%	37.59%	81.64%	74.29%	71.14%	69.88%	115.78%	103.54%	98.30%	96.02%	157.69%	138.84%	130.77%	127.07%
5	41.58%	38.99%	37.94%	37.57%	81.64%	74.30%	71.15%	69.89%	115.80%	103.56%	98.32%	96.07%	157.72%	138.87%	130.79%	127.10%
6	41.54%	38.97%	37.90%	37.55%	81.62%	74.28%	71.14%	69.87%	115.74%	103.55%	98.31%	96.05%	157.76%	138.90%	130.73%	127.09%
7	41.48%	38.93%	37.87%	37.53%	81.58%	74.20%	71.10%	69.84%	115.75%	103.46%	98.27%	96.03%	157.65%	138.81%	130.74%	127.05%
8	41.43%	38.88%	37.83%	37.47%	81.52%	74.16%	71.05%	69.81%	115.68%	103.46%	98.23%	96.00%	157.57%	138.75%	130.69%	127.00%
9	41.36%	38.82%	37.77%	37.42%	81.45%	74.10%	71.01%	69.75%	115.55%	103.35%	98.16%	95.95%	157.47%	138.67%	130.62%	126.94%
10	41.29%	38.77%	37.73%	37.37%	81.37%	74.03%	70.94%	69.69%	115.50%	103.32%	98.10%	95.88%	157.35%	138.57%	130.48%	126.85%
11	41.17%	38.71%	37.67%	37.30%	81.28%	73.96%	70.88%	69.61%	115.34%	103.23%	98.03%	95.77%	157.21%	138.47%	130.45%	126.80%
12	41.15%	38.66%	37.63%	37.26%	81.18%	73.89%	70.81%	69.55%	115.24%	103.10%	97.95%	95.69%	157.04%	138.37%	130.31%	126.69%
13	41.04%	38.59%	37.56%	37.19%	81.10%	73.82%	70.75%	69.48%	115.14%	103.02%	97.83%	95.63%	156.91%	138.27%	130.23%	126.61%
14	40.98%	38.54%	37.51%	37.14%	80.98%	73.75%	70.69%	69.43%	114.99%	102.94%	97.77%	95.58%	156.81%	138.14%	130.16%	126.54%
15	40.94%	38.52%	37.47%	37.10%	80.92%	73.70%	70.63%	69.35%	114.97%	102.89%	97.72%	95.53%	156.72%	138.12%	130.10%	126.49%
16	40.90%	38.48%	37.43%	37.06%	80.91%	73.65%	70.60%	69.31%	114.85%	102.83%	97.72%	95.48%	156.70%	138.01%	130.06%	126.44%
17	40.87%	38.45%	37.37%	37.02%	80.82%	73.62%	70.54%	69.26%	114.81%	102.80%	97.64%	95.45%	156.60%	138.03%	130.02%	126.42%
18	40.84%	38.42%	37.36%	36.97%	80.83%	73.59%	70.53%	69.23%	114.83%	102.77%	97.66%	95.43%	156.61%	137.95%	130.00%	126.41%
19	40.83%	38.38%	37.33%	36.93%	80.81%	73.55%	70.47%	69.19%	114.80%	102.75%	97.61%	95.42%	156.54%	137.94%	129.99%	126.41%
20	40.80%	38.35%	37.29%	36.89%	80.79%	73.54%	70.44%	69.16%	114.74%	102.74%	97.60%	95.41%	156.54%	137.99%	129.99%	126.43%
21	40.78%	38.34%	37.23%	36.84%	80.77%	73.51%	70.39%	69.13%	114.73%	102.73%	97.57%	95.40%	156.54%	137.94%	130.00%	126.45%
22	40.77%	38.31%	37.19%	36.77%	80.75%	73.48%	70.38%	69.08%	114.78%	102.68%	97.57%	95.40%	156.55%	138.00%	130.01%	126.47%
23	40.74%	38.23%	37.14%	36.72%	80.73%	73.46%	70.32%	69.05%	114.77%	102.72%	97.57%	95.40%	156.55%	138.00%	130.03%	126.52%
24	40.71%	38.20%	37.09%	36.65%	80.65%	73.41%	70.28%	69.00%	114.76%	102.71%	97.54%	95.40%	156.56%	138.01%	130.04%	126.55%
25	40.67%	38.15%	37.03%	36.54%	80.67%	73.34%	70.23%	68.95%	114.75%	102.69%	97.53%	95.41%	156.56%	137.96%	130.06%	126.64%
26	40.62%	38.08%	36.95%	36.45%	80.58%	73.29%	70.17%	68.90%	114.72%	102.67%	97.52%	95.41%	156.55%	138.01%	130.08%	126.65%
27	40.56%	38.01%	36.85%	36.34%	80.53%	73.23%	70.11%	68.84%	114.70%	102.64%	97.51%	95.41%	156.54%	138.01%	130.10%	126.71%
28	40.49%	37.93%	36.75%	36.22%	80.47%	73.21%	70.03%	68.77%	114.66%	102.61%	97.49%	95.41%	156.52%	137.95%	130.12%	126.80%
29	40.42%	37.83%	36.63%	36.07%	80.39%	73.07%	69.94%	68.67%	114.60%	102.56%	97.46%	95.40%	156.49%	137.99%	130.14%	126.82%
30	40.32%	37.71%	36.47%	35.93%	80.29%	72.97%	69.85%	68.60%	114.49%	102.51%	97.42%	95.40%	156.45%	137.93%	130.16%	126.91%
31	40.21%	37.58%	36.31%	35.77%	80.18%	72.86%	69.74%	68.46%	114.41%	102.40%	97.39%	95.40%	156.35%	137.91%	130.18%	126.94%
32	40.05%	37.40%	36.12%	35.59%	80.05%	72.73%	69.60%	68.37%	114.32%	102.35%	97.36%	95.38%	156.35%	137.90%	130.21%	127.01%
33	39.88%	37.20%	35.94%	35.38%	79.85%	72.60%	69.49%	68.23%	114.22%	102.27%	97.31%	95.38%	156.28%	137.94%	130.23%	127.07%
34	39.70%	37.02%	35.73%	35.14%	79.68%	72.43%	69.32%	68.11%	114.10%	102.20%	97.27%	95.36%	156.22%	137.87%	130.25%	127.13%
35	39.49%	36.79%	35.48%	34.91%	79.49%	72.26%	69.15%	67.96%	113.98%	102.11%	97.23%	95.34%	156.14%	137.90%	130.27%	127.19%
36	39.28%	36.53%	35.21%	34.66%	79.27%	72.02%	68.98%	67.81%	113.83%	102.02%	97.17%	95.32%	156.06%	137.83%	130.28%	127.26%
37	38.98%	36.23%	34.94%	34.34%	78.98%	71.81%	68.79%	67.64%	113.68%	101.93%	97.11%	95.28%	155.98%	137.80%	130.29%	127.31%
38	38.67%	35.93%	34.63%	34.03%	78.76%	71.59%	68.57%	67.39%	113.51%	101.82%	97.03%	95.24%	155.87%	137.75%	130.29%	127.37%
39	38.33%	35.61%	34.29%	33.70%	78.42%	71.35%	68.31%	67.19%	113.27%	101.68%	96.89%	95.19%	155.76%	137.69%	130.27%	127.42%
40	37.95%	35.21%	33.92%	33.31%	78.10%	71.02%	68.06%	66.95%	113.00%	101.54%	96.80%	95.07%	155.56%	137.61%	130.25%	127.46%
41	37.52%	34.82%	33.54%	32.90%	77.74%	70.72%	67.78%	66.68%	112.76%	101.32%	96.65%	95.00%	155.38%	137.51%	130.18%	127.49%
42	37.04%	34.40%	33.07%	32.44%	77.29%	70.39%	67.46%	66.35%	112.47%	101.11%	96.49%	94.87%	155.16%	137.37%	130.12%	127.49%
43	36.53%	33.90%	32.61%	31.94%	76.85%	69.97%	67.06%	66.00%	112.14%	100.86%	96.29%	94.74%	154.82%	137.18%	130.00%	127.47%
44	35.96%	33.37%	32.05%	31.40%	76.31%	69.53%	66.65%	65.60%	111.75%	100.56%	96.01%	94.57%	154.47%	136.89%	129.86%	127.43%
45	35.34%	32.80%	31.48%	30.80%	75.76%	69.01%	66.16%	65.14%	111.23%	100.15%	95.71%	94.36%	154.04%	136.59%	129.61%	127.36%
46	34.67%	32.15%	30.85%	30.12%	75.03%	68.47%	65.64%	64.67%	110.70%	99.68%	95.36%	94.07%	153.46%	136.22%	129.36%	127.24%
47	33.93%	31.50%	30.13%	29.41%	74.34%	67.82%	65.03%	64.09%	110.02%	99.20%	94.97%	93.76%	152.80%	135.74%	129.08%	127.10%
48	33.11%	30.73%	29.38%	28.64%	73.52%	67.14%	64.34%	63.49%	109.30%	98.64%	94.47%	93.44%	152.09%	135.19%	128.69%	126.92%
49	32.30%	29.91%	28.54%	27.78%	72.67%	66.34%	63.64%	62.82%	108.39%	97.95%	93.95%	93.02%	151.18%	134.63%	128.28%	126.71%
50	31.36%	29.02%	27.64%	26.85%	71.62%	65.45%	62.82%	62.07%	107.49%	97.19%	93.34%	92.58%	150.29%	133.95%	127.83%	126.48%
51	30.35%	28.06%	26.66%	25.82%	70.55%	64.51%	61.94%	61.28%	106.41%	96.44%	92.68%	92.15%	149.27%	133.21%	127.35%	126.23%
52	29.31%	27.02%	25.58%	24.68%	69.39%	63.49%	60.99%	60.49%	105.30%	95.56%	92.01%	91.62%	148.11%	132.45%	126.84%	125.98%
53	28.11%	25.91%	24.41%	23.46%	68.16%	62.33%	59.97%	59.57%	104.13%	94.63%	91.27%	91.14%	146.94%	131.67%	126.34%	125.73%
54	26.91%	24.70%	23.08%	22.13%	66.78%	61.21%	58.90%	58.65%	102.83%	93.65%	90.55%	90.58%	145.74%	130.86%	125.82%	125.49%
55	25.62%	23.36%	21.64%	20.64%	65.38%	59.90%	57.76%	57.66%	101.58%	92.62%	89.75%	90.06%	144.47%	130.04%	125.32%	125.26%
56	NA	NA	NA	NA	63.81%	58.57%	56.55%	56.56%	100.14%	91.56%	88.92%	89.54%	143.19%	129.18%	124.83%	125.04%
57	NA	NA	NA	NA	62.19%	57.08%	55.21%	55.41%	98.61%	90.43%	88.06%	88.93%	141.75%	128.28%	124.31%	124.81%
58	NA	NA	NA	NA	60.39%	55.54%	53.75%	54.17%	97.03%	89.22%	87.16%	88.29%	140.26%	127.34%	123.78%	124.56%
59	NA	NA	NA	NA	58.43%	53.81%	52.18%	52.83%	95.25%	87.91%	86.17%	87.60%	138.59%	126.32%	123.20%	124.24%
60	NA	NA	NA	NA	56.28%	51.78%	50.40%	51.32%	93.30%	86.41%	85.09%	86.81%	136.72%	125.16%	122.54%	123.82%



Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 2																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	42.76%	41.18%	40.58%	90.47%	81.07%	77.03%	75.33%	127.63%	112.77%	106.35%	103.47%	173.23%	150.98%	141.29%	136.71%
1	46.53%	42.81%	41.22%	40.61%	90.58%	81.17%	77.16%	75.41%	127.80%	112.90%	106.45%	103.58%	173.50%	151.14%	141.43%	136.85%
2	46.60%	42.85%	41.30%	40.65%	90.73%	81.28%	77.25%	75.49%	128.05%	113.05%	106.59%	103.69%	173.74%	151.33%	141.65%	137.02%
3	46.71%	42.96%	41.37%	40.73%	90.90%	81.43%	77.38%	75.61%	128.29%	113.25%	106.75%	103.85%	174.05%	151.57%	141.85%	137.23%
4	46.74%	42.98%	41.38%	40.74%	91.03%	81.48%	77.43%	75.65%	128.39%	113.33%	106.83%	103.91%	174.18%	151.66%	141.93%	137.30%
5	46.76%	42.99%	41.38%	40.72%	90.99%	81.50%	77.44%	75.66%	128.42%	113.35%	106.84%	103.93%	174.20%	151.69%	141.95%	137.33%
6	46.67%	42.92%	41.34%	40.70%	91.02%	81.49%	77.41%	75.64%	128.46%	113.33%	106.83%	103.92%	174.19%	151.73%	141.89%	137.32%
7	46.67%	42.87%	41.30%	40.66%	90.92%	81.44%	77.39%	75.61%	128.36%	113.30%	106.80%	103.89%	174.13%	151.63%	141.85%	137.29%
8	46.56%	42.82%	41.27%	40.62%	90.91%	81.39%	77.35%	75.56%	128.30%	113.24%	106.75%	103.85%	174.00%	151.56%	141.85%	137.24%
9	46.49%	42.77%	41.20%	40.57%	90.79%	81.33%	77.29%	75.51%	128.21%	113.17%	106.69%	103.79%	173.88%	151.48%	141.77%	137.17%
10	46.42%	42.71%	41.12%	40.52%	90.69%	81.27%	77.21%	75.46%	128.10%	113.09%	106.62%	103.72%	173.76%	151.38%	141.64%	137.08%
11	46.34%	42.65%	41.09%	40.46%	90.60%	81.19%	77.16%	75.39%	127.93%	113.00%	106.54%	103.65%	173.62%	151.22%	141.54%	136.99%
12	46.26%	42.59%	41.01%	40.40%	90.46%	81.11%	77.04%	75.32%	127.87%	112.86%	106.45%	103.58%	173.48%	151.17%	141.45%	136.91%
13	46.20%	42.53%	40.95%	40.33%	90.42%	81.04%	76.97%	75.26%	127.71%	112.83%	106.38%	103.52%	173.35%	151.07%	141.37%	136.82%
14	46.14%	42.49%	40.90%	40.27%	90.34%	80.97%	76.95%	75.19%	127.66%	112.75%	106.33%	103.45%	173.24%	150.93%	141.30%	136.76%
15	46.07%	42.44%	40.85%	40.22%	90.22%	80.86%	76.90%	75.14%	127.59%	112.69%	106.25%	103.40%	173.15%	150.86%	141.24%	136.70%
16	46.04%	42.40%	40.82%	40.15%	90.16%	80.86%	76.85%	75.09%	127.47%	112.59%	106.22%	103.35%	173.07%	150.86%	141.19%	136.66%
17	46.01%	42.37%	40.78%	40.12%	90.11%	80.82%	76.77%	75.00%	127.47%	112.55%	106.14%	103.34%	172.97%	150.77%	141.16%	136.65%
18	45.98%	42.33%	40.75%	40.08%	90.08%	80.74%	76.74%	74.96%	127.39%	112.57%	106.17%	103.32%	172.99%	150.74%	141.15%	136.64%
19	45.96%	42.30%	40.70%	40.03%	90.05%	80.71%	76.70%	74.94%	127.37%	112.50%	106.10%	103.26%	172.97%	150.74%	141.15%	136.66%
20	45.92%	42.27%	40.66%	39.97%	90.03%	80.74%	76.68%	74.89%	127.36%	112.50%	106.15%	103.26%	172.92%	150.74%	141.15%	136.68%
21	45.91%	42.24%	40.62%	39.91%	90.01%	80.71%	76.65%	74.86%	127.35%	112.49%	106.14%	103.27%	172.93%	150.80%	141.17%	136.73%
22	45.84%	42.19%	40.58%	39.84%	89.99%	80.64%	76.61%	74.82%	127.35%	112.49%	106.14%	103.33%	173.00%	150.76%	141.20%	136.77%
23	45.81%	42.17%	40.52%	39.78%	89.97%	80.61%	76.57%	74.79%	127.35%	112.49%	106.09%	103.34%	173.01%	150.77%	141.22%	136.83%
24	45.77%	42.11%	40.46%	39.70%	89.99%	80.58%	76.53%	74.76%	127.35%	112.49%	106.14%	103.36%	173.02%	150.79%	141.25%	136.89%
25	45.78%	42.02%	40.37%	39.61%	89.91%	80.53%	76.48%	74.71%	127.34%	112.48%	106.15%	103.38%	173.04%	150.80%	141.28%	136.96%
26	45.67%	41.96%	40.28%	39.51%	89.86%	80.48%	76.42%	74.66%	127.33%	112.46%	106.09%	103.41%	173.04%	150.82%	141.32%	137.03%
27	45.61%	41.87%	40.18%	39.38%	89.82%	80.42%	76.37%	74.60%	127.30%	112.45%	106.14%	103.43%	173.04%	150.89%	141.36%	137.12%
28	45.53%	41.78%	40.04%	39.25%	89.75%	80.35%	76.29%	74.54%	127.27%	112.47%	106.14%	103.45%	173.03%	150.90%	141.40%	137.20%
29	45.45%	41.67%	39.90%	39.09%	89.67%	80.26%	76.21%	74.46%	127.23%	112.39%	106.13%	103.47%	172.97%	150.86%	141.45%	137.28%
30	45.33%	41.54%	39.76%	38.94%	89.57%	80.16%	76.12%	74.39%	127.18%	112.36%	106.07%	103.49%	173.00%	150.92%	141.50%	137.37%
31	45.20%	41.39%	39.59%	38.77%	89.46%	80.06%	76.02%	74.30%	127.11%	112.33%	106.12%	103.46%	172.98%	150.88%	141.55%	137.46%
32	45.01%	41.21%	39.41%	38.59%	89.27%	79.88%	75.90%	74.21%	127.04%	112.28%	106.11%	103.54%	172.89%	150.89%	141.59%	137.55%
33	44.84%	41.03%	39.19%	38.36%	89.11%	79.79%	75.73%	74.10%	126.95%	112.24%	106.06%	103.55%	172.86%	150.96%	141.70%	137.65%
34	44.69%	40.77%	38.94%	38.14%	88.94%	79.58%	75.60%	73.96%	126.80%	112.19%	106.08%	103.54%	172.88%	150.92%	141.74%	137.75%
35	44.42%	40.53%	38.71%	37.87%	88.74%	79.42%	75.46%	73.81%	126.76%	112.14%	106.01%	103.59%	172.78%	150.99%	141.79%	137.85%
36	44.16%	40.27%	38.44%	37.61%	88.52%	79.24%	75.30%	73.66%	126.59%	112.07%	106.00%	103.60%	172.79%	150.99%	141.78%	137.95%
37	43.87%	39.93%	38.13%	37.30%	88.28%	79.03%	75.10%	73.50%	126.47%	112.01%	105.96%	103.61%	172.74%	150.94%	141.88%	138.05%
38	43.50%	39.61%	37.80%	36.94%	87.96%	78.77%	74.88%	73.32%	126.33%	111.93%	105.92%	103.61%	172.68%	150.98%	141.91%	138.16%
39	43.13%	39.27%	37.45%	36.59%	87.67%	78.58%	74.66%	73.12%	126.18%	111.79%	105.87%	103.57%	172.55%	150.90%	141.93%	138.25%
40	42.67%	38.84%	37.06%	36.19%	87.30%	78.27%	74.41%	72.85%	125.95%	111.68%	105.79%	103.55%	172.44%	150.86%	141.94%	138.35%
41	42.24%	38.43%	36.62%	35.74%	86.94%	77.97%	74.14%	72.59%	125.80%	111.54%	105.69%	103.51%	172.29%	150.78%	141.93%	138.43%
42	41.75%	37.95%	36.15%	35.28%	86.54%	77.63%	73.78%	72.31%	125.49%	111.36%	105.59%	103.45%	172.10%	150.67%	141.89%	138.49%
43	41.15%	37.44%	35.64%	34.73%	86.04%	77.21%	73.44%	71.94%	125.19%	111.15%	105.40%	103.38%	171.85%	150.51%	141.82%	138.53%
44	40.54%	36.87%	35.07%	34.15%	85.54%	76.78%	73.02%	71.58%	124.78%	110.84%	105.19%	103.25%	171.48%	150.31%	141.67%	138.55%
45	39.89%	36.25%	34.45%	33.51%	84.92%	76.24%	72.54%	71.17%	124.32%	110.52%	104.94%	103.10%	171.07%	149.99%	141.52%	138.55%
46	39.14%	35.56%	33.74%	32.78%	84.23%	75.64%	72.01%	70.67%	123.77%	110.14%	104.67%	102.92%	170.52%	149.67%	141.30%	138.50%
47	38.32%	34.80%	32.97%	32.02%	83.51%	75.02%	71.40%	70.13%	123.17%	109.62%	104.27%	102.69%	169.94%	149.27%	141.04%	138.42%
48	37.45%	34.00%	32.16%	31.19%	82.65%	74.27%	70.70%	69.52%	122.38%	109.07%	103.86%	102.42%	169.20%	148.75%	140.75%	138.31%
49	36.50%	33.11%	31.26%	30.27%	81.70%	73.49%	70.00%	68.86%	121.57%	108.47%	103.38%	102.12%	168.38%	148.20%	140.44%	138.18%
50	35.48%	32.16%	30.29%	29.28%	80.66%	72.52%	69.17%	68.16%	120.62%	107.75%	102.87%	101.79%	167.45%	147.63%	140.02%	138.02%
51	34.39%	31.08%	29.21%	28.16%	79.53%	71.59%	68.26%	67.38%	119.62%	107.00%	102.31%	101.44%	166.47%	146.94%	139.61%	137.85%
52	33.22%	29.91%	28.05%	26.93%	78.31%	70.47%	67.30%	66.54%	118.53%	106.19%	101.72%	101.07%	165.46%	146.26%	139.20%	137.68%
53	31.94%	28.71%	26.73%	25.63%	77.00%	69.33%	66.28%	65.66%	117.37%	105.34%	101.11%	100.70%	164.38%	145.62%	138.78%	137.51%
54	30.56%	27.39%	25.30%	24.17%	75.55%	68.12%	65.20%	64.80%	116.15%	104.44%	100.47%	100.32%	163.27%	144.86%	138.38%	137.35%
55	29.13%	25.88%	23.74%	22.61%	74.00%	66.83%	64.05%	63.80%	114.81%	103.50%	99.83%	99.95%	162.05%	144.18%	137.98%	137.20%
56	NA	NA	NA	NA	72.42%	65.39%	62.84%	62.76%	113.46%	102.52%	99.15%	99.57%	160.86%	143.41%	137.59%	137.05%
57	NA	NA	NA	NA	70.65%	63.90%	61.49%	61.65%	112.03%	101.48%	98.46%	99.18%	159.69%	142.67%	137.20%	136.88%
58	NA	NA	NA	NA	68.74%	62.27%	60.03%	60.44%	110.43%	100.37%	97.73%	98.76%	158.30%	141.89%	136.79%	136.68%
59	NA	NA	NA	NA	66.67%	60.47%	58.44%	59.13%	108.69%	99.17%	96.93%	98.27%	156.87%	141.06%	136.33%	136.40%
60	NA	NA	NA	NA	64.39%	58.40%	56.67%	57.67%	106.83%	97.82%	96.01%	97.67%	155.26%	140.12%	135.78%	136.02%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 3																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	51.95%	46.99%	44.84%	43.93%	100.42%	88.76%	83.76%	81.48%	141.11%	123.21%	115.43%	111.85%	190.80%	164.67%	153.16%	147.63%
1	52.01%	47.03%	44.91%	43.97%	100.54%	88.87%	83.84%	81.57%	141.28%	123.35%	115.57%	111.96%	191.02%	164.79%	153.36%	147.82%
2	52.10%	47.11%	44.95%	44.02%	100.70%	89.04%	83.96%	81.69%	141.50%	123.52%	115.71%	112.09%	191.28%	165.05%	153.51%	147.96%
3	52.21%	47.20%	45.03%	44.12%	100.90%	89.15%	84.10%	81.81%	141.77%	123.77%	115.89%	112.27%	191.60%	165.30%	153.75%	148.18%
4	52.24%	47.22%	45.07%	44.14%	100.98%	89.21%	84.16%	81.86%	141.93%	123.80%	115.96%	112.34%	191.79%	165.40%	153.85%	148.27%
5	52.23%	47.22%	45.04%	44.12%	100.99%	89.27%	84.17%	81.87%	141.96%	123.83%	116.00%	112.36%	191.84%	165.43%	153.88%	148.30%
6	52.18%	47.19%	45.02%	44.09%	100.97%	89.26%	84.14%	81.84%	141.95%	123.87%	115.98%	112.33%	191.82%	165.42%	153.86%	148.30%
7	52.13%	47.14%	44.97%	44.03%	100.93%	89.17%	84.12%	81.82%	141.90%	123.83%	115.94%	112.32%	191.76%	165.37%	153.82%	148.26%
8	52.07%	47.09%	44.93%	43.99%	100.86%	89.12%	84.06%	81.78%	141.82%	123.72%	115.89%	112.25%	191.66%	165.30%	153.76%	148.20%
9	51.99%	47.03%	44.89%	43.93%	100.78%	89.05%	83.99%	81.72%	141.67%	123.64%	115.83%	112.20%	191.55%	165.21%	153.67%	148.12%
10	51.91%	46.97%	44.81%	43.87%	100.69%	88.97%	83.92%	81.64%	141.62%	123.56%	115.75%	112.13%	191.41%	165.05%	153.58%	148.04%
11	51.84%	46.91%	44.74%	43.79%	100.59%	88.89%	83.85%	81.58%	141.49%	123.46%	115.67%	112.05%	191.26%	164.99%	153.51%	147.98%
12	51.75%	46.79%	44.66%	43.74%	100.48%	88.81%	83.78%	81.48%	141.32%	123.36%	115.59%	111.98%	191.12%	164.88%	153.37%	147.86%
13	51.68%	46.73%	44.61%	43.67%	100.34%	88.73%	83.71%	81.41%	141.20%	123.27%	115.51%	111.92%	190.92%	164.72%	153.32%	147.78%
14	51.62%	46.67%	44.55%	43.61%	100.30%	88.66%	83.64%	81.35%	141.05%	123.20%	115.44%	111.85%	190.80%	164.63%	153.21%	147.71%
15	51.56%	46.62%	44.50%	43.55%	100.23%	88.60%	83.58%	81.28%	141.02%	123.13%	115.39%	111.80%	190.71%	164.56%	153.14%	147.66%
16	51.51%	46.58%	44.45%	43.50%	100.11%	88.54%	83.52%	81.23%	140.95%	123.03%	115.29%	111.77%	190.64%	164.51%	153.09%	147.63%
17	51.47%	46.54%	44.40%	43.45%	100.12%	88.51%	83.50%	81.18%	140.90%	122.99%	115.31%	111.75%	190.59%	164.47%	153.07%	147.62%
18	51.39%	46.50%	44.36%	43.40%	100.08%	88.46%	83.41%	81.14%	140.82%	123.02%	115.29%	111.74%	190.56%	164.45%	153.06%	147.63%
19	51.37%	46.47%	44.33%	43.35%	99.99%	88.44%	83.41%	81.10%	140.80%	122.95%	115.22%	111.74%	190.55%	164.44%	153.06%	147.65%
20	51.39%	46.45%	44.29%	43.29%	99.98%	88.42%	83.35%	81.07%	140.84%	123.00%	115.28%	111.73%	190.50%	164.45%	153.07%	147.69%
21	51.37%	46.40%	44.23%	43.23%	99.96%	88.40%	83.32%	81.05%	140.85%	122.95%	115.28%	111.76%	190.57%	164.47%	153.10%	147.75%
22	51.34%	46.37%	44.19%	43.17%	99.94%	88.37%	83.34%	81.02%	140.80%	123.01%	115.29%	111.77%	190.59%	164.49%	153.14%	147.86%
23	51.25%	46.32%	44.13%	43.10%	99.92%	88.35%	83.26%	80.98%	140.80%	123.01%	115.25%	111.82%	190.56%	164.52%	153.19%	147.93%
24	51.21%	46.27%	44.06%	43.01%	99.89%	88.31%	83.23%	80.95%	140.86%	123.02%	115.32%	111.85%	190.64%	164.55%	153.24%	147.98%
25	51.17%	46.20%	43.95%	42.89%	99.86%	88.27%	83.17%	80.92%	140.86%	123.01%	115.33%	111.89%	190.66%	164.58%	153.34%	148.08%
26	51.10%	46.13%	43.88%	42.76%	99.81%	88.22%	83.14%	80.88%	140.85%	123.01%	115.34%	111.93%	190.68%	164.61%	153.36%	148.17%
27	51.02%	46.04%	43.72%	42.65%	99.76%	88.11%	83.06%	80.83%	140.79%	122.95%	115.36%	111.97%	190.70%	164.64%	153.42%	148.28%
28	50.93%	45.93%	43.61%	42.51%	99.70%	88.09%	83.00%	80.78%	140.76%	123.00%	115.37%	112.01%	190.70%	164.68%	153.53%	148.38%
29	50.83%	45.81%	43.46%	42.37%	99.61%	88.01%	82.93%	80.71%	140.73%	122.99%	115.39%	112.06%	190.71%	164.71%	153.57%	148.49%
30	50.71%	45.62%	43.30%	42.20%	99.51%	87.86%	82.85%	80.64%	140.69%	122.97%	115.40%	112.10%	190.71%	164.80%	153.65%	148.61%
31	50.57%	45.46%	43.13%	42.02%	99.39%	87.75%	82.75%	80.54%	140.69%	122.90%	115.42%	112.15%	190.71%	164.79%	153.74%	148.73%
32	50.35%	45.27%	42.91%	41.82%	99.26%	87.63%	82.65%	80.51%	140.58%	122.93%	115.43%	112.19%	190.71%	164.88%	153.80%	148.86%
33	50.16%	45.07%	42.67%	41.59%	99.05%	87.50%	82.55%	80.36%	140.58%	122.92%	115.39%	112.24%	190.71%	164.93%	153.88%	149.00%
34	49.93%	44.84%	42.44%	41.35%	98.88%	87.35%	82.41%	80.27%	140.45%	122.89%	115.46%	112.30%	190.71%	164.92%	153.97%	149.13%
35	49.67%	44.53%	42.19%	41.08%	98.69%	87.20%	82.24%	80.17%	140.38%	122.86%	115.41%	112.33%	190.65%	164.95%	154.10%	149.27%
36	49.35%	44.24%	41.89%	40.77%	98.47%	86.98%	82.10%	80.03%	140.30%	122.84%	115.47%	112.38%	190.70%	165.05%	154.14%	149.42%
37	49.02%	43.92%	41.56%	40.47%	98.24%	86.84%	81.94%	79.88%	140.21%	122.74%	115.41%	112.42%	190.69%	165.08%	154.26%	149.57%
38	48.68%	43.55%	41.23%	40.12%	97.93%	86.58%	81.76%	79.73%	140.10%	122.75%	115.46%	112.47%	190.66%	165.05%	154.29%	149.73%
39	48.23%	43.18%	40.85%	39.71%	97.64%	86.36%	81.56%	79.54%	139.99%	122.63%	115.44%	112.50%	190.57%	165.11%	154.39%	149.88%
40	47.79%	42.78%	40.43%	39.30%	97.33%	86.11%	81.27%	79.34%	139.84%	122.55%	115.39%	112.52%	190.55%	165.10%	154.44%	150.03%
41	47.25%	42.30%	39.98%	38.83%	96.93%	85.82%	81.02%	79.06%	139.61%	122.44%	115.30%	112.54%	190.44%	165.01%	154.47%	150.17%
42	46.72%	41.79%	39.47%	38.32%	96.53%	85.45%	80.72%	78.80%	139.40%	122.30%	115.21%	112.52%	190.23%	164.99%	154.45%	150.30%
43	46.11%	41.24%	38.93%	37.75%	96.03%	85.07%	80.38%	78.50%	139.12%	122.11%	115.08%	112.49%	190.01%	164.87%	154.46%	150.40%
44	45.48%	40.63%	38.32%	37.14%	95.47%	84.59%	79.94%	78.13%	138.73%	121.83%	114.94%	112.43%	189.72%	164.65%	154.41%	150.49%
45	44.73%	39.98%	37.62%	36.44%	94.89%	84.11%	79.49%	77.72%	138.32%	121.53%	114.74%	112.35%	189.29%	164.43%	154.27%	150.55%
46	43.92%	39.22%	36.89%	35.70%	94.24%	83.49%	78.94%	77.29%	137.77%	121.19%	114.46%	112.24%	188.83%	164.14%	154.12%	150.57%
47	43.04%	38.41%	36.09%	34.87%	93.44%	82.80%	78.38%	76.74%	137.19%	120.71%	114.15%	112.10%	188.22%	163.73%	153.92%	150.56%
48	42.09%	37.50%	35.20%	33.98%	92.55%	82.03%	77.68%	76.14%	136.45%	120.24%	113.83%	111.88%	187.57%	163.29%	153.67%	150.52%
49	41.05%	36.53%	34.20%	33.04%	91.56%	81.24%	76.91%	75.53%	135.63%	119.62%	113.40%	111.66%	186.78%	162.79%	153.39%	150.46%
50	39.94%	35.47%	33.16%	31.94%	90.41%	80.31%	76.08%	74.83%	134.73%	118.99%	112.99%	111.45%	185.91%	162.29%	153.09%	150.37%
51	38.73%	34.32%	32.01%	30.72%	89.23%	79.30%	75.19%	74.08%	133.75%	118.34%	112.49%	111.17%	184.97%	161.69%	152.76%	150.27%
52	37.45%	33.09%	30.72%	29.43%	87.95%	78.19%	74.29%	73.32%	132.73%	117.60%	112.04%	110.90%	183.99%	161.05%	152.41%	150.17%
53	36.00%	31.73%	29.29%	28.03%	86.52%	76.98%	73.26%	72.50%	131.64%	116.80%	111.50%	110.64%	182.97%	160.48%	152.07%	150.06%
54	34.45%	30.28%	27.72%	26.49%	85.07%	75.80%	72.14%	71.62%	130.49%	116.02%	111.00%	110.39%	181.94%	159.80%	151.75%	149.97%
55	32.87%	28.57%	26.02%	24.82%	83.45%	74.42%	71.01%	70.71%	129.23%	115.21%	110.49%	110.15%	180.89%	159.17%	151.44%	149.88%
56	NA	NA	NA	NA	81.79%	72.96%	69.82%	69.75%	128.00%	114.38%	110.00%	109.90%	179.81%	158.55%	151.13%	149.78%
57	NA	NA	NA	NA	79.95%	71.46%	68.56%	68.67%	126.63%	113.52%	109.49%	109.64%	178.61%	157.92%	150.84%	149.65%
58	NA	NA	NA	NA	77.95%	69.78%	67.12%	67.54%	125.20%	112.61%	108.96%	109.37%	177.44%	157.27%	150.51%	149.48%
59	NA	NA	NA	NA	75.78%	67.97%	65.56%	66.28%	123.63%	111.62%	108.39%	109.03%	176.17%	156.56%	150.12%	149.23%
60	NA	NA	NA	NA	73.32%	65.88%	63.84%	64.87%	121.88%	110.52%	107.73%	108.61%	174.73%	155.75%	149.64%	148.86%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 4																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	57.84%	51.50%	48.76%	47.51%	111.02%	97.02%	90.95%	88.12%	155.46%	134.40%	125.16%	120.79%	209.56%	179.28%	165.87%	159.32%
1	57.86%	51.57%	48.83%	47.56%	111.16%	97.14%	91.05%	88.21%	155.71%	134.55%	125.35%	120.97%	209.87%	179.46%	166.04%	159.49%
2	57.95%	51.64%	48.89%	47.66%	111.38%	97.27%	91.16%	88.31%	155.94%	134.72%	125.50%	121.10%	210.15%	179.74%	166.25%	159.67%
3	58.13%	51.75%	48.98%	47.74%	111.55%	97.49%	91.31%	88.45%	156.22%	134.99%	125.68%	121.28%	210.49%	180.01%	166.50%	159.92%
4	58.11%	51.78%	48.99%	47.76%	111.69%	97.50%	91.37%	88.49%	156.35%	135.09%	125.76%	121.36%	210.69%	180.12%	166.61%	160.02%
5	58.15%	51.76%	48.99%	47.75%	111.65%	97.57%	91.38%	88.50%	156.38%	135.12%	125.80%	121.38%	210.68%	180.15%	166.64%	160.05%
6	58.10%	51.73%	48.96%	47.72%	111.63%	97.50%	91.36%	88.49%	156.42%	135.10%	125.79%	121.37%	210.71%	180.14%	166.63%	160.04%
7	58.04%	51.69%	48.92%	47.65%	111.64%	97.46%	91.32%	88.45%	156.31%	135.01%	125.76%	121.34%	210.65%	180.09%	166.59%	160.01%
8	57.93%	51.64%	48.86%	47.60%	111.57%	97.41%	91.28%	88.40%	156.24%	135.00%	125.69%	121.29%	210.50%	180.01%	166.52%	159.96%
9	57.90%	51.55%	48.80%	47.54%	111.43%	97.34%	91.21%	88.35%	156.13%	134.92%	125.63%	121.23%	210.37%	179.92%	166.43%	159.87%
10	57.76%	51.50%	48.73%	47.48%	111.33%	97.31%	91.14%	88.28%	156.01%	134.82%	125.49%	121.16%	210.23%	179.81%	166.33%	159.78%
11	57.69%	51.38%	48.66%	47.39%	111.22%	97.17%	91.07%	88.21%	155.88%	134.72%	125.46%	121.08%	210.07%	179.69%	166.22%	159.69%
12	57.60%	51.36%	48.59%	47.33%	111.11%	97.13%	90.98%	88.13%	155.70%	134.58%	125.32%	121.00%	209.92%	179.58%	166.12%	159.60%
13	57.52%	51.25%	48.50%	47.27%	111.01%	97.00%	90.86%	88.06%	155.63%	134.48%	125.30%	120.94%	209.72%	179.47%	166.02%	159.51%
14	57.45%	51.18%	48.46%	47.20%	110.91%	96.92%	90.84%	88.00%	155.47%	134.40%	125.17%	120.86%	209.60%	179.32%	165.93%	159.45%
15	57.38%	51.13%	48.40%	47.13%	110.84%	96.86%	90.73%	87.94%	155.38%	134.33%	125.17%	120.83%	209.50%	179.24%	165.87%	159.40%
16	57.33%	51.09%	48.33%	47.08%	110.77%	96.80%	90.67%	87.83%	155.31%	134.28%	125.07%	120.80%	209.42%	179.19%	165.83%	159.38%
17	57.28%	51.04%	48.29%	47.02%	110.67%	96.75%	90.64%	87.84%	155.32%	134.24%	125.04%	120.78%	209.38%	179.16%	165.80%	159.38%
18	57.24%	51.00%	48.24%	46.97%	110.63%	96.72%	90.65%	87.75%	155.23%	134.22%	125.03%	120.72%	209.40%	179.14%	165.80%	159.40%
19	57.23%	50.96%	48.20%	46.90%	110.60%	96.70%	90.56%	87.72%	155.21%	134.21%	125.02%	120.73%	209.34%	179.14%	165.82%	159.44%
20	57.20%	50.93%	48.15%	46.84%	110.58%	96.67%	90.54%	87.70%	155.22%	134.21%	125.03%	120.80%	209.35%	179.16%	165.85%	159.50%
21	57.16%	50.88%	48.10%	46.79%	110.61%	96.65%	90.51%	87.67%	155.22%	134.21%	125.04%	120.84%	209.37%	179.24%	165.89%	159.57%
22	57.08%	50.85%	48.04%	46.72%	110.60%	96.63%	90.49%	87.65%	155.23%	134.22%	125.06%	120.82%	209.41%	179.22%	165.95%	159.66%
23	57.04%	50.80%	47.97%	46.64%	110.52%	96.55%	90.45%	87.63%	155.24%	134.18%	125.08%	120.91%	209.44%	179.26%	166.01%	159.76%
24	57.04%	50.74%	47.90%	46.53%	110.50%	96.57%	90.42%	87.62%	155.26%	134.25%	125.11%	120.97%	209.54%	179.30%	166.08%	159.87%
25	56.99%	50.67%	47.81%	46.42%	110.47%	96.54%	90.39%	87.58%	155.26%	134.26%	125.14%	121.02%	209.51%	179.35%	166.16%	159.99%
26	56.92%	50.59%	47.71%	46.30%	110.42%	96.49%	90.35%	87.56%	155.26%	134.27%	125.17%	121.08%	209.55%	179.40%	166.25%	160.12%
27	56.78%	50.48%	47.56%	46.17%	110.43%	96.38%	90.30%	87.52%	155.26%	134.28%	125.20%	121.14%	209.58%	179.46%	166.35%	160.25%
28	56.68%	50.37%	47.41%	46.04%	110.31%	96.37%	90.24%	87.49%	155.25%	134.28%	125.23%	121.21%	209.67%	179.57%	166.45%	160.39%
29	56.57%	50.20%	47.26%	45.89%	110.22%	96.24%	90.19%	87.45%	155.29%	134.29%	125.27%	121.27%	209.65%	179.64%	166.54%	160.53%
30	56.43%	50.03%	47.09%	45.72%	110.13%	96.16%	90.12%	87.40%	155.21%	134.29%	125.31%	121.34%	209.67%	179.64%	166.65%	160.68%
31	56.27%	49.85%	46.91%	45.52%	110.02%	96.05%	90.04%	87.34%	155.23%	134.31%	125.40%	121.41%	209.76%	179.77%	166.77%	160.84%
32	56.08%	49.65%	46.71%	45.29%	109.88%	95.94%	89.95%	87.28%	155.15%	134.31%	125.38%	121.48%	209.79%	179.84%	166.88%	161.00%
33	55.81%	49.43%	46.46%	45.07%	109.73%	95.83%	89.87%	87.22%	155.10%	134.31%	125.42%	121.55%	209.83%	179.91%	166.99%	161.18%
34	55.57%	49.12%	46.19%	44.83%	109.51%	95.69%	89.71%	87.12%	155.06%	134.31%	125.51%	121.68%	209.87%	179.98%	167.12%	161.36%
35	55.30%	48.85%	45.93%	44.53%	109.38%	95.56%	89.66%	87.03%	155.02%	134.32%	125.54%	121.70%	209.90%	180.06%	167.24%	161.55%
36	54.93%	48.54%	45.62%	44.22%	109.13%	95.41%	89.48%	86.92%	154.97%	134.31%	125.52%	121.84%	209.94%	180.14%	167.37%	161.75%
37	54.58%	48.18%	45.27%	43.90%	108.91%	95.19%	89.35%	86.83%	154.91%	134.31%	125.60%	121.91%	209.91%	180.21%	167.49%	161.96%
38	54.19%	47.82%	44.93%	43.52%	108.61%	95.00%	89.19%	86.66%	154.84%	134.22%	125.62%	121.99%	209.92%	180.27%	167.62%	162.17%
39	53.71%	47.41%	44.55%	43.11%	108.34%	94.80%	89.00%	86.51%	154.76%	134.25%	125.62%	122.05%	209.98%	180.31%	167.73%	162.38%
40	53.23%	46.95%	44.08%	42.69%	108.10%	94.56%	88.80%	86.32%	154.64%	134.19%	125.62%	122.12%	209.89%	180.40%	167.84%	162.59%
41	52.68%	46.50%	43.62%	42.16%	107.71%	94.24%	88.50%	86.13%	154.44%	134.05%	125.60%	122.16%	209.88%	180.35%	167.93%	162.80%
42	52.11%	45.93%	43.06%	41.63%	107.33%	93.94%	88.23%	85.87%	154.24%	133.94%	125.55%	122.22%	209.75%	180.37%	167.99%	163.00%
43	51.45%	45.35%	42.48%	41.03%	106.84%	93.56%	87.91%	85.58%	154.00%	133.78%	125.42%	122.23%	209.52%	180.24%	168.03%	163.18%
44	50.71%	44.70%	41.83%	40.35%	106.33%	93.15%	87.55%	85.27%	153.69%	133.57%	125.31%	122.24%	209.26%	179.94%	167.99%	163.47%
45	49.91%	43.97%	41.10%	39.65%	105.69%	92.60%	87.06%	84.92%	153.24%	133.32%	125.14%	122.21%	208.92%	179.94%	167.99%	163.47%
46	49.10%	43.17%	40.28%	38.87%	104.96%	92.05%	86.58%	84.47%	152.77%	132.95%	124.96%	122.15%	208.44%	179.70%	167.90%	163.57%
47	48.13%	42.29%	39.43%	37.99%	104.14%	91.30%	85.97%	84.01%	152.13%	132.56%	124.66%	122.06%	207.92%	179.34%	167.77%	163.63%
48	47.11%	41.36%	38.47%	37.04%	103.22%	90.59%	85.29%	83.48%	151.43%	132.11%	124.37%	121.94%	207.26%	178.99%	167.60%	163.67%
49	45.98%	40.24%	37.39%	36.02%	102.26%	89.73%	84.60%	82.91%	150.65%	131.55%	124.06%	121.74%	206.50%	178.51%	167.38%	163.67%
50	44.70%	39.09%	36.25%	34.83%	101.08%	88.79%	83.80%	82.26%	149.83%	130.94%	123.65%	121.57%	205.73%	178.06%	167.14%	163.66%
51	43.37%	37.85%	35.03%	33.56%	99.85%	87.76%	82.92%	81.54%	148.88%	130.35%	123.27%	121.41%	204.78%	177.53%	166.87%	163.63%
52	41.93%	36.49%	33.63%	32.16%	98.53%	86.66%	81.98%	80.86%	147.89%	129.67%	122.88%	121.23%	203.86%	176.95%	166.62%	163.59%
53	40.38%	35.01%	32.08%	30.69%	97.05%	85.49%	81.00%	80.08%	146.78%	128.95%	122.42%	121.00%	202.97%	176.39%	166.35%	163.56%
54	38.68%	33.37%	30.40%	29.07%	95.49%	84.18%	79.96%	79.27%	145.69%	128.25%	122.05%	120.82%	201.95%	175.85%	166.11%	163.52%
55	36.85%	31.52%	28.53%	27.28%	93.88%	82.86%	78.88%	78.43%	144.57%	127.54%	121.60%	120.63%	200.98%	175.32%	165.89%	163.49%
56	NA	NA	NA	NA	92.17%	81.46%	77.73%	77.57%	143.46%	126.82%	121.25%	120.45%	200.07%	174.80%	165.68%	163.44%
57	NA	NA	NA	NA	90.27%	79.90%	76.53%	76.62%	142.19%	126.09%	120.80%	120.26%	199.02%	174.29%	165.45%	163.37%
58	NA	NA	NA	NA	88.22%	78.22%	75.15%	75.57%	140.91%	125.32%	120.43%	120.02%	197.95%	173.74%	165.20%	163.24%
59	NA	NA	NA	NA	85.91%	76.47%	73.65%	74.41%	139.60%	124.50%	119.91%	119.77%	196.89%	173.14%	164.87%	163.02%
60	NA	NA	NA	NA	83.43%	74.36%	71.99%	73.08%	137.98%	123.59%	119.37%	119.33%	195.52%	172.42%	164.44%	162.66%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 5																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	64.06%	56.34%	52.94%	51.42%	122.43%	105.90%	98.63%	95.18%	170.88%	146.39%	135.65%	130.45%	229.69%	194.98%	179.46%	171.81%
1	64.13%	56.41%	53.00%	51.46%	122.59%	106.01%	98.74%	95.27%	171.09%	146.55%	135.79%	130.58%	229.95%	195.17%	179.67%	171.99%
2	64.23%	56.49%	53.09%	51.51%	122.77%	106.16%	98.86%	95.45%	171.39%	146.80%	135.96%	130.74%	230.30%	195.48%	179.89%	172.20%
3	64.37%	56.60%	53.22%	51.62%	123.02%	106.34%	99.02%	95.59%	171.69%	147.04%	136.17%	130.97%	230.67%	195.76%	180.16%	172.49%
4	64.41%	56.63%	53.23%	51.63%	123.11%	106.42%	99.08%	95.65%	171.83%	147.08%	136.30%	131.06%	230.89%	195.88%	180.28%	172.58%
5	64.39%	56.61%	53.21%	51.63%	123.12%	106.43%	99.15%	95.65%	171.87%	147.16%	136.33%	131.08%	230.93%	195.91%	180.31%	172.61%
6	64.40%	56.59%	53.15%	51.59%	123.11%	106.42%	99.14%	95.64%	171.84%	147.09%	136.32%	131.08%	230.91%	195.90%	180.30%	172.62%
7	64.29%	56.54%	53.11%	51.55%	123.06%	106.37%	99.10%	95.61%	171.79%	147.11%	136.28%	131.04%	230.84%	195.85%	180.25%	172.57%
8	64.22%	56.48%	53.10%	51.48%	122.98%	106.32%	98.99%	95.55%	171.70%	147.04%	136.18%	130.99%	230.69%	195.77%	180.19%	172.53%
9	64.15%	56.41%	52.99%	51.43%	122.89%	106.24%	98.92%	95.49%	171.54%	146.90%	136.10%	130.87%	230.61%	195.67%	180.10%	172.46%
10	64.05%	56.34%	52.93%	51.36%	122.78%	106.15%	98.86%	95.40%	171.41%	146.80%	136.02%	130.86%	230.39%	195.55%	179.98%	172.38%
11	63.95%	56.25%	52.85%	51.27%	122.61%	106.06%	98.78%	95.34%	171.28%	146.75%	135.93%	130.72%	230.18%	195.43%	179.88%	172.29%
12	63.87%	56.19%	52.78%	51.17%	122.49%	105.95%	98.69%	95.21%	171.14%	146.59%	135.83%	130.65%	230.02%	195.31%	179.76%	172.15%
13	63.78%	56.10%	52.71%	51.10%	122.38%	105.88%	98.60%	95.14%	171.01%	146.49%	135.70%	130.58%	229.92%	195.13%	179.67%	172.07%
14	63.65%	56.05%	52.64%	51.03%	122.29%	105.80%	98.54%	95.06%	170.96%	146.41%	135.68%	130.52%	229.74%	195.04%	179.58%	172.01%
15	63.64%	55.99%	52.59%	50.97%	122.20%	105.73%	98.47%	95.02%	170.81%	146.34%	135.63%	130.46%	229.69%	194.97%	179.52%	171.97%
16	63.58%	55.90%	52.53%	50.90%	122.13%	105.67%	98.42%	94.96%	170.73%	146.29%	135.58%	130.43%	229.56%	194.92%	179.47%	171.95%
17	63.53%	55.86%	52.48%	50.85%	122.08%	105.63%	98.36%	94.92%	170.69%	146.26%	135.55%	130.43%	229.51%	194.89%	179.46%	171.96%
18	63.44%	55.79%	52.43%	50.79%	122.04%	105.54%	98.34%	94.89%	170.66%	146.24%	135.49%	130.42%	229.49%	194.88%	179.47%	172.00%
19	63.46%	55.75%	52.38%	50.72%	122.01%	105.57%	98.26%	94.86%	170.65%	146.22%	135.54%	130.45%	229.49%	194.89%	179.49%	172.05%
20	63.37%	55.71%	52.31%	50.66%	121.99%	105.55%	98.29%	94.84%	170.65%	146.23%	135.50%	130.48%	229.51%	194.91%	179.54%	172.13%
21	63.39%	55.68%	52.27%	50.59%	121.97%	105.47%	98.25%	94.82%	170.61%	146.24%	135.58%	130.53%	229.55%	194.95%	179.60%	172.22%
22	63.29%	55.62%	52.16%	50.52%	121.96%	105.46%	98.25%	94.82%	170.68%	146.26%	135.55%	130.58%	229.59%	194.97%	179.68%	172.37%
23	63.26%	55.57%	52.11%	50.44%	121.89%	105.49%	98.23%	94.80%	170.70%	146.28%	135.64%	130.64%	229.63%	195.06%	179.76%	172.48%
24	63.20%	55.51%	52.00%	50.34%	121.92%	105.41%	98.15%	94.79%	170.72%	146.30%	135.63%	130.71%	229.75%	195.10%	179.86%	172.61%
25	63.14%	55.43%	51.91%	50.19%	121.90%	105.43%	98.18%	94.79%	170.68%	146.33%	135.73%	130.79%	229.74%	195.17%	179.96%	172.74%
26	63.07%	55.33%	51.80%	50.10%	121.86%	105.34%	98.15%	94.78%	170.75%	146.35%	135.79%	130.91%	229.80%	195.26%	180.08%	172.89%
27	62.97%	55.21%	51.67%	49.95%	121.81%	105.29%	98.12%	94.76%	170.76%	146.38%	135.84%	131.00%	229.91%	195.40%	180.20%	173.10%
28	62.87%	55.08%	51.54%	49.81%	121.75%	105.24%	98.08%	94.75%	170.77%	146.41%	135.89%	131.02%	229.91%	195.49%	180.33%	173.27%
29	62.73%	54.95%	51.38%	49.66%	121.62%	105.17%	97.98%	94.73%	170.76%	146.44%	135.94%	131.17%	229.97%	195.57%	180.46%	173.42%
30	62.57%	54.73%	51.19%	49.48%	121.53%	105.09%	97.93%	94.70%	170.76%	146.46%	136.01%	131.26%	230.03%	195.67%	180.60%	173.61%
31	62.40%	54.54%	50.98%	49.28%	121.42%	105.02%	97.89%	94.67%	170.76%	146.49%	136.07%	131.35%	230.15%	195.74%	180.75%	173.86%
32	62.14%	54.33%	50.75%	49.04%	121.30%	104.93%	97.83%	94.64%	170.74%	146.52%	136.13%	131.45%	230.17%	195.88%	180.91%	174.02%
33	61.90%	54.09%	50.53%	48.82%	121.22%	104.84%	97.75%	94.60%	170.73%	146.55%	136.19%	131.57%	230.30%	195.97%	181.06%	174.29%
34	61.63%	53.77%	50.28%	48.56%	121.02%	104.73%	97.68%	94.54%	170.72%	146.58%	136.25%	131.72%	230.32%	196.15%	181.23%	174.49%
35	61.27%	53.49%	49.95%	48.27%	120.85%	104.56%	97.60%	94.49%	170.71%	146.66%	136.31%	131.83%	230.46%	196.27%	181.40%	174.74%
36	60.94%	53.17%	49.65%	47.93%	120.68%	104.44%	97.50%	94.43%	170.69%	146.63%	136.37%	131.94%	230.53%	196.38%	181.58%	175.00%
37	60.56%	52.78%	49.32%	47.60%	120.42%	104.29%	97.39%	94.34%	170.66%	146.65%	136.49%	132.05%	230.61%	196.50%	181.75%	175.27%
38	60.09%	52.40%	48.90%	47.21%	120.20%	104.14%	97.26%	94.19%	170.63%	146.65%	136.54%	132.17%	230.66%	196.60%	181.93%	175.55%
39	59.58%	51.94%	48.49%	46.77%	119.96%	103.96%	97.12%	94.10%	170.51%	146.65%	136.52%	132.28%	230.70%	196.69%	182.11%	175.84%
40	59.08%	51.50%	48.03%	46.34%	119.69%	103.75%	96.89%	93.98%	170.49%	146.63%	136.56%	132.39%	230.78%	196.77%	182.27%	176.13%
41	58.54%	51.01%	47.52%	45.79%	119.32%	103.44%	96.68%	93.80%	170.37%	146.57%	136.57%	132.51%	230.70%	196.82%	182.42%	176.41%
42	57.88%	50.41%	46.95%	45.23%	118.96%	103.16%	96.44%	93.62%	170.21%	146.49%	136.62%	132.59%	230.68%	196.84%	182.56%	176.69%
43	57.16%	49.76%	46.32%	44.60%	118.47%	102.81%	96.15%	93.40%	169.93%	146.36%	136.58%	132.66%	230.48%	196.87%	182.66%	176.95%
44	56.38%	49.10%	45.63%	43.89%	117.97%	102.35%	95.77%	93.15%	169.64%	146.19%	136.51%	132.73%	230.21%	196.75%	182.74%	177.20%
45	55.51%	48.31%	44.84%	43.18%	117.39%	101.88%	95.35%	92.80%	169.22%	145.97%	136.35%	132.75%	229.98%	196.62%	182.76%	177.41%
46	54.62%	47.44%	44.02%	42.34%	116.60%	101.27%	94.90%	92.44%	168.77%	145.62%	136.19%	132.79%	229.54%	196.44%	182.74%	177.59%
47	53.61%	46.49%	43.08%	41.40%	115.83%	100.59%	94.32%	92.05%	168.15%	145.28%	136.00%	132.71%	229.06%	196.15%	182.69%	177.74%
48	52.49%	45.44%	42.05%	40.40%	114.89%	99.88%	93.73%	91.55%	167.54%	144.81%	135.77%	132.65%	228.44%	195.84%	182.59%	177.85%
49	51.19%	44.30%	40.89%	39.29%	113.84%	99.03%	93.02%	91.05%	166.77%	144.35%	135.44%	132.56%	227.74%	195.41%	182.45%	177.94%
50	49.85%	43.07%	39.68%	38.04%	112.70%	98.09%	92.25%	90.48%	165.92%	143.77%	135.14%	132.45%	226.97%	195.05%	182.29%	178.01%
51	48.36%	41.67%	38.34%	36.70%	111.38%	97.07%	91.42%	89.85%	164.98%	143.23%	134.83%	132.33%	226.20%	194.53%	182.11%	178.05%
52	46.81%	40.21%	36.82%	35.24%	110.04%	95.99%	90.61%	89.25%	164.06%	142.57%	134.44%	132.20%	225.35%	194.07%	181.94%	178.09%
53	45.07%	38.58%	35.15%	33.69%	108.60%	94.83%	89.61%	88.57%	163.06%	141.96%	134.12%	132.03%	224.47%	193.61%	181.77%	178.12%
54	43.20%	36.75%	33.38%	31.95%	106.99%	93.61%	88.64%	87.92%	162.04%	141.38%	133.74%	131.90%	223.60%	193.16%	181.62%	178.16%
55	41.20%	34.72%	31.36%	30.06%	105.30%	92.32%	87.63%	87.18%	161.00%	140.70%	133.41%	131.79%	222.73%	192.74%	181.48%	178.18%
56	NA	NA	NA	NA	103.56%	90.88%	86.64%	86.43%	159.94%	140.09%	133.14%	131.66%	221.87%	192.33%	181.35%	178.20%
57	NA	NA	NA	NA	101.64%	89.42%	85.52%	85.59%	158.77%	139.50%	132.76%	131.47%	221.00%	191.91%	181.21%	178.19%
58	NA	NA	NA	NA	99.55%	87.79%	84.26%	84.69%	157.60%	138.83%	132.41%	131.27%	220.09%	191.47%	181.03%	178.10%
59	NA	NA	NA	NA	97.27%	86.08%	82.90%	83.65%	156.35%	138.11%	132.01%	131.02%	218.98%	190.96%	180.77%	177.92%
60	NA	NA	NA	NA	94.67%	84.05%	81.34%	82.42%	154.96%	137.27%	131.53%	130.59%	217.82%	190.34%	180.38%	177.60%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	36.12%	35.51%	35.42%	74.25%	68.62%	66.35%	65.53%	105.53%	95.72%	91.62%	89.96%	144.35%	128.60%	121.93%	119.06%
1	NA	36.15%	35.56%	35.45%	74.33%	68.69%	66.42%	65.58%	105.71%	95.83%	91.72%	90.04%	144.53%	128.79%	122.05%	119.17%
2	NA	36.20%	35.60%	35.51%	74.45%	68.78%	66.50%	65.66%	105.82%	95.96%	91.83%	90.15%	144.74%	128.95%	122.19%	119.30%
3	37.89%	36.28%	35.67%	35.57%	74.60%	68.95%	66.60%	65.75%	106.08%	96.12%	91.98%	90.29%	145.05%	129.11%	122.42%	119.51%
4	37.91%	36.29%	35.68%	35.56%	74.61%	68.99%	66.64%	65.80%	106.16%	96.24%	92.03%	90.38%	145.16%	129.24%	122.44%	119.52%
5	37.89%	36.28%	35.69%	35.57%	74.66%	69.00%	66.64%	65.79%	106.19%	96.26%	92.04%	90.35%	145.19%	129.22%	122.51%	119.55%
6	37.84%	36.25%	35.65%	35.52%	74.63%	68.98%	66.63%	65.79%	106.17%	96.24%	92.03%	90.34%	145.18%	129.26%	122.45%	119.54%
7	37.79%	36.21%	35.63%	35.49%	74.58%	68.94%	66.60%	65.77%	106.12%	96.21%	92.01%	90.32%	145.13%	129.22%	122.46%	119.50%
8	37.74%	36.16%	35.57%	35.45%	74.49%	68.91%	66.56%	65.72%	106.07%	96.12%	91.97%	90.27%	145.06%	129.16%	122.36%	119.46%
9	37.66%	36.11%	35.52%	35.41%	74.47%	68.86%	66.51%	65.67%	105.99%	96.10%	91.91%	90.21%	144.96%	129.08%	122.30%	119.45%
10	37.59%	36.06%	35.48%	35.36%	74.39%	68.75%	66.45%	65.61%	105.90%	96.03%	91.85%	90.16%	144.80%	129.00%	122.27%	119.33%
11	37.52%	36.01%	35.41%	35.31%	74.26%	68.68%	66.40%	65.55%	105.80%	95.90%	91.78%	90.10%	144.68%	128.90%	122.14%	119.26%
12	37.43%	35.96%	35.37%	35.26%	74.18%	68.62%	66.34%	65.50%	105.65%	95.82%	91.71%	90.03%	144.56%	128.76%	122.06%	119.18%
13	37.37%	35.91%	35.32%	35.22%	74.11%	68.55%	66.28%	65.44%	105.56%	95.76%	91.64%	89.97%	144.44%	128.67%	121.98%	119.12%
14	37.33%	35.86%	35.27%	35.18%	74.08%	68.50%	66.23%	65.38%	105.47%	95.68%	91.58%	89.91%	144.34%	128.59%	121.91%	119.05%
15	37.28%	35.82%	35.23%	35.13%	73.98%	68.44%	66.18%	65.33%	105.40%	95.62%	91.53%	89.86%	144.21%	128.52%	121.85%	119.00%
16	37.24%	35.80%	35.20%	35.09%	73.93%	68.40%	66.12%	65.30%	105.34%	95.58%	91.49%	89.82%	144.19%	128.47%	121.81%	118.97%
17	37.22%	35.77%	35.17%	35.06%	73.89%	68.37%	66.10%	65.26%	105.30%	95.54%	91.44%	89.79%	144.14%	128.43%	121.77%	118.94%
18	37.19%	35.73%	35.14%	35.02%	73.86%	68.34%	66.05%	65.21%	105.26%	95.52%	91.43%	89.77%	144.11%	128.41%	121.76%	118.92%
19	37.18%	35.70%	35.11%	34.97%	73.84%	68.31%	66.03%	65.19%	105.29%	95.50%	91.41%	89.75%	144.09%	128.39%	121.74%	118.90%
20	37.17%	35.70%	35.08%	34.93%	73.82%	68.29%	66.01%	65.15%	105.23%	95.48%	91.35%	89.73%	144.08%	128.38%	121.73%	118.92%
21	37.14%	35.66%	35.05%	34.90%	73.80%	68.27%	65.99%	65.12%	105.22%	95.47%	91.33%	89.73%	144.08%	128.38%	121.74%	118.92%
22	37.13%	35.65%	35.02%	34.85%	73.78%	68.25%	65.96%	65.08%	105.22%	95.46%	91.32%	89.71%	144.02%	128.38%	121.74%	118.94%
23	37.11%	35.62%	34.97%	34.77%	73.72%	68.23%	65.88%	65.04%	105.25%	95.44%	91.31%	89.71%	144.03%	128.38%	121.75%	118.97%
24	37.08%	35.56%	34.91%	34.71%	73.74%	68.19%	65.84%	64.98%	105.24%	95.44%	91.34%	89.70%	144.07%	128.33%	121.75%	118.99%
25	37.05%	35.50%	34.85%	34.63%	73.71%	68.16%	65.83%	64.92%	105.17%	95.41%	91.27%	89.68%	144.02%	128.38%	121.75%	119.02%
26	37.00%	35.44%	34.78%	34.54%	73.67%	68.10%	65.73%	64.84%	105.15%	95.39%	91.25%	89.68%	144.01%	128.36%	121.76%	119.05%
27	36.96%	35.40%	34.70%	34.42%	73.62%	68.05%	65.67%	64.79%	105.17%	95.36%	91.27%	89.66%	143.99%	128.30%	121.76%	119.08%
28	36.90%	35.31%	34.58%	34.31%	73.56%	67.98%	65.60%	64.72%	105.08%	95.32%	91.20%	89.65%	143.96%	128.33%	121.77%	119.11%
29	36.83%	35.22%	34.47%	34.20%	73.44%	67.90%	65.50%	64.63%	105.02%	95.26%	91.15%	89.64%	143.97%	128.30%	121.77%	119.15%
30	36.74%	35.13%	34.35%	34.06%	73.35%	67.81%	65.41%	64.54%	104.96%	95.21%	91.11%	89.60%	143.87%	128.28%	121.77%	119.18%
31	36.65%	35.01%	34.20%	33.91%	73.30%	67.70%	65.30%	64.44%	104.87%	95.09%	91.06%	89.57%	143.81%	128.25%	121.78%	119.22%
32	36.53%	34.87%	34.05%	33.73%	73.13%	67.53%	65.18%	64.33%	104.73%	95.02%	91.01%	89.56%	143.73%	128.21%	121.77%	119.25%
33	36.35%	34.72%	33.87%	33.54%	73.04%	67.39%	65.04%	64.20%	104.67%	94.93%	90.95%	89.52%	143.65%	128.12%	121.77%	119.29%
34	36.21%	34.51%	33.68%	33.32%	72.83%	67.23%	64.91%	64.08%	104.49%	94.85%	90.88%	89.48%	143.56%	128.08%	121.77%	119.32%
35	36.03%	34.29%	33.44%	33.11%	72.65%	67.07%	64.73%	63.89%	104.35%	94.73%	90.81%	89.43%	143.47%	128.04%	121.77%	119.36%
36	35.83%	34.07%	33.19%	32.86%	72.40%	66.88%	64.53%	63.74%	104.20%	94.62%	90.74%	89.38%	143.36%	128.04%	121.75%	119.39%
37	35.59%	33.83%	32.94%	32.59%	72.17%	66.63%	64.35%	63.55%	104.02%	94.50%	90.64%	89.27%	143.24%	127.93%	121.69%	119.40%
38	35.30%	33.53%	32.67%	32.29%	71.92%	66.41%	64.14%	63.36%	103.84%	94.38%	90.55%	89.25%	143.06%	127.87%	121.72%	119.43%
39	35.00%	33.22%	32.33%	31.99%	71.63%	66.16%	63.92%	63.14%	103.63%	94.18%	90.43%	89.11%	142.96%	127.79%	121.68%	119.45%
40	34.68%	32.87%	32.00%	31.62%	71.27%	65.90%	63.62%	62.86%	103.40%	94.01%	90.29%	89.02%	142.74%	127.68%	121.62%	119.45%
41	34.28%	32.51%	31.62%	31.23%	70.92%	65.55%	63.35%	62.59%	103.08%	93.81%	90.09%	88.90%	142.55%	127.54%	121.50%	119.43%
42	33.86%	32.10%	31.21%	30.83%	70.54%	65.23%	63.03%	62.30%	102.79%	93.59%	89.91%	88.75%	142.30%	127.40%	121.39%	119.41%
43	33.36%	31.66%	30.77%	30.35%	70.07%	64.82%	62.66%	61.95%	102.39%	93.33%	89.69%	88.58%	142.00%	127.19%	121.24%	119.36%
44	32.88%	31.16%	30.28%	29.86%	69.60%	64.41%	62.26%	61.54%	101.99%	93.02%	89.41%	88.38%	141.58%	126.87%	121.08%	119.28%
45	32.31%	30.64%	29.75%	29.28%	69.03%	63.96%	61.83%	61.13%	101.49%	92.61%	89.06%	88.08%	141.15%	126.57%	120.81%	119.12%
46	31.71%	30.07%	29.15%	28.67%	68.44%	63.40%	61.29%	60.62%	100.96%	92.18%	88.71%	87.80%	140.57%	126.14%	120.51%	118.97%
47	31.02%	29.44%	28.50%	28.02%	67.74%	62.81%	60.71%	60.10%	100.34%	91.64%	88.30%	87.47%	139.90%	125.66%	120.20%	118.77%
48	30.31%	28.78%	27.82%	27.27%	66.97%	62.14%	60.09%	59.48%	99.54%	91.04%	87.77%	87.04%	139.19%	125.11%	119.77%	118.53%
49	29.55%	28.02%	27.06%	26.48%	66.12%	61.38%	59.38%	58.86%	98.77%	90.41%	87.25%	86.63%	138.32%	124.53%	119.35%	118.26%
50	28.71%	27.21%	26.22%	25.65%	65.25%	60.56%	58.59%	58.13%	97.86%	89.72%	86.62%	86.17%	137.37%	123.83%	118.82%	117.97%
51	27.81%	26.34%	25.32%	24.73%	64.20%	59.72%	57.79%	57.35%	96.81%	88.86%	85.93%	85.63%	136.28%	123.04%	118.29%	117.64%
52	26.86%	25.42%	24.36%	23.74%	63.13%	58.70%	56.83%	56.52%	95.80%	87.99%	85.26%	85.11%	135.16%	122.23%	117.71%	117.32%
53	25.85%	24.42%	23.31%	22.64%	61.99%	57.67%	55.89%	55.64%	94.66%	87.13%	84.49%	84.52%	134.00%	121.38%	117.14%	117.00%
54	24.77%	23.34%	22.21%	21.43%	60.77%	56.57%	54.83%	54.71%	93.46%	86.16%	83.69%	83.91%	132.77%	120.51%	116.54%	116.66%
55	23.59%	22.17%	20.92%	20.13%	59.46%	55.39%	53.74%	53.74%	92.13%	85.14%	82.85%	83.32%	131.47%	119.58%	115.94%	116.35%
56	22.36%	20.90%	19.52%	18.66%	58.02%	54.14%	52.59%	52.75%	90.79%	84.06%	82.04%	82.66%	130.03%	118.64%	115.32%	116.04%
57	21.02%	19.45%	17.94%	16.97%	56.47%	52.79%	51.35%	51.65%	89.36%	82.86%	81.07%	81.99%	128.57%	117.62%	114.67%	115.72%
58	19.48%	17.82%	16.13%	14.96%	54.87%	51.29%	50.00%	50.45%	87.77%	81.64%	80.10%	81.33%	127.01%	116.56%	114.00%	115.38%
59	17.74%	15.93%	13.95%	12.63%	53.06%	49.66%	48.50%	49.15%	86.05%	80.32%	79.12%	80.55%	125.32%	115.38%	113.27%	114.98%
60	15.72%	13.68%	11.30%	10.03%	51.09%	47.88%	46.85%	47.73%	84.16%	78.88%	77.92%	79.67%	123.39%	114.06%	112.44%	114.48%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 1																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	39.89%	38.80%	38.43%	83.08%	75.49%	72.27%	71.00%	117.49%	105.00%	99.71%	97.39%	159.95%	140.76%	132.45%	128.76%
1	NA	39.94%	38.83%	38.47%	83.18%	75.57%	72.34%	71.06%	117.64%	105.12%	99.80%	97.50%	160.14%	140.86%	132.63%	128.88%
2	42.72%	39.99%	38.88%	38.53%	83.30%	75.67%	72.48%	71.14%	117.87%	105.26%	99.94%	97.60%	160.36%	141.09%	132.74%	129.02%
3	42.82%	40.08%	38.95%	38.59%	83.47%	75.81%	72.59%	71.26%	118.10%	105.49%	100.09%	97.74%	160.64%	141.31%	132.97%	129.24%
4	42.84%	40.09%	38.97%	38.61%	83.53%	75.86%	72.63%	71.29%	118.19%	105.51%	100.16%	97.85%	160.76%	141.40%	133.06%	129.30%
5	42.82%	40.07%	38.96%	38.57%	83.54%	75.86%	72.63%	71.31%	118.21%	105.58%	100.18%	97.87%	160.80%	141.43%	133.08%	129.34%
6	42.78%	40.04%	38.92%	38.55%	83.52%	75.85%	72.63%	71.28%	118.20%	105.57%	100.16%	97.86%	160.84%	141.41%	133.07%	129.33%
7	42.73%	40.00%	38.89%	38.53%	83.47%	75.82%	72.60%	71.25%	118.16%	105.49%	100.14%	97.80%	160.73%	141.37%	133.03%	129.30%
8	42.67%	39.96%	38.85%	38.47%	83.42%	75.77%	72.51%	71.22%	118.10%	105.49%	100.09%	97.74%	160.65%	141.31%	132.98%	129.25%
9	42.60%	39.91%	38.80%	38.43%	83.35%	75.71%	72.51%	71.16%	118.02%	105.42%	100.03%	97.71%	160.55%	141.23%	132.91%	129.19%
10	42.53%	39.85%	38.76%	38.38%	83.27%	75.65%	72.40%	71.11%	117.91%	105.29%	99.95%	97.62%	160.43%	141.14%	132.83%	129.12%
11	42.45%	39.79%	38.70%	38.31%	83.18%	75.57%	72.38%	71.04%	117.76%	105.21%	99.84%	97.57%	160.30%	141.04%	132.74%	128.99%
12	42.40%	39.74%	38.65%	38.25%	83.08%	75.51%	72.28%	70.98%	117.70%	105.12%	99.77%	97.50%	160.17%	140.88%	132.61%	128.96%
13	42.32%	39.69%	38.60%	38.21%	82.96%	75.43%	72.21%	70.92%	117.60%	105.05%	99.75%	97.43%	160.00%	140.84%	132.58%	128.85%
14	42.23%	39.64%	38.55%	38.15%	82.88%	75.38%	72.16%	70.86%	117.46%	104.97%	99.63%	97.37%	159.94%	140.70%	132.51%	128.78%
15	42.18%	39.60%	38.49%	38.11%	82.82%	75.32%	72.10%	70.81%	117.44%	104.92%	99.58%	97.32%	159.86%	140.64%	132.45%	128.74%
16	42.14%	39.56%	38.45%	38.06%	82.82%	75.28%	72.06%	70.77%	117.32%	104.86%	99.56%	97.28%	159.74%	140.59%	132.41%	128.70%
17	42.16%	39.53%	38.41%	38.02%	82.72%	75.24%	72.03%	70.73%	117.28%	104.83%	99.51%	97.25%	159.68%	140.55%	132.37%	128.68%
18	42.09%	39.50%	38.38%	37.98%	82.74%	75.21%	71.98%	70.69%	117.25%	104.81%	99.49%	97.24%	159.66%	140.52%	132.36%	128.66%
19	42.07%	39.48%	38.35%	37.94%	82.67%	75.18%	71.96%	70.65%	117.23%	104.78%	99.47%	97.22%	159.69%	140.51%	132.29%	128.67%
20	42.05%	39.43%	38.30%	37.89%	82.70%	75.16%	71.93%	70.61%	117.21%	104.77%	99.46%	97.21%	159.63%	140.51%	132.30%	128.68%
21	42.03%	39.43%	38.27%	37.85%	82.63%	75.09%	71.90%	70.56%	117.21%	104.77%	99.45%	97.21%	159.64%	140.51%	132.31%	128.71%
22	42.01%	39.40%	38.23%	37.79%	82.61%	75.07%	71.87%	70.55%	117.20%	104.75%	99.44%	97.22%	159.64%	140.52%	132.37%	128.74%
23	41.99%	39.34%	38.18%	37.73%	82.59%	75.04%	71.83%	70.49%	117.19%	104.76%	99.44%	97.22%	159.70%	140.53%	132.39%	128.78%
24	41.96%	39.32%	38.12%	37.66%	82.57%	75.01%	71.79%	70.47%	117.19%	104.75%	99.43%	97.22%	159.71%	140.54%	132.35%	128.83%
25	41.92%	39.27%	38.05%	37.56%	82.53%	74.97%	71.75%	70.37%	117.18%	104.74%	99.42%	97.23%	159.66%	140.54%	132.43%	128.87%
26	41.87%	39.18%	37.98%	37.46%	82.49%	74.92%	71.68%	70.34%	117.16%	104.71%	99.40%	97.23%	159.66%	140.54%	132.40%	128.93%
27	41.82%	39.10%	37.89%	37.36%	82.44%	74.87%	71.63%	70.26%	117.13%	104.69%	99.40%	97.24%	159.65%	140.54%	132.42%	128.97%
28	41.75%	39.01%	37.79%	37.22%	82.38%	74.80%	71.55%	70.20%	117.09%	104.66%	99.38%	97.24%	159.68%	140.54%	132.44%	129.08%
29	41.66%	38.91%	37.66%	37.09%	82.30%	74.71%	71.42%	70.12%	117.05%	104.57%	99.36%	97.25%	159.60%	140.54%	132.47%	129.13%
30	41.57%	38.80%	37.51%	36.95%	82.21%	74.61%	71.37%	70.04%	116.99%	104.57%	99.33%	97.24%	159.56%	140.53%	132.50%	129.20%
31	41.45%	38.67%	37.33%	36.79%	82.10%	74.50%	71.22%	69.94%	116.91%	104.52%	99.31%	97.25%	159.58%	140.52%	132.57%	129.26%
32	41.33%	38.51%	37.16%	36.62%	81.98%	74.38%	71.11%	69.84%	116.83%	104.41%	99.27%	97.24%	159.47%	140.51%	132.60%	129.30%
33	41.13%	38.33%	36.97%	36.40%	81.83%	74.24%	70.98%	69.74%	116.68%	104.40%	99.24%	97.24%	159.42%	140.50%	132.63%	129.38%
34	40.96%	38.11%	36.77%	36.17%	81.62%	74.05%	70.84%	69.61%	116.57%	104.28%	99.20%	97.23%	159.36%	140.49%	132.66%	129.45%
35	40.77%	37.90%	36.55%	35.95%	81.43%	73.87%	70.69%	69.45%	116.45%	104.20%	99.16%	97.23%	159.30%	140.48%	132.68%	129.51%
36	40.54%	37.65%	36.28%	35.69%	81.22%	73.69%	70.53%	69.29%	116.37%	104.12%	99.11%	97.20%	159.22%	140.46%	132.70%	129.58%
37	40.28%	37.34%	35.98%	35.40%	80.98%	73.48%	70.30%	69.11%	116.17%	104.03%	99.06%	97.15%	159.15%	140.44%	132.71%	129.65%
38	39.94%	37.04%	35.70%	35.08%	80.72%	73.27%	70.10%	68.93%	115.96%	103.93%	98.99%	97.15%	159.06%	140.41%	132.72%	129.71%
39	39.62%	36.73%	35.35%	34.76%	80.38%	72.98%	69.88%	68.72%	115.78%	103.82%	98.92%	97.11%	158.95%	140.36%	132.72%	129.77%
40	39.26%	36.35%	34.98%	34.37%	80.07%	72.71%	69.64%	68.49%	115.63%	103.69%	98.79%	97.01%	158.77%	140.29%	132.70%	129.86%
41	38.82%	35.94%	34.60%	33.96%	79.67%	72.41%	69.37%	68.19%	115.35%	103.47%	98.66%	96.95%	158.61%	140.20%	132.66%	129.86%
42	38.36%	35.53%	34.14%	33.51%	79.28%	72.09%	69.02%	67.90%	115.08%	103.29%	98.50%	96.85%	158.39%	140.07%	132.54%	129.88%
43	37.83%	35.03%	33.69%	33.01%	78.85%	71.68%	68.67%	67.56%	114.77%	103.05%	98.33%	96.73%	158.13%	139.84%	132.45%	129.88%
44	37.29%	34.52%	33.14%	32.47%	78.32%	71.22%	68.24%	67.18%	114.34%	102.77%	98.11%	96.55%	157.80%	139.60%	132.31%	129.85%
45	36.66%	33.95%	32.58%	31.87%	77.73%	70.75%	67.80%	66.74%	113.89%	102.38%	97.79%	96.36%	157.33%	139.34%	132.12%	129.80%
46	35.97%	33.33%	31.94%	31.22%	77.13%	70.23%	67.25%	66.24%	113.32%	101.98%	97.47%	96.12%	156.84%	138.94%	131.92%	129.71%
47	35.26%	32.66%	31.25%	30.53%	76.44%	69.59%	66.70%	65.73%	112.72%	101.51%	97.06%	95.86%	156.21%	138.54%	131.59%	129.58%
48	34.48%	31.90%	30.49%	29.73%	75.58%	68.88%	66.03%	65.11%	111.97%	100.92%	96.61%	95.51%	155.46%	138.01%	131.28%	129.42%
49	33.62%	31.08%	29.68%	28.89%	74.69%	68.09%	65.29%	64.48%	111.14%	100.27%	96.09%	95.14%	154.64%	137.47%	130.88%	129.24%
50	32.70%	30.22%	28.78%	27.98%	73.77%	67.28%	64.54%	63.77%	110.22%	99.54%	95.55%	94.74%	153.73%	136.80%	130.48%	129.03%
51	31.71%	29.27%	27.80%	26.99%	72.66%	66.35%	63.68%	63.00%	109.27%	98.81%	94.92%	94.30%	152.74%	136.12%	130.03%	128.81%
52	30.66%	28.24%	26.75%	25.94%	71.53%	65.34%	62.75%	62.16%	108.15%	97.95%	94.29%	93.85%	151.70%	135.41%	129.59%	128.59%
53	29.54%	27.11%	25.63%	24.72%	70.32%	64.21%	61.76%	61.29%	107.00%	97.07%	93.58%	93.38%	150.61%	134.72%	129.10%	128.37%
54	28.35%	25.94%	24.36%	23.43%	69.02%	63.06%	60.71%	60.43%	105.78%	96.13%	92.91%	92.90%	149.47%	133.95%	128.63%	128.16%
55	27.03%	24.67%	22.96%	22.04%	67.64%	61.85%	59.60%	59.47%	104.46%	95.14%	92.15%	92.44%	148.21%	133.13%	128.18%	127.97%
56	25.63%	23.22%	21.44%	20.47%	66.10%	60.53%	58.42%	58.47%	103.12%	94.11%	91.37%	91.90%	146.95%	132.34%	127.73%	127.77%
57	24.12%	21.60%	19.71%	18.68%	64.46%	59.06%	57.11%	57.36%	101.70%	93.02%	90.54%	91.39%	145.64%	131.53%	127.27%	127.58%
58	22.39%	19.79%	17.72%	16.48%	62.68%	57.56%	55.78%	56.18%	100.13%	91.87%	89.74%	90.87%	144.25%	130.68%	126.80%	127.36%
59	20.41%	17.69%	15.29%	14.00%	60.83%	55.87%	54.26%	54.91%	98.41%	90.62%	88.82%	90.21%	142.72%	129.76%	126.29%	127.08%
60	18.10%	15.17%	12.41%	11.18%	58.72%	54.01%	52.58%	53.53%	96.52%	89.26%	87.81%	89.53%	141.03%	128.74%	125.70%	126.71%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 2																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	43.92%	42.31%	41.65%	92.53%	82.83%	78.64%	76.84%	130.29%	114.94%	108.33%	105.38%	176.61%	153.73%	143.80%	139.15%
1	47.93%	43.99%	42.33%	41.69%	92.64%	82.92%	78.72%	76.91%	130.46%	115.07%	108.45%	105.49%	176.82%	153.89%	143.93%	139.29%
2	48.01%	44.07%	42.40%	41.74%	92.78%	83.02%	78.83%	77.05%	130.70%	115.22%	108.58%	105.61%	177.06%	154.03%	144.10%	139.45%
3	48.11%	44.16%	42.47%	41.80%	92.97%	83.17%	78.99%	77.17%	130.95%	115.42%	108.75%	105.76%	177.36%	154.31%	144.30%	139.66%
4	48.13%	44.16%	42.49%	41.82%	93.03%	83.23%	79.02%	77.21%	131.05%	115.50%	108.82%	105.83%	177.54%	154.41%	144.44%	139.77%
5	48.11%	44.17%	42.49%	41.81%	93.10%	83.24%	79.03%	77.20%	131.08%	115.57%	108.84%	105.85%	177.58%	154.44%	144.41%	139.76%
6	48.07%	44.14%	42.44%	41.78%	93.08%	83.22%	79.03%	77.20%	131.07%	115.56%	108.83%	105.84%	177.51%	154.43%	144.40%	139.78%
7	48.02%	44.10%	42.42%	41.74%	92.98%	83.19%	78.99%	77.17%	131.03%	115.53%	108.80%	105.81%	177.46%	154.39%	144.42%	139.72%
8	47.95%	44.05%	42.38%	41.70%	92.97%	83.14%	78.96%	77.11%	130.96%	115.42%	108.75%	105.77%	177.37%	154.32%	144.31%	139.71%
9	47.89%	43.96%	42.32%	41.65%	92.90%	83.08%	78.90%	77.08%	130.87%	115.35%	108.69%	105.72%	177.27%	154.23%	144.24%	139.64%
10	47.82%	43.93%	42.27%	41.60%	92.76%	83.01%	78.79%	76.97%	130.76%	115.27%	108.62%	105.64%	177.14%	154.14%	144.15%	139.56%
11	47.69%	43.83%	42.19%	41.54%	92.67%	82.93%	78.77%	76.90%	130.60%	115.18%	108.54%	105.58%	176.95%	153.98%	144.07%	139.43%
12	47.62%	43.78%	42.14%	41.49%	92.57%	82.81%	78.66%	76.84%	130.48%	115.09%	108.46%	105.51%	176.81%	153.93%	143.97%	139.35%
13	47.56%	43.72%	42.06%	41.43%	92.49%	82.78%	78.59%	76.78%	130.38%	115.01%	108.39%	105.44%	176.68%	153.77%	143.88%	139.27%
14	47.51%	43.66%	42.03%	41.37%	92.40%	82.67%	78.53%	76.71%	130.28%	114.93%	108.33%	105.38%	176.63%	153.69%	143.77%	139.21%
15	47.45%	43.62%	41.98%	41.31%	92.34%	82.61%	78.48%	76.66%	130.20%	114.87%	108.27%	105.33%	176.53%	153.62%	143.76%	139.15%
16	47.42%	43.58%	41.92%	41.26%	92.28%	82.61%	78.42%	76.61%	130.14%	114.77%	108.23%	105.30%	176.40%	153.57%	143.67%	139.14%
17	47.37%	43.54%	41.88%	41.23%	92.23%	82.52%	78.39%	76.57%	130.09%	114.74%	108.20%	105.27%	176.36%	153.53%	143.64%	139.10%
18	47.34%	43.51%	41.85%	41.17%	92.15%	82.49%	78.35%	76.53%	130.06%	114.76%	108.18%	105.20%	176.33%	153.51%	143.68%	139.10%
19	47.32%	43.48%	41.82%	41.10%	92.12%	82.46%	78.32%	76.50%	130.04%	114.69%	108.11%	105.25%	176.31%	153.50%	143.67%	139.12%
20	47.30%	43.45%	41.77%	41.05%	92.10%	82.44%	78.30%	76.47%	130.03%	114.74%	108.16%	105.20%	176.31%	153.51%	143.68%	139.17%
21	47.27%	43.42%	41.73%	41.01%	92.08%	82.43%	78.27%	76.44%	129.98%	114.68%	108.16%	105.21%	176.32%	153.52%	143.70%	139.18%
22	47.25%	43.38%	41.69%	40.95%	92.11%	82.40%	78.24%	76.41%	130.03%	114.69%	108.11%	105.27%	176.39%	153.53%	143.72%	139.24%
23	47.22%	43.34%	41.63%	40.87%	92.04%	82.36%	78.20%	76.37%	130.03%	114.73%	108.16%	105.24%	176.40%	153.55%	143.76%	139.29%
24	47.18%	43.30%	41.57%	40.79%	92.07%	82.34%	78.16%	76.34%	130.03%	114.73%	108.11%	105.31%	176.37%	153.57%	143.79%	139.36%
25	47.14%	43.25%	41.50%	40.70%	92.03%	82.29%	78.10%	76.28%	130.02%	114.67%	108.17%	105.33%	176.38%	153.58%	143.82%	139.43%
26	47.08%	43.19%	41.41%	40.60%	91.99%	82.25%	78.05%	76.24%	129.96%	114.71%	108.17%	105.35%	176.39%	153.60%	143.87%	139.51%
27	47.02%	43.08%	41.31%	40.49%	91.89%	82.19%	77.98%	76.19%	129.99%	114.65%	108.12%	105.38%	176.39%	153.62%	143.91%	139.59%
28	46.95%	42.96%	41.18%	40.37%	91.88%	82.12%	77.88%	76.11%	129.96%	114.68%	108.17%	105.41%	176.44%	153.64%	143.95%	139.71%
29	46.84%	42.85%	41.05%	40.21%	91.80%	82.03%	77.81%	76.07%	129.92%	114.61%	108.17%	105.44%	176.38%	153.65%	144.00%	139.80%
30	46.75%	42.73%	40.89%	40.04%	91.65%	81.94%	77.73%	75.96%	129.88%	114.63%	108.11%	105.46%	176.42%	153.67%	144.05%	139.85%
31	46.62%	42.59%	40.72%	39.88%	91.54%	81.83%	77.62%	75.88%	129.76%	114.59%	108.11%	105.49%	176.34%	153.74%	144.11%	139.95%
32	46.43%	42.42%	40.54%	39.69%	91.41%	81.66%	77.52%	75.77%	129.69%	114.51%	108.11%	105.52%	176.37%	153.70%	144.16%	140.05%
33	46.25%	42.21%	40.34%	39.49%	91.21%	81.53%	77.40%	75.67%	129.61%	114.52%	108.10%	105.54%	176.29%	153.72%	144.22%	140.15%
34	46.07%	41.99%	40.08%	39.26%	91.09%	81.38%	77.27%	75.56%	129.58%	114.43%	108.15%	105.57%	176.32%	153.74%	144.27%	140.25%
35	45.84%	41.74%	39.85%	39.00%	90.90%	81.21%	77.13%	75.44%	129.43%	114.38%	108.14%	105.59%	176.23%	153.76%	144.37%	140.36%
36	45.54%	41.47%	39.58%	38.73%	90.63%	81.03%	76.98%	75.31%	129.28%	114.33%	108.12%	105.61%	176.20%	153.77%	144.42%	140.47%
37	45.25%	41.18%	39.28%	38.44%	90.35%	80.85%	76.76%	75.15%	129.22%	114.27%	108.06%	105.63%	176.16%	153.78%	144.42%	140.61%
38	44.93%	40.82%	38.94%	38.10%	90.14%	80.59%	76.59%	74.93%	129.09%	114.20%	108.02%	105.64%	176.11%	153.83%	144.52%	140.69%
39	44.52%	40.48%	38.61%	37.73%	89.81%	80.35%	76.36%	74.74%	128.95%	114.12%	107.97%	105.64%	176.04%	153.76%	144.55%	140.82%
40	44.12%	40.11%	38.22%	37.35%	89.49%	80.09%	76.13%	74.52%	128.79%	114.03%	107.91%	105.63%	175.94%	153.72%	144.51%	140.91%
41	43.64%	39.66%	37.79%	36.89%	89.15%	79.82%	75.82%	74.28%	128.53%	113.89%	107.83%	105.61%	175.82%	153.66%	144.57%	141.00%
42	43.15%	39.21%	37.35%	36.44%	88.76%	79.49%	75.52%	73.99%	128.30%	113.68%	107.73%	105.57%	175.64%	153.56%	144.54%	141.06%
43	42.57%	38.67%	36.81%	35.90%	88.23%	79.08%	75.19%	73.65%	128.02%	113.48%	107.59%	105.46%	175.35%	153.43%	144.44%	141.12%
44	42.00%	38.15%	36.28%	35.32%	87.74%	78.67%	74.80%	73.30%	127.62%	113.24%	107.38%	105.37%	175.05%	153.24%	144.35%	141.16%
45	41.32%	37.52%	35.64%	34.68%	87.19%	78.14%	74.32%	72.86%	127.20%	112.94%	107.15%	105.24%	174.62%	152.99%	144.22%	141.17%
46	40.57%	36.82%	34.94%	33.97%	86.51%	77.60%	73.77%	72.42%	126.71%	112.51%	106.88%	105.07%	174.15%	152.63%	144.04%	141.14%
47	39.83%	36.10%	34.21%	33.23%	85.75%	76.95%	73.21%	71.87%	126.08%	112.10%	106.56%	104.87%	173.53%	152.21%	143.78%	141.08%
48	38.96%	35.30%	33.39%	32.41%	84.91%	76.21%	72.54%	71.32%	125.36%	111.55%	106.14%	104.63%	172.88%	151.78%	143.52%	140.99%
49	38.02%	34.42%	32.50%	31.51%	83.98%	75.42%	71.85%	70.66%	124.55%	110.94%	105.74%	104.39%	172.08%	151.24%	143.23%	140.88%
50	36.99%	33.45%	31.53%	30.54%	82.96%	74.51%	71.04%	70.00%	123.63%	110.28%	105.22%	104.06%	171.18%	150.71%	142.89%	140.74%
51	35.93%	32.41%	30.48%	29.49%	81.85%	73.55%	70.16%	69.24%	122.66%	109.57%	104.70%	103.75%	170.28%	150.06%	142.49%	140.60%
52	34.77%	31.30%	29.33%	28.30%	80.65%	72.51%	69.23%	68.44%	121.60%	108.81%	104.15%	103.42%	169.28%	149.42%	142.14%	140.45%
53	33.47%	30.06%	28.10%	27.02%	79.31%	71.40%	68.23%	67.59%	120.48%	107.99%	103.58%	103.08%	168.25%	148.79%	141.72%	140.31%
54	32.14%	28.74%	26.71%	25.64%	77.94%	70.21%	67.18%	66.69%	119.34%	107.15%	103.00%	102.76%	167.19%	148.09%	141.34%	140.17%
55	30.66%	27.34%	25.18%	24.14%	76.49%	68.94%	66.06%	65.83%	118.11%	106.27%	102.41%	102.43%	166.09%	147.42%	140.99%	140.05%
56	29.14%	25.72%	23.52%	22.47%	74.87%	67.60%	64.87%	64.86%	116.76%	105.36%	101.81%	102.10%	164.90%	146.75%	140.64%	139.92%
57	27.42%	23.93%	21.64%	20.58%	73.21%	66.10%	63.65%	63.79%	115.36%	104.39%	101.18%	101.77%	163.74%	146.07%	140.29%	139.78%
58	25.45%	21.91%	19.49%	18.23%	71.28%	64.56%	62.66%	62.69%	113.86%	103.36%	100.52%	101.40%	162.49%	145.37%	139.93%	139.60%
59	23.26%	19.56%	16.81%	15.57%	69.31%	62.82%	60.77%	61.43%	112.28%	102.25%	99.81%	100.99%	161.17%	144.62%	139.52%	139.37%
60	20.65%	16.73%	13.66%	12.54%	67.02%	60.92%	59.09%	60.06%	110.44%	100.99%	99.00%	100.50%	159.70%	143.78%	139.04%	139.02%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 3																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	53.43%	48.26%	46.06%	45.10%	102.60%	90.65%	85.45%	83.14%	143.92%	125.55%	117.59%	113.90%	194.43%	167.57%	155.91%	150.25%
1	53.49%	48.31%	46.10%	45.16%	102.78%	90.75%	85.57%	83.22%	144.16%	125.75%	117.72%	114.02%	194.65%	167.75%	156.05%	150.40%
2	53.62%	48.38%	46.16%	45.21%	102.93%	90.92%	85.69%	83.32%	144.37%	125.85%	117.86%	114.15%	194.97%	168.01%	156.24%	150.58%
3	53.74%	48.48%	46.25%	45.28%	103.18%	91.03%	85.83%	83.44%	144.69%	126.12%	118.03%	114.31%	195.30%	168.26%	156.51%	150.80%
4	53.76%	48.50%	46.26%	45.30%	103.26%	91.09%	85.89%	83.49%	144.75%	126.20%	118.11%	114.38%	195.38%	168.37%	156.54%	150.90%
5	53.75%	48.48%	46.25%	45.29%	103.28%	91.16%	85.89%	83.55%	144.83%	126.22%	118.19%	114.46%	195.47%	168.40%	156.63%	150.93%
6	53.71%	48.45%	46.22%	45.26%	103.26%	91.09%	85.88%	83.51%	144.82%	126.21%	118.18%	114.45%	195.46%	168.39%	156.62%	150.92%
7	53.66%	48.42%	46.18%	45.22%	103.16%	91.10%	85.84%	83.50%	144.77%	126.17%	118.09%	114.42%	195.40%	168.34%	156.58%	150.89%
8	53.60%	48.36%	46.14%	45.18%	103.10%	91.00%	85.79%	83.43%	144.70%	126.12%	118.04%	114.32%	195.26%	168.27%	156.46%	150.82%
9	53.47%	48.30%	46.09%	45.11%	103.02%	90.93%	85.74%	83.35%	144.55%	126.05%	117.97%	114.28%	195.19%	168.18%	156.45%	150.75%
10	53.45%	48.24%	46.03%	45.05%	102.93%	90.86%	85.67%	83.29%	144.44%	125.96%	117.90%	114.20%	195.06%	168.08%	156.31%	150.67%
11	53.32%	48.18%	45.97%	45.00%	102.83%	90.78%	85.58%	83.24%	144.32%	125.81%	117.82%	114.13%	194.91%	167.91%	156.21%	150.58%
12	53.24%	48.12%	45.90%	44.92%	102.67%	90.70%	85.51%	83.15%	144.20%	125.72%	117.74%	114.06%	194.71%	167.80%	156.12%	150.50%
13	53.17%	48.05%	45.80%	44.86%	102.63%	90.62%	85.45%	83.08%	144.03%	125.63%	117.66%	113.99%	194.58%	167.76%	156.03%	150.42%
14	53.10%	47.99%	45.77%	44.79%	102.54%	90.55%	85.39%	83.02%	143.93%	125.55%	117.60%	113.92%	194.46%	167.61%	155.96%	150.35%
15	53.05%	47.95%	45.69%	44.72%	102.47%	90.49%	85.33%	82.97%	143.90%	125.48%	117.54%	113.88%	194.31%	167.54%	155.90%	150.31%
16	53.00%	47.89%	45.65%	44.67%	102.41%	90.44%	85.24%	82.92%	143.83%	125.44%	117.50%	113.84%	194.23%	167.49%	155.86%	150.28%
17	52.96%	47.85%	45.62%	44.62%	102.36%	90.39%	85.19%	82.87%	143.79%	125.40%	117.47%	113.82%	194.24%	167.45%	155.83%	150.26%
18	52.92%	47.83%	45.57%	44.57%	102.32%	90.36%	85.16%	82.84%	143.70%	125.38%	117.45%	113.81%	194.21%	167.43%	155.83%	150.27%
19	52.90%	47.75%	45.53%	44.52%	102.30%	90.34%	85.13%	82.80%	143.74%	125.37%	117.45%	113.81%	194.20%	167.43%	155.83%	150.30%
20	52.88%	47.74%	45.48%	44.47%	102.27%	90.31%	85.12%	82.78%	143.73%	125.36%	117.45%	113.83%	194.15%	167.44%	155.85%	150.34%
21	52.85%	47.73%	45.44%	44.41%	102.20%	90.29%	85.07%	82.73%	143.68%	125.36%	117.45%	113.84%	194.17%	167.46%	155.88%	150.40%
22	52.82%	47.69%	45.39%	44.34%	102.19%	90.27%	85.05%	82.72%	143.74%	125.37%	117.46%	113.87%	194.25%	167.48%	155.91%	150.47%
23	52.79%	47.60%	45.33%	44.27%	102.17%	90.19%	85.02%	82.68%	143.75%	125.38%	117.47%	113.91%	194.27%	167.51%	155.96%	150.55%
24	52.74%	47.57%	45.26%	44.19%	102.14%	90.16%	84.98%	82.66%	143.75%	125.38%	117.48%	113.93%	194.30%	167.54%	156.01%	150.64%
25	52.68%	47.49%	45.18%	44.10%	102.11%	90.12%	84.93%	82.63%	143.70%	125.38%	117.50%	113.98%	194.33%	167.57%	156.07%	150.73%
26	52.64%	47.41%	45.07%	43.97%	102.07%	90.13%	84.89%	82.57%	143.75%	125.38%	117.52%	114.02%	194.29%	167.61%	156.13%	150.83%
27	52.56%	47.33%	44.96%	43.85%	102.07%	90.02%	84.83%	82.55%	143.74%	125.38%	117.54%	114.07%	194.36%	167.64%	156.19%	150.94%
28	52.48%	47.22%	44.83%	43.70%	101.95%	89.95%	84.77%	82.45%	143.66%	125.37%	117.55%	114.11%	194.38%	167.74%	156.26%	151.05%
29	52.38%	47.10%	44.67%	43.57%	101.87%	89.87%	84.69%	82.45%	143.69%	125.37%	117.58%	114.16%	194.39%	167.72%	156.34%	151.17%
30	52.20%	46.96%	44.52%	43.41%	101.78%	89.78%	84.63%	82.34%	143.60%	125.35%	117.58%	114.22%	194.40%	167.76%	156.41%	151.29%
31	52.07%	46.80%	44.34%	43.23%	101.66%	89.67%	84.54%	82.29%	143.61%	125.34%	117.61%	114.27%	194.41%	167.80%	156.54%	151.41%
32	51.90%	46.59%	44.16%	43.04%	101.54%	89.57%	84.44%	82.21%	143.56%	125.33%	117.63%	114.31%	194.41%	167.85%	156.62%	151.55%
33	51.71%	46.37%	43.93%	42.81%	101.38%	89.43%	84.34%	82.11%	143.45%	125.32%	117.65%	114.36%	194.42%	167.96%	156.65%	151.69%
34	51.44%	46.13%	43.69%	42.55%	101.21%	89.30%	84.23%	82.02%	143.39%	125.30%	117.66%	114.43%	194.43%	167.95%	156.79%	151.83%
35	51.19%	45.87%	43.42%	42.31%	100.98%	89.15%	84.06%	81.91%	143.33%	125.28%	117.68%	114.52%	194.43%	168.05%	156.87%	151.98%
36	50.91%	45.55%	43.14%	42.03%	100.77%	88.98%	83.92%	81.79%	143.25%	125.26%	117.69%	114.57%	194.43%	168.10%	156.96%	152.13%
37	50.58%	45.25%	42.83%	41.68%	100.54%	88.77%	83.77%	81.67%	143.17%	125.23%	117.70%	114.62%	194.43%	168.14%	157.04%	152.30%
38	50.19%	44.92%	42.49%	41.35%	100.24%	88.56%	83.60%	81.51%	143.08%	125.18%	117.70%	114.66%	194.41%	168.17%	157.13%	152.46%
39	49.80%	44.52%	42.12%	40.97%	99.97%	88.34%	83.41%	81.30%	142.97%	125.14%	117.69%	114.70%	194.38%	168.20%	157.25%	152.62%
40	49.37%	44.11%	41.70%	40.54%	99.67%	88.05%	83.14%	81.10%	142.84%	125.06%	117.65%	114.74%	194.33%	168.19%	157.26%	152.79%
41	48.85%	43.68%	41.26%	40.09%	99.28%	87.78%	82.89%	80.90%	142.68%	124.96%	117.61%	114.75%	194.24%	168.17%	157.31%	152.94%
42	48.27%	43.16%	40.76%	39.57%	98.90%	87.47%	82.61%	80.64%	142.47%	124.78%	117.54%	114.76%	194.04%	168.11%	157.33%	153.08%
43	47.71%	42.61%	40.22%	39.04%	98.41%	87.11%	82.27%	80.36%	142.16%	124.61%	117.43%	114.75%	193.84%	168.01%	157.32%	153.21%
44	47.03%	42.02%	39.62%	38.41%	97.93%	86.64%	81.87%	80.00%	141.85%	124.39%	117.25%	114.71%	193.57%	167.80%	157.29%	153.31%
45	46.30%	41.35%	38.97%	37.72%	97.36%	86.17%	81.44%	79.62%	141.39%	124.12%	117.06%	114.64%	193.22%	167.60%	157.21%	153.38%
46	45.54%	40.62%	38.22%	37.02%	96.68%	85.57%	80.91%	79.20%	140.92%	123.73%	116.85%	114.50%	192.70%	167.33%	157.09%	153.42%
47	44.68%	39.84%	37.41%	36.20%	95.89%	84.96%	80.35%	78.68%	140.31%	123.32%	116.58%	114.36%	192.14%	167.01%	156.91%	153.43%
48	43.74%	38.94%	36.52%	35.31%	95.02%	84.22%	79.68%	78.10%	139.61%	122.83%	116.21%	114.21%	191.47%	166.56%	156.73%	153.41%
49	42.72%	38.00%	35.57%	34.35%	94.11%	83.39%	78.96%	77.53%	138.88%	122.31%	115.83%	114.03%	190.76%	166.13%	156.44%	153.36%
50	41.60%	36.95%	34.50%	33.33%	93.05%	82.48%	78.19%	76.86%	138.01%	121.68%	115.42%	113.77%	189.90%	165.58%	156.14%	153.30%
51	40.37%	35.80%	33.38%	32.19%	91.83%	81.50%	77.33%	76.12%	137.07%	121.02%	114.98%	113.55%	189.00%	165.01%	155.83%	153.22%
52	39.09%	34.56%	32.17%	30.93%	90.59%	80.44%	76.40%	75.40%	136.07%	120.37%	114.53%	113.34%	188.06%	164.47%	155.56%	153.14%
53	37.73%	33.23%	30.80%	29.56%	89.19%	79.30%	75.42%	74.60%	135.02%	119.64%	114.06%	113.07%	187.12%	163.87%	155.22%	153.06%
54	36.19%	31.82%	29.30%	28.10%	87.76%	78.10%	74.38%	73.77%	133.85%	118.89%	113.60%	112.84%	186.13%	163.33%	154.93%	152.99%
55	34.63%	30.24%	27.65%	26.51%	86.18%	76.76%	73.29%	72.91%	132.71%	118.11%	113.18%	112.62%	185.13%	162.74%	154.71%	152.92%
56	32.86%	28.42%	25.81%	24.72%	84.56%	75.40%	72.14%	71.98%	131.50%	117.33%	112.67%	112.41%	184.06%	162.14%	154.39%	152.84%
57	30.96%	26.44%	23.80%	22.72%	82.76%	73.94%	70.87%	71.08%	128.25%	116.53%	112.22%	112.18%	183.08%	161.63%	154.13%	152.75%
58	28.71%	24.20%	21.46%	20.25%	80.83%	72.31%	69.58%	69.98%	128.90%	115.70%	111.75%	111.94%	182.00%	160.98%	153.85%	152.61%
59	26.22%	21.61%	18.53%	17.41%	78.71%	70.55%	68.13%	68.82%	127.44%	114.80%	111.22%	111.63%	180.75%	160.35%	153.52%	152.40%
60	23.31%	18.45%	15.10%	14.14%	76.39%	68.64%	66.49%	67.51%	125.82%	113.80%	110.63%	111.26%	179.43%	159.61%	153.10%	152.06%



Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 4																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	59.44%	52.89%	50.06%	48.80%	113.49%	99.05%	92.82%	89.87%	158.56%	136.97%	127.52%	123.06%	213.47%	182.52%	168.84%	162.16%
1	59.52%	52.95%	50.11%	48.86%	113.57%	99.17%	92.87%	89.96%	158.81%	137.13%	127.66%	123.17%	213.77%	182.70%	169.06%	162.32%
2	59.61%	53.02%	50.17%	48.92%	113.80%	99.30%	93.03%	90.12%	159.04%	137.30%	127.81%	123.31%	214.05%	182.92%	169.21%	162.52%
3	59.74%	53.13%	50.27%	49.00%	114.01%	99.52%	93.18%	90.26%	159.38%	137.58%	128.00%	123.55%	214.39%	183.24%	169.47%	162.76%
4	59.82%	53.16%	50.29%	49.02%	114.11%	99.54%	93.24%	90.31%	159.44%	137.61%	128.08%	123.57%	214.60%	183.36%	169.58%	162.85%
5	59.75%	53.15%	50.28%	49.00%	114.12%	99.61%	93.25%	90.31%	159.48%	137.64%	128.16%	123.59%	214.64%	183.39%	169.61%	162.89%
6	59.71%	53.11%	50.25%	48.98%	114.10%	99.54%	93.23%	90.30%	159.52%	137.63%	128.09%	123.64%	214.63%	183.32%	169.60%	162.91%
7	59.66%	53.08%	50.20%	48.93%	114.06%	99.50%	93.20%	90.26%	159.47%	137.59%	128.06%	123.56%	214.51%	183.28%	169.55%	162.85%
8	59.59%	53.01%	50.16%	48.88%	113.99%	99.49%	93.15%	90.22%	159.33%	137.53%	128.02%	123.51%	214.47%	183.20%	169.49%	162.79%
9	59.52%	52.95%	50.10%	48.81%	113.91%	99.43%	93.09%	90.15%	159.23%	137.46%	127.94%	123.47%	214.29%	183.11%	169.43%	162.75%
10	59.43%	52.88%	50.03%	48.77%	113.75%	99.29%	93.02%	90.10%	159.11%	137.36%	127.87%	123.38%	214.15%	183.00%	169.30%	162.67%
11	59.34%	52.82%	49.97%	48.70%	113.70%	99.26%	92.94%	90.00%	158.99%	137.26%	127.78%	123.30%	213.94%	182.88%	169.24%	162.54%
12	59.25%	52.74%	49.90%	48.59%	113.59%	99.12%	92.85%	89.93%	158.86%	137.16%	127.70%	123.24%	213.84%	182.77%	169.14%	162.45%
13	59.18%	52.68%	49.84%	48.55%	113.49%	99.04%	92.74%	89.88%	158.74%	137.07%	127.61%	123.16%	213.70%	182.66%	169.00%	162.38%
14	59.06%	52.62%	49.79%	48.48%	113.39%	98.96%	92.73%	89.81%	158.63%	136.98%	127.55%	123.10%	213.52%	182.57%	168.92%	162.31%
15	59.05%	52.57%	49.71%	48.42%	113.26%	98.90%	92.66%	89.70%	158.49%	136.87%	127.49%	123.05%	213.42%	182.50%	168.86%	162.27%
16	58.95%	52.52%	49.68%	48.36%	113.20%	98.85%	92.56%	89.65%	158.48%	136.87%	127.46%	123.03%	213.35%	182.45%	168.82%	162.24%
17	58.96%	52.46%	49.61%	48.29%	113.15%	98.80%	92.57%	89.61%	158.38%	136.83%	127.43%	123.01%	213.36%	182.35%	168.79%	162.24%
18	58.92%	52.42%	49.54%	48.24%	113.11%	98.77%	92.49%	89.59%	158.35%	136.76%	127.36%	123.01%	213.27%	182.40%	168.80%	162.27%
19	58.84%	52.40%	49.51%	48.18%	113.08%	98.74%	92.46%	89.55%	158.39%	136.80%	127.35%	123.02%	213.28%	182.34%	168.81%	162.31%
20	58.81%	52.33%	49.45%	48.12%	113.11%	98.71%	92.43%	89.52%	158.38%	136.81%	127.41%	123.04%	213.28%	182.42%	168.84%	162.37%
21	58.78%	52.27%	49.40%	48.06%	113.04%	98.70%	92.40%	89.50%	158.34%	136.81%	127.42%	123.07%	213.36%	182.39%	168.89%	162.44%
22	58.75%	52.25%	49.34%	47.99%	113.03%	98.68%	92.39%	89.49%	158.40%	136.77%	127.45%	123.11%	213.34%	182.42%	168.95%	162.53%
23	58.71%	52.20%	49.29%	47.90%	113.01%	98.65%	92.36%	89.47%	158.41%	136.84%	127.47%	123.16%	213.38%	182.53%	169.01%	162.63%
24	58.67%	52.14%	49.20%	47.83%	112.99%	98.63%	92.33%	89.44%	158.37%	136.85%	127.44%	123.21%	213.42%	182.52%	169.09%	162.74%
25	58.61%	52.07%	49.11%	47.73%	112.96%	98.59%	92.30%	89.42%	158.39%	136.86%	127.53%	123.26%	213.51%	182.57%	169.21%	162.86%
26	58.55%	51.98%	49.01%	47.62%	112.93%	98.55%	92.25%	89.40%	158.39%	136.82%	127.57%	123.34%	213.49%	182.67%	169.26%	162.99%
27	58.46%	51.88%	48.90%	47.48%	112.82%	98.44%	92.21%	89.38%	158.39%	136.89%	127.60%	123.40%	213.54%	182.68%	169.36%	163.12%
28	58.36%	51.76%	48.77%	47.32%	112.81%	98.38%	92.16%	89.34%	158.38%	136.85%	127.63%	123.46%	213.62%	182.80%	169.46%	163.26%
29	58.25%	51.63%	48.60%	47.17%	112.68%	98.31%	92.11%	89.30%	158.42%	136.91%	127.68%	123.53%	213.66%	182.86%	169.56%	163.41%
30	58.11%	51.46%	48.43%	47.01%	112.64%	98.28%	92.04%	89.26%	158.35%	136.87%	127.71%	123.60%	213.70%	182.94%	169.67%	163.57%
31	57.96%	51.25%	48.23%	46.83%	112.53%	98.19%	91.98%	89.21%	158.32%	136.93%	127.76%	123.67%	213.68%	183.00%	169.79%	163.73%
32	57.77%	51.06%	48.04%	46.61%	112.35%	98.05%	91.88%	89.16%	158.30%	136.94%	127.80%	123.80%	213.77%	183.08%	169.95%	163.90%
33	57.51%	50.83%	47.81%	46.37%	112.20%	97.92%	91.81%	89.10%	158.26%	136.89%	127.84%	123.88%	213.81%	183.16%	170.06%	164.08%
34	57.27%	50.58%	47.56%	46.13%	112.05%	97.81%	91.72%	89.03%	158.23%	136.96%	127.88%	123.95%	213.86%	183.24%	170.19%	164.27%
35	56.94%	50.27%	47.26%	45.87%	111.88%	97.67%	91.56%	88.95%	158.19%	136.96%	127.92%	124.04%	213.90%	183.38%	170.31%	164.47%
36	56.63%	49.99%	46.98%	45.56%	111.68%	97.48%	91.50%	88.86%	158.15%	136.91%	127.96%	124.12%	213.95%	183.47%	170.43%	164.68%
37	56.28%	49.66%	46.66%	45.22%	111.47%	97.38%	91.32%	88.70%	158.10%	136.91%	127.99%	124.21%	213.99%	183.54%	170.56%	164.90%
38	55.91%	49.26%	46.30%	44.88%	111.19%	97.20%	91.18%	88.58%	158.04%	136.90%	128.02%	124.28%	214.02%	183.61%	170.69%	165.11%
39	55.44%	48.88%	45.90%	44.46%	110.94%	96.95%	91.01%	88.44%	157.97%	136.93%	128.04%	124.36%	214.02%	183.67%	170.81%	165.34%
40	54.97%	48.46%	45.47%	44.03%	110.64%	96.73%	90.81%	88.29%	157.86%	136.88%	128.05%	124.49%	214.01%	183.71%	170.97%	165.56%
41	54.42%	47.94%	44.99%	43.55%	110.33%	96.47%	90.60%	88.11%	157.73%	136.76%	128.03%	124.52%	213.96%	183.73%	171.07%	165.79%
42	53.86%	47.45%	44.47%	43.01%	109.91%	96.18%	90.28%	87.90%	157.50%	136.71%	127.98%	124.61%	213.80%	183.71%	171.14%	166.00%
43	53.18%	46.84%	43.89%	42.42%	109.48%	95.79%	89.98%	87.59%	157.27%	136.51%	127.93%	124.61%	213.64%	183.66%	171.19%	166.20%
44	52.47%	46.18%	43.23%	41.79%	108.94%	95.37%	89.61%	87.31%	156.97%	136.33%	127.83%	124.61%	213.41%	183.50%	171.19%	166.36%
45	51.68%	45.49%	42.56%	41.06%	108.33%	94.91%	89.17%	86.98%	156.60%	136.08%	127.69%	124.59%	213.09%	183.35%	171.17%	166.52%
46	50.82%	44.71%	41.76%	40.29%	107.67%	94.32%	88.71%	86.55%	156.10%	135.78%	127.52%	124.55%	212.64%	183.13%	171.14%	166.64%
47	49.88%	43.84%	40.90%	39.44%	106.88%	93.66%	88.14%	86.13%	155.56%	135.37%	127.24%	124.47%	212.14%	182.85%	171.04%	166.71%
48	48.86%	42.88%	39.95%	38.51%	105.99%	92.90%	87.47%	85.63%	154.88%	134.89%	126.98%	124.37%	211.56%	182.52%	170.85%	166.78%
49	47.75%	41.84%	38.91%	37.50%	104.99%	92.07%	86.82%	85.07%	154.09%	134.41%	126.67%	124.25%	210.79%	182.08%	170.66%	166.80%
50	46.54%	40.70%	37.80%	36.41%	103.90%	91.16%	86.04%	84.50%	153.27%	133.83%	126.28%	124.11%	210.06%	181.60%	170.45%	166.81%
51	45.24%	39.49%	36.59%	35.21%	102.70%	90.23%	85.19%	83.84%	152.35%	133.27%	125.94%	123.91%	209.21%	181.14%	170.22%	166.80%
52	43.78%	38.10%	35.23%	33.84%	101.42%	89.10%	84.30%	83.12%	151.39%	132.62%	125.53%	123.73%	208.33%	180.61%	169.99%	166.79%
53	42.28%	36.68%	33.77%	32.38%	99.98%	87.97%	83.35%	82.45%	150.41%	131.95%	125.16%	123.56%	207.43%	180.14%	169.76%	166.77%
54	40.60%	35.07%	32.13%	30.83%	98.52%	86.77%	82.42%	81.67%	149.34%	131.33%	124.75%	123.42%	206.51%	179.63%	169.56%	166.76%
55	38.79%	33.36%	30.32%	29.16%	96.90%	85.49%	81.38%	80.89%	148.32%	130.61%	124.40%	123.23%	205.56%	179.19%	169.37%	166.76%
56	36.87%	31.37%	28.39%	27.28%	95.17%	84.07%	80.22%	80.06%	147.23%	129.97%	124.01%	123.07%	204.69%	178.70%	169.19%	166.74%
57	34.74%	29.17%	26.20%	25.17%	93.32%	82.64%	79.07%	79.18%	146.11%	129.26%	123.65%	122.90%	203.72%	178.28%	169.01%	166.69%
58	32.21%	26.72%	23.68%	22.55%	91.33%	81.02%	77.85%	78.31%	144.83%	128.55%	123.31%	122.70%	202.80%	177.73%	168.80%	166.60%
59	29.46%	23.85%	20.48%	19.55%	89.16%	79.34%	76.52%	77.21%	143.60%	127.79%	122.83%	122.43%	201.71%	177.19%	168.53%	166.42%
60	26.14%	20.31%	16.78%	16.05%	86.76%	77.43%	75.00%	75.99%	142.09%	127.01%	122.34%	122.08%	200.54%	176.55%	168.14%	166.11%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 5																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	65.85%	57.83%	54.39%	52.77%	125.05%	108.08%	100.65%	97.13%	174.27%	149.17%	138.14%	132.88%	233.90%	198.46%	182.67%	174.89%
1	65.93%	57.90%	54.44%	52.82%	125.26%	108.21%	100.77%	97.27%	174.48%	149.33%	138.27%	133.01%	234.15%	198.66%	182.87%	175.08%
2	66.04%	58.04%	54.52%	52.89%	125.39%	108.35%	100.90%	97.38%	174.73%	149.57%	138.49%	133.16%	234.51%	198.89%	183.08%	175.29%
3	66.18%	58.14%	54.61%	52.97%	125.68%	108.59%	101.10%	97.52%	175.03%	149.75%	138.70%	133.36%	234.94%	199.24%	183.37%	175.54%
4	66.22%	58.18%	54.64%	53.01%	125.78%	108.61%	101.16%	97.59%	175.22%	149.85%	138.79%	133.43%	235.10%	199.36%	183.48%	175.66%
5	66.20%	58.17%	54.63%	52.98%	125.80%	108.63%	101.17%	97.59%	175.26%	149.94%	138.81%	133.46%	235.15%	199.39%	183.51%	175.70%
6	66.16%	58.13%	54.59%	52.95%	125.78%	108.66%	101.16%	97.58%	175.24%	149.93%	138.81%	133.46%	235.07%	199.33%	183.51%	175.69%
7	66.10%	58.09%	54.55%	52.91%	125.68%	108.57%	101.07%	97.54%	175.19%	149.83%	138.77%	133.43%	235.00%	199.34%	183.47%	175.67%
8	66.03%	58.03%	54.50%	52.85%	125.60%	108.57%	101.07%	97.50%	175.11%	149.76%	138.71%	133.38%	234.90%	199.26%	183.40%	175.60%
9	65.95%	57.91%	54.44%	52.79%	125.51%	108.49%	100.95%	97.39%	174.94%	149.68%	138.64%	133.32%	234.83%	199.16%	183.31%	175.52%
10	65.85%	57.84%	54.35%	52.73%	125.46%	108.36%	100.87%	97.37%	174.81%	149.59%	138.56%	133.25%	234.62%	199.05%	183.20%	175.44%
11	65.76%	57.76%	54.30%	52.65%	125.29%	108.26%	100.79%	97.29%	174.68%	149.48%	138.48%	133.16%	234.46%	198.87%	183.09%	175.34%
12	65.68%	57.69%	54.23%	52.58%	125.18%	108.17%	100.71%	97.16%	174.55%	149.38%	138.33%	133.09%	234.30%	198.81%	182.98%	175.25%
13	65.59%	57.62%	54.16%	52.50%	125.07%	108.08%	100.63%	97.09%	174.42%	149.28%	138.25%	133.02%	234.15%	198.64%	182.89%	175.17%
14	65.46%	57.55%	54.06%	52.45%	124.96%	108.01%	100.57%	97.02%	174.31%	149.20%	138.18%	132.96%	233.97%	198.54%	182.80%	175.11%
15	65.39%	57.49%	53.98%	52.36%	124.83%	107.93%	100.50%	96.96%	174.21%	149.13%	138.12%	132.92%	233.92%	198.47%	182.74%	175.07%
16	65.34%	57.44%	53.93%	52.32%	124.82%	107.88%	100.46%	96.92%	174.15%	149.08%	138.09%	132.90%	233.85%	198.36%	182.70%	175.06%
17	65.29%	57.39%	53.88%	52.26%	124.76%	107.78%	100.41%	96.88%	174.10%	149.05%	138.06%	132.88%	233.75%	198.39%	182.69%	175.07%
18	65.30%	57.35%	53.83%	52.18%	124.67%	107.80%	100.38%	96.85%	174.07%	149.03%	138.04%	132.88%	233.72%	198.38%	182.70%	175.11%
19	65.22%	57.31%	53.78%	52.11%	124.70%	107.72%	100.35%	96.83%	174.01%	149.02%	138.05%	132.91%	233.73%	198.33%	182.72%	175.17%
20	65.19%	57.26%	53.73%	52.03%	124.68%	107.76%	100.33%	96.81%	174.07%	149.02%	138.06%	132.94%	233.80%	198.35%	182.77%	175.25%
21	65.15%	57.23%	53.68%	51.96%	124.67%	107.75%	100.31%	96.80%	174.02%	149.04%	138.09%	132.98%	233.78%	198.45%	182.83%	175.34%
22	65.12%	57.17%	53.62%	51.89%	124.66%	107.73%	100.24%	96.79%	174.09%	149.06%	138.12%	133.04%	233.83%	198.50%	182.91%	175.45%
23	65.07%	57.13%	53.54%	51.81%	124.64%	107.65%	100.28%	96.79%	174.06%	149.03%	138.17%	133.10%	233.87%	198.57%	183.00%	175.58%
24	65.03%	57.04%	53.46%	51.72%	124.57%	107.63%	100.25%	96.78%	174.14%	149.10%	138.26%	133.17%	233.99%	198.63%	183.10%	175.72%
25	64.96%	56.97%	53.37%	51.62%	124.60%	107.66%	100.23%	96.77%	174.10%	149.13%	138.25%	133.25%	234.05%	198.70%	183.20%	175.87%
26	64.89%	56.84%	53.27%	51.51%	124.56%	107.57%	100.21%	96.77%	174.12%	149.17%	138.30%	133.33%	234.10%	198.78%	183.32%	176.03%
27	64.79%	56.73%	53.09%	51.39%	124.47%	107.58%	100.18%	96.76%	174.19%	149.19%	138.36%	133.43%	234.16%	198.92%	183.45%	176.19%
28	64.68%	56.61%	52.96%	51.22%	124.40%	107.53%	100.15%	96.75%	174.14%	149.22%	138.47%	133.52%	234.23%	198.95%	183.59%	176.37%
29	64.50%	56.46%	52.80%	51.07%	124.33%	107.41%	100.05%	96.73%	174.20%	149.25%	138.53%	133.65%	234.29%	199.10%	183.73%	176.56%
30	64.35%	56.30%	52.63%	50.89%	124.30%	107.35%	100.07%	96.72%	174.15%	149.28%	138.59%	133.74%	234.36%	199.21%	183.87%	176.75%
31	64.17%	56.12%	52.45%	50.70%	124.15%	107.28%	99.97%	96.70%	174.15%	149.32%	138.66%	133.84%	234.43%	199.31%	184.02%	176.96%
32	63.98%	55.85%	52.24%	50.50%	124.03%	107.19%	99.93%	96.67%	174.14%	149.35%	138.73%	133.95%	234.57%	199.42%	184.18%	177.18%
33	63.74%	55.62%	51.96%	50.25%	123.91%	107.10%	99.86%	96.64%	174.14%	149.39%	138.79%	134.06%	234.65%	199.53%	184.35%	177.41%
34	63.42%	55.37%	51.71%	49.97%	123.71%	107.01%	99.80%	96.60%	174.13%	149.42%	138.85%	134.17%	234.68%	199.66%	184.52%	177.65%
35	63.12%	55.09%	51.45%	49.71%	123.56%	106.91%	99.73%	96.56%	174.18%	149.51%	138.93%	134.28%	234.76%	199.84%	184.70%	177.90%
36	62.79%	54.72%	51.13%	49.41%	123.45%	106.79%	99.65%	96.50%	174.11%	149.49%	138.99%	134.40%	234.91%	199.96%	184.89%	178.17%
37	62.36%	54.39%	50.79%	49.05%	123.21%	106.67%	99.54%	96.44%	174.16%	149.51%	139.06%	134.52%	234.94%	200.02%	185.08%	178.45%
38	61.96%	54.02%	50.42%	48.67%	123.01%	106.52%	99.43%	96.36%	174.07%	149.58%	139.12%	134.65%	235.06%	200.14%	185.27%	178.74%
39	61.45%	53.58%	50.00%	48.28%	122.78%	106.30%	99.30%	96.21%	174.08%	149.53%	139.22%	134.83%	235.12%	200.31%	185.46%	179.03%
40	60.97%	53.13%	49.54%	47.79%	122.53%	106.10%	99.15%	96.12%	174.02%	149.52%	139.21%	134.94%	235.15%	200.39%	185.64%	179.33%
41	60.43%	52.59%	49.04%	47.32%	122.17%	105.88%	98.90%	95.97%	173.86%	149.53%	139.23%	135.05%	235.15%	200.44%	185.80%	179.63%
42	59.78%	52.06%	48.49%	46.73%	121.83%	105.55%	98.67%	95.81%	173.71%	149.41%	139.24%	135.16%	235.09%	200.49%	185.95%	179.92%
43	59.08%	51.42%	47.85%	46.12%	121.42%	105.23%	98.41%	95.62%	173.51%	149.30%	139.22%	135.24%	234.92%	200.49%	186.07%	180.20%
44	58.36%	50.71%	47.19%	45.44%	120.89%	104.85%	98.04%	95.38%	173.18%	149.14%	139.16%	135.31%	234.73%	200.45%	186.17%	180.46%
45	57.52%	49.97%	46.43%	44.70%	120.28%	104.40%	97.67%	95.07%	172.84%	148.93%	139.07%	135.35%	234.46%	200.34%	186.21%	180.69%
46	56.53%	49.14%	45.60%	43.86%	119.63%	103.83%	97.24%	94.74%	172.41%	148.61%	138.94%	135.36%	234.10%	200.12%	186.23%	180.89%
47	55.52%	48.20%	44.67%	42.96%	118.83%	103.17%	96.70%	94.35%	171.85%	148.29%	138.77%	135.35%	233.60%	199.96%	186.25%	181.06%
48	54.41%	47.18%	43.66%	41.98%	117.92%	102.49%	96.13%	93.91%	171.19%	147.91%	138.51%	135.29%	233.07%	199.64%	186.12%	181.20%
49	53.20%	46.05%	42.57%	40.95%	116.90%	101.66%	95.45%	93.45%	170.50%	147.39%	138.24%	135.24%	232.41%	199.32%	186.01%	181.30%
50	51.89%	44.79%	41.38%	39.78%	115.78%	100.76%	94.78%	92.96%	169.69%	146.88%	137.98%	135.15%	231.67%	198.89%	185.88%	181.39%
51	50.40%	43.44%	40.06%	38.48%	114.57%	99.79%	93.99%	92.36%	168.82%	146.36%	137.68%	135.04%	230.95%	198.52%	185.74%	181.46%
52	48.87%	41.99%	38.64%	37.07%	113.26%	98.74%	93.14%	91.80%	167.90%	145.77%	137.30%	134.89%	230.08%	198.07%	185.58%	181.52%
53	47.16%	40.41%	37.02%	35.55%	111.81%	97.63%	92.26%	91.16%	166.91%	145.16%	137.03%	134.77%	229.31%	197.69%	185.45%	181.59%
54	45.31%	38.70%	35.28%	33.91%	110.33%	96.45%	91.34%	90.50%	165.93%	144.61%	136.68%	134.67%	228.49%	197.26%	185.33%	181.64%
55	43.40%	36.75%	33.39%	32.11%	108.68%	95.22%	90.38%	89.88%	164.99%	143.99%	136.37%	134.57%	227.68%	196.91%	185.23%	181.71%
56	41.19%	34.60%	31.24%	30.14%	106.94%	93.84%	89.45%	89.23%	163.98%	143.41%	136.13%	134.43%	226.83%	196.50%	185.14%	181.76%
57	38.76%	32.20%	28.90%	27.94%	105.08%	92.45%	88.41%	88.41%	162.95%	142.82%	135.79%	134.34%	226.02%	196.21%	185.04%	181.77%
58	35.98%	29.49%	26.20%	25.19%	103.07%	90.96%	87.21%	87.66%	161.80%	142.22%	135.48%	134.12%	225.25%	195.76%	184.90%	181.73%
59	32.84%	26.33%	22.74%	21.97%	100.87%	89.26%	86.07%	86.74%	160.62%	141.56%	135.11%	133.87%	224.34%	195.32%	184.69%	181.59%
60	29.16%	22.36%	18.73%	18.27%	98.45%	87.40%	84.65%	85.68%	159.32%	140.87%	134.66%	133.57%	223.24%	194.78%	184.36%	181.32%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	37.11%	36.41%	36.27%	75.91%	70.02%	67.58%	66.68%	107.68%	97.43%	93.11%	91.39%	146.97%	130.68%	123.79%	120.81%
1	NA	37.14%	36.43%	36.30%	76.00%	70.09%	67.65%	66.74%	107.81%	97.54%	93.21%	91.50%	147.15%	130.87%	123.91%	120.92%
2	NA	37.19%	36.50%	36.34%	76.11%	70.18%	67.73%	66.83%	107.97%	97.67%	93.37%	91.59%	147.36%	131.03%	124.05%	121.05%
3	39.08%	37.26%	36.56%	36.41%	76.26%	70.31%	67.82%	66.93%	108.18%	97.83%	93.51%	91.73%	147.62%	131.24%	124.27%	121.22%
4	39.11%	37.27%	36.57%	36.41%	76.37%	70.35%	67.90%	66.97%	108.27%	97.95%	93.58%	91.79%	147.73%	131.32%	124.35%	121.28%
5	39.08%	37.26%	36.56%	36.41%	76.37%	70.35%	67.89%	66.99%	108.29%	97.97%	93.59%	91.80%	147.82%	131.34%	124.32%	121.30%
6	39.04%	37.23%	36.52%	36.37%	76.30%	70.34%	67.90%	66.96%	108.32%	97.96%	93.58%	91.79%	147.75%	131.33%	124.31%	121.34%
7	38.99%	37.19%	36.50%	36.34%	76.26%	70.31%	67.87%	66.91%	108.28%	97.93%	93.55%	91.77%	147.75%	131.30%	124.33%	121.31%
8	38.93%	37.14%	36.46%	36.30%	76.20%	70.26%	67.83%	66.87%	108.18%	97.84%	93.51%	91.73%	147.68%	131.19%	124.23%	121.23%
9	38.87%	37.09%	36.40%	36.26%	76.13%	70.21%	67.78%	66.83%	108.10%	97.77%	93.46%	91.67%	147.54%	131.12%	124.16%	121.16%
10	38.80%	37.05%	36.35%	36.22%	76.06%	70.15%	67.69%	66.79%	108.01%	97.70%	93.38%	91.62%	147.43%	131.08%	124.09%	121.09%
11	38.74%	36.99%	36.31%	36.17%	75.98%	70.08%	67.62%	66.73%	107.91%	97.62%	93.33%	91.54%	147.26%	130.99%	124.01%	121.02%
12	38.66%	36.95%	36.26%	36.12%	75.90%	70.02%	67.56%	66.67%	107.81%	97.55%	93.21%	91.49%	147.14%	130.85%	123.93%	120.95%
13	38.60%	36.90%	36.21%	36.07%	75.83%	69.96%	67.50%	66.61%	107.72%	97.47%	93.14%	91.43%	147.08%	130.81%	123.85%	120.87%
14	38.56%	36.84%	36.18%	36.02%	75.76%	69.90%	67.45%	66.55%	107.63%	97.40%	93.08%	91.33%	146.92%	130.68%	123.78%	120.82%
15	38.47%	36.80%	36.14%	35.97%	75.69%	69.81%	67.40%	66.50%	107.57%	97.34%	93.03%	91.28%	146.89%	130.61%	123.73%	120.77%
16	38.48%	36.79%	36.10%	35.95%	75.60%	69.81%	67.36%	66.46%	107.51%	97.30%	92.99%	91.24%	146.82%	130.56%	123.69%	120.73%
17	38.45%	36.76%	36.07%	35.89%	75.56%	69.78%	67.33%	66.42%	107.41%	97.26%	92.96%	91.23%	146.73%	130.53%	123.65%	120.71%
18	38.39%	36.73%	36.04%	35.87%	75.58%	69.75%	67.29%	66.38%	107.43%	97.24%	92.93%	91.19%	146.69%	130.49%	123.62%	120.69%
19	38.37%	36.70%	36.01%	35.84%	75.55%	69.68%	67.27%	66.36%	107.41%	97.17%	92.92%	91.18%	146.67%	130.48%	123.62%	120.64%
20	38.40%	36.69%	35.98%	35.80%	75.54%	69.65%	67.25%	66.32%	107.35%	97.21%	92.90%	91.17%	146.66%	130.47%	123.62%	120.69%
21	38.34%	36.66%	35.95%	35.74%	75.52%	69.63%	67.21%	66.29%	107.34%	97.18%	92.89%	91.15%	146.66%	130.47%	123.62%	120.70%
22	38.33%	36.64%	35.91%	35.69%	75.45%	69.66%	67.18%	66.26%	107.38%	97.14%	92.88%	91.15%	146.67%	130.48%	123.62%	120.72%
23	38.30%	36.61%	35.86%	35.63%	75.43%	69.59%	67.16%	66.20%	107.32%	97.17%	92.87%	91.15%	146.72%	130.48%	123.63%	120.75%
24	38.32%	36.53%	35.81%	35.56%	75.46%	69.56%	67.12%	66.17%	107.31%	97.16%	92.85%	91.13%	146.67%	130.48%	123.63%	120.77%
25	38.24%	36.51%	35.75%	35.47%	75.43%	69.52%	67.06%	66.12%	107.34%	97.15%	92.83%	91.12%	146.66%	130.47%	123.64%	120.80%
26	38.20%	36.44%	35.68%	35.38%	75.39%	69.47%	67.01%	66.06%	107.32%	97.12%	92.81%	91.11%	146.65%	130.47%	123.65%	120.83%
27	38.15%	36.37%	35.60%	35.29%	75.35%	69.42%	66.93%	65.99%	107.29%	97.09%	92.78%	91.11%	146.64%	130.46%	123.66%	120.87%
28	38.09%	36.30%	35.48%	35.18%	75.29%	69.36%	66.88%	65.89%	107.20%	97.00%	92.76%	91.09%	146.61%	130.44%	123.65%	120.91%
29	38.03%	36.22%	35.37%	35.06%	75.21%	69.28%	66.75%	65.85%	107.15%	97.00%	92.72%	91.08%	146.57%	130.42%	123.66%	120.95%
30	37.94%	36.12%	35.25%	34.92%	75.13%	69.18%	66.65%	65.74%	107.13%	96.90%	92.68%	91.06%	146.53%	130.40%	123.67%	120.98%
31	37.84%	36.00%	35.12%	34.76%	74.98%	69.08%	66.55%	65.63%	107.00%	96.85%	92.64%	91.04%	146.47%	130.36%	123.68%	121.02%
32	37.73%	35.86%	34.96%	34.59%	74.87%	68.95%	66.43%	65.52%	106.92%	96.81%	92.59%	91.01%	146.40%	130.34%	123.68%	121.06%
33	37.59%	35.71%	34.77%	34.39%	74.73%	68.81%	66.31%	65.40%	106.80%	96.68%	92.54%	91.00%	146.32%	130.30%	123.69%	121.10%
34	37.41%	35.51%	34.57%	34.20%	74.56%	68.67%	66.16%	65.28%	106.69%	96.60%	92.48%	90.95%	146.25%	130.22%	123.69%	121.14%
35	37.24%	35.30%	34.34%	33.98%	74.39%	68.46%	66.00%	65.12%	106.55%	96.50%	92.42%	90.92%	146.15%	130.23%	123.69%	121.18%
36	37.03%	35.08%	34.12%	33.75%	74.19%	68.28%	65.80%	64.98%	106.36%	96.40%	92.29%	90.86%	146.00%	130.19%	123.69%	121.22%
37	36.81%	34.83%	33.85%	33.45%	73.92%	68.07%	65.66%	64.76%	106.19%	96.29%	92.21%	90.81%	145.90%	130.09%	123.68%	121.25%
38	36.56%	34.56%	33.57%	33.18%	73.67%	67.86%	65.42%	64.57%	106.01%	96.11%	92.17%	90.75%	145.78%	130.09%	123.66%	121.29%
39	36.23%	34.22%	33.25%	32.87%	73.39%	67.57%	65.20%	64.36%	105.81%	95.97%	92.02%	90.67%	145.65%	130.01%	123.64%	121.31%
40	35.89%	33.90%	32.93%	32.49%	73.08%	67.31%	64.94%	64.13%	105.59%	95.86%	91.89%	90.59%	145.49%	129.92%	123.59%	121.32%
41	35.53%	33.50%	32.55%	32.13%	72.70%	67.02%	64.66%	63.83%	105.34%	95.63%	91.74%	90.48%	145.29%	129.76%	123.52%	121.32%
42	35.08%	33.12%	32.14%	31.71%	72.32%	66.65%	64.35%	63.55%	105.00%	95.42%	91.57%	90.30%	145.07%	129.61%	123.38%	121.29%
43	34.64%	32.68%	31.70%	31.24%	71.86%	66.30%	64.00%	63.21%	104.67%	95.16%	91.35%	90.19%	144.78%	129.42%	123.25%	121.26%
44	34.11%	32.20%	31.22%	30.74%	71.40%	65.90%	63.58%	62.81%	104.29%	94.82%	91.07%	89.95%	144.36%	129.18%	123.09%	121.17%
45	33.56%	31.70%	30.70%	30.19%	70.83%	65.42%	63.16%	62.41%	103.79%	94.47%	90.78%	89.72%	143.92%	128.82%	122.86%	121.10%
46	32.95%	31.11%	30.12%	29.60%	70.26%	64.91%	62.63%	61.94%	103.27%	94.01%	90.43%	89.46%	143.42%	128.47%	122.59%	120.93%
47	32.27%	30.49%	29.46%	28.95%	69.56%	64.30%	62.10%	61.40%	102.63%	93.54%	89.98%	89.14%	142.75%	127.98%	122.28%	120.75%
48	31.58%	29.83%	28.80%	28.21%	68.81%	63.62%	61.45%	60.85%	101.91%	92.95%	89.53%	88.74%	142.08%	127.49%	121.89%	120.54%
49	30.81%	29.09%	28.04%	27.42%	67.98%	62.92%	60.78%	60.19%	101.09%	92.34%	88.97%	88.34%	141.25%	126.86%	121.46%	120.30%
50	29.97%	28.27%	27.20%	26.59%	67.07%	62.12%	60.02%	59.48%	100.20%	91.62%	88.42%	87.86%	140.34%	126.21%	121.00%	120.03%
51	29.08%	27.43%	26.31%	25.69%	66.09%	61.25%	59.20%	58.76%	99.28%	90.84%	87.75%	87.38%	139.34%	125.48%	120.49%	119.75%
52	28.14%	26.51%	25.36%	24.72%	65.03%	60.31%	58.31%	57.95%	98.19%	90.05%	87.11%	86.85%	138.27%	124.77%	119.96%	119.47%
53	27.13%	25.51%	24.34%	23.68%	63.90%	59.28%	57.36%	57.09%	97.08%	89.15%	86.36%	86.34%	137.06%	123.96%	119.42%	119.18%
54	26.07%	24.45%	23.23%	22.50%	62.70%	58.20%	56.34%	56.19%	95.91%	88.21%	85.60%	85.75%	135.90%	123.09%	118.88%	118.89%
55	24.93%	23.28%	22.03%	21.22%	61.42%	57.04%	55.27%	55.24%	94.67%	87.23%	84.80%	85.21%	134.66%	122.22%	118.33%	118.63%
56	23.70%	22.05%	20.66%	19.85%	59.99%	55.81%	54.14%	54.24%	93.30%	86.18%	83.96%	84.59%	133.29%	121.33%	117.77%	118.37%
57	22.34%	20.65%	19.16%	18.28%	58.53%	54.43%	52.94%	53.20%	91.91%	85.08%	83.15%	84.01%	131.92%	120.39%	117.20%	118.11%
58	20.94%	19.09%	17.45%	16.45%	56.89%	53.00%	51.58%	52.03%	90.42%	83.91%	82.22%	83.34%	130.45%	119.40%	116.61%	117.82%
59	19.25%	17.33%	15.44%	14.24%	55.12%	51.41%	50.20%	50.85%	88.74%	82.63%	81.23%	82.61%	128.75%	118.33%	115.98%	117.49%
60	17.31%	15.22%	12.95%	11.72%	53.23%	49.67%	48.61%	49.46%	86.90%	81.17%	80.15%	81.80%	126.94%	117.14%	115.26%	117.08%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 1																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	40.95%	39.75%	39.34%	84.92%	76.94%	73.63%	72.24%	119.80%	106.83%	101.31%	98.91%	162.75%	142.99%	134.50%	130.63%
1	NA	40.99%	39.79%	39.38%	85.01%	77.04%	73.70%	72.32%	119.90%	106.95%	101.42%	99.05%	162.94%	143.09%	134.58%	130.80%
2	44.00%	41.04%	39.84%	39.42%	85.14%	77.18%	73.78%	72.40%	120.12%	107.14%	101.54%	99.16%	163.12%	143.31%	134.78%	130.94%
3	44.15%	41.13%	39.91%	39.49%	85.31%	77.31%	73.91%	72.49%	120.35%	107.27%	101.74%	99.30%	163.50%	143.53%	134.97%	131.12%
4	44.12%	41.14%	39.92%	39.52%	85.37%	77.35%	73.95%	72.58%	120.50%	107.40%	101.81%	99.37%	163.57%	143.63%	135.05%	131.20%
5	44.10%	41.13%	39.91%	39.48%	85.38%	77.36%	73.95%	72.58%	120.47%	107.37%	101.83%	99.38%	163.61%	143.65%	135.07%	131.21%
6	44.06%	41.10%	39.89%	39.46%	85.36%	77.35%	73.94%	72.54%	120.46%	107.36%	101.82%	99.38%	163.65%	143.64%	135.06%	131.21%
7	44.06%	41.06%	39.85%	39.41%	85.32%	77.28%	73.91%	72.52%	120.47%	107.38%	101.79%	99.34%	163.55%	143.60%	135.03%	131.18%
8	43.95%	41.02%	39.82%	39.39%	85.26%	77.28%	73.87%	72.50%	120.36%	107.33%	101.69%	99.31%	163.47%	143.59%	134.97%	131.13%
9	43.89%	40.96%	39.76%	39.32%	85.19%	77.22%	73.82%	72.45%	120.28%	107.26%	101.64%	99.25%	163.37%	143.46%	134.91%	131.07%
10	43.82%	40.91%	39.72%	39.27%	85.11%	77.16%	73.76%	72.36%	120.23%	107.14%	101.62%	99.19%	163.25%	143.37%	134.83%	131.00%
11	43.75%	40.85%	39.66%	39.23%	85.02%	77.04%	73.70%	72.29%	120.08%	107.06%	101.50%	99.13%	163.13%	143.27%	134.75%	130.92%
12	43.68%	40.80%	39.62%	39.17%	84.94%	76.98%	73.63%	72.24%	119.97%	106.97%	101.43%	99.06%	162.94%	143.18%	134.66%	130.80%
13	43.62%	40.75%	39.56%	39.13%	84.81%	76.91%	73.56%	72.17%	119.87%	106.89%	101.35%	99.00%	162.82%	143.08%	134.53%	130.78%
14	43.57%	40.70%	39.52%	39.08%	84.73%	76.84%	73.52%	72.11%	119.73%	106.82%	101.30%	98.94%	162.77%	142.94%	134.51%	130.72%
15	43.52%	40.66%	39.46%	39.02%	84.67%	76.79%	73.46%	72.06%	119.71%	106.76%	101.25%	98.89%	162.63%	142.93%	134.46%	130.67%
16	43.48%	40.61%	39.42%	38.98%	84.66%	76.74%	73.42%	72.02%	119.64%	106.71%	101.20%	98.86%	162.56%	142.83%	134.42%	130.58%
17	43.45%	40.60%	39.40%	38.94%	84.57%	76.71%	73.36%	71.97%	119.60%	106.67%	101.17%	98.83%	162.51%	142.79%	134.38%	130.62%
18	43.43%	40.57%	39.33%	38.90%	84.59%	76.67%	73.35%	71.94%	119.52%	106.65%	101.15%	98.78%	162.53%	142.82%	134.37%	130.56%
19	43.41%	40.54%	39.32%	38.86%	84.52%	76.65%	73.32%	71.90%	119.50%	106.64%	101.13%	98.76%	162.46%	142.76%	134.31%	130.62%
20	43.39%	40.52%	39.28%	38.82%	84.50%	76.63%	73.25%	71.87%	119.48%	106.62%	101.12%	98.79%	162.51%	142.76%	134.36%	130.63%
21	43.37%	40.48%	39.25%	38.77%	84.48%	76.60%	73.22%	71.84%	119.53%	106.62%	101.11%	98.79%	162.46%	142.76%	134.37%	130.65%
22	43.35%	40.45%	39.18%	38.71%	84.46%	76.58%	73.19%	71.81%	119.48%	106.61%	101.11%	98.79%	162.47%	142.77%	134.38%	130.69%
23	43.28%	40.43%	39.14%	38.63%	84.44%	76.56%	73.16%	71.77%	119.47%	106.56%	101.10%	98.75%	162.48%	142.78%	134.40%	130.73%
24	43.28%	40.38%	39.09%	38.57%	84.41%	76.53%	73.12%	71.73%	119.52%	106.60%	101.10%	98.80%	162.49%	142.79%	134.37%	130.72%
25	43.21%	40.32%	39.02%	38.48%	84.43%	76.49%	73.07%	71.69%	119.51%	106.59%	101.09%	98.78%	162.50%	142.84%	134.45%	130.82%
26	43.21%	40.24%	38.94%	38.38%	84.34%	76.45%	73.02%	71.63%	119.44%	106.57%	101.09%	98.77%	162.50%	142.80%	134.47%	130.87%
27	43.15%	40.17%	38.85%	38.26%	84.29%	76.34%	72.95%	71.53%	119.47%	106.55%	101.07%	98.83%	162.48%	142.80%	134.44%	130.93%
28	43.08%	40.10%	38.75%	38.15%	84.24%	76.31%	72.89%	71.49%	119.38%	106.52%	101.04%	98.81%	162.52%	142.85%	134.47%	130.99%
29	42.96%	39.98%	38.64%	38.02%	84.16%	76.19%	72.80%	71.39%	119.33%	106.48%	101.04%	98.80%	162.45%	142.85%	134.55%	131.05%
30	42.87%	39.87%	38.49%	37.87%	84.07%	76.14%	72.71%	71.31%	119.28%	106.44%	101.02%	98.85%	162.42%	142.85%	134.53%	131.12%
31	42.75%	39.75%	38.33%	37.72%	83.92%	76.03%	72.61%	71.23%	119.21%	106.40%	101.00%	98.82%	162.37%	142.84%	134.61%	131.18%
32	42.63%	39.59%	38.14%	37.55%	83.84%	75.87%	72.50%	71.13%	119.13%	106.34%	100.97%	98.83%	162.34%	142.84%	134.59%	131.25%
33	42.48%	39.40%	37.96%	37.34%	83.70%	75.73%	72.33%	71.02%	119.04%	106.23%	100.90%	98.82%	162.29%	142.79%	134.68%	131.32%
34	42.31%	39.18%	37.76%	37.11%	83.54%	75.58%	72.21%	70.90%	118.94%	106.22%	100.92%	98.82%	162.23%	142.78%	134.70%	131.39%
35	42.07%	38.98%	37.52%	36.89%	83.35%	75.42%	72.05%	70.77%	118.82%	106.10%	100.88%	98.81%	162.18%	142.82%	134.74%	131.46%
36	41.84%	38.73%	37.24%	36.63%	83.10%	75.19%	71.89%	70.63%	118.70%	106.03%	100.79%	98.80%	162.11%	142.76%	134.76%	131.58%
37	41.59%	38.47%	36.98%	36.35%	82.87%	74.99%	71.72%	70.44%	118.51%	105.95%	100.76%	98.79%	162.04%	142.80%	134.79%	131.65%
38	41.30%	38.15%	36.68%	36.03%	82.61%	74.78%	71.53%	70.23%	118.41%	105.86%	100.71%	98.77%	161.96%	142.72%	134.80%	131.72%
39	40.93%	37.81%	36.35%	35.70%	82.29%	74.55%	71.32%	70.04%	118.19%	105.76%	100.63%	98.74%	161.81%	142.69%	134.81%	131.79%
40	40.57%	37.45%	35.98%	35.33%	81.98%	74.29%	71.05%	69.82%	117.99%	105.63%	100.54%	98.70%	161.75%	142.62%	134.79%	131.85%
41	40.17%	37.04%	35.61%	34.93%	81.63%	73.96%	70.77%	69.55%	117.78%	105.48%	100.42%	98.63%	161.55%	142.54%	134.77%	131.90%
42	39.69%	36.63%	35.15%	34.48%	81.21%	73.64%	70.46%	69.24%	117.53%	105.26%	100.28%	98.55%	161.35%	142.42%	134.71%	131.93%
43	39.15%	36.15%	34.70%	33.98%	80.73%	73.27%	70.11%	68.93%	117.17%	105.03%	100.14%	98.43%	161.10%	142.21%	134.58%	131.94%
44	38.62%	35.65%	34.16%	33.45%	80.26%	72.84%	69.71%	68.58%	116.81%	104.77%	99.89%	98.29%	160.79%	142.06%	134.47%	131.90%
45	38.01%	35.06%	33.63%	32.86%	79.68%	72.38%	69.24%	68.13%	116.34%	104.40%	99.63%	98.12%	160.33%	141.73%	134.30%	131.89%
46	37.36%	34.47%	32.97%	32.22%	79.09%	71.81%	68.76%	67.69%	115.84%	104.02%	99.33%	97.90%	159.82%	141.39%	134.09%	131.78%
47	36.63%	33.79%	32.30%	31.51%	78.38%	71.22%	68.18%	67.15%	115.20%	103.57%	98.93%	97.63%	159.26%	140.98%	133.85%	131.68%
48	35.85%	33.04%	31.57%	30.76%	77.63%	70.54%	67.55%	66.58%	114.48%	103.01%	98.53%	97.34%	158.55%	140.53%	133.50%	131.54%
49	35.01%	32.25%	30.74%	29.91%	76.71%	69.77%	66.85%	65.94%	113.67%	102.37%	98.02%	97.00%	157.74%	139.96%	133.16%	131.41%
50	34.07%	31.39%	29.85%	29.01%	75.75%	68.98%	66.06%	65.25%	112.83%	101.73%	97.49%	96.63%	156.93%	139.40%	132.75%	131.24%
51	33.12%	30.47%	28.88%	28.04%	74.77%	68.06%	65.23%	64.53%	111.85%	100.97%	96.91%	96.23%	155.92%	138.74%	132.34%	131.01%
52	32.07%	29.45%	27.84%	27.00%	73.65%	67.08%	64.36%	63.72%	110.81%	100.16%	96.33%	95.80%	154.91%	138.03%	131.90%	130.83%
53	30.94%	28.34%	26.74%	25.88%	72.40%	66.02%	63.39%	62.87%	109.64%	99.30%	95.67%	95.37%	153.84%	137.33%	131.50%	130.62%
54	29.75%	27.15%	25.53%	24.60%	71.13%	64.84%	62.34%	61.98%	108.52%	98.45%	94.97%	94.93%	152.73%	136.60%	131.04%	130.49%
55	28.49%	25.88%	24.18%	23.25%	69.76%	63.64%	61.28%	61.06%	107.23%	97.50%	94.31%	94.48%	151.63%	135.92%	130.66%	130.28%
56	27.10%	24.53%	22.69%	21.76%	68.26%	62.34%	60.07%	60.07%	105.93%	96.52%	93.57%	94.03%	150.47%	135.13%	130.22%	130.12%
57	25.61%	22.95%	21.05%	20.09%	66.64%	60.95%	58.85%	59.05%	104.56%	95.47%	92.86%	93.56%	149.16%	134.38%	129.81%	129.96%
58	23.96%	21.20%	19.19%	18.17%	64.96%	59.46%	57.56%	57.96%	103.03%	94.36%	92.05%	93.06%	147.84%	133.59%	129.40%	129.77%
59	22.08%	19.21%	17.00%	15.78%	63.07%	57.80%	56.10%	56.75%	101.37%	93.17%	91.18%	92.51%	146.42%	132.75%	128.95%	129.52%
60	19.92%	16.88%	14.24%	13.08%	61.01%	56.06%	54.54%	55.41%	99.55%	91.80%	90.21%	91.86%	144.83%	131.81%	128.43%	129.21%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 2																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	45.11%	43.33%	42.63%	94.50%	84.40%	80.08%	78.22%	132.76%	116.92%	110.10%	107.05%	179.62%	156.12%	145.93%	141.22%
1	49.31%	45.15%	43.38%	42.67%	94.61%	84.53%	80.18%	78.30%	132.93%	117.04%	110.22%	107.10%	179.78%	156.28%	146.07%	141.33%
2	49.39%	45.20%	43.43%	42.72%	94.76%	84.64%	80.27%	78.38%	133.13%	117.20%	110.35%	107.28%	180.07%	156.47%	146.23%	141.50%
3	49.50%	45.30%	43.51%	42.78%	94.99%	84.79%	80.40%	78.50%	133.38%	117.44%	110.52%	107.43%	180.43%	156.70%	146.49%	141.69%
4	49.53%	45.32%	43.52%	42.81%	95.06%	84.83%	80.44%	78.54%	133.47%	117.52%	110.59%	107.50%	180.50%	156.80%	146.52%	141.78%
5	49.50%	45.30%	43.51%	42.79%	95.02%	84.85%	80.45%	78.55%	133.56%	117.54%	110.61%	107.51%	180.59%	156.88%	146.55%	141.80%
6	49.47%	45.27%	43.49%	42.76%	95.01%	84.79%	80.45%	78.54%	133.50%	117.53%	110.60%	107.50%	180.53%	156.82%	146.59%	141.80%
7	49.41%	45.23%	43.46%	42.72%	95.01%	84.81%	80.41%	78.51%	133.51%	117.45%	110.57%	107.48%	180.52%	156.78%	146.56%	141.77%
8	49.34%	45.19%	43.41%	42.69%	94.95%	84.76%	80.36%	78.46%	133.44%	117.40%	110.52%	107.43%	180.44%	156.71%	146.50%	141.72%
9	49.28%	45.14%	43.35%	42.64%	94.88%	84.65%	80.31%	78.42%	133.30%	117.38%	110.46%	107.38%	180.34%	156.63%	146.38%	141.65%
10	49.20%	45.08%	43.30%	42.58%	94.75%	84.63%	80.25%	78.35%	133.19%	117.24%	110.39%	107.32%	180.16%	156.54%	146.29%	141.58%
11	49.13%	44.97%	43.25%	42.52%	94.65%	84.56%	80.18%	78.29%	133.08%	117.16%	110.31%	107.20%	180.03%	156.43%	146.21%	141.51%
12	49.06%	44.91%	43.19%	42.47%	94.56%	84.48%	80.10%	78.23%	132.92%	117.07%	110.23%	107.18%	179.84%	156.33%	146.17%	141.42%
13	49.00%	44.85%	43.12%	42.41%	94.47%	84.36%	80.04%	78.15%	132.87%	116.98%	110.17%	107.07%	179.76%	156.23%	146.05%	141.35%
14	48.89%	44.82%	43.07%	42.35%	94.39%	84.29%	79.99%	78.10%	132.77%	116.91%	110.10%	107.01%	179.60%	156.15%	145.97%	141.30%
15	48.89%	44.77%	43.01%	42.29%	94.32%	84.24%	79.94%	78.03%	132.69%	116.85%	110.05%	106.96%	179.50%	156.07%	145.92%	141.25%
16	48.84%	44.72%	42.96%	42.24%	94.22%	84.19%	79.84%	77.98%	132.63%	116.75%	109.96%	106.93%	179.44%	156.03%	145.87%	141.22%
17	48.81%	44.68%	42.92%	42.18%	94.22%	84.15%	79.82%	77.96%	132.58%	116.76%	109.93%	106.92%	179.38%	155.99%	145.84%	141.17%
18	48.78%	44.66%	42.89%	42.15%	94.19%	84.11%	79.77%	77.88%	132.55%	116.74%	109.96%	106.89%	179.41%	155.97%	145.83%	141.17%
19	48.71%	44.63%	42.84%	42.11%	94.16%	84.09%	79.74%	77.84%	132.53%	116.72%	109.95%	106.90%	179.35%	155.96%	145.83%	141.22%
20	48.69%	44.59%	42.81%	42.04%	94.14%	84.06%	79.76%	77.81%	132.52%	116.72%	109.89%	106.88%	179.40%	155.96%	145.83%	141.25%
21	48.71%	44.56%	42.77%	42.00%	94.07%	84.04%	79.69%	77.78%	132.52%	116.72%	109.94%	106.91%	179.41%	155.98%	145.85%	141.29%
22	48.64%	44.54%	42.73%	41.94%	94.05%	84.03%	79.66%	77.75%	132.52%	116.72%	109.89%	106.91%	179.42%	155.99%	145.88%	141.34%
23	48.61%	44.50%	42.67%	41.86%	94.04%	84.00%	79.62%	77.72%	132.47%	116.67%	109.95%	106.94%	179.44%	156.01%	145.91%	141.39%
24	48.62%	44.45%	42.61%	41.78%	94.01%	83.96%	79.59%	77.70%	132.48%	116.72%	109.95%	106.96%	179.46%	155.98%	145.95%	141.45%
25	48.53%	44.39%	42.54%	41.70%	94.03%	83.93%	79.54%	77.64%	132.47%	116.66%	109.95%	106.99%	179.47%	156.05%	145.99%	141.51%
26	48.49%	44.33%	42.45%	41.60%	93.99%	83.87%	79.49%	77.59%	132.46%	116.71%	109.91%	107.01%	179.49%	156.02%	146.03%	141.60%
27	48.42%	44.25%	42.36%	41.49%	93.94%	83.82%	79.43%	77.55%	132.49%	116.70%	109.91%	107.03%	179.49%	156.09%	146.08%	141.68%
28	48.34%	44.15%	42.25%	41.37%	93.83%	83.76%	79.36%	77.49%	132.42%	116.63%	109.97%	107.11%	179.43%	156.11%	146.13%	141.76%
29	48.25%	44.03%	42.10%	41.22%	93.80%	83.67%	79.29%	77.43%	132.43%	116.65%	109.97%	107.14%	179.48%	156.13%	146.17%	141.85%
30	48.14%	43.88%	41.93%	41.06%	93.66%	83.53%	79.20%	77.36%	132.33%	116.58%	109.92%	107.12%	179.47%	156.15%	146.24%	141.98%
31	48.01%	43.73%	41.77%	40.87%	93.55%	83.48%	79.11%	77.28%	132.33%	116.60%	109.97%	107.20%	179.40%	156.17%	146.28%	142.08%
32	47.83%	43.57%	41.59%	40.70%	93.42%	83.32%	79.00%	77.20%	132.21%	116.57%	109.92%	107.23%	179.44%	156.20%	146.35%	142.14%
33	47.71%	43.38%	41.40%	40.50%	93.27%	83.18%	78.85%	77.11%	132.14%	116.49%	109.97%	107.21%	179.36%	156.22%	146.46%	142.27%
34	47.48%	43.17%	41.18%	40.26%	93.06%	83.03%	78.78%	77.00%	132.06%	116.50%	109.97%	107.26%	179.34%	156.24%	146.51%	142.37%
35	47.25%	42.89%	40.90%	40.00%	92.87%	82.88%	78.60%	76.83%	131.97%	116.41%	109.96%	107.27%	179.37%	156.26%	146.52%	142.48%
36	47.00%	42.64%	40.64%	39.75%	92.66%	82.66%	78.44%	76.70%	131.88%	116.37%	109.91%	107.35%	179.29%	156.28%	146.63%	142.59%
37	46.66%	42.35%	40.36%	39.46%	92.44%	82.47%	78.29%	76.55%	131.72%	116.31%	109.90%	107.37%	179.26%	156.30%	146.69%	142.71%
38	46.34%	42.04%	40.03%	39.12%	92.13%	82.28%	78.09%	76.39%	131.65%	116.25%	109.87%	107.36%	179.22%	156.31%	146.73%	142.86%
39	45.99%	41.66%	39.68%	38.76%	91.91%	82.04%	77.86%	76.21%	131.47%	116.18%	109.84%	107.37%	179.16%	156.30%	146.77%	142.98%
40	45.55%	41.29%	39.30%	38.39%	91.56%	81.78%	77.65%	75.99%	131.37%	116.09%	109.78%	107.37%	179.13%	156.28%	146.81%	143.08%
41	45.11%	40.86%	38.88%	37.93%	91.17%	81.47%	77.38%	75.73%	131.13%	115.97%	109.71%	107.39%	178.96%	156.23%	146.81%	143.18%
42	44.59%	40.40%	38.44%	37.47%	90.79%	81.16%	77.10%	75.47%	130.92%	115.83%	109.60%	107.33%	178.80%	156.14%	146.81%	143.26%
43	44.06%	39.87%	37.93%	36.94%	90.37%	80.80%	76.77%	75.17%	130.65%	115.59%	109.49%	107.27%	178.59%	156.01%	146.77%	143.32%
44	43.44%	39.35%	37.38%	36.39%	89.90%	80.41%	76.35%	74.79%	130.26%	115.36%	109.33%	107.19%	178.30%	155.84%	146.69%	143.38%
45	42.77%	38.72%	36.76%	35.75%	89.31%	79.90%	75.93%	74.40%	129.87%	115.08%	109.08%	107.08%	177.89%	155.55%	146.58%	143.41%
46	42.09%	38.09%	36.09%	35.07%	88.64%	79.33%	75.40%	73.98%	129.34%	114.68%	108.82%	106.95%	177.39%	155.27%	146.37%	143.40%
47	41.30%	37.35%	35.36%	34.35%	87.90%	78.72%	74.86%	73.45%	128.79%	114.25%	108.54%	106.75%	176.85%	154.92%	146.17%	143.36%
48	40.43%	36.54%	34.54%	33.51%	87.13%	78.01%	74.20%	72.87%	128.08%	113.75%	108.14%	106.54%	176.17%	154.45%	145.94%	143.30%
49	39.50%	35.66%	33.65%	32.62%	86.17%	77.22%	73.49%	72.28%	127.30%	113.21%	107.76%	106.29%	175.41%	153.94%	145.66%	143.22%
50	38.51%	34.71%	32.69%	31.65%	85.22%	76.35%	72.74%	71.61%	126.44%	112.55%	107.28%	106.02%	174.62%	153.43%	145.29%	143.06%
51	37.43%	33.68%	31.65%	30.63%	84.13%	75.41%	71.89%	70.90%	125.50%	111.87%	106.79%	105.74%	173.72%	152.83%	144.98%	142.95%
52	36.29%	32.57%	30.53%	29.53%	82.90%	74.40%	70.98%	70.13%	124.46%	111.15%	106.27%	105.44%	172.76%	152.20%	144.60%	142.82%
53	35.06%	31.37%	29.34%	28.28%	81.65%	73.31%	70.01%	69.30%	123.38%	110.38%	105.75%	105.13%	171.76%	151.57%	144.28%	142.70%
54	33.68%	30.07%	28.01%	26.96%	80.31%	72.15%	68.98%	68.46%	122.29%	109.63%	105.21%	104.84%	170.67%	150.95%	143.90%	142.59%
55	32.28%	28.67%	26.54%	25.50%	78.82%	70.92%	67.91%	67.55%	121.12%	108.76%	104.66%	104.56%	169.70%	150.32%	143.60%	142.48%
56	30.70%	27.16%	24.91%	23.90%	77.29%	69.60%	66.76%	66.62%	119.82%	107.89%	104.12%	104.27%	168.55%	149.70%	143.28%	142.38%
57	29.08%	25.42%	23.13%	22.13%	75.60%	68.14%	65.56%	65.70%	118.49%	106.99%	103.55%	103.99%	167.50%	149.06%	142.97%	142.27%
58	27.24%	23.48%	21.10%	20.11%	73.78%	66.62%	64.21%	64.59%	117.13%	106.04%	102.97%	103.68%	166.29%	148.42%	142.65%	142.14%
59	25.07%	21.26%	18.73%	17.56%	71.80%	64.95%	62.83%	63.46%	115.53%	105.01%	102.34%	103.34%	165.04%	147.73%	142.30%	141.94%
60	22.63%	18.67%	15.71%	14.65%	69.61%	63.09%	61.27%	62.17%	113.81%	103.86%	101.62%	102.91%	163.66%	147.01%	141.86%	141.63%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 3																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	54.98%	49.50%	47.16%	46.17%	104.78%	92.38%	87.02%	84.60%	146.63%	127.66%	119.48%	115.69%	197.67%	170.20%	158.20%	152.48%
1	55.04%	49.54%	47.21%	46.21%	104.90%	92.48%	87.10%	84.68%	146.81%	127.85%	119.61%	115.80%	197.89%	170.42%	158.35%	152.62%
2	55.16%	49.65%	47.27%	46.26%	105.05%	92.61%	87.20%	84.80%	147.02%	128.02%	119.75%	115.94%	198.20%	170.57%	158.58%	152.80%
3	55.28%	49.75%	47.35%	46.34%	105.31%	92.76%	87.39%	84.92%	147.29%	128.22%	119.93%	116.09%	198.53%	170.82%	158.80%	153.02%
4	55.31%	49.77%	47.36%	46.35%	105.38%	92.82%	87.44%	84.96%	147.40%	128.31%	120.05%	116.18%	198.66%	170.99%	158.90%	153.12%
5	55.24%	49.76%	47.35%	46.34%	105.40%	92.83%	87.46%	84.97%	147.49%	128.33%	120.02%	116.19%	198.76%	171.02%	158.92%	153.15%
6	55.20%	49.73%	47.33%	46.32%	105.39%	92.83%	87.44%	84.97%	147.48%	128.32%	120.02%	116.23%	198.69%	171.00%	158.91%	153.15%
7	55.15%	49.64%	47.29%	46.28%	105.29%	92.84%	87.36%	84.93%	147.37%	128.29%	119.98%	116.17%	198.63%	170.96%	158.88%	153.11%
8	55.10%	49.61%	47.25%	46.23%	105.28%	92.74%	87.31%	84.89%	147.31%	128.23%	119.99%	116.11%	198.55%	170.89%	158.82%	153.05%
9	55.02%	49.55%	47.20%	46.18%	105.15%	92.68%	87.25%	84.83%	147.21%	128.16%	119.87%	116.05%	198.43%	170.75%	158.74%	152.99%
10	54.94%	49.47%	47.14%	46.12%	105.06%	92.60%	87.18%	84.77%	147.10%	128.08%	119.79%	115.99%	198.30%	170.70%	158.66%	152.94%
11	54.86%	49.40%	47.08%	46.05%	104.96%	92.52%	87.12%	84.70%	146.98%	127.98%	119.72%	115.91%	198.15%	170.59%	158.57%	152.81%
12	54.78%	49.34%	47.02%	46.00%	104.91%	92.44%	87.05%	84.62%	146.86%	127.89%	119.64%	115.85%	198.01%	170.49%	158.48%	152.73%
13	54.72%	49.28%	46.96%	45.94%	104.77%	92.36%	86.97%	84.57%	146.70%	127.80%	119.57%	115.78%	197.82%	170.38%	158.34%	152.65%
14	54.65%	49.22%	46.88%	45.88%	104.68%	92.29%	86.91%	84.46%	146.60%	127.73%	119.50%	115.72%	197.71%	170.24%	158.26%	152.59%
15	54.58%	49.18%	46.83%	45.80%	104.60%	92.22%	86.85%	84.45%	146.52%	127.61%	119.45%	115.67%	197.67%	170.17%	158.26%	152.55%
16	54.50%	49.13%	46.79%	45.73%	104.49%	92.18%	86.80%	84.35%	146.45%	127.61%	119.40%	115.64%	197.54%	170.12%	158.17%	152.51%
17	54.46%	49.09%	46.72%	45.68%	104.50%	92.09%	86.76%	84.31%	146.40%	127.58%	119.36%	115.62%	197.50%	170.09%	158.15%	152.51%
18	54.48%	49.06%	46.68%	45.63%	104.41%	92.11%	86.73%	84.29%	146.43%	127.50%	119.35%	115.61%	197.47%	170.06%	158.13%	152.52%
19	54.45%	49.03%	46.64%	45.58%	104.38%	92.03%	86.70%	84.26%	146.35%	127.49%	119.35%	115.62%	197.46%	170.07%	158.15%	152.55%
20	54.37%	48.98%	46.60%	45.54%	104.36%	92.01%	86.67%	84.22%	146.40%	127.48%	119.35%	115.62%	197.46%	170.07%	158.16%	152.59%
21	54.40%	48.96%	46.56%	45.47%	104.39%	91.99%	86.65%	84.21%	146.35%	127.49%	119.36%	115.65%	197.48%	170.09%	158.24%	152.65%
22	54.37%	48.93%	46.51%	45.41%	104.38%	91.96%	86.62%	84.17%	146.41%	127.49%	119.36%	115.66%	197.50%	170.12%	158.23%	152.72%
23	54.29%	48.88%	46.45%	45.34%	104.31%	91.99%	86.59%	84.14%	146.42%	127.50%	119.39%	115.71%	197.53%	170.15%	158.28%	152.80%
24	54.25%	48.82%	46.38%	45.25%	104.28%	91.97%	86.55%	84.13%	146.43%	127.51%	119.40%	115.74%	197.56%	170.18%	158.33%	152.93%
25	54.20%	48.75%	46.30%	45.16%	104.25%	91.88%	86.52%	84.08%	146.38%	127.51%	119.41%	115.78%	197.59%	170.22%	158.45%	152.99%
26	54.19%	48.70%	46.21%	45.06%	104.21%	91.83%	86.46%	84.05%	146.38%	127.57%	119.44%	115.83%	197.61%	170.25%	158.45%	153.09%
27	54.07%	48.61%	46.10%	44.93%	104.17%	91.79%	86.41%	84.02%	146.42%	127.51%	119.45%	115.88%	197.63%	170.29%	158.58%	153.20%
28	53.99%	48.46%	45.98%	44.80%	104.10%	91.71%	86.36%	83.96%	146.35%	127.51%	119.48%	115.93%	197.65%	170.33%	158.65%	153.31%
29	53.88%	48.34%	45.80%	44.63%	104.03%	91.64%	86.30%	83.92%	146.38%	127.56%	119.50%	115.99%	197.66%	170.43%	158.73%	153.44%
30	53.77%	48.20%	45.67%	44.48%	103.93%	91.54%	86.18%	83.86%	146.35%	127.50%	119.52%	116.04%	197.68%	170.42%	158.80%	153.56%
31	53.62%	48.04%	45.48%	44.31%	103.82%	91.45%	86.11%	83.79%	146.25%	127.49%	119.54%	116.10%	197.69%	170.47%	158.88%	153.69%
32	53.46%	47.86%	45.29%	44.11%	103.69%	91.34%	86.00%	83.73%	146.21%	127.48%	119.57%	116.15%	197.70%	170.52%	158.97%	153.83%
33	53.27%	47.66%	45.08%	43.89%	103.55%	91.22%	85.92%	83.65%	146.16%	127.53%	119.59%	116.20%	197.71%	170.57%	159.06%	153.97%
34	53.01%	47.39%	44.83%	43.64%	103.34%	91.08%	85.80%	83.56%	146.10%	127.51%	119.61%	116.27%	197.72%	170.63%	159.14%	154.12%
35	52.76%	47.14%	44.58%	43.40%	103.21%	90.89%	85.68%	83.45%	146.04%	127.50%	119.63%	116.31%	197.74%	170.68%	159.29%	154.28%
36	52.43%	46.86%	44.29%	43.13%	102.96%	90.75%	85.56%	83.36%	145.98%	127.43%	119.65%	116.42%	197.75%	170.74%	159.38%	154.44%
37	52.12%	46.51%	43.99%	42.81%	102.74%	90.57%	85.41%	83.18%	145.90%	127.41%	119.66%	116.48%	197.75%	170.84%	159.48%	154.61%
38	51.77%	46.18%	43.63%	42.46%	102.45%	90.38%	85.20%	83.04%	145.82%	127.37%	119.66%	116.53%	197.75%	170.88%	159.56%	154.77%
39	51.34%	45.81%	43.29%	42.10%	102.18%	90.17%	85.02%	82.88%	145.72%	127.33%	119.66%	116.58%	197.73%	170.91%	159.59%	154.95%
40	50.91%	45.40%	42.88%	41.66%	101.89%	89.89%	84.81%	82.70%	145.60%	127.27%	119.64%	116.62%	197.74%	170.92%	159.71%	155.11%
41	50.39%	44.96%	42.43%	41.22%	101.57%	89.62%	84.57%	82.50%	145.40%	127.18%	119.60%	116.65%	197.61%	170.91%	159.77%	155.27%
42	49.88%	44.44%	41.97%	40.73%	101.15%	89.33%	84.31%	82.27%	145.21%	127.06%	119.54%	116.66%	197.48%	170.86%	159.80%	155.47%
43	49.27%	43.94%	41.42%	40.18%	100.73%	88.98%	83.95%	81.95%	144.97%	126.85%	119.45%	116.66%	197.30%	170.72%	159.82%	155.57%
44	48.64%	43.32%	40.82%	39.56%	100.20%	88.53%	83.59%	81.64%	144.67%	126.70%	119.33%	116.64%	196.99%	170.59%	159.79%	155.68%
45	47.93%	42.71%	40.18%	38.91%	99.66%	88.07%	83.19%	81.24%	144.23%	126.39%	119.12%	116.58%	196.67%	170.39%	159.73%	155.78%
46	47.14%	41.98%	39.44%	38.19%	98.99%	87.50%	82.66%	80.84%	143.78%	126.07%	118.90%	116.46%	196.26%	170.16%	159.63%	155.85%
47	46.34%	41.17%	38.63%	37.38%	98.28%	86.91%	82.11%	80.38%	143.20%	125.65%	118.66%	116.34%	195.70%	169.80%	159.44%	155.87%
48	45.35%	40.30%	37.79%	36.52%	97.42%	86.17%	81.48%	79.84%	142.52%	125.21%	118.33%	116.20%	195.11%	169.43%	159.26%	155.86%
49	44.39%	39.34%	36.84%	35.58%	96.49%	85.37%	80.77%	79.24%	141.81%	124.67%	117.98%	116.04%	194.37%	169.02%	159.05%	155.84%
50	43.24%	38.31%	35.80%	34.55%	95.44%	84.49%	80.04%	78.64%	140.98%	124.13%	117.58%	115.85%	193.56%	168.49%	158.80%	155.79%
51	42.07%	37.19%	34.68%	33.46%	94.31%	83.58%	79.20%	77.94%	140.07%	123.46%	117.17%	115.61%	192.71%	168.02%	158.49%	155.77%
52	40.81%	35.99%	33.47%	32.30%	93.03%	82.49%	78.31%	77.26%	139.10%	122.80%	116.78%	115.39%	191.80%	167.45%	158.22%	155.67%
53	39.39%	34.66%	32.17%	30.95%	91.72%	81.40%	77.35%	76.49%	138.09%	122.11%	116.32%	115.21%	190.87%	166.88%	157.94%	155.63%
54	37.95%	33.24%	30.74%	29.53%	90.34%	80.22%	76.36%	75.70%	137.04%	121.45%	115.88%	114.97%	189.89%	166.37%	157.69%	155.58%
55	36.32%	31.71%	29.13%	27.97%	88.79%	78.97%	75.30%	74.84%	135.95%	120.73%	115.45%	114.78%	188.94%	165.82%	157.46%	155.53%
56	34.65%	30.03%	27.36%	26.29%	87.21%	77.59%	74.19%	73.97%	134.75%	119.97%	115.03%	114.62%	187.97%	165.32%	157.23%	155.49%
57	32.77%	28.10%	25.46%	24.42%	85.46%	76.18%	72.96%	73.12%	133.56%	119.22%	114.61%	114.44%	187.04%	164.79%	157.06%	155.42%
58	30.68%	25.95%	23.24%	22.29%	83.57%	74.67%	71.72%	72.15%	132.29%	118.44%	114.18%	114.18%	186.02%	164.22%	156.76%	155.33%
59	28.25%	23.50%	20.69%	19.56%	81.50%	72.96%	70.38%	71.09%	130.93%	117.61%	113.72%	113.92%	184.86%	163.64%	156.48%	155.15%
60	25.50%	20.62%	17.42%	16.49%	79.24%	71.10%	68.93%	69.85%	129.41%	116.70%	113.18%	113.58%	183.64%	162.98%	156.09%	154.87%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 4																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	61.11%	54.26%	51.25%	49.95%	115.77%	100.91%	94.45%	91.45%	161.46%	139.23%	129.55%	124.97%	217.00%	185.26%	171.40%	164.55%
1	61.17%	54.32%	51.30%	49.99%	115.91%	101.03%	94.54%	91.54%	161.60%	139.44%	129.68%	125.08%	217.23%	185.44%	171.57%	164.71%
2	61.26%	54.39%	51.36%	50.05%	116.08%	101.16%	94.66%	91.65%	161.89%	139.56%	129.83%	125.22%	217.51%	185.71%	171.75%	164.90%
3	61.40%	54.48%	51.48%	50.12%	116.35%	101.38%	94.86%	91.78%	162.17%	139.84%	130.03%	125.46%	217.92%	185.99%	171.99%	165.13%
4	61.43%	54.50%	51.52%	50.15%	116.44%	101.40%	94.91%	91.84%	162.34%	139.93%	130.16%	125.48%	218.12%	186.10%	172.09%	165.24%
5	61.41%	54.49%	51.49%	50.13%	116.41%	101.41%	94.93%	91.90%	162.38%	139.96%	130.19%	125.50%	218.11%	186.14%	172.12%	165.28%
6	61.38%	54.46%	51.46%	50.10%	116.39%	101.45%	94.91%	91.83%	162.37%	139.95%	130.18%	125.55%	218.09%	186.12%	172.11%	165.27%
7	61.32%	54.44%	51.42%	50.06%	116.40%	101.42%	94.86%	91.80%	162.32%	139.91%	130.09%	125.52%	218.03%	186.08%	172.08%	165.24%
8	61.25%	54.39%	51.35%	50.01%	116.28%	101.31%	94.83%	91.75%	162.19%	139.85%	130.10%	125.48%	217.94%	186.01%	172.02%	165.18%
9	61.17%	54.27%	51.29%	49.96%	116.19%	101.29%	94.72%	91.69%	162.09%	139.77%	130.03%	125.36%	217.82%	185.92%	171.94%	165.11%
10	61.09%	54.21%	51.23%	49.90%	116.10%	101.16%	94.70%	91.63%	161.98%	139.68%	129.90%	125.35%	217.68%	185.81%	171.85%	165.03%
11	60.96%	54.15%	51.17%	49.84%	115.99%	101.07%	94.62%	91.56%	161.84%	139.53%	129.81%	125.23%	217.53%	185.70%	171.75%	164.93%
12	60.88%	54.07%	51.10%	49.77%	115.88%	100.99%	94.50%	91.49%	161.72%	139.43%	129.73%	125.16%	217.32%	185.58%	171.66%	164.85%
13	60.80%	54.00%	51.03%	49.71%	115.78%	100.92%	94.42%	91.42%	161.60%	139.34%	129.66%	125.08%	217.18%	185.48%	171.57%	164.78%
14	60.73%	53.94%	50.98%	49.62%	115.69%	100.84%	94.35%	91.35%	161.50%	139.26%	129.58%	125.02%	217.06%	185.39%	171.50%	164.72%
15	60.67%	53.88%	50.92%	49.54%	115.56%	100.77%	94.29%	91.30%	161.35%	139.19%	129.53%	124.98%	216.96%	185.31%	171.44%	164.67%
16	60.62%	53.84%	50.88%	49.50%	115.55%	100.72%	94.25%	91.25%	161.28%	139.15%	129.49%	124.94%	216.89%	185.20%	171.40%	164.65%
17	60.57%	53.80%	50.83%	49.44%	115.44%	100.68%	94.21%	91.21%	161.29%	139.11%	129.47%	124.93%	216.84%	185.18%	171.33%	164.65%
18	60.54%	53.76%	50.78%	49.37%	115.41%	100.64%	94.17%	91.17%	161.26%	139.09%	129.45%	124.93%	216.82%	185.16%	171.33%	164.67%
19	60.51%	53.72%	50.73%	49.33%	115.38%	100.62%	94.15%	91.15%	161.20%	139.08%	129.44%	124.94%	216.81%	185.17%	171.35%	164.71%
20	60.48%	53.69%	50.70%	49.26%	115.36%	100.60%	94.12%	91.13%	161.20%	139.08%	129.40%	124.96%	216.77%	185.24%	171.43%	164.78%
21	60.45%	53.65%	50.65%	49.20%	115.40%	100.57%	94.10%	91.10%	161.20%	139.09%	129.46%	124.99%	216.86%	185.27%	171.47%	164.86%
22	60.42%	53.61%	50.59%	49.14%	115.38%	100.56%	94.07%	91.09%	161.27%	139.10%	129.49%	125.04%	216.89%	185.25%	171.53%	164.95%
23	60.38%	53.56%	50.48%	49.05%	115.32%	100.54%	94.05%	91.08%	161.23%	139.12%	129.52%	125.08%	216.92%	185.29%	171.60%	165.05%
24	60.33%	53.51%	50.42%	48.97%	115.30%	100.46%	94.03%	91.06%	161.24%	139.14%	129.54%	125.14%	216.97%	185.40%	171.66%	165.16%
25	60.28%	53.44%	50.32%	48.87%	115.32%	100.46%	93.98%	91.04%	161.31%	139.16%	129.57%	125.21%	217.01%	185.45%	171.74%	165.29%
26	60.22%	53.35%	50.22%	48.77%	115.23%	100.43%	93.96%	91.01%	161.32%	139.17%	129.61%	125.28%	217.05%	185.45%	171.83%	165.41%
27	60.14%	53.26%	50.11%	48.65%	115.24%	100.39%	93.91%	90.99%	161.26%	139.18%	129.66%	125.33%	217.15%	185.52%	171.91%	165.55%
28	60.04%	53.09%	49.98%	48.50%	115.18%	100.27%	93.85%	90.97%	161.26%	139.20%	129.69%	125.40%	217.13%	185.64%	172.01%	165.70%
29	59.87%	52.97%	49.84%	48.34%	115.05%	100.26%	93.82%	90.92%	161.23%	139.21%	129.73%	125.53%	217.23%	185.70%	172.12%	165.85%
30	59.74%	52.82%	49.67%	48.17%	114.96%	100.13%	93.76%	90.85%	161.29%	139.22%	129.78%	125.55%	217.21%	185.78%	172.24%	166.01%
31	59.59%	52.64%	49.45%	48.00%	114.85%	100.05%	93.70%	90.84%	161.22%	139.24%	129.83%	125.68%	217.25%	185.86%	172.39%	166.17%
32	59.40%	52.40%	49.25%	47.78%	114.73%	99.95%	93.63%	90.76%	161.19%	139.25%	129.87%	125.76%	217.30%	185.99%	172.51%	166.36%
33	59.19%	52.23%	49.04%	47.59%	114.60%	99.85%	93.55%	90.76%	161.17%	139.26%	129.91%	125.84%	217.40%	186.02%	172.63%	166.54%
34	58.95%	51.94%	48.80%	47.31%	114.44%	99.73%	93.43%	90.69%	161.19%	139.27%	129.96%	125.92%	217.45%	186.17%	172.76%	166.74%
35	58.63%	51.68%	48.53%	47.05%	114.22%	99.60%	93.32%	90.62%	161.16%	139.29%	130.02%	126.01%	217.50%	186.26%	172.88%	166.94%
36	58.33%	51.37%	48.22%	46.77%	114.04%	99.42%	93.21%	90.49%	161.08%	139.29%	130.10%	126.10%	217.56%	186.35%	173.02%	167.16%
37	57.99%	51.02%	47.92%	46.44%	113.84%	99.33%	93.09%	90.39%	161.03%	139.30%	130.09%	126.19%	217.61%	186.43%	173.15%	167.38%
38	57.56%	50.68%	47.56%	46.07%	113.62%	99.16%	92.96%	90.28%	160.98%	139.30%	130.12%	126.29%	217.59%	186.51%	173.28%	167.61%
39	57.15%	50.30%	47.16%	45.68%	113.38%	98.93%	92.80%	90.16%	160.92%	139.27%	130.20%	126.42%	217.67%	186.58%	173.47%	167.85%
40	56.69%	49.83%	46.76%	45.25%	113.05%	98.71%	92.57%	90.01%	160.83%	139.25%	130.22%	126.46%	217.67%	186.63%	173.59%	168.09%
41	56.14%	49.34%	46.28%	44.78%	112.74%	98.47%	92.36%	89.85%	160.70%	139.19%	130.17%	126.58%	217.57%	186.66%	173.69%	168.33%
42	55.54%	48.85%	45.77%	44.23%	112.40%	98.13%	92.12%	89.65%	160.54%	139.09%	130.19%	126.64%	217.49%	186.66%	173.79%	168.54%
43	54.88%	48.28%	45.19%	43.69%	111.94%	97.80%	91.83%	89.39%	160.33%	138.96%	130.09%	126.69%	217.34%	186.63%	173.91%	168.76%
44	54.22%	47.65%	44.58%	43.04%	111.47%	97.42%	91.50%	89.11%	160.00%	138.74%	130.00%	126.71%	217.19%	186.54%	173.89%	168.94%
45	53.45%	46.93%	43.86%	42.35%	110.87%	96.92%	91.06%	88.80%	159.65%	138.56%	129.88%	126.71%	216.85%	186.35%	173.89%	169.11%
46	52.60%	46.17%	43.08%	41.60%	110.24%	96.40%	90.62%	88.45%	159.16%	138.23%	129.72%	126.64%	216.47%	186.15%	173.84%	169.25%
47	51.69%	45.31%	42.22%	40.75%	109.41%	95.76%	90.06%	87.99%	158.64%	137.88%	129.46%	126.58%	215.95%	185.87%	173.76%	169.36%
48	50.66%	44.37%	41.32%	39.83%	108.54%	95.09%	89.49%	87.52%	157.97%	137.43%	129.21%	126.49%	215.34%	185.59%	173.66%	169.43%
49	49.56%	43.37%	40.27%	38.83%	107.63%	94.28%	88.80%	86.99%	157.25%	136.98%	128.92%	126.37%	214.65%	185.17%	173.51%	169.47%
50	48.38%	42.19%	39.17%	37.77%	106.57%	93.40%	88.04%	86.39%	156.50%	136.42%	128.63%	126.25%	213.95%	184.78%	173.34%	169.51%
51	47.09%	40.98%	37.98%	36.63%	105.34%	92.44%	87.24%	85.82%	155.62%	135.88%	128.24%	126.11%	213.11%	184.29%	173.10%	169.52%
52	45.64%	39.67%	36.70%	35.34%	104.15%	91.41%	86.42%	85.14%	154.64%	135.26%	127.90%	125.98%	212.26%	183.86%	172.92%	169.53%
53	44.16%	38.23%	35.26%	33.92%	102.75%	90.31%	85.51%	84.51%	153.74%	134.63%	127.56%	125.79%	211.44%	183.35%	172.74%	169.55%
54	42.50%	36.69%	33.72%	32.41%	101.32%	89.08%	84.58%	83.78%	152.75%	133.98%	127.16%	125.64%	210.63%	182.94%	172.52%	169.56%
55	40.73%	35.02%	31.99%	30.78%	99.74%	87.85%	83.58%	83.03%	151.73%	133.40%	126.86%	125.51%	209.77%	182.46%	172.36%	169.59%
56	38.80%	33.14%	30.11%	29.00%	98.13%	86.61%	82.54%	82.25%	150.62%	132.73%	126.48%	125.40%	208.83%	182.08%	172.22%	169.60%
57	36.74%	31.02%	28.05%	27.02%	96.34%	85.10%	81.45%	81.48%	149.57%	132.09%	126.19%	125.27%	208.05%	181.62%	172.13%	169.59%
58	34.38%	28.66%	25.65%	24.77%	94.40%	83.61%	80.28%	80.61%	148.46%	131.44%	125.81%	125.05%	207.07%	181.19%	171.91%	169.53%
59	31.67%	25.96%	22.86%	21.92%	92.30%	81.92%	79.03%	79.65%	147.26%	130.78%	125.46%	124.81%	206.19%	180.75%	171.68%	169.40%
60	28.57%	22.78%	19.31%	18.65%	89.91%	80.15%	77.57%	78.56%	145.84%	129.95%	124.97%	124.53%	205.03%	180.16%	171.36%	169.15%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 2 - Income With Lumpsum Option																
Age(Years)/ Income Period	Premium Band 4: Rs. 1,50,000 and Above															
	Deferment: 5															
	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	67.64%	59.31%	55.67%	53.98%	127.55%	110.08%	102.45%	98.82%	177.33%	151.59%	140.36%	134.91%	237.72%	201.46%	185.41%	177.48%
1	67.71%	59.37%	55.72%	54.06%	127.71%	110.20%	102.55%	98.92%	177.53%	151.75%	140.44%	135.06%	237.98%	201.65%	185.60%	177.66%
2	67.81%	59.45%	55.80%	54.11%	127.89%	110.35%	102.68%	99.04%	177.84%	151.94%	140.66%	135.21%	238.28%	201.89%	185.83%	177.86%
3	67.96%	59.57%	55.89%	54.21%	128.14%	110.53%	102.84%	99.17%	178.14%	152.23%	140.87%	135.41%	238.71%	202.23%	186.10%	178.12%
4	67.99%	59.59%	55.92%	54.23%	128.23%	110.66%	102.95%	99.29%	178.22%	152.33%	140.95%	135.48%	238.87%	202.36%	186.22%	178.23%
5	67.98%	59.58%	55.91%	54.24%	128.25%	110.68%	102.92%	99.28%	178.31%	152.36%	140.98%	135.56%	238.91%	202.46%	186.26%	178.28%
6	67.94%	59.55%	55.88%	54.21%	128.24%	110.61%	102.96%	99.29%	178.30%	152.35%	141.03%	135.50%	238.90%	202.44%	186.25%	178.27%
7	67.89%	59.51%	55.84%	54.12%	128.19%	110.63%	102.87%	99.25%	178.19%	152.31%	140.94%	135.47%	238.78%	202.34%	186.21%	178.24%
8	67.81%	59.45%	55.78%	54.08%	128.12%	110.57%	102.83%	99.15%	178.11%	152.25%	140.89%	135.43%	238.68%	202.27%	186.14%	178.18%
9	67.74%	59.38%	55.72%	54.01%	128.08%	110.50%	102.80%	99.11%	178.06%	152.16%	140.82%	135.37%	238.55%	202.11%	186.09%	178.11%
10	67.65%	59.31%	55.66%	53.94%	127.92%	110.41%	102.69%	99.02%	177.88%	152.07%	140.74%	135.31%	238.46%	202.05%	185.95%	178.03%
11	67.56%	59.24%	55.58%	53.87%	127.80%	110.26%	102.59%	98.95%	177.75%	151.97%	140.65%	135.22%	238.24%	201.88%	185.89%	177.93%
12	67.41%	59.16%	55.51%	53.80%	127.69%	110.17%	102.52%	98.87%	177.61%	151.86%	140.51%	135.14%	238.09%	201.76%	185.74%	177.84%
13	67.33%	59.07%	55.44%	53.73%	127.53%	110.09%	102.44%	98.80%	177.43%	151.77%	140.48%	135.08%	237.94%	201.71%	185.64%	177.77%
14	67.31%	59.00%	55.38%	53.67%	127.43%	110.01%	102.37%	98.74%	177.38%	151.69%	140.42%	135.02%	237.81%	201.56%	185.56%	177.71%
15	67.24%	58.96%	55.31%	53.59%	127.35%	109.94%	102.31%	98.68%	177.23%	151.56%	140.36%	134.98%	237.66%	201.48%	185.49%	177.67%
16	67.14%	58.86%	55.27%	53.54%	127.28%	109.89%	102.25%	98.62%	177.22%	151.57%	140.27%	134.96%	237.58%	201.44%	185.46%	177.66%
17	67.09%	58.81%	55.17%	53.48%	127.29%	109.85%	102.22%	98.59%	177.12%	151.48%	140.30%	134.95%	237.53%	201.41%	185.45%	177.67%
18	67.05%	58.79%	55.12%	53.43%	127.25%	109.82%	102.19%	98.56%	177.09%	151.46%	140.29%	134.95%	237.57%	201.40%	185.46%	177.71%
19	67.02%	58.75%	55.12%	53.37%	127.17%	109.79%	102.16%	98.55%	177.08%	151.51%	140.23%	134.96%	237.52%	201.40%	185.48%	177.77%
20	66.98%	58.69%	55.02%	53.31%	127.16%	109.77%	102.15%	98.53%	177.14%	151.47%	140.31%	135.01%	237.54%	201.43%	185.53%	177.85%
21	66.94%	58.67%	54.99%	53.21%	127.14%	109.76%	102.12%	98.52%	177.10%	151.48%	140.33%	135.05%	237.58%	201.53%	185.60%	177.95%
22	66.91%	58.61%	54.92%	53.14%	127.13%	109.69%	102.06%	98.52%	177.17%	151.56%	140.37%	135.11%	237.68%	201.53%	185.68%	178.06%
23	66.87%	58.56%	54.85%	53.06%	127.17%	109.73%	102.04%	98.52%	177.14%	151.58%	140.35%	135.17%	237.73%	201.59%	185.77%	178.18%
24	66.81%	58.49%	54.77%	52.95%	127.10%	109.65%	102.08%	98.51%	177.16%	151.55%	140.45%	135.25%	237.73%	201.66%	185.87%	178.33%
25	66.76%	58.42%	54.67%	52.85%	127.08%	109.68%	102.06%	98.51%	177.24%	151.64%	140.44%	135.32%	237.85%	201.79%	186.03%	178.52%
26	66.68%	58.33%	54.56%	52.75%	127.05%	109.59%	101.98%	98.51%	177.26%	151.61%	140.50%	135.40%	237.91%	201.87%	186.10%	178.63%
27	66.54%	58.22%	54.44%	52.62%	127.01%	109.61%	101.96%	98.51%	177.28%	151.70%	140.61%	135.55%	237.98%	201.96%	186.23%	178.80%
28	66.44%	58.08%	54.30%	52.49%	126.95%	109.51%	101.93%	98.49%	177.28%	151.73%	140.67%	135.64%	238.04%	202.05%	186.37%	178.98%
29	66.31%	57.95%	54.16%	52.32%	126.88%	109.46%	101.92%	98.49%	177.29%	151.77%	140.73%	135.73%	238.11%	202.15%	186.51%	179.17%
30	66.16%	57.79%	53.96%	52.15%	126.80%	109.45%	101.87%	98.48%	177.29%	151.80%	140.80%	135.83%	238.18%	202.25%	186.71%	179.38%
31	65.99%	57.56%	53.75%	51.95%	126.71%	109.38%	101.83%	98.47%	177.24%	151.84%	140.87%	135.93%	238.32%	202.36%	186.81%	179.59%
32	65.79%	57.35%	53.55%	51.75%	126.61%	109.25%	101.80%	98.45%	177.30%	151.88%	140.95%	136.04%	238.34%	202.48%	186.98%	179.81%
33	65.56%	57.11%	53.34%	51.53%	126.43%	109.17%	101.75%	98.43%	177.25%	151.92%	141.02%	136.15%	238.49%	202.60%	187.15%	180.05%
34	65.30%	56.85%	53.04%	51.29%	126.30%	109.09%	101.68%	98.40%	177.30%	151.96%	141.14%	136.27%	238.52%	202.73%	187.38%	180.30%
35	64.95%	56.54%	52.79%	51.00%	126.16%	108.99%	101.62%	98.37%	177.31%	152.00%	141.15%	136.40%	238.68%	202.92%	187.56%	180.56%
36	64.62%	56.24%	52.48%	50.68%	126.00%	108.89%	101.55%	98.29%	177.31%	152.03%	141.28%	136.57%	238.78%	203.04%	187.70%	180.83%
37	64.20%	55.86%	52.17%	50.37%	125.83%	108.78%	101.46%	98.27%	177.29%	152.06%	141.36%	136.64%	238.87%	203.18%	187.92%	181.12%
38	63.81%	55.49%	51.77%	49.96%	125.58%	108.64%	101.36%	98.17%	177.28%	152.09%	141.42%	136.83%	238.95%	203.31%	188.10%	181.42%
39	63.36%	55.09%	51.38%	49.58%	125.37%	108.49%	101.25%	98.08%	177.24%	152.11%	141.48%	136.96%	239.02%	203.42%	188.30%	181.74%
40	62.83%	54.62%	50.93%	49.13%	125.13%	108.26%	101.06%	97.99%	177.19%	152.11%	141.54%	137.10%	239.07%	203.52%	188.53%	182.04%
41	62.24%	54.14%	50.44%	48.62%	124.85%	108.04%	100.88%	97.86%	177.10%	152.07%	141.58%	137.22%	239.08%	203.66%	188.70%	182.36%
42	61.66%	53.58%	49.89%	48.11%	124.52%	107.79%	100.67%	97.73%	176.96%	152.02%	141.59%	137.33%	239.04%	203.72%	188.84%	182.66%
43	60.97%	52.99%	49.30%	47.49%	124.08%	107.44%	100.43%	97.53%	176.72%	151.93%	141.58%	137.43%	238.89%	203.67%	188.98%	182.96%
44	60.26%	52.29%	48.61%	46.82%	123.63%	107.06%	100.09%	97.31%	176.48%	151.78%	141.54%	137.56%	238.78%	203.64%	189.14%	183.24%
45	59.37%	51.55%	47.85%	46.09%	123.04%	106.65%	99.73%	97.04%	176.15%	151.53%	141.41%	137.57%	238.48%	203.62%	189.15%	183.49%
46	58.46%	50.72%	47.06%	45.30%	122.41%	106.10%	99.30%	96.76%	175.69%	151.28%	141.35%	137.59%	238.15%	203.42%	189.19%	183.71%
47	57.52%	49.83%	46.15%	44.41%	121.63%	105.48%	98.81%	96.39%	175.14%	150.98%	141.14%	137.60%	237.74%	203.23%	189.18%	183.89%
48	56.42%	48.75%	45.16%	43.45%	120.76%	104.81%	98.29%	95.99%	174.57%	150.62%	140.94%	137.57%	237.18%	202.93%	189.13%	184.06%
49	55.17%	47.67%	44.10%	42.41%	119.78%	104.02%	97.64%	95.55%	173.83%	150.15%	140.72%	137.51%	236.60%	202.69%	189.05%	184.19%
50	53.88%	46.45%	42.89%	41.29%	118.70%	103.16%	97.00%	95.06%	173.08%	149.69%	140.46%	137.44%	235.90%	202.31%	188.95%	184.30%
51	52.41%	45.14%	41.60%	40.06%	117.52%	102.21%	96.22%	94.55%	172.24%	149.15%	140.13%	137.36%	235.16%	201.95%	188.83%	184.40%
52	50.89%	43.69%	40.22%	38.70%	116.25%	101.20%	95.45%	94.05%	171.42%	148.57%	139.82%	137.27%	234.38%	201.54%	188.77%	184.49%
53	49.21%	42.15%	38.71%	37.23%	114.83%	100.13%	94.59%	93.44%	170.51%	148.07%	139.58%	137.15%	233.58%	201.19%	188.62%	184.58%
54	47.46%	40.44%	37.03%	35.64%	113.40%	98.99%	93.78%	92.90%	169.57%	147.50%	139.25%	137.10%	232.83%	200.77%	188.53%	184.67%
55	45.43%	38.64%	35.17%	33.92%	111.81%	97.81%	92.87%	92.26%	168.64%	146.92%	139.01%	137.02%	232.13%	200.49%	188.47%	184.76%
56	43.32%	36.55%	33.16%	32.05%	110.19%	96.55%	91.94%	91.66%	167.68%	146.43%	138.72%	136.88%	231.39%	200.13%	188.42%	184.85%
57	41.05%	34.25%	30.91%	29.98%	108.40%	95.23%	90.95%	90.95%	166.69%	145.83%	138.46%	136.78%	230.64%	199.83%	188.36%	184.91%
58	38.39%	31.66%	28.39%	27.62%	106.46%	93.81%	89.97%	90.27%	165.68%	145.27%	138.22%	136.63%	229.83%	199.57%	188.27%	184.90%
59	35.32%	28.69%	25.37%	24.63%	104.35%	92.19%	88.76%	89.42%	164.50%	144.67%	137.86%	136.42%	228.99%	199.15%	188.12%	184.83%
60	31.90%	25.18%	21.56%	21.16%	102.01%	90.50%	87.50%	88.45%	163.29%	143.99%	137.46%	136.10%	228.11%	198.75%	187.85%	184.60%



Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	25.20%	28.20%	30.03%	45.10%	51.79%	55.15%	57.36%	69.59%	74.84%	77.73%	79.83%	101.24%	103.55%	105.13%	106.66%
1	NA	25.25%	28.23%	30.07%	45.23%	51.88%	55.22%	57.42%	69.72%	75.01%	77.83%	79.92%	101.44%	103.70%	105.27%	106.79%
2	NA	25.28%	28.29%	30.10%	45.33%	51.97%	55.30%	57.49%	69.88%	75.14%	77.94%	80.03%	101.71%	103.89%	105.42%	106.93%
3	19.14%	25.38%	28.35%	30.16%	45.50%	52.10%	55.40%	57.59%	70.08%	75.31%	78.08%	80.17%	101.96%	104.11%	105.61%	107.11%
4	19.16%	25.39%	28.37%	30.17%	45.55%	52.14%	55.45%	57.62%	70.24%	75.37%	78.20%	80.21%	102.08%	104.21%	105.70%	107.19%
5	19.14%	25.37%	28.34%	30.16%	45.56%	52.14%	55.45%	57.63%	70.19%	75.39%	78.19%	80.25%	102.11%	104.23%	105.72%	107.21%
6	19.10%	25.34%	28.32%	30.13%	45.53%	52.13%	55.43%	57.61%	70.25%	75.38%	78.18%	80.21%	102.10%	104.22%	105.71%	107.20%
7	19.02%	25.31%	28.28%	30.11%	45.49%	52.09%	55.41%	57.58%	70.13%	75.35%	78.15%	80.19%	102.05%	104.17%	105.67%	107.17%
8	18.96%	25.24%	28.26%	30.07%	45.44%	52.05%	55.36%	57.55%	70.07%	75.29%	78.13%	80.15%	101.96%	104.12%	105.61%	107.11%
9	18.91%	25.21%	28.20%	30.02%	45.38%	52.00%	55.31%	57.50%	70.07%	75.23%	78.04%	80.10%	101.86%	104.03%	105.55%	107.06%
10	18.84%	25.14%	28.15%	29.98%	45.30%	51.94%	55.26%	57.45%	69.91%	75.16%	77.97%	80.04%	101.73%	103.93%	105.47%	106.99%
11	18.78%	25.09%	28.10%	29.93%	45.22%	51.87%	55.21%	57.40%	69.81%	75.08%	77.89%	79.98%	101.65%	103.84%	105.38%	106.91%
12	18.72%	25.04%	28.05%	29.87%	45.06%	51.81%	55.15%	57.34%	69.71%	75.01%	77.82%	79.93%	101.47%	103.73%	105.30%	106.84%
13	18.66%	24.99%	28.01%	29.82%	45.01%	51.75%	55.09%	57.29%	69.62%	74.91%	77.76%	79.86%	101.34%	103.64%	105.22%	106.76%
14	18.62%	24.95%	27.97%	29.79%	44.92%	51.69%	55.03%	57.23%	69.54%	74.87%	77.70%	79.81%	101.23%	103.55%	105.15%	106.71%
15	18.57%	24.91%	27.94%	29.75%	44.86%	51.62%	54.98%	57.19%	69.48%	74.78%	77.65%	79.77%	101.14%	103.48%	105.09%	106.67%
16	18.54%	24.88%	27.90%	29.71%	44.81%	51.57%	54.93%	57.15%	69.42%	74.71%	77.62%	79.73%	101.08%	103.43%	105.05%	106.64%
17	18.51%	24.85%	27.86%	29.66%	44.77%	51.51%	54.92%	57.12%	69.38%	74.71%	77.59%	79.71%	101.02%	103.40%	105.02%	106.65%
18	18.46%	24.82%	27.83%	29.63%	44.76%	51.51%	54.90%	57.09%	69.32%	74.66%	77.57%	79.70%	100.99%	103.39%	105.02%	106.61%
19	18.44%	24.81%	27.82%	29.58%	44.73%	51.46%	54.87%	57.04%	69.33%	74.64%	77.56%	79.68%	101.01%	103.38%	105.02%	106.63%
20	18.43%	24.79%	27.79%	29.55%	44.71%	51.47%	54.83%	57.04%	69.32%	74.64%	77.56%	79.68%	100.98%	103.38%	105.02%	106.64%
21	18.41%	24.77%	27.76%	29.51%	44.70%	51.46%	54.81%	56.99%	69.24%	74.63%	77.55%	79.69%	100.98%	103.39%	105.04%	106.68%
22	18.39%	24.73%	27.73%	29.46%	44.69%	51.41%	54.81%	56.97%	69.32%	74.63%	77.55%	79.69%	101.02%	103.40%	105.07%	106.72%
23	18.37%	24.72%	27.69%	29.39%	44.67%	51.39%	54.75%	56.93%	69.32%	74.63%	77.56%	79.69%	101.01%	103.42%	105.09%	106.76%
24	18.35%	24.69%	27.62%	29.35%	44.65%	51.39%	54.73%	56.90%	69.24%	74.65%	77.55%	79.70%	101.02%	103.44%	105.12%	106.80%
25	18.32%	24.65%	27.57%	29.26%	44.62%	51.36%	54.66%	56.85%	69.30%	74.62%	77.55%	79.71%	101.03%	103.45%	105.15%	106.86%
26	18.27%	24.60%	27.50%	29.18%	44.60%	51.30%	54.64%	56.81%	69.21%	74.61%	77.54%	79.72%	101.03%	103.47%	105.18%	106.92%
27	18.23%	24.52%	27.42%	29.09%	44.56%	51.26%	54.59%	56.75%	69.19%	74.61%	77.54%	79.72%	101.03%	103.48%	105.22%	106.98%
28	18.17%	24.45%	27.31%	28.99%	44.50%	51.20%	54.51%	56.70%	69.16%	74.58%	77.52%	79.73%	101.03%	103.50%	105.25%	107.05%
29	18.10%	24.36%	27.21%	28.88%	44.45%	51.14%	54.43%	56.61%	69.12%	74.54%	77.50%	79.73%	101.01%	103.51%	105.28%	107.10%
30	18.01%	24.24%	27.10%	28.75%	44.37%	51.06%	54.35%	56.55%	69.07%	74.51%	77.49%	79.73%	101.01%	103.51%	105.32%	107.17%
31	17.91%	24.13%	26.97%	28.59%	44.28%	50.97%	54.26%	56.46%	69.03%	74.46%	77.46%	79.73%	100.98%	103.51%	105.36%	107.24%
32	17.82%	24.01%	26.81%	28.42%	44.14%	50.86%	54.17%	56.36%	68.94%	74.42%	77.44%	79.72%	100.90%	103.51%	105.40%	107.31%
33	17.70%	23.87%	26.64%	28.24%	43.98%	50.75%	54.06%	56.27%	68.86%	74.36%	77.40%	79.71%	100.89%	103.52%	105.43%	107.39%
34	17.52%	23.70%	26.43%	28.05%	43.86%	50.62%	53.94%	56.15%	68.77%	74.30%	77.36%	79.70%	100.84%	103.51%	105.47%	107.47%
35	17.35%	23.49%	26.24%	27.83%	43.68%	50.41%	53.78%	56.03%	68.66%	74.23%	77.32%	79.67%	100.74%	103.50%	105.51%	107.55%
36	17.14%	23.25%	26.01%	27.60%	43.50%	50.25%	53.62%	55.87%	68.46%	74.15%	77.27%	79.65%	100.66%	103.50%	105.55%	107.62%
37	16.92%	23.02%	25.78%	27.33%	43.31%	50.07%	53.45%	55.68%	68.32%	74.05%	77.19%	79.62%	100.58%	103.49%	105.57%	107.70%
38	16.66%	22.77%	25.48%	27.06%	43.04%	49.87%	53.25%	55.52%	68.20%	73.94%	77.12%	79.57%	100.49%	103.47%	105.59%	107.77%
39	16.37%	22.45%	25.18%	26.76%	42.77%	49.66%	53.06%	55.32%	68.01%	73.85%	77.00%	79.52%	100.37%	103.43%	105.61%	107.84%
40	16.04%	22.14%	24.87%	26.41%	42.48%	49.38%	52.84%	55.11%	67.82%	73.66%	76.90%	79.45%	100.24%	103.37%	105.61%	107.90%
41	15.67%	21.79%	24.50%	26.04%	42.14%	49.09%	52.55%	54.85%	67.60%	73.50%	76.79%	79.36%	100.06%	103.29%	105.59%	107.95%
42	15.27%	21.38%	24.10%	25.63%	41.75%	48.80%	52.26%	54.55%	67.27%	73.32%	76.64%	79.27%	99.83%	103.17%	105.54%	107.97%
43	14.81%	20.95%	23.68%	25.17%	41.35%	48.41%	51.94%	54.25%	66.97%	73.10%	76.47%	79.14%	99.56%	103.01%	105.45%	107.98%
44	14.32%	20.49%	23.20%	24.69%	40.89%	48.04%	51.53%	53.90%	66.55%	72.84%	76.26%	78.92%	99.25%	102.79%	105.32%	107.96%
45	13.76%	19.98%	22.71%	24.15%	40.39%	47.60%	51.14%	53.50%	66.08%	72.46%	75.94%	78.73%	98.74%	102.51%	105.15%	107.90%
46	13.10%	19.42%	22.11%	23.56%	39.77%	47.09%	50.66%	53.06%	65.54%	72.09%	75.63%	78.48%	98.26%	102.16%	104.93%	107.80%
47	12.42%	18.83%	21.50%	22.92%	39.09%	46.54%	50.13%	52.54%	64.92%	71.59%	75.28%	78.16%	97.62%	101.75%	104.65%	107.66%
48	11.65%	18.14%	20.84%	22.20%	38.32%	45.92%	49.52%	52.01%	64.21%	71.11%	74.81%	77.84%	96.87%	101.26%	104.31%	107.48%
49	10.82%	17.40%	20.06%	21.37%	37.48%	45.20%	48.90%	51.37%	63.41%	70.49%	74.33%	77.42%	96.03%	100.71%	103.93%	107.27%
50	9.93%	16.56%	19.20%	20.48%	36.56%	44.42%	48.17%	50.68%	62.52%	69.81%	73.80%	77.02%	95.09%	100.08%	103.50%	107.02%
51	8.95%	15.65%	18.28%	19.51%	35.54%	43.58%	47.37%	49.96%	61.53%	69.09%	73.19%	76.54%	94.06%	99.40%	103.04%	106.75%
52	7.87%	14.66%	17.23%	18.45%	34.43%	42.67%	46.52%	49.16%	60.48%	68.29%	72.55%	76.03%	92.95%	98.72%	102.53%	106.46%
53	6.82%	13.57%	16.09%	17.26%	33.20%	41.66%	45.57%	48.30%	59.36%	67.44%	71.85%	75.48%	91.85%	97.94%	102.01%	106.16%
54	5.89%	12.34%	14.81%	15.90%	31.90%	40.57%	44.56%	47.38%	58.09%	66.54%	71.12%	74.91%	90.56%	97.13%	101.46%	105.84%
55	4.83%	10.96%	13.32%	14.30%	30.46%	39.39%	43.48%	46.40%	56.79%	65.60%	70.35%	74.31%	89.26%	96.29%	100.90%	105.52%
56	NA	NA	NA	NA	28.90%	38.09%	42.32%	45.36%	55.41%	64.57%	69.54%	73.68%	87.94%	95.34%	100.32%	105.18%
57	NA	NA	NA	NA	27.19%	36.66%	41.00%	44.17%	53.92%	63.50%	68.67%	73.00%	86.46%	94.40%	99.70%	104.82%
58	NA	NA	NA	NA	25.32%	35.08%	39.58%	42.91%	52.23%	62.28%	67.73%	72.27%	84.77%	93.38%	99.02%	104.38%
59	NA	NA	NA	NA	23.23%	33.30%	37.98%	41.52%	50.37%	60.94%	66.71%	71.45%	82.97%	92.24%	98.25%	103.87%
60	NA	NA	NA	NA	20.82%	31.30%	36.17%	39.94%	48.30%	59.46%	65.49%	70.48%	80.92%	90.94%	97.33%	103.21%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 1																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	28.85%	31.33%	32.87%	53.83%	58.45%	60.87%	62.62%	81.38%	83.91%	85.57%	87.02%	116.56%	115.33%	115.32%	116.02%
1	NA	28.88%	31.37%	32.91%	53.93%	58.54%	60.95%	62.70%	81.53%	84.01%	85.68%	87.12%	116.78%	115.50%	115.47%	116.15%
2	23.88%	28.94%	31.41%	32.96%	54.05%	58.64%	61.03%	62.78%	81.71%	84.22%	85.80%	87.23%	117.03%	115.70%	115.63%	116.29%
3	23.98%	29.04%	31.49%	33.02%	54.24%	58.77%	61.18%	62.88%	81.93%	84.40%	85.96%	87.37%	117.34%	115.94%	115.84%	116.49%
4	24.00%	29.06%	31.50%	33.03%	54.31%	58.84%	61.22%	62.92%	82.02%	84.47%	86.02%	87.43%	117.47%	116.04%	115.93%	116.57%
5	23.99%	29.04%	31.51%	33.01%	54.32%	58.85%	61.23%	62.92%	82.05%	84.48%	86.04%	87.44%	117.52%	116.07%	115.96%	116.59%
6	23.95%	29.01%	31.47%	32.99%	54.27%	58.81%	61.21%	62.91%	82.03%	84.48%	86.03%	87.44%	117.49%	116.06%	115.95%	116.59%
7	23.89%	28.95%	31.43%	32.96%	54.23%	58.78%	61.18%	62.89%	81.99%	84.44%	86.00%	87.41%	117.44%	116.01%	115.91%	116.55%
8	23.82%	28.93%	31.39%	32.92%	54.19%	58.74%	61.12%	62.84%	81.93%	84.40%	85.95%	87.37%	117.35%	115.95%	115.85%	116.50%
9	23.76%	28.86%	31.33%	32.87%	54.10%	58.68%	61.09%	62.79%	81.84%	84.33%	85.90%	87.32%	117.24%	115.85%	115.78%	116.44%
10	23.67%	28.80%	31.29%	32.82%	54.02%	58.61%	61.01%	62.74%	81.75%	84.19%	85.83%	87.26%	117.10%	115.76%	115.69%	116.37%
11	23.60%	28.75%	31.23%	32.77%	53.94%	58.55%	60.95%	62.69%	81.64%	84.11%	85.74%	87.20%	116.96%	115.65%	115.60%	116.29%
12	23.53%	28.69%	31.18%	32.72%	53.85%	58.47%	60.89%	62.62%	81.54%	84.02%	85.69%	87.13%	116.82%	115.54%	115.51%	116.22%
13	23.48%	28.65%	31.13%	32.66%	53.77%	58.40%	60.82%	62.55%	81.44%	83.97%	85.62%	87.07%	116.69%	115.44%	115.43%	116.15%
14	23.41%	28.60%	31.06%	32.61%	53.70%	58.35%	60.77%	62.51%	81.35%	83.88%	85.53%	87.02%	116.58%	115.36%	115.37%	116.10%
15	23.36%	28.56%	31.04%	32.58%	53.64%	58.28%	60.72%	62.46%	81.28%	83.82%	85.48%	86.98%	116.48%	115.29%	115.31%	116.07%
16	23.32%	28.52%	30.98%	32.52%	53.51%	58.25%	60.67%	62.39%	81.15%	83.78%	85.42%	86.94%	116.42%	115.25%	115.27%	116.04%
17	23.31%	28.49%	30.95%	32.48%	53.51%	58.22%	60.65%	62.36%	81.11%	83.75%	85.39%	86.90%	116.36%	115.22%	115.25%	116.03%
18	23.28%	28.47%	30.92%	32.44%	53.47%	58.19%	60.62%	62.33%	81.08%	83.73%	85.40%	86.89%	116.34%	115.19%	115.24%	115.98%
19	23.25%	28.44%	30.89%	32.39%	53.42%	58.14%	60.59%	62.30%	81.06%	83.72%	85.37%	86.91%	116.33%	115.19%	115.25%	116.06%
20	23.25%	28.40%	30.86%	32.35%	53.40%	58.15%	60.58%	62.25%	81.07%	83.71%	85.37%	86.91%	116.33%	115.21%	115.27%	116.10%
21	23.23%	28.37%	30.83%	32.31%	53.39%	58.10%	60.55%	62.25%	81.07%	83.71%	85.39%	86.90%	116.35%	115.23%	115.30%	116.14%
22	23.21%	28.37%	30.79%	32.26%	53.38%	58.09%	60.53%	62.20%	81.05%	83.71%	85.40%	86.94%	116.37%	115.25%	115.34%	116.20%
23	23.16%	28.31%	30.75%	32.20%	53.36%	58.07%	60.49%	62.19%	81.06%	83.72%	85.44%	86.94%	116.39%	115.28%	115.39%	116.26%
24	23.14%	28.27%	30.70%	32.12%	53.37%	58.04%	60.46%	62.15%	81.07%	83.72%	85.45%	86.98%	116.42%	115.32%	115.43%	116.33%
25	23.10%	28.23%	30.63%	32.04%	53.31%	58.01%	60.44%	62.11%	81.08%	83.73%	85.46%	87.00%	116.45%	115.35%	115.48%	116.42%
26	23.05%	28.17%	30.57%	31.95%	53.30%	57.97%	60.37%	62.07%	81.05%	83.72%	85.43%	87.02%	116.47%	115.38%	115.54%	116.50%
27	22.99%	28.10%	30.48%	31.86%	53.24%	57.90%	60.32%	62.03%	81.05%	83.71%	85.47%	87.04%	116.48%	115.42%	115.60%	116.58%
28	22.92%	28.00%	30.36%	31.75%	53.18%	57.84%	60.23%	61.97%	81.01%	83.70%	85.47%	87.06%	116.49%	115.46%	115.66%	116.67%
29	22.85%	27.90%	30.25%	31.61%	53.12%	57.77%	60.16%	61.91%	80.98%	83.69%	85.41%	87.08%	116.49%	115.50%	115.73%	116.77%
30	22.72%	27.80%	30.11%	31.47%	53.04%	57.69%	60.11%	61.84%	80.94%	83.67%	85.41%	87.11%	116.50%	115.53%	115.80%	116.87%
31	22.62%	27.68%	29.95%	31.32%	52.95%	57.61%	60.02%	61.77%	80.89%	83.63%	85.47%	87.13%	116.49%	115.57%	115.87%	116.99%
32	22.51%	27.54%	29.79%	31.15%	52.85%	57.50%	59.90%	61.67%	80.82%	83.60%	85.46%	87.15%	116.49%	115.61%	115.95%	117.10%
33	22.37%	27.38%	29.63%	30.95%	52.72%	57.39%	59.80%	61.59%	80.76%	83.57%	85.45%	87.17%	116.47%	115.66%	116.03%	117.22%
34	22.18%	27.16%	29.41%	30.75%	52.50%	57.25%	59.69%	61.47%	80.68%	83.53%	85.38%	87.18%	116.46%	115.69%	116.10%	117.34%
35	21.99%	26.93%	29.18%	30.52%	52.36%	57.11%	59.56%	61.32%	80.58%	83.48%	85.37%	87.19%	116.46%	115.74%	116.18%	117.47%
36	21.74%	26.71%	28.93%	30.27%	52.15%	56.91%	59.42%	61.18%	80.49%	83.43%	85.34%	87.20%	116.44%	115.79%	116.27%	117.59%
37	21.51%	26.46%	28.68%	29.98%	51.95%	56.72%	59.23%	61.04%	80.30%	83.36%	85.32%	87.22%	116.42%	115.82%	116.35%	117.72%
38	21.22%	26.15%	28.38%	29.70%	51.69%	56.52%	59.04%	60.88%	80.18%	83.30%	85.30%	87.21%	116.39%	115.86%	116.43%	117.86%
39	20.89%	25.82%	28.04%	29.36%	51.39%	56.31%	58.84%	60.70%	80.05%	83.22%	85.25%	87.20%	116.33%	115.88%	116.49%	117.98%
40	20.51%	25.50%	27.71%	28.99%	51.11%	56.04%	58.62%	60.50%	79.88%	83.05%	85.17%	87.17%	116.26%	115.88%	116.55%	118.11%
41	20.11%	25.10%	27.32%	28.62%	50.80%	55.75%	58.38%	60.21%	79.69%	82.99%	85.09%	87.14%	116.16%	115.86%	116.58%	118.22%
42	19.66%	24.68%	26.90%	28.17%	50.37%	55.46%	58.06%	59.96%	79.46%	82.77%	84.98%	87.08%	115.99%	115.79%	116.60%	118.31%
43	19.17%	24.21%	26.44%	27.70%	49.98%	55.13%	57.73%	59.67%	79.11%	82.58%	84.84%	87.00%	115.77%	115.69%	116.57%	118.39%
44	18.61%	23.70%	25.92%	27.16%	49.49%	54.68%	57.38%	59.28%	78.77%	82.34%	84.66%	86.87%	115.48%	115.54%	116.52%	118.44%
45	18.02%	23.16%	25.37%	26.60%	48.96%	54.26%	56.94%	58.91%	78.30%	81.99%	84.44%	86.74%	115.11%	115.33%	116.42%	118.46%
46	17.36%	22.57%	24.77%	25.95%	48.34%	53.71%	56.47%	58.49%	77.78%	81.64%	84.14%	86.50%	114.63%	115.05%	116.28%	118.46%
47	16.63%	21.87%	24.09%	25.25%	47.69%	53.17%	55.90%	57.96%	77.22%	81.24%	83.80%	86.28%	114.05%	114.70%	116.09%	118.41%
48	15.80%	21.16%	23.34%	24.45%	46.91%	52.49%	55.33%	57.40%	76.47%	80.70%	83.38%	86.02%	113.37%	114.30%	115.85%	118.33%
49	14.88%	20.35%	22.51%	23.58%	46.00%	51.74%	54.64%	56.79%	75.67%	80.11%	82.96%	85.66%	112.60%	113.82%	115.58%	118.23%
50	13.90%	19.44%	21.56%	22.62%	45.03%	50.97%	53.90%	56.12%	74.78%	79.52%	82.44%	85.32%	111.74%	113.31%	115.27%	118.09%
51	12.84%	18.43%	20.55%	21.57%	43.97%	50.08%	53.07%	55.37%	73.81%	78.81%	81.93%	84.91%	110.78%	112.73%	114.93%	117.95%
52	11.67%	17.35%	19.43%	20.40%	42.82%	49.10%	52.19%	54.57%	72.77%	78.02%	81.32%	84.49%	109.76%	112.13%	114.58%	117.80%
53	10.38%	16.15%	18.19%	19.17%	41.56%	48.09%	51.24%	53.70%	71.64%	77.21%	80.70%	84.03%	108.67%	111.51%	114.22%	117.65%
54	8.92%	14.82%	16.80%	17.72%	40.17%	46.92%	50.19%	52.78%	70.45%	76.35%	80.03%	83.56%	107.55%	110.84%	113.87%	117.49%
55	7.65%	13.30%	15.22%	15.99%	38.68%	45.70%	49.12%	51.81%	69.16%	75.45%	79.35%	83.06%	106.38%	110.18%	113.51%	117.34%
56	NA	NA	NA	NA	37.06%	44.35%	47.89%	50.74%	67.80%	74.49%	78.63%	82.54%	105.16%	109.49%	113.15%	117.18%
57	NA	NA	NA	NA	35.27%	42.86%	46.56%	49.60%	66.35%	73.48%	77.86%	81.99%	103.87%	108.77%	112.77%	117.01%
58	NA	NA	NA	NA	33.30%	41.24%	45.11%	48.33%	64.76%	72.36%	77.03%	81.37%	102.45%	108.00%	112.36%	116.79%
59	NA	NA	NA	NA	31.11%	39.39%	43.50%	46.95%	62.99%	71.13%	76.11%	80.68%	100.91%	107.10%	111.88%	116.50%
60	NA	NA	NA	NA	28.62%	37.31%	41.66%	45.35%	60.96%	69.71%	75.04%	79.86%	99.08%	106.07%	111.28%	116.08%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 2																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	32.75%	34.66%	35.92%	63.10%	65.59%	67.04%	68.25%	93.90%	93.60%	93.92%	94.69%	132.90%	127.92%	126.20%	125.96%
1	28.95%	32.79%	34.69%	35.96%	63.23%	65.68%	67.12%	68.32%	94.06%	93.74%	94.04%	94.80%	133.13%	128.10%	126.36%	126.11%
2	29.02%	32.83%	34.75%	36.01%	63.37%	65.79%	67.21%	68.41%	94.26%	93.88%	94.19%	94.92%	133.41%	128.31%	126.55%	126.28%
3	29.13%	32.95%	34.82%	36.08%	63.56%	65.94%	67.34%	68.53%	94.57%	94.08%	94.36%	95.07%	133.74%	128.57%	126.77%	126.52%
4	29.15%	32.97%	34.84%	36.10%	63.62%	65.99%	67.39%	68.58%	94.67%	94.16%	94.43%	95.16%	133.89%	128.68%	126.86%	126.60%
5	29.14%	32.96%	34.83%	36.09%	63.63%	66.01%	67.40%	68.58%	94.70%	94.18%	94.45%	95.17%	133.93%	128.71%	126.90%	126.63%
6	29.10%	32.92%	34.81%	36.06%	63.63%	65.98%	67.38%	68.56%	94.69%	94.17%	94.44%	95.16%	133.91%	128.70%	126.89%	126.60%
7	29.05%	32.88%	34.78%	36.02%	63.57%	65.95%	67.34%	68.53%	94.63%	94.14%	94.41%	95.12%	133.85%	128.65%	126.84%	126.59%
8	28.97%	32.83%	34.72%	35.98%	63.51%	65.90%	67.30%	68.49%	94.50%	94.08%	94.36%	95.08%	133.76%	128.58%	126.79%	126.54%
9	28.92%	32.78%	34.68%	35.91%	63.44%	65.85%	67.25%	68.44%	94.42%	94.01%	94.30%	95.04%	133.63%	128.49%	126.74%	126.48%
10	28.85%	32.69%	34.62%	35.87%	63.35%	65.76%	67.19%	68.39%	94.39%	93.93%	94.24%	94.97%	133.49%	128.38%	126.61%	126.41%
11	28.74%	32.64%	34.56%	35.79%	63.26%	65.68%	67.12%	68.32%	94.20%	93.84%	94.16%	94.90%	133.34%	128.26%	126.52%	126.29%
12	28.66%	32.57%	34.50%	35.74%	63.17%	65.63%	67.05%	68.25%	94.09%	93.76%	94.08%	94.82%	133.20%	128.16%	126.43%	126.21%
13	28.60%	32.52%	34.45%	35.69%	63.06%	65.49%	66.99%	68.20%	93.99%	93.68%	94.02%	94.76%	133.06%	128.05%	126.35%	126.15%
14	28.50%	32.46%	34.40%	35.64%	63.00%	65.43%	66.91%	68.14%	93.89%	93.54%	93.96%	94.72%	132.94%	127.97%	126.27%	126.09%
15	28.48%	32.42%	34.36%	35.59%	62.86%	65.37%	66.88%	68.09%	93.82%	93.48%	93.91%	94.68%	132.84%	127.89%	126.22%	126.04%
16	28.41%	32.38%	34.31%	35.54%	62.80%	65.33%	66.84%	68.05%	93.76%	93.50%	93.87%	94.65%	132.77%	127.85%	126.19%	126.02%
17	28.40%	32.35%	34.27%	35.50%	62.77%	65.29%	66.75%	67.99%	93.69%	93.47%	93.82%	94.61%	132.73%	127.82%	126.17%	126.03%
18	28.37%	32.32%	34.25%	35.46%	62.73%	65.26%	66.72%	67.96%	93.67%	93.45%	93.80%	94.63%	132.70%	127.81%	126.17%	126.05%
19	28.33%	32.30%	34.20%	35.42%	62.71%	65.25%	66.75%	67.93%	93.67%	93.45%	93.83%	94.61%	132.70%	127.81%	126.19%	126.08%
20	28.31%	32.26%	34.16%	35.37%	62.71%	65.22%	66.70%	67.88%	93.67%	93.38%	93.78%	94.62%	132.71%	127.83%	126.22%	126.14%
21	28.29%	32.23%	34.12%	35.31%	62.68%	65.21%	66.68%	67.89%	93.67%	93.39%	93.85%	94.68%	132.74%	127.87%	126.26%	126.20%
22	28.28%	32.22%	34.08%	35.27%	62.66%	65.21%	66.65%	67.86%	93.68%	93.40%	93.83%	94.70%	132.78%	127.91%	126.31%	126.28%
23	28.24%	32.17%	34.03%	35.19%	62.65%	65.17%	66.61%	67.83%	93.68%	93.48%	93.83%	94.74%	132.81%	127.95%	126.38%	126.36%
24	28.21%	32.14%	33.97%	35.11%	62.63%	65.15%	66.58%	67.79%	93.69%	93.49%	93.91%	94.78%	132.86%	128.00%	126.45%	126.50%
25	28.17%	32.06%	33.89%	35.02%	62.60%	65.12%	66.55%	67.78%	93.70%	93.50%	93.93%	94.82%	132.90%	128.05%	126.52%	126.59%
26	28.12%	31.99%	33.81%	34.91%	62.57%	65.08%	66.51%	67.72%	93.70%	93.45%	93.95%	94.84%	132.93%	128.11%	126.61%	126.70%
27	28.07%	31.92%	33.71%	34.80%	62.53%	65.03%	66.47%	67.70%	93.70%	93.45%	93.98%	94.91%	132.97%	128.17%	126.69%	126.81%
28	27.99%	31.82%	33.60%	34.69%	62.48%	64.98%	66.41%	67.64%	93.69%	93.45%	94.00%	94.96%	133.01%	128.23%	126.78%	126.92%
29	27.91%	31.70%	33.48%	34.56%	62.41%	64.91%	66.34%	67.59%	93.67%	93.52%	94.03%	94.99%	133.04%	128.30%	126.87%	127.05%
30	27.81%	31.58%	33.34%	34.43%	62.33%	64.82%	66.27%	67.53%	93.64%	93.45%	94.05%	95.05%	133.07%	128.36%	126.97%	127.18%
31	27.65%	31.45%	33.17%	34.27%	62.23%	64.73%	66.20%	67.47%	93.53%	93.45%	94.08%	95.10%	133.10%	128.43%	127.07%	127.36%
32	27.50%	31.29%	33.00%	34.07%	62.12%	64.65%	66.11%	67.39%	93.49%	93.44%	94.04%	95.16%	133.14%	128.51%	127.18%	127.47%
33	27.34%	31.12%	32.79%	33.85%	61.92%	64.47%	66.00%	67.31%	93.52%	93.44%	94.12%	95.21%	133.18%	128.59%	127.29%	127.62%
34	27.14%	30.89%	32.58%	33.65%	61.80%	64.34%	65.88%	67.22%	93.39%	93.45%	94.15%	95.27%	133.21%	128.68%	127.41%	127.79%
35	26.92%	30.64%	32.36%	33.42%	61.61%	64.20%	65.73%	67.10%	93.40%	93.48%	94.13%	95.33%	133.26%	128.76%	127.52%	127.96%
36	26.66%	30.40%	32.09%	33.15%	61.43%	64.05%	65.59%	67.00%	93.26%	93.42%	94.19%	95.38%	133.30%	128.85%	127.65%	128.16%
37	26.35%	30.12%	31.78%	32.84%	61.21%	63.89%	65.45%	66.81%	93.18%	93.40%	94.17%	95.44%	133.34%	128.93%	127.76%	128.34%
38	26.04%	29.79%	31.49%	32.53%	60.96%	63.68%	65.29%	66.66%	93.11%	93.36%	94.18%	95.49%	133.37%	129.00%	127.88%	128.52%
39	25.68%	29.44%	31.17%	32.19%	60.66%	63.47%	65.11%	66.51%	92.99%	93.32%	94.17%	95.54%	133.38%	129.07%	127.99%	128.66%
40	25.26%	29.09%	30.77%	31.80%	60.39%	63.21%	64.90%	66.31%	92.87%	93.25%	94.16%	95.57%	133.37%	129.11%	128.09%	128.84%
41	24.86%	28.63%	30.37%	31.39%	60.07%	62.95%	64.63%	66.09%	92.71%	93.16%	94.11%	95.59%	133.32%	129.14%	128.18%	129.01%
42	24.34%	28.21%	29.91%	30.91%	59.64%	62.66%	64.34%	65.85%	92.51%	93.05%	94.05%	95.60%	133.22%	129.13%	128.23%	129.16%
43	23.80%	27.68%	29.43%	30.42%	59.24%	62.26%	64.04%	65.52%	92.27%	92.90%	93.96%	95.58%	133.06%	129.07%	128.27%	129.31%
44	23.19%	27.16%	28.85%	29.82%	58.71%	61.89%	63.65%	65.20%	91.89%	92.70%	93.82%	95.54%	132.84%	128.97%	128.28%	129.41%
45	22.55%	26.55%	28.29%	29.24%	58.19%	61.38%	63.23%	64.84%	91.52%	92.40%	93.65%	95.45%	132.53%	128.81%	128.23%	129.51%
46	21.84%	25.91%	27.60%	28.54%	57.55%	60.89%	62.78%	64.38%	90.99%	92.08%	93.42%	95.33%	132.12%	128.60%	128.15%	129.55%
47	21.06%	25.20%	26.87%	27.77%	56.90%	60.26%	62.20%	63.92%	90.39%	91.71%	93.14%	95.18%	131.62%	128.33%	128.03%	129.58%
48	20.18%	24.40%	26.07%	26.91%	56.05%	59.64%	61.56%	63.34%	89.78%	91.20%	92.82%	94.99%	131.03%	127.99%	127.86%	129.57%
49	19.19%	23.52%	25.14%	25.98%	55.18%	58.87%	60.93%	62.75%	88.95%	90.71%	92.43%	94.75%	130.34%	127.60%	127.66%	129.53%
50	18.10%	22.50%	24.13%	24.94%	54.15%	58.03%	60.17%	62.10%	88.08%	90.07%	92.00%	94.49%	129.58%	127.17%	127.43%	129.47%
51	16.95%	21.41%	23.02%	23.81%	53.04%	57.11%	59.34%	61.37%	87.13%	89.41%	91.53%	94.19%	128.75%	126.70%	127.18%	129.39%
52	15.67%	20.21%	21.80%	22.59%	51.83%	56.13%	58.46%	60.55%	86.11%	88.71%	91.03%	93.89%	127.88%	126.22%	126.91%	129.30%
53	14.29%	18.90%	20.45%	21.23%	50.53%	55.05%	57.47%	59.70%	85.03%	87.97%	90.50%	93.56%	126.97%	125.73%	126.66%	129.21%
54	12.73%	17.44%	18.95%	19.71%	49.11%	53.86%	56.42%	58.80%	83.89%	87.18%	89.96%	93.23%	126.02%	125.24%	126.41%	129.12%
55	10.95%	15.79%	17.25%	17.88%	47.54%	52.61%	55.31%	57.85%	82.67%	86.36%	89.39%	92.88%	125.05%	124.74%	126.16%	129.04%
56	NA	NA	NA	NA	45.86%	51.23%	54.11%	56.81%	81.39%	85.50%	88.80%	92.51%	124.06%	124.25%	125.93%	128.94%
57	NA	NA	NA	NA	44.02%	49.71%	52.79%	55.69%	80.01%	84.60%	88.18%	92.12%	123.03%	123.75%	125.67%	128.82%
58	NA	NA	NA	NA	41.97%	48.03%	51.33%	54.45%	78.50%	83.62%	87.50%	91.68%	121.91%	123.22%	125.39%	128.64%
59	NA	NA	NA	NA	39.67%	46.16%	49.71%	53.08%	76.85%	82.53%	86.74%	91.14%	120.68%	122.63%	125.04%	128.39%
60	NA	NA	NA	NA	37.09%	44.02%	47.86%	51.52%	74.98%	81.28%	85.85%	90.48%	119.27%	121.92%	124.59%	128.01%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 3																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	34.31%	36.91%	38.23%	39.20%	72.97%	73.16%	73.60%	74.25%	107.28%	103.93%	102.86%	102.86%	150.33%	141.37%	137.86%	136.60%
1	34.42%	36.96%	38.28%	39.24%	73.10%	73.28%	73.70%	74.36%	107.53%	104.07%	102.98%	102.99%	150.59%	141.57%	138.02%	136.76%
2	34.50%	37.03%	38.33%	39.29%	73.32%	73.40%	73.80%	74.46%	107.74%	104.24%	103.19%	103.13%	150.88%	141.84%	138.20%	136.95%
3	34.60%	37.11%	38.41%	39.36%	73.52%	73.57%	73.94%	74.61%	108.00%	104.45%	103.37%	103.34%	151.23%	142.07%	138.43%	137.18%
4	34.64%	37.14%	38.44%	39.38%	73.60%	73.63%	74.00%	74.66%	108.11%	104.54%	103.44%	103.41%	151.39%	142.19%	138.54%	137.28%
5	34.63%	37.13%	38.42%	39.36%	73.62%	73.66%	73.99%	74.67%	108.22%	104.56%	103.47%	103.42%	151.43%	142.22%	138.56%	137.32%
6	34.59%	37.10%	38.40%	39.34%	73.60%	73.62%	73.98%	74.64%	108.14%	104.55%	103.45%	103.42%	151.41%	142.20%	138.56%	137.31%
7	34.54%	37.05%	38.36%	39.30%	73.55%	73.58%	73.94%	74.63%	108.10%	104.51%	103.43%	103.40%	151.35%	142.16%	138.52%	137.28%
8	34.47%	37.01%	38.31%	39.25%	73.49%	73.54%	73.90%	74.56%	108.01%	104.46%	103.37%	103.33%	151.24%	142.09%	138.45%	137.22%
9	34.40%	36.95%	38.26%	39.21%	73.39%	73.47%	73.85%	74.52%	107.92%	104.44%	103.29%	103.30%	151.12%	141.99%	138.37%	137.15%
10	34.32%	36.89%	38.20%	39.15%	73.32%	73.40%	73.78%	74.46%	107.81%	104.31%	103.24%	103.20%	150.97%	141.91%	138.28%	137.07%
11	34.20%	36.82%	38.15%	39.08%	73.14%	73.31%	73.71%	74.39%	107.69%	104.20%	103.13%	103.12%	150.81%	141.76%	138.19%	136.98%
12	34.09%	36.76%	38.08%	39.01%	73.04%	73.23%	73.63%	74.27%	107.50%	104.11%	103.04%	103.06%	150.66%	141.64%	138.11%	136.91%
13	34.02%	36.67%	38.02%	38.94%	72.97%	73.14%	73.57%	74.21%	107.39%	104.03%	102.95%	102.99%	150.51%	141.53%	138.03%	136.84%
14	33.96%	36.61%	37.97%	38.89%	72.87%	73.09%	73.49%	74.15%	107.29%	103.96%	102.90%	102.93%	150.39%	141.44%	137.96%	136.78%
15	33.91%	36.56%	37.90%	38.83%	72.80%	72.97%	73.45%	74.10%	107.21%	103.89%	102.85%	102.89%	150.29%	141.38%	137.91%	136.75%
16	33.86%	36.49%	37.85%	38.78%	72.73%	72.99%	73.41%	74.05%	107.16%	103.85%	102.82%	102.86%	150.22%	141.33%	137.89%	136.73%
17	33.83%	36.45%	37.81%	38.73%	72.69%	72.95%	73.38%	74.02%	107.12%	103.76%	102.79%	102.85%	150.24%	141.30%	137.88%	136.74%
18	33.79%	36.44%	37.77%	38.66%	72.66%	72.92%	73.35%	73.99%	107.09%	103.81%	102.78%	102.85%	150.16%	141.30%	137.88%	136.77%
19	33.77%	36.41%	37.74%	38.61%	72.63%	72.83%	73.32%	73.96%	107.07%	103.81%	102.79%	102.87%	150.16%	141.31%	137.90%	136.83%
20	33.74%	36.37%	37.69%	38.56%	72.62%	72.84%	73.30%	73.95%	107.08%	103.81%	102.80%	102.90%	150.25%	141.35%	137.95%	136.89%
21	33.72%	36.33%	37.63%	38.52%	72.60%	72.80%	73.25%	73.93%	107.10%	103.83%	102.82%	102.93%	150.22%	141.38%	138.00%	136.97%
22	33.69%	36.29%	37.60%	38.46%	72.60%	72.81%	73.24%	73.91%	107.11%	103.85%	102.85%	102.98%	150.27%	141.44%	138.04%	137.08%
23	33.67%	36.27%	37.52%	38.38%	72.58%	72.77%	73.22%	73.90%	107.12%	103.88%	102.88%	103.04%	150.32%	141.50%	138.13%	137.18%
24	33.63%	36.21%	37.46%	38.31%	72.56%	72.74%	73.22%	73.88%	107.14%	103.90%	102.92%	103.10%	150.38%	141.57%	138.23%	137.30%
25	33.57%	36.15%	37.38%	38.23%	72.54%	72.72%	73.13%	73.86%	107.16%	103.92%	102.96%	103.17%	150.44%	141.63%	138.31%	137.43%
26	33.51%	36.09%	37.30%	38.13%	72.50%	72.68%	73.10%	73.83%	107.17%	103.94%	103.00%	103.23%	150.50%	141.72%	138.41%	137.57%
27	33.43%	36.00%	37.21%	38.02%	72.44%	72.65%	73.06%	73.80%	107.19%	103.97%	103.05%	103.32%	150.56%	141.80%	138.52%	137.72%
28	33.38%	35.91%	37.09%	37.88%	72.41%	72.59%	73.03%	73.77%	107.19%	103.99%	103.09%	103.39%	150.62%	141.93%	138.64%	137.87%
29	33.25%	35.79%	36.94%	37.73%	72.34%	72.52%	72.98%	73.74%	107.19%	104.02%	103.20%	103.50%	150.69%	141.98%	138.81%	138.03%
30	33.09%	35.63%	36.79%	37.56%	72.26%	72.45%	72.90%	73.69%	107.18%	104.04%	103.19%	103.57%	150.75%	142.08%	138.89%	138.20%
31	32.96%	35.45%	36.63%	37.40%	72.17%	72.37%	72.83%	73.64%	107.18%	104.06%	103.11%	103.64%	150.82%	142.18%	139.03%	138.38%
32	32.81%	35.28%	36.42%	37.22%	71.98%	72.27%	72.76%	73.58%	107.15%	104.09%	103.36%	103.73%	150.89%	142.29%	139.18%	138.57%
33	32.64%	35.08%	36.22%	37.02%	71.87%	72.18%	72.67%	73.50%	107.14%	104.12%	103.42%	103.82%	150.98%	142.41%	139.32%	138.79%
34	32.40%	34.88%	36.01%	36.77%	71.72%	72.06%	72.58%	73.44%	107.13%	104.14%	103.47%	103.92%	151.07%	142.53%	139.47%	138.96%
35	32.16%	34.61%	35.74%	36.50%	71.55%	71.93%	72.48%	73.35%	107.09%	104.17%	103.54%	104.02%	151.16%	142.66%	139.63%	139.16%
36	31.87%	34.31%	35.47%	36.25%	71.37%	71.73%	72.34%	73.19%	107.08%	104.20%	103.59%	104.12%	151.25%	142.78%	139.80%	139.39%
37	31.56%	34.03%	35.17%	35.94%	71.17%	71.59%	72.17%	73.08%	107.05%	104.21%	103.64%	104.22%	151.35%	142.91%	139.96%	139.65%
38	31.19%	33.71%	34.86%	35.60%	70.89%	71.40%	72.08%	72.95%	107.01%	104.21%	103.69%	104.32%	151.42%	143.03%	140.12%	139.84%
39	30.79%	33.30%	34.46%	35.23%	70.63%	71.21%	71.87%	72.81%	106.95%	104.23%	103.73%	104.42%	151.49%	143.12%	140.28%	140.08%
40	30.35%	32.92%	34.09%	34.82%	70.37%	71.00%	71.67%	72.65%	106.88%	104.21%	103.75%	104.53%	151.53%	143.22%	140.44%	140.31%
41	29.86%	32.47%	33.64%	34.37%	70.06%	70.68%	71.45%	72.44%	106.77%	104.18%	103.78%	104.59%	151.53%	143.29%	140.57%	140.58%
42	29.34%	32.00%	33.16%	33.88%	69.63%	70.40%	71.20%	72.17%	106.56%	104.11%	103.74%	104.65%	151.49%	143.32%	140.68%	140.76%
43	28.75%	31.46%	32.63%	33.33%	69.16%	70.06%	70.85%	71.92%	106.36%	103.96%	103.73%	104.70%	151.38%	143.32%	140.77%	140.95%
44	28.11%	30.89%	32.05%	32.74%	68.71%	69.65%	70.50%	71.63%	106.10%	103.79%	103.66%	104.71%	151.21%	143.27%	140.82%	141.14%
45	27.43%	30.21%	31.38%	32.09%	68.19%	69.19%	70.05%	71.29%	105.71%	103.58%	103.51%	104.71%	150.95%	143.17%	140.84%	141.33%
46	26.64%	29.51%	30.68%	31.36%	67.51%	68.65%	69.61%	70.84%	105.26%	103.34%	103.35%	104.66%	150.60%	143.00%	140.82%	141.40%
47	25.80%	28.73%	29.89%	30.51%	66.75%	68.06%	69.07%	70.39%	104.73%	102.97%	103.14%	104.59%	150.16%	142.78%	140.76%	141.48%
48	24.83%	27.88%	29.01%	29.59%	65.91%	67.36%	68.47%	69.86%	104.08%	102.61%	102.89%	104.48%	149.64%	142.51%	140.65%	141.54%
49	23.77%	26.90%	28.01%	28.58%	64.98%	66.57%	67.77%	69.26%	103.37%	102.10%	102.60%	104.34%	149.04%	142.18%	140.51%	141.56%
50	22.58%	25.80%	26.90%	27.47%	63.95%	65.71%	67.08%	68.67%	102.55%	101.59%	102.27%	104.19%	148.36%	141.82%	140.34%	141.56%
51	21.30%	24.60%	25.69%	26.30%	62.85%	64.82%	66.25%	67.96%	101.65%	101.02%	101.92%	104.01%	147.63%	141.44%	140.15%	141.53%
52	19.91%	23.29%	24.38%	24.96%	61.58%	63.78%	65.32%	67.21%	100.68%	100.42%	101.54%	103.82%	146.86%	141.03%	139.96%	141.51%
53	18.39%	21.84%	22.91%	23.51%	60.21%	62.70%	64.36%	66.37%	99.66%	99.80%	101.16%	103.62%	146.08%	140.63%	139.77%	141.47%
54	16.69%	20.24%	21.28%	21.89%	58.76%	61.49%	63.32%	65.51%	98.61%	99.15%	100.77%	103.43%	145.30%	140.23%	139.59%	141.44%
55	14.79%	18.44%	19.45%	19.96%	57.18%	60.21%	62.22%	64.59%	97.49%	98.47%	100.39%	103.25%	144.52%	139.85%	139.42%	141.40%
56	NA	NA	NA	NA	55.45%	58.83%	61.05%	63.62%	96.34%	97.77%	99.99%	103.04%	143.74%	139.48%	139.25%	141.35%
57	NA	NA	NA	NA	53.54%	57.31%	59.75%	62.55%	95.10%	97.04%	99.57%	102.82%	142.94%	139.10%	139.07%	141.26%
58	NA	NA	NA	NA	51.44%	55.60%	58.33%	61.38%	93.75%	96.24%	99.13%	102.57%	142.09%	138.70%	138.86%	141.11%
59	NA	NA	NA	NA	49.06%	53.72%	56.73%	60.03%	92.26%	95.36%	98.60%	102.24%	141.16%	138.24%	138.57%	140.88%
60	NA	NA	NA	NA	46.37%	51.54%	54.93%	58.52%	90.53%	94.33%	97.98%	101.80%	140.07%	137.66%	138.17%	140.52%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 4																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	40.14%	41.33%	42.04%	42.68%	83.58%	81.33%	80.67%	80.72%	121.55%	114.98%	112.42%	111.60%	168.94%	155.75%	150.26%	147.99%
1	40.21%	41.41%	42.10%	42.75%	83.72%	81.43%	80.76%	80.81%	121.82%	115.14%	112.56%	111.74%	169.21%	155.96%	150.45%	148.17%
2	40.30%	41.49%	42.15%	42.81%	83.89%	81.57%	80.88%	80.95%	122.12%	115.33%	112.77%	111.90%	169.53%	156.20%	150.67%	148.37%
3	40.42%	41.58%	42.26%	42.89%	84.12%	81.75%	81.03%	81.10%	122.41%	115.54%	112.95%	112.10%	169.90%	156.50%	150.93%	148.62%
4	40.46%	41.61%	42.27%	42.91%	84.19%	81.82%	81.09%	81.15%	122.53%	115.70%	113.04%	112.18%	170.07%	156.64%	151.08%	148.73%
5	40.44%	41.59%	42.26%	42.89%	84.28%	81.83%	81.10%	81.17%	122.56%	115.66%	113.06%	112.21%	170.12%	156.67%	151.12%	148.77%
6	40.40%	41.57%	42.23%	42.86%	84.26%	81.82%	81.08%	81.14%	122.54%	115.72%	113.04%	112.20%	170.10%	156.66%	151.11%	148.76%
7	40.35%	41.51%	42.18%	42.82%	84.14%	81.78%	81.05%	81.12%	122.50%	115.68%	113.01%	112.17%	170.03%	156.61%	151.07%	148.73%
8	40.28%	41.45%	42.14%	42.76%	84.07%	81.72%	81.00%	81.07%	122.35%	115.62%	112.97%	112.12%	169.93%	156.52%	151.01%	148.67%
9	40.21%	41.41%	42.08%	42.69%	83.99%	81.65%	80.94%	81.02%	122.24%	115.47%	112.88%	112.06%	169.79%	156.43%	150.88%	148.60%
10	40.12%	41.32%	42.02%	42.65%	83.89%	81.57%	80.87%	80.95%	122.20%	115.40%	112.83%	111.98%	169.64%	156.31%	150.77%	148.51%
11	40.02%	41.24%	41.96%	42.57%	83.79%	81.47%	80.79%	80.88%	122.07%	115.28%	112.75%	111.91%	169.47%	156.18%	150.68%	148.43%
12	39.93%	41.14%	41.89%	42.49%	83.67%	81.40%	80.72%	80.75%	121.87%	115.19%	112.63%	111.84%	169.30%	156.05%	150.58%	148.35%
13	39.88%	41.07%	41.83%	42.43%	83.55%	81.32%	80.61%	80.68%	121.75%	115.10%	112.54%	111.77%	169.16%	155.94%	150.48%	148.28%
14	39.77%	41.02%	41.77%	42.37%	83.41%	81.18%	80.58%	80.63%	121.66%	115.03%	112.49%	111.71%	169.02%	155.84%	150.44%	148.23%
15	39.68%	40.98%	41.70%	42.29%	83.41%	81.12%	80.49%	80.57%	121.57%	114.97%	112.43%	111.67%	168.92%	155.78%	150.36%	148.19%
16	39.62%	40.93%	41.67%	42.24%	83.27%	81.10%	80.42%	80.53%	121.51%	114.86%	112.39%	111.65%	168.85%	155.74%	150.33%	148.19%
17	39.59%	40.88%	41.60%	42.18%	83.30%	81.05%	80.38%	80.50%	121.47%	114.90%	112.38%	111.64%	168.87%	155.71%	150.33%	148.21%
18	39.57%	40.84%	41.55%	42.13%	83.19%	81.01%	80.35%	80.47%	121.38%	114.89%	112.37%	111.65%	168.80%	155.71%	150.35%	148.26%
19	39.53%	40.81%	41.54%	42.09%	83.24%	80.99%	80.33%	80.45%	121.44%	114.87%	112.39%	111.69%	168.81%	155.73%	150.38%	148.32%
20	39.51%	40.78%	41.47%	42.03%	83.15%	80.96%	80.32%	80.43%	121.45%	114.90%	112.41%	111.73%	168.84%	155.78%	150.44%	148.40%
21	39.47%	40.74%	41.43%	41.97%	83.14%	80.97%	80.30%	80.43%	121.47%	114.86%	112.44%	111.78%	168.89%	155.83%	150.52%	148.51%
22	39.45%	40.70%	41.37%	41.89%	83.13%	80.96%	80.29%	80.41%	121.50%	114.95%	112.49%	111.85%	168.95%	155.90%	150.60%	148.63%
23	39.40%	40.66%	41.28%	41.84%	83.12%	80.93%	80.27%	80.41%	121.45%	114.99%	112.52%	111.92%	169.02%	155.99%	150.71%	148.76%
24	39.37%	40.59%	41.21%	41.76%	83.13%	80.91%	80.26%	80.40%	121.56%	115.02%	112.59%	112.00%	169.10%	156.07%	150.82%	148.91%
25	39.31%	40.54%	41.14%	41.64%	83.10%	80.90%	80.24%	80.39%	121.58%	115.07%	112.69%	112.09%	169.18%	156.17%	150.94%	149.06%
26	39.25%	40.47%	41.04%	41.54%	83.05%	80.85%	80.21%	80.38%	121.61%	115.10%	112.75%	112.18%	169.26%	156.28%	151.11%	149.23%
27	39.18%	40.35%	40.93%	41.42%	83.01%	80.82%	80.18%	80.37%	121.64%	115.14%	112.82%	112.27%	169.35%	156.38%	151.24%	149.40%
28	39.06%	40.23%	40.82%	41.27%	82.96%	80.77%	80.14%	80.35%	121.66%	115.19%	112.88%	112.38%	169.44%	156.50%	151.38%	149.58%
29	38.98%	40.11%	40.68%	41.14%	82.91%	80.72%	80.11%	80.33%	121.68%	115.24%	112.93%	112.48%	169.54%	156.63%	151.51%	149.78%
30	38.81%	39.93%	40.50%	40.98%	82.83%	80.66%	80.06%	80.30%	121.70%	115.28%	113.03%	112.60%	169.64%	156.76%	151.67%	149.98%
31	38.63%	39.78%	40.32%	40.81%	82.74%	80.59%	80.01%	80.27%	121.72%	115.33%	113.09%	112.72%	169.75%	156.90%	151.84%	150.21%
32	38.45%	39.59%	40.12%	40.60%	82.63%	80.51%	79.95%	80.23%	121.74%	115.38%	113.18%	112.83%	169.87%	157.05%	152.06%	150.43%
33	38.26%	39.36%	39.90%	40.38%	82.51%	80.39%	79.89%	80.18%	121.76%	115.45%	113.27%	112.96%	170.00%	157.20%	152.23%	150.67%
34	38.03%	39.11%	39.68%	40.13%	82.38%	80.32%	79.81%	80.13%	121.77%	115.51%	113.35%	113.09%	170.14%	157.37%	152.40%	150.92%
35	37.69%	38.83%	39.40%	39.88%	82.22%	80.21%	79.73%	80.07%	121.80%	115.55%	113.45%	113.22%	170.28%	157.53%	152.60%	151.19%
36	37.40%	38.55%	39.09%	39.58%	81.99%	80.02%	79.64%	79.99%	121.81%	115.62%	113.58%	113.37%	170.43%	157.69%	152.85%	151.46%
37	37.09%	38.22%	38.80%	39.24%	81.80%	79.89%	79.52%	79.91%	121.83%	115.73%	113.63%	113.50%	170.57%	157.86%	153.02%	151.75%
38	36.64%	37.86%	38.44%	38.92%	81.60%	79.73%	79.36%	79.81%	121.84%	115.78%	113.76%	113.65%	170.70%	158.03%	153.23%	152.05%
39	36.25%	37.47%	38.05%	38.52%	81.29%	79.56%	79.19%	79.67%	121.82%	115.81%	113.83%	113.79%	170.82%	158.18%	153.45%	152.34%
40	35.73%	37.04%	37.64%	38.08%	81.11%	79.36%	79.02%	79.50%	121.79%	115.83%	113.89%	113.93%	170.92%	158.33%	153.65%	152.65%
41	35.26%	36.58%	37.15%	37.62%	80.74%	79.06%	78.83%	79.34%	121.73%	115.82%	113.92%	114.06%	170.97%	158.45%	153.85%	152.95%
42	34.67%	36.03%	36.68%	37.08%	80.38%	78.80%	78.60%	79.15%	121.63%	115.73%	113.97%	114.18%	170.98%	158.54%	154.02%	153.23%
43	34.04%	35.50%	36.08%	36.52%	79.96%	78.48%	78.26%	78.94%	121.48%	115.66%	113.99%	114.27%	170.93%	158.59%	154.17%	153.50%
44	33.34%	34.84%	35.46%	35.89%	79.46%	78.05%	77.94%	78.65%	121.19%	115.56%	113.93%	114.35%	170.81%	158.59%	154.29%	153.74%
45	32.58%	34.16%	34.77%	35.17%	78.88%	77.62%	77.58%	78.31%	120.91%	115.40%	113.90%	114.39%	170.60%	158.54%	154.37%	153.96%
46	31.74%	33.41%	33.99%	34.39%	78.19%	77.05%	77.10%	77.95%	120.54%	115.19%	113.75%	114.40%	170.31%	158.44%	154.42%	154.15%
47	30.81%	32.56%	33.13%	33.50%	77.50%	76.48%	76.57%	77.50%	120.00%	114.87%	113.60%	114.39%	169.93%	158.28%	154.41%	154.30%
48	29.79%	31.62%	32.20%	32.52%	76.63%	75.78%	75.98%	77.05%	119.43%	114.55%	113.41%	114.34%	169.47%	158.07%	154.37%	154.42%
49	28.65%	30.54%	31.10%	31.46%	75.68%	74.98%	75.30%	76.49%	118.76%	114.14%	113.18%	114.27%	168.94%	157.80%	154.30%	154.51%
50	27.35%	29.34%	29.91%	30.27%	74.62%	74.19%	74.62%	75.94%	118.04%	113.72%	112.92%	114.17%	168.34%	157.51%	154.20%	154.57%
51	25.95%	28.03%	28.61%	29.02%	73.48%	73.26%	73.83%	75.28%	117.24%	113.21%	112.64%	114.05%	167.69%	157.19%	154.07%	154.62%
52	24.42%	26.59%	27.17%	27.58%	72.17%	72.25%	72.97%	74.56%	116.39%	112.71%	112.35%	113.92%	167.02%	156.87%	153.96%	154.64%
53	22.74%	25.02%	25.59%	26.04%	70.77%	71.10%	72.01%	73.81%	115.50%	112.20%	112.06%	113.80%	166.34%	156.55%	153.85%	154.67%
54	20.90%	23.27%	23.84%	24.34%	69.27%	69.96%	71.01%	73.01%	114.57%	111.67%	111.77%	113.66%	165.68%	156.24%	153.73%	154.69%
55	18.81%	21.30%	21.86%	22.28%	67.67%	68.63%	69.95%	72.17%	113.62%	111.15%	111.48%	113.52%	165.04%	155.96%	153.64%	154.70%
56	NA	NA	NA	NA	65.92%	67.25%	68.81%	71.26%	112.65%	110.63%	111.20%	113.38%	164.41%	155.69%	153.55%	154.70%
57	NA	NA	NA	NA	63.99%	65.75%	67.58%	70.28%	111.63%	110.08%	110.90%	113.22%	163.78%	155.42%	153.43%	154.65%
58	NA	NA	NA	NA	61.84%	64.09%	66.23%	69.19%	110.54%	109.51%	110.58%	113.00%	163.12%	155.11%	153.27%	154.55%
59	NA	NA	NA	NA	59.45%	62.19%	64.69%	67.94%	109.33%	108.87%	110.19%	112.72%	162.39%	154.75%	153.04%	154.35%
60	NA	NA	NA	NA	56.67%	60.06%	62.94%	66.47%	107.93%	108.12%	109.70%	112.32%	161.50%	154.25%	152.66%	153.99%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 30,000 to Rs. 49,999																
Deferment: 5																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	46.31%	46.09%	46.14%	46.45%	94.84%	90.02%	88.21%	87.67%	136.93%	126.83%	122.62%	120.97%	188.81%	171.11%	163.55%	160.20%
1	46.43%	46.16%	46.22%	46.50%	95.00%	90.13%	88.31%	87.78%	137.07%	126.99%	122.78%	121.11%	189.11%	171.35%	163.76%	160.38%
2	46.53%	46.24%	46.29%	46.56%	95.18%	90.28%	88.44%	87.89%	137.39%	127.17%	122.97%	121.29%	189.45%	171.65%	163.99%	160.60%
3	46.67%	46.34%	46.37%	46.64%	95.49%	90.54%	88.60%	88.03%	137.69%	127.42%	123.20%	121.50%	189.87%	171.96%	164.27%	160.87%
4	46.69%	46.38%	46.42%	46.67%	95.52%	90.54%	88.67%	88.15%	137.82%	127.52%	123.33%	121.60%	190.11%	172.07%	164.40%	160.99%
5	46.69%	46.37%	46.41%	46.65%	95.61%	90.60%	88.67%	88.10%	137.93%	127.61%	123.36%	121.62%	190.09%	172.12%	164.44%	161.02%
6	46.65%	46.33%	46.37%	46.62%	95.59%	90.54%	88.67%	88.11%	137.84%	127.60%	123.31%	121.61%	190.07%	172.10%	164.43%	161.03%
7	46.57%	46.28%	46.33%	46.58%	95.47%	90.57%	88.63%	88.05%	137.79%	127.49%	123.28%	121.58%	190.00%	172.05%	164.39%	161.00%
8	46.50%	46.21%	46.26%	46.53%	95.39%	90.50%	88.56%	88.03%	137.78%	127.43%	123.22%	121.53%	189.89%	171.96%	164.32%	160.94%
9	46.41%	46.16%	46.21%	46.47%	95.30%	90.37%	88.50%	87.95%	137.60%	127.35%	123.15%	121.47%	189.74%	171.87%	164.23%	160.87%
10	46.35%	46.09%	46.12%	46.40%	95.19%	90.28%	88.42%	87.89%	137.48%	127.25%	123.06%	121.39%	189.57%	171.73%	164.13%	160.78%
11	46.21%	46.01%	46.04%	46.33%	95.08%	90.19%	88.35%	87.80%	137.34%	127.15%	122.97%	121.32%	189.40%	171.63%	164.02%	160.69%
12	46.12%	45.90%	45.97%	46.23%	94.96%	90.10%	88.27%	87.73%	137.21%	127.05%	122.87%	121.24%	189.23%	171.52%	163.91%	160.61%
13	46.02%	45.83%	45.90%	46.16%	94.86%	90.01%	88.20%	87.66%	137.09%	126.96%	122.79%	121.17%	189.06%	171.41%	163.82%	160.54%
14	45.94%	45.77%	45.83%	46.09%	94.76%	89.94%	88.13%	87.60%	136.91%	126.88%	122.72%	121.12%	188.93%	171.26%	163.75%	160.50%
15	45.87%	45.68%	45.76%	46.01%	94.68%	89.88%	88.01%	87.55%	136.83%	126.82%	122.67%	121.09%	188.83%	171.19%	163.70%	160.48%
16	45.82%	45.62%	45.70%	45.95%	94.62%	89.81%	88.00%	87.51%	136.77%	126.71%	122.64%	121.06%	188.75%	171.14%	163.67%	160.47%
17	45.77%	45.58%	45.65%	45.89%	94.57%	89.79%	87.99%	87.48%	136.72%	126.75%	122.62%	121.07%	188.72%	171.13%	163.68%	160.51%
18	45.73%	45.54%	45.61%	45.84%	94.54%	89.74%	87.90%	87.45%	136.78%	126.75%	122.62%	121.09%	188.71%	171.14%	163.71%	160.57%
19	45.71%	45.51%	45.57%	45.78%	94.51%	89.72%	87.88%	87.44%	136.78%	126.76%	122.64%	121.13%	188.73%	171.16%	163.76%	160.65%
20	45.67%	45.47%	45.51%	45.72%	94.43%	89.70%	87.87%	87.43%	136.73%	126.78%	122.68%	121.18%	188.78%	171.22%	163.84%	160.75%
21	45.64%	45.43%	45.48%	45.66%	94.49%	89.71%	87.89%	87.44%	136.75%	126.81%	122.76%	121.25%	188.84%	171.30%	163.93%	160.88%
22	45.61%	45.39%	45.40%	45.60%	94.41%	89.71%	87.92%	87.44%	136.85%	126.85%	122.79%	121.34%	188.92%	171.44%	164.04%	161.02%
23	45.57%	45.34%	45.35%	45.53%	94.48%	89.70%	87.85%	87.44%	136.82%	126.89%	122.85%	121.43%	189.01%	171.54%	164.17%	161.18%
24	45.52%	45.29%	45.28%	45.44%	94.47%	89.69%	87.84%	87.44%	136.87%	126.88%	122.92%	121.53%	189.10%	171.64%	164.30%	161.35%
25	45.47%	45.21%	45.19%	45.35%	94.45%	89.65%	87.85%	87.45%	136.91%	126.93%	123.01%	121.64%	189.22%	171.72%	164.45%	161.53%
26	45.32%	45.13%	45.06%	45.22%	94.36%	89.65%	87.82%	87.44%	136.95%	127.05%	123.09%	121.75%	189.33%	171.85%	164.61%	161.73%
27	45.24%	45.03%	44.94%	45.09%	94.32%	89.60%	87.81%	87.46%	137.00%	127.11%	123.18%	121.87%	189.45%	171.99%	164.79%	161.94%
28	45.14%	44.88%	44.81%	44.94%	94.27%	89.52%	87.79%	87.46%	137.04%	127.17%	123.28%	122.00%	189.57%	172.17%	164.96%	162.16%
29	45.03%	44.71%	44.64%	44.80%	94.22%	89.48%	87.79%	87.46%	137.15%	127.25%	123.42%	122.13%	189.71%	172.30%	165.16%	162.39%
30	44.88%	44.55%	44.49%	44.64%	94.16%	89.43%	87.74%	87.46%	137.20%	127.32%	123.48%	122.27%	189.85%	172.47%	165.36%	162.64%
31	44.70%	44.38%	44.31%	44.46%	94.09%	89.37%	87.70%	87.45%	137.25%	127.40%	123.62%	122.42%	190.01%	172.65%	165.57%	162.91%
32	44.52%	44.17%	44.08%	44.27%	93.98%	89.31%	87.67%	87.43%	137.29%	127.48%	123.71%	122.57%	190.18%	172.84%	165.79%	163.18%
33	44.22%	43.94%	43.86%	44.00%	93.87%	89.24%	87.63%	87.42%	137.35%	127.56%	123.83%	122.72%	190.35%	173.04%	166.03%	163.47%
34	43.97%	43.65%	43.60%	43.76%	93.76%	89.17%	87.58%	87.39%	137.41%	127.65%	123.95%	122.89%	190.55%	173.25%	166.28%	163.78%
35	43.69%	43.39%	43.34%	43.50%	93.63%	89.08%	87.54%	87.35%	137.46%	127.80%	124.12%	123.07%	190.74%	173.47%	166.54%	164.10%
36	43.30%	43.10%	43.03%	43.19%	93.48%	88.99%	87.46%	87.33%	137.52%	127.89%	124.24%	123.25%	190.94%	173.68%	166.79%	164.44%
37	42.96%	42.73%	42.68%	42.84%	93.24%	88.88%	87.38%	87.26%	137.57%	127.97%	124.36%	123.44%	191.14%	173.91%	167.10%	164.79%
38	42.56%	42.36%	42.34%	42.48%	93.06%	88.75%	87.28%	87.20%	137.62%	128.06%	124.46%	123.62%	191.33%	174.13%	167.33%	165.15%
39	42.08%	41.94%	41.93%	42.07%	92.86%	88.61%	87.17%	87.12%	137.65%	128.13%	124.58%	123.80%	191.51%	174.34%	167.61%	165.52%
40	41.59%	41.48%	41.48%	41.63%	92.55%	88.43%	87.02%	87.04%	137.66%	128.18%	124.69%	124.00%	191.66%	174.54%	167.88%	165.90%
41	40.99%	40.99%	40.99%	41.13%	92.27%	88.16%	86.87%	86.87%	137.64%	128.21%	124.79%	124.18%	191.78%	174.72%	168.14%	166.28%
42	40.39%	40.43%	40.45%	40.58%	91.95%	87.91%	86.60%	86.75%	137.58%	128.22%	124.86%	124.34%	191.85%	174.88%	168.38%	166.64%
43	39.71%	39.83%	39.84%	39.98%	91.57%	87.61%	86.36%	86.55%	137.46%	128.19%	124.91%	124.50%	191.86%	174.99%	168.60%	166.99%
44	38.95%	39.16%	39.20%	39.31%	91.05%	87.20%	86.08%	86.34%	137.29%	128.12%	124.93%	124.63%	191.79%	175.06%	168.79%	167.33%
45	38.11%	38.40%	38.43%	38.58%	90.45%	86.78%	85.72%	86.09%	136.96%	128.01%	124.92%	124.73%	191.65%	175.07%	168.94%	167.63%
46	37.19%	37.55%	37.60%	37.71%	89.84%	86.23%	85.28%	85.73%	136.64%	127.83%	124.86%	124.81%	191.42%	175.04%	169.09%	167.90%
47	36.18%	36.64%	36.69%	36.76%	89.13%	85.68%	84.81%	85.39%	136.17%	127.54%	124.76%	124.84%	191.11%	174.94%	169.16%	168.13%
48	35.10%	35.64%	35.64%	35.72%	88.18%	84.98%	84.24%	84.97%	135.70%	127.28%	124.62%	124.84%	190.71%	174.80%	169.16%	168.33%
49	33.90%	34.50%	34.46%	34.58%	87.28%	84.19%	83.67%	84.50%	135.08%	126.90%	124.44%	124.82%	190.25%	174.61%	169.17%	168.49%
50	32.46%	33.17%	33.19%	33.34%	86.21%	83.39%	82.96%	84.01%	134.38%	126.55%	124.24%	124.77%	189.74%	174.38%	169.19%	168.63%
51	30.92%	31.75%	31.77%	31.98%	84.97%	82.49%	82.20%	83.42%	133.65%	126.08%	124.01%	124.71%	189.18%	174.14%	169.10%	168.74%
52	29.24%	30.18%	30.24%	30.49%	83.72%	81.50%	81.39%	82.79%	132.89%	125.71%	123.78%	124.63%	188.61%	173.90%	169.06%	168.85%
53	27.39%	28.46%	28.54%	28.85%	82.30%	80.44%	80.54%	82.12%	132.10%	125.21%	123.55%	124.55%	188.04%	173.68%	169.03%	168.94%
54	25.36%	26.54%	26.66%	27.06%	80.79%	79.24%	79.60%	81.42%	131.31%	124.78%	123.33%	124.46%	187.50%	173.46%	169.00%	169.02%
55	23.08%	24.40%	24.54%	24.89%	79.16%	77.98%	78.60%	80.68%	130.50%	124.35%	123.10%	124.37%	186.99%	173.28%	168.98%	169.10%
56	NA	NA	NA	NA	77.42%	76.64%	77.55%	79.87%	129.68%	123.93%	122.88%	124.26%	186.50%	173.11%	168.97%	169.15%
57	NA	NA	NA	NA	75.50%	75.20%	76.42%	79.02%	128.85%	123.50%	122.65%	124.12%	186.02%	172.94%	168.93%	169.17%
58	NA	NA	NA	NA	73.36%	73.59%	75.17%	78.03%	127.96%	123.03%	122.38%	123.93%	185.52%	172.74%	168.84%	169.12%
59	NA	NA	NA	NA	70.95%	71.78%	73.76%	76.90%	127.00%	122.51%	122.04%	123.66%	184.94%	172.45%	168.66%	168.95%
60	NA	NA	NA	NA	68.19%	69.67%	72.10%	75.55%	125.89%	121.89%	121.60%	123.26%	184.21%	172.04%	168.32%	168.63%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	26.53%	29.46%	31.25%	47.43%	53.76%	56.97%	59.13%	72.57%	77.36%	80.05%	82.01%	105.15%	106.76%	108.06%	109.47%
1	NA	26.59%	29.49%	31.28%	47.52%	53.84%	57.04%	59.18%	72.70%	77.47%	80.12%	82.12%	105.35%	106.92%	108.22%	109.59%
2	NA	26.62%	29.54%	31.32%	47.63%	53.93%	57.12%	59.26%	72.86%	77.61%	80.26%	82.21%	105.58%	107.12%	108.36%	109.73%
3	20.67%	26.72%	29.61%	31.38%	47.79%	54.05%	57.23%	59.36%	73.07%	77.82%	80.40%	82.39%	105.88%	107.33%	108.55%	109.91%
4	20.69%	26.73%	29.64%	31.41%	47.84%	54.09%	57.27%	59.39%	73.23%	77.83%	80.46%	82.45%	105.99%	107.42%	108.63%	109.99%
5	20.67%	26.70%	29.61%	31.38%	47.84%	54.10%	57.27%	59.40%	73.25%	77.91%	80.47%	82.46%	106.03%	107.44%	108.65%	110.01%
6	20.62%	26.67%	29.58%	31.37%	47.82%	54.09%	57.26%	59.38%	73.21%	77.90%	80.46%	82.45%	106.01%	107.43%	108.64%	110.01%
7	20.59%	26.64%	29.55%	31.33%	47.81%	54.05%	57.23%	59.36%	73.12%	77.84%	80.44%	82.41%	105.96%	107.39%	108.61%	109.97%
8	20.53%	26.61%	29.51%	31.30%	47.73%	54.01%	57.19%	59.32%	73.14%	77.79%	80.40%	82.37%	105.88%	107.33%	108.56%	109.92%
9	20.44%	26.54%	29.47%	31.24%	47.68%	53.96%	57.15%	59.28%	72.99%	77.70%	80.33%	82.34%	105.83%	107.27%	108.49%	109.87%
10	20.38%	26.48%	29.41%	31.20%	47.59%	53.90%	57.09%	59.22%	72.90%	77.65%	80.28%	82.26%	105.65%	107.18%	108.41%	109.80%
11	20.31%	26.43%	29.35%	31.15%	47.51%	53.84%	57.04%	59.17%	72.82%	77.55%	80.20%	82.17%	105.53%	107.09%	108.33%	109.72%
12	20.24%	26.38%	29.30%	31.10%	47.43%	53.77%	56.96%	59.11%	72.71%	77.47%	80.12%	82.13%	105.40%	106.95%	108.24%	109.65%
13	20.18%	26.33%	29.26%	31.06%	47.36%	53.71%	56.92%	59.06%	72.62%	77.40%	80.03%	82.06%	105.28%	106.86%	108.17%	109.59%
14	20.12%	26.26%	29.21%	31.01%	47.30%	53.64%	56.85%	59.01%	72.54%	77.34%	79.98%	82.01%	105.17%	106.78%	108.13%	109.53%
15	20.05%	26.22%	29.17%	30.98%	47.24%	53.59%	56.80%	58.97%	72.47%	77.29%	79.93%	81.98%	105.08%	106.72%	108.05%	109.49%
16	20.02%	26.19%	29.15%	30.94%	47.19%	53.57%	56.76%	58.93%	72.42%	77.25%	79.90%	81.93%	105.02%	106.67%	108.00%	109.45%
17	19.99%	26.16%	29.12%	30.90%	47.11%	53.51%	56.73%	58.88%	72.37%	77.21%	79.87%	81.91%	104.97%	106.65%	107.98%	109.44%
18	19.97%	26.15%	29.09%	30.86%	47.09%	53.51%	56.70%	58.84%	72.35%	77.19%	79.86%	81.90%	104.93%	106.62%	107.97%	109.45%
19	19.96%	26.14%	29.06%	30.84%	47.03%	53.46%	56.68%	58.84%	72.33%	77.18%	79.84%	81.89%	104.92%	106.62%	107.97%	109.46%
20	19.94%	26.10%	29.03%	30.78%	47.09%	53.44%	56.66%	58.77%	72.32%	77.17%	79.84%	81.89%	104.92%	106.63%	107.99%	109.49%
21	19.93%	26.08%	29.01%	30.74%	47.00%	53.43%	56.64%	58.76%	72.32%	77.17%	79.84%	81.90%	104.92%	106.64%	108.01%	109.51%
22	19.91%	26.05%	28.97%	30.70%	46.99%	53.41%	56.61%	58.72%	72.32%	77.17%	79.84%	81.91%	104.94%	106.66%	108.07%	109.56%
23	19.89%	26.03%	28.94%	30.65%	47.01%	53.39%	56.57%	58.69%	72.32%	77.17%	79.84%	81.91%	104.95%	106.67%	108.06%	109.60%
24	19.87%	25.99%	28.90%	30.58%	46.98%	53.34%	56.54%	58.66%	72.29%	77.17%	79.84%	81.92%	104.97%	106.70%	108.13%	109.66%
25	19.84%	25.95%	28.84%	30.51%	46.93%	53.34%	56.52%	58.64%	72.31%	77.16%	79.84%	81.94%	104.98%	106.71%	108.17%	109.72%
26	19.81%	25.91%	28.78%	30.43%	46.90%	53.27%	56.47%	58.58%	72.29%	77.16%	79.84%	81.94%	104.99%	106.74%	108.17%	109.79%
27	19.77%	25.85%	28.70%	30.34%	46.89%	53.23%	56.42%	58.55%	72.28%	77.14%	79.84%	81.96%	104.99%	106.75%	108.21%	109.85%
28	19.71%	25.79%	28.59%	30.23%	46.84%	53.18%	56.35%	58.47%	72.22%	77.13%	79.84%	81.97%	104.99%	106.77%	108.28%	109.93%
29	19.64%	25.70%	28.49%	30.11%	46.76%	53.12%	56.29%	58.41%	72.14%	77.10%	79.81%	81.99%	104.98%	106.78%	108.32%	110.00%
30	19.55%	25.62%	28.38%	29.99%	46.70%	53.04%	56.21%	58.34%	72.17%	77.07%	79.81%	81.99%	104.96%	106.80%	108.34%	110.08%
31	19.48%	25.49%	28.22%	29.85%	46.60%	52.96%	56.13%	58.27%	72.12%	77.03%	79.78%	81.98%	104.93%	106.81%	108.41%	110.15%
32	19.35%	25.35%	28.08%	29.68%	46.50%	52.86%	56.03%	58.18%	71.97%	76.99%	79.76%	81.99%	104.91%	106.82%	108.44%	110.24%
33	19.21%	25.18%	27.93%	29.51%	46.39%	52.75%	55.92%	58.09%	71.90%	76.94%	79.73%	81.97%	104.87%	106.84%	108.49%	110.32%
34	19.07%	25.02%	27.74%	29.30%	46.25%	52.62%	55.79%	57.98%	71.82%	76.86%	79.71%	81.97%	104.83%	106.85%	108.53%	110.41%
35	18.89%	24.84%	27.52%	29.10%	46.02%	52.44%	55.66%	57.86%	71.71%	76.76%	79.67%	81.96%	104.78%	106.86%	108.58%	110.51%
36	18.70%	24.62%	27.30%	28.88%	45.85%	52.26%	55.48%	57.70%	71.60%	76.69%	79.63%	81.96%	104.72%	106.87%	108.64%	110.59%
37	18.48%	24.39%	27.05%	28.61%	45.66%	52.09%	55.33%	57.53%	71.46%	76.64%	79.58%	81.92%	104.66%	106.87%	108.68%	110.69%
38	18.22%	24.10%	26.80%	28.32%	45.44%	51.90%	55.15%	57.37%	71.34%	76.55%	79.53%	81.89%	104.59%	106.86%	108.72%	110.79%
39	17.95%	23.83%	26.48%	28.04%	45.20%	51.69%	54.97%	57.19%	71.10%	76.43%	79.46%	81.87%	104.50%	106.85%	108.75%	110.87%
40	17.60%	23.50%	26.16%	27.70%	44.85%	51.43%	54.75%	56.97%	70.93%	76.31%	79.38%	81.81%	104.38%	106.81%	108.77%	110.95%
41	17.24%	23.14%	25.83%	27.32%	44.55%	51.15%	54.48%	56.73%	70.72%	76.17%	79.27%	81.74%	104.24%	106.75%	108.77%	111.02%
42	16.83%	22.78%	25.42%	26.94%	44.19%	50.87%	54.19%	56.45%	70.49%	76.00%	79.14%	81.65%	104.05%	106.66%	108.75%	111.08%
43	16.39%	22.34%	25.00%	26.49%	43.77%	50.52%	53.90%	56.17%	70.21%	75.80%	78.98%	81.54%	103.79%	106.53%	108.69%	111.11%
44	15.89%	21.88%	24.53%	26.01%	43.35%	50.13%	53.50%	55.81%	69.80%	75.49%	78.75%	81.39%	103.48%	106.35%	108.60%	111.11%
45	15.36%	21.38%	24.02%	25.48%	42.80%	49.73%	53.11%	55.42%	69.41%	75.19%	78.50%	81.23%	103.09%	106.11%	108.47%	111.09%
46	14.77%	20.84%	23.46%	24.90%	42.28%	49.20%	52.66%	55.02%	68.87%	74.85%	78.21%	80.96%	102.61%	105.80%	108.28%	111.03%
47	14.13%	20.23%	22.87%	24.25%	41.62%	48.67%	52.14%	54.52%	68.34%	74.38%	77.83%	80.71%	102.03%	105.43%	108.05%	110.93%
48	13.42%	19.58%	22.17%	23.56%	40.88%	48.06%	51.57%	54.00%	67.66%	73.92%	77.45%	80.42%	101.42%	104.99%	107.76%	110.80%
49	12.60%	18.88%	21.46%	22.83%	40.08%	47.39%	50.93%	53.38%	66.91%	73.32%	76.96%	80.03%	100.59%	104.48%	107.43%	110.63%
50	11.72%	18.08%	20.67%	21.96%	39.24%	46.68%	50.24%	52.75%	66.02%	72.68%	76.49%	79.67%	99.73%	103.91%	107.06%	110.44%
51	10.78%	17.24%	19.76%	21.02%	38.27%	45.83%	49.46%	52.06%	65.09%	72.05%	75.97%	79.26%	98.84%	103.28%	106.64%	110.23%
52	9.77%	16.26%	18.77%	20.01%	37.21%	44.97%	48.67%	51.30%	64.10%	71.30%	75.35%	78.78%	97.83%	102.63%	106.22%	110.00%
53	8.66%	15.22%	17.69%	18.90%	36.08%	44.02%	47.82%	50.49%	63.08%	70.51%	74.71%	78.30%	96.71%	101.93%	105.77%	109.78%
54	7.44%	14.08%	16.51%	17.67%	34.84%	43.02%	46.84%	49.63%	61.89%	69.68%	74.09%	77.79%	95.53%	101.21%	105.31%	109.54%
55	6.40%	12.81%	15.17%	16.27%	33.49%	41.87%	45.82%	48.70%	60.72%	68.81%	73.39%	77.25%	94.34%	100.47%	104.84%	109.30%
56	NA	NA	NA	NA	32.03%	40.65%	44.69%	47.70%	59.40%	67.83%	72.65%	76.69%	93.09%	99.70%	104.37%	109.07%
57	NA	NA	NA	NA	30.42%	39.33%	43.50%	46.67%	57.97%	66.83%	71.81%	76.12%	91.76%	98.88%	103.86%	108.81%
58	NA	NA	NA	NA	28.65%	37.85%	42.21%	45.48%	56.46%	65.75%	70.95%	75.43%	90.34%	98.05%	103.31%	108.50%
59	NA	NA	NA	NA	26.67%	36.20%	40.70%	44.18%	54.78%	64.54%	70.01%	74.69%	88.74%	97.05%	102.70%	108.13%
60	NA	NA	NA	NA	24.44%	34.32%	39.04%	42.73%	52.88%	63.24%	68.95%	73.83%	86.92%	95.89%	101.95%	107.63%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 1																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	30.32%	32.69%	34.21%	56.31%	60.57%	62.84%	64.53%	84.60%	86.61%	88.02%	89.36%	120.79%	118.83%	118.48%	119.03%
1	NA	30.34%	32.73%	34.25%	56.45%	60.65%	62.91%	64.59%	84.75%	86.73%	88.12%	89.48%	121.02%	118.98%	118.62%	119.16%
2	25.54%	30.40%	32.78%	34.29%	56.62%	60.77%	63.00%	64.68%	84.94%	86.87%	88.24%	89.58%	121.27%	119.17%	118.79%	119.32%
3	25.64%	30.50%	32.84%	34.36%	56.78%	60.91%	63.14%	64.78%	85.15%	87.05%	88.40%	89.77%	121.58%	119.45%	119.00%	119.51%
4	25.68%	30.51%	32.86%	34.37%	56.84%	60.97%	63.19%	64.82%	85.32%	87.18%	88.52%	89.81%	121.72%	119.52%	119.09%	119.59%
5	25.64%	30.50%	32.85%	34.36%	56.86%	60.98%	63.19%	64.83%	85.27%	87.18%	88.54%	89.83%	121.76%	119.57%	119.11%	119.64%
6	25.60%	30.47%	32.82%	34.34%	56.84%	60.99%	63.16%	64.82%	85.34%	87.17%	88.50%	89.84%	121.74%	119.56%	119.11%	119.61%
7	25.56%	30.43%	32.79%	34.30%	56.79%	60.90%	63.13%	64.79%	85.22%	87.16%	88.48%	89.82%	121.73%	119.50%	119.07%	119.59%
8	25.50%	30.39%	32.75%	34.26%	56.74%	60.88%	63.10%	64.75%	85.23%	87.05%	88.40%	89.78%	121.60%	119.46%	119.02%	119.53%
9	25.44%	30.32%	32.70%	34.19%	56.67%	60.80%	63.04%	64.70%	85.15%	86.99%	88.34%	89.71%	121.49%	119.38%	118.94%	119.50%
10	25.36%	30.28%	32.65%	34.14%	56.56%	60.74%	62.98%	64.65%	84.98%	86.91%	88.28%	89.67%	121.36%	119.29%	118.87%	119.40%
11	25.30%	30.20%	32.61%	34.11%	56.46%	60.66%	62.92%	64.59%	84.88%	86.83%	88.21%	89.58%	121.23%	119.14%	118.78%	119.36%
12	25.23%	30.14%	32.55%	34.04%	56.35%	60.60%	62.85%	64.51%	84.78%	86.75%	88.14%	89.49%	121.08%	119.04%	118.69%	119.25%
13	25.15%	30.09%	32.48%	33.99%	56.29%	60.54%	62.80%	64.46%	84.68%	86.67%	88.09%	89.45%	120.96%	118.95%	118.61%	119.18%
14	25.09%	30.04%	32.44%	33.94%	56.21%	60.47%	62.75%	64.42%	84.59%	86.61%	88.02%	89.38%	120.84%	118.86%	118.54%	119.13%
15	25.04%	30.00%	32.40%	33.90%	56.13%	60.42%	62.70%	64.35%	84.45%	86.55%	87.97%	89.35%	120.75%	118.81%	118.48%	119.09%
16	25.00%	29.94%	32.36%	33.86%	56.08%	60.37%	62.66%	64.31%	84.39%	86.51%	87.94%	89.32%	120.68%	118.77%	118.45%	119.06%
17	24.97%	29.91%	32.33%	33.82%	56.04%	60.34%	62.62%	64.27%	84.42%	86.48%	87.92%	89.30%	120.63%	118.74%	118.44%	119.07%
18	24.95%	29.89%	32.29%	33.78%	56.01%	60.32%	62.59%	64.24%	84.39%	86.46%	87.89%	89.29%	120.61%	118.70%	118.43%	119.08%
19	24.93%	29.88%	32.26%	33.75%	55.99%	60.29%	62.58%	64.19%	84.38%	86.45%	87.89%	89.29%	120.60%	118.70%	118.44%	119.10%
20	24.91%	29.84%	32.23%	33.71%	55.97%	60.28%	62.56%	64.19%	84.30%	86.44%	87.89%	89.29%	120.61%	118.75%	118.46%	119.14%
21	24.89%	29.81%	32.20%	33.66%	55.96%	60.25%	62.54%	64.17%	84.30%	86.45%	87.90%	89.31%	120.62%	118.74%	118.49%	119.19%
22	24.87%	29.79%	32.14%	33.60%	55.95%	60.25%	62.52%	64.13%	84.38%	86.45%	87.91%	89.33%	120.65%	118.77%	118.53%	119.25%
23	24.85%	29.76%	32.12%	33.56%	55.94%	60.23%	62.49%	64.11%	84.38%	86.46%	87.91%	89.34%	120.67%	118.80%	118.58%	119.32%
24	24.81%	29.72%	32.07%	33.47%	55.92%	60.21%	62.46%	64.07%	84.39%	86.46%	87.93%	89.37%	120.70%	118.84%	118.63%	119.40%
25	24.75%	29.68%	32.00%	33.39%	55.89%	60.18%	62.43%	64.04%	84.31%	86.47%	87.94%	89.39%	120.73%	118.88%	118.69%	119.51%
26	24.71%	29.62%	31.92%	33.31%	55.86%	60.12%	62.39%	64.00%	84.38%	86.46%	87.95%	89.42%	120.76%	118.91%	118.75%	119.60%
27	24.65%	29.57%	31.83%	33.19%	55.81%	60.10%	62.34%	63.96%	84.37%	86.46%	87.95%	89.45%	120.78%	118.96%	118.82%	119.66%
28	24.60%	29.49%	31.74%	33.08%	55.77%	60.02%	62.23%	63.91%	84.27%	86.46%	87.97%	89.48%	120.80%	119.00%	118.89%	119.78%
29	24.53%	29.40%	31.63%	32.96%	55.69%	59.92%	62.19%	63.85%	84.25%	86.45%	87.97%	89.50%	120.81%	119.05%	118.96%	119.87%
30	24.44%	29.27%	31.51%	32.83%	55.60%	59.85%	62.09%	63.80%	84.29%	86.43%	87.98%	89.56%	120.82%	119.09%	119.03%	119.98%
31	24.34%	29.15%	31.35%	32.69%	55.55%	59.76%	62.01%	63.73%	84.17%	86.41%	87.98%	89.56%	120.83%	119.13%	119.11%	120.10%
32	24.23%	28.98%	31.18%	32.53%	55.40%	59.66%	61.92%	63.64%	84.11%	86.38%	87.98%	89.61%	120.83%	119.18%	119.19%	120.21%
33	24.05%	28.83%	30.99%	32.33%	55.27%	59.55%	61.83%	63.56%	84.07%	86.35%	87.98%	89.62%	120.84%	119.24%	119.28%	120.34%
34	23.88%	28.64%	30.80%	32.13%	55.10%	59.43%	61.71%	63.46%	84.05%	86.32%	87.98%	89.70%	120.84%	119.29%	119.38%	120.47%
35	23.66%	28.44%	30.60%	31.89%	54.95%	59.28%	61.59%	63.30%	83.91%	86.29%	87.98%	89.67%	120.84%	119.35%	119.46%	120.60%
36	23.47%	28.19%	30.34%	31.66%	54.77%	59.14%	61.46%	63.20%	83.82%	86.25%	87.97%	89.69%	120.85%	119.45%	119.56%	120.74%
37	23.23%	27.91%	30.06%	31.38%	54.57%	58.93%	61.28%	63.04%	83.71%	86.20%	87.96%	89.71%	120.85%	119.46%	119.65%	120.88%
38	22.92%	27.64%	29.79%	31.09%	54.28%	58.72%	61.09%	62.88%	83.61%	86.14%	87.93%	89.75%	120.83%	119.50%	119.74%	121.02%
39	22.58%	27.32%	29.47%	30.76%	54.03%	58.52%	60.90%	62.72%	83.48%	86.08%	87.90%	89.79%	120.81%	119.55%	119.82%	121.17%
40	22.26%	26.98%	29.14%	30.41%	53.76%	58.30%	60.70%	62.51%	83.33%	85.99%	87.85%	89.73%	120.76%	119.56%	119.89%	121.30%
41	21.84%	26.60%	28.75%	30.01%	53.38%	58.04%	60.47%	62.29%	83.15%	85.82%	87.79%	89.77%	120.68%	119.56%	119.94%	121.43%
42	21.40%	26.18%	28.35%	29.60%	53.05%	57.69%	60.20%	62.01%	82.89%	85.68%	87.70%	89.71%	120.55%	119.52%	119.98%	121.55%
43	20.90%	25.73%	27.88%	29.12%	52.67%	57.38%	59.85%	61.74%	82.61%	85.51%	87.58%	89.63%	120.36%	119.45%	119.99%	121.64%
44	20.39%	25.24%	27.38%	28.62%	52.16%	57.02%	59.51%	61.42%	82.30%	85.28%	87.37%	89.54%	120.11%	119.33%	119.95%	121.72%
45	19.78%	24.69%	26.83%	28.02%	51.66%	56.55%	59.07%	61.01%	81.86%	85.03%	87.19%	89.42%	119.78%	119.15%	119.89%	121.77%
46	19.13%	24.10%	26.24%	27.41%	51.06%	56.07%	58.64%	60.61%	81.42%	84.64%	86.93%	89.27%	119.36%	118.91%	119.77%	121.78%
47	18.43%	23.47%	25.59%	26.73%	50.37%	55.48%	58.12%	60.13%	80.82%	84.26%	86.65%	89.06%	118.84%	118.61%	119.61%	121.76%
48	17.67%	22.72%	24.84%	25.99%	49.69%	54.86%	57.54%	59.60%	80.15%	83.76%	86.25%	88.85%	118.23%	118.25%	119.42%	121.71%
49	16.83%	21.96%	24.06%	25.15%	48.85%	54.17%	56.87%	58.99%	79.47%	83.26%	85.86%	88.54%	117.53%	117.83%	119.19%	121.64%
50	15.87%	21.11%	23.19%	24.24%	47.94%	53.38%	56.17%	58.39%	78.64%	82.64%	85.38%	88.22%	116.75%	117.37%	118.92%	121.54%
51	14.84%	20.15%	22.20%	23.23%	46.95%	52.53%	55.40%	57.67%	77.69%	81.97%	84.92%	87.89%	115.88%	116.87%	118.63%	121.44%
52	13.72%	19.10%	21.14%	22.14%	45.83%	51.61%	54.57%	56.91%	76.70%	81.32%	84.36%	87.54%	114.98%	116.33%	118.34%	121.31%
53	12.51%	17.96%	19.95%	20.95%	44.63%	50.62%	53.67%	56.12%	75.64%	80.57%	83.84%	87.12%	114.00%	115.78%	118.03%	121.20%
54	11.18%	16.71%	18.65%	19.63%	43.35%	49.58%	52.72%	55.26%	74.53%	79.78%	83.23%	86.72%	112.99%	115.23%	117.74%	121.08%
55	9.67%	15.30%	17.20%	18.15%	41.96%	48.40%	51.66%	54.34%	73.36%	78.96%	82.66%	86.28%	111.95%	114.67%	117.46%	120.98%
56	NA	NA	NA	NA	40.44%	47.15%	50.52%	53.36%	72.13%	78.09%	82.02%	85.88%	110.86%	114.10%	117.17%	120.87%
57	NA	NA	NA	NA	38.77%	45.78%	49.31%	52.32%	70.82%	77.16%	81.33%	85.38%	109.71%	113.52%	116.89%	120.73%
58	NA	NA	NA	NA	36.94%	44.28%	47.98%	51.16%	69.37%	76.15%	80.60%	84.91%	108.47%	112.91%	116.57%	120.58%
59	NA	NA	NA	NA	34.87%	42.57%	46.49%	49.88%	67.71%	75.06%	79.78%	84.27%	107.12%	112.22%	116.21%	120.34%
60	NA	NA	NA	NA	32.52%	40.64%	44.81%	48.42%	65.90%	73.81%	78.85%	83.56%	105.57%	111.40%	115.75%	120.01%



Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 2																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	34.32%	36.14%	37.38%	65.81%	67.87%	69.15%	70.30%	97.38%	96.52%	96.57%	97.27%	137.48%	131.67%	129.61%	129.25%
1	30.79%	34.37%	36.20%	37.42%	66.00%	67.96%	69.23%	70.37%	97.62%	96.64%	96.71%	97.38%	137.72%	131.86%	129.77%	129.40%
2	30.85%	34.43%	36.25%	37.47%	66.13%	68.08%	69.34%	70.46%	97.81%	96.81%	96.88%	97.50%	137.99%	132.07%	129.95%	129.57%
3	30.97%	34.51%	36.33%	37.53%	66.32%	68.24%	69.47%	70.59%	98.05%	97.01%	97.05%	97.66%	138.33%	132.32%	130.17%	129.78%
4	30.99%	34.53%	36.35%	37.54%	66.39%	68.27%	69.51%	70.63%	98.23%	97.10%	97.12%	97.73%	138.47%	132.44%	130.27%	129.87%
5	30.98%	34.52%	36.34%	37.53%	66.40%	68.29%	69.52%	70.64%	98.19%	97.13%	97.14%	97.74%	138.52%	132.47%	130.30%	129.90%
6	30.94%	34.49%	36.30%	37.51%	66.38%	68.27%	69.50%	70.61%	98.18%	97.12%	97.14%	97.74%	138.50%	132.45%	130.30%	129.90%
7	30.89%	34.45%	36.27%	37.48%	66.34%	68.24%	69.48%	70.58%	98.21%	97.06%	97.11%	97.72%	138.44%	132.42%	130.25%	129.86%
8	30.83%	34.41%	36.23%	37.42%	66.28%	68.19%	69.43%	70.54%	98.07%	97.01%	97.06%	97.67%	138.41%	132.34%	130.20%	129.81%
9	30.74%	34.35%	36.18%	37.37%	66.21%	68.13%	69.38%	70.50%	98.00%	96.95%	97.00%	97.62%	138.23%	132.26%	130.12%	129.75%
10	30.66%	34.30%	36.11%	37.33%	66.12%	68.07%	69.31%	70.44%	97.88%	96.86%	96.87%	97.56%	138.10%	132.15%	130.04%	129.68%
11	30.58%	34.24%	36.05%	37.28%	66.03%	67.99%	69.24%	70.38%	97.77%	96.78%	96.80%	97.49%	137.95%	132.04%	129.94%	129.59%
12	30.50%	34.17%	35.99%	37.22%	65.87%	67.92%	69.19%	70.31%	97.66%	96.69%	96.72%	97.43%	137.81%	131.93%	129.86%	129.53%
13	30.41%	34.12%	35.93%	37.15%	65.86%	67.84%	69.11%	70.26%	97.56%	96.61%	96.68%	97.37%	137.67%	131.83%	129.77%	129.45%
14	30.35%	34.05%	35.88%	37.09%	65.70%	67.87%	69.07%	70.20%	97.47%	96.55%	96.60%	97.32%	137.55%	131.75%	129.71%	129.40%
15	30.30%	34.01%	35.82%	37.04%	65.67%	67.73%	69.01%	70.15%	97.32%	96.49%	96.55%	97.27%	137.46%	131.68%	129.65%	129.36%
16	30.26%	33.97%	35.80%	36.99%	65.58%	67.68%	68.95%	70.10%	97.33%	96.45%	96.52%	97.23%	137.39%	131.63%	129.62%	129.35%
17	30.23%	33.93%	35.74%	36.93%	65.54%	67.65%	68.94%	70.08%	97.22%	96.41%	96.49%	97.24%	137.34%	131.60%	129.61%	129.35%
18	30.20%	33.90%	35.72%	36.89%	65.51%	67.62%	68.91%	70.05%	97.19%	96.40%	96.49%	97.24%	137.32%	131.60%	129.61%	129.37%
19	30.18%	33.87%	35.68%	36.87%	65.49%	67.60%	68.86%	70.00%	97.18%	96.33%	96.49%	97.25%	137.32%	131.60%	129.63%	129.41%
20	30.16%	33.84%	35.64%	36.80%	65.48%	67.58%	68.84%	69.98%	97.17%	96.39%	96.51%	97.27%	137.34%	131.62%	129.66%	129.46%
21	30.14%	33.79%	35.60%	36.76%	65.46%	67.55%	68.85%	69.95%	97.25%	96.40%	96.51%	97.29%	137.36%	131.66%	129.71%	129.53%
22	30.12%	33.79%	35.56%	36.70%	65.45%	67.55%	68.83%	69.96%	97.27%	96.35%	96.53%	97.30%	137.40%	131.70%	129.76%	129.61%
23	30.09%	33.72%	35.52%	36.65%	65.44%	67.51%	68.78%	69.94%	97.21%	96.37%	96.55%	97.36%	137.44%	131.75%	129.82%	129.69%
24	30.06%	33.68%	35.46%	36.58%	65.41%	67.48%	68.75%	69.89%	97.29%	96.38%	96.58%	97.38%	137.48%	131.80%	129.90%	129.80%
25	30.02%	33.63%	35.40%	36.50%	65.39%	67.46%	68.69%	69.87%	97.22%	96.46%	96.60%	97.45%	137.53%	131.86%	129.98%	129.90%
26	29.98%	33.58%	35.32%	36.41%	65.36%	67.45%	68.71%	69.81%	97.30%	96.48%	96.64%	97.50%	137.58%	131.92%	130.06%	130.02%
27	29.92%	33.50%	35.23%	36.30%	65.32%	67.37%	68.64%	69.77%	97.32%	96.42%	96.66%	97.55%	137.61%	132.02%	130.15%	130.14%
28	29.85%	33.42%	35.11%	36.19%	65.27%	67.29%	68.59%	69.73%	97.29%	96.50%	96.70%	97.61%	137.66%	132.05%	130.24%	130.26%
29	29.74%	33.31%	34.99%	36.04%	65.21%	67.23%	68.50%	69.68%	97.28%	96.50%	96.72%	97.67%	137.70%	132.12%	130.34%	130.40%
30	29.63%	33.19%	34.82%	35.89%	65.13%	67.16%	68.45%	69.63%	97.26%	96.51%	96.75%	97.72%	137.73%	132.19%	130.44%	130.54%
31	29.51%	33.05%	34.67%	35.73%	65.02%	67.08%	68.37%	69.58%	97.16%	96.51%	96.80%	97.78%	137.78%	132.27%	130.55%	130.68%
32	29.36%	32.89%	34.51%	35.55%	64.94%	66.98%	68.29%	69.52%	97.13%	96.51%	96.83%	97.84%	137.83%	132.36%	130.67%	130.83%
33	29.19%	32.70%	34.33%	35.37%	64.73%	66.88%	68.20%	69.44%	97.10%	96.46%	96.87%	97.91%	137.87%	132.44%	130.79%	130.99%
34	29.01%	32.49%	34.10%	35.14%	64.59%	66.76%	68.10%	69.35%	97.05%	96.52%	96.90%	97.98%	137.93%	132.54%	130.91%	131.16%
35	28.81%	32.27%	33.87%	34.91%	64.44%	66.63%	67.97%	69.26%	97.00%	96.52%	96.93%	98.04%	137.99%	132.63%	131.04%	131.33%
36	28.52%	32.03%	33.61%	34.64%	64.26%	66.48%	67.85%	69.15%	96.94%	96.52%	96.96%	98.12%	138.04%	132.73%	131.18%	131.51%
37	28.23%	31.70%	33.34%	34.38%	64.07%	66.26%	67.73%	69.03%	96.88%	96.47%	96.99%	98.18%	138.10%	132.83%	131.31%	131.69%
38	27.94%	31.41%	33.03%	34.05%	63.85%	66.09%	67.51%	68.89%	96.80%	96.44%	97.01%	98.25%	138.14%	132.91%	131.44%	131.92%
39	27.56%	31.10%	32.69%	33.70%	63.53%	65.90%	67.35%	68.68%	96.72%	96.41%	97.03%	98.31%	138.18%	133.00%	131.55%	132.08%
40	27.16%	30.71%	32.34%	33.34%	63.26%	65.68%	67.15%	68.50%	96.61%	96.38%	97.03%	98.36%	138.19%	133.06%	131.67%	132.27%
41	26.76%	30.31%	31.93%	32.90%	62.97%	65.37%	66.93%	68.31%	96.40%	96.31%	97.02%	98.41%	138.16%	133.10%	131.78%	132.45%
42	26.23%	29.86%	31.48%	32.47%	62.58%	65.10%	66.68%	68.08%	96.31%	96.21%	96.99%	98.43%	138.10%	133.12%	131.86%	132.62%
43	25.72%	29.37%	31.00%	31.96%	62.17%	64.78%	66.33%	67.79%	96.02%	96.09%	96.91%	98.45%	137.97%	133.09%	131.91%	132.78%
44	25.13%	28.84%	30.46%	31.42%	61.66%	64.42%	66.01%	67.47%	95.74%	95.93%	96.80%	98.42%	137.78%	133.01%	131.93%	132.91%
45	24.49%	28.24%	29.87%	30.80%	61.17%	63.94%	65.59%	67.13%	95.40%	95.65%	96.65%	98.37%	137.50%	132.88%	131.92%	133.02%
46	23.79%	27.61%	29.24%	30.13%	60.53%	63.47%	65.13%	66.71%	94.90%	95.35%	96.46%	98.29%	137.14%	132.71%	131.87%	133.09%
47	23.05%	26.90%	28.51%	29.42%	59.90%	62.86%	64.58%	66.26%	94.40%	94.99%	96.23%	98.18%	136.69%	132.47%	131.77%	133.14%
48	22.19%	26.12%	27.70%	28.61%	59.11%	62.19%	64.04%	65.74%	93.75%	94.56%	95.93%	98.03%	136.16%	132.17%	131.64%	133.16%
49	21.28%	25.28%	26.86%	27.74%	58.24%	61.51%	63.36%	65.17%	93.02%	94.12%	95.60%	97.83%	135.54%	131.82%	131.47%	133.14%
50	20.28%	24.36%	25.91%	26.72%	57.28%	60.70%	62.69%	64.52%	92.20%	93.54%	95.24%	97.63%	134.85%	131.43%	131.27%	133.11%
51	19.14%	23.31%	24.84%	25.64%	56.25%	59.82%	61.90%	63.89%	91.41%	92.99%	94.83%	97.39%	134.10%	131.02%	131.06%	133.06%
52	17.90%	22.15%	23.66%	24.48%	55.11%	58.87%	61.05%	63.14%	90.48%	92.31%	94.40%	97.15%	133.32%	130.59%	130.84%	133.00%
53	16.58%	20.88%	22.40%	23.20%	53.88%	57.87%	60.14%	62.36%	89.42%	91.64%	93.96%	96.90%	132.51%	130.15%	130.62%	132.94%
54	15.15%	19.51%	21.01%	21.79%	52.53%	56.79%	59.18%	61.53%	88.35%	91.00%	93.49%	96.64%	131.70%	129.73%	130.41%	132.89%
55	13.49%	17.97%	19.42%	20.22%	51.10%	55.59%	58.14%	60.64%	87.24%	90.23%	93.02%	96.38%	130.87%	129.31%	130.22%	132.83%
56	NA	NA	NA	NA	49.54%	54.30%	57.01%	59.67%	86.07%	89.47%	92.53%	96.11%	130.03%	128.90%	130.03%	132.77%
57	NA	NA	NA	NA	47.84%	52.91%	55.80%	58.66%	84.84%	88.67%	92.02%	95.82%	129.16%	128.50%	129.84%	132.69%
58	NA	NA	NA	NA	45.91%	51.38%	54.49%	57.55%	83.50%	87.81%	91.45%	95.48%	128.23%	128.07%	129.62%	132.55%
59	NA	NA	NA	NA	43.80%	49.65%	53.01%	56.31%	82.02%	86.84%	90.82%	95.08%	127.23%	127.58%	129.35%	132.35%
60	NA	NA	NA	NA	41.36%	47.69%	51.34%	54.89%	80.33%	85.76%	90.08%	94.57%	126.06%	127.01%	128.97%	132.04%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 3																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	36.32%	38.61%	39.83%	40.75%	76.03%	75.65%	75.88%	76.51%	111.17%	107.07%	105.76%	105.69%	155.29%	145.43%	141.53%	140.21%
1	36.39%	38.69%	39.88%	40.80%	76.16%	75.75%	75.97%	76.59%	111.29%	107.22%	105.87%	105.81%	155.55%	145.63%	141.71%	140.34%
2	36.50%	38.73%	39.96%	40.87%	76.29%	75.91%	76.08%	76.69%	111.50%	107.39%	106.07%	105.93%	155.84%	145.85%	141.90%	140.53%
3	36.62%	38.85%	40.04%	40.95%	76.51%	76.09%	76.27%	76.81%	111.84%	107.66%	106.25%	106.12%	156.19%	146.13%	142.14%	140.74%
4	36.65%	38.87%	40.06%	40.94%	76.59%	76.16%	76.33%	76.87%	111.95%	107.74%	106.32%	106.23%	156.34%	146.24%	142.28%	140.85%
5	36.63%	38.86%	40.05%	40.93%	76.61%	76.17%	76.34%	76.87%	111.99%	107.77%	106.35%	106.20%	156.39%	146.28%	142.28%	140.92%
6	36.59%	38.83%	40.02%	40.91%	76.59%	76.16%	76.32%	76.86%	111.97%	107.76%	106.34%	106.21%	156.38%	146.27%	142.27%	140.86%
7	36.54%	38.79%	39.98%	40.87%	76.54%	76.11%	76.27%	76.83%	111.93%	107.73%	106.32%	106.16%	156.32%	146.22%	142.27%	140.83%
8	36.48%	38.74%	39.92%	40.82%	76.48%	76.07%	76.19%	76.78%	111.86%	107.67%	106.27%	106.14%	156.22%	146.15%	142.18%	140.79%
9	36.38%	38.68%	39.89%	40.77%	76.40%	76.01%	76.13%	76.73%	111.76%	107.60%	106.19%	106.08%	156.09%	146.06%	142.10%	140.73%
10	36.33%	38.62%	39.81%	40.70%	76.31%	75.93%	76.10%	76.67%	111.65%	107.51%	106.11%	106.01%	155.95%	145.95%	142.00%	140.66%
11	36.18%	38.52%	39.75%	40.62%	76.22%	75.79%	76.00%	76.61%	111.54%	107.42%	106.06%	105.94%	155.79%	145.84%	141.91%	140.58%
12	36.10%	38.43%	39.68%	40.58%	76.04%	75.73%	75.93%	76.54%	111.42%	107.33%	105.98%	105.87%	155.64%	145.72%	141.81%	140.51%
13	36.03%	38.37%	39.60%	40.52%	76.02%	75.63%	75.86%	76.48%	111.24%	107.19%	105.91%	105.82%	155.50%	145.61%	141.73%	140.42%
14	35.97%	38.32%	39.57%	40.46%	75.87%	75.57%	75.81%	76.42%	111.21%	107.11%	105.79%	105.76%	155.37%	145.53%	141.67%	140.40%
15	35.92%	38.27%	39.50%	40.40%	75.81%	75.51%	75.75%	76.32%	111.06%	107.05%	105.74%	105.74%	155.28%	145.46%	141.62%	140.34%
16	35.87%	38.24%	39.47%	40.35%	75.74%	75.47%	75.71%	76.33%	111.00%	107.01%	105.72%	105.71%	155.21%	145.41%	141.59%	140.36%
17	35.83%	38.19%	39.42%	40.30%	75.70%	75.44%	75.67%	76.24%	110.97%	106.98%	105.70%	105.70%	155.17%	145.39%	141.61%	140.37%
18	35.80%	38.16%	39.38%	40.26%	75.66%	75.41%	75.64%	76.24%	110.94%	106.98%	105.70%	105.71%	155.15%	145.38%	141.62%	140.40%
19	35.78%	38.13%	39.34%	40.21%	75.64%	75.38%	75.62%	76.19%	110.93%	106.97%	105.70%	105.73%	155.15%	145.40%	141.61%	140.43%
20	35.75%	38.10%	39.30%	40.16%	75.62%	75.36%	75.60%	76.20%	110.93%	106.98%	105.71%	105.75%	155.18%	145.43%	141.66%	140.49%
21	35.74%	38.07%	39.26%	40.12%	75.62%	75.35%	75.59%	76.17%	110.95%	107.00%	105.74%	105.79%	155.22%	145.48%	141.72%	140.59%
22	35.70%	38.04%	39.22%	40.06%	75.61%	75.34%	75.57%	76.15%	110.97%	107.01%	105.76%	105.84%	155.27%	145.53%	141.79%	140.68%
23	35.68%	38.00%	39.16%	39.99%	75.59%	75.32%	75.56%	76.13%	110.99%	107.04%	105.80%	105.89%	155.33%	145.60%	141.87%	140.79%
24	35.64%	37.95%	39.11%	39.89%	75.57%	75.30%	75.54%	76.12%	111.01%	107.07%	105.86%	105.95%	155.38%	145.67%	141.96%	140.91%
25	35.60%	37.89%	39.03%	39.80%	75.55%	75.27%	75.51%	76.10%	111.04%	107.10%	105.88%	106.02%	155.45%	145.74%	142.07%	141.08%
26	35.54%	37.83%	38.95%	39.71%	75.52%	75.24%	75.46%	76.08%	111.04%	107.13%	105.95%	106.09%	155.51%	145.82%	142.17%	141.21%
27	35.48%	37.72%	38.85%	39.59%	75.48%	75.20%	75.44%	76.06%	111.07%	107.16%	106.04%	106.17%	155.58%	145.91%	142.28%	141.33%
28	35.37%	37.63%	38.71%	39.47%	75.43%	75.16%	75.40%	76.03%	111.07%	107.18%	106.09%	106.24%	155.65%	146.01%	142.41%	141.51%
29	35.27%	37.51%	38.58%	39.33%	75.37%	75.09%	75.33%	76.00%	111.07%	107.21%	106.14%	106.34%	155.72%	146.11%	142.53%	141.65%
30	35.12%	37.35%	38.42%	39.19%	75.27%	75.03%	75.27%	75.95%	111.08%	107.25%	106.20%	106.43%	155.80%	146.21%	142.66%	141.82%
31	34.99%	37.21%	38.25%	39.01%	75.21%	74.96%	75.21%	75.91%	111.08%	107.28%	106.26%	106.55%	155.87%	146.32%	142.80%	142.00%
32	34.84%	37.04%	38.07%	38.83%	75.10%	74.84%	75.17%	75.86%	111.08%	107.31%	106.32%	106.64%	155.96%	146.44%	142.95%	142.20%
33	34.67%	36.85%	37.87%	38.60%	74.91%	74.71%	75.03%	75.80%	111.07%	107.35%	106.38%	106.73%	156.06%	146.56%	143.11%	142.39%
34	34.46%	36.64%	37.64%	38.38%	74.77%	74.62%	74.95%	75.74%	111.06%	107.39%	106.45%	106.83%	156.15%	146.69%	143.26%	142.60%
35	34.20%	36.34%	37.41%	38.16%	74.62%	74.50%	74.86%	75.67%	111.05%	107.41%	106.51%	106.93%	156.26%	146.83%	143.43%	142.82%
36	33.90%	36.09%	37.14%	37.87%	74.45%	74.35%	74.75%	75.58%	111.05%	107.46%	106.58%	107.03%	156.37%	146.97%	143.60%	143.06%
37	33.61%	35.81%	36.86%	37.58%	74.26%	74.21%	74.63%	75.48%	111.03%	107.49%	106.64%	107.14%	156.47%	147.10%	143.77%	143.29%
38	33.25%	35.46%	36.51%	37.25%	73.98%	74.05%	74.50%	75.36%	110.99%	107.52%	106.70%	107.24%	156.57%	147.24%	143.95%	143.53%
39	32.84%	35.10%	36.17%	36.89%	73.75%	73.87%	74.34%	75.21%	110.97%	107.53%	106.75%	107.36%	156.66%	147.36%	144.12%	143.78%
40	32.43%	34.71%	35.77%	36.47%	73.49%	73.63%	74.11%	75.03%	110.92%	107.53%	106.79%	107.46%	156.72%	147.47%	144.28%	144.02%
41	31.93%	34.26%	35.33%	36.05%	73.21%	73.38%	73.93%	74.86%	110.83%	107.51%	106.82%	107.59%	156.76%	147.56%	144.44%	144.27%
42	31.43%	33.82%	34.87%	35.55%	72.80%	73.12%	73.67%	74.66%	110.72%	107.46%	106.83%	107.67%	156.74%	147.62%	144.57%	144.50%
43	30.84%	33.26%	34.34%	35.05%	72.42%	72.74%	73.40%	74.42%	110.54%	107.37%	106.81%	107.73%	156.66%	147.64%	144.68%	144.72%
44	30.22%	32.73%	33.78%	34.44%	71.91%	72.38%	73.09%	74.09%	110.24%	107.25%	106.77%	107.77%	156.52%	147.62%	144.77%	144.91%
45	29.54%	32.07%	33.15%	33.81%	71.42%	71.97%	72.65%	73.78%	109.95%	107.04%	106.69%	107.75%	156.29%	147.54%	144.81%	145.09%
46	28.76%	31.35%	32.43%	33.11%	70.76%	71.44%	72.24%	73.41%	109.50%	106.79%	106.57%	107.77%	155.99%	147.41%	144.81%	145.22%
47	27.91%	30.61%	31.67%	32.32%	70.11%	70.89%	71.69%	72.95%	109.06%	106.49%	106.36%	107.68%	155.60%	147.23%	144.78%	145.33%
48	27.03%	29.76%	30.83%	31.46%	69.28%	70.21%	71.16%	72.49%	108.44%	106.14%	106.15%	107.61%	155.12%	146.99%	144.70%	145.40%
49	26.03%	28.83%	29.93%	30.51%	68.39%	69.45%	70.49%	71.93%	107.78%	105.74%	105.89%	107.50%	154.58%	146.71%	144.59%	145.45%
50	24.95%	27.85%	28.87%	29.44%	67.39%	68.62%	69.77%	71.37%	107.04%	105.26%	105.61%	107.40%	153.97%	146.39%	144.46%	145.48%
51	23.72%	26.69%	27.70%	28.29%	66.33%	67.73%	68.98%	70.71%	106.24%	104.76%	105.31%	107.23%	153.31%	146.04%	144.31%	145.48%
52	22.36%	25.42%	26.43%	27.06%	65.18%	66.84%	68.21%	70.06%	105.42%	104.23%	105.00%	107.08%	152.62%	145.69%	144.16%	145.48%
53	20.90%	24.04%	25.07%	25.67%	63.86%	65.74%	67.31%	69.32%	104.46%	103.69%	104.67%	106.93%	151.93%	145.34%	144.02%	145.48%
54	19.30%	22.52%	23.52%	24.18%	62.56%	64.73%	66.38%	68.54%	103.50%	103.13%	104.36%	106.77%	151.24%	145.01%	143.88%	145.48%
55	17.55%	20.85%	21.83%	22.52%	61.03%	63.49%	65.38%	67.71%	102.52%	102.57%	104.04%	106.63%	150.56%	144.70%	143.76%	145.47%
56	NA	NA	NA	NA	59.43%	62.20%	64.25%	66.77%	101.46%	101.99%	103.72%	106.48%	149.90%	144.39%	143.64%	145.46%
57	NA	NA	NA	NA	57.69%	60.80%	63.07%	65.80%	100.36%	101.39%	103.40%	106.32%	149.23%	144.10%	143.52%	145.41%
58	NA	NA	NA	NA	55.80%	59.27%	61.79%	64.75%	99.18%	100.75%	103.04%	106.11%	148.54%	143.77%	143.36%	145.32%
59	NA	NA	NA	NA	53.57%	57.56%	60.36%	63.58%	97.89%	100.03%	102.64%	105.84%	147.76%	143.41%	143.14%	145.14%
60	NA	NA	NA	NA	51.11%	55.59%	58.78%	62.22%	96.41%	99.20%	102.15%	105.48%	146.87%	142.94%	142.80%	144.83%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 4																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	42.31%	43.20%	43.80%	44.38%	86.81%	83.99%	83.12%	83.14%	125.75%	118.37%	115.57%	114.66%	174.30%	160.15%	154.29%	151.87%
1	42.38%	43.25%	43.85%	44.42%	86.95%	84.11%	83.24%	83.23%	125.94%	118.59%	115.71%	114.80%	174.58%	160.36%	154.48%	152.05%
2	42.47%	43.36%	43.91%	44.49%	87.12%	84.30%	83.35%	83.34%	126.25%	118.77%	115.88%	114.95%	174.89%	160.60%	154.68%	152.25%
3	42.62%	43.46%	44.00%	44.59%	87.41%	84.48%	83.49%	83.47%	126.53%	118.99%	116.05%	115.16%	175.28%	160.90%	154.95%	152.54%
4	42.66%	43.49%	44.02%	44.59%	87.49%	84.54%	83.58%	83.53%	126.65%	119.08%	116.20%	115.23%	175.44%	161.02%	155.07%	152.61%
5	42.62%	43.48%	44.01%	44.60%	87.52%	84.56%	83.62%	83.54%	126.69%	119.11%	116.22%	115.27%	175.49%	161.06%	155.10%	152.67%
6	42.58%	43.44%	43.98%	44.57%	87.48%	84.54%	83.57%	83.52%	126.68%	119.10%	116.15%	115.25%	175.48%	161.05%	155.09%	152.64%
7	42.53%	43.40%	43.95%	44.53%	87.38%	84.51%	83.57%	83.49%	126.63%	119.06%	116.19%	115.22%	175.41%	161.01%	155.06%	152.61%
8	42.46%	43.35%	43.90%	44.46%	87.39%	84.46%	83.46%	83.45%	126.55%	119.00%	116.07%	115.19%	175.31%	160.93%	154.99%	152.56%
9	42.38%	43.27%	43.84%	44.40%	87.30%	84.39%	83.43%	83.39%	126.45%	118.93%	116.01%	115.12%	175.17%	160.83%	154.91%	152.54%
10	42.30%	43.16%	43.78%	44.34%	87.20%	84.28%	83.33%	83.33%	126.34%	118.84%	115.93%	115.08%	175.02%	160.71%	154.81%	152.41%
11	42.22%	43.12%	43.72%	44.25%	87.02%	84.23%	83.26%	83.27%	126.21%	118.74%	115.86%	114.97%	174.86%	160.59%	154.71%	152.33%
12	42.13%	43.02%	43.63%	44.18%	86.92%	84.14%	83.18%	83.19%	126.09%	118.65%	115.78%	114.91%	174.70%	160.47%	154.61%	152.25%
13	42.06%	42.96%	43.59%	44.12%	86.82%	83.99%	83.12%	83.13%	125.90%	118.50%	115.71%	114.83%	174.54%	160.37%	154.53%	152.18%
14	41.97%	42.91%	43.51%	44.06%	86.74%	83.92%	83.06%	83.06%	125.81%	118.49%	115.65%	114.79%	174.42%	160.28%	154.45%	152.13%
15	41.94%	42.84%	43.45%	44.00%	86.66%	83.87%	82.99%	83.02%	125.73%	118.37%	115.60%	114.75%	174.32%	160.21%	154.40%	152.11%
16	41.86%	42.80%	43.40%	43.96%	86.60%	83.82%	82.95%	82.98%	125.66%	118.33%	115.57%	114.73%	174.25%	160.16%	154.38%	152.10%
17	41.85%	42.76%	43.35%	43.90%	86.55%	83.78%	82.92%	82.93%	125.62%	118.36%	115.55%	114.73%	174.21%	160.14%	154.42%	152.13%
18	41.74%	42.72%	43.31%	43.85%	86.51%	83.75%	82.90%	82.92%	125.60%	118.29%	115.55%	114.74%	174.19%	160.15%	154.40%	152.17%
19	41.71%	42.69%	43.25%	43.79%	86.50%	83.73%	82.86%	82.89%	125.60%	118.29%	115.57%	114.77%	174.21%	160.17%	154.44%	152.23%
20	41.68%	42.66%	43.21%	43.76%	86.48%	83.71%	82.86%	82.87%	125.54%	118.37%	115.59%	114.81%	174.24%	160.21%	154.50%	152.32%
21	41.66%	42.63%	43.18%	43.68%	86.47%	83.70%	82.85%	82.89%	125.43%	118.33%	115.62%	114.87%	174.30%	160.27%	154.57%	152.43%
22	41.63%	42.58%	43.11%	43.61%	86.46%	83.70%	82.84%	82.88%	125.65%	118.43%	115.67%	114.93%	174.36%	160.34%	154.67%	152.55%
23	41.62%	42.55%	43.06%	43.54%	86.38%	83.69%	82.82%	82.88%	125.69%	118.42%	115.71%	115.00%	174.43%	160.42%	154.77%	152.69%
24	41.56%	42.48%	42.99%	43.46%	86.37%	83.67%	82.81%	82.88%	125.72%	118.44%	115.77%	115.12%	174.52%	160.52%	154.88%	152.83%
25	41.50%	42.43%	42.91%	43.37%	86.35%	83.65%	82.78%	82.84%	125.75%	118.55%	115.83%	115.20%	174.59%	160.62%	155.01%	152.98%
26	41.45%	42.36%	42.82%	43.24%	86.40%	83.62%	82.78%	82.84%	125.78%	118.59%	115.89%	115.28%	174.69%	160.72%	155.15%	153.16%
27	41.37%	42.24%	42.72%	43.13%	86.36%	83.59%	82.75%	82.86%	125.82%	118.57%	116.02%	115.38%	174.78%	160.84%	155.29%	153.34%
28	41.28%	42.13%	42.60%	43.02%	86.31%	83.55%	82.72%	82.82%	125.85%	118.68%	116.09%	115.49%	174.88%	160.96%	155.44%	153.52%
29	41.18%	41.98%	42.46%	42.88%	86.18%	83.50%	82.69%	82.83%	125.87%	118.74%	116.17%	115.59%	174.98%	161.09%	155.59%	153.72%
30	41.04%	41.84%	42.28%	42.73%	86.18%	83.44%	82.65%	82.78%	125.96%	118.79%	116.19%	115.71%	175.10%	161.22%	155.76%	153.92%
31	40.91%	41.68%	42.09%	42.54%	86.03%	83.36%	82.61%	82.78%	125.93%	118.85%	116.33%	115.82%	175.22%	161.37%	155.95%	154.15%
32	40.69%	41.50%	41.90%	42.33%	85.93%	83.28%	82.53%	82.75%	125.95%	118.90%	116.40%	115.98%	175.34%	161.52%	156.12%	154.40%
33	40.46%	41.30%	41.70%	42.13%	85.82%	83.22%	82.44%	82.72%	125.97%	118.96%	116.51%	116.10%	175.48%	161.69%	156.32%	154.62%
34	40.24%	41.01%	41.46%	41.91%	85.69%	83.14%	82.40%	82.68%	126.01%	119.03%	116.59%	116.23%	175.64%	161.86%	156.52%	154.87%
35	39.99%	40.76%	41.18%	41.66%	85.55%	83.04%	82.32%	82.59%	126.03%	119.10%	116.69%	116.36%	175.79%	162.04%	156.72%	155.18%
36	39.63%	40.49%	40.92%	41.36%	85.40%	82.89%	82.22%	82.53%	126.14%	119.16%	116.78%	116.50%	175.95%	162.22%	156.94%	155.43%
37	39.31%	40.13%	40.61%	41.04%	85.16%	82.74%	82.13%	82.46%	126.09%	119.23%	116.88%	116.65%	176.11%	162.40%	157.16%	155.73%
38	38.97%	39.80%	40.27%	40.72%	84.96%	82.61%	82.02%	82.36%	126.18%	119.29%	116.97%	116.84%	176.27%	162.58%	157.39%	156.03%
39	38.52%	39.44%	39.89%	40.30%	84.75%	82.44%	81.89%	82.25%	126.19%	119.34%	117.07%	116.98%	176.40%	162.76%	157.62%	156.35%
40	38.07%	38.98%	39.51%	39.91%	84.52%	82.25%	81.74%	82.14%	126.18%	119.37%	117.13%	117.12%	176.53%	162.92%	157.84%	156.66%
41	37.52%	38.56%	39.02%	39.47%	84.24%	82.06%	81.56%	82.01%	126.08%	119.38%	117.20%	117.26%	176.61%	163.06%	158.05%	156.97%
42	37.00%	38.04%	38.56%	38.94%	83.85%	81.74%	81.35%	81.83%	125.99%	119.37%	117.25%	117.38%	176.65%	163.17%	158.25%	157.28%
43	36.35%	37.50%	37.97%	38.38%	83.47%	81.45%	81.04%	81.64%	125.85%	119.32%	117.33%	117.49%	176.63%	163.25%	158.41%	157.56%
44	35.64%	36.85%	37.37%	37.77%	83.05%	81.10%	80.75%	81.41%	125.68%	119.24%	117.28%	117.63%	176.54%	163.28%	158.55%	157.84%
45	34.96%	36.19%	36.70%	37.07%	82.48%	80.64%	80.34%	81.08%	125.42%	119.10%	117.23%	117.65%	176.37%	163.27%	158.66%	158.08%
46	34.12%	35.45%	35.93%	36.33%	81.82%	80.14%	79.95%	80.75%	125.02%	118.92%	117.16%	117.69%	176.13%	163.19%	158.73%	158.28%
47	33.20%	34.60%	35.09%	35.51%	81.08%	79.57%	79.49%	80.33%	124.62%	118.63%	117.04%	117.70%	175.80%	163.07%	158.77%	158.47%
48	32.21%	33.69%	34.21%	34.58%	80.32%	78.95%	78.91%	79.92%	124.07%	118.35%	116.90%	117.66%	175.38%	162.89%	158.76%	158.61%
49	31.12%	32.68%	33.20%	33.58%	79.40%	78.20%	78.33%	79.40%	123.45%	118.01%	116.73%	117.62%	174.90%	162.68%	158.71%	158.72%
50	29.92%	31.59%	32.10%	32.42%	78.39%	77.38%	77.63%	78.89%	122.79%	117.57%	116.46%	117.55%	174.36%	162.43%	158.65%	158.81%
51	28.60%	30.32%	30.81%	31.18%	77.29%	76.48%	76.88%	78.30%	122.06%	117.19%	116.23%	117.46%	173.78%	162.16%	158.58%	158.89%
52	27.12%	28.95%	29.44%	29.89%	76.02%	75.52%	76.07%	77.69%	121.30%	116.71%	116.01%	117.38%	173.19%	161.89%	158.49%	158.95%
53	25.50%	27.45%	27.96%	28.42%	74.77%	74.50%	75.28%	77.01%	120.51%	116.25%	115.72%	117.30%	172.60%	161.62%	158.43%	159.00%
54	23.75%	25.78%	26.30%	26.84%	73.42%	73.41%	74.38%	76.30%	119.70%	115.79%	115.49%	117.20%	172.03%	161.38%	158.37%	159.06%
55	21.82%	23.96%	24.48%	25.09%	71.90%	72.27%	73.38%	75.55%	118.88%	115.35%	115.28%	117.06%	171.49%	161.15%	158.31%	159.10%
56	NA	NA	NA	NA	70.26%	70.98%	72.36%	74.74%	118.03%	114.90%	115.01%	116.95%	170.96%	160.96%	158.27%	159.14%
57	NA	NA	NA	NA	68.51%	69.60%	71.24%	73.86%	117.15%	114.46%	114.78%	116.82%	170.45%	160.76%	158.21%	159.15%
58	NA	NA	NA	NA	66.58%	68.09%	70.03%	72.89%	116.22%	114.04%	114.55%	116.69%	169.92%	160.54%	158.12%	159.10%
59	NA	NA	NA	NA	64.39%	66.43%	68.69%	71.81%	115.21%	113.45%	114.19%	116.40%	169.32%	160.27%	157.95%	158.95%
60	NA	NA	NA	NA	61.87%	64.51%	67.14%	70.55%	114.04%	112.83%	113.78%	116.06%	168.61%	159.87%	157.66%	158.68%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 1: Rs. 50,000 to Rs. 74,999																
Deferment: 5																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	48.71%	48.10%	48.03%	48.26%	98.34%	92.96%	90.85%	90.28%	141.38%	130.53%	126.05%	124.27%	194.63%	175.91%	167.93%	164.37%
1	48.79%	48.17%	48.09%	48.34%	98.57%	93.08%	91.02%	90.38%	141.59%	130.63%	126.20%	124.41%	194.92%	176.13%	168.13%	164.57%
2	48.89%	48.25%	48.17%	48.40%	98.75%	93.24%	91.14%	90.50%	141.84%	130.89%	126.43%	124.59%	195.25%	176.39%	168.41%	164.78%
3	49.03%	48.37%	48.28%	48.49%	98.98%	93.47%	91.31%	90.64%	142.21%	131.12%	126.63%	124.80%	195.67%	176.71%	168.65%	165.05%
4	49.06%	48.40%	48.31%	48.50%	99.15%	93.55%	91.37%	90.70%	142.34%	131.29%	126.72%	124.89%	195.85%	176.85%	168.77%	165.17%
5	49.08%	48.39%	48.30%	48.50%	99.17%	93.50%	91.38%	90.71%	142.38%	131.26%	126.75%	124.92%	195.90%	176.89%	168.81%	165.22%
6	49.01%	48.36%	48.27%	48.47%	99.10%	93.55%	91.36%	90.70%	142.37%	131.25%	126.74%	124.92%	195.88%	176.88%	168.81%	165.22%
7	48.95%	48.31%	48.21%	48.42%	99.04%	93.44%	91.33%	90.67%	142.32%	131.21%	126.71%	124.89%	195.81%	176.83%	168.76%	165.18%
8	48.89%	48.26%	48.17%	48.37%	98.97%	93.38%	91.29%	90.62%	142.24%	131.15%	126.67%	124.84%	195.70%	176.75%	168.72%	165.14%
9	48.80%	48.19%	48.11%	48.31%	98.88%	93.31%	91.21%	90.56%	142.13%	131.07%	126.59%	124.82%	195.56%	176.65%	168.64%	165.07%
10	48.72%	48.12%	48.01%	48.22%	98.77%	93.23%	91.13%	90.49%	142.01%	130.97%	126.52%	124.71%	195.41%	176.52%	168.52%	164.98%
11	48.63%	48.05%	47.94%	48.15%	98.66%	93.14%	91.07%	90.42%	141.81%	130.87%	126.43%	124.64%	195.23%	176.39%	168.46%	164.89%
12	48.54%	47.97%	47.86%	48.08%	98.54%	93.05%	90.96%	90.36%	141.68%	130.77%	126.29%	124.56%	195.06%	176.27%	168.36%	164.82%
13	48.46%	47.87%	47.78%	47.98%	98.37%	92.97%	90.89%	90.29%	141.55%	130.62%	126.24%	124.49%	194.90%	176.16%	168.23%	164.75%
14	48.38%	47.80%	47.73%	47.92%	98.27%	92.89%	90.79%	90.23%	141.45%	130.61%	126.17%	124.44%	194.77%	176.06%	168.15%	164.70%
15	48.32%	47.74%	47.66%	47.87%	98.20%	92.83%	90.73%	90.18%	141.37%	130.55%	126.11%	124.41%	194.67%	176.00%	168.11%	164.69%
16	48.26%	47.67%	47.61%	47.81%	98.13%	92.77%	90.69%	90.14%	141.30%	130.44%	126.08%	124.39%	194.60%	175.96%	168.09%	164.69%
17	48.17%	47.64%	47.56%	47.74%	98.08%	92.73%	90.68%	90.11%	141.27%	130.42%	126.08%	124.40%	194.56%	175.94%	168.09%	164.72%
18	48.13%	47.60%	47.52%	47.70%	98.05%	92.72%	90.64%	90.09%	141.25%	130.48%	126.08%	124.41%	194.56%	175.96%	168.12%	164.79%
19	48.08%	47.54%	47.47%	47.64%	98.03%	92.70%	90.62%	90.02%	141.26%	130.49%	126.10%	124.46%	194.59%	175.99%	168.18%	164.86%
20	48.04%	47.51%	47.43%	47.59%	98.02%	92.69%	90.61%	90.02%	141.27%	130.44%	126.13%	124.51%	194.63%	176.05%	168.25%	164.97%
21	48.04%	47.47%	47.38%	47.53%	98.01%	92.68%	90.60%	90.08%	141.30%	130.54%	126.17%	124.59%	194.70%	176.18%	168.40%	165.10%
22	47.99%	47.43%	47.33%	47.45%	98.02%	92.67%	90.60%	90.03%	141.33%	130.58%	126.23%	124.67%	194.78%	176.21%	168.50%	165.25%
23	47.95%	47.38%	47.26%	47.39%	98.01%	92.65%	90.60%	90.10%	141.38%	130.63%	126.30%	124.77%	194.87%	176.31%	168.62%	165.41%
24	47.90%	47.33%	47.16%	47.31%	97.99%	92.66%	90.60%	90.11%	141.43%	130.69%	126.36%	124.87%	194.98%	176.43%	168.73%	165.59%
25	47.85%	47.25%	47.10%	47.19%	97.98%	92.65%	90.61%	90.12%	141.47%	130.68%	126.51%	124.98%	195.08%	176.55%	168.87%	165.77%
26	47.78%	47.18%	46.98%	47.08%	97.96%	92.63%	90.58%	90.13%	141.52%	130.81%	126.59%	125.10%	195.20%	176.69%	169.04%	165.97%
27	47.68%	47.08%	46.84%	46.97%	97.93%	92.60%	90.57%	90.14%	141.56%	130.86%	126.67%	125.22%	195.33%	176.83%	169.21%	166.19%
28	47.60%	46.97%	46.72%	46.82%	97.89%	92.58%	90.58%	90.15%	141.62%	130.94%	126.77%	125.36%	195.45%	176.99%	169.44%	166.41%
29	47.45%	46.80%	46.57%	46.68%	97.85%	92.53%	90.57%	90.16%	141.74%	131.01%	126.86%	125.49%	195.60%	177.15%	169.63%	166.66%
30	47.27%	46.62%	46.42%	46.53%	97.78%	92.51%	90.53%	90.14%	141.72%	131.09%	126.96%	125.64%	195.76%	177.33%	169.80%	166.91%
31	47.10%	46.44%	46.25%	46.36%	97.71%	92.46%	90.53%	90.16%	141.77%	131.18%	127.08%	125.79%	195.92%	177.51%	170.02%	167.18%
32	46.91%	46.25%	46.03%	46.17%	97.62%	92.34%	90.48%	90.16%	141.90%	131.26%	127.25%	125.95%	196.10%	177.71%	170.24%	167.46%
33	46.70%	46.04%	45.78%	45.93%	97.46%	92.29%	90.45%	90.16%	141.96%	131.36%	127.30%	126.11%	196.29%	177.92%	170.49%	167.77%
34	46.46%	45.77%	45.56%	45.68%	97.43%	92.29%	90.43%	90.13%	142.03%	131.51%	127.42%	126.32%	196.49%	178.14%	170.73%	168.09%
35	46.11%	45.49%	45.30%	45.43%	97.31%	92.15%	90.38%	90.11%	142.09%	131.54%	127.60%	126.46%	196.70%	178.36%	171.00%	168.45%
36	45.80%	45.20%	45.00%	45.13%	97.18%	92.07%	90.33%	90.11%	142.10%	131.70%	127.72%	126.65%	196.92%	178.59%	171.27%	168.76%
37	45.43%	44.88%	44.68%	44.78%	96.96%	91.98%	90.26%	90.06%	142.23%	131.73%	127.86%	126.84%	197.13%	178.82%	171.56%	169.16%
38	45.01%	44.48%	44.33%	44.45%	96.80%	91.87%	90.18%	90.04%	142.29%	131.89%	127.99%	127.04%	197.35%	179.06%	171.84%	169.48%
39	44.57%	44.09%	43.93%	44.04%	96.61%	91.74%	90.09%	89.92%	142.34%	131.98%	128.13%	127.27%	197.55%	179.29%	172.13%	169.87%
40	44.05%	43.64%	43.49%	43.60%	96.40%	91.57%	89.97%	89.91%	142.37%	132.04%	128.29%	127.46%	197.73%	179.51%	172.43%	170.28%
41	43.52%	43.16%	43.02%	43.13%	96.07%	91.38%	89.81%	89.82%	142.37%	132.08%	128.40%	127.64%	197.88%	179.71%	172.71%	170.65%
42	42.92%	42.62%	42.48%	42.58%	95.77%	91.11%	89.66%	89.66%	142.33%	132.12%	128.48%	127.82%	197.97%	179.88%	172.96%	171.07%
43	42.26%	42.04%	41.90%	42.00%	95.35%	90.84%	89.38%	89.49%	142.24%	132.11%	128.55%	127.99%	198.01%	180.03%	173.21%	171.40%
44	41.52%	41.35%	41.27%	41.37%	94.93%	90.52%	89.13%	89.32%	142.09%	132.06%	128.59%	128.17%	197.99%	180.12%	173.43%	171.76%
45	40.73%	40.62%	40.52%	40.63%	94.44%	90.14%	88.82%	89.10%	141.80%	131.97%	128.60%	128.28%	197.89%	180.18%	173.61%	172.08%
46	39.82%	39.81%	39.71%	39.85%	93.78%	89.63%	88.40%	88.84%	141.52%	131.76%	128.58%	128.35%	197.71%	180.17%	173.74%	172.37%
47	38.84%	38.94%	38.84%	38.98%	93.04%	89.03%	87.98%	88.47%	141.15%	131.64%	128.51%	128.40%	197.44%	180.12%	173.85%	172.63%
48	37.77%	37.95%	37.87%	38.00%	92.28%	88.44%	87.44%	88.13%	140.65%	131.33%	128.36%	128.46%	197.11%	180.02%	173.92%	172.86%
49	36.59%	36.83%	36.78%	36.90%	91.27%	87.71%	86.91%	87.73%	140.14%	131.05%	128.22%	128.44%	196.70%	179.88%	173.96%	173.05%
50	35.28%	35.64%	35.57%	35.71%	90.32%	86.97%	86.25%	87.23%	139.51%	130.68%	128.06%	128.44%	196.24%	179.71%	173.97%	173.21%
51	33.87%	34.29%	34.22%	34.42%	89.13%	86.09%	85.59%	86.70%	138.84%	130.34%	127.90%	128.41%	195.76%	179.51%	173.98%	173.36%
52	32.21%	32.77%	32.75%	33.02%	88.01%	85.08%	84.87%	86.21%	138.11%	129.92%	127.72%	128.36%	195.26%	179.33%	173.98%	173.50%
53	30.44%	31.13%	31.15%	31.48%	86.66%	84.16%	84.08%	85.67%	137.41%	129.55%	127.48%	128.31%	194.78%	179.16%	173.99%	173.63%
54	28.51%	29.33%	29.38%	29.80%	85.31%	83.11%	83.23%	85.04%	136.77%	129.23%	127.31%	128.21%	194.33%	179.02%	174.01%	173.76%
55	26.39%	27.34%	27.43%	27.96%	83.80%	81.92%	82.44%	84.39%	136.01%	128.81%	127.13%	128.15%	193.91%	178.90%	174.04%	173.88%
56	NA	NA	NA	NA	82.20%	80.76%	81.47%	83.76%	135.31%	128.50%	127.00%	128.08%	193.53%	178.80%	174.08%	173.98%
57	NA	NA	NA	NA	80.45%	79.51%	80.47%	82.97%	134.59%	128.10%	126.77%	127.98%	193.17%	178.70%	174.10%	174.04%
58	NA	NA	NA	NA	78.53%	78.00%	79.37%	82.12%	133.84%	127.77%	126.56%	127.87%	192.79%	178.59%	174.08%	174.05%
59	NA	NA	NA	NA	76.39%	76.40%	78.13%	81.14%	133.02%	127.30%	126.28%	127.61%	192.34%	178.41%	173.97%	173.95%
60	NA	NA	NA	NA	73.92%	74.60%	76.71%	79.98%	132.09%	126.77%	125.91%	127.27%	191.79%	178.09%	173.73%	173.72%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	27.53%	30.40%	32.17%	49.18%	55.19%	58.32%	60.42%	74.80%	79.23%	81.72%	83.68%	108.12%	109.15%	110.22%	111.57%
1	NA	27.58%	30.44%	32.21%	49.27%	55.29%	58.40%	60.50%	74.99%	79.34%	81.84%	83.77%	108.30%	109.29%	110.37%	111.69%
2	NA	27.61%	30.49%	32.26%	49.37%	55.39%	58.48%	60.58%	75.15%	79.47%	81.93%	83.88%	108.51%	109.51%	110.54%	111.83%
3	21.80%	27.71%	30.55%	32.31%	49.54%	55.55%	58.57%	60.68%	75.36%	79.69%	82.11%	84.01%	108.76%	109.72%	110.72%	112.01%
4	21.81%	27.72%	30.56%	32.32%	49.59%	55.59%	58.64%	60.71%	75.45%	79.70%	82.19%	84.08%	108.95%	109.80%	110.80%	112.09%
5	21.80%	27.70%	30.55%	32.31%	49.60%	55.60%	58.63%	60.70%	75.47%	79.78%	82.21%	84.08%	108.98%	109.83%	110.82%	112.11%
6	21.77%	27.67%	30.53%	32.28%	49.58%	55.59%	58.60%	60.71%	75.46%	79.77%	82.20%	84.09%	108.97%	109.82%	110.82%	112.11%
7	21.72%	27.63%	30.49%	32.26%	49.54%	55.56%	58.57%	60.66%	75.42%	79.68%	82.17%	84.04%	108.93%	109.79%	110.79%	112.07%
8	21.67%	27.60%	30.45%	32.22%	49.49%	55.49%	58.53%	60.62%	75.36%	79.63%	82.13%	84.01%	108.78%	109.73%	110.74%	112.03%
9	21.60%	27.53%	30.41%	32.17%	49.42%	55.46%	58.49%	60.60%	75.28%	79.59%	82.08%	83.96%	108.76%	109.66%	110.68%	111.97%
10	21.54%	27.48%	30.34%	32.13%	49.34%	55.34%	58.44%	60.53%	75.20%	79.50%	81.96%	83.90%	108.60%	109.57%	110.61%	111.91%
11	21.47%	27.42%	30.29%	32.08%	49.27%	55.28%	58.38%	60.47%	75.03%	79.43%	81.90%	83.85%	108.46%	109.44%	110.51%	111.84%
12	21.38%	27.37%	30.24%	32.04%	49.20%	55.21%	58.32%	60.42%	75.01%	79.36%	81.83%	83.78%	108.36%	109.34%	110.45%	111.77%
13	21.32%	27.33%	30.20%	31.99%	49.12%	55.15%	58.26%	60.37%	74.87%	79.28%	81.77%	83.73%	108.24%	109.25%	110.35%	111.69%
14	21.27%	27.27%	30.16%	31.94%	49.01%	55.10%	58.21%	60.32%	74.78%	79.22%	81.72%	83.68%	108.15%	109.18%	110.27%	111.64%
15	21.22%	27.24%	30.12%	31.90%	48.92%	55.05%	58.17%	60.27%	74.70%	79.17%	81.67%	83.64%	108.07%	109.12%	110.24%	111.60%
16	21.19%	27.19%	30.09%	31.87%	48.88%	55.02%	58.13%	60.23%	74.65%	79.13%	81.64%	83.61%	108.01%	109.07%	110.19%	111.57%
17	21.16%	27.18%	30.06%	31.84%	48.84%	54.98%	58.10%	60.21%	74.60%	79.09%	81.60%	83.58%	107.96%	109.04%	110.17%	111.56%
18	21.14%	27.14%	30.04%	31.80%	48.81%	54.96%	58.08%	60.18%	74.58%	79.07%	81.59%	83.58%	107.94%	109.03%	110.16%	111.57%
19	21.13%	27.12%	30.00%	31.77%	48.79%	54.94%	58.05%	60.15%	74.56%	79.05%	81.58%	83.57%	107.86%	109.03%	110.17%	111.58%
20	21.11%	27.10%	29.98%	31.73%	48.78%	54.92%	58.03%	60.13%	74.56%	79.06%	81.58%	83.57%	107.87%	109.03%	110.17%	111.60%
21	21.09%	27.07%	29.95%	31.69%	48.77%	54.90%	58.01%	60.11%	74.55%	79.06%	81.58%	83.58%	107.88%	109.05%	110.21%	111.64%
22	21.05%	27.06%	29.92%	31.63%	48.75%	54.89%	57.99%	60.08%	74.55%	79.06%	81.59%	83.59%	107.88%	109.07%	110.23%	111.69%
23	21.05%	27.02%	29.89%	31.58%	48.74%	54.88%	57.98%	60.06%	74.55%	79.05%	81.59%	83.59%	107.90%	109.09%	110.26%	111.75%
24	21.03%	27.00%	29.83%	31.51%	48.73%	54.85%	57.93%	60.03%	74.55%	79.06%	81.59%	83.61%	107.91%	109.11%	110.30%	111.80%
25	20.97%	26.96%	29.79%	31.45%	48.70%	54.81%	57.91%	59.97%	74.54%	79.05%	81.59%	83.62%	108.00%	109.14%	110.33%	111.86%
26	20.94%	26.92%	29.73%	31.35%	48.67%	54.79%	57.87%	59.93%	74.53%	79.05%	81.60%	83.64%	108.01%	109.15%	110.42%	111.93%
27	20.90%	26.85%	29.63%	31.26%	48.63%	54.74%	57.80%	59.90%	74.52%	79.04%	81.59%	83.66%	108.01%	109.18%	110.46%	112.01%
28	20.86%	26.79%	29.55%	31.16%	48.58%	54.70%	57.75%	59.85%	74.49%	79.02%	81.59%	83.66%	108.02%	109.20%	110.51%	112.08%
29	20.78%	26.71%	29.45%	31.06%	48.53%	54.63%	57.70%	59.79%	74.46%	79.00%	81.57%	83.67%	108.01%	109.22%	110.56%	112.16%
30	20.70%	26.62%	29.31%	30.93%	48.46%	54.53%	57.60%	59.70%	74.42%	78.98%	81.57%	83.68%	108.00%	109.23%	110.61%	112.24%
31	20.62%	26.49%	29.18%	30.78%	48.38%	54.45%	57.51%	59.60%	74.35%	78.94%	81.55%	83.69%	107.98%	109.25%	110.65%	112.32%
32	20.52%	26.36%	29.04%	30.62%	48.28%	54.32%	57.40%	59.54%	74.30%	78.90%	81.54%	83.70%	107.90%	109.27%	110.71%	112.41%
33	20.37%	26.21%	28.88%	30.45%	48.13%	54.21%	57.30%	59.43%	74.16%	78.86%	81.52%	83.70%	107.93%	109.29%	110.76%	112.51%
34	20.22%	26.03%	28.69%	30.26%	47.96%	54.09%	57.18%	59.32%	74.15%	78.81%	81.49%	83.70%	107.84%	109.31%	110.79%	112.60%
35	20.06%	25.85%	28.49%	30.05%	47.81%	53.95%	57.06%	59.21%	74.06%	78.69%	81.47%	83.70%	107.80%	109.33%	110.88%	112.70%
36	19.84%	25.66%	28.27%	29.84%	47.64%	53.80%	56.92%	59.08%	73.95%	78.63%	81.44%	83.69%	107.76%	109.36%	110.92%	112.81%
37	19.64%	25.40%	28.02%	29.57%	47.45%	53.63%	56.78%	58.93%	73.78%	78.56%	81.39%	83.68%	107.71%	109.36%	110.97%	112.91%
38	19.38%	25.12%	27.77%	29.28%	47.24%	53.39%	56.58%	58.77%	73.63%	78.48%	81.35%	83.66%	107.65%	109.39%	111.03%	113.01%
39	19.10%	24.85%	27.46%	29.00%	46.92%	53.19%	56.37%	58.56%	73.49%	78.39%	81.28%	83.63%	107.58%	109.39%	111.07%	113.12%
40	18.77%	24.53%	27.13%	28.67%	46.66%	52.97%	56.16%	58.36%	73.31%	78.28%	81.20%	83.59%	107.49%	109.37%	111.10%	113.21%
41	18.40%	24.16%	26.81%	28.29%	46.36%	52.71%	55.93%	58.15%	73.12%	78.15%	81.10%	83.54%	107.40%	109.31%	111.11%	113.29%
42	18.04%	23.81%	26.41%	27.91%	46.01%	52.41%	55.65%	57.90%	72.81%	77.98%	81.00%	83.47%	107.18%	109.24%	111.11%	113.36%
43	17.57%	23.38%	25.99%	27.47%	45.60%	52.07%	55.33%	57.59%	72.55%	77.78%	80.82%	83.37%	106.96%	109.13%	111.07%	113.41%
44	17.09%	22.93%	25.53%	27.00%	45.17%	51.72%	55.00%	57.26%	72.23%	77.51%	80.62%	83.23%	106.68%	108.97%	111.01%	113.43%
45	16.56%	22.43%	25.03%	26.47%	44.67%	51.29%	54.60%	56.91%	71.78%	77.23%	80.40%	83.04%	106.31%	108.76%	110.89%	113.43%
46	15.97%	21.88%	24.48%	25.90%	44.11%	50.82%	54.15%	56.46%	71.34%	76.90%	80.14%	82.86%	105.85%	108.48%	110.74%	113.40%
47	15.34%	21.29%	23.87%	25.25%	43.49%	50.26%	53.65%	56.01%	70.75%	76.45%	79.77%	82.62%	105.31%	108.14%	110.53%	113.33%
48	14.64%	20.67%	23.19%	24.58%	42.80%	49.69%	53.10%	55.46%	70.09%	75.99%	79.42%	82.34%	104.67%	107.78%	110.29%	113.22%
49	13.91%	19.95%	22.49%	23.85%	42.03%	49.02%	52.45%	54.92%	69.43%	75.43%	78.95%	82.03%	103.94%	107.28%	109.99%	113.09%
50	13.03%	19.19%	21.71%	23.03%	41.19%	48.30%	51.82%	54.27%	68.62%	74.88%	78.50%	81.63%	103.13%	106.75%	109.66%	112.94%
51	12.13%	18.37%	20.86%	22.16%	40.30%	47.50%	51.07%	53.60%	67.73%	74.20%	78.01%	81.25%	102.24%	106.18%	109.31%	112.76%
52	11.14%	17.45%	19.92%	21.14%	39.22%	46.64%	50.25%	52.87%	66.77%	73.47%	77.42%	80.80%	101.35%	105.57%	108.94%	112.58%
53	10.07%	16.42%	18.86%	20.07%	38.15%	45.74%	49.39%	52.10%	65.73%	72.78%	76.86%	80.37%	100.28%	104.93%	108.54%	112.40%
54	8.90%	15.32%	17.72%	18.90%	36.97%	44.76%	48.47%	51.27%	64.65%	71.99%	76.21%	79.87%	99.28%	104.27%	108.15%	112.22%
55	7.63%	14.11%	16.45%	17.59%	35.69%	43.68%	47.52%	50.39%	63.50%	71.14%	75.54%	79.42%	98.13%	103.59%	107.75%	112.04%
56	6.49%	12.73%	15.01%	16.13%	34.30%	42.51%	46.47%	49.47%	62.33%	70.27%	74.84%	78.90%	97.01%	102.88%	107.34%	111.86%
57	5.35%	11.18%	13.33%	14.35%	32.76%	41.24%	45.31%	48.42%	60.97%	69.31%	74.17%	78.36%	95.70%	102.15%	106.92%	111.66%
58	4.07%	9.32%	11.36%	12.34%	31.09%	39.86%	44.05%	47.32%	59.53%	68.28%	73.38%	77.76%	94.36%	101.36%	106.46%	111.44%
59	2.61%	7.34%	9.09%	10.09%	29.18%	38.30%	42.66%	46.11%	57.95%	67.15%	72.48%	77.09%	92.91%	100.50%	105.95%	111.14%
60	0.92%	5.54%	6.91%	7.71%	27.05%	36.53%	41.11%	44.77%	56.23%	65.90%	71.48%	76.32%	91.26%	99.51%	105.32%	110.75%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 1																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	31.40%	33.71%	35.19%	58.21%	62.18%	64.32%	65.93%	87.00%	88.63%	89.88%	91.16%	124.00%	121.39%	120.84%	121.28%
1	NA	31.44%	33.74%	35.25%	58.34%	62.27%	64.39%	66.01%	87.22%	88.74%	89.98%	91.25%	124.19%	121.56%	120.99%	121.42%
2	26.80%	31.49%	33.80%	35.30%	58.51%	62.37%	64.51%	66.10%	87.40%	88.91%	90.10%	91.36%	124.43%	121.78%	121.17%	121.58%
3	26.91%	31.58%	33.86%	35.35%	58.68%	62.50%	64.62%	66.20%	87.63%	89.13%	90.26%	91.53%	124.78%	121.99%	121.36%	121.77%
4	26.93%	31.59%	33.88%	35.39%	58.74%	62.55%	64.67%	66.25%	87.72%	89.18%	90.38%	91.59%	124.90%	122.10%	121.44%	121.85%
5	26.91%	31.58%	33.88%	35.36%	58.76%	62.56%	64.67%	66.25%	87.75%	89.22%	90.34%	91.61%	124.93%	122.12%	121.46%	121.88%
6	26.88%	31.55%	33.84%	35.34%	58.72%	62.54%	64.66%	66.22%	87.74%	89.22%	90.34%	91.58%	124.90%	122.12%	121.47%	121.88%
7	26.79%	31.51%	33.81%	35.30%	58.70%	62.52%	64.63%	66.22%	87.70%	89.18%	90.31%	91.61%	124.88%	122.08%	121.43%	121.84%
8	26.73%	31.46%	33.77%	35.26%	58.64%	62.47%	64.59%	66.17%	87.64%	89.11%	90.32%	91.54%	124.80%	122.03%	121.38%	121.80%
9	26.67%	31.42%	33.73%	35.21%	58.57%	62.41%	64.53%	66.12%	87.55%	89.01%	90.23%	91.47%	124.70%	121.94%	121.31%	121.74%
10	26.60%	31.34%	33.68%	35.17%	58.49%	62.35%	64.49%	66.07%	87.46%	88.93%	90.16%	91.41%	124.53%	121.86%	121.24%	121.67%
11	26.53%	31.29%	33.63%	35.09%	58.37%	62.28%	64.42%	66.01%	87.36%	88.86%	90.08%	91.35%	124.40%	121.70%	121.16%	121.59%
12	26.47%	31.23%	33.58%	35.04%	58.25%	62.22%	64.36%	65.94%	87.19%	88.78%	90.01%	91.29%	124.27%	121.67%	121.06%	121.52%
13	26.41%	31.18%	33.53%	34.99%	58.17%	62.15%	64.28%	65.88%	87.16%	88.70%	89.95%	91.24%	124.15%	121.52%	121.01%	121.46%
14	26.35%	31.13%	33.48%	34.95%	58.10%	62.08%	64.25%	65.83%	87.00%	88.63%	89.89%	91.18%	124.06%	121.45%	120.92%	121.41%
15	26.31%	31.09%	33.44%	34.90%	58.04%	62.05%	64.20%	65.78%	86.93%	88.58%	89.85%	91.15%	123.97%	121.39%	120.86%	121.36%
16	26.26%	31.05%	33.38%	34.87%	57.99%	61.97%	64.11%	65.74%	86.87%	88.54%	89.81%	91.12%	123.91%	121.34%	120.84%	121.35%
17	26.25%	31.02%	33.35%	34.83%	57.95%	61.94%	64.07%	65.71%	86.84%	88.50%	89.78%	91.10%	123.87%	121.32%	120.85%	121.34%
18	26.22%	30.97%	33.32%	34.78%	57.92%	61.94%	64.05%	65.69%	86.81%	88.48%	89.77%	91.09%	123.85%	121.30%	120.81%	121.35%
19	26.20%	30.97%	33.29%	34.75%	57.90%	61.89%	64.02%	65.65%	86.79%	88.48%	89.76%	91.09%	123.85%	121.31%	120.82%	121.38%
20	26.19%	30.92%	33.26%	34.71%	57.88%	61.87%	64.01%	65.64%	86.79%	88.47%	89.77%	91.10%	123.85%	121.33%	120.85%	121.42%
21	26.17%	30.90%	33.22%	34.67%	57.88%	61.83%	63.99%	65.62%	86.79%	88.48%	89.78%	91.12%	123.87%	121.34%	120.88%	121.47%
22	26.16%	30.87%	33.19%	34.63%	57.86%	61.83%	63.97%	65.60%	86.79%	88.49%	89.78%	91.14%	123.89%	121.38%	120.96%	121.53%
23	26.13%	30.84%	33.14%	34.56%	57.84%	61.79%	63.94%	65.57%	86.80%	88.50%	89.80%	91.16%	123.92%	121.41%	121.01%	121.61%
24	26.07%	30.81%	33.09%	34.48%	57.83%	61.77%	63.92%	65.55%	86.81%	88.50%	89.81%	91.19%	123.94%	121.44%	121.02%	121.69%
25	26.04%	30.77%	33.02%	34.41%	57.81%	61.75%	63.89%	65.52%	86.80%	88.51%	89.82%	91.22%	123.97%	121.49%	121.11%	121.78%
26	26.00%	30.71%	32.95%	34.32%	57.78%	61.71%	63.85%	65.48%	86.80%	88.51%	89.84%	91.25%	124.00%	121.52%	121.15%	121.87%
27	25.94%	30.65%	32.86%	34.23%	57.74%	61.69%	63.80%	65.44%	86.79%	88.51%	89.86%	91.29%	124.03%	121.57%	121.22%	121.97%
28	25.88%	30.57%	32.77%	34.11%	57.69%	61.64%	63.75%	65.37%	86.78%	88.51%	89.87%	91.32%	124.01%	121.61%	121.30%	122.06%
29	25.80%	30.49%	32.67%	33.98%	57.63%	61.56%	63.69%	65.31%	86.75%	88.50%	89.87%	91.35%	124.06%	121.71%	121.37%	122.17%
30	25.70%	30.37%	32.54%	33.85%	57.56%	61.48%	63.62%	65.23%	86.72%	88.48%	89.89%	91.40%	124.07%	121.76%	121.45%	122.29%
31	25.58%	30.24%	32.39%	33.71%	57.47%	61.40%	63.54%	65.18%	86.68%	88.47%	89.89%	91.43%	124.06%	121.74%	121.53%	122.41%
32	25.47%	30.10%	32.22%	33.54%	57.32%	61.31%	63.46%	65.09%	86.63%	88.45%	89.91%	91.45%	124.11%	121.86%	121.61%	122.53%
33	25.33%	29.91%	32.03%	33.35%	57.18%	61.20%	63.35%	65.00%	86.57%	88.43%	89.91%	91.49%	124.12%	121.85%	121.71%	122.67%
34	25.18%	29.74%	31.84%	33.15%	57.04%	61.08%	63.23%	64.92%	86.51%	88.41%	89.92%	91.54%	124.13%	121.98%	121.84%	122.80%
35	24.96%	29.55%	31.64%	32.93%	56.89%	60.92%	63.11%	64.82%	86.44%	88.38%	89.92%	91.56%	124.15%	122.04%	121.90%	122.94%
36	24.71%	29.30%	31.39%	32.70%	56.72%	60.73%	62.96%	64.70%	86.36%	88.35%	89.92%	91.59%	124.13%	122.10%	122.00%	123.08%
37	24.49%	29.05%	31.14%	32.42%	56.45%	60.58%	62.82%	64.57%	86.27%	88.31%	89.92%	91.62%	124.14%	122.16%	122.10%	123.23%
38	24.22%	28.75%	30.85%	32.13%	56.24%	60.40%	62.66%	64.40%	86.10%	88.26%	89.91%	91.66%	124.14%	122.21%	122.20%	123.39%
39	23.89%	28.46%	30.56%	31.81%	56.00%	60.21%	62.48%	64.23%	86.05%	88.21%	89.89%	91.68%	124.14%	122.26%	122.28%	123.54%
40	23.52%	28.10%	30.20%	31.47%	55.73%	59.96%	62.26%	64.02%	85.84%	88.11%	89.85%	91.69%	124.10%	122.30%	122.36%	123.68%
41	23.13%	27.72%	29.82%	31.06%	55.36%	59.70%	62.01%	63.81%	85.68%	88.04%	89.81%	91.69%	124.04%	122.29%	122.43%	123.82%
42	22.67%	27.32%	29.42%	30.66%	55.03%	59.41%	61.75%	63.58%	85.48%	87.91%	89.74%	91.67%	123.94%	122.29%	122.48%	123.96%
43	22.23%	26.86%	28.96%	30.19%	54.67%	59.10%	61.47%	63.30%	85.17%	87.70%	89.63%	91.63%	123.79%	122.24%	122.49%	124.06%
44	21.65%	26.40%	28.50%	29.69%	54.17%	58.71%	61.14%	62.96%	84.88%	87.49%	89.46%	91.56%	123.56%	122.11%	122.48%	124.15%
45	21.09%	25.83%	27.92%	29.12%	53.71%	58.29%	60.72%	62.62%	84.51%	87.23%	89.27%	91.46%	123.26%	121.96%	122.44%	124.22%
46	20.45%	25.26%	27.34%	28.50%	53.10%	57.77%	60.29%	62.18%	84.10%	86.94%	89.05%	91.31%	122.87%	121.76%	122.35%	124.25%
47	19.76%	24.62%	26.69%	27.83%	52.50%	57.24%	59.76%	61.74%	83.53%	86.52%	88.78%	91.13%	122.40%	121.52%	122.21%	124.25%
48	19.01%	23.89%	25.96%	27.10%	51.75%	56.63%	59.20%	61.20%	82.95%	86.10%	88.41%	90.92%	121.81%	121.15%	122.05%	124.23%
49	18.19%	23.14%	25.19%	26.30%	50.93%	55.97%	58.57%	60.66%	82.22%	85.56%	88.05%	90.68%	121.16%	120.77%	121.84%	124.17%
50	17.32%	22.31%	24.34%	25.43%	50.03%	55.20%	57.86%	60.04%	81.42%	84.97%	87.63%	90.39%	120.42%	120.34%	121.60%	124.10%
51	16.32%	21.43%	23.41%	24.46%	49.08%	54.36%	57.13%	59.39%	80.55%	84.39%	87.16%	90.07%	119.63%	119.89%	121.35%	124.01%
52	15.23%	20.41%	22.37%	23.39%	48.03%	53.47%	56.31%	58.65%	79.63%	83.77%	86.68%	89.74%	118.78%	119.41%	121.09%	123.91%
53	14.05%	19.31%	21.25%	22.24%	46.92%	52.50%	55.46%	57.87%	78.65%	83.05%	86.13%	89.41%	117.88%	118.92%	120.83%	123.82%
54	12.78%	18.07%	19.98%	20.99%	45.66%	51.48%	54.53%	57.04%	77.56%	82.30%	85.62%	89.03%	116.96%	118.43%	120.58%	123.73%
55	11.37%	16.73%	18.60%	19.60%	44.32%	50.40%	53.54%	56.20%	76.44%	81.53%	85.04%	88.66%	116.03%	117.93%	120.33%	123.65%
56	9.77%	15.23%	17.05%	18.04%	42.90%	49.20%	52.50%	55.27%	75.26%	80.78%	84.50%	88.28%	115.05%	117.44%	120.09%	123.57%
57	8.15%	13.53%	15.28%	16.16%	41.34%	47.89%	51.32%	54.27%	74.01%	79.93%	83.87%	87.89%	114.03%	116.94%	119.85%	123.46%
58	6.71%	11.50%	13.09%	14.00%	39.55%	46.46%	50.05%	53.18%	72.67%	78.96%	83.19%	87.47%	112.93%	116.41%	119.59%	123.33%
59	5.07%	9.11%	10.62%	11.56%	37.62%	44.87%	48.66%	52.00%	71.23%	77.96%	82.52%	86.91%	111.72%	115.82%	119.28%	123.14%
60	3.13%	7.03%	8.10%	8.89%	35.39%	43.05%	47.10%	50.66%	69.49%	76.78%	81.69%	86.26%	110.33%	115.14%	118.90%	122.84%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 2																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	35.48%	37.25%	38.46%	67.93%	69.61%	70.74%	71.81%	100.04%	98.69%	98.57%	99.19%	140.91%	134.48%	132.16%	131.69%
1	32.13%	35.53%	37.30%	38.49%	68.02%	69.71%	70.83%	71.93%	100.21%	98.83%	98.68%	99.30%	141.14%	134.66%	132.33%	131.85%
2	32.21%	35.61%	37.35%	38.54%	68.19%	69.82%	70.93%	72.02%	100.40%	98.99%	98.82%	99.42%	141.46%	134.91%	132.50%	132.01%
3	32.33%	35.68%	37.43%	38.61%	68.37%	69.96%	71.07%	72.14%	100.72%	99.18%	99.05%	99.57%	141.76%	135.15%	132.73%	132.21%
4	32.34%	35.72%	37.45%	38.63%	68.44%	70.02%	71.12%	72.18%	100.83%	99.32%	99.12%	99.65%	141.89%	135.25%	132.83%	132.30%
5	32.34%	35.69%	37.44%	38.61%	68.45%	70.05%	71.13%	72.19%	100.86%	99.29%	99.14%	99.66%	141.93%	135.27%	132.86%	132.34%
6	32.28%	35.66%	37.41%	38.59%	68.44%	70.02%	71.12%	72.17%	100.85%	99.34%	99.13%	99.66%	141.92%	135.26%	132.85%	132.33%
7	32.24%	35.62%	37.38%	38.55%	68.39%	69.98%	71.09%	72.15%	100.81%	99.24%	99.10%	99.63%	141.87%	135.23%	132.82%	132.30%
8	32.17%	35.58%	37.34%	38.52%	68.34%	69.94%	71.05%	72.10%	100.75%	99.20%	99.06%	99.60%	141.79%	135.17%	132.76%	132.26%
9	32.11%	35.53%	37.29%	38.47%	68.27%	69.88%	70.99%	72.06%	100.65%	99.12%	99.00%	99.54%	141.69%	135.09%	132.69%	132.19%
10	32.04%	35.47%	37.22%	38.41%	68.18%	69.81%	70.93%	72.01%	100.49%	99.05%	98.88%	99.49%	141.57%	135.00%	132.60%	132.12%
11	31.97%	35.41%	37.16%	38.36%	68.10%	69.74%	70.87%	71.92%	100.38%	98.96%	98.84%	99.43%	141.36%	134.89%	132.51%	132.05%
12	31.90%	35.35%	37.12%	38.30%	68.00%	69.67%	70.80%	71.88%	100.27%	98.89%	98.79%	99.35%	141.30%	134.74%	132.42%	131.97%
13	31.83%	35.29%	37.07%	38.25%	67.85%	69.60%	70.74%	71.77%	100.24%	98.80%	98.67%	99.30%	141.11%	134.64%	132.34%	131.90%
14	31.77%	35.25%	37.00%	38.20%	67.84%	69.52%	70.65%	71.72%	100.14%	98.73%	98.63%	99.25%	141.01%	134.57%	132.27%	131.86%
15	31.69%	35.19%	36.95%	38.15%	67.77%	69.46%	70.58%	71.67%	100.00%	98.67%	98.58%	99.21%	140.93%	134.51%	132.23%	131.82%
16	31.65%	35.17%	36.91%	38.09%	67.72%	69.44%	70.53%	71.62%	99.94%	98.63%	98.53%	99.19%	140.86%	134.45%	132.19%	131.80%
17	31.62%	35.13%	36.87%	38.04%	67.61%	69.40%	70.50%	71.60%	99.90%	98.60%	98.52%	99.16%	140.79%	134.44%	132.18%	131.82%
18	31.59%	35.10%	36.82%	37.98%	67.60%	69.34%	70.48%	71.57%	99.88%	98.59%	98.51%	99.15%	140.77%	134.44%	132.18%	131.82%
19	31.57%	35.08%	36.78%	37.96%	67.56%	69.32%	70.46%	71.54%	99.86%	98.58%	98.50%	99.17%	140.81%	134.44%	132.20%	131.88%
20	31.54%	35.03%	36.76%	37.90%	67.56%	69.27%	70.44%	71.52%	99.86%	98.59%	98.51%	99.21%	140.82%	134.47%	132.24%	131.92%
21	31.52%	35.01%	36.71%	37.84%	67.53%	69.28%	70.43%	71.51%	99.87%	98.59%	98.54%	99.24%	140.85%	134.49%	132.28%	131.99%
22	31.47%	34.97%	36.67%	37.79%	67.51%	69.25%	70.40%	71.49%	99.88%	98.62%	98.55%	99.27%	140.88%	134.54%	132.34%	132.07%
23	31.47%	34.96%	36.63%	37.73%	67.50%	69.25%	70.38%	71.47%	99.89%	98.63%	98.57%	99.31%	140.89%	134.59%	132.40%	132.16%
24	31.41%	34.89%	36.57%	37.66%	67.49%	69.23%	70.36%	71.45%	99.91%	98.64%	98.60%	99.36%	140.97%	134.63%	132.48%	132.26%
25	31.37%	34.84%	36.51%	37.59%	67.46%	69.19%	70.33%	71.43%	99.92%	98.66%	98.65%	99.40%	141.01%	134.69%	132.57%	132.37%
26	31.32%	34.78%	36.43%	37.50%	67.43%	69.15%	70.29%	71.39%	99.92%	98.68%	98.66%	99.46%	141.05%	134.75%	132.65%	132.48%
27	31.27%	34.70%	36.34%	37.40%	67.39%	69.11%	70.25%	71.36%	99.92%	98.69%	98.69%	99.51%	141.09%	134.82%	132.74%	132.61%
28	31.20%	34.60%	36.24%	37.29%	67.34%	69.06%	70.21%	71.33%	99.93%	98.71%	98.73%	99.58%	141.13%	134.88%	132.84%	132.74%
29	31.11%	34.51%	36.13%	37.14%	67.29%	69.00%	70.15%	71.29%	99.94%	98.72%	98.76%	99.63%	141.17%	134.94%	132.94%	132.88%
30	31.02%	34.38%	35.97%	37.00%	67.21%	68.93%	70.09%	71.24%	99.89%	98.74%	98.80%	99.70%	141.22%	135.08%	133.05%	133.02%
31	30.91%	34.25%	35.82%	36.82%	67.11%	68.85%	70.02%	71.18%	99.87%	98.74%	98.86%	99.77%	141.26%	135.16%	133.17%	133.17%
32	30.78%	34.10%	35.64%	36.66%	67.02%	68.77%	69.95%	71.11%	99.85%	98.75%	98.90%	99.83%	141.38%	135.24%	133.29%	133.32%
33	30.59%	33.93%	35.45%	36.47%	66.90%	68.66%	69.86%	71.05%	99.81%	98.76%	98.94%	99.90%	141.43%	135.31%	133.41%	133.49%
34	30.37%	33.68%	35.26%	36.28%	66.77%	68.55%	69.77%	70.98%	99.78%	98.77%	99.02%	99.98%	141.49%	135.41%	133.54%	133.66%
35	30.17%	33.47%	35.01%	36.03%	66.54%	68.42%	69.61%	70.86%	99.74%	98.78%	99.02%	100.06%	141.55%	135.51%	133.67%	133.84%
36	29.93%	33.23%	34.74%	35.76%	66.37%	68.22%	69.52%	70.76%	99.70%	98.79%	99.10%	100.13%	141.62%	135.61%	133.81%	134.03%
37	29.65%	32.94%	34.48%	35.49%	66.19%	68.09%	69.38%	70.62%	99.65%	98.79%	99.10%	100.21%	141.68%	135.72%	133.95%	134.22%
38	29.31%	32.62%	34.20%	35.19%	65.98%	67.91%	69.22%	70.49%	99.59%	98.79%	99.14%	100.30%	141.74%	135.81%	134.09%	134.42%
39	28.99%	32.31%	33.85%	34.85%	65.67%	67.73%	69.06%	70.35%	99.52%	98.78%	99.16%	100.36%	141.74%	135.95%	134.22%	134.62%
40	28.59%	31.93%	33.49%	34.48%	65.41%	67.52%	68.87%	70.18%	99.43%	98.76%	99.18%	100.43%	141.76%	136.02%	134.35%	134.82%
41	28.15%	31.53%	33.10%	34.07%	65.12%	67.22%	68.64%	70.00%	99.24%	98.67%	99.17%	100.49%	141.77%	136.07%	134.46%	135.02%
42	27.67%	31.11%	32.65%	33.62%	64.72%	66.96%	68.37%	69.75%	99.09%	98.58%	99.15%	100.53%	141.76%	136.10%	134.56%	135.20%
43	27.15%	30.60%	32.20%	33.13%	64.35%	66.64%	68.09%	69.50%	98.88%	98.45%	99.10%	100.55%	141.67%	136.09%	134.62%	135.37%
44	26.57%	30.11%	31.64%	32.58%	63.93%	66.24%	67.77%	69.20%	98.62%	98.31%	99.01%	100.55%	141.45%	136.04%	134.67%	135.52%
45	25.96%	29.50%	31.07%	31.99%	63.37%	65.83%	67.37%	68.88%	98.30%	98.11%	98.91%	100.52%	141.20%	135.89%	134.67%	135.64%
46	25.24%	28.87%	30.43%	31.33%	62.83%	65.38%	66.93%	68.45%	97.84%	97.80%	98.72%	100.46%	140.94%	135.75%	134.63%	135.73%
47	24.50%	28.19%	29.70%	30.61%	62.13%	64.79%	66.40%	68.04%	97.36%	97.47%	98.51%	100.37%	140.47%	135.55%	134.59%	135.79%
48	23.65%	27.41%	28.95%	29.83%	61.37%	64.13%	65.87%	67.51%	96.74%	97.07%	98.26%	100.24%	139.97%	135.25%	134.45%	135.83%
49	22.78%	26.55%	28.13%	28.98%	60.50%	63.48%	65.22%	66.99%	96.04%	96.63%	97.96%	100.09%	139.39%	134.94%	134.31%	135.83%
50	21.81%	25.64%	27.18%	28.02%	59.57%	62.69%	64.54%	66.37%	95.33%	96.12%	97.62%	99.91%	138.74%	134.59%	134.13%	135.82%
51	20.76%	24.65%	26.18%	26.99%	58.56%	61.83%	63.80%	65.73%	94.48%	95.56%	97.25%	99.71%	138.05%	134.22%	133.95%	135.78%
52	19.57%	23.58%	25.05%	25.85%	57.48%	60.91%	62.98%	65.04%	93.59%	94.98%	96.87%	99.50%	137.32%	133.82%	133.75%	135.75%
53	18.26%	22.35%	23.80%	24.62%	56.32%	59.92%	62.09%	64.28%	92.64%	94.39%	96.47%	99.29%	136.58%	133.44%	133.57%	135.71%
54	16.86%	21.01%	22.45%	23.28%	55.05%	58.87%	61.17%	63.48%	91.66%	93.71%	96.06%	99.08%	135.81%	133.05%	133.39%	135.68%
55	15.34%	19.55%	20.95%	21.80%	53.68%	57.76%	60.21%	62.71%	90.64%	93.04%	95.64%	98.87%	135.06%	132.68%	133.23%	135.65%
56	13.62%	17.90%	19.28%	20.15%	52.19%	56.59%	59.15%	61.77%	89.59%	92.36%	95.23%	98.65%	134.31%	132.33%	133.07%	135.61%
57	11.63%	16.04%	17.37%	18.17%	50.58%	55.25%	58.05%	60.83%	88.37%	91.65%	94.79%	98.41%	133.55%	131.98%	132.92%	135.55%
58	9.53%	13.83%	15.01%	15.86%	48.79%	53.78%	56.75%	59.78%	87.12%	90.89%	94.32%	98.15%	132.75%	131.61%	132.74%	135.45%
59	7.71%	11.18%	12.29%	13.24%	46.77%	52.17%	55.38%	58.63%	85.76%	90.03%	93.79%	97.84%	131.88%	131.19%	132.50%	135.28%
60	5.52%	8.64%	9.44%	10.29%	44.50%	50.37%	53.84%	57.34%	84.24%	89.06%	93.17%	97.42%	130.89%	130.69%	132.17%	135.00%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 3																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	37.83%	39.90%	41.05%	41.92%	78.25%	77.53%	77.62%	78.13%	113.98%	109.42%	107.95%	107.74%	159.00%	148.47%	144.29%	142.84%
1	37.88%	39.95%	41.09%	41.98%	78.37%	77.69%	77.71%	78.24%	114.15%	109.56%	108.07%	107.87%	159.30%	148.69%	144.46%	142.99%
2	37.96%	40.02%	41.15%	42.04%	78.53%	77.81%	77.82%	78.37%	114.44%	109.79%	108.21%	108.01%	159.54%	148.89%	144.65%	143.17%
3	38.08%	40.12%	41.23%	42.11%	78.73%	77.96%	77.96%	78.47%	114.71%	110.00%	108.40%	108.16%	159.96%	149.21%	144.90%	143.40%
4	38.15%	40.14%	41.25%	42.13%	78.81%	78.03%	78.03%	78.54%	114.82%	110.09%	108.47%	108.29%	160.10%	149.29%	145.00%	143.51%
5	38.13%	40.13%	41.24%	42.12%	78.83%	78.05%	78.02%	78.55%	114.86%	110.12%	108.49%	108.30%	160.14%	149.33%	145.03%	143.54%
6	38.06%	40.10%	41.22%	42.09%	78.81%	78.04%	78.03%	78.54%	114.85%	110.10%	108.49%	108.31%	160.13%	149.32%	145.02%	143.53%
7	38.03%	40.06%	41.17%	42.04%	78.79%	77.98%	77.98%	78.51%	114.81%	110.07%	108.46%	108.23%	160.08%	149.31%	145.00%	143.51%
8	37.94%	40.00%	41.13%	42.00%	78.71%	77.95%	77.95%	78.45%	114.73%	110.01%	108.41%	108.25%	159.99%	149.24%	144.94%	143.46%
9	37.87%	39.96%	41.08%	41.96%	78.64%	77.89%	77.90%	78.42%	114.64%	109.95%	108.36%	108.13%	159.81%	149.16%	144.86%	143.39%
10	37.80%	39.89%	41.02%	41.90%	78.55%	77.79%	77.83%	78.33%	114.53%	109.86%	108.29%	108.07%	159.68%	149.00%	144.77%	143.32%
11	37.73%	39.83%	40.95%	41.84%	78.44%	77.74%	77.74%	78.24%	114.42%	109.77%	108.21%	108.01%	159.54%	148.89%	144.68%	143.24%
12	37.65%	39.77%	40.91%	41.76%	78.35%	77.60%	77.68%	78.17%	114.30%	109.69%	108.14%	107.94%	159.37%	148.77%	144.58%	143.17%
13	37.57%	39.69%	40.85%	41.70%	78.25%	77.53%	77.61%	78.11%	114.19%	109.60%	108.01%	107.89%	159.28%	148.67%	144.50%	143.10%
14	37.50%	39.65%	40.77%	41.62%	78.10%	77.48%	77.55%	78.06%	114.02%	109.53%	108.01%	107.84%	159.16%	148.58%	144.44%	143.05%
15	37.46%	39.58%	40.73%	41.59%	78.10%	77.41%	77.50%	78.01%	113.95%	109.47%	107.96%	107.80%	159.08%	148.51%	144.38%	143.02%
16	37.41%	39.56%	40.68%	41.53%	77.98%	77.36%	77.44%	77.98%	113.90%	109.43%	107.93%	107.78%	158.94%	148.47%	144.36%	143.01%
17	37.38%	39.49%	40.64%	41.47%	77.93%	77.32%	77.42%	77.93%	113.85%	109.41%	107.88%	107.77%	158.90%	148.49%	144.34%	143.02%
18	37.33%	39.46%	40.60%	41.43%	77.90%	77.30%	77.40%	77.92%	113.83%	109.33%	107.85%	107.79%	158.90%	148.45%	144.36%	143.05%
19	37.32%	39.41%	40.56%	41.39%	77.95%	77.27%	77.38%	77.89%	113.82%	109.33%	107.85%	107.81%	158.89%	148.47%	144.39%	143.11%
20	37.28%	39.38%	40.52%	41.33%	77.86%	77.26%	77.34%	77.87%	113.83%	109.40%	107.87%	107.83%	158.92%	148.50%	144.43%	143.18%
21	37.28%	39.35%	40.48%	41.29%	77.92%	77.24%	77.34%	77.86%	113.84%	109.42%	107.96%	107.87%	158.96%	148.55%	144.50%	143.27%
22	37.22%	39.31%	40.42%	41.23%	77.84%	77.23%	77.33%	77.85%	113.86%	109.38%	107.93%	107.93%	159.01%	148.60%	144.58%	143.37%
23	37.19%	39.27%	40.36%	41.17%	77.83%	77.22%	77.29%	77.84%	113.88%	109.41%	108.03%	107.97%	159.13%	148.67%	144.65%	143.47%
24	37.15%	39.23%	40.31%	41.08%	77.88%	77.20%	77.29%	77.83%	113.91%	109.50%	108.01%	108.05%	159.19%	148.74%	144.75%	143.60%
25	37.11%	39.18%	40.24%	41.01%	77.86%	77.17%	77.27%	77.81%	113.93%	109.46%	108.06%	108.10%	159.25%	148.82%	144.85%	143.73%
26	37.05%	39.11%	40.15%	40.92%	77.76%	77.15%	77.25%	77.80%	113.95%	109.56%	108.16%	108.20%	159.31%	148.90%	144.96%	143.87%
27	36.95%	39.03%	40.05%	40.79%	77.73%	77.12%	77.21%	77.77%	113.96%	109.53%	108.21%	108.25%	159.38%	149.00%	145.08%	144.01%
28	36.89%	38.94%	39.95%	40.67%	77.68%	77.06%	77.17%	77.75%	113.99%	109.63%	108.27%	108.39%	159.44%	149.14%	145.20%	144.18%
29	36.79%	38.83%	39.81%	40.54%	77.62%	76.99%	77.07%	77.73%	113.99%	109.66%	108.33%	108.48%	159.48%	149.24%	145.33%	144.34%
30	36.67%	38.70%	39.65%	40.37%	77.55%	76.95%	77.08%	77.69%	113.99%	109.69%	108.39%	108.57%	159.58%	149.34%	145.48%	144.52%
31	36.55%	38.53%	39.47%	40.22%	77.46%	76.88%	76.97%	77.65%	114.01%	109.73%	108.45%	108.66%	159.65%	149.42%	145.62%	144.74%
32	36.40%	38.35%	39.30%	40.04%	77.37%	76.73%	76.91%	77.61%	114.00%	109.77%	108.52%	108.75%	159.75%	149.56%	145.77%	144.90%
33	36.19%	38.15%	39.11%	39.83%	77.23%	76.64%	76.85%	77.54%	114.00%	109.80%	108.58%	108.85%	159.84%	149.68%	145.92%	145.10%
34	35.95%	37.94%	38.90%	39.59%	77.12%	76.54%	76.76%	77.50%	114.01%	109.85%	108.66%	108.95%	159.94%	149.81%	146.09%	145.31%
35	35.73%	37.71%	38.65%	39.36%	76.97%	76.43%	76.67%	77.43%	114.01%	109.89%	108.72%	109.06%	160.11%	149.94%	146.26%	145.53%
36	35.46%	37.42%	38.38%	39.11%	76.76%	76.31%	76.57%	77.33%	114.00%	109.93%	108.80%	109.18%	160.22%	150.13%	146.45%	145.77%
37	35.11%	37.11%	38.10%	38.81%	76.56%	76.18%	76.47%	77.26%	114.01%	109.97%	108.87%	109.29%	160.33%	150.24%	146.63%	146.01%
38	34.79%	36.80%	37.78%	38.47%	76.37%	76.03%	76.34%	77.10%	113.99%	110.01%	108.94%	109.45%	160.44%	150.37%	146.81%	146.26%
39	34.42%	36.44%	37.43%	38.14%	76.07%	75.86%	76.20%	77.00%	113.97%	110.03%	109.01%	109.56%	160.50%	150.51%	146.99%	146.52%
40	33.96%	36.05%	37.05%	37.74%	75.83%	75.60%	75.97%	76.85%	113.93%	110.04%	109.06%	109.67%	160.59%	150.64%	147.17%	146.77%
41	33.53%	35.63%	36.62%	37.30%	75.55%	75.38%	75.78%	76.68%	113.87%	110.04%	109.10%	109.76%	160.62%	150.73%	147.33%	147.02%
42	32.98%	35.15%	36.16%	36.83%	75.23%	75.13%	75.56%	76.49%	113.76%	110.00%	109.12%	109.85%	160.65%	150.86%	147.48%	147.27%
43	32.44%	34.65%	35.64%	36.30%	74.87%	74.84%	75.29%	76.28%	113.61%	109.94%	109.12%	109.92%	160.61%	150.85%	147.61%	147.51%
44	31.80%	34.07%	35.09%	35.74%	74.37%	74.43%	75.00%	75.97%	113.34%	109.83%	109.08%	109.98%	160.50%	150.85%	147.71%	147.71%
45	31.13%	33.46%	34.45%	35.11%	73.81%	74.02%	74.60%	75.68%	113.04%	109.61%	109.01%	110.00%	160.27%	150.79%	147.77%	147.90%
46	30.41%	32.79%	33.76%	34.40%	73.26%	73.51%	74.19%	75.32%	112.72%	109.41%	108.91%	110.01%	160.00%	150.68%	147.79%	148.06%
47	29.57%	32.01%	33.02%	33.64%	72.55%	72.98%	73.68%	74.92%	112.23%	109.12%	108.76%	109.96%	159.64%	150.53%	147.78%	148.19%
48	28.67%	31.17%	32.18%	32.81%	71.83%	72.33%	73.16%	74.46%	111.66%	108.79%	108.59%	109.90%	159.22%	150.32%	147.73%	148.28%
49	27.68%	30.24%	31.26%	31.93%	70.87%	71.60%	72.52%	73.91%	111.08%	108.41%	108.33%	109.85%	158.70%	150.07%	147.64%	148.34%
50	26.62%	29.25%	30.26%	30.90%	69.99%	70.87%	71.81%	73.37%	110.37%	107.98%	108.07%	109.71%	158.14%	149.78%	147.53%	148.39%
51	25.47%	28.18%	29.20%	29.77%	68.86%	70.00%	71.12%	72.75%	109.59%	107.51%	107.83%	109.58%	157.53%	149.48%	147.42%	148.42%
52	24.19%	27.03%	27.97%	28.56%	67.74%	69.06%	70.32%	72.13%	108.78%	107.03%	107.51%	109.46%	156.89%	149.17%	147.29%	148.44%
53	22.75%	25.66%	26.60%	27.25%	66.54%	68.07%	69.46%	71.42%	107.93%	106.53%	107.22%	109.35%	156.24%	148.86%	147.18%	148.45%
54	21.20%	24.19%	25.15%	25.81%	65.27%	67.02%	68.56%	70.67%	107.06%	106.02%	106.98%	109.24%	155.62%	148.56%	147.07%	148.48%
55	19.51%	22.57%	23.52%	24.25%	63.86%	65.88%	67.60%	69.95%	106.15%	105.52%	106.66%	109.08%	155.00%	148.28%	146.98%	148.50%
56	17.63%	20.79%	21.73%	22.50%	62.33%	64.64%	66.59%	69.13%	105.23%	105.00%	106.42%	108.95%	154.40%	148.03%	146.89%	148.50%
57	15.46%	18.74%	19.67%	20.43%	60.68%	63.37%	65.53%	68.20%	104.24%	104.48%	106.10%	108.81%	153.81%	147.78%	146.80%	148.49%
58	13.01%	16.34%	17.13%	18.00%	58.87%	61.91%	64.30%	67.23%	103.18%	103.92%	105.81%	108.63%	153.20%	147.52%	146.69%	148.43%
59	10.51%	13.42%	14.19%	15.18%	56.84%	60.31%	62.98%	66.14%	102.02%	103.31%	105.46%	108.41%	152.54%	147.21%	146.51%	148.28%
60	8.10%	10.40%	10.96%	11.98%	54.51%	58.51%	61.48%	64.89%	100.68%	102.62%	105.05%	108.09%	151.77%	146.82%	146.23%	148.02%



Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 4																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	43.98%	44.60%	45.08%	45.67%	89.21%	86.09%	85.00%	84.95%	128.84%	120.95%	117.90%	116.93%	178.33%	163.43%	157.28%	154.74%
1	44.05%	44.66%	45.15%	45.70%	89.43%	86.14%	85.10%	85.04%	129.04%	121.10%	118.07%	117.05%	178.60%	163.64%	157.46%	154.96%
2	44.14%	44.73%	45.21%	45.77%	89.60%	86.33%	85.21%	85.14%	129.34%	121.28%	118.23%	117.21%	178.91%	163.89%	157.67%	155.14%
3	44.27%	44.83%	45.32%	45.85%	89.81%	86.51%	85.36%	85.28%	129.63%	121.57%	118.42%	117.44%	179.29%	164.18%	157.98%	155.36%
4	44.30%	44.86%	45.34%	45.87%	89.90%	86.57%	85.45%	85.35%	129.75%	121.67%	118.51%	117.51%	179.53%	164.31%	158.04%	155.47%
5	44.29%	44.85%	45.32%	45.86%	89.92%	86.59%	85.49%	85.35%	129.78%	121.68%	118.53%	117.54%	179.58%	164.36%	158.08%	155.52%
6	44.25%	44.82%	45.30%	45.83%	89.90%	86.58%	85.42%	85.33%	129.77%	121.69%	118.52%	117.54%	179.56%	164.35%	158.08%	155.51%
7	44.19%	44.78%	45.23%	45.79%	89.86%	86.54%	85.41%	85.30%	129.72%	121.65%	118.49%	117.49%	179.43%	164.30%	158.05%	155.48%
8	44.13%	44.72%	45.18%	45.74%	89.79%	86.49%	85.36%	85.26%	129.66%	121.53%	118.45%	117.47%	179.33%	164.22%	158.03%	155.43%
9	44.04%	44.67%	45.13%	45.69%	89.71%	86.42%	85.28%	85.21%	129.55%	121.52%	118.38%	117.41%	179.21%	164.13%	157.90%	155.37%
10	43.96%	44.60%	45.07%	45.61%	89.62%	86.35%	85.21%	85.15%	129.44%	121.37%	118.29%	117.35%	179.06%	164.01%	157.81%	155.30%
11	43.87%	44.53%	45.01%	45.56%	89.51%	86.26%	85.14%	85.08%	129.32%	121.34%	118.23%	117.23%	178.95%	163.90%	157.71%	155.21%
12	43.78%	44.47%	44.94%	45.48%	89.41%	86.18%	85.06%	85.00%	129.13%	121.18%	118.16%	117.18%	178.80%	163.78%	157.62%	155.13%
13	43.70%	44.40%	44.88%	45.41%	89.31%	86.04%	85.00%	84.93%	129.08%	121.11%	118.09%	117.10%	178.59%	163.67%	157.53%	155.07%
14	43.60%	44.34%	44.82%	45.35%	89.15%	85.97%	84.94%	84.87%	128.91%	121.03%	117.97%	117.06%	178.46%	163.58%	157.47%	155.05%
15	43.53%	44.29%	44.77%	45.28%	89.15%	85.93%	84.88%	84.84%	128.83%	120.96%	117.92%	117.02%	178.36%	163.51%	157.42%	155.03%
16	43.49%	44.21%	44.72%	45.22%	89.01%	85.88%	84.84%	84.80%	128.84%	120.92%	117.95%	117.00%	178.30%	163.57%	157.39%	155.02%
17	43.45%	44.20%	44.68%	45.16%	88.97%	85.84%	84.80%	84.71%	128.73%	120.90%	117.87%	117.00%	178.26%	163.45%	157.40%	155.04%
18	43.42%	44.14%	44.62%	45.12%	88.95%	85.79%	84.78%	84.72%	128.71%	120.89%	117.87%	117.02%	178.25%	163.46%	157.42%	155.09%
19	43.39%	44.09%	44.60%	45.07%	88.92%	85.77%	84.76%	84.73%	128.71%	120.89%	117.95%	117.05%	178.26%	163.48%	157.46%	155.15%
20	43.37%	44.04%	44.56%	45.02%	88.90%	85.77%	84.75%	84.66%	128.72%	120.91%	117.92%	117.09%	178.30%	163.53%	157.52%	155.23%
21	43.33%	44.03%	44.49%	44.96%	88.89%	85.75%	84.74%	84.68%	128.74%	120.94%	117.95%	117.16%	178.36%	163.58%	157.59%	155.33%
22	43.30%	43.97%	44.44%	44.90%	88.89%	85.75%	84.71%	84.69%	128.77%	120.97%	117.99%	117.22%	178.42%	163.66%	157.69%	155.45%
23	43.28%	43.93%	44.38%	44.83%	88.88%	85.74%	84.72%	84.71%	128.80%	121.01%	118.11%	117.28%	178.49%	163.74%	157.79%	155.58%
24	43.23%	43.88%	44.31%	44.76%	88.87%	85.73%	84.71%	84.68%	128.84%	121.05%	118.16%	117.42%	178.58%	163.84%	157.90%	155.73%
25	43.18%	43.81%	44.23%	44.66%	88.86%	85.70%	84.70%	84.71%	128.87%	121.09%	118.22%	117.44%	178.73%	163.94%	158.03%	155.89%
26	43.13%	43.74%	44.14%	44.56%	88.83%	85.68%	84.68%	84.71%	128.91%	121.14%	118.29%	117.59%	178.82%	164.05%	158.16%	156.06%
27	43.05%	43.66%	44.02%	44.45%	88.80%	85.65%	84.63%	84.68%	128.94%	121.20%	118.36%	117.67%	178.91%	164.17%	158.31%	156.24%
28	42.94%	43.56%	43.90%	44.32%	88.75%	85.61%	84.62%	84.64%	129.04%	121.24%	118.44%	117.79%	178.96%	164.29%	158.46%	156.43%
29	42.83%	43.43%	43.77%	44.17%	88.69%	85.57%	84.61%	84.69%	129.00%	121.30%	118.52%	117.89%	179.07%	164.42%	158.63%	156.64%
30	42.66%	43.27%	43.63%	44.02%	88.63%	85.51%	84.55%	84.62%	129.10%	121.42%	118.60%	118.00%	179.18%	164.57%	158.79%	156.85%
31	42.54%	43.11%	43.44%	43.86%	88.55%	85.46%	84.54%	84.65%	129.06%	121.41%	118.69%	118.12%	179.31%	164.73%	158.97%	157.07%
32	42.35%	42.90%	43.25%	43.68%	88.39%	85.38%	84.43%	84.61%	129.17%	121.48%	118.77%	118.24%	179.44%	164.88%	159.16%	157.31%
33	42.16%	42.70%	43.03%	43.45%	88.35%	85.31%	84.38%	84.55%	129.20%	121.61%	118.87%	118.43%	179.58%	165.05%	159.36%	157.56%
34	41.92%	42.48%	42.81%	43.22%	88.23%	85.23%	84.33%	84.57%	129.17%	121.61%	119.02%	118.56%	179.80%	165.23%	159.57%	157.82%
35	41.65%	42.24%	42.57%	42.96%	88.03%	85.15%	84.27%	84.53%	129.28%	121.76%	119.06%	118.69%	179.91%	165.41%	159.79%	158.10%
36	41.34%	41.91%	42.28%	42.69%	87.90%	84.98%	84.19%	84.42%	129.32%	121.83%	119.22%	118.84%	180.07%	165.61%	160.01%	158.38%
37	41.03%	41.62%	41.97%	42.39%	87.73%	84.87%	84.11%	84.37%	129.35%	121.89%	119.32%	118.98%	180.26%	165.80%	160.24%	158.73%
38	40.64%	41.27%	41.66%	42.04%	87.55%	84.74%	84.01%	84.30%	129.39%	121.96%	119.42%	119.14%	180.41%	165.99%	160.48%	159.00%
39	40.23%	40.87%	41.27%	41.69%	87.28%	84.60%	83.89%	84.21%	129.40%	122.02%	119.52%	119.30%	180.63%	166.17%	160.71%	159.32%
40	39.77%	40.49%	40.87%	41.26%	87.05%	84.43%	83.76%	84.11%	129.41%	122.07%	119.61%	119.49%	180.76%	166.35%	160.95%	159.64%
41	39.26%	40.03%	40.45%	40.82%	86.79%	84.24%	83.60%	83.99%	129.39%	122.09%	119.68%	119.64%	180.85%	166.51%	161.18%	159.96%
42	38.71%	39.55%	39.93%	40.32%	86.49%	83.94%	83.34%	83.84%	129.32%	122.09%	119.74%	119.77%	180.86%	166.63%	161.38%	160.28%
43	38.11%	38.96%	39.42%	39.77%	86.14%	83.66%	83.11%	83.65%	129.21%	122.07%	119.77%	119.88%	180.91%	166.72%	161.58%	160.58%
44	37.42%	38.40%	38.79%	39.16%	85.65%	83.34%	82.83%	83.45%	128.98%	121.99%	119.79%	119.99%	180.86%	166.78%	161.73%	160.86%
45	36.65%	37.71%	38.10%	38.49%	85.17%	82.88%	82.51%	83.14%	128.74%	121.88%	119.76%	120.06%	180.74%	166.79%	161.86%	161.12%
46	35.91%	36.94%	37.39%	37.77%	84.54%	82.43%	82.08%	82.85%	128.44%	121.71%	119.69%	120.11%	180.46%	166.74%	161.96%	161.34%
47	35.01%	36.14%	36.59%	36.95%	83.81%	81.85%	81.64%	82.51%	127.98%	121.44%	119.61%	120.14%	180.21%	166.64%	162.00%	161.54%
48	34.03%	35.25%	35.69%	36.06%	83.01%	81.27%	81.15%	82.07%	127.54%	121.18%	119.48%	120.12%	179.79%	166.50%	162.02%	161.70%
49	32.93%	34.25%	34.71%	35.10%	82.11%	80.55%	80.53%	81.63%	126.93%	120.82%	119.28%	120.08%	179.41%	166.32%	162.00%	161.83%
50	31.77%	33.17%	33.66%	34.03%	81.20%	79.74%	79.87%	81.09%	126.30%	120.46%	119.08%	120.05%	178.86%	166.10%	161.97%	161.94%
51	30.51%	31.97%	32.45%	32.83%	80.05%	78.95%	79.14%	80.57%	125.67%	120.10%	118.89%	119.99%	178.33%	165.87%	161.92%	162.04%
52	29.12%	30.72%	31.12%	31.54%	78.90%	78.03%	78.45%	79.96%	124.95%	119.65%	118.68%	119.92%	177.79%	165.62%	161.87%	162.12%
53	27.55%	29.22%	29.67%	30.15%	77.68%	77.02%	77.62%	79.38%	124.16%	119.27%	118.41%	119.78%	177.25%	165.40%	161.83%	162.20%
54	25.84%	27.62%	28.09%	28.64%	76.38%	75.93%	76.77%	78.70%	123.43%	118.81%	118.20%	119.72%	176.74%	165.20%	161.80%	162.28%
55	23.98%	25.86%	26.35%	26.98%	74.93%	74.82%	75.87%	77.99%	122.65%	118.45%	117.99%	119.64%	176.24%	165.02%	161.78%	162.36%
56	21.92%	23.90%	24.42%	25.15%	73.45%	73.66%	74.99%	77.25%	121.89%	118.01%	117.79%	119.56%	175.79%	164.87%	161.77%	162.43%
57	19.58%	21.69%	22.23%	22.97%	71.82%	72.42%	73.91%	76.52%	121.19%	117.62%	117.59%	119.47%	175.35%	164.72%	161.75%	162.47%
58	16.83%	19.07%	19.50%	20.37%	69.96%	71.02%	72.83%	75.66%	120.38%	117.20%	117.36%	119.30%	174.90%	164.55%	161.70%	162.45%
59	13.65%	15.86%	16.33%	17.41%	67.93%	69.45%	71.57%	74.63%	119.42%	116.73%	117.08%	119.09%	174.40%	164.34%	161.58%	162.35%
60	10.86%	12.34%	12.70%	13.96%	65.63%	67.69%	70.16%	73.47%	118.40%	116.20%	116.73%	118.78%	173.79%	164.03%	161.35%	162.12%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 3: Rs. 75,000 to Rs. 1,49,999																
Deferment: 5																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	50.52%	49.62%	49.45%	49.64%	101.01%	95.15%	92.87%	92.21%	144.71%	133.24%	128.60%	126.73%	198.98%	179.46%	171.18%	167.51%
1	50.59%	49.69%	49.50%	49.69%	101.17%	95.27%	93.02%	92.32%	145.00%	133.47%	128.74%	126.87%	199.28%	179.69%	171.38%	167.70%
2	50.70%	49.77%	49.58%	49.75%	101.35%	95.48%	93.16%	92.44%	145.24%	133.60%	128.90%	127.04%	199.68%	179.95%	171.61%	167.92%
3	50.84%	49.89%	49.67%	49.84%	101.65%	95.66%	93.32%	92.59%	145.62%	133.91%	129.17%	127.25%	200.03%	180.27%	171.89%	168.22%
4	50.87%	49.95%	49.70%	49.87%	101.76%	95.74%	93.39%	92.65%	145.75%	134.00%	129.27%	127.35%	200.20%	180.40%	172.02%	168.31%
5	50.86%	49.92%	49.70%	49.87%	101.78%	95.75%	93.40%	92.66%	145.79%	134.04%	129.29%	127.38%	200.25%	180.45%	172.06%	168.34%
6	50.82%	49.91%	49.66%	49.82%	101.76%	95.74%	93.39%	92.64%	145.71%	134.03%	129.29%	127.38%	200.24%	180.44%	172.06%	168.35%
7	50.76%	49.83%	49.61%	49.78%	101.71%	95.70%	93.36%	92.62%	145.66%	133.99%	129.26%	127.36%	200.18%	180.39%	172.02%	168.35%
8	50.70%	49.78%	49.57%	49.73%	101.64%	95.65%	93.30%	92.57%	145.58%	133.93%	129.19%	127.30%	200.07%	180.31%	171.96%	168.27%
9	50.62%	49.70%	49.50%	49.67%	101.55%	95.58%	93.24%	92.52%	145.55%	133.86%	129.14%	127.26%	199.93%	180.20%	171.87%	168.20%
10	50.53%	49.61%	49.43%	49.60%	101.45%	95.49%	93.17%	92.45%	145.35%	133.76%	129.00%	127.19%	199.77%	180.09%	171.77%	168.13%
11	50.44%	49.53%	49.37%	49.53%	101.27%	95.34%	93.09%	92.38%	145.23%	133.66%	128.92%	127.13%	199.60%	179.96%	171.67%	168.04%
12	50.36%	49.46%	49.30%	49.47%	101.23%	95.32%	92.99%	92.31%	145.09%	133.57%	128.84%	127.06%	199.43%	179.84%	171.58%	167.97%
13	50.27%	49.40%	49.22%	49.40%	101.05%	95.17%	92.93%	92.24%	144.90%	133.48%	128.77%	127.00%	199.28%	179.73%	171.49%	167.91%
14	50.15%	49.33%	49.17%	49.34%	100.96%	95.09%	92.88%	92.17%	144.80%	133.34%	128.71%	126.92%	199.15%	179.64%	171.42%	167.86%
15	50.09%	49.27%	49.12%	49.28%	100.88%	95.04%	92.77%	92.11%	144.72%	133.34%	128.67%	126.88%	199.05%	179.57%	171.38%	167.84%
16	50.03%	49.22%	49.04%	49.22%	100.82%	94.99%	92.75%	92.04%	144.66%	133.23%	128.64%	126.87%	198.98%	179.53%	171.36%	167.85%
17	49.96%	49.18%	48.99%	49.14%	100.77%	94.95%	92.69%	92.01%	144.62%	133.21%	128.63%	126.87%	198.95%	179.52%	171.37%	167.88%
18	49.92%	49.14%	48.94%	49.09%	100.74%	94.93%	92.67%	92.02%	144.60%	133.27%	128.64%	126.90%	198.94%	179.54%	171.40%	167.94%
19	49.90%	49.11%	48.87%	49.03%	100.72%	94.91%	92.65%	91.99%	144.61%	133.21%	128.66%	126.94%	198.96%	179.57%	171.45%	168.03%
20	49.87%	49.07%	48.85%	48.97%	100.71%	94.90%	92.65%	92.04%	144.63%	133.31%	128.69%	127.04%	199.01%	179.63%	171.53%	168.18%
21	49.84%	49.03%	48.80%	48.91%	100.70%	94.89%	92.65%	92.05%	144.72%	133.28%	128.74%	127.10%	199.08%	179.70%	171.63%	168.30%
22	49.80%	48.99%	48.73%	48.83%	100.70%	94.89%	92.66%	92.00%	144.76%	133.32%	128.81%	127.18%	199.16%	179.79%	171.74%	168.40%
23	49.76%	48.95%	48.66%	48.76%	100.70%	94.89%	92.64%	92.05%	144.81%	133.43%	128.86%	127.27%	199.26%	179.90%	171.88%	168.57%
24	49.72%	48.89%	48.60%	48.68%	100.69%	94.88%	92.64%	92.09%	144.78%	133.49%	128.95%	127.35%	199.36%	180.01%	172.01%	168.74%
25	49.67%	48.82%	48.51%	48.59%	100.68%	94.87%	92.70%	92.08%	144.90%	133.55%	129.07%	127.47%	199.47%	180.14%	172.16%	168.98%
26	49.60%	48.68%	48.42%	48.50%	100.67%	94.86%	92.64%	92.12%	144.89%	133.61%	129.16%	127.58%	199.59%	180.29%	172.34%	169.14%
27	49.52%	48.59%	48.31%	48.39%	100.64%	94.83%	92.64%	92.08%	144.94%	133.62%	129.25%	127.72%	199.72%	180.43%	172.52%	169.35%
28	49.39%	48.49%	48.17%	48.25%	100.61%	94.81%	92.69%	92.16%	145.06%	133.76%	129.35%	127.88%	199.87%	180.59%	172.69%	169.58%
29	49.31%	48.34%	48.03%	48.10%	100.56%	94.78%	92.64%	92.14%	145.12%	133.83%	129.45%	128.01%	200.02%	180.76%	172.89%	169.86%
30	49.10%	48.20%	47.84%	47.92%	100.50%	94.75%	92.67%	92.18%	145.10%	133.91%	129.56%	128.14%	200.17%	180.94%	173.10%	170.07%
31	48.94%	48.03%	47.67%	47.75%	100.44%	94.71%	92.60%	92.19%	145.23%	134.00%	129.66%	128.28%	200.42%	181.13%	173.32%	170.35%
32	48.76%	47.84%	47.49%	47.57%	100.36%	94.67%	92.64%	92.20%	145.29%	134.09%	129.79%	128.45%	200.53%	181.34%	173.55%	170.68%
33	48.54%	47.59%	47.29%	47.37%	100.20%	94.61%	92.58%	92.20%	145.36%	134.19%	129.91%	128.59%	200.73%	181.55%	173.79%	170.96%
34	48.23%	47.33%	47.06%	47.14%	100.18%	94.56%	92.53%	92.20%	145.43%	134.29%	130.02%	128.82%	200.95%	181.78%	174.05%	171.26%
35	47.96%	47.08%	46.75%	46.84%	99.99%	94.50%	92.51%	92.20%	145.51%	134.39%	130.15%	128.99%	201.24%	182.01%	174.32%	171.59%
36	47.65%	46.77%	46.49%	46.57%	99.88%	94.43%	92.46%	92.19%	145.66%	134.56%	130.35%	129.17%	201.44%	182.25%	174.60%	171.95%
37	47.25%	46.42%	46.17%	46.25%	99.74%	94.28%	92.42%	92.17%	145.67%	134.66%	130.49%	129.37%	201.62%	182.50%	174.88%	172.31%
38	46.88%	46.09%	45.82%	45.88%	99.60%	94.25%	92.35%	92.15%	145.74%	134.76%	130.62%	129.55%	201.85%	182.74%	175.18%	172.70%
39	46.44%	45.69%	45.44%	45.52%	99.41%	94.07%	92.27%	92.11%	145.87%	134.86%	130.76%	129.81%	202.13%	182.99%	175.48%	173.10%
40	45.93%	45.25%	45.04%	45.09%	99.16%	93.93%	92.17%	92.05%	145.91%	134.93%	130.88%	130.00%	202.31%	183.21%	175.79%	173.50%
41	45.42%	44.77%	44.54%	44.62%	98.92%	93.77%	92.05%	91.92%	145.93%	135.00%	130.99%	130.18%	202.42%	183.43%	176.08%	173.90%
42	44.82%	44.25%	44.02%	44.09%	98.65%	93.56%	91.89%	91.85%	145.90%	135.04%	131.16%	130.37%	202.58%	183.63%	176.36%	174.30%
43	44.14%	43.67%	43.44%	43.52%	98.31%	93.31%	91.70%	91.70%	145.83%	135.05%	131.18%	130.54%	202.61%	183.80%	176.62%	174.68%
44	43.48%	43.03%	42.78%	42.86%	97.91%	93.01%	91.40%	91.55%	145.70%	135.02%	131.30%	130.75%	202.61%	183.91%	176.85%	175.04%
45	42.67%	42.29%	42.12%	42.21%	97.37%	92.58%	91.12%	91.36%	145.44%	134.94%	131.32%	130.88%	202.55%	183.99%	177.05%	175.37%
46	41.78%	41.47%	41.33%	41.42%	96.82%	92.16%	90.79%	91.12%	145.17%	134.82%	131.31%	130.98%	202.39%	184.01%	177.23%	175.68%
47	40.81%	40.58%	40.44%	40.56%	96.03%	91.60%	90.35%	90.85%	144.77%	134.65%	131.26%	131.05%	202.18%	183.99%	177.36%	175.96%
48	39.75%	39.64%	39.49%	39.63%	95.29%	91.04%	89.89%	90.48%	144.35%	134.37%	131.13%	131.09%	201.88%	183.92%	177.45%	176.20%
49	38.57%	38.54%	38.45%	38.62%	94.40%	90.34%	89.31%	90.10%	143.81%	134.11%	131.01%	131.11%	201.52%	183.81%	177.52%	176.42%
50	37.30%	37.40%	37.32%	37.47%	93.40%	89.56%	88.77%	89.64%	143.28%	133.82%	130.87%	131.11%	201.10%	183.67%	177.55%	176.60%
51	35.91%	36.13%	36.03%	36.21%	92.33%	88.73%	88.12%	89.20%	142.65%	133.44%	130.73%	131.07%	200.67%	183.52%	177.59%	176.78%
52	34.45%	34.70%	34.59%	34.86%	91.09%	87.83%	87.46%	88.75%	141.97%	133.09%	130.58%	131.07%	200.22%	183.38%	177.62%	176.93%
53	32.70%	33.10%	33.04%	33.41%	89.87%	86.88%	86.71%	88.21%	141.38%	132.74%	130.36%	131.04%	199.80%	183.24%	177.66%	177.09%
54	30.81%	31.35%	31.35%	31.81%	88.57%	85.95%	85.93%	87.68%	140.72%	132.43%	130.21%	131.01%	199.41%	183.14%	177.72%	177.24%
55	28.76%	29.45%	29.49%	30.05%	87.11%	84.82%	85.19%	87.08%	140.05%	132.12%	130.07%	130.97%	199.05%	183.07%	177.79%	177.39%
56	26.49%	27.31%	27.42%	28.12%	85.66%	83.79%	84.34%	86.52%	139.39%	131.78%	129.96%	130.87%	198.74%	183.02%	177.86%	177.52%
57	23.94%	24.91%	25.08%	25.84%	84.10%	82.53%	83.43%	85.84%	138.82%	131.50%	129.83%	130.80%	198.44%	182.98%	177.93%	177.63%
58	20.98%	22.11%	22.18%	23.12%	82.34%	81.26%	82.46%	85.08%	138.08%	131.13%	129.60%	130.69%	198.15%	182.92%	177.95%	177.67%
59	17.41%	18.56%	18.78%	19.98%	80.26%	79.78%	81.38%	84.30%	137.36%	130.76%	129.39%	130.53%	197.80%	182.80%	177.89%	177.63%
60	13.83%	14.49%	14.72%	16.21%	78.00%	78.10%	80.09%	83.23%	136.55%	130.31%	129.10%	130.21%	197.34%	182.57%	177.70%	177.44%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 0																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	28.51%	31.27%	33.02%	50.82%	56.61%	59.53%	61.58%	76.96%	80.94%	83.26%	85.11%	110.74%	111.23%	112.14%	113.34%
1	NA	28.55%	31.32%	33.06%	50.91%	56.68%	59.60%	61.64%	77.09%	81.05%	83.36%	85.23%	110.92%	111.38%	112.26%	113.47%
2	NA	28.61%	31.37%	33.10%	51.10%	56.78%	59.71%	61.75%	77.25%	81.19%	83.47%	85.31%	111.14%	111.59%	112.40%	113.64%
3	23.01%	28.68%	31.44%	33.15%	51.26%	56.89%	59.84%	61.85%	77.46%	81.36%	83.61%	85.46%	111.47%	111.80%	112.59%	113.79%
4	23.02%	28.71%	31.45%	33.17%	51.30%	56.94%	59.88%	61.88%	77.54%	81.42%	83.69%	85.52%	111.58%	111.89%	112.66%	113.86%
5	22.98%	28.69%	31.44%	33.16%	51.31%	56.95%	59.87%	61.91%	77.57%	81.45%	83.71%	85.54%	111.61%	111.92%	112.68%	113.91%
6	22.94%	28.66%	31.42%	33.13%	51.29%	56.94%	59.87%	61.89%	77.55%	81.42%	83.68%	85.52%	111.60%	111.91%	112.68%	113.90%
7	22.90%	28.63%	31.38%	33.11%	51.25%	56.91%	59.83%	61.87%	77.52%	81.39%	83.66%	85.51%	111.49%	111.87%	112.65%	113.88%
8	22.84%	28.58%	31.34%	33.07%	51.21%	56.86%	59.79%	61.81%	77.47%	81.35%	83.62%	85.47%	111.49%	111.82%	112.60%	113.83%
9	22.79%	28.51%	31.30%	33.03%	51.14%	56.82%	59.74%	61.76%	77.39%	81.30%	83.57%	85.42%	111.40%	111.75%	112.55%	113.78%
10	22.72%	28.47%	31.25%	32.98%	51.07%	56.76%	59.71%	61.71%	77.30%	81.22%	83.51%	85.35%	111.29%	111.66%	112.47%	113.72%
11	22.66%	28.41%	31.20%	32.94%	50.92%	56.70%	59.63%	61.66%	77.21%	81.15%	83.44%	85.31%	111.11%	111.58%	112.40%	113.65%
12	22.60%	28.35%	31.15%	32.89%	50.85%	56.63%	59.57%	61.58%	77.11%	81.07%	83.38%	85.23%	111.00%	111.42%	112.33%	113.54%
13	22.54%	28.31%	31.09%	32.84%	50.77%	56.55%	59.51%	61.54%	77.03%	81.00%	83.32%	85.18%	110.89%	111.34%	112.25%	113.49%
14	22.48%	28.27%	31.06%	32.80%	50.70%	56.52%	59.44%	61.48%	76.95%	80.94%	83.27%	85.12%	110.72%	111.27%	112.20%	113.43%
15	22.45%	28.22%	31.01%	32.76%	50.64%	56.47%	59.41%	61.43%	76.81%	80.89%	83.22%	85.08%	110.71%	111.22%	112.15%	113.40%
16	22.42%	28.20%	30.99%	32.71%	50.60%	56.37%	59.38%	61.40%	76.76%	80.83%	83.19%	85.05%	110.65%	111.17%	112.12%	113.37%
17	22.36%	28.16%	30.96%	32.68%	50.56%	56.37%	59.33%	61.38%	76.72%	80.79%	83.14%	85.01%	110.54%	111.15%	112.10%	113.36%
18	22.34%	28.12%	30.93%	32.64%	50.54%	56.31%	59.31%	61.34%	76.69%	80.80%	83.15%	84.99%	110.58%	111.13%	112.03%	113.36%
19	22.33%	28.10%	30.90%	32.62%	50.52%	56.29%	59.29%	61.32%	76.68%	80.79%	83.14%	84.99%	110.57%	111.12%	112.10%	113.38%
20	22.31%	28.08%	30.88%	32.57%	50.51%	56.28%	59.27%	61.29%	76.67%	80.76%	83.14%	84.99%	110.58%	111.13%	112.06%	113.41%
21	22.29%	28.06%	30.85%	32.53%	50.49%	56.26%	59.25%	61.27%	76.67%	80.76%	83.14%	85.00%	110.59%	111.15%	112.14%	113.45%
22	22.28%	28.05%	30.82%	32.48%	50.49%	56.25%	59.22%	61.25%	76.67%	80.79%	83.14%	85.03%	110.60%	111.17%	112.17%	113.50%
23	22.26%	28.01%	30.78%	32.43%	50.47%	56.26%	59.21%	61.22%	76.66%	80.73%	83.13%	85.02%	110.62%	111.19%	112.20%	113.55%
24	22.24%	27.99%	30.73%	32.37%	50.45%	56.23%	59.17%	61.19%	76.66%	80.79%	83.14%	85.04%	110.64%	111.22%	112.23%	113.61%
25	22.21%	27.95%	30.69%	32.30%	50.43%	56.18%	59.15%	61.16%	76.67%	80.79%	83.16%	85.05%	110.66%	111.24%	112.26%	113.67%
26	22.17%	27.90%	30.61%	32.21%	50.40%	56.17%	59.10%	61.12%	76.65%	80.76%	83.14%	85.07%	110.67%	111.26%	112.32%	113.74%
27	22.12%	27.85%	30.53%	32.12%	50.36%	56.11%	59.06%	61.08%	76.64%	80.77%	83.16%	85.12%	110.68%	111.29%	112.36%	113.85%
28	22.06%	27.78%	30.44%	32.03%	50.32%	56.07%	59.00%	61.01%	76.61%	80.70%	83.16%	85.10%	110.68%	111.32%	112.41%	113.93%
29	21.97%	27.70%	30.34%	31.92%	50.26%	56.00%	58.94%	60.97%	76.58%	80.74%	83.15%	85.15%	110.68%	111.34%	112.46%	113.98%
30	21.90%	27.59%	30.21%	31.80%	50.19%	55.93%	58.87%	60.91%	76.54%	80.66%	83.12%	85.18%	110.67%	111.36%	112.51%	114.07%
31	21.81%	27.49%	30.08%	31.64%	50.11%	55.85%	58.79%	60.84%	76.49%	80.69%	83.14%	85.19%	110.66%	111.38%	112.56%	114.17%
32	21.71%	27.36%	29.95%	31.49%	49.97%	55.76%	58.70%	60.73%	76.43%	80.59%	83.12%	85.18%	110.64%	111.41%	112.62%	114.25%
33	21.60%	27.21%	29.79%	31.30%	49.85%	55.65%	58.55%	60.64%	76.36%	80.55%	83.11%	85.21%	110.55%	111.44%	112.68%	114.35%
34	21.44%	27.03%	29.60%	31.12%	49.70%	55.50%	58.44%	60.54%	76.27%	80.51%	83.07%	85.22%	110.53%	111.47%	112.74%	114.46%
35	21.27%	26.85%	29.40%	30.93%	49.56%	55.39%	58.32%	60.41%	76.17%	80.46%	83.07%	85.23%	110.57%	111.49%	112.81%	114.57%
36	21.08%	26.66%	29.17%	30.71%	49.38%	55.18%	58.18%	60.29%	76.10%	80.42%	82.99%	85.22%	110.48%	111.53%	112.87%	114.67%
37	20.84%	26.40%	28.94%	30.45%	49.18%	55.02%	58.04%	60.15%	75.92%	80.36%	82.99%	85.22%	110.52%	111.55%	112.94%	114.79%
38	20.62%	26.13%	28.69%	30.17%	48.92%	54.85%	57.88%	60.01%	75.82%	80.27%	82.97%	85.21%	110.41%	111.57%	112.99%	114.93%
39	20.32%	25.85%	28.39%	29.88%	48.69%	54.63%	57.68%	59.84%	75.66%	80.19%	82.86%	85.19%	110.42%	111.58%	113.05%	115.01%
40	20.00%	25.54%	28.06%	29.56%	48.43%	54.40%	57.45%	59.60%	75.50%	80.09%	82.79%	85.16%	110.28%	111.58%	113.10%	115.14%
41	19.65%	25.20%	27.72%	29.20%	48.15%	54.13%	57.22%	59.39%	75.31%	79.97%	82.71%	85.12%	110.18%	111.56%	113.13%	115.23%
42	19.25%	24.82%	27.35%	28.81%	47.75%	53.86%	56.97%	59.15%	75.10%	79.82%	82.62%	85.01%	110.05%	111.50%	113.14%	115.29%
43	18.81%	24.41%	26.93%	28.38%	47.40%	53.56%	56.66%	58.88%	74.84%	79.58%	82.48%	84.93%	109.87%	111.41%	113.12%	115.36%
44	18.33%	23.95%	26.48%	27.91%	46.92%	53.16%	56.32%	58.52%	74.46%	79.36%	82.31%	84.83%	109.56%	111.31%	113.09%	115.39%
45	17.80%	23.46%	25.98%	27.39%	46.47%	52.78%	55.95%	58.18%	74.10%	79.10%	82.11%	84.68%	109.23%	111.08%	112.97%	115.41%
46	17.23%	22.93%	25.43%	26.83%	45.93%	52.30%	55.51%	57.80%	73.60%	78.78%	81.80%	84.49%	108.81%	110.83%	112.84%	115.40%
47	16.60%	22.35%	24.84%	26.18%	45.33%	51.80%	55.02%	57.31%	73.03%	78.35%	81.51%	84.27%	108.33%	110.52%	112.67%	115.35%
48	15.91%	21.72%	24.17%	25.52%	44.62%	51.20%	54.48%	56.83%	72.46%	77.91%	81.17%	83.98%	107.70%	110.15%	112.45%	115.27%
49	15.18%	21.00%	23.47%	24.80%	43.85%	50.55%	53.88%	56.25%	71.75%	77.37%	80.78%	83.69%	107.00%	109.73%	112.20%	115.17%
50	14.38%	20.23%	22.70%	23.99%	43.09%	49.84%	53.20%	55.67%	71.03%	76.83%	80.30%	83.36%	106.23%	109.25%	111.90%	115.04%
51	13.53%	19.45%	21.87%	23.13%	42.16%	49.05%	52.46%	55.00%	70.18%	76.18%	79.77%	83.02%	105.38%	108.73%	111.59%	114.90%
52	12.57%	18.57%	20.95%	22.19%	41.21%	48.23%	51.74%	54.27%	69.27%	75.48%	79.27%	82.59%	104.47%	108.16%	111.25%	114.75%
53	11.50%	17.60%	19.94%	21.13%	40.14%	47.29%	50.89%	53.50%	68.31%	74.79%	78.67%	82.19%	103.52%	107.58%	110.91%	114.60%
54	10.39%	16.52%	18.83%	20.00%	39.00%	46.36%	49.99%	52.72%	67.23%	74.04%	78.10%	81.74%	102.52%	106.98%	110.57%	114.46%
55	9.17%	15.34%	17.60%	18.77%	37.77%	45.33%	49.04%	51.89%	66.16%	73.23%	77.49%	81.30%	101.49%	106.37%	110.23%	114.32%
56	7.81%	14.04%	16.25%	17.40%	36.44%	44.21%	48.04%	50.98%	64.95%	72.39%	76.88%	80.80%	100.41%	105.74%	109.90%	114.19%
57	6.58%	12.57%	14.71%	15.80%	34.99%	43.04%	46.97%	50.04%	63.72%	71.57%	76.18%	80.34%	99.27%	105.07%	109.55%	114.04%
58	5.35%	10.84%	12.87%	13.87%	33.38%	41.67%	45.74%	48.96%	62.37%	70.58%	75.44%	79.77%	98.06%	104.37%	109.17%	113.88%
59	3.97%	8.83%	10.70%	11.72%	31.59%	40.21%	44.41%	47.80%	60.89%	69.52%	74.63%	79.19%	96.71%	103.59%	108.76%	113.64%
60	2.37%	6.86%	8.23%	9.29%	29.55%	38.54%	42.95%	46.53%	59.21%	68.34%	73.75%	78.49%	95.18%	102.70%	108.23%	113.33%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 1																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	32.45%	34.67%	36.10%	60.05%	63.64%	65.65%	67.19%	89.32%	90.47%	91.50%	92.70%	126.81%	123.62%	122.87%	123.21%
1	NA	32.49%	34.71%	36.16%	60.18%	63.72%	65.72%	67.24%	89.47%	90.58%	91.64%	92.82%	127.01%	123.84%	123.00%	123.34%
2	28.12%	32.54%	34.75%	36.20%	60.35%	63.84%	65.81%	67.37%	89.65%	90.74%	91.76%	92.93%	127.23%	124.01%	123.18%	123.50%
3	28.22%	32.63%	34.83%	36.27%	60.52%	64.01%	65.95%	67.46%	89.87%	90.97%	91.92%	93.07%	127.59%	124.23%	123.40%	123.69%
4	28.24%	32.65%	34.84%	36.28%	60.58%	64.06%	65.99%	67.52%	89.97%	90.98%	91.98%	93.13%	127.71%	124.39%	123.49%	123.77%
5	28.21%	32.63%	34.83%	36.27%	60.57%	64.07%	65.99%	67.52%	90.00%	91.04%	92.00%	93.16%	127.75%	124.35%	123.52%	123.81%
6	28.18%	32.61%	34.81%	36.25%	60.55%	64.04%	65.99%	67.51%	89.99%	91.00%	92.00%	93.15%	127.74%	124.35%	123.51%	123.80%
7	28.12%	32.57%	34.77%	36.21%	60.52%	64.00%	65.96%	67.48%	89.95%	91.00%	91.96%	93.13%	127.68%	124.31%	123.48%	123.77%
8	28.06%	32.52%	34.73%	36.17%	60.45%	63.98%	65.90%	67.45%	89.96%	90.98%	91.93%	93.09%	127.62%	124.25%	123.43%	123.73%
9	27.99%	32.48%	34.69%	36.11%	60.42%	63.93%	65.85%	67.40%	89.81%	90.85%	91.87%	93.04%	127.52%	124.18%	123.37%	123.67%
10	27.92%	32.42%	34.64%	36.06%	60.27%	63.84%	65.79%	67.33%	89.72%	90.78%	91.81%	92.98%	127.41%	124.09%	123.30%	123.60%
11	27.84%	32.37%	34.59%	36.01%	60.18%	63.77%	65.74%	67.26%	89.62%	90.71%	91.74%	92.93%	127.22%	124.00%	123.22%	123.53%
12	27.78%	32.29%	34.54%	35.97%	60.10%	63.67%	65.67%	67.20%	89.52%	90.63%	91.67%	92.86%	127.16%	123.90%	123.08%	123.46%
13	27.68%	32.24%	34.49%	35.91%	60.02%	63.61%	65.62%	67.15%	89.42%	90.55%	91.61%	92.79%	126.98%	123.82%	123.01%	123.40%
14	27.63%	32.19%	34.45%	35.87%	59.95%	63.55%	65.56%	67.08%	89.34%	90.48%	91.50%	92.76%	126.88%	123.74%	122.96%	123.34%
15	27.59%	32.15%	34.40%	35.82%	59.89%	63.50%	65.52%	67.04%	89.19%	90.43%	91.49%	92.72%	126.80%	123.69%	122.91%	123.30%
16	27.55%	32.12%	34.37%	35.78%	59.84%	63.46%	65.48%	67.00%	89.21%	90.39%	91.47%	92.69%	126.74%	123.58%	122.87%	123.28%
17	27.52%	32.09%	34.32%	35.74%	59.80%	63.43%	65.45%	66.96%	89.10%	90.36%	91.39%	92.68%	126.70%	123.56%	122.86%	123.28%
18	27.50%	32.06%	34.29%	35.71%	59.77%	63.40%	65.41%	66.93%	89.14%	90.34%	91.44%	92.65%	126.68%	123.55%	122.86%	123.29%
19	27.49%	32.01%	34.26%	35.67%	59.74%	63.38%	65.40%	66.92%	89.06%	90.34%	91.38%	92.67%	126.60%	123.61%	122.87%	123.32%
20	27.47%	32.01%	34.23%	35.63%	59.74%	63.36%	65.38%	66.89%	89.12%	90.34%	91.44%	92.65%	126.61%	123.61%	122.89%	123.36%
21	27.45%	31.99%	34.19%	35.59%	59.71%	63.35%	65.34%	66.87%	89.13%	90.34%	91.45%	92.70%	126.63%	123.65%	122.93%	123.42%
22	27.43%	31.96%	34.15%	35.54%	59.72%	63.33%	65.34%	66.85%	89.13%	90.34%	91.46%	92.72%	126.73%	123.62%	122.97%	123.48%
23	27.41%	31.92%	34.09%	35.49%	59.70%	63.32%	65.30%	66.83%	89.07%	90.36%	91.45%	92.75%	126.75%	123.72%	123.02%	123.59%
24	27.38%	31.88%	34.04%	35.40%	59.68%	63.30%	65.30%	66.80%	89.07%	90.35%	91.43%	92.76%	126.79%	123.69%	123.08%	123.64%
25	27.35%	31.83%	33.98%	35.33%	59.66%	63.28%	65.27%	66.77%	89.15%	90.37%	91.45%	92.82%	126.81%	123.79%	123.13%	123.73%
26	27.31%	31.77%	33.91%	35.24%	59.63%	63.24%	65.21%	66.74%	89.15%	90.38%	91.52%	92.85%	126.84%	123.82%	123.19%	123.83%
27	27.24%	31.72%	33.83%	35.13%	59.59%	63.20%	65.16%	66.70%	89.07%	90.38%	91.54%	92.86%	126.87%	123.82%	123.31%	123.92%
28	27.20%	31.65%	33.74%	35.04%	59.55%	63.15%	65.10%	66.66%	89.05%	90.38%	91.55%	92.92%	126.89%	123.91%	123.39%	124.03%
29	27.13%	31.56%	33.64%	34.91%	59.49%	63.09%	65.05%	66.61%	89.03%	90.37%	91.57%	92.96%	126.91%	123.97%	123.40%	124.15%
30	27.01%	31.45%	33.51%	34.79%	59.34%	62.99%	64.96%	66.55%	89.07%	90.36%	91.58%	93.00%	126.94%	124.03%	123.54%	124.26%
31	26.91%	31.34%	33.37%	34.64%	59.26%	62.94%	64.90%	66.47%	88.97%	90.35%	91.60%	93.04%	126.96%	124.08%	123.62%	124.38%
32	26.79%	31.18%	33.20%	34.47%	59.19%	62.78%	64.80%	66.40%	88.99%	90.34%	91.61%	93.08%	126.97%	124.14%	123.71%	124.51%
33	26.62%	31.01%	33.01%	34.29%	59.05%	62.68%	64.71%	66.32%	88.88%	90.32%	91.63%	93.13%	126.99%	124.20%	123.80%	124.64%
34	26.46%	30.81%	32.84%	34.09%	58.92%	62.57%	64.61%	66.25%	88.83%	90.29%	91.64%	93.17%	127.01%	124.26%	123.89%	124.78%
35	26.29%	30.62%	32.63%	33.87%	58.76%	62.44%	64.50%	66.12%	88.75%	90.28%	91.63%	93.20%	127.04%	124.33%	123.99%	124.93%
36	26.09%	30.39%	32.40%	33.63%	58.58%	62.30%	64.36%	66.00%	88.67%	90.26%	91.66%	93.24%	127.06%	124.40%	124.09%	125.11%
37	25.81%	30.13%	32.13%	33.37%	58.34%	62.14%	64.21%	65.87%	88.59%	90.23%	91.67%	93.28%	127.09%	124.47%	124.25%	125.23%
38	25.54%	29.83%	31.84%	33.08%	58.13%	61.97%	64.05%	65.73%	88.50%	90.17%	91.67%	93.33%	127.11%	124.54%	124.35%	125.41%
39	25.23%	29.55%	31.55%	32.76%	57.90%	61.72%	63.86%	65.58%	88.40%	90.15%	91.66%	93.37%	127.11%	124.59%	124.44%	125.55%
40	24.86%	29.20%	31.21%	32.42%	57.64%	61.51%	63.67%	65.38%	88.20%	90.02%	91.60%	93.37%	127.10%	124.63%	124.52%	125.70%
41	24.46%	28.82%	30.84%	32.03%	57.28%	61.28%	63.46%	65.18%	88.12%	89.94%	91.56%	93.39%	127.07%	124.71%	124.59%	125.85%
42	24.03%	28.44%	30.44%	31.63%	56.96%	60.98%	63.22%	64.93%	87.86%	89.89%	91.49%	93.38%	126.97%	124.65%	124.65%	125.98%
43	23.54%	27.99%	29.97%	31.17%	56.58%	60.67%	62.88%	64.67%	87.64%	89.69%	91.41%	93.38%	126.87%	124.61%	124.68%	126.14%
44	23.03%	27.51%	29.52%	30.67%	56.14%	60.30%	62.57%	64.38%	87.36%	89.51%	91.27%	93.30%	126.69%	124.53%	124.69%	126.24%
45	22.45%	26.97%	28.96%	30.11%	55.66%	59.89%	62.19%	64.00%	86.95%	89.25%	91.13%	93.22%	126.36%	124.40%	124.66%	126.31%
46	21.83%	26.41%	28.40%	29.52%	55.07%	59.41%	61.74%	63.63%	86.54%	88.99%	90.93%	93.10%	126.05%	124.22%	124.60%	126.36%
47	21.17%	25.74%	27.73%	28.83%	54.48%	58.88%	61.28%	63.15%	85.99%	88.58%	90.64%	92.94%	125.57%	124.02%	124.45%	126.38%
48	20.39%	25.06%	27.02%	28.12%	53.75%	58.28%	60.70%	62.68%	85.44%	88.18%	90.34%	92.75%	125.04%	123.68%	124.31%	126.34%
49	19.58%	24.29%	26.25%	27.33%	52.94%	57.59%	60.09%	62.13%	84.75%	87.66%	89.98%	92.53%	124.43%	123.33%	124.14%	126.31%
50	18.72%	23.49%	25.41%	26.47%	52.08%	56.90%	59.43%	61.54%	83.96%	87.16%	89.59%	92.27%	123.75%	122.94%	123.95%	126.26%
51	17.79%	22.59%	24.52%	25.58%	51.11%	56.08%	58.69%	60.86%	83.11%	86.54%	89.17%	91.99%	123.01%	122.56%	123.68%	126.19%
52	16.76%	21.62%	23.54%	24.53%	50.09%	55.21%	57.88%	60.15%	82.30%	85.95%	88.73%	91.69%	122.21%	122.09%	123.45%	126.12%
53	15.60%	20.59%	22.42%	23.40%	49.00%	54.27%	57.06%	59.46%	81.35%	85.26%	88.21%	91.38%	121.37%	121.65%	123.22%	126.05%
54	14.36%	19.37%	21.19%	22.19%	47.85%	53.27%	56.19%	58.66%	80.36%	84.55%	87.74%	91.07%	120.52%	121.19%	123.00%	125.99%
55	13.02%	18.07%	19.86%	20.88%	46.57%	52.21%	55.20%	57.83%	79.33%	83.87%	87.19%	90.74%	119.65%	120.77%	122.79%	125.93%
56	11.54%	16.65%	18.40%	19.39%	45.18%	51.08%	54.19%	56.96%	78.18%	83.10%	86.68%	90.41%	118.77%	120.33%	122.60%	125.87%
57	9.87%	15.03%	16.74%	17.73%	43.68%	49.80%	53.07%	56.01%	76.99%	82.30%	86.15%	90.05%	117.85%	119.90%	122.40%	125.80%
58	8.11%	13.15%	14.77%	15.68%	42.03%	48.45%	51.90%	55.01%	75.71%	81.44%	85.52%	89.65%	116.88%	119.45%	122.18%	125.70%
59	6.56%	10.95%	12.39%	13.35%	40.17%	46.94%	50.57%	53.86%	74.32%	80.51%	84.85%	89.20%	115.81%	118.95%	121.93%	125.54%
60	4.75%	8.49%	9.69%	10.73%	38.08%	45.24%	49.10%	52.60%	72.77%	79.47%	84.08%	88.65%	114.58%	118.37%	121.60%	125.29%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 2																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	NA	36.64%	38.29%	39.44%	69.91%	71.17%	72.17%	73.18%	102.53%	100.67%	100.35%	100.80%	143.94%	136.94%	134.37%	133.76%
1	33.54%	36.69%	38.33%	39.47%	70.02%	71.32%	72.25%	73.26%	102.69%	100.80%	100.45%	100.97%	144.15%	137.10%	134.52%	133.90%
2	33.65%	36.73%	38.39%	39.52%	70.17%	71.44%	72.36%	73.35%	102.89%	100.96%	100.59%	101.09%	144.47%	137.29%	134.74%	134.07%
3	33.76%	36.84%	38.46%	39.58%	70.35%	71.57%	72.47%	73.46%	103.21%	101.15%	100.82%	101.25%	144.77%	137.59%	134.92%	134.28%
4	33.78%	36.87%	38.48%	39.61%	70.42%	71.64%	72.55%	73.51%	103.31%	101.29%	100.89%	101.31%	144.90%	137.69%	135.03%	134.37%
5	33.77%	36.86%	38.47%	39.60%	70.43%	71.64%	72.56%	73.52%	103.35%	101.32%	100.91%	101.34%	144.94%	137.72%	135.05%	134.40%
6	33.73%	36.82%	38.45%	39.57%	70.43%	71.64%	72.54%	73.50%	103.34%	101.31%	100.91%	101.33%	144.93%	137.72%	135.05%	134.40%
7	33.68%	36.78%	38.40%	39.54%	70.38%	71.61%	72.51%	73.48%	103.30%	101.22%	100.85%	101.31%	144.96%	137.68%	135.01%	134.37%
8	33.59%	36.74%	38.37%	39.49%	70.32%	71.56%	72.45%	73.44%	103.17%	101.23%	100.83%	101.27%	144.81%	137.62%	134.98%	134.33%
9	33.52%	36.68%	38.32%	39.44%	70.25%	71.50%	72.40%	73.39%	103.08%	101.16%	100.72%	101.22%	144.77%	137.48%	134.89%	134.27%
10	33.42%	36.63%	38.27%	39.40%	70.17%	71.38%	72.34%	73.33%	102.98%	101.02%	100.65%	101.15%	144.58%	137.45%	134.83%	134.20%
11	33.37%	36.55%	38.20%	39.35%	70.08%	71.37%	72.28%	73.28%	102.87%	100.94%	100.58%	101.09%	144.45%	137.35%	134.75%	134.12%
12	33.27%	36.49%	38.16%	39.28%	69.99%	71.29%	72.21%	73.21%	102.77%	100.86%	100.53%	101.03%	144.33%	137.19%	134.67%	134.05%
13	33.21%	36.43%	38.08%	39.24%	69.90%	71.17%	72.15%	73.16%	102.66%	100.78%	100.44%	100.96%	144.21%	137.10%	134.55%	133.99%
14	33.16%	36.38%	38.03%	39.17%	69.80%	71.10%	72.10%	73.10%	102.57%	100.71%	100.39%	100.87%	144.03%	137.03%	134.49%	133.94%
15	33.10%	36.34%	37.99%	39.11%	69.69%	71.05%	72.05%	73.05%	102.43%	100.66%	100.34%	100.84%	144.02%	136.96%	134.44%	133.90%
16	33.06%	36.30%	37.94%	39.07%	69.64%	71.01%	72.00%	73.02%	102.44%	100.61%	100.31%	100.82%	143.96%	136.93%	134.41%	133.88%
17	33.03%	36.28%	37.91%	39.03%	69.62%	70.97%	71.97%	72.99%	102.33%	100.58%	100.29%	100.80%	143.85%	136.91%	134.39%	133.89%
18	33.01%	36.25%	37.87%	38.99%	69.57%	70.94%	71.95%	72.96%	102.38%	100.57%	100.28%	100.80%	143.84%	136.90%	134.40%	133.91%
19	32.98%	36.21%	37.82%	38.94%	69.54%	70.92%	71.93%	72.94%	102.37%	100.57%	100.29%	100.84%	143.84%	136.91%	134.42%	133.95%
20	32.96%	36.19%	37.80%	38.90%	69.53%	70.91%	71.91%	72.92%	102.37%	100.57%	100.29%	100.89%	143.85%	136.93%	134.45%	134.01%
21	32.94%	36.17%	37.75%	38.83%	69.51%	70.89%	71.89%	72.88%	102.37%	100.59%	100.32%	100.86%	143.88%	136.97%	134.50%	134.08%
22	32.91%	36.14%	37.71%	38.80%	69.50%	70.88%	71.88%	72.89%	102.39%	100.60%	100.34%	100.90%	143.91%	137.00%	134.56%	134.16%
23	32.90%	36.10%	37.67%	38.74%	69.52%	70.87%	71.86%	72.85%	102.40%	100.62%	100.36%	101.00%	144.02%	137.05%	134.67%	134.26%
24	32.85%	36.05%	37.61%	38.66%	69.48%	70.85%	71.84%	72.85%	102.41%	100.63%	100.40%	100.99%	144.07%	137.10%	134.70%	134.35%
25	32.81%	36.00%	37.55%	38.57%	69.45%	70.82%	71.79%	72.83%	102.36%	100.66%	100.42%	101.10%	144.11%	137.16%	134.79%	134.47%
26	32.77%	35.94%	37.48%	38.49%	69.43%	70.79%	71.75%	72.80%	102.44%	100.68%	100.46%	101.16%	144.16%	137.22%	134.88%	134.58%
27	32.70%	35.86%	37.39%	38.39%	69.39%	70.75%	71.74%	72.75%	102.37%	100.70%	100.49%	101.21%	144.21%	137.28%	134.99%	134.71%
28	32.66%	35.77%	37.29%	38.27%	69.36%	70.71%	71.64%	72.74%	102.44%	100.71%	100.54%	101.28%	144.18%	137.41%	135.09%	134.84%
29	32.54%	35.67%	37.17%	38.14%	69.29%	70.65%	71.62%	72.65%	102.43%	100.72%	100.58%	101.35%	144.23%	137.42%	135.18%	134.98%
30	32.44%	35.53%	37.02%	38.00%	69.21%	70.56%	71.58%	72.60%	102.42%	100.74%	100.62%	101.41%	144.34%	137.56%	135.28%	135.13%
31	32.32%	35.41%	36.87%	37.83%	69.13%	70.50%	71.46%	72.56%	102.34%	100.76%	100.65%	101.48%	144.40%	137.64%	135.40%	135.28%
32	32.16%	35.25%	36.69%	37.67%	69.01%	70.41%	71.39%	72.52%	102.39%	100.77%	100.70%	101.56%	144.45%	137.73%	135.52%	135.45%
33	32.02%	35.09%	36.50%	37.48%	68.89%	70.32%	71.31%	72.44%	102.29%	100.79%	100.74%	101.62%	144.50%	137.82%	135.69%	135.62%
34	31.84%	34.87%	36.32%	37.29%	68.78%	70.15%	71.22%	72.36%	102.34%	100.81%	100.81%	101.71%	144.57%	137.92%	135.78%	135.79%
35	31.64%	34.62%	36.10%	37.04%	68.56%	70.03%	71.13%	72.28%	102.23%	100.81%	100.86%	101.78%	144.64%	138.02%	135.92%	135.98%
36	31.34%	34.39%	35.81%	36.80%	68.40%	69.90%	71.01%	72.19%	102.20%	100.82%	100.91%	101.87%	144.71%	138.13%	136.07%	136.17%
37	31.08%	34.14%	35.55%	36.52%	68.22%	69.75%	70.89%	72.08%	102.23%	100.85%	100.99%	101.96%	144.78%	138.23%	136.21%	136.37%
38	30.79%	33.82%	35.27%	36.22%	68.01%	69.58%	70.76%	71.96%	102.11%	100.86%	101.03%	102.05%	144.92%	138.33%	136.35%	136.57%
39	30.43%	33.48%	34.93%	35.89%	67.79%	69.40%	70.57%	71.81%	102.12%	100.83%	101.03%	102.13%	144.98%	138.49%	136.53%	136.79%
40	30.04%	33.14%	34.57%	35.52%	67.47%	69.22%	70.37%	71.65%	101.98%	100.84%	101.09%	102.21%	144.94%	138.57%	136.66%	137.00%
41	29.61%	32.74%	34.21%	35.12%	67.18%	68.94%	70.17%	71.44%	101.87%	100.81%	101.06%	102.27%	144.96%	138.57%	136.78%	137.20%
42	29.13%	32.31%	33.74%	34.66%	66.87%	68.68%	69.94%	71.23%	101.74%	100.75%	101.06%	102.33%	145.00%	138.67%	136.88%	137.39%
43	28.65%	31.83%	33.30%	34.21%	66.44%	68.39%	69.68%	71.01%	101.55%	100.60%	101.01%	102.37%	144.85%	138.67%	136.94%	137.60%
44	28.04%	31.31%	32.77%	33.65%	66.03%	67.98%	69.31%	70.71%	101.32%	100.46%	100.95%	102.37%	144.73%	138.64%	137.00%	137.73%
45	27.42%	30.74%	32.21%	33.07%	65.51%	67.60%	68.96%	70.38%	100.95%	100.28%	100.85%	102.37%	144.53%	138.51%	137.03%	137.87%
46	26.77%	30.10%	31.55%	32.43%	64.94%	67.11%	68.56%	70.02%	100.58%	100.05%	100.72%	102.33%	144.19%	138.38%	137.02%	137.98%
47	26.00%	29.41%	30.86%	31.69%	64.28%	66.58%	68.04%	69.56%	100.06%	99.70%	100.50%	102.25%	143.84%	138.21%	136.95%	138.06%
48	25.17%	28.66%	30.12%	30.94%	63.60%	65.95%	67.47%	69.11%	99.53%	99.34%	100.27%	102.17%	143.42%	137.99%	136.89%	138.11%
49	24.27%	27.83%	29.28%	30.10%	62.68%	65.27%	66.90%	68.56%	98.84%	98.91%	100.00%	102.02%	142.86%	137.67%	136.78%	138.13%
50	23.34%	26.94%	28.36%	29.19%	61.85%	64.52%	66.21%	68.01%	98.11%	98.47%	99.69%	101.86%	142.23%	137.35%	136.59%	138.13%
51	22.30%	25.96%	27.37%	28.20%	60.83%	63.69%	65.46%	67.36%	97.37%	97.91%	99.37%	101.70%	141.59%	137.06%	136.45%	138.12%
52	21.21%	24.90%	26.32%	27.10%	59.79%	62.80%	64.73%	66.73%	96.51%	97.37%	99.02%	101.52%	140.90%	136.67%	136.27%	138.11%
53	19.97%	23.75%	25.11%	25.90%	58.58%	61.84%	63.87%	66.01%	95.60%	96.79%	98.66%	101.34%	140.21%	136.30%	136.11%	138.09%
54	18.58%	22.44%	23.78%	24.59%	57.38%	60.82%	62.98%	65.24%	94.65%	96.20%	98.30%	101.16%	139.52%	135.96%	135.96%	138.09%
55	17.09%	21.01%	22.36%	23.19%	56.10%	59.74%	62.03%	64.46%	93.68%	95.58%	97.94%	100.99%	138.83%	135.62%	135.83%	138.07%
56	15.47%	19.45%	20.75%	21.62%	54.68%	58.59%	61.03%	63.63%	92.67%	94.96%	97.57%	100.81%	138.14%	135.32%	135.71%	138.07%
57	13.63%	17.69%	18.96%	19.87%	53.13%	57.37%	59.97%	62.77%	91.61%	94.31%	97.20%	100.64%	137.46%	135.02%	135.60%	138.04%
58	11.49%	15.65%	16.89%	17.72%	51.43%	55.98%	58.83%	61.77%	90.50%	93.61%	96.80%	100.42%	136.74%	134.70%	135.45%	137.97%
59	9.33%	13.21%	14.27%	15.23%	49.55%	54.43%	57.49%	60.69%	89.20%	92.85%	96.35%	100.16%	135.96%	134.35%	135.26%	137.84%
60	7.31%	10.27%	11.32%	12.39%	47.39%	52.72%	56.04%	59.46%	87.77%	91.99%	95.82%	99.83%	135.09%	133.93%	134.99%	137.61%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 3																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	39.37%	41.12%	42.15%	42.98%	80.37%	79.27%	79.16%	79.61%	116.64%	111.57%	109.78%	109.53%	162.29%	151.12%	146.66%	145.06%
1	39.43%	41.17%	42.20%	43.04%	80.50%	79.36%	79.28%	79.70%	116.81%	111.73%	109.96%	109.64%	162.59%	151.31%	146.83%	145.26%
2	39.50%	41.24%	42.25%	43.09%	80.65%	79.51%	79.38%	79.79%	117.10%	111.90%	110.11%	109.78%	162.85%	151.58%	147.02%	145.44%
3	39.63%	41.33%	42.33%	43.16%	80.92%	79.65%	79.52%	79.92%	117.37%	112.10%	110.29%	109.97%	163.25%	151.83%	147.27%	145.63%
4	39.66%	41.38%	42.36%	43.18%	81.00%	79.77%	79.57%	79.97%	117.48%	112.19%	110.36%	110.01%	163.39%	151.94%	147.37%	145.72%
5	39.64%	41.37%	42.35%	43.17%	80.95%	79.73%	79.59%	79.98%	117.52%	112.28%	110.39%	110.10%	163.36%	151.97%	147.41%	145.76%
6	39.61%	41.34%	42.32%	43.14%	81.00%	79.71%	79.57%	79.97%	117.51%	112.21%	110.39%	110.09%	163.35%	151.97%	147.44%	145.76%
7	39.56%	41.30%	42.28%	43.10%	80.89%	79.74%	79.54%	79.94%	117.47%	112.18%	110.36%	110.01%	163.31%	151.93%	147.37%	145.74%
8	39.49%	41.23%	42.24%	43.06%	80.90%	79.63%	79.50%	79.90%	117.40%	112.19%	110.30%	110.03%	163.22%	151.86%	147.31%	145.68%
9	39.43%	41.18%	42.19%	43.01%	80.76%	79.63%	79.45%	79.85%	117.31%	112.05%	110.25%	109.92%	163.11%	151.77%	147.24%	145.62%
10	39.35%	41.11%	42.14%	42.96%	80.67%	79.50%	79.37%	79.79%	117.13%	111.97%	110.17%	109.88%	162.99%	151.68%	147.15%	145.55%
11	39.25%	41.05%	42.08%	42.89%	80.57%	79.43%	79.32%	79.73%	117.09%	111.89%	110.11%	109.80%	162.85%	151.58%	147.06%	145.48%
12	39.17%	40.99%	42.02%	42.84%	80.48%	79.34%	79.23%	79.66%	116.97%	111.80%	110.04%	109.74%	162.71%	151.41%	146.97%	145.40%
13	39.06%	40.93%	41.96%	42.76%	80.38%	79.28%	79.16%	79.60%	116.79%	111.72%	109.97%	109.68%	162.52%	151.33%	146.88%	145.33%
14	39.03%	40.88%	41.91%	42.71%	80.30%	79.20%	79.12%	79.54%	116.70%	111.65%	109.85%	109.63%	162.41%	151.24%	146.82%	145.29%
15	38.97%	40.83%	41.86%	42.65%	80.24%	79.14%	79.05%	79.49%	116.62%	111.59%	109.80%	109.60%	162.32%	151.18%	146.77%	145.26%
16	38.90%	40.79%	41.80%	42.60%	80.18%	79.09%	79.03%	79.46%	116.57%	111.49%	109.83%	109.57%	162.26%	151.14%	146.74%	145.26%
17	38.86%	40.76%	41.78%	42.53%	80.14%	79.06%	78.94%	79.43%	116.52%	111.46%	109.82%	109.57%	162.23%	151.11%	146.74%	145.26%
18	38.85%	40.72%	41.72%	42.49%	80.03%	79.04%	78.94%	79.39%	116.51%	111.51%	109.75%	109.58%	162.28%	151.11%	146.75%	145.29%
19	38.81%	40.69%	41.68%	42.46%	80.01%	79.02%	78.92%	79.36%	116.43%	111.52%	109.76%	109.60%	162.22%	151.14%	146.78%	145.39%
20	38.79%	40.67%	41.65%	42.40%	80.06%	79.01%	78.88%	79.37%	116.51%	111.46%	109.78%	109.64%	162.24%	151.16%	146.83%	145.42%
21	38.77%	40.64%	41.60%	42.34%	80.05%	79.00%	78.86%	79.33%	116.52%	111.48%	109.87%	109.67%	162.28%	151.22%	146.90%	145.55%
22	38.74%	40.58%	41.56%	42.29%	80.05%	78.99%	78.87%	79.35%	116.54%	111.57%	109.90%	109.73%	162.33%	151.27%	146.97%	145.61%
23	38.71%	40.54%	41.48%	42.23%	80.04%	78.97%	78.84%	79.34%	116.56%	111.58%	109.94%	109.79%	162.38%	151.33%	147.05%	145.72%
24	38.67%	40.49%	41.44%	42.16%	80.02%	78.95%	78.82%	79.31%	116.59%	111.63%	109.98%	109.86%	162.44%	151.46%	147.15%	145.84%
25	38.63%	40.43%	41.37%	42.08%	80.00%	78.93%	78.80%	79.32%	116.61%	111.66%	110.03%	109.92%	162.57%	151.54%	147.25%	145.98%
26	38.58%	40.34%	41.27%	41.97%	79.91%	78.89%	78.77%	79.30%	116.64%	111.70%	110.08%	109.99%	162.57%	151.62%	147.36%	146.13%
27	38.51%	40.26%	41.18%	41.86%	79.94%	78.87%	78.75%	79.26%	116.66%	111.73%	110.13%	110.09%	162.70%	151.70%	147.48%	146.28%
28	38.43%	40.17%	41.07%	41.74%	79.83%	78.77%	78.71%	79.27%	116.67%	111.76%	110.19%	110.21%	162.77%	151.79%	147.62%	146.43%
29	38.33%	40.06%	40.93%	41.59%	79.77%	78.72%	78.67%	79.21%	116.68%	111.80%	110.25%	110.30%	162.84%	151.87%	147.74%	146.60%
30	38.24%	39.94%	40.81%	41.46%	79.70%	78.66%	78.63%	79.21%	116.70%	111.83%	110.31%	110.39%	162.93%	152.00%	147.89%	146.78%
31	38.04%	39.80%	40.63%	41.29%	79.62%	78.65%	78.58%	79.18%	116.71%	111.87%	110.38%	110.48%	163.01%	152.11%	148.03%	146.97%
32	37.90%	39.64%	40.43%	41.13%	79.52%	78.51%	78.52%	79.12%	116.72%	111.91%	110.45%	110.57%	163.10%	152.24%	148.19%	147.17%
33	37.73%	39.39%	40.24%	40.94%	79.42%	78.43%	78.45%	79.04%	116.72%	111.96%	110.52%	110.68%	163.19%	152.41%	148.36%	147.37%
34	37.53%	39.18%	40.05%	40.70%	79.29%	78.33%	78.38%	79.01%	116.73%	112.01%	110.60%	110.79%	163.30%	152.55%	148.53%	147.59%
35	37.28%	38.96%	39.82%	40.47%	79.15%	78.22%	78.31%	78.92%	116.74%	112.06%	110.67%	110.90%	163.48%	152.68%	148.71%	147.83%
36	36.98%	38.70%	39.54%	40.20%	78.99%	78.11%	78.21%	78.87%	116.75%	112.11%	110.75%	111.01%	163.53%	152.82%	148.89%	148.07%
37	36.71%	38.41%	39.24%	39.94%	78.75%	77.99%	78.11%	78.78%	116.75%	112.16%	110.84%	111.14%	163.72%	152.96%	149.07%	148.32%
38	36.36%	38.08%	38.95%	39.60%	78.56%	77.85%	77.97%	78.69%	116.75%	112.20%	110.96%	111.25%	163.83%	153.11%	149.26%	148.58%
39	35.98%	37.75%	38.60%	39.25%	78.35%	77.69%	77.80%	78.58%	116.75%	112.23%	111.03%	111.42%	163.94%	153.24%	149.45%	148.84%
40	35.56%	37.33%	38.22%	38.86%	78.10%	77.44%	77.65%	78.45%	116.69%	112.25%	111.03%	111.54%	164.03%	153.43%	149.64%	149.11%
41	35.10%	36.93%	37.83%	38.43%	77.85%	77.23%	77.47%	78.30%	116.67%	112.26%	111.14%	111.65%	164.08%	153.54%	149.86%	149.37%
42	34.60%	36.47%	37.34%	37.99%	77.48%	77.00%	77.26%	78.13%	116.58%	112.23%	111.17%	111.75%	164.11%	153.62%	150.01%	149.64%
43	34.00%	35.96%	36.84%	37.46%	77.10%	76.65%	77.00%	77.87%	116.44%	112.18%	111.17%	111.83%	164.08%	153.67%	150.12%	149.87%
44	33.43%	35.41%	36.28%	36.91%	76.64%	76.32%	76.67%	77.63%	116.19%	112.08%	111.10%	111.89%	164.00%	153.69%	150.22%	150.10%
45	32.73%	34.80%	35.67%	36.28%	76.18%	75.94%	76.34%	77.36%	115.92%	111.95%	111.10%	111.94%	163.85%	153.66%	150.31%	150.31%
46	32.00%	34.11%	35.00%	35.59%	75.56%	75.43%	75.96%	76.98%	115.61%	111.76%	110.97%	111.95%	163.55%	153.52%	150.35%	150.47%
47	31.19%	33.34%	34.24%	34.86%	74.94%	74.93%	75.45%	76.61%	115.14%	111.46%	110.84%	111.94%	163.26%	153.41%	150.36%	150.62%
48	30.33%	32.54%	33.41%	34.03%	74.17%	74.28%	74.96%	76.20%	114.68%	111.18%	110.69%	111.90%	162.89%	153.24%	150.35%	150.73%
49	29.33%	31.67%	32.54%	33.13%	73.31%	73.58%	74.35%	75.68%	114.06%	110.80%	110.50%	111.84%	162.37%	153.03%	150.27%	150.82%
50	28.32%	30.69%	31.55%	32.17%	72.37%	72.85%	73.69%	75.17%	113.37%	110.40%	110.23%	111.73%	161.85%	152.80%	150.22%	150.88%
51	27.12%	29.59%	30.50%	31.10%	71.35%	72.02%	73.00%	74.57%	112.66%	109.97%	109.99%	111.62%	161.34%	152.46%	150.14%	150.94%
52	25.93%	28.44%	29.33%	29.92%	70.26%	71.12%	72.22%	73.92%	111.89%	109.51%	109.75%	111.52%	160.74%	152.23%	150.00%	150.98%
53	24.59%	27.18%	28.03%	28.65%	69.06%	70.16%	71.39%	73.30%	111.10%	109.05%	109.46%	111.41%	160.10%	151.92%	149.90%	151.03%
54	23.08%	25.78%	26.60%	27.27%	67.76%	69.14%	70.52%	72.59%	110.28%	108.62%	109.22%	111.32%	159.54%	151.66%	149.83%	151.07%
55	21.43%	24.19%	25.07%	25.77%	66.44%	68.05%	69.61%	71.91%	109.44%	108.12%	108.99%	111.20%	158.98%	151.43%	149.77%	151.12%
56	19.63%	22.46%	23.33%	24.12%	65.05%	66.91%	68.71%	71.13%	108.59%	107.67%	108.72%	111.09%	158.45%	151.22%	149.72%	151.15%
57	17.63%	20.54%	21.41%	22.26%	63.47%	65.68%	67.62%	70.30%	107.69%	107.20%	108.47%	110.98%	157.93%	151.02%	149.67%	151.18%
58	15.32%	18.34%	19.19%	20.02%	61.74%	64.30%	66.53%	69.40%	106.75%	106.71%	108.21%	110.84%	157.40%	150.81%	149.60%	151.15%
59	12.59%	15.68%	16.37%	17.39%	59.83%	62.81%	65.33%	68.43%	105.72%	106.17%	107.92%	110.64%	156.82%	150.56%	149.46%	151.05%
60	10.05%	12.41%	13.16%	14.34%	57.67%	61.10%	63.95%	67.24%	104.55%	105.57%	107.55%	110.36%	156.13%	150.22%	149.23%	150.83%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 4																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	45.57%	45.93%	46.30%	46.79%	91.56%	87.89%	86.67%	86.50%	131.76%	123.21%	119.90%	118.83%	181.88%	166.31%	159.83%	157.17%
1	45.64%	45.97%	46.35%	46.84%	91.70%	88.06%	86.77%	86.56%	131.96%	123.36%	120.08%	118.97%	182.20%	166.51%	160.01%	157.34%
2	45.80%	46.04%	46.42%	46.89%	91.87%	88.20%	86.89%	86.73%	132.18%	123.61%	120.25%	119.16%	182.49%	166.80%	160.22%	157.54%
3	45.93%	46.17%	46.53%	46.97%	92.08%	88.36%	87.03%	86.86%	132.47%	123.83%	120.44%	119.34%	182.83%	167.05%	160.48%	157.78%
4	45.97%	46.20%	46.55%	46.99%	92.17%	88.44%	87.09%	86.92%	132.60%	123.93%	120.53%	119.42%	183.05%	167.18%	160.60%	157.89%
5	45.95%	46.20%	46.55%	46.98%	92.25%	88.46%	87.12%	86.92%	132.63%	123.95%	120.56%	119.43%	183.03%	167.22%	160.63%	157.93%
6	45.92%	46.17%	46.52%	46.96%	92.25%	88.44%	87.10%	86.92%	132.62%	123.95%	120.55%	119.45%	183.02%	167.22%	160.63%	157.94%
7	45.84%	46.15%	46.48%	46.92%	92.21%	88.40%	87.07%	86.89%	132.58%	123.92%	120.52%	119.42%	182.97%	167.17%	160.60%	157.91%
8	45.76%	46.04%	46.43%	46.87%	92.15%	88.35%	87.02%	86.85%	132.51%	123.86%	120.47%	119.36%	182.88%	167.11%	160.54%	157.86%
9	45.69%	46.00%	46.35%	46.82%	91.99%	88.28%	86.96%	86.80%	132.41%	123.78%	120.41%	119.27%	182.76%	167.02%	160.46%	157.80%
10	45.58%	45.93%	46.26%	46.76%	91.90%	88.19%	86.90%	86.74%	132.30%	123.70%	120.34%	119.21%	182.62%	166.89%	160.37%	157.73%
11	45.49%	45.85%	46.20%	46.70%	91.81%	88.07%	86.82%	86.67%	132.18%	123.61%	120.27%	119.14%	182.48%	166.82%	160.27%	157.64%
12	45.41%	45.78%	46.15%	46.61%	91.69%	87.98%	86.75%	86.60%	131.99%	123.51%	120.19%	119.10%	182.27%	166.71%	160.18%	157.57%
13	45.34%	45.71%	46.07%	46.57%	91.60%	87.97%	86.69%	86.50%	131.94%	123.36%	120.12%	119.02%	182.14%	166.61%	160.09%	157.50%
14	45.26%	45.66%	46.01%	46.49%	91.50%	87.84%	86.62%	86.45%	131.84%	123.29%	120.00%	118.98%	182.03%	166.47%	160.03%	157.46%
15	45.21%	45.60%	45.97%	46.44%	91.44%	87.78%	86.57%	86.38%	131.76%	123.30%	119.95%	118.95%	181.94%	166.40%	159.99%	157.44%
16	45.16%	45.56%	45.92%	46.38%	91.37%	87.73%	86.47%	86.34%	131.63%	123.19%	119.99%	118.94%	181.88%	166.36%	159.96%	157.43%
17	45.13%	45.52%	45.87%	46.33%	91.33%	87.70%	86.49%	86.31%	131.60%	123.17%	119.91%	118.93%	181.84%	166.34%	159.96%	157.46%
18	45.09%	45.49%	45.83%	46.28%	91.23%	87.68%	86.41%	86.29%	131.58%	123.16%	119.91%	118.94%	181.83%	166.35%	159.98%	157.51%
19	45.06%	45.45%	45.79%	46.22%	91.28%	87.65%	86.45%	86.27%	131.58%	123.23%	119.99%	118.97%	181.92%	166.38%	160.02%	157.58%
20	45.04%	45.43%	45.76%	46.18%	91.26%	87.64%	86.44%	86.27%	131.59%	123.25%	120.02%	119.01%	181.88%	166.42%	160.08%	157.67%
21	45.01%	45.39%	45.72%	46.10%	91.26%	87.63%	86.43%	86.26%	131.61%	123.27%	120.05%	119.09%	182.00%	166.48%	160.16%	157.77%
22	44.99%	45.36%	45.67%	46.04%	91.25%	87.63%	86.37%	86.26%	131.64%	123.25%	120.10%	119.15%	181.99%	166.55%	160.26%	157.90%
23	44.95%	45.31%	45.61%	45.98%	91.17%	87.62%	86.39%	86.27%	131.68%	123.35%	120.09%	119.27%	182.06%	166.69%	160.37%	158.03%
24	44.91%	45.24%	45.54%	45.90%	91.17%	87.61%	86.41%	86.27%	131.71%	123.39%	120.21%	119.29%	182.21%	166.78%	160.48%	158.17%
25	44.83%	45.17%	45.47%	45.82%	91.15%	87.59%	86.40%	86.27%	131.82%	123.44%	120.27%	119.44%	182.29%	166.83%	160.61%	158.34%
26	44.77%	45.10%	45.38%	45.71%	91.13%	87.57%	86.32%	86.27%	131.86%	123.42%	120.35%	119.53%	182.37%	166.98%	160.75%	158.51%
27	44.73%	45.01%	45.25%	45.62%	91.10%	87.54%	86.33%	86.28%	131.82%	123.54%	120.42%	119.62%	182.47%	167.07%	160.90%	158.69%
28	44.57%	44.88%	45.11%	45.50%	91.06%	87.51%	86.29%	86.27%	131.93%	123.59%	120.49%	119.73%	182.57%	167.19%	161.05%	158.88%
29	44.47%	44.76%	44.98%	45.35%	91.01%	87.46%	86.26%	86.26%	131.96%	123.64%	120.58%	119.84%	182.67%	167.33%	161.22%	159.08%
30	44.35%	44.63%	44.84%	45.17%	90.94%	87.42%	86.23%	86.25%	131.99%	123.71%	120.67%	119.96%	182.78%	167.53%	161.39%	159.30%
31	44.21%	44.48%	44.68%	45.01%	90.94%	87.36%	86.23%	86.24%	132.03%	123.78%	120.75%	120.07%	182.91%	167.67%	161.58%	159.52%
32	44.04%	44.30%	44.50%	44.84%	90.78%	87.31%	86.18%	86.23%	132.07%	123.85%	120.84%	120.25%	183.10%	167.80%	161.77%	159.77%
33	43.83%	44.07%	44.27%	44.63%	90.68%	87.24%	86.12%	86.21%	132.04%	123.92%	121.00%	120.38%	183.25%	167.99%	161.98%	160.02%
34	43.56%	43.82%	44.04%	44.41%	90.58%	87.16%	86.07%	86.18%	132.08%	123.99%	121.10%	120.46%	183.40%	168.15%	162.18%	160.29%
35	43.32%	43.58%	43.80%	44.14%	90.45%	87.08%	86.03%	86.14%	132.19%	124.07%	121.20%	120.66%	183.56%	168.40%	162.42%	160.56%
36	43.05%	43.32%	43.55%	43.89%	90.31%	86.92%	85.96%	86.11%	132.25%	124.15%	121.31%	120.80%	183.79%	168.58%	162.64%	160.86%
37	42.70%	42.97%	43.21%	43.59%	90.16%	86.82%	85.88%	86.06%	132.29%	124.24%	121.41%	120.96%	183.96%	168.76%	162.88%	161.17%
38	42.32%	42.65%	42.90%	43.26%	89.99%	86.70%	85.79%	86.00%	132.33%	124.36%	121.52%	121.13%	184.12%	168.95%	163.13%	161.49%
39	41.92%	42.32%	42.54%	42.89%	89.80%	86.57%	85.69%	85.93%	132.37%	124.43%	121.63%	121.33%	184.21%	169.13%	163.38%	161.82%
40	41.47%	41.86%	42.16%	42.51%	89.51%	86.41%	85.56%	85.85%	132.38%	124.49%	121.73%	121.49%	184.42%	169.37%	163.62%	162.16%
41	41.00%	41.45%	41.72%	42.03%	89.20%	86.23%	85.40%	85.73%	132.36%	124.52%	121.81%	121.64%	184.53%	169.52%	163.86%	162.49%
42	40.43%	40.93%	41.23%	41.58%	88.91%	85.99%	85.24%	85.60%	132.31%	124.54%	121.88%	121.79%	184.60%	169.65%	164.08%	162.82%
43	39.86%	40.43%	40.71%	41.01%	88.58%	85.75%	84.97%	85.44%	132.15%	124.52%	121.93%	121.91%	184.61%	169.76%	164.29%	163.13%
44	39.18%	39.80%	40.08%	40.43%	88.18%	85.37%	84.71%	85.19%	132.00%	124.46%	121.96%	122.03%	184.58%	169.83%	164.47%	163.43%
45	38.43%	39.16%	39.47%	39.77%	87.66%	85.01%	84.40%	84.96%	131.79%	124.30%	121.94%	122.12%	184.50%	169.86%	164.61%	163.70%
46	37.65%	38.44%	38.72%	39.03%	87.11%	84.52%	83.99%	84.69%	131.51%	124.16%	121.90%	122.18%	184.33%	169.84%	164.73%	163.95%
47	36.77%	37.62%	37.91%	38.26%	86.42%	83.96%	83.58%	84.37%	131.16%	123.96%	121.82%	122.22%	184.02%	169.75%	164.80%	164.16%
48	35.80%	36.72%	37.02%	37.39%	85.63%	83.39%	83.07%	83.95%	130.66%	123.72%	121.70%	122.23%	183.71%	169.67%	164.84%	164.34%
49	34.74%	35.74%	36.08%	36.45%	84.76%	82.69%	82.52%	83.55%	130.09%	123.37%	121.57%	122.22%	183.35%	169.53%	164.85%	164.51%
50	33.56%	34.68%	35.04%	35.43%	83.80%	81.99%	81.91%	83.04%	129.55%	123.03%	121.40%	122.18%	182.83%	169.28%	164.83%	164.64%
51	32.35%	33.54%	33.89%	34.30%	82.84%	81.16%	81.26%	82.55%	128.85%	122.66%	121.17%	122.13%	182.35%	169.12%	164.82%	164.76%
52	31.03%	32.31%	32.65%	33.04%	81.64%	80.27%	80.52%	81.97%	128.19%	122.30%	120.99%	122.06%	181.85%	168.94%	164.79%	164.86%
53	29.54%	30.90%	31.24%	31.69%	80.45%	79.32%	79.76%	81.44%	127.49%	121.94%	120.77%	122.03%	181.37%	168.69%	164.78%	164.98%
54	27.90%	29.34%	29.70%	30.24%	79.19%	78.32%	78.99%	80.80%	126.85%	121.53%	120.63%	121.97%	180.91%	168.53%	164.79%	165.09%
55	26.07%	27.63%	28.02%	28.65%	77.86%	77.26%	78.14%	80.20%	126.08%	121.19%	120.40%	121.92%	180.49%	168.40%	164.80%	165.19%
56	24.09%	25.76%	26.20%	26.91%	76.37%	76.14%	77.24%	79.51%	125.39%	120.78%	120.23%	121.82%	180.10%	168.29%	164.83%	165.29%
57	21.88%	23.65%	24.14%	24.97%	74.77%	74.95%	76.29%	78.77%	124.67%	120.48%	120.09%	121.74%	179.73%	168.19%	164.85%	165.36%
58	19.30%	21.25%	21.77%	22.63%	73.06%	73.68%	75.27%	78.03%	123.93%	120.06%	119.86%	121.62%	179.36%	168.09%	164.85%	165.39%
59	16.34%	18.36%	18.74%	19.80%	71.20%	72.20%	74.16%	77.14%	123.14%	119.66%	119.63%	121.45%	178.94%	167.93%	164.77%	165.33%
60	12.98%	14.77%	15.27%	16.58%	69.03%	70.58%	72.84%	76.06%	122.23%	119.17%	119.31%	121.22%	178.43%	167.68%	164.58%	165.15%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02)- Guaranteed Survival Benefit Rates - Option 3 - Income With High Lumpsum Option																
Premium Band 4: Rs. 1,50,000 and Above																
Deferment: 5																
Age(Years)/ Income Period	PPT: 5				PPT: 8				PPT: 10				PPT: 12			
	10	15	20	25	10	15	20	25	10	15	20	25	10	15	20	25
0	52.23%	51.07%	50.74%	50.87%	103.53%	97.14%	94.69%	93.86%	147.77%	135.73%	130.76%	128.83%	202.88%	182.55%	173.94%	170.12%
1	52.35%	51.14%	50.78%	50.90%	103.68%	97.33%	94.83%	93.96%	148.05%	135.89%	130.97%	128.96%	203.15%	182.77%	174.14%	170.31%
2	52.48%	51.22%	50.87%	50.96%	103.86%	97.41%	94.93%	94.13%	148.29%	136.09%	131.07%	129.12%	203.45%	183.03%	174.36%	170.56%
3	52.62%	51.32%	51.00%	51.07%	104.17%	97.65%	95.12%	94.27%	148.67%	136.38%	131.34%	129.31%	203.86%	183.35%	174.64%	170.81%
4	52.66%	51.36%	51.03%	51.10%	104.27%	97.74%	95.18%	94.35%	148.80%	136.47%	131.44%	129.39%	204.05%	183.50%	174.76%	170.93%
5	52.65%	51.36%	51.02%	51.09%	104.22%	97.76%	95.20%	94.36%	148.85%	136.53%	131.46%	129.49%	204.17%	183.54%	174.81%	170.95%
6	52.61%	51.32%	50.99%	51.06%	104.27%	97.74%	95.19%	94.35%	148.84%	136.51%	131.46%	129.49%	204.16%	183.53%	174.81%	170.95%
7	52.56%	51.28%	50.92%	51.02%	104.23%	97.71%	95.16%	94.32%	148.79%	136.48%	131.43%	129.40%	204.03%	183.49%	174.77%	170.95%
8	52.49%	51.22%	50.84%	50.94%	104.09%	97.65%	95.11%	94.28%	148.64%	136.42%	131.38%	129.42%	203.91%	183.41%	174.71%	170.90%
9	52.41%	51.15%	50.80%	50.90%	104.01%	97.57%	95.04%	94.22%	148.61%	136.28%	131.32%	129.37%	203.79%	183.31%	174.63%	170.84%
10	52.32%	51.09%	50.73%	50.81%	103.90%	97.49%	94.97%	94.16%	148.42%	136.19%	131.24%	129.30%	203.68%	183.19%	174.54%	170.76%
11	52.24%	51.01%	50.65%	50.76%	103.79%	97.41%	94.87%	94.03%	148.29%	136.09%	131.10%	129.19%	203.52%	183.07%	174.44%	170.66%
12	52.08%	50.94%	50.58%	50.69%	103.69%	97.26%	94.83%	94.02%	148.16%	136.06%	131.08%	129.11%	203.30%	182.95%	174.34%	170.62%
13	52.00%	50.85%	50.51%	50.62%	103.58%	97.18%	94.69%	93.95%	148.04%	135.92%	131.01%	129.05%	203.15%	182.83%	174.26%	170.56%
14	51.92%	50.75%	50.45%	50.56%	103.42%	97.10%	94.63%	93.85%	147.87%	135.83%	130.95%	129.01%	203.05%	182.75%	174.19%	170.52%
15	51.86%	50.69%	50.40%	50.49%	103.41%	97.06%	94.59%	93.81%	147.86%	135.78%	130.91%	128.98%	202.96%	182.68%	174.15%	170.51%
16	51.81%	50.67%	50.34%	50.44%	103.35%	97.00%	94.53%	93.77%	147.73%	135.73%	130.88%	128.97%	202.90%	182.64%	174.13%	170.47%
17	51.76%	50.60%	50.30%	50.37%	103.30%	96.97%	94.52%	93.73%	147.69%	135.71%	130.81%	128.98%	202.87%	182.63%	174.14%	170.55%
18	51.73%	50.56%	50.26%	50.34%	103.27%	96.93%	94.50%	93.73%	147.68%	135.70%	130.82%	129.00%	202.87%	182.64%	174.18%	170.60%
19	51.69%	50.53%	50.22%	50.28%	103.25%	96.93%	94.48%	93.71%	147.75%	135.72%	130.90%	129.04%	202.89%	182.68%	174.23%	170.69%
20	51.66%	50.49%	50.18%	50.21%	103.24%	96.91%	94.46%	93.71%	147.77%	135.74%	130.94%	129.10%	202.94%	182.74%	174.31%	170.79%
21	51.63%	50.46%	50.10%	50.17%	103.24%	96.91%	94.46%	93.72%	147.73%	135.77%	130.99%	129.18%	203.00%	182.82%	174.40%	170.89%
22	51.60%	50.42%	50.05%	50.09%	103.24%	96.91%	94.46%	93.73%	147.83%	135.82%	130.98%	129.30%	203.05%	182.91%	174.52%	171.04%
23	51.56%	50.37%	50.01%	50.01%	103.16%	96.91%	94.46%	93.76%	147.88%	135.88%	131.05%	129.33%	203.16%	183.02%	174.65%	171.20%
24	51.52%	50.32%	49.94%	49.91%	103.16%	96.91%	94.49%	93.76%	147.94%	135.94%	131.18%	129.49%	203.26%	183.14%	174.80%	171.37%
25	51.45%	50.24%	49.83%	49.84%	103.22%	96.90%	94.49%	93.78%	147.98%	136.00%	131.21%	129.54%	203.36%	183.27%	174.95%	171.57%
26	51.38%	50.17%	49.73%	49.72%	103.21%	96.89%	94.49%	93.80%	148.04%	136.06%	131.36%	129.71%	203.54%	183.41%	175.12%	171.78%
27	51.33%	50.07%	49.60%	49.62%	103.11%	96.87%	94.48%	93.83%	148.09%	136.20%	131.45%	129.82%	203.67%	183.56%	175.30%	172.00%
28	51.23%	49.97%	49.49%	49.50%	103.16%	96.85%	94.47%	93.85%	148.15%	136.28%	131.54%	129.96%	203.80%	183.72%	175.48%	172.23%
29	51.11%	49.84%	49.35%	49.37%	103.04%	96.83%	94.48%	93.92%	148.20%	136.35%	131.65%	130.10%	203.94%	183.90%	175.69%	172.48%
30	50.91%	49.63%	49.21%	49.22%	102.99%	96.79%	94.47%	93.94%	148.27%	136.44%	131.77%	130.24%	204.09%	184.08%	175.90%	172.73%
31	50.75%	49.46%	49.04%	49.03%	102.94%	96.76%	94.48%	93.96%	148.33%	136.53%	131.87%	130.37%	204.32%	184.28%	176.12%	173.01%
32	50.57%	49.29%	48.82%	48.84%	102.93%	96.73%	94.47%	93.94%	148.40%	136.62%	132.05%	130.59%	204.43%	184.49%	176.36%	173.31%
33	50.36%	49.07%	48.60%	48.62%	102.78%	96.68%	94.45%	93.93%	148.47%	136.72%	132.11%	130.74%	204.68%	184.71%	176.61%	173.61%
34	50.08%	48.85%	48.38%	48.40%	102.70%	96.64%	94.42%	94.00%	148.62%	136.83%	132.29%	130.91%	204.88%	184.94%	176.87%	173.93%
35	49.79%	48.53%	48.14%	48.14%	102.59%	96.58%	94.40%	93.95%	148.63%	136.94%	132.44%	131.09%	205.10%	185.19%	177.15%	174.27%
36	49.49%	48.26%	47.81%	47.87%	102.48%	96.52%	94.38%	93.95%	148.79%	137.05%	132.58%	131.28%	205.31%	185.43%	177.43%	174.64%
37	49.16%	47.94%	47.52%	47.55%	102.37%	96.46%	94.33%	93.97%	148.88%	137.16%	132.73%	131.53%	205.60%	185.72%	177.73%	175.01%
38	48.72%	47.56%	47.20%	47.23%	102.23%	96.37%	94.28%	93.94%	148.96%	137.33%	132.86%	131.73%	205.82%	185.94%	178.04%	175.40%
39	48.32%	47.20%	46.81%	46.83%	102.00%	96.21%	94.22%	93.93%	149.03%	137.43%	133.01%	131.93%	206.10%	186.25%	178.35%	175.80%
40	47.80%	46.80%	46.39%	46.41%	101.82%	96.15%	94.13%	93.88%	149.08%	137.52%	133.21%	132.14%	206.23%	186.44%	178.66%	176.21%
41	47.31%	46.30%	45.94%	45.95%	101.60%	95.95%	94.03%	93.84%	149.11%	137.60%	133.33%	132.40%	206.46%	186.67%	178.97%	176.63%
42	46.70%	45.82%	45.42%	45.44%	101.34%	95.74%	93.89%	93.76%	149.10%	137.65%	133.45%	132.59%	206.60%	186.87%	179.27%	177.03%
43	46.03%	45.21%	44.87%	44.88%	101.03%	95.51%	93.72%	93.65%	149.05%	137.67%	133.54%	132.77%	206.68%	187.12%	179.55%	177.43%
44	45.38%	44.55%	44.25%	44.27%	100.57%	95.16%	93.45%	93.51%	148.94%	137.66%	133.61%	132.93%	206.71%	187.26%	179.80%	177.81%
45	44.58%	43.87%	43.53%	43.57%	100.13%	94.82%	93.19%	93.35%	148.70%	137.59%	133.65%	133.08%	206.68%	187.30%	180.03%	178.17%
46	43.70%	43.09%	42.77%	42.79%	99.52%	94.42%	92.88%	93.15%	148.46%	137.49%	133.65%	133.19%	206.57%	187.35%	180.22%	178.49%
47	42.75%	42.21%	41.92%	41.99%	98.91%	93.89%	92.45%	92.85%	148.07%	137.28%	133.62%	133.28%	206.33%	187.35%	180.37%	178.79%
48	41.71%	41.26%	41.01%	41.11%	98.05%	93.35%	92.03%	92.56%	147.76%	137.08%	133.56%	133.34%	206.08%	187.30%	180.48%	179.06%
49	40.56%	40.20%	39.96%	40.12%	97.26%	92.67%	91.49%	92.20%	147.24%	136.85%	133.47%	133.37%	205.80%	187.22%	180.58%	179.30%
50	39.34%	39.07%	38.84%	39.02%	96.29%	92.01%	90.97%	91.86%	146.67%	136.52%	133.36%	133.40%	205.38%	187.12%	180.65%	179.51%
51	37.93%	37.79%	37.61%	37.84%	95.26%	91.21%	90.40%	91.40%	146.14%	136.23%	133.17%	133.39%	204.99%	187.00%	180.72%	179.71%
52	36.48%	36.42%	36.28%	36.50%	94.07%	90.35%	89.74%	90.98%	145.51%	135.94%	133.04%	133.38%	204.59%	186.94%	180.77%	179.89%
53	34.86%	34.94%	34.77%	35.08%	92.88%	89.44%	89.10%	90.53%	144.87%	135.58%	132.90%	133.37%	204.29%	186.80%	180.85%	180.08%
54	33.07%	33.25%	33.13%	33.55%	91.71%	88.49%	88.30%	89.99%	144.32%	135.30%	132.80%	133.36%	203.89%	186.74%	180.94%	180.26%
55	31.06%	31.39%	31.36%	31.88%	90.31%	87.49%	87.61%	89.51%	143.66%	135.04%	132.69%	133.35%	203.60%	186.71%	181.05%	180.45%
56	28.87%	29.35%	29.38%	30.05%	88.91%	86.43%	86.81%	88.93%	143.08%	134.72%	132.59%	133.33%	203.35%	186.71%	181.16%	180.62%
57	26.45%	27.07%	27.18%	28.01%	87.33%	85.31%	85.97%	88.38%	142.51%	134.45%	132.42%	133.27%	203.13%	186.72%	181.27%	180.76%
58	23.68%	24.47%	24.67%	25.77%	85.65%	84.11%	85.06%	87.71%	141.91%	134.23%	132.30%	133.22%	202.91%	186.72%	181.34%	180.86%
59	20.36%	21.32%	21.44%	22.62%	83.89%	82.79%	84.14%	86.99%	141.26%	133.85%	132.10%	133.08%	202.66%	186.67%	181.34%	180.87%
60	16.46%	17.38%	17.71%	19.19%	81.75%	81.24%	83.01%	86.01%	140.52%	133.50%	131.86%	132.78%	202.30%	186.50%	181.21%	180.73%



Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02) - Loyalty Addition Rates - Option 4 - Lump Sum												
Age(Years)/ Policy Term	Premium Band 1: Rs. 30,000 to Rs. 49,999											
	PPT: 5			PPT: 8			PPT: 10			PPT: 12		
	10	12	15	12	15	18	15	18	20	18	20	24
0	NA	NA	NA	NA	NA	11.81500%	NA	7.88250%	11.13500%	4.42500%	7.11250%	16.97000%
1	NA	NA	NA	NA	NA	11.88750%	NA	7.94750%	11.21500%	4.48250%	7.18250%	17.07000%
2	NA	NA	NA	NA	NA	11.97000%	NA	8.02500%	11.30750%	4.55000%	7.26250%	17.18500%
3	NA	NA	13.49000%	NA	8.77250%	12.07750%	5.64000%	8.12250%	11.42500%	4.63500%	7.36250%	17.32750%
4	NA	NA	13.52000%	NA	8.80250%	12.12000%	5.66750%	8.16250%	11.47250%	4.67000%	7.40250%	17.38750%
5	NA	NA	13.51250%	NA	8.81000%	12.13000%	5.67500%	8.16500%	11.48750%	4.68250%	7.41500%	17.40500%
6	NA	11.77750%	13.48500%	7.99750%	8.80250%	12.12250%	5.67000%	8.16000%	11.48000%	4.67750%	7.41000%	17.39750%
7	NA	11.74750%	13.44500%	7.98250%	8.78250%	12.10000%	5.65500%	8.14000%	11.46000%	4.66000%	7.39000%	17.37500%
8	8.65000%	11.70750%	13.39750%	7.96250%	8.75750%	12.06750%	5.63500%	8.11250%	11.42750%	4.63500%	7.36250%	17.33750%
9	8.61250%	11.66500%	13.34000%	7.93750%	8.72500%	12.02500%	5.60750%	8.07750%	11.38750%	4.60250%	7.32750%	17.29000%
10	8.57250%	11.61750%	13.28000%	7.90750%	8.68750%	11.97750%	5.57500%	8.03500%	11.33750%	4.56500%	7.28500%	17.23250%
11	8.53250%	11.56750%	13.21750%	7.87750%	8.64750%	11.92750%	5.54250%	7.99000%	11.28750%	4.52750%	7.24000%	17.17500%
12	8.49250%	11.52250%	13.16000%	7.84500%	8.61000%	11.87750%	5.51000%	7.96750%	11.23500%	4.48750%	7.19500%	17.11750%
13	8.45500%	11.47750%	13.10250%	7.81750%	8.57250%	11.83250%	5.47750%	7.91250%	11.18750%	4.45000%	7.15500%	17.06750%
14	8.42250%	11.44000%	13.05500%	7.79250%	8.54000%	11.79000%	5.45000%	7.87500%	11.14750%	4.41750%	7.11750%	17.02250%
15	8.39750%	11.41000%	13.01500%	7.77000%	8.51250%	11.75750%	5.42750%	7.84500%	11.11250%	4.39000%	7.09000%	16.99000%
16	8.37750%	11.38500%	12.98250%	7.75500%	8.49250%	11.73000%	5.40750%	7.82250%	11.08750%	4.37000%	7.06750%	16.97000%
17	8.36250%	11.36750%	12.96000%	7.74250%	8.47500%	11.71250%	5.39500%	7.80500%	11.07000%	4.35500%	7.05250%	16.96000%
18	8.35000%	11.35500%	12.94250%	7.73250%	8.46500%	11.70000%	5.38750%	7.79500%	11.06250%	4.34750%	7.04500%	16.96250%
19	8.34500%	11.34750%	12.93000%	7.72750%	8.46000%	11.69500%	5.38250%	7.79250%	11.06000%	4.34250%	7.04250%	16.97500%
20	8.34000%	11.34000%	12.92000%	7.72500%	8.45750%	11.69500%	5.38000%	7.81000%	11.06500%	4.34250%	7.04500%	16.99500%
21	8.33750%	11.33750%	12.91250%	7.72250%	8.45500%	11.69750%	5.38000%	7.81250%	11.07250%	4.34500%	7.05000%	17.02250%
22	8.33500%	11.33250%	12.90250%	7.72250%	8.45500%	11.70000%	5.38000%	7.81750%	11.08250%	4.34750%	7.05750%	17.05750%
23	8.33250%	11.32500%	12.89250%	7.72250%	8.45500%	11.70500%	5.38250%	7.82500%	11.09250%	4.35250%	7.06750%	17.09500%
24	8.32750%	11.31750%	12.88000%	7.72000%	8.45500%	11.71000%	5.38250%	7.83000%	11.10500%	4.35500%	7.07750%	17.13750%
25	8.32000%	11.30750%	12.86250%	7.71500%	8.45250%	11.71250%	5.38250%	7.83500%	11.11750%	4.35750%	7.08750%	17.18500%
26	8.31000%	11.29250%	12.84000%	7.71000%	8.44750%	11.71250%	5.38000%	7.83750%	11.13000%	4.35750%	7.09500%	17.23500%
27	8.29750%	11.27250%	12.81000%	7.70250%	8.44250%	11.71000%	5.37750%	7.83750%	11.14000%	4.35750%	7.10250%	17.29250%
28	8.28000%	11.24750%	12.77250%	7.69250%	8.43000%	11.70500%	5.37000%	7.83750%	11.15000%	4.35500%	7.10750%	17.35250%
29	8.25750%	11.21750%	12.72750%	7.68000%	8.41750%	11.69750%	5.36250%	7.83500%	11.15750%	4.35000%	7.11250%	17.41750%
30	8.23250%	11.18000%	12.67500%	7.66250%	8.40000%	11.68500%	5.35000%	7.83000%	11.16500%	4.34250%	7.11500%	17.49250%
31	8.20000%	11.13750%	12.61000%	7.64250%	8.37750%	11.67000%	5.33500%	7.82250%	11.17000%	4.33000%	7.11750%	17.57250%
32	8.16250%	11.08500%	12.53500%	7.62000%	8.35250%	11.65250%	5.31750%	7.81250%	11.17500%	4.33500%	7.12000%	17.66000%
33	8.12000%	11.02750%	12.45000%	7.59250%	8.32250%	11.63000%	5.29500%	7.80000%	11.18250%	4.32000%	7.12000%	17.75500%
34	8.07000%	10.96000%	12.35000%	7.56000%	8.28750%	11.60500%	5.27250%	7.78500%	11.18750%	4.30500%	7.12000%	17.85750%
35	8.01250%	10.88250%	12.23500%	7.52250%	8.24750%	11.57500%	5.24250%	7.77000%	11.19250%	4.28500%	7.14000%	17.96750%
36	7.94750%	10.79250%	12.10250%	7.48000%	8.20250%	11.54000%	5.21250%	7.75000%	11.19500%	4.26250%	7.13500%	18.08250%
37	7.87250%	10.69000%	11.95250%	7.43250%	8.15000%	11.50000%	5.17500%	7.72750%	11.22250%	4.23500%	7.12750%	18.20000%
38	7.78750%	10.57250%	11.78000%	7.37750%	8.09250%	11.45250%	5.13250%	7.70000%	11.22500%	4.20500%	7.11750%	18.31750%
39	7.69000%	10.43750%	11.58250%	7.31500%	8.02250%	11.39250%	5.08500%	7.66750%	11.22000%	4.16750%	7.10000%	18.43500%
40	7.57750%	10.28250%	11.36000%	7.24250%	7.94250%	11.32250%	5.03000%	7.62750%	11.20750%	4.12250%	7.07500%	18.54500%
41	7.45000%	10.10750%	11.10500%	7.16000%	7.85250%	11.23750%	4.96500%	7.57250%	11.18250%	4.06750%	7.03500%	18.64500%
42	7.30250%	9.90500%	10.81750%	7.06500%	7.74500%	11.13000%	4.88750%	7.50500%	11.14000%	3.99750%	6.98000%	18.73250%
43	7.13250%	9.67750%	10.49500%	6.95500%	7.61750%	11.00250%	4.79750%	7.42000%	11.07750%	3.91000%	6.90500%	18.80000%
44	6.94000%	9.42000%	10.13000%	6.83000%	7.47000%	10.84500%	4.68750%	7.31000%	10.99000%	3.80250%	6.80500%	18.84750%
45	6.72000%	9.13000%	9.72250%	6.68500%	7.30000%	10.65500%	4.55750%	7.17500%	10.87250%	3.67000%	6.70500%	18.87000%
46	6.47500%	8.80750%	9.26750%	6.52000%	7.10000%	10.43000%	4.40500%	7.01000%	10.74250%	3.51250%	6.55500%	18.89000%
47	6.20250%	8.44750%	8.76500%	6.33500%	6.87250%	10.17000%	4.22750%	6.81500%	10.54250%	3.32500%	6.39000%	18.84750%
48	5.90000%	8.05500%	8.21250%	6.12750%	6.61500%	9.87000%	4.02750%	6.58750%	10.30750%	3.11000%	6.16000%	18.78000%
49	5.57250%	7.62750%	7.60750%	5.89750%	6.32750%	9.53250%	3.80000%	6.32750%	10.03500%	2.86500%	5.90500%	18.69250%
50	5.21750%	7.16750%	6.95250%	5.64500%	6.01250%	9.15750%	3.55000%	6.04000%	9.77500%	2.59250%	5.61250%	18.63500%
51	4.84000%	6.67500%	6.24500%	5.37500%	5.67000%	8.75000%	3.27750%	5.72500%	9.46250%	2.29750%	5.33500%	18.55000%
52	4.44250%	6.15000%	5.48500%	5.08750%	5.30250%	8.31000%	2.97750%	5.38500%	9.13000%	1.97750%	5.01000%	18.47000%
53	4.02250%	5.59750%	4.67250%	4.78250%	4.91250%	7.84000%	2.68000%	5.02750%	8.77500%	1.63750%	4.66500%	18.40750%
54	3.58250%	5.01250%	3.80500%	4.46250%	4.50000%	7.34500%	2.35500%	4.64750%	8.40500%	1.27750%	4.30250%	18.40000%
55	3.12250%	4.39250%	2.87250%	4.12500%	4.06500%	6.81750%	2.01500%	4.25250%	8.02000%	0.89500%	3.92000%	18.35250%
56	NA	NA	NA	3.77250%	3.60500%	6.25750%	1.65750%	3.83250%	7.61750%	0.50000%	3.51750%	18.37750%
57	NA	NA	NA	3.39750%	3.11500%	5.65250%	1.27750%	3.38500%	7.18500%	0.07000%	3.08500%	18.42250%
58	NA	NA	NA	2.99750%	2.58250%	4.98500%	0.87000%	2.90000%	6.71500%	0.00000%	2.61000%	18.51750%
59	NA	NA	NA	2.56250%	2.00000%	4.25250%	0.42500%	2.36250%	6.18750%	0.00000%	2.07500%	18.50000%
60	NA	NA	NA	2.08750%	1.35250%	3.41000%	0.00000%	1.75250%	5.57250%	0.00000%	1.45250%	18.53500%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02) - Loyalty Addition Rates - Option 4 - Lump Sum												
Age(Years)/ Policy Term	Premium Band 2: Rs. 50,000 to Rs. 74,999											
	PPT: 5			PPT: 8			PPT: 10			PPT: 12		
	10	12	15	12	15	18	15	18	20	18	20	24
0	NA	NA	NA	NA	NA	13.16750%	NA	9.08500%	12.58750%	5.51500%	8.41000%	18.86250%
1	NA	NA	NA	NA	NA	13.21500%	NA	9.15250%	12.67000%	5.57250%	8.48000%	18.96500%
2	NA	NA	NA	NA	NA	13.30250%	NA	9.21000%	12.76250%	5.64250%	8.56000%	19.08000%
3	NA	NA	14.85250%	NA	9.76250%	13.42500%	6.51000%	9.30500%	12.85500%	5.71000%	8.66000%	19.22250%
4	NA	NA	14.88250%	NA	9.79500%	13.46750%	6.54000%	9.34500%	12.90250%	5.74500%	8.70250%	19.28250%
5	NA	NA	14.87750%	NA	9.80250%	13.47000%	6.54750%	9.37250%	12.92000%	5.75500%	8.71500%	19.30250%
6	NA	12.75000%	14.85000%	8.71500%	9.79500%	13.46250%	6.54250%	9.36750%	12.91500%	5.75000%	8.71000%	19.29750%
7	NA	12.72000%	14.81250%	8.70250%	9.77750%	13.44000%	6.53000%	9.35000%	12.89500%	5.73500%	8.69250%	19.27500%
8	9.41750%	12.68250%	14.76500%	8.68000%	9.75250%	13.40750%	6.50750%	9.32500%	12.88750%	5.71000%	8.66500%	19.23750%
9	9.38000%	12.63750%	14.71000%	8.65500%	9.72000%	13.36500%	6.48250%	9.29000%	12.84750%	5.68000%	8.63000%	19.19000%
10	9.34000%	12.59250%	14.65000%	8.62750%	9.68500%	13.31750%	6.45000%	9.25000%	12.80000%	5.66250%	8.59000%	19.13750%
11	9.30000%	12.54500%	14.58750%	8.59750%	9.64500%	13.26500%	6.41750%	9.20750%	12.75000%	5.62250%	8.54500%	19.08000%
12	9.26000%	12.49750%	14.53000%	8.56500%	9.60750%	13.24000%	6.38500%	9.16500%	12.69750%	5.58250%	8.50000%	19.02500%
13	9.22500%	12.45500%	14.47500%	8.53750%	9.57000%	13.19250%	6.35250%	9.12500%	12.65250%	5.54750%	8.46000%	18.97250%
14	9.19250%	12.41750%	14.42750%	8.51250%	9.53750%	13.15250%	6.32500%	9.08750%	12.61000%	5.51500%	8.42500%	18.93000%
15	9.16750%	12.38750%	14.38750%	8.49250%	9.51000%	13.11750%	6.30250%	9.06000%	12.57750%	5.48750%	8.39500%	18.90000%
16	9.14750%	12.36250%	14.35500%	8.47500%	9.49000%	13.09250%	6.28500%	9.03750%	12.55250%	5.46750%	8.37500%	18.88000%
17	9.13250%	12.34500%	14.33250%	8.46250%	9.47500%	13.07500%	6.27250%	9.01750%	12.53750%	5.45500%	8.36000%	18.87250%
18	9.12000%	12.33250%	14.31500%	8.45500%	9.46500%	13.06250%	6.26250%	9.01750%	12.53000%	5.44500%	8.35250%	18.87500%
19	9.11500%	12.32500%	14.30250%	8.45000%	9.45750%	13.05750%	6.25750%	9.01750%	12.52750%	5.44250%	8.35000%	18.89000%
20	9.11000%	12.31750%	14.29250%	8.44500%	9.45500%	13.05750%	6.25750%	9.01750%	12.53250%	5.44000%	8.35500%	18.91250%
21	9.10750%	12.31500%	14.28500%	8.44500%	9.45500%	13.06000%	6.25750%	9.01750%	12.54000%	5.44250%	8.36000%	18.94250%
22	9.10500%	12.31000%	14.27750%	8.44500%	9.45500%	13.06500%	6.25750%	9.01750%	12.55250%	5.44750%	8.37000%	18.98000%
23	9.10250%	12.30500%	14.26750%	8.44250%	9.45500%	13.07000%	6.26000%	9.01750%	12.56500%	5.45250%	8.38000%	19.02250%
24	9.09750%	12.29750%	14.25500%	8.44000%	9.45500%	13.07500%	6.26000%	9.01750%	12.58000%	5.45750%	8.39250%	19.06750%
25	9.09250%	12.28500%	14.23750%	8.43750%	9.45250%	13.08000%	6.26000%	9.01750%	12.59250%	5.46000%	8.40250%	19.12000%
26	9.08250%	12.27250%	14.21500%	8.43250%	9.45000%	13.08250%	6.26000%	9.04000%	12.60750%	5.46250%	8.41250%	19.17500%
27	9.07000%	12.25250%	14.18750%	8.42500%	9.44250%	13.08250%	6.25750%	9.04250%	12.62000%	5.46250%	8.42250%	19.23750%
28	9.05250%	12.22750%	14.15250%	8.41500%	9.43500%	13.08000%	6.25000%	9.04250%	12.63250%	5.46250%	8.43000%	19.30500%
29	9.03000%	12.19750%	14.10750%	8.40250%	9.42250%	13.07250%	6.24250%	9.04000%	12.64250%	5.45750%	8.43750%	19.38000%
30	9.00250%	12.16250%	14.05750%	8.38750%	9.40500%	13.06500%	6.23250%	9.03500%	12.65500%	5.45250%	8.44500%	19.46250%
31	8.97250%	12.12000%	13.99500%	8.36750%	9.38500%	13.05250%	6.21750%	9.01750%	12.66500%	5.44500%	8.45250%	19.55250%
32	8.93500%	12.07000%	13.92250%	8.34500%	9.36250%	13.03750%	6.20250%	9.01750%	12.67500%	5.43250%	8.45750%	19.65250%
33	8.89250%	12.01250%	13.84000%	8.31750%	9.33250%	13.02000%	6.18250%	9.01750%	12.68750%	5.42000%	8.46250%	19.76000%
34	8.84500%	11.94500%	13.74250%	8.28500%	9.30000%	13.00000%	6.16000%	9.01750%	12.70000%	5.40500%	8.47000%	19.87750%
35	8.78750%	11.87000%	13.63250%	8.25000%	9.26500%	12.97500%	6.13500%	8.98750%	12.71250%	5.39000%	8.47750%	20.00500%
36	8.72500%	11.78250%	13.50250%	8.21000%	9.22000%	12.94750%	6.10500%	8.97250%	12.72500%	5.37000%	8.48250%	20.13500%
37	8.65000%	11.68000%	13.35750%	8.16250%	9.17250%	12.91250%	6.07000%	8.95250%	12.73750%	5.34500%	8.48750%	20.27250%
38	8.56750%	11.56500%	13.19000%	8.11000%	9.11750%	12.87250%	6.03250%	8.92750%	12.74500%	5.31750%	8.48750%	20.41250%
39	8.47000%	11.43250%	13.00000%	8.04750%	9.05250%	12.82500%	5.99000%	8.90000%	12.75000%	5.28500%	8.48500%	20.55000%
40	8.36000%	11.28250%	12.78250%	7.97750%	8.97750%	12.76250%	5.93750%	8.86250%	12.74500%	5.24500%	8.47250%	20.68500%
41	8.23250%	11.11000%	12.53750%	7.89750%	8.89250%	12.68750%	5.87750%	8.83750%	12.72750%	5.21000%	8.47000%	20.81000%
42	8.08750%	10.91250%	12.25750%	7.80750%	8.79000%	12.59250%	5.80500%	8.78000%	12.72500%	5.15000%	8.42750%	20.92500%
43	7.92250%	10.69000%	11.94500%	7.70000%	8.67000%	12.47750%	5.72000%	8.70500%	12.67750%	5.07250%	8.36500%	21.02250%
44	7.73250%	10.43500%	11.59000%	7.57750%	8.53000%	12.33250%	5.61500%	8.60750%	12.60750%	4.97500%	8.28000%	21.10500%
45	7.51500%	10.15250%	11.19250%	7.43750%	8.36750%	12.15750%	5.49250%	8.48500%	12.50750%	4.85500%	8.16750%	21.16250%
46	7.27500%	9.83500%	10.75250%	7.27750%	8.17500%	11.95000%	5.34750%	8.33250%	12.37750%	4.70750%	8.02500%	21.23250%
47	7.00500%	9.48250%	10.26000%	7.09500%	7.95750%	11.70500%	5.17750%	8.15250%	12.21250%	4.53250%	7.86750%	21.23500%
48	6.70750%	9.09750%	9.72000%	6.89250%	7.71000%	11.42250%	4.98500%	7.94000%	12.01500%	4.33000%	7.68750%	21.21500%
49	6.38250%	8.67750%	9.13000%	6.66750%	7.43250%	11.10250%	4.76750%	7.69750%	11.80000%	4.10000%	7.46500%	21.18250%
50	6.03500%	8.22500%	8.49000%	6.42250%	7.12750%	10.75000%	4.52500%	7.42500%	11.52500%	3.84500%	7.22000%	21.14000%
51	5.66250%	7.74000%	7.79750%	6.15750%	6.79500%	10.36250%	4.26250%	7.13000%	11.22250%	3.56250%	6.92750%	21.15750%
52	5.26750%	7.22500%	7.05750%	5.87500%	6.44000%	9.94750%	3.98250%	6.81000%	10.94250%	3.26250%	6.64250%	21.15500%
53	4.85500%	6.68000%	6.26250%	5.57500%	6.06250%	9.50500%	3.68500%	6.47500%	10.62750%	2.94250%	6.33000%	21.17750%
54	4.42000%	6.10500%	5.41500%	5.26250%	5.66500%	9.03750%	3.37250%	6.12250%	10.30000%	2.60500%	6.00250%	21.23750%
55	3.96500%	5.49500%	4.50500%	4.93250%	5.24500%	8.54500%	3.04750%	5.75250%	9.96000%	2.25250%	5.66250%	21.38000%
56	NA	NA	NA	4.58750%	4.80250%	8.02000%	2.70250%	5.36500%	9.61000%	1.88000%	5.30750%	21.49250%
57	NA	NA	NA	4.22250%	4.33000%	7.45750%	2.34000%	4.95500%	9.23750%	1.48000%	4.92750%	21.64500%
58	NA	NA	NA	3.83000%	3.82000%	6.84250%	1.95000%	4.51000%	8.83500%	1.03500%	4.51250%	21.92750%
59	NA	NA	NA	3.40750%	3.26250%	6.15750%	1.52500%	4.01750%	8.38500%	0.56750%	4.04750%	22.18500%
60	NA	NA	NA	2.94250%	2.64000%	5.35250%	1.05250%	3.46000%	7.86000%	0.02250%	3.50500%	22.40750%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02) - Loyalty Addition Rates - Option 4 - Lump Sum												
Age(Years)/ Policy Term	Premium Band 3: Rs. 75,000 to Rs. 1,49,999											
	PPT: 5			PPT: 8			PPT: 10			PPT: 12		
	10	12	15	12	15	18	15	18	20	18	20	24
0	NA	NA	NA	NA	NA	14.18250%	NA	9.95500%	13.66250%	6.30500%	9.38250%	20.28000%
1	NA	NA	NA	NA	NA	14.25500%	NA	10.02000%	13.74500%	6.36250%	9.45250%	20.38250%
2	NA	NA	NA	NA	NA	14.34250%	NA	10.09500%	13.84000%	6.42750%	9.53500%	20.50000%
3	NA	NA	15.87500%	NA	10.50500%	14.45250%	7.16250%	10.19000%	13.93250%	6.51250%	9.63500%	20.64250%
4	NA	NA	15.90500%	NA	10.53750%	14.49750%	7.19250%	10.23250%	13.98250%	6.54750%	9.67750%	20.70500%
5	NA	NA	15.90000%	NA	10.54750%	14.51000%	7.20000%	10.24500%	14.00000%	6.55750%	9.69000%	20.72500%
6	NA	13.48000%	15.87500%	9.25500%	10.54000%	14.50000%	7.19750%	10.24000%	13.99500%	6.55250%	9.68750%	20.72000%
7	NA	13.45000%	15.83500%	9.24000%	10.52250%	14.48000%	7.18250%	10.22500%	13.97750%	6.53750%	9.67000%	20.70000%
8	9.99250%	13.41250%	15.79000%	9.22000%	10.49750%	14.44750%	7.16250%	10.20000%	13.94750%	6.51500%	9.64250%	20.66500%
9	9.95500%	13.37000%	15.73500%	9.19500%	10.46750%	14.40500%	7.13750%	10.16750%	13.91000%	6.48500%	9.60750%	20.61750%
10	9.91750%	13.32250%	15.67500%	9.16750%	10.43000%	14.35750%	7.10750%	10.12750%	13.86500%	6.45000%	9.56750%	20.56500%
11	9.87750%	13.27500%	15.61500%	9.13750%	10.39250%	14.30750%	7.07250%	10.08750%	13.81500%	6.41250%	9.52250%	20.50750%
12	9.83750%	13.23000%	15.55750%	9.10750%	10.35500%	14.25750%	7.04000%	10.04500%	13.76750%	6.37500%	9.48000%	20.45250%
13	9.80000%	13.18750%	15.50250%	9.07750%	10.31750%	14.21000%	7.01000%	10.00500%	13.72250%	6.34000%	9.44000%	20.40250%
14	9.77000%	13.15000%	15.45500%	9.05250%	10.28500%	14.16750%	6.98250%	9.97000%	13.68250%	6.31000%	9.40500%	20.36250%
15	9.74500%	13.12000%	15.41500%	9.03250%	10.26000%	14.13250%	6.96000%	9.94250%	13.65000%	6.28500%	9.37500%	20.33250%
16	9.72500%	13.09750%	15.38500%	9.01500%	10.23750%	14.10750%	6.94250%	9.92000%	13.62750%	6.26500%	9.35500%	20.31250%
17	9.71000%	13.08000%	15.36000%	9.00250%	10.22250%	14.09000%	6.92750%	9.90500%	13.61250%	6.25250%	9.34000%	20.30750%
18	9.70000%	13.06500%	15.34250%	8.99500%	10.21250%	14.07750%	6.92000%	9.90750%	13.60500%	6.24250%	9.33500%	20.31250%
19	9.69250%	13.05750%	15.33000%	8.99000%	10.20750%	14.07250%	6.91500%	9.90250%	13.60250%	6.24000%	9.33250%	20.32750%
20	9.68750%	13.05250%	15.32250%	8.98750%	10.20500%	14.07250%	6.91500%	9.90500%	13.61000%	6.24000%	9.33750%	20.35000%
21	9.68500%	13.04750%	15.31500%	8.98500%	10.20500%	14.07500%	6.91500%	9.90750%	13.61750%	6.24250%	9.34500%	20.38250%
22	9.68500%	13.04250%	15.30750%	8.98500%	10.20500%	14.08000%	6.91500%	9.90250%	13.63000%	6.24750%	9.35500%	20.42250%
23	9.68000%	13.03750%	15.29750%	8.98500%	10.20500%	14.08750%	6.91750%	9.91000%	13.64500%	6.25250%	9.36500%	20.46500%
24	9.67750%	13.03000%	15.28750%	8.98250%	10.20500%	14.09250%	6.92000%	9.91750%	13.66000%	6.25750%	9.37750%	20.51500%
25	9.67000%	13.02000%	15.27000%	8.98000%	10.20500%	14.09750%	6.92000%	9.92500%	13.67500%	6.26250%	9.39000%	20.57000%
26	9.66000%	13.00500%	15.24750%	8.97500%	10.20000%	14.10000%	6.92000%	9.93000%	13.69250%	6.26500%	9.40250%	20.63000%
27	9.64750%	12.98750%	15.22000%	8.96750%	10.19500%	14.10000%	6.91500%	9.93500%	13.70750%	6.26750%	9.41250%	20.69750%
28	9.63000%	12.96250%	15.18750%	8.95750%	10.18750%	14.09750%	6.91000%	9.93500%	13.72250%	6.26750%	9.42250%	20.77000%
29	9.61000%	12.93500%	15.14500%	8.94500%	10.17500%	14.09250%	6.90500%	9.93750%	13.76000%	6.26750%	9.43250%	20.85000%
30	9.58250%	12.89750%	15.09250%	8.93000%	10.16000%	14.08500%	6.89500%	9.93500%	13.77250%	6.26250%	9.44250%	20.94000%
31	9.55250%	12.85750%	15.03250%	8.91000%	10.14000%	14.07250%	6.88250%	9.93250%	13.78750%	6.27500%	9.45250%	21.03750%
32	9.51500%	12.80750%	14.96250%	8.88750%	10.11750%	14.06000%	6.86500%	9.92750%	13.80250%	6.26500%	9.46000%	21.14500%
33	9.47250%	12.75000%	14.88250%	8.86250%	10.09250%	14.04250%	6.84750%	9.92250%	13.81750%	6.25500%	9.47000%	21.26500%
34	9.42500%	12.68500%	14.78750%	8.83250%	10.06000%	14.02250%	6.82750%	9.93500%	13.83500%	6.24250%	9.48250%	21.39250%
35	9.37000%	12.61000%	14.67750%	8.79750%	10.02500%	14.02500%	6.80250%	9.90750%	13.85500%	6.23000%	9.49250%	21.53000%
36	9.30500%	12.52250%	14.55250%	8.75500%	9.98500%	14.00250%	6.77500%	9.89500%	13.87500%	6.21250%	9.50500%	21.67500%
37	9.23500%	12.42500%	14.41000%	8.71000%	9.93750%	13.97250%	6.74250%	9.88000%	13.89250%	6.19500%	9.51500%	21.82750%
38	9.15000%	12.31000%	14.24750%	8.65750%	9.88500%	13.94000%	6.70750%	9.86250%	13.91000%	6.17250%	9.52500%	21.98250%
39	9.05500%	12.18000%	14.06250%	8.60000%	9.82500%	13.89750%	6.66750%	9.84000%	13.92250%	6.16000%	9.52750%	22.13750%
40	8.94750%	12.03250%	13.85000%	8.53000%	9.75500%	13.84250%	6.61750%	9.81000%	13.92750%	6.11250%	9.52500%	22.28750%
41	8.82250%	11.86250%	13.61000%	8.45250%	9.67250%	13.77500%	6.56250%	9.77000%	13.92250%	6.06750%	9.51250%	22.43500%
42	8.67750%	11.66750%	13.33750%	8.36250%	9.57500%	13.69000%	6.49250%	9.73750%	13.90000%	6.00750%	9.50500%	22.57000%
43	8.51250%	11.44750%	13.03000%	8.26000%	9.46000%	13.58250%	6.41250%	9.67000%	13.85750%	5.93250%	9.45500%	22.69000%
44	8.32500%	11.20000%	12.68500%	8.14000%	9.32500%	13.44750%	6.31250%	9.58000%	13.82000%	5.83750%	9.38250%	22.79500%
45	8.11250%	10.92000%	12.29750%	8.00250%	9.16750%	13.28500%	6.19500%	9.46750%	13.73500%	5.74000%	9.28500%	22.88250%
46	7.87250%	10.60750%	11.86250%	7.84500%	8.98250%	13.08750%	6.05500%	9.32500%	13.61750%	5.60250%	9.16000%	22.95000%
47	7.60750%	10.26000%	11.38250%	7.66750%	8.77000%	12.85500%	5.89250%	9.15500%	13.47000%	5.44000%	9.00250%	23.03000%
48	7.31250%	9.88000%	10.85250%	7.46750%	8.53000%	12.58500%	5.70250%	8.95250%	13.29000%	5.24750%	8.83750%	23.04750%
49	6.99250%	9.46500%	10.27250%	7.24750%	8.26000%	12.28000%	5.49250%	8.72250%	13.08000%	5.02750%	8.62750%	23.05500%
50	6.64750%	9.01750%	9.64250%	7.00500%	7.96250%	11.94250%	5.25750%	8.46500%	12.86750%	4.78250%	8.39500%	23.06000%
51	6.27750%	8.54000%	8.96500%	6.74500%	7.64000%	11.57250%	5.00250%	8.18250%	12.58750%	4.51500%	8.15250%	23.11250%
52	5.88750%	8.03000%	8.23500%	6.46500%	7.29500%	11.17500%	4.73000%	7.88000%	12.28750%	4.22750%	7.86750%	23.16750%
53	5.47750%	7.49250%	7.45500%	6.17250%	6.92750%	10.75250%	4.44000%	7.56000%	12.01500%	3.92250%	7.55750%	23.25750%
54	5.05000%	6.92500%	6.62250%	5.86250%	6.54000%	10.30750%	4.13750%	7.22500%	11.71750%	3.60250%	7.28000%	23.39000%
55	4.60000%	6.32250%	5.73000%	5.54000%	6.13250%	9.84000%	3.82000%	6.87750%	11.41500%	3.26750%	6.97000%	23.58000%
56	4.12500%	5.68250%	4.76750%	5.20000%	5.70000%	9.34250%	3.48750%	6.51500%	11.10250%	2.91500%	6.65000%	23.87000%
57	3.62500%	4.99750%	3.72250%	4.84000%	5.24250%	8.81000%	3.13750%	6.13000%	10.77750%	2.54000%	6.31000%	24.14000%
58	3.08750%	4.25750%	2.58000%	4.45000%	4.75000%	8.23000%	2.76000%	5.71500%	10.42500%	2.13250%	5.94000%	24.51000%
59	2.50750%	3.45000%	1.31000%	4.04000%	4.20750%	7.58500%	2.35250%	5.25750%	10.03250%	1.68500%	5.52750%	24.92250%
60	1.87250%	2.55500%	0.00000%	3.58250%	3.60750%	6.85250%	1.89750%	4.73750%	9.57750%	1.15250%	5.04500%	25.35750%

Pramerica Life Guaranteed Return on Wealth (UIN 140N077V02) - Loyalty Addition Rates - Option 4 - Lump Sum												
Age(Years)/ Policy Term	Premium Band 4: Rs. 1,50,000 and above											
	PPT: 5			PPT: 8			PPT: 10			PPT: 12		
	10	12	15	12	15	18	15	18	20	18	20	24
0	NA	NA	NA	NA	NA	15.17000%	NA	10.80250%	14.66250%	7.06000%	10.28500%	21.56500%
1	NA	NA	NA	NA	NA	15.24000%	NA	10.86750%	14.74250%	7.11750%	10.35500%	21.66750%
2	NA	NA	NA	NA	NA	15.32750%	NA	10.94250%	14.83500%	7.18250%	10.43750%	21.78500%
3	NA	NA	16.94750%	NA	11.25500%	15.43500%	7.80500%	11.04000%	14.95000%	7.26750%	10.53750%	21.92750%
4	NA	NA	16.97750%	NA	11.28750%	15.48000%	7.83500%	11.08000%	15.00000%	7.30250%	10.56250%	21.99000%
5	NA	NA	16.97250%	NA	11.29750%	15.49250%	7.84500%	11.09500%	15.01750%	7.31250%	10.57750%	22.01250%
6	NA	14.28250%	16.95000%	9.81750%	11.29000%	15.48500%	7.84000%	11.09000%	15.01250%	7.31000%	10.57250%	22.00750%
7	NA	14.25250%	16.91250%	9.80500%	11.27500%	15.46500%	7.82750%	11.07500%	14.99750%	7.29500%	10.55500%	21.98750%
8	10.65000%	14.21750%	16.86500%	9.78500%	11.25000%	15.43500%	7.81000%	11.05000%	14.96750%	7.27250%	10.55000%	21.95250%
9	10.61500%	14.17500%	16.81250%	9.76000%	11.22000%	15.39750%	7.78250%	11.01750%	14.93000%	7.24250%	10.51500%	21.90750%
10	10.57750%	14.13000%	16.75500%	9.73250%	11.18500%	15.35250%	7.75250%	10.98000%	14.88500%	7.21000%	10.47500%	21.85500%
11	10.53750%	14.08250%	16.69500%	9.70250%	11.14750%	15.32500%	7.72000%	10.94000%	14.83750%	7.17250%	10.43250%	21.80000%
12	10.49750%	14.03750%	16.63750%	9.67250%	11.10750%	15.26500%	7.68750%	10.89750%	14.79000%	7.13500%	10.39000%	21.74500%
13	10.46250%	13.99500%	16.58250%	9.64500%	11.07250%	15.23000%	7.65750%	10.86000%	14.74500%	7.10000%	10.35000%	21.69750%
14	10.43000%	13.95750%	16.53500%	9.62000%	11.04000%	15.19000%	7.63000%	10.82500%	14.70500%	7.07000%	10.31500%	21.65750%
15	10.40500%	13.92750%	16.49750%	9.60000%	11.01500%	15.15500%	7.60750%	10.79750%	14.67500%	7.04500%	10.28500%	21.62750%
16	10.38500%	13.90500%	16.46500%	9.58250%	10.99250%	15.13000%	7.59000%	10.77500%	14.65000%	7.02500%	10.26500%	21.61000%
17	10.37000%	13.88750%	16.44250%	9.57000%	10.97750%	15.11000%	7.57750%	10.76000%	14.63500%	7.01250%	10.25250%	21.60500%
18	10.36000%	13.87500%	16.42500%	9.56250%	10.96750%	15.10000%	7.56750%	10.75250%	14.63000%	7.00500%	10.24500%	21.61000%
19	10.35500%	13.86500%	16.41250%	9.55750%	10.96250%	15.09500%	7.56500%	10.74750%	14.63000%	7.00250%	10.24500%	21.62750%
20	10.35000%	13.86000%	16.40500%	9.55500%	10.96000%	15.09500%	7.56250%	10.75000%	14.63500%	7.00250%	10.24750%	21.65250%
21	10.34750%	13.85500%	16.39750%	9.55250%	10.96000%	15.10000%	7.56250%	10.75250%	14.64500%	7.00500%	10.25750%	21.68500%
22	10.34500%	13.85250%	16.39000%	9.55250%	10.96000%	15.10500%	7.56500%	10.76000%	14.65750%	7.01000%	10.26750%	21.72750%
23	10.34250%	13.84750%	16.38000%	9.55250%	10.96250%	15.11000%	7.56750%	10.76750%	14.67250%	7.01500%	10.28000%	21.77250%
24	10.33750%	13.84000%	16.37000%	9.55000%	10.96250%	15.11750%	7.56750%	10.77500%	14.69000%	7.02250%	10.29250%	21.82500%
25	10.33250%	13.83000%	16.35250%	9.54750%	10.96000%	15.12250%	7.57000%	10.78250%	14.70750%	7.02750%	10.30500%	21.88250%
26	10.32250%	13.81500%	16.33250%	9.54250%	10.95750%	15.12750%	7.57000%	10.79000%	14.72500%	7.03000%	10.32000%	21.94750%
27	10.31000%	13.79750%	16.30500%	9.53500%	10.95250%	15.12750%	7.56750%	10.79500%	14.74000%	7.03250%	10.33250%	22.01750%
28	10.29250%	13.77250%	16.27250%	9.52750%	10.94500%	15.12750%	7.56250%	10.79750%	14.75750%	7.03500%	10.34250%	22.09500%
29	10.27250%	13.74500%	16.23250%	9.51500%	10.93500%	15.12500%	7.55500%	10.80000%	14.77500%	7.03500%	10.35500%	22.18000%
30	10.24500%	13.71000%	16.18250%	9.50000%	10.92000%	15.11750%	7.54750%	10.80000%	14.79250%	7.03250%	10.36750%	22.27500%
31	10.21500%	13.66750%	16.12250%	9.48000%	10.90250%	15.11000%	7.53500%	10.79750%	14.81000%	7.02750%	10.38000%	22.38000%
32	10.18000%	13.62000%	16.05500%	9.45750%	10.88000%	15.09750%	7.52000%	10.79750%	14.83000%	7.02250%	10.39250%	22.49750%
33	10.13750%	13.56500%	15.97500%	9.43250%	10.85500%	15.08500%	7.50250%	10.79250%	14.85250%	7.01750%	10.40500%	22.62500%
34	10.09000%	13.50000%	15.88250%	9.40250%	10.82500%	15.07000%	7.48250%	10.79000%	14.87750%	7.00750%	10.42000%	22.76250%
35	10.03500%	13.42500%	15.77750%	9.36750%	10.79250%	15.05000%	7.46000%	10.78500%	14.90250%	7.00000%	10.43750%	22.91250%
36	9.97250%	13.34000%	15.65500%	9.33000%	10.75500%	15.02750%	7.43500%	10.77750%	14.93000%	6.98750%	10.45250%	23.07000%
37	9.90000%	13.24250%	15.51500%	9.28500%	10.71000%	15.00000%	7.40500%	10.77000%	14.96000%	6.97500%	10.47000%	23.23250%
38	9.82000%	13.13000%	15.35750%	9.23500%	10.66000%	14.96750%	7.37250%	10.76000%	15.00750%	6.96000%	10.48500%	23.40000%
39	9.72500%	13.00250%	15.17500%	9.17500%	10.60250%	14.92750%	7.33250%	10.74750%	15.03000%	6.94000%	10.49750%	23.57000%
40	9.61750%	12.85750%	14.97000%	9.11000%	10.53500%	14.87500%	7.28750%	10.72500%	15.04250%	6.91250%	10.50250%	23.74000%
41	9.49500%	12.69000%	14.73500%	9.03250%	10.45750%	14.83750%	7.23500%	10.71500%	15.04750%	6.89000%	10.49750%	23.90250%
42	9.35250%	12.49750%	14.47000%	8.94500%	10.36500%	14.76000%	7.17000%	10.66750%	15.03500%	6.83750%	10.48000%	24.05750%
43	9.19000%	12.28250%	14.17000%	8.84250%	10.25500%	14.66000%	7.09250%	10.60000%	15.00500%	6.76750%	10.44500%	24.20000%
44	9.00250%	12.03500%	13.83000%	8.72750%	10.12500%	14.53750%	6.99750%	10.51250%	14.95000%	6.68000%	10.39000%	24.32750%
45	8.79250%	11.76000%	13.45000%	8.59250%	9.97250%	14.38250%	6.88500%	10.40000%	14.87000%	6.56750%	10.31000%	24.44000%
46	8.55750%	11.45250%	13.02750%	8.43750%	9.79500%	14.19750%	6.75000%	10.25750%	14.78750%	6.43000%	10.22000%	24.53250%
47	8.29250%	11.11250%	12.55500%	8.26500%	9.59000%	13.97750%	6.59250%	10.11500%	14.65250%	6.29250%	10.07500%	24.61250%
48	8.00250%	10.73750%	12.03500%	8.06750%	9.35500%	13.72000%	6.41000%	9.92250%	14.49000%	6.11000%	9.89750%	24.71000%
49	7.68500%	10.32750%	11.46750%	7.85000%	9.09250%	13.43000%	6.20500%	9.70500%	14.29750%	5.90000%	9.71000%	24.75500%
50	7.34500%	9.88750%	10.85000%	7.61250%	8.80250%	13.10500%	5.97750%	9.46000%	14.08000%	5.66500%	9.49250%	24.80000%
51	6.98000%	9.41500%	10.18250%	7.35750%	8.49000%	12.75250%	5.73000%	9.19000%	13.84000%	5.41000%	9.25750%	24.86000%
52	6.59250%	8.91250%	9.46500%	7.08250%	8.15250%	12.37250%	5.46500%	8.90250%	13.60500%	5.13500%	9.01750%	24.99500%
53	6.18750%	8.38000%	8.70000%	6.79500%	7.79500%	11.97000%	5.18250%	8.60000%	13.32000%	4.84500%	8.75000%	25.14500%
54	5.76250%	7.82000%	7.87500%	6.49000%	7.41750%	11.54500%	4.89000%	8.28500%	13.05750%	4.54250%	8.45500%	25.34750%
55	5.31750%	7.22500%	7.00500%	6.17250%	7.02000%	11.10000%	4.58250%	7.95750%	12.78500%	4.22500%	8.18750%	25.61500%
56	4.85000%	6.59500%	6.06250%	5.83750%	6.60250%	10.63000%	4.26000%	7.61500%	12.51000%	3.89250%	7.89750%	25.95500%
57	4.35500%	5.92000%	5.04000%	5.48500%	6.16000%	10.13000%	3.92000%	7.25500%	12.22750%	3.54000%	7.59500%	26.41000%
58	3.82500%	5.19000%	3.91750%	5.10750%	5.68000%	9.58250%	3.55750%	6.87000%	11.92500%	3.15750%	7.27000%	26.85250%
59	3.25000%	4.39250%	2.67500%	4.70000%	5.15750%	8.97750%	3.16250%	6.44500%	11.58750%	2.73750%	6.90500%	27.42000%
60	2.62000%	3.51250%	1.28250%	4.25250%	4.57500%	8.28750%	2.72500%	5.96500%	11.19500%	2.26000%	6.48000%	28.02250%