## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - 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 | 55.08% | 47.33% | 43.13% | 129.57% | 100.10% | 86.38% | 78.99% | 175.42% | 135.80% | 117.43% | 107.54% | 229.11% | 177.68% | 153.79% | 140.89% |
| 1 | NA | 55.11% | 47.36% | 43.16% | 129.66% | 100.17% | 86.44% | 79.05% | 175.56% | 135.91% | 117.53% | 107.63% | 229.30% | 177.83% | 153.93% | 141.01% |
| 2 | NA | 55.16% | 47.41% | 43.21% | 129.78% | 100.27% | 86.53% | 79.13% | 175.72% | 136.05% | 117.65% | 107.74% | 229.52% | 178.00% | 154.08% | 141.15% |
| 3 | 71.91% | 55.24% | 47.48% | 43.27% | 129.94% | 100.39% | 86.64% | 79.23% | 175.95% | 136.23% | 117.81% | 107.88% | 229.80% | 178.22% | 154.28% | 141.34% |
| 4 | 71.92% | 55.25% | 47.49% | 43.28% | 129.99% | 100.43% | 86.68% | 79.27% | 176.03% | 136.30% | 117.87% | 107.94% | 229.91% | 178.32% | 154.36% | 141.41% |
| 5 | 71.89% | 55.23% | 47.47% | 43.26% | 129.99% | 100.44% | 86.69% | 79.27% | 176.05% | 136.31% | 117.88% | 107.95% | 229.94% | 178.34% | 154.38% | 141.42% |
| 6 | 71.85% | 55.20% | 47.45% | 43.24% | 129.96% | 100.41% | 86.67% | 79.25% | 176.03% | 136.30% | 117.87% | 107.93% | 229.92% | 178.32% | 154.36% | 141.40% |
| 7 | 71.79% | 55.15% | 47.41% | 43.20% | 129.91% | 100.38% | 86.63% | 79.21% | 175.98% | 136.26% | 117.83% | 107.90% | 229.86% | 178.27% | 154.32% | 141.36% |
| 8 | 71.72% | 55.10% | 47.36% | 43.15% | 129.84% | 100.33% | 86.59% | 79.17% | 175.91% | 136.21% | 117.78% | 107.84% | 229.78% | 178.20% | 154.25% | 141.30% |
| 9 | 71.65% | 55.05% | 47.31% | 43.11% | 129.77% | 100.27% | 86.53% | 79.11% | 175.82% | 136.13% | 117.72% | 107.78% | 229.67% | 178.11% | 154.17% | 141.21% |
| 10 | 71.58% | 54.99% | 47.26% | 43.05% | 129.68% | 100.20% | 86.47% | 79.05% | 175.72% | 136.05% | 117.64% | 107.71% | 229.54% | 178.01% | 154.07% | 141.12% |
| 11 | 71.50% | 54.93% | 47.21% | 43.00% | 129.59% | 100.12% | 86.40% | 78.98% | 175.61% | 135.96% | 117.56% | 107.63% | 229.40% | 177.90% | 153.97% | 141.02% |
| 12 | 71.43% | 54.88% | 47.15% | 42.94% | 129.50% | 100.05% | 86.33% | 78.91% | 175.50% | 135.87% | 117.47% | 107.54% | 229.27% | 177.78% | 153.86% | 140.92% |
| 13 | 71.37% | 54.82% | 47.10% | 42.89% | 129.42% | 99.98% | 86.26% | 78.84% | 175.39% | 135.78% | 117.39% | 107.46% | 229.13% | 177.68% | 153.76% | 140.82% |
| 14 | 71.31% | 54.78% | 47.05% | 42.84% | 129.34% | 99.91% | 86.19% | 78.77% | 175.30% | 135.70% | 117.31% | 107.39% | 229.01% | 177.58% | 153.67% | 140.73% |
| 15 | 71.26% | 54.73% | 47.01% | 42.79% | 129.27% | 99.85% | 86.14% | 78.71% | 175.21% | 135.63% | 117.25% | 107.32% | 228.91% | 177.49% | 153.59% | 140.64% |
| 16 | 71.23% | 54.70% | 46.97% | 42.74% | 129.22% | 99.80% | 86.08% | 78.65% | 175.14% | 135.57% | 117.19% | 107.25% | 228.83% | 177.42% | 153.51% | 140.57% |
| 17 | 71.20% | 54.66% | 46.93% | 42.70% | 129.17% | 99.76% | 86.03% | 78.60% | 175.09% | 135.51% | 117.14% | 107.20% | 228.76% | 177.36% | 153.45% | 140.50% |
| 18 | 71.17% | 54.64% | 46.90% | 42.65% | 129.13% | 99.72% | 85.99% | 78.54% | 175.04% | 135.47% | 117.09% | 107.15% | 228.71% | 177.31% | 153.40% | 140.45% |
| 19 | 71.15% | 54.61% | 46.86% | 42.61% | 129.10% | 99.68% | 85.95% | 78.49% | 175.01% | 135.44% | 117.05% | 107.10% | 228.67% | 177.27% | 153.35% | 140.40% |
| 20 | 71.13% | 54.58% | 46.82% | 42.56% | 129.08% | 99.65% | 85.91% | 78.44% | 174.98% | 135.41% | 117.01% | 107.05% | 228.64% | 177.24% | 153.31% | 140.36% |
| 21 | 71.11% | 54.55% | 46.78% | 42.50% | 129.05% | 99.61% | 85.86% | 78.38% | 174.96% | 135.38% | 116.97% | 107.01% | 228.61% | 177.20% | 153.27% | 140.32% |
| 22 | 71.09% | 54.52% | 46.74% | 42.44% | 129.02% | 99.58% | 85.81% | 78.32% | 174.93% | 135.34% | 116.93% | 106.96% | 228.59% | 177.17% | 153.23% | 140.29% |
| 23 | 71.06% | 54.48% | 46.69% | 42.37% | 128.99% | 99.53% | 85.75% | 78.24% | 174.91% | 135.31% | 116.88% | 106.91% | 228.56% | 177.13% | 153.18% | 140.25% |
| 24 | 71.03% | 54.44% | 46.62% | 42.29% | 128.95% | 99.48% | 85.68% | 78.17% | 174.87% | 135.26% | 116.82% | 106.86% | 228.52% | 177.08% | 153.13% | 140.22% |
| 25 | 70.99% | 54.38% | 46.55% | 42.19% | 128.90% | 99.42% | 85.61% | 78.08% | 174.83% | 135.21% | 116.76% | 106.80% | 228.48% | 177.03% | 153.08% | 140.18% |
| 26 | 70.96% | 54.32% | 46.46% | 42.08% | 128.84% | 99.35% | 85.52% | 77.98% | 174.78% | 135.14% | 116.69% | 106.74% | 228.42% | 176.96% | 153.02% | 140.15% |
| 27 | 70.88% | 54.24% | 46.36% | 41.96% | 128.77% | 99.26% | 85.41% | 77.88% | 174.71% | 135.06% | 116.61% | 106.67% | 228.35% | 176.88% | 152.95% | 140.11% |
| 28 | 70.78% | 54.15% | 46.25% | 41.83% | 128.69% | 99.16% | 85.29% | 77.76% | 174.63% | 134.97% | 116.51% | 106.59% | 228.25% | 176.78% | 152.88% | 140.06% |
| 29 | 70.72% | 54.04% | 46.11% | 41.68% | 128.59% | 99.03% | 85.16% | 77.63% | 174.53% | 134.86% | 116.41% | 106.51% | 228.14% | 176.68% | 152.80% | 140.02% |
| 30 | 70.62% | 53.92% | 45.96% | 41.51% | 128.47% | 98.89% | 85.01% | 77.49% | 174.41% | 134.74% | 116.30% | 106.42% | 228.00% | 176.56% | 152.71% | 139.97% |
| 31 | 70.50% | 53.77% | 45.79% | 41.32% | 128.32% | 98.73% | 84.85% | 77.33% | 174.27% | 134.60% | 116.18% | 106.32% | 227.85% | 176.43% | 152.62% | 139.91% |
| 32 | 70.37% | 53.61% | 45.60% | 41.12% | 128.16% | 98.55% | 84.67% | 77.16% | 174.10% | 134.44% | 116.05% | 106.22% | 227.67% | 176.29% | 152.52% | 139.84% |
| 33 | 70.21% | 53.42% | 45.38% | 40.90% | 127.96% | 98.34% | 84.47% | 76.98% | 173.92% | 134.27% | 115.91% | 106.10% | 227.47% | 176.14% | 152.42% | 139.77% |
| 34 | 70.03% | 53.20% | 45.15% | 40.66% | 127.74% | 98.12% | 84.26% | 76.78% | 173.70% | 134.09% | 115.76% | 105.97% | 227.25% | 175.99% | 152.31% | 139.69% |
| 35 | 69.82% | 52.96% | 44.89% | 40.40% | 127.49% | 97.87% | 84.03% | 76.56% | 173.47% | 133.89% | 115.60% | 105.83% | 227.02% | 175.82% | 152.19% | 139.61% |
| 36 | 69.58% | 52.69% | 44.61% | 40.12% | 127.21% | 97.60% | 83.78% | 76.32% | 173.20% | 133.68% | 115.43% | 105.67% | 226.76% | 175.64% | 152.05% | 139.51% |
| 37 | 69.31% | 52.39% | 44.31% | 39.80% | 126.89% | 97.31% | 83.51% | 76.05% | 172.92% | 133.45% | 115.24% | 105.50% | 226.49% | 175.45% | 151.90% | 139.39% |
| 38 | 68.99% | 52.06% | 43.98% | 39.46% | 126.54% | 96.99% | 83.22% | 75.76% | 172.61% | 133.21% | 115.02% | 105.31% | 226.19% | 175.24% | 151.73% | 139.26% |
| 39 | 68.64% | 51.70% | 43.62% | 39.09% | 126.16% | 96.65% | 82.90% | 75.45% | 172.27% | 132.94% | 114.79% | 105.09% | 225.87% | 175.00% | 151.54% | 139.11% |
| 40 | 68.25% | 51.31% | 43.23% | 38.69% | 125.74% | 96.28% | 82.55% | 75.10% | 171.90% | 132.64% | 114.53% | 104.85% | 225.51% | 174.73% | 151.31% | 138.94% |
| 41 | 67.81% | 50.88% | 42.80% | 38.25% | 125.28% | 95.87% | 82.17% | 74.72% | 171.50% | 132.31% | 114.23% | 104.58% | 225.12% | 174.42% | 151.05% | 138.73% |
| 42 | 67.33% | 50.42% | 42.34% | 37.76% | 124.77% | 95.44% | 81.75% | 74.29% | 171.05% | 131.94% | 113.90% | 104.27% | 224.66% | 174.06% | 150.74% | 138.50% |
| 43 | 66.80% | 49.92% | 41.83% | 37.24% | 124.22% | 94.96% | 81.27% | 73.82% | 170.55% | 131.52% | 113.51% | 103.92% | 224.14% | 173.63% | 150.37% | 138.22% |
| 44 | 66.22% | 49.37% | 41.28% | 36.66% | 123.61% | 94.43% | 80.75% | 73.30% | 169.98% | 131.04% | 113.07% | 103.51% | 223.54% | 173.14% | 149.95% | 137.89% |
| 45 | 65.59% | 48.78% | 40.69% | 36.02% | 122.94% | 93.80% | 80.17% | 72.72% | 169.33% | 130.48% | 112.56% | 103.05% | 222.84% | 172.55% | 149.45% | 137.51% |
| 46 | 64.90% | 48.14% | 40.02% | 35.33% | 122.20% | 93.13% | 79.52% | 72.08% | 168.60% | 129.85% | 111.99% | 102.53% | 222.02% | 171.88% | 148.87% | 137.06% |
| 47 | 64.16% | 47.43% | 39.29% | 34.58% | 121.38% | 92.39% | 78.76% | 71.37% | 167.77% | 129.13% | 111.34% | 101.95% | 221.09% | 171.10% | 148.22% | 136.56% |
| 48 | 63.36% | 46.66% | 38.50% | 33.76% | 120.47% | 91.56% | 77.96% | 70.59% | 166.83% | 128.31% | 110.60% | 101.30% | 220.04% | 170.22% | 147.48% | 136.01% |
| 49 | 62.50% | 45.84% | 37.64% | 32.85% | 119.48% | 90.64% | 77.07% | 69.75% | 165.78% | 127.40% | 109.78% | 100.59% | 218.92% | 169.22% | 146.67% | 135.40% |
| 50 | 61.58% | 44.94% | 36.71% | 31.84% | 118.39% | 89.64% | 76.10% | 68.82% | 164.62% | 126.40% | 108.84% | 99.81% | 217.62% | 168.12% | 145.79% | 134.75% |
| 51 | 60.60% | 43.96% | 35.70% | 30.74% | 117.21% | 88.54% | 75.04% | 67.82% | 163.35% | 125.30% | 107.85% | 98.99% | 216.20% | 166.93% | 144.82% | 134.07% |
| 52 | 59.57% | 42.92% | 34.59% | 29.54% | 115.93% | 87.35% | 73.90% | 66.74% | 161.97% | 124.11% | 106.84% | 98.12% | 214.64% | 165.64% | 143.80% | 133.37% |
| 53 | 58.42% | 41.81% | 33.34% | 28.25% | 114.55% | 86.07% | 72.66% | 65.59% | 160.49% | 122.84% | 105.67% | 97.22% | 212.96% | 164.28% | 142.74% | 132.67% |
| 54 | 57.22% | 40.58% | 31.99% | 26.82% | 113.07% | 84.69% | 71.33% | 64.38% | 158.90% | 121.47% | 104.47% | 96.29% | 211.19% | 162.83% | 141.65% | 131.95% |
| 55 | 55.94% | 39.26% | 30.53% | 25.19% | 111.50% | 83.20% | 69.88% | 63.04% | 157.27% | 120.00% | 103.22% | 95.32% | 209.29% | 161.31% | 140.51% | 131.24% |
| 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 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 1 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 58.93% | 50.68% | 46.21% | 138.70% | 107.20% | 92.58% | 84.70% | 187.90% | 145.55% | 125.92% | 115.36% | 245.53% | 190.49% | 164.90% | 151.10% |
| 1 | NA | 58.97% | 50.72% | 46.25% | 138.80% | 107.28% | 92.66% | 84.77% | 188.05% | 145.68% | 126.04% | 115.47% | 245.73% | 190.65% | 165.05% | 151.24% |
| 2 | 76.77% | 59.03% | 50.77% | 46.30% | 138.93% | 107.39% | 92.76% | 84.86% | 188.24% | 145.83% | 126.17% | 115.59% | 245.97% | 190.85% | 165.22% | 151.39% |
| 3 | 76.87% | 59.11% | 50.84% | 46.36% | 139.11% | 107.54% | 92.88% | 84.97% | 188.48% | 146.02% | 126.34% | 115.74% | 246.28% | 191.09% | 165.43% | 151.59% |
| 4 | 76.89% | 59.12% | 50.86% | 46.37% | 139.18% | 107.59% | 92.93% | 85.01% | 188.58% | 146.10% | 126.41% | 115.80% | 246.40% | 191.19% | 165.52% | 151.67% |
| 5 | 76.86% | 59.11% | 50.84% | 46.36% | 139.18% | 107.60% | 92.93% | 85.02% | 188.60% | 146.12% | 126.42% | 115.81% | 246.43% | 191.22% | 165.54% | 151.68% |
| 6 | 76.82% | 59.07% | 50.81% | 46.33% | 139.15% | 107.58% | 92.91% | 85.00% | 188.59% | 146.11% | 126.41% | 115.80% | 246.41% | 191.20% | 165.52% | 151.66% |
| 7 | 76.76% | 59.03% | 50.78% | 46.29% | 139.11% | 107.54% | 92.88% | 84.96% | 188.54% | 146.07% | 126.37% | 115.76% | 246.35% | 191.15% | 165.47% | 151.62% |
| 8 | 76.69% | 58.98% | 50.73% | 46.25% | 139.04% | 107.49% | 92.83% | 84.91% | 188.46% | 146.01% | 126.32% | 115.71% | 246.26% | 191.07% | 165.40% | 151.55% |
| 9 | 76.61% | 58.92% | 50.68% | 46.19% | 138.96% | 107.42% | 92.77% | 84.85% | 188.37% | 145.93% | 126.24% | 115.64% | 246.14% | 190.97% | 165.31% | 151.47% |
| 10 | 76.54% | 58.86% | 50.62% | 46.14% | 138.87% | 107.35% | 92.70% | 84.78% | 188.26% | 145.84% | 126.16% | 115.56% | 246.00% | 190.86% | 165.21% | 151.37% |
| 11 | 76.46% | 58.80% | 50.56% | 46.08% | 138.77% | 107.27% | 92.63% | 84.71% | 188.14% | 145.74% | 126.07% | 115.48% | 245.86% | 190.74% | 165.10% | 151.26% |
| 12 | 76.39% | 58.74% | 50.50% | 46.02% | 138.68% | 107.19% | 92.55% | 84.63% | 188.02% | 145.64% | 125.98% | 115.39% | 245.71% | 190.62% | 164.98% | 151.15% |
| 13 | 76.32% | 58.68% | 50.45% | 45.96% | 138.58% | 107.11% | 92.48% | 84.56% | 187.90% | 145.55% | 125.90% | 115.30% | 245.56% | 190.50% | 164.88% | 151.05% |
| 14 | 76.26% | 58.63% | 50.39% | 45.90% | 138.50% | 107.04% | 92.41% | 84.49% | 187.80% | 145.46% | 125.82% | 115.22% | 245.44% | 190.39% | 164.78% | 150.95% |
| 15 | 76.21% | 58.58% | 50.35% | 45.85% | 138.42% | 106.97% | 92.34% | 84.42% | 187.71% | 145.39% | 125.74% | 115.15% | 245.33% | 190.30% | 164.69% | 150.87% |
| 16 | 76.16% | 58.54% | 50.30% | 45.80% | 138.36% | 106.91% | 92.28% | 84.36% | 187.63% | 145.32% | 125.68% | 115.08% | 245.24% | 190.22% | 164.62% | 150.80% |
| 17 | 76.13% | 58.50% | 50.26% | 45.75% | 138.31% | 106.86% | 92.23% | 84.30% | 187.57% | 145.27% | 125.63% | 115.03% | 245.17% | 190.16% | 164.55% | 150.73% |
| 18 | 76.10% | 58.47% | 50.22% | 45.69% | 138.27% | 106.82% | 92.19% | 84.24% | 187.53% | 145.22% | 125.58% | 114.98% | 245.11% | 190.11% | 164.50% | 150.68% |
| 19 | 76.08% | 58.44% | 50.18% | 45.63% | 138.24% | 106.78% | 92.14% | 84.18% | 187.49% | 145.19% | 125.54% | 114.93% | 245.07% | 190.07% | 164.46% | 150.64% |
| 20 | 76.05% | 58.41% | 50.14% | 45.57% | 138.21% | 106.75% | 92.09% | 84.13% | 187.47% | 145.16% | 125.50% | 114.89% | 245.05% | 190.04% | 164.42% | 150.61% |
| 21 | 76.03% | 58.37% | 50.09% | 45.53% | 138.18% | 106.71% | 92.05% | 84.07% | 187.44% | 145.13% | 125.46% | 114.85% | 245.02% | 190.01% | 164.38% | 150.59% |
| 22 | 76.00% | 58.34% | 50.04% | 45.46% | 138.15% | 106.67% | 91.99% | 84.00% | 187.42% | 145.10% | 125.42% | 114.81% | 245.00% | 189.98% | 164.35% | 150.57% |
| 23 | 75.97% | 58.29% | 49.98% | 45.38% | 138.11% | 106.63% | 91.93% | 83.93% | 187.39% | 145.06% | 125.38% | 114.77% | 244.98% | 189.94% | 164.31% | 150.55% |
| 24 | 75.93% | 58.24% | 49.91% | 45.29% | 138.07% | 106.57% | 91.86% | 83.85% | 187.36% | 145.02% | 125.33% | 114.73% | 244.94% | 189.90% | 164.27% | 150.54% |
| 25 | 75.88% | 58.18% | 49.83% | 45.18% | 138.02% | 106.51% | 91.78% | 83.77% | 187.32% | 144.97% | 125.27% | 114.68% | 244.90% | 189.85% | 164.23% | 150.53% |
| 26 | 75.83% | 58.10% | 49.73% | 45.07% | 137.96% | 106.43% | 91.68% | 83.67% | 187.27% | 144.90% | 125.21% | 114.63% | 244.84% | 189.79% | 164.19% | 150.52% |
| 27 | 75.76% | 58.02% | 49.62% | 44.94% | 137.88% | 106.34% | 91.58% | 83.57% | 187.20% | 144.83% | 125.13% | 114.58% | 244.77% | 189.71% | 164.14% | 150.50% |
| 28 | 75.67% | 57.92% | 49.49% | 44.79% | 137.79% | 106.23% | 91.46% | 83.45% | 187.12% | 144.74% | 125.05% | 114.52% | 244.68% | 189.63% | 164.09% | 150.49% |
| 29 | 75.58% | 57.79% | 49.34% | 44.63% | 137.68% | 106.10% | 91.32% | 83.33% | 187.02% | 144.63% | 124.97% | 114.46% | 244.57% | 189.54% | 164.04% | 150.47% |
| 30 | 75.46% | 57.65% | 49.17% | 44.45% | 137.55% | 105.95% | 91.17% | 83.19% | 186.90% | 144.52% | 124.87% | 114.39% | 244.45% | 189.44% | 163.98% | 150.45% |
| 31 | 75.33% | 57.49% | 48.99% | 44.26% | 137.40% | 105.78% | 91.01% | 83.06% | 186.75% | 144.39% | 124.77% | 114.31% | 244.30% | 189.33% | 163.92% | 150.43% |
| 32 | 75.17% | 57.31% | 48.78% | 44.05% | 137.22% | 105.60% | 90.83% | 82.87% | 186.59% | 144.24% | 124.66% | 114.23% | 244.13% | 189.21% | 163.85% | 150.40% |
| 33 | 74.99% | 57.09% | 48.55% | 43.81% | 137.01% | 105.39% | 90.64% | 82.69% | 186.40% | 144.09% | 124.55% | 114.14% | 243.95% | 189.09% | 163.78% | 150.37% |
| 34 | 74.79% | 56.86% | 48.30% | 43.56% | 136.78% | 105.16% | 90.43% | 82.50% | 186.20% | 143.93% | 124.42% | 114.04% | 243.75% | 188.96% | 163.71% | 150.33% |
| 35 | 74.58% | 56.59% | 48.03% | 43.28% | 136.51% | 104.91% | 90.21% | 82.28% | 185.97% | 143.75% | 124.28% | 113.92% | 243.54% | 188.83% | 163.62% | 150.29% |
| 36 | 74.30% | 56.30% | 47.73% | 42.98% | 136.21% | 104.64% | 89.96% | 82.05% | 185.72% | 143.56% | 124.14% | 113.80% | 243.31% | 188.68% | 163.52% | 150.23% |
| 37 | 73.98% | 55.97% | 47.41% | 42.65% | 135.89% | 104.35% | 89.70% | 81.79% | 185.45% | 143.36% | 123.97% | 113.65% | 243.07% | 188.52% | 163.41% | 150.17% |
| 38 | 73.63% | 55.62% | 47.06% | 42.29% | 135.52% | 104.04% | 89.41% | 81.50% | 185.16% | 143.14% | 123.79% | 113.50% | 242.80% | 188.34% | 163.28% | 150.09% |
| 39 | 73.23% | 55.23% | 46.67% | 41.90% | 135.13% | 103.70% | 89.09% | 81.19% | 184.85% | 142.90% | 123.59% | 113.31% | 242.51% | 188.13% | 163.12% | 149.99% |
| 40 | 72.79% | 54.81% | 46.26% | 41.47% | 134.70% | 103.33% | 88.74% | 80.85% | 184.50% | 142.63% | 123.35% | 113.11% | 242.18% | 187.89% | 162.94% | 149.88% |
| 41 | 72.31% | 54.35% | 45.80% | 40.99% | 134.23% | 102.93% | 88.36% | 80.46% | 184.12% | 142.33% | 123.09% | 112.87% | 241.81% | 187.61% | 162.72% | 149.74% |
| 42 | 71.78% | 53.86% | 45.31% | 40.48% | 133.72% | 102.49% | 87.93% | 80.04% | 183.69% | 141.98% | 122.78% | 112.60% | 241.38% | 187.28% | 162.45% | 149.56% |
| 43 | 71.20% | 53.32% | 44.77% | 39.92% | 133.15% | 102.00% | 87.45% | 79.57% | 183.20% | 141.58% | 122.42% | 112.29% | 240.88% | 186.88% | 162.13% | 149.36% |
| 44 | 70.57% | 52.73% | 44.18% | 39.31% | 132.53% | 101.45% | 86.91% | 79.05% | 182.64% | 141.11% | 121.97% | 111.93% | 240.28% | 186.41% | 161.76% | 149.11% |
| 45 | 69.89% | 52.09% | 43.52% | 38.62% | 131.83% | 100.80% | 86.32% | 78.47% | 182.00% | 140.57% | 121.53% | 111.52% | 239.59% | 185.85% | 161.31% | 148.81% |
| 46 | 69.14% | 51.39% | 42.81% | 37.88% | 131.06% | 100.10% | 85.65% | 77.82% | 181.26% | 139.95% | 120.98% | 111.06% | 238.78% | 185.19% | 160.80% | 148.47% |
| 47 | 68.33% | 50.63% | 42.03% | 37.07% | 130.20% | 99.32% | 84.87% | 77.11% | 180.42% | 139.23% | 120.35% | 110.53% | 237.85% | 184.43% | 160.21% | 148.09% |
| 48 | 67.46% | 49.79% | 41.17% | 36.18% | 129.24% | 98.45% | 84.04% | 76.33% | 179.47% | 138.42% | 119.63% | 109.93% | 236.79% | 183.57% | 159.55% | 147.66% |
| 49 | 66.52% | 48.89% | 40.24% | 35.21% | 128.19% | 97.49% | 83.12% | 75.46% | 178.40% | 137.52% | 118.83% | 109.28% | 235.60% | 182.62% | 158.81% | 147.19% |
| 50 | 65.50% | 47.90% | 39.22% | 34.09% | 127.03% | 96.43% | 82.11% | 74.51% | 177.21% | 136.52% | 117.97% | 108.58% | 234.27% | 181.56% | 158.02% | 146.70% |
| 51 | 64.42% | 46.83% | 38.11% | 32.90% | 125.77% | 95.27% | 81.02% | 73.50% | 175.92% | 135.42% | 117.02% | 107.83% | 232.82% | 180.43% | 157.17% | 146.19% |
| 52 | 63.27% | 45.67% | 36.87% | 31.61% | 124.39% | 94.02% | 79.83% | 72.39% | 174.51% | 134.24% | 116.00% | 107.06% | 231.25% | 179.22% | 156.29% | 145.68% |
| 53 | 61.99% | 44.43% | 35.49% | 30.20% | 122.91% | 92.66% | 78.54% | 71.26% | 173.00% | 132.96% | 114.93% | 106.26% | 229.58% | 177.95% | 155.39% | 145.19% |
| 54 | 60.65% | 43.12% | 34.00% | 28.68% | 121.31% | 91.21% | 77.15% | 70.04% | 171.38% | 131.60% | 113.77% | 105.45% | 227.81% | 176.62% | 154.49% | 144.73% |
| 55 | 59.21% | 41.60% | 32.40% | 26.89% | 119.60% | 89.65% | 75.67% | 68.76% | 169.66% | 130.15% | 112.61% | 104.62% | 225.93% | 175.23% | 153.59% | 144.28% |
| 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 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 2 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 63.07% | 54.28% | 49.52% | 148.51% | 114.86% | 99.26% | 90.84% | 201.29% | 156.06% | 135.05% | 123.76% | 263.15% | 204.25% | 176.80% | 162.03% |
| 1 | 82.02% | 63.11% | 54.32% | 49.56% | 148.63% | 114.96% | 99.34% | 90.92% | 201.47% | 156.20% | 135.17% | 123.87% | 263.37% | 204.43% | 176.96% | 162.18% |
| 2 | 82.10% | 63.18% | 54.38% | 49.61% | 148.78% | 115.08% | 99.45% | 91.02% | 201.67% | 156.37% | 135.32% | 124.01% | 263.63% | 204.64% | 177.15% | 162.35% |
| 3 | 82.21% | 63.27% | 54.46% | 49.69% | 148.98% | 115.24% | 99.59% | 91.14% | 201.94% | 156.57% | 135.50% | 124.18% | 263.96% | 204.91% | 177.38% | 162.57% |
| 4 | 82.23% | 63.29% | 54.48% | 49.70% | 149.05% | 115.30% | 99.64% | 91.19% | 202.05% | 156.66% | 135.57% | 124.24% | 264.10% | 205.01% | 177.47% | 162.65% |
| 5 | 82.20% | 63.27% | 54.47% | 49.69% | 149.06% | 115.31% | 99.65% | 91.19% | 202.08% | 156.68% | 135.59% | 124.26% | 264.13% | 205.04% | 177.49% | 162.67% |
| 6 | 82.16% | 63.24% | 54.44% | 49.66% | 149.03% | 115.29% | 99.63% | 91.17% | 202.06% | 156.67% | 135.57% | 124.24% | 264.11% | 205.02% | 177.47% | 162.65% |
| 7 | 82.10% | 63.19% | 54.39% | 49.62% | 148.98% | 115.25% | 99.59% | 91.13% | 202.00% | 156.62% | 135.53% | 124.20% | 264.05% | 204.97% | 177.42% | 162.60% |
| 8 | 82.03% | 63.14% | 54.35% | 49.57% | 148.92% | 115.20% | 99.54% | 91.08% | 201.92% | 156.56% | 135.47% | 124.14% | 263.95% | 204.88% | 177.35% | 162.53% |
| 9 | 81.95% | 63.08% | 54.29% | 49.51% | 148.83% | 115.13% | 99.47% | 91.02% | 201.82% | 156.48% | 135.40% | 124.07% | 263.82% | 204.78% | 177.25% | 162.44% |
| 10 | 81.87% | 63.02% | 54.23% | 49.45% | 148.73% | 115.05% | 99.40% | 90.95% | 201.70% | 156.38% | 135.31% | 123.99% | 263.67% | 204.66% | 177.14% | 162.34% |
| 11 | 81.79% | 62.95% | 54.16% | 49.39% | 148.63% | 114.96% | 99.32% | 90.87% | 201.58% | 156.28% | 135.22% | 123.89% | 263.51% | 204.53% | 177.03% | 162.23% |
| 12 | 81.71% | 62.88% | 54.10% | 49.32% | 148.52% | 114.87% | 99.24% | 90.79% | 201.45% | 156.17% | 135.12% | 123.80% | 263.35% | 204.40% | 176.91% | 162.11% |
| 13 | 81.63% | 62.82% | 54.04% | 49.26% | 148.42% | 114.79% | 99.16% | 90.71% | 201.32% | 156.07% | 135.03% | 123.71% | 263.20% | 204.27% | 176.80% | 162.00% |
| 14 | 81.57% | 62.76% | 53.98% | 49.19% | 148.33% | 114.71% | 99.08% | 90.63% | 201.21% | 155.98% | 134.94% | 123.62% | 263.07% | 204.16% | 176.69% | 161.90% |
| 15 | 81.51% | 62.71% | 53.93% | 49.13% | 148.25% | 114.64% | 99.01% | 90.56% | 201.11% | 155.86% | 134.87% | 123.55% | 262.95% | 204.06% | 176.60% | 161.82% |
| 16 | 81.46% | 62.66% | 53.88% | 49.08% | 148.18% | 114.58% | 98.95% | 90.49% | 201.04% | 155.79% | 134.80% | 123.48% | 262.86% | 203.98% | 176.53% | 161.74% |
| 17 | 81.42% | 62.62% | 53.83% | 49.02% | 148.13% | 114.52% | 98.90% | 90.43% | 200.97% | 155.74% | 134.75% | 123.42% | 262.78% | 203.92% | 176.47% | 161.69% |
| 18 | 81.39% | 62.58% | 53.79% | 48.97% | 148.08% | 114.48% | 98.84% | 90.38% | 200.92% | 155.69% | 134.70% | 123.37% | 262.73% | 203.87% | 176.42% | 161.64% |
| 19 | 81.36% | 62.55% | 53.74% | 48.91% | 148.05% | 114.44% | 98.80% | 90.33% | 200.89% | 155.66% | 134.66% | 123.33% | 262.69% | 203.83% | 176.38% | 161.61% |
| 20 | 81.34% | 62.51% | 53.70% | 48.85% | 148.01% | 114.40% | 98.75% | 90.25% | 200.86% | 155.63% | 134.63% | 123.30% | 262.66% | 203.80% | 176.34% | 161.60% |
| 21 | 81.31% | 62.48% | 53.64% | 48.78% | 147.98% | 114.36% | 98.70% | 90.19% | 200.84% | 155.60% | 134.59% | 123.26% | 262.64% | 203.78% | 176.31% | 161.59% |
| 22 | 81.28% | 62.43% | 53.59% | 48.70% | 147.95% | 114.32% | 98.64% | 90.12% | 200.82% | 155.57% | 134.56% | 123.23% | 262.62% | 203.75% | 176.29% | 161.59% |
| 23 | 81.24% | 62.38% | 53.52% | 48.61% | 147.92% | 114.27% | 98.58% | 90.05% | 200.79% | 155.54% | 134.52% | 123.21% | 262.60% | 203.72% | 176.27% | 161.59% |
| 24 | 81.19% | 62.32% | 53.44% | 48.52% | 147.87% | 114.21% | 98.50% | 89.98% | 200.76% | 155.50% | 134.47% | 123.18% | 262.58% | 203.68% | 176.24% | 161.60% |
| 25 | 81.14% | 62.25% | 53.35% | 48.40% | 147.82% | 114.15% | 98.42% | 89.90% | 200.72% | 155.45% | 134.43% | 123.15% | 262.54% | 203.64% | 176.22% | 161.61% |
| 26 | 81.07% | 62.17% | 53.24% | 48.28% | 147.75% | 114.06% | 98.32% | 89.81% | 200.67% | 155.39% | 134.37% | 123.12% | 262.49% | 203.59% | 176.20% | 161.63% |
| 27 | 80.99% | 62.07% | 53.12% | 48.14% | 147.67% | 113.97% | 98.20% | 89.71% | 200.61% | 155.32% | 134.32% | 123.09% | 262.42% | 203.53% | 176.18% | 161.64% |
| 28 | 80.90% | 61.96% | 52.97% | 47.99% | 147.58% | 113.85% | 98.07% | 89.60% | 200.53% | 155.23% | 134.25% | 123.05% | 262.34% | 203.46% | 176.15% | 161.66% |
| 29 | 80.79% | 61.82% | 52.81% | 47.82% | 147.46% | 113.72% | 97.97% | 89.48% | 200.43% | 155.14% | 134.19% | 123.01% | 262.23% | 203.39% | 176.13% | 161.68% |
| 30 | 80.66% | 61.66% | 52.63% | 47.63% | 147.32% | 113.57% | 97.82% | 89.35% | 200.31% | 155.03% | 134.11% | 122.96% | 262.12% | 203.31% | 176.10% | 161.69% |
| 31 | 80.51% | 61.48% | 52.43% | 47.43% | 147.16% | 113.40% | 97.67% | 89.21% | 200.17% | 154.92% | 134.04% | 122.91% | 261.98% | 203.23% | 176.07% | 161.70% |
| 32 | 80.33% | 61.28% | 52.21% | 47.20% | 146.97% | 113.21% | 97.49% | 89.05% | 200.01% | 154.79% | 133.95% | 122.86% | 261.84% | 203.14% | 176.04% | 161.71% |
| 33 | 80.13% | 61.05% | 51.97% | 46.96% | 146.75% | 113.00% | 97.31% | 88.88% | 199.83% | 154.66% | 133.86% | 122.80% | 261.68% | 203.05% | 176.00% | 161.72% |
| 34 | 79.89% | 60.79% | 51.70% | 46.69% | 146.50% | 112.77% | 97.11% | 88.69% | 199.63% | 154.52% | 133.77% | 122.73% | 261.50% | 202.95% | 175.96% | 161.72% |
| 35 | 79.62% | 60.50% | 51.41% | 46.40% | 146.23% | 112.53% | 96.89% | 88.48% | 199.42% | 154.37% | 133.66% | 122.65% | 261.32% | 202.85% | 175.91% | 161.72% |
| 36 | 79.31% | 60.18% | 51.10% | 46.08% | 145.93% | 112.26% | 96.65% | 88.26% | 199.19% | 154.21% | 133.54% | 122.56% | 261.12% | 202.74% | 175.85% | 161.71% |
| 37 | 78.97% | 59.83% | 50.76% | 45.73% | 145.59% | 111.98% | 96.40% | 88.01% | 198.95% | 154.04% | 133.41% | 122.46% | 260.91% | 202.61% | 175.77% | 161.69% |
| 38 | 78.58% | 59.45% | 50.38% | 45.35% | 145.23% | 111.67% | 96.11% | 87.74% | 198.68% | 153.85% | 133.26% | 122.35% | 260.68% | 202.46% | 175.68% | 161.67% |
| 39 | 78.15% | 59.04% | 49.98% | 44.93% | 144.83% | 111.34% | 95.80% | 87.43% | 198.39% | 153.64% | 133.09% | 122.21% | 260.42% | 202.28% | 175.57% | 161.63% |
| 40 | 77.67% | 58.59% | 49.54% | 44.47% | 144.40% | 110.98% | 95.46% | 87.10% | 198.07% | 153.40% | 132.89% | 122.06% | 260.12% | 202.07% | 175.42% | 161.58% |
| 41 | 77.15% | 58.10% | 49.05% | 43.97% | 143.93% | 110.58% | 95.07% | 86.73% | 197.70% | 153.12% | 132.66% | 121.88% | 259.78% | 201.82% | 175.25% | 161.50% |
| 42 | 76.58% | 57.57% | 48.52% | 43.43% | 143.42% | 110.13% | 94.65% | 86.31% | 197.29% | 152.80% | 132.39% | 121.67% | 259.37% | 201.51% | 175.03% | 161.40% |
| 43 | 75.95% | 57.00% | 47.95% | 42.83% | 142.84% | 109.64% | 94.17% | 85.85% | 196.82% | 152.42% | 132.07% | 121.42% | 258.88% | 201.14% | 174.76% | 161.28% |
| 44 | 75.27% | 56.36% | 47.32% | 42.18% | 142.20% | 109.08% | 93.62% | 85.34% | 196.27% | 151.97% | 131.69% | 121.12% | 258.31% | 200.69% | 174.44% | 161.11% |
| 45 | 74.53% | 55.69% | 46.60% | 41.44% | 141.49% | 108.41% | 93.02% | 84.76% | 195.63% | 151.45% | 131.25% | 120.78% | 257.62% | 200.16% | 174.06% | 160.91% |
| 46 | 73.75% | 54.92% | 45.83% | 40.65% | 140.68% | 107.69% | 92.34% | 84.13% | 194.89% | 150.85% | 130.73% | 120.39% | 256.81% | 199.54% | 173.61% | 160.67% |
| 47 | 72.84% | 54.09% | 44.99% | 39.78% | 139.78% | 106.88% | 91.58% | 83.42% | 194.05% | 150.15% | 130.14% | 119.93% | 255.86% | 198.76% | 173.09% | 160.40% |
| 48 | 71.89% | 53.18% | 44.06% | 38.82% | 138.78% | 105.97% | 90.73% | 82.63% | 193.08% | 149.36% | 129.48% | 119.43% | 254.79% | 197.94% | 172.50% | 160.08% |
| 49 | 70.85% | 52.19% | 43.05% | 37.75% | 137.66% | 104.96% | 89.76% | 81.76% | 192.00% | 148.48% | 128.74% | 118.88% | 253.58% | 197.03% | 171.85% | 159.75% |
| 50 | 69.74% | 51.11% | 41.95% | 36.55% | 136.43% | 103.86% | 88.73% | 80.82% | 190.80% | 147.50% | 127.94% | 118.29% | 252.25% | 196.03% | 171.15% | 159.40% |
| 51 | 68.54% | 49.93% | 40.71% | 35.28% | 135.09% | 102.65% | 87.61% | 79.81% | 189.49% | 146.44% | 127.04% | 117.67% | 250.80% | 194.96% | 170.43% | 159.04% |
| 52 | 67.26% | 48.66% | 39.34% | 33.89% | 133.63% | 101.34% | 86.38% | 78.73% | 188.08% | 145.29% | 126.15% | 117.03% | 249.24% | 193.83% | 169.69% | 158.70% |
| 53 | 65.84% | 47.29% | 37.84% | 32.38% | 132.05% | 99.92% | 85.07% | 77.59% | 186.56% | 144.06% | 125.19% | 116.38% | 247.58% | 192.65% | 168.94% | 158.38% |
| 54 | 64.35% | 45.78% | 36.21% | 30.76% | 130.35% | 98.41% | 83.65% | 76.39% | 184.95% | 142.76% | 124.20% | 115.73% | 245.84% | 191.42% | 168.21% | 158.09% |
| 55 | 62.73% | 44.11% | 34.49% | 28.83% | 128.53% | 96.76% | 82.15% | 75.14% | 183.24% | 141.38% | 123.18% | 115.09% | 244.01% | 190.17% | 167.51% | 157.82% |
| 56 | NA | NA | NA | NA | 126.56% | 94.97% | 80.55% | 73.80% | 181.51% | 139.92% | 122.14% | 114.45% | 242.10% | 188.89% | 166.83% | 157.59% |
| 57 | NA | NA | NA | NA | 124.50% | 93.02% | 78.82% | 72.38% | 179.57% | 138.37% | 121.05% | 113.79% | 240.09% | 187.59% | 166.15% | 157.37% |
| 58 | NA | NA | NA | NA | 122.22% | 90.90% | 76.93% | 70.87% | 177.45% | 136.72% | 119.85% | 113.09% | 237.95% | 186.24% | 165.46% | 157.13% |
| 59 | NA | NA | NA | NA | 119.70% | 88.57% | 74.88% | 69.21% | 175.14% | 134.94% | 118.62% | 112.35% | 235.63% | 184.79% | 164.76% | 156.84% |
| 60 | NA | NA | NA | NA | 116.84% | 85.95% | 72.61% | 67.31% | 172.54% | 132.95% | 117.29% | 111.49% | 233.16% | 183.23% | 164.05% | 156.44% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 3 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 87.66% | 67.51% | 58.15% | 53.08% | 159.05% | 123.10% | 106.43% | 97.44% | 215.68% | 167.30% | 144.84% | 132.73% | 282.07% | 218.91% | 189.58% | 173.75% |
| 1 | 87.72% | 67.57% | 58.20% | 53.12% | 159.19% | 123.21% | 106.53% | 97.53% | 215.87% | 167.45% | 144.97% | 132.86% | 282.31% | 219.11% | 189.76% | 173.92% |
| 2 | 87.81% | 67.64% | 58.26% | 53.18% | 159.35% | 123.34% | 106.64% | 97.63% | 216.09% | 167.63% | 145.13% | 133.00% | 282.59% | 219.33% | 189.95% | 174.10% |
| 3 | 87.93% | 67.74% | 58.35% | 53.26% | 159.57% | 123.52% | 106.79% | 97.77% | 216.38% | 167.85% | 145.33% | 133.19% | 282.95% | 219.62% | 190.20% | 174.33% |
| 4 | 87.96% | 67.76% | 58.37% | 53.28% | 159.66% | 123.58% | 106.85% | 97.82% | 216.50% | 167.95% | 145.41% | 133.26% | 283.10% | 219.73% | 190.30% | 174.43% |
| 5 | 87.94% | 67.75% | 58.36% | 53.26% | 159.67% | 123.60% | 106.86% | 97.83% | 216.53% | 167.97% | 145.43% | 133.28% | 283.14% | 219.76% | 190.33% | 174.45% |
| 6 | 87.89% | 67.71% | 58.33% | 53.23% | 159.65% | 123.58% | 106.84% | 97.81% | 216.51% | 167.95% | 145.41% | 133.26% | 283.11% | 219.74% | 190.31% | 174.43% |
| 7 | 87.83% | 67.67% | 58.28% | 53.19% | 159.60% | 123.53% | 106.80% | 97.77% | 216.46% | 167.91% | 145.37% | 133.22% | 283.04% | 219.68% | 190.25% | 174.38% |
| 8 | 87.76% | 67.61% | 58.23% | 53.14% | 159.52% | 123.47% | 106.74% | 97.71% | 216.37% | 167.84% | 145.30% | 133.16% | 282.94% | 219.60% | 190.18% | 174.31% |
| 9 | 87.68% | 67.55% | 58.17% | 53.07% | 159.43% | 123.40% | 106.67% | 97.64% | 216.26% | 167.75% | 145.22% | 133.08% | 282.80% | 219.49% | 190.08% | 174.21% |
| 10 | 87.59% | 67.48% | 58.10% | 53.01% | 159.33% | 123.31% | 106.59% | 97.56% | 216.13% | 167.65% | 145.13% | 132.99% | 282.64% | 219.36% | 189.96% | 174.10% |
| 11 | 87.51% | 67.40% | 58.03% | 52.94% | 159.21% | 123.22% | 106.51% | 97.48% | 216.00% | 167.54% | 145.03% | 132.90% | 282.47% | 219.22% | 189.84% | 173.98% |
| 12 | 87.42% | 67.33% | 57.97% | 52.87% | 159.10% | 123.12% | 106.42% | 97.39% | 215.86% | 167.42% | 144.93% | 132.80% | 282.30% | 219.08% | 189.72% | 173.87% |
| 13 | 87.34% | 67.26% | 57.90% | 52.80% | 158.99% | 123.03% | 106.33% | 97.31% | 215.73% | 167.32% | 144.83% | 132.70% | 282.14% | 218.95% | 189.60% | 173.75% |
| 14 | 87.27% | 67.20% | 57.83% | 52.73% | 158.89% | 122.95% | 106.25% | 97.22% | 215.61% | 167.22% | 144.74% | 132.61% | 282.00% | 218.83% | 189.49% | 173.65% |
| 15 | 87.21% | 67.14% | 57.78% | 52.67% | 158.81% | 122.87% | 106.19% | 97.15% | 215.50% | 167.14% | 144.66% | 132.54% | 281.87% | 218.73% | 189.40% | 173.57% |
| 16 | 87.15% | 67.09% | 57.72% | 52.60% | 158.73% | 122.81% | 106.14% | 97.08% | 215.42% | 167.07% | 144.60% | 132.47% | 281.78% | 218.64% | 189.32% | 173.50% |
| 17 | 87.11% | 67.05% | 57.67% | 52.54% | 158.67% | 122.75% | 106.05% | 97.01% | 215.35% | 167.01% | 144.54% | 132.41% | 281.70% | 218.58% | 189.26% | 173.45% |
| 18 | 87.07% | 67.00% | 57.62% | 52.48% | 158.62% | 122.70% | 106.00% | 96.95% | 215.30% | 166.97% | 144.50% | 132.37% | 281.65% | 218.53% | 189.21% | 173.41% |
| 19 | 87.04% | 66.96% | 57.57% | 52.41% | 158.59% | 122.66% | 105.95% | 96.89% | 215.27% | 166.93% | 144.46% | 132.33% | 281.61% | 218.49% | 189.17% | 173.40% |
| 20 | 87.01% | 66.92% | 57.52% | 52.35% | 158.55% | 122.62% | 105.90% | 96.83% | 215.24% | 166.90% | 144.42% | 132.31% | 281.59% | 218.47% | 189.15% | 173.40% |
| 21 | 86.97% | 66.88% | 57.46% | 52.27% | 158.52% | 122.58% | 105.85% | 96.77% | 215.22% | 166.88% | 144.39% | 132.29% | 281.57% | 218.44% | 189.13% | 173.41% |
| 22 | 86.94% | 66.83% | 57.39% | 52.19% | 158.49% | 122.54% | 105.79% | 96.71% | 215.20% | 166.85% | 144.36% | 132.27% | 281.56% | 218.42% | 189.12% | 173.43% |
| 23 | 86.89% | 66.78% | 57.32% | 52.09% | 158.45% | 122.49% | 105.72% | 96.65% | 215.18% | 166.82% | 144.33% | 132.26% | 281.54% | 218.40% | 189.12% | 173.46% |
| 24 | 86.84% | 66.71% | 57.23% | 51.99% | 158.41% | 122.43% | 105.65% | 96.58% | 215.16% | 166.79% | 144.30% | 132.25% | 281.52% | 218.37% | 189.11% | 173.49% |
| 25 | 86.78% | 66.63% | 57.13% | 51.87% | 158.35% | 122.36% | 105.57% | 96.50% | 215.12% | 166.74% | 144.27% | 132.24% | 281.48% | 218.34% | 189.11% | 173.53% |
| 26 | 86.71% | 66.54% | 57.01% | 51.74% | 158.28% | 122.27% | 105.48% | 96.42% | 215.07% | 166.69% | 144.23% | 132.23% | 281.44% | 218.31% | 189.12% | 173.58% |
| 27 | 86.62% | 66.43% | 56.88% | 51.59% | 158.20% | 122.17% | 105.38% | 96.33% | 215.01% | 166.63% | 144.19% | 132.22% | 281.38% | 218.27% | 189.12% | 173.62% |
| 28 | 86.51% | 66.30% | 56.72% | 51.43% | 158.10% | 122.06% | 105.26% | 96.23% | 214.93% | 166.56% | 144.15% | 132.21% | 281.31% | 218.23% | 189.13% | 173.67% |
| 29 | 86.39% | 66.15% | 56.55% | 51.25% | 157.97% | 121.92% | 105.14% | 96.12% | 214.83% | 166.48% | 144.10% | 132.20% | 281.22% | 218.18% | 189.13% | 173.72% |
| 30 | 86.24% | 65.97% | 56.36% | 51.06% | 157.83% | 121.77% | 105.00% | 96.00% | 214.71% | 166.39% | 144.05% | 132.18% | 281.12% | 218.13% | 189.14% | 173.77% |
| 31 | 86.07% | 65.77% | 56.14% | 50.84% | 157.66% | 121.60% | 104.85% | 95.87% | 214.58% | 166.29% | 144.00% | 132.16% | 281.00% | 218.08% | 189.14% | 173.81% |
| 32 | 85.87% | 65.55% | 55.91% | 50.61% | 157.46% | 121.42% | 104.69% | 95.73% | 214.43% | 166.19% | 143.94% | 132.13% | 280.88% | 218.02% | 189.14% | 173.86% |
| 33 | 85.63% | 65.29% | 55.65% | 50.35% | 157.24% | 121.22% | 104.52% | 95.57% | 214.27% | 166.09% | 143.88% | 132.11% | 280.75% | 217.96% | 189.14% | 173.91% |
| 34 | 85.37% | 65.01% | 55.37% | 50.07% | 156.99% | 121.00% | 104.33% | 95.40% | 214.09% | 165.93% | 143.81% | 132.07% | 280.60% | 217.90% | 189.13% | 173.95% |
| 35 | 85.07% | 64.70% | 55.07% | 49.76% | 156.71% | 120.77% | 104.13% | 95.21% | 213.90% | 165.80% | 143.74% | 132.03% | 280.45% | 217.83% | 189.12% | 174.00% |
| 36 | 84.73% | 64.36% | 54.74% | 49.43% | 156.41% | 120.52% | 103.90% | 95.00% | 213.69% | 165.67% | 143.65% | 131.98% | 280.29% | 217.75% | 189.10% | 174.04% |
| 37 | 84.34% | 63.99% | 54.38% | 49.06% | 156.08% | 120.24% | 103.66% | 94.77% | 213.47% | 165.53% | 143.55% | 131.92% | 280.11% | 217.66% | 189.06% | 174.08% |
| 38 | 83.92% | 63.59% | 53.98% | 48.65% | 155.72% | 119.95% | 103.39% | 94.51% | 213.23% | 165.37% | 143.43% | 131.85% | 279.91% | 217.54% | 189.01% | 174.11% |
| 39 | 83.45% | 63.15% | 53.55% | 48.23% | 155.34% | 119.63% | 103.09% | 94.22% | 212.96% | 165.18% | 143.30% | 131.77% | 279.68% | 217.40% | 188.94% | 174.14% |
| 40 | 82.93% | 62.68% | 53.08% | 47.73% | 154.91% | 119.28% | 102.75% | 93.91% | 212.67% | 164.97% | 143.13% | 131.66% | 279.41% | 217.22% | 188.85% | 174.16% |
| 41 | 82.37% | 62.16% | 52.57% | 47.20% | 154.45% | 118.88% | 102.38% | 93.56% | 212.33% | 164.71% | 142.93% | 131.54% | 279.09% | 217.00% | 188.72% | 174.16% |
| 42 | 81.75% | 61.59% | 52.01% | 46.62% | 153.93% | 118.44% | 101.96% | 93.16% | 211.93% | 164.41% | 142.69% | 131.38% | 278.70% | 216.73% | 188.55% | 174.14% |
| 43 | 81.08% | 60.98% | 51.40% | 45.99% | 153.35% | 117.94% | 101.48% | 92.72% | 211.47% | 164.06% | 142.41% | 131.19% | 278.23% | 216.39% | 188.34% | 174.09% |
| 44 | 80.34% | 60.31% | 50.73% | 45.30% | 152.71% | 117.38% | 100.94% | 92.22% | 210.93% | 163.63% | 142.07% | 130.97% | 277.66% | 215.98% | 188.08% | 174.02% |
| 45 | 79.54% | 59.55% | 49.95% | 44.51% | 151.97% | 116.69% | 100.33% | 91.67% | 210.30% | 163.13% | 141.66% | 130.70% | 276.98% | 215.48% | 187.76% | 173.92% |
| 46 | 78.67% | 58.73% | 49.12% | 43.70% | 151.14% | 115.95% | 99.65% | 91.05% | 209.56% | 162.55% | 141.20% | 130.39% | 276.17% | 214.89% | 187.37% | 173.78% |
| 47 | 77.71% | 57.83% | 48.21% | 42.74% | 150.20% | 115.12% | 98.88% | 90.34% | 208.70% | 161.87% | 140.67% | 130.03% | 275.23% | 214.21% | 186.93% | 173.61% |
| 48 | 76.67% | 56.85% | 47.21% | 41.68% | 149.15% | 114.18% | 98.03% | 89.57% | 207.73% | 161.11% | 140.06% | 129.64% | 274.16% | 213.44% | 186.43% | 173.42% |
| 49 | 75.54% | 55.77% | 46.12% | 40.54% | 147.98% | 113.14% | 97.09% | 88.73% | 206.64% | 160.26% | 139.40% | 129.20% | 272.96% | 212.59% | 185.88% | 173.20% |
| 50 | 74.31% | 54.58% | 44.90% | 39.26% | 146.68% | 111.99% | 96.04% | 87.82% | 205.43% | 159.31% | 138.67% | 128.74% | 271.62% | 211.65% | 185.29% | 172.97% |
| 51 | 72.97% | 53.30% | 43.53% | 37.90% | 145.26% | 110.74% | 94.87% | 86.83% | 204.12% | 158.28% | 137.90% | 128.27% | 270.17% | 210.65% | 184.68% | 172.75% |
| 52 | 71.56% | 51.91% | 42.04% | 36.42% | 143.72% | 109.39% | 93.69% | 85.79% | 202.70% | 157.18% | 137.09% | 127.80% | 268.63% | 209.59% | 184.08% | 172.53% |
| 53 | 70.04% | 50.38% | 40.42% | 34.81% | 142.06% | 107.93% | 92.32% | 84.70% | 201.20% | 156.03% | 136.26% | 127.33% | 267.00% | 208.50% | 183.48% | 172.35% |
| 54 | 68.33% | 48.66% | 38.64% | 33.04% | 140.27% | 106.36% | 90.91% | 83.55% | 199.60% | 154.82% | 135.43% | 126.88% | 265.31% | 207.40% | 182.91% | 172.19% |
| 55 | 66.53% | 46.80% | 36.72% | 31.00% | 138.35% | 104.65% | 89.42% | 82.35% | 197.93% | 153.55% | 134.60% | 126.45% | 263.55% | 206.30% | 182.37% | 172.06% |
| 56 | NA | NA | NA | NA | 136.29% | 102.81% | 87.83% | 81.09% | 196.16% | 152.24% | 133.77% | 126.04% | 261.73% | 205.19% | 181.86% | 171.95% |
| 57 | NA | NA | NA | NA | 134.05% | 100.80% | 86.13% | 79.75% | 194.26% | 150.87% | 132.95% | 125.64% | 259.83% | 204.07% | 181.38% | 171.84% |
| 58 | NA | NA | NA | NA | 131.69% | 98.64% | 84.28% | 78.32% | 192.21% | 149.43% | 132.11% | 125.22% | 257.81% | 202.91% | 180.90% | 171.70% |
| 59 | NA | NA | NA | NA | 128.99% | 96.24% | 82.27% | 76.75% | 189.99% | 147.89% | 131.22% | 124.76% | 255.63% | 201.69% | 180.39% | 171.48% |
| 60 | NA | NA | NA | NA | 125.92% | 93.54% | 80.04% | 74.99% | 187.61% | 146.19% | 130.26% | 124.19% | 253.25% | 200.38% | 179.80% | 171.13% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 4 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 93.78% | 72.29% | 62.31% | 56.90% | 170.40% | 131.95% | 114.13% | 104.54% | 231.12% | 179.35% | 155.32% | 142.35% | 302.31% | 234.65% | 203.25% | 186.30% |
| 1 | 93.85% | 72.35% | 62.36% | 56.95% | 170.55% | 132.07% | 114.24% | 104.63% | 231.33% | 179.52% | 155.47% | 142.49% | 302.58% | 234.86% | 203.44% | 186.47% |
| 2 | 93.95% | 72.43% | 62.43% | 57.01% | 170.74% | 132.22% | 114.37% | 104.75% | 231.58% | 179.71% | 155.64% | 142.65% | 302.89% | 235.11% | 203.66% | 186.68% |
| 3 | 94.09% | 72.54% | 62.53% | 57.10% | 170.97% | 132.41% | 114.53% | 104.90% | 231.89% | 179.95% | 155.86% | 142.85% | 303.28% | 235.41% | 203.93% | 186.93% |
| 4 | 94.12% | 72.57% | 62.55% | 57.12% | 171.06% | 132.48% | 114.59% | 104.95% | 232.02% | 180.05% | 155.95% | 142.93% | 303.44% | 235.54% | 204.04% | 187.04% |
| 5 | 94.10% | 72.56% | 62.54% | 57.11% | 171.08% | 132.50% | 114.60% | 104.96% | 232.05% | 180.08% | 155.97% | 142.95% | 303.48% | 235.57% | 204.07% | 187.06% |
| 6 | 94.06% | 72.52% | 62.51% | 57.07% | 171.06% | 132.48% | 114.58% | 104.94% | 232.03% | 180.06% | 155.95% | 142.93% | 303.46% | 235.55% | 204.05% | 187.04% |
| 7 | 93.99% | 72.47% | 62.46% | 57.03% | 171.00% | 132.43% | 114.54% | 104.89% | 231.97% | 180.01% | 155.91% | 142.89% | 303.38% | 235.49% | 203.99% | 186.99% |
| 8 | 93.92% | 72.41% | 62.40% | 56.97% | 170.93% | 132.37% | 114.48% | 104.83% | 231.88% | 179.94% | 155.84% | 142.82% | 303.26% | 235.40% | 203.91% | 186.91% |
| 9 | 93.83% | 72.35% | 62.34% | 56.90% | 170.83% | 132.29% | 114.41% | 104.76% | 231.76% | 179.84% | 155.75% | 142.74% | 303.12% | 235.28% | 203.80% | 186.81% |
| 10 | 93.74% | 72.27% | 62.27% | 56.83% | 170.72% | 132.19% | 114.32% | 104.68% | 231.62% | 179.73% | 155.65% | 142.65% | 302.95% | 235.14% | 203.68% | 186.70% |
| 11 | 93.65% | 72.19% | 62.19% | 56.76% | 170.59% | 132.09% | 114.23% | 104.59% | 231.48% | 179.62% | 155.55% | 142.54% | 302.76% | 234.99% | 203.55% | 186.57% |
| 12 | 93.55% | 72.11% | 62.12% | 56.68% | 170.47% | 131.99% | 114.13% | 104.49% | 231.33% | 179.50% | 155.44% | 142.44% | 302.58% | 234.84% | 203.42% | 186.45% |
| 13 | 93.47% | 72.04% | 62.04% | 56.60% | 170.35% | 131.89% | 114.04% | 104.40% | 231.19% | 179.38% | 155.33% | 142.34% | 302.40% | 234.70% | 203.29% | 186.33% |
| 14 | 93.39% | 71.97% | 61.97% | 56.53% | 170.25% | 131.80% | 113.96% | 104.32% | 231.06% | 179.28% | 155.24% | 142.25% | 302.25% | 234.58% | 203.18% | 186.23% |
| 15 | 93.32% | 71.90% | 61.91% | 56.46% | 170.16% | 131.72% | 113.88% | 104.23% | 230.95% | 179.19% | 155.16% | 142.17% | 302.12% | 234.47% | 203.08% | 186.15% |
| 16 | 93.26% | 71.85% | 61.85% | 56.39% | 170.08% | 131.65% | 113.81% | 104.16% | 230.86% | 179.12% | 155.09% | 142.10% | 302.01% | 234.39% | 203.00% | 186.08% |
| 17 | 93.21% | 71.80% | 61.79% | 56.32% | 170.01% | 131.59% | 113.75% | 104.09% | 230.79% | 179.06% | 155.03% | 142.05% | 301.94% | 234.32% | 202.95% | 186.04% |
| 18 | 93.17% | 71.75% | 61.74% | 56.25% | 169.96% | 131.54% | 113.69% | 104.03% | 230.74% | 179.02% | 154.98% | 142.01% | 301.88% | 234.28% | 202.90% | 186.02% |
| 19 | 93.13% | 71.71% | 61.68% | 56.18% | 169.92% | 131.50% | 113.64% | 103.97% | 230.71% | 178.99% | 154.95% | 141.98% | 301.85% | 234.24% | 202.88% | 186.02% |
| 20 | 93.09% | 71.66% | 61.62% | 56.11% | 169.89% | 131.46% | 113.59% | 103.92% | 230.68% | 178.96% | 154.92% | 141.97% | 301.83% | 234.22% | 202.86% | 186.04% |
| 21 | 93.06% | 71.61% | 61.56% | 56.02% | 169.86% | 131.42% | 113.54% | 103.87% | 230.67% | 178.94% | 154.90% | 141.96% | 301.82% | 234.20% | 202.86% | 186.07% |
| 22 | 93.02% | 71.56% | 61.49% | 55.93% | 169.83% | 131.37% | 113.48% | 103.81% | 230.65% | 178.91% | 154.88% | 141.96% | 301.81% | 234.19% | 202.87% | 186.12% |
| 23 | 92.97% | 71.50% | 61.40% | 55.83% | 169.79% | 131.32% | 113.42% | 103.76% | 230.63% | 178.89% | 154.86% | 141.97% | 301.80% | 234.18% | 202.89% | 186.17% |
| 24 | 92.91% | 71.42% | 61.30% | 55.72% | 169.74% | 131.26% | 113.35% | 103.69% | 230.61% | 178.86% | 154.84% | 141.98% | 301.78% | 234.17% | 202.91% | 186.24% |
| 25 | 92.84% | 71.33% | 61.19% | 55.60% | 169.69% | 131.19% | 113.27% | 103.63% | 230.58% | 178.82% | 154.82% | 141.99% | 301.76% | 234.16% | 202.93% | 186.31% |
| 26 | 92.76% | 71.23% | 61.06% | 55.46% | 169.62% | 131.11% | 113.19% | 103.56% | 230.53% | 178.78% | 154.80% | 142.00% | 301.73% | 234.15% | 202.97% | 186.38% |
| 27 | 92.66% | 71.11% | 60.92% | 55.31% | 169.53% | 131.01% | 113.10% | 103.48% | 230.47% | 178.73% | 154.78% | 142.02% | 301.68% | 234.13% | 203.00% | 186.46% |
| 28 | 92.54% | 70.96% | 60.75% | 55.14% | 169.42% | 130.89% | 112.99% | 103.40% | 230.40% | 178.67% | 154.76% | 142.03% | 301.62% | 234.11% | 203.04% | 186.54% |
| 29 | 92.39% | 70.79% | 60.57% | 54.95% | 169.30% | 130.77% | 112.88% | 103.31% | 230.31% | 178.61% | 154.74% | 142.05% | 301.55% | 234.10% | 203.07% | 186.63% |
| 30 | 92.23% | 70.60% | 60.37% | 54.75% | 169.15% | 130.62% | 112.76% | 103.20% | 230.20% | 178.54% | 154.72% | 142.06% | 301.48% | 234.08% | 203.11% | 186.72% |
| 31 | 92.03% | 70.38% | 60.14% | 54.53% | 168.97% | 130.46% | 112.62% | 103.09% | 230.08% | 178.47% | 154.69% | 142.07% | 301.39% | 234.06% | 203.15% | 186.80% |
| 32 | 91.81% | 70.14% | 59.90% | 54.28% | 168.77% | 130.29% | 112.48% | 102.96% | 229.95% | 178.39% | 154.66% | 142.08% | 301.30% | 234.04% | 203.19% | 186.89% |
| 33 | 91.55% | 69.87% | 59.63% | 54.02% | 168.55% | 130.10% | 112.32% | 102.83% | 229.80% | 178.31% | 154.63% | 142.08% | 301.20% | 234.02% | 203.23% | 186.99% |
| 34 | 91.26% | 69.57% | 59.34% | 53.72% | 168.31% | 129.90% | 112.15% | 102.67% | 229.65% | 178.22% | 154.59% | 142.08% | 301.09% | 234.00% | 203.26% | 187.08% |
| 35 | 90.92% | 69.24% | 59.02% | 53.40% | 168.05% | 129.68% | 111.97% | 102.51% | 229.48% | 178.13% | 154.54% | 142.08% | 300.98% | 233.97% | 203.29% | 187.18% |
| 36 | 90.55% | 68.88% | 58.67% | 53.05% | 167.76% | 129.45% | 111.76% | 102.32% | 229.30% | 178.03% | 154.48% | 142.07% | 300.86% | 233.92% | 203.31% | 187.29% |
| 37 | 90.13% | 68.49% | 58.29% | 52.66% | 167.45% | 129.20% | 111.54% | 102.11% | 229.11% | 177.91% | 154.41% | 142.05% | 300.72% | 233.87% | 203.32% | 187.39% |
| 38 | 89.67% | 68.06% | 57.88% | 52.24% | 167.12% | 128.92% | 111.29% | 101.88% | 228.89% | 177.78% | 154.33% | 142.03% | 300.56% | 233.79% | 203.32% | 187.49% |
| 39 | 89.16% | 67.60% | 57.42% | 51.78% | 166.75% | 128.62% | 111.01% | 101.62% | 228.65% | 177.62% | 154.23% | 141.99% | 300.36% | 233.69% | 203.30% | 187.59% |
| 40 | 88.61% | 67.10% | 56.93% | 51.27% | 166.35% | 128.28% | 110.69% | 101.34% | 228.38% | 177.43% | 154.10% | 141.94% | 300.13% | 233.56% | 203.27% | 187.69% |
| 41 | 88.01% | 66.55% | 56.38% | 50.71% | 165.91% | 127.90% | 110.34% | 101.01% | 228.06% | 177.21% | 153.93% | 141.87% | 299.84% | 233.38% | 203.20% | 187.77% |
| 42 | 87.35% | 65.95% | 55.79% | 50.10% | 165.34% | 127.47% | 109.93% | 100.65% | 227.69% | 176.93% | 153.74% | 141.78% | 299.48% | 233.15% | 203.10% | 187.84% |
| 43 | 86.62% | 65.29% | 55.14% | 49.43% | 164.77% | 126.97% | 109.47% | 100.24% | 227.24% | 176.60% | 153.49% | 141.66% | 299.04% | 232.86% | 202.96% | 187.90% |
| 44 | 85.83% | 64.58% | 54.39% | 48.70% | 164.11% | 126.41% | 108.94% | 99.78% | 226.71% | 176.20% | 153.20% | 141.50% | 298.49% | 232.49% | 202.77% | 187.92% |
| 45 | 84.99% | 63.76% | 53.59% | 47.89% | 163.37% | 125.71% | 108.34% | 99.25% | 226.08% | 175.73% | 152.85% | 141.32% | 297.82% | 232.04% | 202.53% | 187.92% |
| 46 | 84.02% | 62.87% | 52.70% | 46.98% | 162.51% | 124.97% | 107.66% | 98.65% | 225.34% | 175.17% | 152.44% | 141.09% | 297.02% | 231.50% | 202.23% | 187.89% |
| 47 | 82.99% | 61.90% | 51.72% | 45.94% | 161.54% | 124.12% | 106.90% | 97.99% | 224.48% | 174.51% | 151.97% | 140.83% | 296.09% | 230.87% | 201.87% | 187.84% |
| 48 | 81.85% | 60.82% | 50.65% | 44.82% | 160.45% | 123.16% | 106.02% | 97.26% | 223.51% | 173.77% | 151.43% | 140.53% | 295.02% | 230.15% | 201.47% | 187.75% |
| 49 | 80.61% | 59.65% | 49.44% | 43.61% | 159.23% | 122.10% | 105.11% | 96.47% | 222.41% | 172.95% | 150.83% | 140.21% | 293.83% | 229.35% | 201.02% | 187.65% |
| 50 | 79.26% | 58.36% | 48.10% | 42.25% | 157.88% | 120.93% | 104.07% | 95.59% | 221.20% | 172.04% | 150.19% | 139.87% | 292.51% | 228.47% | 200.55% | 187.54% |
| 51 | 77.79% | 56.96% | 46.62% | 40.81% | 156.40% | 119.66% | 102.96% | 94.67% | 219.89% | 171.02% | 149.52% | 139.52% | 291.09% | 227.54% | 200.06% | 187.44% |
| 52 | 76.20% | 55.42% | 45.01% | 39.24% | 154.79% | 118.28% | 101.74% | 93.70% | 218.48% | 170.05% | 148.83% | 139.18% | 289.59% | 226.57% | 199.58% | 187.34% |
| 53 | 74.50% | 53.70% | 43.26% | 37.52% | 153.06% | 116.80% | 100.46% | 92.69% | 216.99% | 168.90% | 148.13% | 138.86% | 288.02% | 225.59% | 199.12% | 187.27% |
| 54 | 72.65% | 51.79% | 41.33% | 35.63% | 151.19% | 115.18% | 99.05% | 91.64% | 215.43% | 167.78% | 147.45% | 138.56% | 286.40% | 224.61% | 198.68% | 187.23% |
| 55 | 70.65% | 49.73% | 39.25% | 33.47% | 149.20% | 113.45% | 97.61% | 90.52% | 213.79% | 166.63% | 146.78% | 138.28% | 284.73% | 223.64% | 198.30% | 187.20% |
| 56 | NA | NA | NA | NA | 147.05% | 111.58% | 96.08% | 89.37% | 212.05% | 165.46% | 146.13% | 138.03% | 283.00% | 222.69% | 197.94% | 187.18% |
| 57 | NA | NA | NA | NA | 144.73% | 109.57% | 94.45% | 88.15% | 210.22% | 164.25% | 145.49% | 137.78% | 281.20% | 221.74% | 197.62% | 187.14% |
| 58 | NA | NA | NA | NA | 142.19% | 107.40% | 92.69% | 86.87% | 208.28% | 163.01% | 144.86% | 137.52% | 279.31% | 220.76% | 197.29% | 187.05% |
| 59 | NA | NA | NA | NA | 139.35% | 104.98% | 90.76% | 85.38% | 206.16% | 161.70% | 144.18% | 137.20% | 277.29% | 219.74% | 196.91% | 186.87% |
| 60 | NA | NA | NA | NA | 136.14% | 102.27% | 88.64% | 83.75% | 203.82% | 160.28% | 143.42% | 136.79% | 275.10% | 218.63% | 196.43% | 186.54% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income 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 | 100.36% | 77.43% | 66.77% | 61.01% | 182.54% | 141.45% | 122.41% | 112.16% | 247.70% | 192.29% | 166.56% | 152.66% | 324.01% | 251.56% | 217.92% | 199.76% |
| 1 | 100.44% | 77.49% | 66.83% | 61.07% | 182.71% | 141.59% | 122.53% | 112.27% | 247.93% | 192.51% | 166.72% | 152.81% | 324.30% | 251.79% | 218.13% | 199.95% |
| 2 | 100.55% | 77.58% | 66.91% | 61.14% | 182.91% | 141.75% | 122.67% | 112.39% | 248.20% | 192.67% | 166.91% | 152.98% | 324.64% | 252.06% | 218.37% | 200.17% |
| 3 | 100.70% | 77.71% | 67.02% | 61.23% | 183.17% | 141.95% | 122.85% | 112.55% | 248.53% | 192.94% | 167.14% | 153.20% | 325.06% | 252.39% | 218.66% | 200.44% |
| 4 | 100.74% | 77.74% | 67.04% | 61.25% | 183.28% | 142.03% | 122.91% | 112.61% | 248.67% | 193.04% | 167.23% | 153.29% | 325.24% | 252.53% | 218.78% | 200.56% |
| 5 | 100.73% | 77.73% | 67.03% | 61.24% | 183.30% | 142.05% | 122.92% | 112.62% | 248.71% | 193.07% | 167.26% | 153.31% | 325.29% | 252.56% | 218.81% | 200.59% |
| 6 | 100.68% | 77.69% | 67.00% | 61.20% | 183.28% | 142.03% | 122.90% | 112.60% | 248.69% | 193.06% | 167.24% | 153.29% | 325.26% | 252.54% | 218.79% | 200.57% |
| 7 | 100.61% | 77.64% | 66.95% | 61.15% | 183.22% | 141.98% | 122.86% | 112.56% | 248.63% | 193.00% | 167.19% | 153.25% | 325.18% | 252.47% | 218.74% | 200.52% |
| 8 | 100.53% | 77.57% | 66.89% | 61.09% | 183.14% | 141.91% | 122.79% | 112.49% | 248.53% | 192.92% | 167.12% | 153.18% | 325.06% | 252.38% | 218.65% | 200.44% |
| 9 | 100.44% | 77.50% | 66.82% | 61.02% | 183.03% | 141.82% | 122.71% | 112.42% | 248.40% | 192.82% | 167.03% | 153.09% | 324.90% | 252.25% | 218.54% | 200.33% |
| 10 | 100.34% | 77.42% | 66.74% | 60.94% | 182.91% | 141.72% | 122.62% | 112.33% | 248.25% | 192.71% | 166.93% | 152.99% | 324.71% | 252.10% | 218.41% | 200.21% |
| 11 | 100.24% | 77.33% | 66.66% | 60.86% | 182.78% | 141.62% | 122.52% | 112.23% | 248.10% | 192.58% | 166.81% | 152.89% | 324.51% | 251.95% | 218.27% | 200.08% |
| 12 | 100.14% | 77.25% | 66.58% | 60.78% | 182.64% | 141.51% | 122.42% | 112.13% | 247.94% | 192.50% | 166.70% | 152.78% | 324.31% | 251.79% | 218.13% | 199.96% |
| 13 | 100.05% | 77.16% | 66.50% | 60.69% | 182.52% | 141.40% | 122.33% | 112.03% | 247.78% | 192.36% | 166.59% | 152.67% | 324.13% | 251.64% | 218.00% | 199.84% |
| 14 | 99.96% | 77.09% | 66.42% | 60.61% | 182.40% | 141.31% | 122.24% | 111.94% | 247.65% | 192.24% | 166.49% | 152.58% | 323.96% | 251.51% | 217.88% | 199.74% |
| 15 | 99.88% | 77.02% | 66.35% | 60.53% | 182.30% | 141.22% | 122.15% | 111.86% | 247.53% | 192.13% | 166.41% | 152.50% | 323.82% | 251.40% | 217.78% | 199.66% |
| 16 | 99.82% | 76.95% | 66.28% | 60.46% | 182.22% | 141.15% | 122.08% | 111.78% | 247.44% | 192.05% | 166.33% | 152.44% | 323.72% | 251.31% | 217.71% | 199.61% |
| 17 | 99.76% | 76.90% | 66.22% | 60.38% | 182.15% | 141.09% | 122.02% | 111.72% | 247.37% | 191.98% | 166.28% | 152.39% | 323.64% | 251.25% | 217.65% | 199.58% |
| 18 | 99.72% | 76.85% | 66.16% | 60.31% | 182.10% | 141.04% | 121.96% | 111.66% | 247.32% | 191.94% | 166.24% | 152.36% | 323.58% | 251.20% | 217.62% | 199.57% |
| 19 | 99.67% | 76.80% | 66.10% | 60.23% | 182.06% | 140.99% | 121.91% | 111.60% | 247.29% | 191.91% | 166.21% | 152.35% | 323.55% | 251.18% | 217.60% | 199.59% |
| 20 | 99.63% | 76.75% | 66.03% | 60.15% | 182.03% | 140.95% | 121.86% | 111.56% | 247.27% | 191.89% | 166.18% | 152.35% | 323.54% | 251.16% | 217.60% | 199.63% |
| 21 | 99.59% | 76.69% | 65.96% | 60.06% | 182.00% | 140.91% | 121.81% | 111.51% | 247.25% | 191.88% | 166.17% | 152.36% | 323.53% | 251.16% | 217.62% | 199.69% |
| 22 | 99.54% | 76.63% | 65.88% | 59.97% | 181.96% | 140.87% | 121.76% | 111.46% | 247.24% | 191.87% | 166.16% | 152.38% | 323.53% | 251.16% | 217.65% | 199.76% |
| 23 | 99.49% | 76.56% | 65.79% | 59.86% | 181.93% | 140.82% | 121.70% | 111.42% | 247.23% | 191.86% | 166.16% | 152.40% | 323.53% | 251.16% | 217.69% | 199.84% |
| 24 | 99.42% | 76.48% | 65.68% | 59.75% | 181.89% | 140.77% | 121.64% | 111.37% | 247.21% | 191.85% | 166.16% | 152.43% | 323.53% | 251.17% | 217.74% | 199.94% |
| 25 | 99.35% | 76.38% | 65.56% | 59.62% | 181.83% | 140.70% | 121.58% | 111.32% | 247.18% | 191.83% | 166.16% | 152.47% | 323.52% | 251.18% | 217.80% | 200.04% |
| 26 | 99.25% | 76.27% | 65.43% | 59.47% | 181.77% | 140.62% | 121.50% | 111.27% | 247.14% | 191.81% | 166.16% | 152.51% | 323.50% | 251.20% | 217.86% | 200.15% |
| 27 | 99.14% | 76.13% | 65.27% | 59.32% | 181.68% | 140.52% | 121.42% | 111.21% | 247.09% | 191.74% | 166.17% | 152.55% | 323.47% | 251.21% | 217.93% | 200.26% |
| 28 | 99.01% | 75.97% | 65.10% | 59.14% | 181.58% | 140.42% | 121.34% | 111.15% | 247.03% | 191.70% | 166.17% | 152.59% | 323.44% | 251.23% | 218.00% | 200.38% |
| 29 | 98.85% | 75.79% | 64.90% | 58.95% | 181.45% | 140.30% | 121.24% | 111.07% | 246.95% | 191.66% | 166.18% | 152.64% | 323.40% | 251.24% | 218.08% | 200.51% |
| 30 | 98.66% | 75.58% | 64.69% | 58.74% | 181.31% | 140.17% | 121.14% | 110.99% | 246.86% | 191.61% | 166.18% | 152.68% | 323.35% | 251.26% | 218.16% | 200.64% |
| 31 | 98.44% | 75.35% | 64.46% | 58.51% | 181.14% | 140.02% | 121.03% | 110.90% | 246.76% | 191.57% | 166.18% | 152.72% | 323.30% | 251.28% | 218.23% | 200.77% |
| 32 | 98.19% | 75.09% | 64.20% | 58.26% | 180.96% | 139.87% | 120.90% | 110.80% | 246.64% | 191.52% | 166.18% | 152.76% | 323.24% | 251.30% | 218.31% | 200.91% |
| 33 | 97.91% | 74.80% | 63.92% | 57.98% | 180.75% | 139.70% | 120.77% | 110.69% | 246.52% | 191.46% | 166.18% | 152.80% | 323.18% | 251.32% | 218.39% | 201.06% |
| 34 | 97.58% | 74.48% | 63.62% | 57.67% | 180.52% | 139.52% | 120.63% | 110.57% | 246.39% | 191.40% | 166.17% | 152.84% | 323.12% | 251.34% | 218.47% | 201.21% |
| 35 | 97.22% | 74.13% | 63.29% | 57.34% | 180.28% | 139.33% | 120.47% | 110.43% | 246.26% | 191.34% | 166.15% | 152.87% | 323.05% | 251.35% | 218.54% | 201.38% |
| 36 | 96.81% | 73.76% | 62.92% | 56.97% | 180.01% | 139.13% | 120.30% | 110.28% | 246.11% | 191.27% | 166.13% | 152.91% | 322.97% | 251.35% | 218.62% | 201.55% |
| 37 | 96.36% | 73.34% | 62.53% | 56.57% | 179.72% | 138.90% | 120.10% | 110.11% | 245.94% | 191.18% | 166.10% | 152.94% | 322.87% | 251.34% | 218.69% | 201.72% |
| 38 | 95.87% | 72.90% | 62.09% | 56.13% | 179.35% | 138.65% | 119.88% | 109.92% | 245.76% | 191.07% | 166.05% | 152.96% | 322.76% | 251.32% | 218.75% | 201.90% |
| 39 | 95.33% | 72.41% | 61.62% | 55.64% | 179.00% | 138.37% | 119.63% | 109.70% | 245.55% | 190.94% | 165.98% | 152.98% | 322.61% | 251.26% | 218.79% | 202.09% |
| 40 | 94.74% | 71.88% | 61.10% | 55.11% | 178.61% | 138.06% | 119.34% | 109.45% | 245.30% | 190.78% | 165.89% | 152.99% | 322.41% | 251.18% | 218.82% | 202.28% |
| 41 | 94.10% | 71.30% | 60.52% | 54.52% | 178.18% | 137.70% | 119.01% | 109.17% | 245.01% | 190.58% | 165.77% | 152.98% | 322.16% | 251.05% | 218.83% | 202.46% |
| 42 | 93.39% | 70.66% | 59.89% | 53.88% | 177.69% | 137.28% | 118.63% | 108.85% | 244.65% | 190.34% | 165.62% | 152.96% | 321.84% | 250.87% | 218.81% | 202.63% |
| 43 | 92.62% | 69.97% | 59.20% | 53.17% | 177.12% | 136.80% | 118.20% | 108.48% | 244.22% | 190.03% | 165.42% | 152.91% | 321.42% | 250.63% | 218.75% | 202.79% |
| 44 | 91.78% | 69.21% | 58.40% | 52.40% | 176.47% | 136.24% | 117.70% | 108.06% | 243.71% | 189.65% | 165.18% | 152.84% | 320.90% | 250.32% | 218.64% | 202.92% |
| 45 | 90.89% | 68.31% | 57.54% | 51.53% | 175.71% | 135.60% | 117.12% | 107.58% | 243.09% | 189.20% | 164.88% | 152.73% | 320.27% | 249.92% | 218.49% | 203.04% |
| 46 | 89.82% | 67.36% | 56.59% | 50.55% | 174.85% | 134.81% | 116.47% | 107.04% | 242.35% | 188.66% | 164.53% | 152.59% | 319.50% | 249.44% | 218.29% | 203.12% |
| 47 | 88.69% | 66.31% | 55.54% | 49.46% | 173.86% | 133.97% | 115.73% | 106.44% | 241.50% | 188.04% | 164.12% | 152.42% | 318.60% | 248.87% | 218.03% | 203.18% |
| 48 | 87.45% | 65.14% | 54.37% | 48.28% | 172.74% | 133.01% | 114.91% | 105.78% | 240.53% | 187.33% | 163.65% | 152.23% | 317.57% | 248.22% | 217.73% | 203.22% |
| 49 | 86.10% | 63.86% | 53.06% | 47.00% | 171.49% | 131.95% | 113.99% | 105.06% | 239.43% | 186.54% | 163.13% | 152.00% | 316.41% | 247.49% | 217.39% | 203.24% |
| 50 | 84.61% | 62.47% | 51.60% | 45.60% | 170.10% | 130.77% | 112.98% | 104.27% | 238.23% | 185.68% | 162.58% | 151.77% | 315.13% | 246.70% | 217.03% | 203.25% |
| 51 | 83.00% | 60.94% | 50.02% | 44.04% | 168.58% | 129.50% | 111.90% | 103.44% | 236.92% | 184.76% | 162.01% | 151.53% | 313.76% | 245.86% | 216.66% | 203.26% |
| 52 | 81.24% | 59.23% | 48.29% | 42.38% | 166.94% | 128.12% | 110.75% | 102.57% | 235.53% | 183.78% | 161.43% | 151.31% | 312.31% | 245.01% | 216.30% | 203.27% |
| 53 | 79.34% | 57.31% | 46.40% | 40.57% | 165.16% | 126.62% | 109.52% | 101.67% | 234.06% | 182.77% | 160.86% | 151.10% | 310.81% | 244.15% | 215.98% | 203.31% |
| 54 | 77.33% | 55.22% | 44.32% | 38.56% | 163.25% | 125.02% | 108.25% | 100.75% | 232.51% | 181.75% | 160.31% | 150.91% | 309.25% | 243.31% | 215.69% | 203.36% |
| 55 | 75.09% | 52.94% | 42.07% | 36.29% | 161.21% | 123.30% | 106.93% | 99.80% | 230.90% | 180.78% | 159.78% | 150.74% | 307.66% | 242.50% | 215.45% | 203.41% |
| 56 | NA | NA | NA | NA | 159.02% | 121.46% | 105.46% | 98.78% | 229.22% | 179.71% | 159.29% | 150.59% | 306.03% | 241.70% | 215.24% | 203.47% |
| 57 | NA | NA | NA | NA | 156.65% | 119.48% | 103.95% | 97.73% | 227.48% | 178.63% | 158.81% | 150.43% | 304.36% | 240.92% | 215.05% | 203.49% |
| 58 | NA | NA | NA | NA | 154.01% | 117.36% | 102.34% | 96.59% | 225.62% | 177.50% | 158.33% | 150.25% | 302.63% | 240.13% | 214.84% | 203.45% |
| 59 | NA | NA | NA | NA | 151.09% | 114.99% | 100.55% | 95.29% | 223.62% | 176.46% | 157.82% | 149.99% | 300.78% | 239.29% | 214.56% | 203.30% |
| 60 | NA | NA | NA | NA | 147.79% | 112.34% | 98.58% | 93.80% | 221.44% | 175.24% | 157.23% | 149.62% | 298.75% | 238.35% | 214.16% | 202.98% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 2: 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 | 56.42% | 48.60% | 44.38% | 131.94% | 102.07% | 88.23% | 80.79% | 178.48% | 138.35% | 119.78% | 109.80% | 233.02% | 180.89% | 156.78% | 143.80% |
| 1 | NA | 56.46% | 48.64% | 44.42% | 132.03% | 102.14% | 88.30% | 80.85% | 178.62% | 138.47% | 119.88% | 109.89% | 233.20% | 181.04% | 156.92% | 143.92% |
| 2 | NA | 56.51% | 48.68% | 44.46% | 132.14% | 102.24% | 88.39% | 80.93% | 178.78% | 138.60% | 120.00% | 110.00% | 233.42% | 181.22% | 157.07% | 144.06% |
| 3 | 73.45% | 56.58% | 48.75% | 44.52% | 132.30% | 102.37% | 88.50% | 81.03% | 179.01% | 138.78% | 120.16% | 110.14% | 233.71% | 181.44% | 157.27% | 144.23% |
| 4 | 73.47% | 56.59% | 48.76% | 44.53% | 132.35% | 102.42% | 88.54% | 81.07% | 179.09% | 138.85% | 120.22% | 110.20% | 233.82% | 181.53% | 157.35% | 144.30% |
| 5 | 73.44% | 56.58% | 48.75% | 44.52% | 132.35% | 102.42% | 88.54% | 81.07% | 179.11% | 138.87% | 120.24% | 110.21% | 233.85% | 181.56% | 157.37% | 144.32% |
| 6 | 73.39% | 56.54% | 48.72% | 44.49% | 132.33% | 102.40% | 88.53% | 81.05% | 179.09% | 138.86% | 120.22% | 110.20% | 233.83% | 181.54% | 157.35% | 144.30% |
| 7 | 73.34% | 56.50% | 48.68% | 44.45% | 132.28% | 102.36% | 88.49% | 81.02% | 179.05% | 138.82% | 120.19% | 110.16% | 233.78% | 181.49% | 157.31% | 144.26% |
| 8 | 73.27% | 56.45% | 48.64% | 44.41% | 132.22% | 102.32% | 88.45% | 80.97% | 178.98% | 138.77% | 120.14% | 110.11% | 233.69% | 181.43% | 157.24% | 144.20% |
| 9 | 73.20% | 56.40% | 48.59% | 44.36% | 132.14% | 102.26% | 88.39% | 80.92% | 178.89% | 138.70% | 120.07% | 110.05% | 233.59% | 181.34% | 157.16% | 144.12% |
| 10 | 73.13% | 56.34% | 48.54% | 44.31% | 132.06% | 102.19% | 88.33% | 80.85% | 178.79% | 138.62% | 120.00% | 109.98% | 233.46% | 181.24% | 157.07% | 144.04% |
| 11 | 73.05% | 56.28% | 48.48% | 44.25% | 131.97% | 102.12% | 88.26% | 80.79% | 178.68% | 138.53% | 119.92% | 109.90% | 233.33% | 181.13% | 156.97% | 143.94% |
| 12 | 72.98% | 56.23% | 48.43% | 44.20% | 131.88% | 102.04% | 88.19% | 80.72% | 178.57% | 138.43% | 119.83% | 109.82% | 233.19% | 181.02% | 156.87% | 143.82% |
| 13 | 72.92% | 56.18% | 48.38% | 44.15% | 131.80% | 101.97% | 88.12% | 80.65% | 178.47% | 138.35% | 119.75% | 109.74% | 233.06% | 180.92% | 156.77% | 143.73% |
| 14 | 72.87% | 56.13% | 48.33% | 44.09% | 131.72% | 101.90% | 88.06% | 80.58% | 178.37% | 138.27% | 119.67% | 109.66% | 232.94% | 180.82% | 156.68% | 143.63% |
| 15 | 72.82% | 56.09% | 48.29% | 44.05% | 131.65% | 101.85% | 88.00% | 80.52% | 178.29% | 138.20% | 119.61% | 109.59% | 232.84% | 180.73% | 156.59% | 143.55% |
| 16 | 72.78% | 56.05% | 48.25% | 44.00% | 131.60% | 101.79% | 87.95% | 80.46% | 178.22% | 138.14% | 119.55% | 109.53% | 232.75% | 180.66% | 156.52% | 143.48% |
| 17 | 72.75% | 56.02% | 48.21% | 43.96% | 131.55% | 101.75% | 87.90% | 80.41% | 178.17% | 138.09% | 119.50% | 109.48% | 232.69% | 180.60% | 156.47% | 143.42% |
| 18 | 72.73% | 55.99% | 48.18% | 43.91% | 131.51% | 101.71% | 87.86% | 80.36% | 178.12% | 138.04% | 119.45% | 109.43% | 232.64% | 180.56% | 156.42% | 143.37% |
| 19 | 72.71% | 55.96% | 48.14% | 43.87% | 131.48% | 101.68% | 87.82% | 80.30% | 178.09% | 138.01% | 119.41% | 109.38% | 232.60% | 180.52% | 156.37% | 143.32% |
| 20 | 72.69% | 55.94% | 48.11% | 43.82% | 131.46% | 101.64% | 87.78% | 80.25% | 178.06% | 137.98% | 119.38% | 109.34% | 232.57% | 180.48% | 156.33% | 143.28% |
| 21 | 72.67% | 55.91% | 48.07% | 43.76% | 131.43% | 101.61% | 87.73% | 80.19% | 178.04% | 137.95% | 119.34% | 109.29% | 232.55% | 180.45% | 156.29% | 143.25% |
| 22 | 72.65% | 55.87% | 48.02% | 43.70% | 131.40% | 101.57% | 87.68% | 80.13% | 178.02% | 137.92% | 119.30% | 109.25% | 232.52% | 180.42% | 156.25% | 143.22% |
| 23 | 72.62% | 55.84% | 47.97% | 43.63% | 131.37% | 101.53% | 87.63% | 80.06% | 177.99% | 137.89% | 119.25% | 109.20% | 232.50% | 180.39% | 156.21% | 143.19% |
| 24 | 72.59% | 55.79% | 47.91% | 43.55% | 131.33% | 101.48% | 87.56% | 79.99% | 177.96% | 137.84% | 119.20% | 109.15% | 232.46% | 180.34% | 156.16% | 143.16% |
| 25 | 72.55% | 55.74% | 47.83% | 43.46% | 131.29% | 101.42% | 87.48% | 79.90% | 177.92% | 137.79% | 119.14% | 109.10% | 232.42% | 180.29% | 156.11% | 143.13% |
| 26 | 72.50% | 55.67% | 47.75% | 43.35% | 131.23% | 101.35% | 87.40% | 79.81% | 177.87% | 137.73% | 119.07% | 109.04% | 232.37% | 180.22% | 156.06% | 143.10% |
| 27 | 72.44% | 55.60% | 47.65% | 43.23% | 131.16% | 101.27% | 87.29% | 79.71% | 177.80% | 137.65% | 118.99% | 108.98% | 232.30% | 180.15% | 156.00% | 143.07% |
| 28 | 72.37% | 55.51% | 47.53% | 43.10% | 131.08% | 101.17% | 87.18% | 79.59% | 177.73% | 137.56% | 118.91% | 108.91% | 232.21% | 180.06% | 155.93% | 143.03% |
| 29 | 72.28% | 55.40% | 47.40% | 42.95% | 130.98% | 101.05% | 87.05% | 79.47% | 177.63% | 137.46% | 118.82% | 108.83% | 232.10% | 179.95% | 155.86% | 142.99% |
| 30 | 72.18% | 55.28% | 47.25% | 42.78% | 130.86% | 100.91% | 86.90% | 79.33% | 177.51% | 137.34% | 118.73% | 108.75% | 231.97% | 179.83% | 155.78% | 142.95% |
| 31 | 72.07% | 55.14% | 47.08% | 42.60% | 130.72% | 100.76% | 86.74% | 79.18% | 177.38% | 137.21% | 118.59% | 108.66% | 231.82% | 179.71% | 155.70% | 142.90% |
| 32 | 71.93% | 54.97% | 46.89% | 42.40% | 130.56% | 100.58% | 86.57% | 79.01% | 177.22% | 137.06% | 118.47% | 108.56% | 231.65% | 179.58% | 155.61% | 142.85% |
| 33 | 71.77% | 54.79% | 46.68% | 42.18% | 130.37% | 100.38% | 86.38% | 78.83% | 177.03% | 136.90% | 118.34% | 108.45% | 231.46% | 179.44% | 155.52% | 142.79% |
| 34 | 71.60% | 54.57% | 46.43% | 41.95% | 130.15% | 100.16% | 86.17% | 78.64% | 176.83% | 136.72% | 118.20% | 108.33% | 231.25% | 179.29% | 155.42% | 142.72% |
| 35 | 71.39% | 54.33% | 46.20% | 41.69% | 129.91% | 99.92% | 85.95% | 78.43% | 176.60% | 136.53% | 118.04% | 108.20% | 231.03% | 179.14% | 155.31% | 142.65% |
| 36 | 71.15% | 54.07% | 45.92% | 41.41% | 129.63% | 99.66% | 85.71% | 78.19% | 176.35% | 136.33% | 117.88% | 108.05% | 230.79% | 178.97% | 155.20% | 142.56% |
| 37 | 70.91% | 53.77% | 45.62% | 41.10% | 129.32% | 99.37% | 85.45% | 77.94% | 176.07% | 136.11% | 117.70% | 107.89% | 230.53% | 178.79% | 155.06% | 142.47% |
| 38 | 70.60% | 53.45% | 45.29% | 40.77% | 128.98% | 99.07% | 85.16% | 77.66% | 175.78% | 135.88% | 117.50% | 107.71% | 230.25% | 178.60% | 154.91% | 142.36% |
| 39 | 70.24% | 53.09% | 44.94% | 40.40% | 128.60% | 98.73% | 84.85% | 77.35% | 175.45% | 135.62% | 117.28% | 107.51% | 229.94% | 178.38% | 154.74% | 142.23% |
| 40 | 69.85% | 52.70% | 44.55% | 40.00% | 128.19% | 98.37% | 84.51% | 77.01% | 175.10% | 135.35% | 117.03% | 107.29% | 229.61% | 178.13% | 154.53% | 142.08% |
| 41 | 69.41% | 52.28% | 44.13% | 39.57% | 127.74% | 97.98% | 84.14% | 76.64% | 174.71% | 135.03% | 116.75% | 107.04% | 229.23% | 177.84% | 154.29% | 141.90% |
| 42 | 68.93% | 51.82% | 43.68% | 39.09% | 127.25% | 97.55% | 83.72% | 76.23% | 174.28% | 134.68% | 116.43% | 106.75% | 228.80% | 177.50% | 154.01% | 141.68% |
| 43 | 68.40% | 51.33% | 43.18% | 38.57% | 126.71% | 97.07% | 83.26% | 75.77% | 173.79% | 134.28% | 116.06% | 106.42% | 228.30% | 177.11% | 153.68% | 141.43% |
| 44 | 67.83% | 50.79% | 42.63% | 38.00% | 126.11% | 96.55% | 82.75% | 75.27% | 173.25% | 133.82% | 115.63% | 106.04% | 227.73% | 176.64% | 153.28% | 141.14% |
| 45 | 67.21% | 50.20% | 42.04% | 37.37% | 125.45% | 95.96% | 82.18% | 74.70% | 172.62% | 133.28% | 115.15% | 105.62% | 227.06% | 176.10% | 152.82% | 140.80% |
| 46 | 66.53% | 49.56% | 41.39% | 36.69% | 124.72% | 95.30% | 81.54% | 74.08% | 171.91% | 132.67% | 114.59% | 105.13% | 226.28% | 175.47% | 152.28% | 140.40% |
| 47 | 65.80% | 48.86% | 40.67% | 35.95% | 123.93% | 94.58% | 80.82% | 73.40% | 171.11% | 131.98% | 113.97% | 104.59% | 225.39% | 174.74% | 151.66% | 139.95% |
| 48 | 65.01% | 48.11% | 39.89% | 35.14% | 123.04% | 93.77% | 80.03% | 72.64% | 170.20% | 131.20% | 113.25% | 103.99% | 224.37% | 173.89% | 150.97% | 139.45% |
| 49 | 64.15% | 47.29% | 39.05% | 34.26% | 122.07% | 92.88% | 79.16% | 71.82% | 169.18% | 130.32% | 112.48% | 103.33% | 223.23% | 172.96% | 150.20% | 138.92% |
| 50 | 63.25% | 46.42% | 38.13% | 33.31% | 121.00% | 91.90% | 78.22% | 70.92% | 168.06% | 129.36% | 111.62% | 102.61% | 221.97% | 171.92% | 149.36% | 138.38% |
| 51 | 62.27% | 45.44% | 37.12% | 32.25% | 119.83% | 90.83% | 77.18% | 69.97% | 166.83% | 128.31% | 110.69% | 101.84% | 220.59% | 170.81% | 148.47% | 137.77% |
| 52 | 61.23% | 44.41% | 36.05% | 31.09% | 118.58% | 89.64% | 76.07% | 68.97% | 165.50% | 127.17% | 109.72% | 101.02% | 219.11% | 169.59% | 147.53% | 137.10% |
| 53 | 60.12% | 43.30% | 34.88% | 29.83% | 117.23% | 88.40% | 74.89% | 67.84% | 164.07% | 125.90% | 108.62% | 100.18% | 217.52% | 168.28% | 146.55% | 136.48% |
| 54 | 58.93% | 42.10% | 33.57% | 28.48% | 115.78% | 87.05% | 73.62% | 66.66% | 162.53% | 124.59% | 107.50% | 99.27% | 215.84% | 166.95% | 145.56% | 135.86% |
| 55 | 57.68% | 40.80% | 32.13% | 26.98% | 114.22% | 85.60% | 72.24% | 65.42% | 160.90% | 123.20% | 106.32% | 98.42% | 214.04% | 165.52% | 144.53% | 135.26% |
| 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 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 1 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 60.40% | 52.07% | 47.57% | 141.29% | 109.38% | 94.60% | 86.65% | 191.23% | 148.35% | 128.47% | 117.81% | 249.77% | 194.00% | 168.15% | 154.22% |
| 1 | NA | 60.44% | 52.10% | 47.61% | 141.39% | 109.46% | 94.68% | 86.72% | 191.38% | 148.46% | 128.58% | 117.91% | 249.97% | 194.16% | 168.30% | 154.35% |
| 2 | 78.48% | 60.50% | 52.16% | 47.65% | 141.52% | 109.57% | 94.77% | 86.81% | 191.57% | 148.61% | 128.72% | 118.03% | 250.21% | 194.35% | 168.47% | 154.51% |
| 3 | 78.58% | 60.58% | 52.23% | 47.72% | 141.70% | 109.72% | 94.90% | 86.92% | 191.81% | 148.80% | 128.91% | 118.19% | 250.52% | 194.59% | 168.68% | 154.71% |
| 4 | 78.59% | 60.59% | 52.24% | 47.73% | 141.76% | 109.77% | 94.94% | 86.96% | 191.91% | 148.88% | 128.97% | 118.25% | 250.64% | 194.69% | 168.77% | 154.78% |
| 5 | 78.57% | 60.58% | 52.23% | 47.72% | 141.77% | 109.78% | 94.95% | 86.97% | 191.94% | 148.91% | 128.99% | 118.26% | 250.68% | 194.72% | 168.79% | 154.80% |
| 6 | 78.52% | 60.55% | 52.20% | 47.69% | 141.74% | 109.76% | 94.93% | 86.95% | 191.92% | 148.89% | 128.97% | 118.25% | 250.66% | 194.70% | 168.77% | 154.79% |
| 7 | 78.46% | 60.50% | 52.16% | 47.65% | 141.70% | 109.72% | 94.90% | 86.91% | 191.87% | 148.86% | 128.94% | 118.21% | 250.60% | 194.65% | 168.72% | 154.74% |
| 8 | 78.39% | 60.45% | 52.12% | 47.61% | 141.63% | 109.67% | 94.85% | 86.86% | 191.80% | 148.80% | 128.89% | 118.16% | 250.51% | 194.58% | 168.66% | 154.68% |
| 9 | 78.32% | 60.40% | 52.07% | 47.56% | 141.55% | 109.61% | 94.79% | 86.81% | 191.71% | 148.72% | 128.83% | 118.09% | 250.39% | 194.48% | 168.57% | 154.59% |
| 10 | 78.24% | 60.34% | 52.01% | 47.50% | 141.46% | 109.53% | 94.72% | 86.74% | 191.60% | 148.63% | 128.72% | 118.02% | 250.26% | 194.37% | 168.47% | 154.50% |
| 11 | 78.17% | 60.27% | 51.95% | 47.44% | 141.37% | 109.45% | 94.65% | 86.67% | 191.48% | 148.54% | 128.63% | 117.93% | 250.11% | 194.26% | 168.36% | 154.40% |
| 12 | 78.09% | 60.21% | 51.89% | 47.38% | 141.27% | 109.37% | 94.57% | 86.59% | 191.36% | 148.43% | 128.54% | 117.85% | 249.97% | 194.14% | 168.26% | 154.29% |
| 13 | 78.03% | 60.16% | 51.84% | 47.32% | 141.18% | 109.30% | 94.50% | 86.52% | 191.25% | 148.33% | 128.45% | 117.76% | 249.83% | 194.03% | 168.15% | 154.19% |
| 14 | 77.97% | 60.10% | 51.79% | 47.27% | 141.10% | 109.23% | 94.43% | 86.45% | 191.14% | 148.25% | 128.38% | 117.68% | 249.70% | 193.92% | 168.06% | 154.09% |
| 15 | 77.91% | 60.06% | 51.74% | 47.21% | 141.02% | 109.16% | 94.37% | 86.38% | 191.06% | 148.17% | 128.30% | 117.61% | 249.59% | 193.83% | 167.97% | 154.01% |
| 16 | 77.87% | 60.02% | 51.69% | 47.16% | 140.96% | 109.10% | 94.31% | 86.32% | 190.98% | 148.11% | 128.24% | 117.55% | 249.50% | 193.76% | 167.90% | 153.94% |
| 17 | 77.84% | 59.98% | 51.65% | 47.11% | 140.91% | 109.06% | 94.26% | 86.26% | 190.92% | 148.06% | 128.19% | 117.49% | 249.43% | 193.70% | 167.84% | 153.88% |
| 18 | 77.81% | 59.95% | 51.61% | 47.06% | 140.87% | 109.01% | 94.21% | 86.20% | 190.88% | 148.02% | 128.15% | 117.44% | 249.38% | 193.65% | 167.79% | 153.83% |
| 19 | 77.79% | 59.92% | 51.57% | 47.01% | 140.84% | 108.98% | 94.17% | 86.15% | 190.84% | 147.98% | 128.11% | 117.40% | 249.34% | 193.61% | 167.75% | 153.80% |
| 20 | 77.76% | 59.89% | 51.53% | 46.96% | 140.81% | 108.94% | 94.13% | 86.09% | 190.82% | 147.95% | 128.07% | 117.36% | 249.32% | 193.58% | 167.71% | 153.77% |
| 21 | 77.74% | 59.85% | 51.49% | 46.90% | 140.78% | 108.91% | 94.08% | 86.04% | 190.79% | 147.92% | 128.03% | 117.32% | 249.30% | 193.56% | 167.68% | 153.75% |
| 22 | 77.71% | 59.82% | 51.44% | 46.83% | 140.75% | 108.87% | 94.03% | 85.97% | 190.77% | 147.89% | 128.00% | 117.29% | 249.28% | 193.53% | 167.65% | 153.73% |
| 23 | 77.68% | 59.77% | 51.38% | 46.75% | 140.72% | 108.82% | 93.97% | 85.90% | 190.75% | 147.86% | 127.95% | 117.25% | 249.25% | 193.49% | 167.62% | 153.72% |
| 24 | 77.64% | 59.72% | 51.31% | 46.66% | 140.68% | 108.77% | 93.90% | 85.83% | 190.72% | 147.82% | 127.91% | 117.21% | 249.22% | 193.46% | 167.58% | 153.71% |
| 25 | 77.60% | 59.66% | 51.23% | 46.56% | 140.63% | 108.71% | 93.82% | 85.75% | 190.68% | 147.77% | 127.85% | 117.17% | 249.18% | 193.41% | 167.55% | 153.71% |
| 26 | 77.54% | 59.59% | 51.13% | 46.44% | 140.57% | 108.63% | 93.73% | 85.65% | 190.63% | 147.71% | 127.79% | 117.13% | 249.13% | 193.35% | 167.51% | 153.70% |
| 27 | 77.47% | 59.50% | 51.02% | 46.32% | 140.49% | 108.54% | 93.62% | 85.55% | 190.57% | 147.64% | 127.73% | 117.08% | 249.06% | 193.28% | 167.47% | 153.69% |
| 28 | 77.39% | 59.40% | 50.89% | 46.17% | 140.41% | 108.44% | 93.51% | 85.44% | 190.49% | 147.55% | 127.65% | 117.03% | 248.98% | 193.21% | 167.42% | 153.69% |
| 29 | 77.29% | 59.28% | 50.75% | 46.02% | 140.30% | 108.31% | 93.38% | 85.32% | 190.39% | 147.45% | 127.57% | 116.97% | 248.88% | 193.12% | 167.38% | 153.68% |
| 30 | 77.18% | 59.14% | 50.58% | 45.84% | 140.17% | 108.17% | 93.23% | 85.19% | 190.27% | 147.34% | 127.48% | 116.91% | 248.75% | 193.03% | 167.33% | 153.67% |
| 31 | 77.05% | 58.98% | 50.40% | 45.65% | 140.02% | 108.00% | 93.08% | 85.04% | 190.14% | 147.22% | 127.39% | 116.84% | 248.61% | 192.93% | 167.28% | 153.65% |
| 32 | 76.89% | 58.80% | 50.19% | 45.44% | 139.85% | 107.82% | 92.90% | 84.89% | 189.98% | 147.08% | 127.29% | 116.77% | 248.46% | 192.82% | 167.22% | 153.64% |
| 33 | 76.72% | 58.59% | 49.97% | 45.21% | 139.64% | 107.62% | 92.72% | 84.71% | 189.80% | 146.94% | 127.18% | 116.69% | 248.28% | 192.71% | 167.16% | 153.62% |
| 34 | 76.51% | 58.36% | 49.72% | 44.96% | 139.41% | 107.40% | 92.52% | 84.52% | 189.60% | 146.78% | 127.07% | 116.60% | 248.10% | 192.59% | 167.10% | 153.59% |
| 35 | 76.28% | 58.10% | 49.45% | 44.69% | 139.15% | 107.16% | 92.30% | 84.32% | 189.38% | 146.62% | 126.94% | 116.50% | 247.90% | 192.47% | 167.02% | 153.56% |
| 36 | 76.01% | 57.80% | 49.16% | 44.39% | 138.87% | 106.89% | 92.06% | 84.09% | 189.15% | 146.44% | 126.80% | 116.38% | 247.68% | 192.34% | 166.94% | 153.52% |
| 37 | 75.70% | 57.48% | 48.84% | 44.06% | 138.55% | 106.61% | 91.80% | 83.84% | 188.89% | 146.25% | 126.65% | 116.26% | 247.45% | 192.19% | 166.84% | 153.47% |
| 38 | 75.36% | 57.13% | 48.50% | 43.71% | 138.19% | 106.31% | 91.52% | 83.57% | 188.61% | 146.04% | 126.49% | 116.12% | 247.20% | 192.03% | 166.73% | 153.41% |
| 39 | 74.97% | 56.75% | 48.12% | 43.32% | 137.81% | 105.98% | 91.22% | 83.27% | 188.31% | 145.82% | 126.30% | 115.96% | 246.93% | 191.84% | 166.59% | 153.33% |
| 40 | 74.54% | 56.34% | 47.71% | 42.90% | 137.39% | 105.62% | 90.88% | 82.93% | 187.98% | 145.57% | 126.08% | 115.78% | 246.62% | 191.62% | 166.42% | 153.24% |
| 41 | 74.07% | 55.89% | 47.26% | 42.43% | 136.94% | 105.22% | 90.50% | 82.57% | 187.61% | 145.28% | 125.83% | 115.57% | 246.27% | 191.36% | 166.22% | 153.12% |
| 42 | 73.54% | 55.40% | 46.77% | 41.92% | 136.44% | 104.79% | 90.09% | 82.16% | 187.20% | 144.95% | 125.55% | 115.33% | 245.86% | 191.05% | 165.98% | 152.98% |
| 43 | 72.97% | 54.87% | 46.24% | 41.37% | 135.89% | 104.31% | 89.62% | 81.71% | 186.73% | 144.57% | 125.21% | 115.05% | 245.38% | 190.67% | 165.69% | 152.80% |
| 44 | 72.35% | 54.29% | 45.65% | 40.76% | 135.28% | 103.77% | 89.10% | 81.20% | 186.20% | 144.13% | 124.82% | 114.72% | 244.82% | 190.23% | 165.34% | 152.59% |
| 45 | 71.67% | 53.66% | 45.00% | 40.09% | 134.60% | 103.16% | 88.52% | 80.64% | 185.58% | 143.61% | 124.37% | 114.35% | 244.16% | 189.70% | 164.93% | 152.33% |
| 46 | 70.94% | 52.97% | 44.31% | 39.35% | 133.84% | 102.48% | 87.86% | 80.01% | 184.87% | 143.06% | 123.84% | 113.92% | 243.38% | 189.08% | 164.45% | 152.04% |
| 47 | 70.14% | 52.22% | 43.54% | 38.57% | 133.00% | 101.73% | 87.14% | 79.33% | 184.06% | 142.32% | 123.25% | 113.47% | 242.49% | 188.37% | 163.90% | 151.69% |
| 48 | 69.27% | 51.40% | 42.69% | 37.70% | 132.07% | 100.87% | 86.32% | 78.57% | 183.14% | 141.56% | 122.57% | 112.89% | 241.47% | 187.57% | 163.29% | 151.36% |
| 49 | 68.36% | 50.50% | 41.78% | 36.76% | 131.04% | 99.94% | 85.42% | 77.74% | 182.11% | 140.69% | 121.83% | 112.30% | 240.33% | 186.66% | 162.61% | 150.94% |
| 50 | 67.34% | 49.54% | 40.79% | 35.74% | 129.91% | 98.91% | 84.44% | 76.86% | 180.97% | 139.73% | 121.02% | 111.66% | 239.07% | 185.66% | 161.87% | 150.52% |
| 51 | 66.27% | 48.47% | 39.70% | 34.58% | 128.67% | 97.79% | 83.39% | 75.89% | 179.71% | 138.69% | 120.13% | 110.98% | 237.69% | 184.59% | 161.10% | 150.07% |
| 52 | 65.12% | 47.34% | 38.52% | 33.32% | 127.32% | 96.58% | 82.24% | 74.87% | 178.36% | 137.57% | 119.18% | 110.23% | 236.21% | 183.44% | 160.29% | 149.63% |
| 53 | 63.88% | 46.10% | 37.23% | 31.98% | 125.87% | 95.24% | 81.02% | 73.75% | 176.91% | 136.36% | 118.17% | 109.50% | 234.62% | 182.23% | 159.48% | 149.16% |
| 54 | 62.56% | 44.78% | 35.77% | 30.51% | 124.33% | 93.82% | 79.70% | 72.58% | 175.36% | 135.09% | 117.13% | 108.75% | 232.94% | 180.97% | 158.67% | 148.76% |
| 55 | 61.13% | 43.34% | 34.20% | 28.94% | 122.65% | 92.30% | 78.29% | 71.35% | 173.72% | 133.73% | 116.04% | 107.99% | 231.17% | 179.69% | 157.85% | 148.40% |
| 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 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 2 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 64.67% | 55.79% | 51.00% | 151.37% | 117.23% | 101.44% | 92.95% | 204.92% | 159.03% | 137.80% | 126.44% | 267.76% | 208.04% | 180.33% | 165.45% |
| 1 | 83.88% | 64.72% | 55.83% | 51.04% | 151.49% | 117.33% | 101.53% | 93.03% | 205.09% | 159.17% | 137.92% | 126.52% | 267.98% | 208.22% | 180.49% | 165.60% |
| 2 | 83.96% | 64.78% | 55.89% | 51.09% | 151.64% | 117.45% | 101.64% | 93.13% | 205.29% | 159.33% | 138.07% | 126.65% | 268.24% | 208.43% | 180.68% | 165.77% |
| 3 | 84.07% | 64.87% | 55.97% | 51.16% | 151.83% | 117.61% | 101.77% | 93.25% | 205.56% | 159.54% | 138.25% | 126.82% | 268.57% | 208.69% | 180.91% | 165.98% |
| 4 | 84.09% | 64.89% | 55.99% | 51.18% | 151.90% | 117.67% | 101.83% | 93.30% | 205.67% | 159.63% | 138.33% | 126.89% | 268.70% | 208.80% | 181.00% | 166.07% |
| 5 | 84.07% | 64.88% | 55.97% | 51.16% | 151.91% | 117.68% | 101.83% | 93.30% | 205.70% | 159.65% | 138.35% | 126.90% | 268.74% | 208.83% | 181.03% | 166.09% |
| 6 | 84.02% | 64.85% | 55.95% | 51.13% | 151.88% | 117.66% | 101.82% | 93.28% | 205.68% | 159.64% | 138.33% | 126.89% | 268.72% | 208.81% | 181.01% | 166.07% |
| 7 | 83.96% | 64.80% | 55.90% | 51.09% | 151.84% | 117.62% | 101.78% | 93.25% | 205.63% | 159.60% | 138.29% | 126.85% | 268.66% | 208.76% | 180.96% | 166.03% |
| 8 | 83.90% | 64.75% | 55.86% | 51.04% | 151.77% | 117.57% | 101.73% | 93.20% | 205.55% | 159.54% | 138.23% | 126.80% | 268.56% | 208.68% | 180.89% | 165.96% |
| 9 | 83.82% | 64.69% | 55.80% | 50.99% | 151.69% | 117.50% | 101.67% | 93.13% | 205.45% | 159.45% | 138.16% | 126.73% | 268.44% | 208.58% | 180.80% | 165.87% |
| 10 | 83.74% | 64.63% | 55.74% | 50.93% | 151.59% | 117.42% | 101.59% | 93.06% | 205.34% | 159.36% | 138.08% | 126.64% | 268.29% | 208.46% | 180.69% | 165.77% |
| 11 | 83.66% | 64.56% | 55.68% | 50.87% | 151.49% | 117.34% | 101.51% | 92.99% | 205.21% | 159.26% | 137.98% | 126.56% | 268.14% | 208.33% | 180.57% | 165.66% |
| 12 | 83.58% | 64.49% | 55.62% | 50.80% | 151.36% | 117.25% | 101.43% | 92.90% | 205.08% | 159.15% | 137.89% | 126.46% | 267.98% | 208.21% | 180.46% | 165.53% |
| 13 | 83.51% | 64.43% | 55.55% | 50.74% | 151.26% | 117.17% | 101.35% | 92.83% | 204.96% | 159.05% | 137.80% | 126.38% | 267.83% | 208.08% | 180.35% | 165.42% |
| 14 | 83.44% | 64.37% | 55.50% | 50.68% | 151.17% | 117.09% | 101.28% | 92.75% | 204.85% | 158.96% | 137.71% | 126.29% | 267.70% | 207.97% | 180.25% | 165.33% |
| 15 | 83.39% | 64.32% | 55.44% | 50.62% | 151.09% | 117.02% | 101.21% | 92.68% | 204.75% | 158.88% | 137.64% | 126.22% | 267.58% | 207.88% | 180.16% | 165.24% |
| 16 | 83.34% | 64.28% | 55.39% | 50.56% | 151.02% | 116.96% | 101.15% | 92.61% | 204.68% | 158.82% | 137.58% | 126.16% | 267.49% | 207.80% | 180.09% | 165.17% |
| 17 | 83.30% | 64.24% | 55.35% | 50.51% | 150.97% | 116.91% | 101.10% | 92.55% | 204.61% | 158.76% | 137.52% | 126.10% | 267.42% | 207.74% | 180.02% | 165.12% |
| 18 | 83.27% | 64.20% | 55.30% | 50.45% | 150.92% | 116.86% | 101.05% | 92.49% | 204.57% | 158.72% | 137.48% | 126.06% | 267.36% | 207.69% | 179.98% | 165.08% |
| 19 | 83.24% | 64.17% | 55.26% | 50.39% | 150.89% | 116.82% | 101.00% | 92.44% | 204.53% | 158.68% | 137.44% | 126.02% | 267.33% | 207.66% | 179.94% | 165.06% |
| 20 | 83.21% | 64.13% | 55.21% | 50.33% | 150.86% | 116.79% | 100.95% | 92.38% | 204.51% | 158.66% | 137.41% | 125.99% | 267.30% | 207.63% | 179.91% | 165.04% |
| 21 | 83.19% | 64.09% | 55.16% | 50.27% | 150.83% | 116.75% | 100.90% | 92.32% | 204.49% | 158.63% | 137.37% | 125.96% | 267.28% | 207.60% | 179.88% | 165.04% |
| 22 | 83.15% | 64.05% | 55.11% | 50.19% | 150.79% | 116.71% | 100.85% | 92.26% | 204.47% | 158.60% | 137.34% | 125.93% | 267.27% | 207.58% | 179.86% | 165.04% |
| 23 | 83.12% | 64.00% | 55.04% | 50.10% | 150.76% | 116.66% | 100.79% | 92.19% | 204.44% | 158.57% | 137.30% | 125.91% | 267.25% | 207.55% | 179.84% | 165.05% |
| 24 | 83.07% | 63.94% | 54.96% | 50.01% | 150.72% | 116.61% | 100.72% | 92.12% | 204.42% | 158.53% | 137.27% | 125.89% | 267.22% | 207.52% | 179.83% | 165.06% |
| 25 | 83.02% | 63.88% | 54.87% | 49.90% | 150.67% | 116.54% | 100.64% | 92.04% | 204.38% | 158.49% | 137.22% | 125.86% | 267.19% | 207.48% | 179.81% | 165.08% |
| 26 | 82.96% | 63.79% | 54.77% | 49.78% | 150.60% | 116.46% | 100.55% | 91.96% | 204.33% | 158.43% | 137.17% | 125.84% | 267.14% | 207.43% | 179.79% | 165.10% |
| 27 | 82.88% | 63.70% | 54.64% | 49.64% | 150.53% | 116.37% | 100.44% | 91.86% | 204.27% | 158.36% | 137.12% | 125.81% | 267.08% | 207.38% | 179.78% | 165.12% |
| 28 | 82.79% | 63.58% | 54.50% | 49.49% | 150.43% | 116.26% | 100.33% | 91.76% | 204.19% | 158.29% | 137.07% | 125.78% | 267.00% | 207.32% | 179.76% | 165.16% |
| 29 | 82.68% | 63.45% | 54.35% | 49.32% | 150.34% | 116.13% | 100.20% | 91.65% | 204.09% | 158.20% | 137.00% | 125.75% | 266.91% | 207.25% | 179.74% | 165.19% |
| 30 | 82.55% | 63.29% | 54.17% | 49.14% | 150.20% | 115.98% | 100.06% | 91.52% | 203.98% | 158.10% | 136.94% | 125.71% | 266.80% | 207.18% | 179.72% | 165.21% |
| 31 | 82.40% | 63.12% | 53.97% | 48.94% | 150.04% | 115.82% | 99.91% | 91.38% | 203.85% | 157.99% | 136.87% | 125.67% | 266.67% | 207.11% | 179.70% | 165.23% |
| 32 | 82.22% | 62.91% | 53.75% | 48.72% | 149.85% | 115.63% | 99.75% | 91.24% | 203.69% | 157.87% | 136.79% | 125.63% | 266.53% | 207.03% | 179.68% | 165.25% |
| 33 | 82.02% | 62.68% | 53.51% | 48.47% | 149.64% | 115.43% | 99.57% | 91.07% | 203.52% | 157.75% | 136.71% | 125.58% | 266.38% | 206.95% | 179.65% | 165.27% |
| 34 | 81.79% | 62.43% | 53.25% | 48.21% | 149.40% | 115.21% | 99.38% | 90.89% | 203.34% | 157.62% | 136.62% | 125.52% | 266.22% | 206.87% | 179.62% | 165.28% |
| 35 | 81.52% | 62.14% | 52.97% | 47.92% | 149.13% | 114.98% | 99.17% | 90.70% | 203.14% | 157.48% | 136.53% | 125.46% | 266.05% | 206.78% | 179.58% | 165.29% |
| 36 | 81.22% | 61.83% | 52.66% | 47.61% | 148.83% | 114.72% | 98.94% | 90.48% | 202.92% | 157.33% | 136.42% | 125.38% | 265.87% | 206.68% | 179.53% | 165.30% |
| 37 | 80.88% | 61.49% | 52.32% | 47.27% | 148.51% | 114.45% | 98.69% | 90.24% | 202.68% | 157.17% | 136.31% | 125.30% | 265.67% | 206.56% | 179.47% | 165.30% |
| 38 | 80.50% | 61.11% | 51.96% | 46.89% | 148.16% | 114.15% | 98.42% | 89.98% | 202.43% | 156.99% | 136.17% | 125.20% | 265.45% | 206.43% | 179.39% | 165.29% |
| 39 | 80.07% | 60.71% | 51.56% | 46.48% | 147.77% | 113.83% | 98.12% | 89.70% | 202.15% | 156.79% | 136.02% | 125.09% | 265.21% | 206.27% | 179.30% | 165.27% |
| 40 | 79.60% | 60.27% | 51.12% | 46.03% | 147.36% | 113.48% | 97.79% | 89.38% | 201.85% | 156.57% | 135.84% | 124.96% | 264.93% | 206.08% | 179.17% | 165.24% |
| 41 | 79.09% | 59.79% | 50.65% | 45.54% | 146.90% | 113.09% | 97.42% | 89.02% | 201.50% | 156.31% | 135.63% | 124.80% | 264.61% | 205.85% | 179.02% | 165.19% |
| 42 | 78.52% | 59.26% | 50.13% | 45.00% | 146.40% | 112.65% | 97.01% | 88.63% | 201.11% | 156.00% | 135.37% | 124.62% | 264.22% | 205.57% | 178.83% | 165.12% |
| 43 | 77.91% | 58.70% | 49.56% | 44.41% | 145.84% | 112.17% | 96.55% | 88.18% | 200.66% | 155.64% | 135.08% | 124.40% | 263.76% | 205.22% | 178.59% | 165.02% |
| 44 | 77.23% | 58.07% | 48.93% | 43.76% | 145.22% | 111.62% | 96.02% | 87.69% | 200.13% | 155.22% | 134.73% | 124.14% | 263.22% | 204.81% | 178.29% | 164.89% |
| 45 | 76.50% | 57.39% | 48.24% | 43.05% | 144.53% | 111.00% | 95.43% | 87.16% | 199.52% | 154.72% | 134.32% | 123.83% | 262.56% | 204.31% | 177.94% | 164.72% |
| 46 | 75.71% | 56.65% | 47.49% | 42.27% | 143.75% | 110.30% | 94.79% | 86.52% | 198.81% | 154.15% | 133.84% | 123.48% | 261.80% | 203.73% | 177.53% | 164.50% |
| 47 | 74.84% | 55.83% | 46.65% | 41.43% | 142.88% | 109.51% | 94.02% | 85.84% | 197.99% | 153.48% | 133.30% | 123.07% | 260.90% | 203.05% | 177.05% | 164.28% |
| 48 | 73.89% | 54.93% | 45.74% | 40.50% | 141.90% | 108.64% | 93.21% | 85.10% | 197.06% | 152.73% | 132.68% | 122.62% | 259.88% | 202.27% | 176.52% | 164.01% |
| 49 | 72.89% | 53.96% | 44.76% | 39.50% | 140.82% | 107.65% | 92.29% | 84.29% | 196.03% | 151.89% | 132.01% | 122.13% | 258.74% | 201.41% | 175.92% | 163.74% |
| 50 | 71.77% | 52.92% | 43.67% | 38.35% | 139.64% | 106.58% | 91.29% | 83.41% | 194.87% | 150.95% | 131.27% | 121.64% | 257.48% | 200.45% | 175.30% | 163.42% |
| 51 | 70.59% | 51.74% | 42.51% | 37.12% | 138.30% | 105.41% | 90.22% | 82.47% | 193.61% | 149.95% | 130.46% | 121.07% | 256.10% | 199.44% | 174.64% | 163.09% |
| 52 | 69.31% | 50.50% | 41.21% | 35.79% | 136.87% | 104.15% | 89.06% | 81.43% | 192.25% | 148.87% | 129.61% | 120.51% | 254.61% | 198.37% | 173.97% | 162.82% |
| 53 | 67.94% | 49.15% | 39.76% | 34.36% | 135.33% | 102.79% | 87.82% | 80.36% | 190.81% | 147.71% | 128.73% | 119.89% | 253.04% | 197.25% | 173.29% | 162.55% |
| 54 | 66.46% | 47.69% | 38.21% | 32.78% | 133.68% | 101.29% | 86.48% | 79.22% | 189.27% | 146.50% | 127.82% | 119.36% | 251.40% | 196.12% | 172.63% | 162.32% |
| 55 | 64.86% | 46.08% | 36.47% | 31.07% | 131.92% | 99.72% | 85.06% | 78.03% | 187.64% | 145.24% | 126.89% | 118.79% | 249.68% | 194.97% | 172.00% | 162.09% |
| 56 | NA | NA | NA | NA | 130.01% | 98.04% | 83.53% | 76.81% | 185.91% | 143.89% | 125.93% | 118.25% | 247.87% | 193.82% | 171.40% | 161.90% |
| 57 | NA | NA | NA | NA | 127.97% | 96.19% | 81.92% | 75.49% | 184.09% | 142.49% | 124.95% | 117.67% | 245.98% | 192.63% | 170.82% | 161.74% |
| 58 | NA | NA | NA | NA | 125.74% | 94.18% | 80.18% | 74.09% | 182.13% | 140.97% | 123.94% | 117.11% | 243.98% | 191.39% | 170.26% | 161.57% |
| 59 | NA | NA | NA | NA | 123.31% | 91.96% | 78.28% | 72.54% | 179.98% | 139.33% | 122.87% | 116.51% | 241.83% | 190.10% | 169.67% | 161.35% |
| 60 | NA | NA | NA | NA | 120.59% | 89.52% | 76.16% | 70.90% | 177.56% | 137.56% | 121.71% | 115.86% | 239.49% | 188.69% | 169.03% | 161.06% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 3 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 89.70% | 69.27% | 59.79% | 54.68% | 162.13% | 125.67% | 108.80% | 99.73% | 219.64% | 170.52% | 147.82% | 135.63% | 287.07% | 223.09% | 193.40% | 177.44% |
| 1 | 89.77% | 69.32% | 59.84% | 54.72% | 162.26% | 125.78% | 108.89% | 99.81% | 219.83% | 170.67% | 147.95% | 135.76% | 287.31% | 223.28% | 193.57% | 177.60% |
| 2 | 89.85% | 69.39% | 59.90% | 54.78% | 162.43% | 125.92% | 109.01% | 99.92% | 220.05% | 170.85% | 148.11% | 135.90% | 287.59% | 223.51% | 193.77% | 177.79% |
| 3 | 89.98% | 69.49% | 59.99% | 54.86% | 162.65% | 126.09% | 109.16% | 100.06% | 220.34% | 171.08% | 148.30% | 136.08% | 287.95% | 223.79% | 194.02% | 178.02% |
| 4 | 90.01% | 69.52% | 60.01% | 54.88% | 162.73% | 126.16% | 109.22% | 100.11% | 220.46% | 171.18% | 148.39% | 136.16% | 288.10% | 223.90% | 194.12% | 178.11% |
| 5 | 89.99% | 69.50% | 60.00% | 54.86% | 162.75% | 126.17% | 109.23% | 100.11% | 220.49% | 171.20% | 148.41% | 136.18% | 288.14% | 223.94% | 194.15% | 178.14% |
| 6 | 89.94% | 69.47% | 59.97% | 54.83% | 162.73% | 126.16% | 109.21% | 100.09% | 220.47% | 171.19% | 148.39% | 136.16% | 288.12% | 223.92% | 194.13% | 178.12% |
| 7 | 89.88% | 69.42% | 59.93% | 54.79% | 162.68% | 126.12% | 109.17% | 100.06% | 220.42% | 171.14% | 148.35% | 136.12% | 288.05% | 223.86% | 194.08% | 178.07% |
| 8 | 89.81% | 69.37% | 59.87% | 54.74% | 162.61% | 126.06% | 109.12% | 100.00% | 220.34% | 171.07% | 148.29% | 136.06% | 287.95% | 223.78% | 194.00% | 178.00% |
| 9 | 89.73% | 69.31% | 59.81% | 54.68% | 162.52% | 125.98% | 109.05% | 99.93% | 220.23% | 170.99% | 148.21% | 135.99% | 287.81% | 223.67% | 193.91% | 177.91% |
| 10 | 89.65% | 69.24% | 59.75% | 54.61% | 162.42% | 125.90% | 108.97% | 99.86% | 220.10% | 170.88% | 148.12% | 135.90% | 287.66% | 223.54% | 193.79% | 177.80% |
| 11 | 89.56% | 69.16% | 59.68% | 54.55% | 162.31% | 125.81% | 108.89% | 99.77% | 219.97% | 170.77% | 148.02% | 135.81% | 287.49% | 223.41% | 193.67% | 177.69% |
| 12 | 89.48% | 69.09% | 59.61% | 54.48% | 162.19% | 125.71% | 108.80% | 99.69% | 219.81% | 170.66% | 147.92% | 135.71% | 287.32% | 223.27% | 193.55% | 177.57% |
| 13 | 89.40% | 69.02% | 59.55% | 54.41% | 162.08% | 125.62% | 108.71% | 99.60% | 219.68% | 170.56% | 147.83% | 135.62% | 287.16% | 223.15% | 193.44% | 177.46% |
| 14 | 89.32% | 68.96% | 59.48% | 54.34% | 161.99% | 125.54% | 108.63% | 99.52% | 219.56% | 170.46% | 147.74% | 135.53% | 287.02% | 223.03% | 193.33% | 177.36% |
| 15 | 89.26% | 68.90% | 59.42% | 54.27% | 161.90% | 125.46% | 108.56% | 99.45% | 219.46% | 170.38% | 147.66% | 135.46% | 286.90% | 222.93% | 193.24% | 177.28% |
| 16 | 89.21% | 68.85% | 59.37% | 54.21% | 161.83% | 125.40% | 108.50% | 99.38% | 219.38% | 170.31% | 147.60% | 135.39% | 286.80% | 222.85% | 193.17% | 177.22% |
| 17 | 89.17% | 68.81% | 59.32% | 54.15% | 161.77% | 125.34% | 108.44% | 99.31% | 219.31% | 170.25% | 147.54% | 135.34% | 286.73% | 222.79% | 193.11% | 177.17% |
| 18 | 89.13% | 68.77% | 59.27% | 54.09% | 161.72% | 125.30% | 108.39% | 99.25% | 219.26% | 170.21% | 147.50% | 135.30% | 286.68% | 222.74% | 193.06% | 177.14% |
| 19 | 89.10% | 68.73% | 59.22% | 54.03% | 161.68% | 125.26% | 108.34% | 99.20% | 219.23% | 170.18% | 147.46% | 135.27% | 286.64% | 222.71% | 193.03% | 177.13% |
| 20 | 89.07% | 68.69% | 59.17% | 53.96% | 161.65% | 125.22% | 108.29% | 99.14% | 219.21% | 170.15% | 147.43% | 135.24% | 286.62% | 222.68% | 193.01% | 177.13% |
| 21 | 89.03% | 68.65% | 59.11% | 53.89% | 161.62% | 125.18% | 108.24% | 99.09% | 219.19% | 170.13% | 147.41% | 135.23% | 286.60% | 222.66% | 193.00% | 177.14% |
| 22 | 89.00% | 68.60% | 59.05% | 53.80% | 161.59% | 125.14% | 108.19% | 99.03% | 219.17% | 170.10% | 147.38% | 135.21% | 286.59% | 222.65% | 192.99% | 177.17% |
| 23 | 88.96% | 68.54% | 58.98% | 53.71% | 161.55% | 125.09% | 108.13% | 98.97% | 219.15% | 170.07% | 147.35% | 135.20% | 286.58% | 222.63% | 192.99% | 177.20% |
| 24 | 88.91% | 68.48% | 58.89% | 53.61% | 161.51% | 125.03% | 108.06% | 98.90% | 219.12% | 170.04% | 147.32% | 135.20% | 286.56% | 222.61% | 192.99% | 177.24% |
| 25 | 88.84% | 68.40% | 58.79% | 53.49% | 161.46% | 124.97% | 107.98% | 98.83% | 219.09% | 170.00% | 147.29% | 135.19% | 286.53% | 222.58% | 193.00% | 177.29% |
| 26 | 88.77% | 68.31% | 58.67% | 53.36% | 161.39% | 124.88% | 107.89% | 98.75% | 219.04% | 169.95% | 147.26% | 135.19% | 286.49% | 222.55% | 193.01% | 177.34% |
| 27 | 88.68% | 68.20% | 58.54% | 53.22% | 161.31% | 124.79% | 107.79% | 98.67% | 218.99% | 169.89% | 147.23% | 135.19% | 286.44% | 222.52% | 193.02% | 177.39% |
| 28 | 88.58% | 68.07% | 58.39% | 53.06% | 161.22% | 124.68% | 107.68% | 98.58% | 218.91% | 169.83% | 147.19% | 135.18% | 286.37% | 222.48% | 193.03% | 177.44% |
| 29 | 88.46% | 67.92% | 58.22% | 52.89% | 161.10% | 124.55% | 107.57% | 98.47% | 218.85% | 169.75% | 147.15% | 135.18% | 286.29% | 222.44% | 193.04% | 177.50% |
| 30 | 88.31% | 67.75% | 58.03% | 52.69% | 160.96% | 124.40% | 107.44% | 98.36% | 218.74% | 169.67% | 147.11% | 135.17% | 286.20% | 222.40% | 193.05% | 177.56% |
| 31 | 88.14% | 67.56% | 57.82% | 52.48% | 160.79% | 124.24% | 107.30% | 98.24% | 218.61% | 169.58% | 147.06% | 135.16% | 286.10% | 222.36% | 193.06% | 177.61% |
| 32 | 87.94% | 67.33% | 57.59% | 52.25% | 160.60% | 124.06% | 107.14% | 98.10% | 218.47% | 169.49% | 147.02% | 135.14% | 285.98% | 222.31% | 193.07% | 177.67% |
| 33 | 87.72% | 67.09% | 57.34% | 52.00% | 160.39% | 123.87% | 106.98% | 97.96% | 218.32% | 169.39% | 146.96% | 135.12% | 285.86% | 222.27% | 193.08% | 177.73% |
| 34 | 87.46% | 66.81% | 57.06% | 51.73% | 160.15% | 123.66% | 106.80% | 97.79% | 218.15% | 169.28% | 146.90% | 135.10% | 285.73% | 222.21% | 193.09% | 177.78% |
| 35 | 87.16% | 66.51% | 56.76% | 51.42% | 159.88% | 123.44% | 106.61% | 97.61% | 217.97% | 169.17% | 146.84% | 135.07% | 285.60% | 222.16% | 193.08% | 177.84% |
| 36 | 86.82% | 66.17% | 56.44% | 51.10% | 159.59% | 123.20% | 106.39% | 97.42% | 217.77% | 169.05% | 146.76% | 135.03% | 285.45% | 222.09% | 193.07% | 177.90% |
| 37 | 86.45% | 65.81% | 56.09% | 50.73% | 159.27% | 122.94% | 106.16% | 97.20% | 217.57% | 168.92% | 146.68% | 134.99% | 285.36% | 222.01% | 193.06% | 178.00% |
| 38 | 86.03% | 65.41% | 55.70% | 50.34% | 158.93% | 122.65% | 105.91% | 96.96% | 217.34% | 168.77% | 146.57% | 134.93% | 285.18% | 221.92% | 193.02% | 178.04% |
| 39 | 85.57% | 64.98% | 55.28% | 49.91% | 158.56% | 122.34% | 105.62% | 96.69% | 217.09% | 168.60% | 146.45% | 134.87% | 284.97% | 221.79% | 192.97% | 178.08% |
| 40 | 85.06% | 64.51% | 54.82% | 49.43% | 158.15% | 122.00% | 105.31% | 96.39% | 216.81% | 168.40% | 146.31% | 134.78% | 284.72% | 221.64% | 192.90% | 178.12% |
| 41 | 84.50% | 64.00% | 54.31% | 48.91% | 157.70% | 121.62% | 104.95% | 96.06% | 216.50% | 168.16% | 146.13% | 134.68% | 284.42% | 221.44% | 192.80% | 178.14% |
| 42 | 83.90% | 63.45% | 53.76% | 48.34% | 157.21% | 121.20% | 104.55% | 95.69% | 216.13% | 167.88% | 145.91% | 134.54% | 284.06% | 221.19% | 192.66% | 178.14% |
| 43 | 83.23% | 62.84% | 53.15% | 47.72% | 156.65% | 120.71% | 104.09% | 95.27% | 215.69% | 167.54% | 145.66% | 134.38% | 283.62% | 220.88% | 192.48% | 178.12% |
| 44 | 82.51% | 62.18% | 52.48% | 47.03% | 156.03% | 120.16% | 103.58% | 94.82% | 215.18% | 167.14% | 145.35% | 134.19% | 283.08% | 220.50% | 192.25% | 178.08% |
| 45 | 81.72% | 61.44% | 51.74% | 46.28% | 155.32% | 119.54% | 102.99% | 94.27% | 214.58% | 166.67% | 144.98% | 133.96% | 282.44% | 220.04% | 191.97% | 178.00% |
| 46 | 80.87% | 60.64% | 50.93% | 45.46% | 154.51% | 118.78% | 102.32% | 93.68% | 213.87% | 166.11% | 144.56% | 133.71% | 281.67% | 219.49% | 191.62% | 177.90% |
| 47 | 79.91% | 59.75% | 50.03% | 44.55% | 153.60% | 118.02% | 101.58% | 93.02% | 212.99% | 165.47% | 144.07% | 133.41% | 280.78% | 218.85% | 191.23% | 177.77% |
| 48 | 78.90% | 58.78% | 49.06% | 43.57% | 152.57% | 117.11% | 100.75% | 92.31% | 212.05% | 164.74% | 143.52% | 133.05% | 279.76% | 218.12% | 190.78% | 177.61% |
| 49 | 77.78% | 57.72% | 47.98% | 42.47% | 151.45% | 116.11% | 99.85% | 91.53% | 211.00% | 163.92% | 142.90% | 132.68% | 278.61% | 217.31% | 190.29% | 177.43% |
| 50 | 76.59% | 56.59% | 46.82% | 41.26% | 150.22% | 114.99% | 98.85% | 90.67% | 209.84% | 163.04% | 142.24% | 132.26% | 277.34% | 216.42% | 189.75% | 177.25% |
| 51 | 75.27% | 55.30% | 45.55% | 39.92% | 148.86% | 113.78% | 97.77% | 89.78% | 208.57% | 162.07% | 141.52% | 131.83% | 275.98% | 215.47% | 189.21% | 177.06% |
| 52 | 73.85% | 53.93% | 44.11% | 38.51% | 147.30% | 112.47% | 96.62% | 88.75% | 207.22% | 161.05% | 140.80% | 131.43% | 274.52% | 214.49% | 188.65% | 176.90% |
| 53 | 72.32% | 52.45% | 42.54% | 36.97% | 145.70% | 111.07% | 95.41% | 87.75% | 205.78% | 159.98% | 140.04% | 131.02% | 272.97% | 213.48% | 188.11% | 176.76% |
| 54 | 70.68% | 50.85% | 40.85% | 35.31% | 143.96% | 109.57% | 94.05% | 86.67% | 204.26% | 158.85% | 139.30% | 130.63% | 271.36% | 212.46% | 187.60% | 176.64% |
| 55 | 68.90% | 49.03% | 38.99% | 33.50% | 142.11% | 107.99% | 92.64% | 85.56% | 202.67% | 157.67% | 138.54% | 130.26% | 269.69% | 211.45% | 187.13% | 176.56% |
| 56 | NA | NA | NA | NA | 140.11% | 106.25% | 91.15% | 84.44% | 200.99% | 156.47% | 137.79% | 129.94% | 267.95% | 210.44% | 186.70% | 176.48% |
| 57 | NA | NA | NA | NA | 137.97% | 104.35% | 89.58% | 83.19% | 199.23% | 155.24% | 137.06% | 129.57% | 266.16% | 209.41% | 186.29% | 176.42% |
| 58 | NA | NA | NA | NA | 135.64% | 102.29% | 87.89% | 81.89% | 197.36% | 153.92% | 136.31% | 129.24% | 264.29% | 208.37% | 185.90% | 176.33% |
| 59 | NA | NA | NA | NA | 133.10% | 100.05% | 86.05% | 80.46% | 195.29% | 152.52% | 135.54% | 128.88% | 262.29% | 207.29% | 185.48% | 176.17% |
| 60 | NA | NA | NA | NA | 130.21% | 97.56% | 83.99% | 78.86% | 193.02% | 150.96% | 134.69% | 128.45% | 260.10% | 206.13% | 184.99% | 175.90% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 4 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 96.02% | 74.20% | 64.09% | 58.64% | 173.73% | 134.75% | 116.70% | 107.01% | 235.41% | 182.86% | 158.57% | 145.52% | 307.81% | 239.20% | 207.43% | 190.34% |
| 1 | 96.09% | 74.26% | 64.14% | 58.69% | 173.88% | 134.87% | 116.81% | 107.10% | 235.62% | 183.03% | 158.72% | 145.66% | 308.08% | 239.42% | 207.61% | 190.51% |
| 2 | 96.19% | 74.34% | 64.21% | 58.75% | 174.06% | 135.02% | 116.94% | 107.22% | 235.86% | 183.22% | 158.88% | 145.82% | 308.39% | 239.66% | 207.83% | 190.72% |
| 3 | 96.33% | 74.45% | 64.31% | 58.84% | 174.30% | 135.21% | 117.10% | 107.37% | 236.17% | 183.47% | 159.10% | 146.02% | 308.77% | 239.97% | 208.10% | 190.97% |
| 4 | 96.36% | 74.48% | 64.34% | 58.86% | 174.40% | 135.28% | 117.17% | 107.43% | 236.30% | 183.57% | 159.18% | 146.10% | 308.93% | 240.10% | 208.21% | 191.08% |
| 5 | 96.35% | 74.47% | 64.32% | 58.84% | 174.42% | 135.30% | 117.18% | 107.43% | 236.34% | 183.60% | 159.21% | 146.12% | 308.97% | 240.13% | 208.24% | 191.11% |
| 6 | 96.30% | 74.44% | 64.29% | 58.81% | 174.40% | 135.28% | 117.16% | 107.41% | 236.32% | 183.58% | 159.19% | 146.11% | 308.95% | 240.11% | 208.22% | 191.09% |
| 7 | 96.24% | 74.39% | 64.25% | 58.76% | 174.35% | 135.24% | 117.12% | 107.37% | 236.26% | 183.53% | 159.15% | 146.07% | 308.88% | 240.05% | 208.17% | 191.04% |
| 8 | 96.17% | 74.33% | 64.19% | 58.71% | 174.27% | 135.17% | 117.06% | 107.32% | 236.18% | 183.46% | 159.09% | 146.01% | 308.77% | 239.96% | 208.09% | 190.97% |
| 9 | 96.08% | 74.26% | 64.13% | 58.64% | 174.18% | 135.10% | 116.99% | 107.24% | 236.06% | 183.37% | 159.00% | 145.93% | 308.63% | 239.85% | 207.99% | 190.87% |
| 10 | 95.99% | 74.19% | 64.06% | 58.57% | 174.06% | 135.00% | 116.90% | 107.16% | 235.93% | 183.26% | 158.91% | 145.83% | 308.46% | 239.71% | 207.87% | 190.76% |
| 11 | 95.90% | 74.11% | 63.98% | 58.50% | 173.94% | 134.90% | 116.81% | 107.07% | 235.78% | 183.14% | 158.80% | 145.73% | 308.28% | 239.57% | 207.74% | 190.64% |
| 12 | 95.81% | 74.03% | 63.91% | 58.42% | 173.82% | 134.80% | 116.72% | 106.98% | 235.62% | 183.03% | 158.70% | 145.61% | 308.09% | 239.42% | 207.62% | 190.49% |
| 13 | 95.72% | 73.96% | 63.83% | 58.35% | 173.70% | 134.70% | 116.63% | 106.89% | 235.48% | 182.91% | 158.60% | 145.51% | 307.92% | 239.29% | 207.49% | 190.38% |
| 14 | 95.64% | 73.89% | 63.77% | 58.27% | 173.60% | 134.61% | 116.54% | 106.81% | 235.36% | 182.81% | 158.51% | 145.42% | 307.77% | 239.16% | 207.39% | 190.29% |
| 15 | 95.57% | 73.83% | 63.70% | 58.20% | 173.50% | 134.53% | 116.47% | 106.73% | 235.25% | 182.72% | 158.43% | 145.35% | 307.64% | 239.06% | 207.29% | 190.21% |
| 16 | 95.52% | 73.77% | 63.64% | 58.14% | 173.43% | 134.47% | 116.40% | 106.66% | 235.16% | 182.65% | 158.36% | 145.28% | 307.54% | 238.98% | 207.22% | 190.15% |
| 17 | 95.47% | 73.72% | 63.59% | 58.07% | 173.36% | 134.41% | 116.34% | 106.59% | 235.10% | 182.60% | 158.31% | 145.24% | 307.46% | 238.91% | 207.16% | 190.11% |
| 18 | 95.42% | 73.67% | 63.53% | 58.00% | 173.31% | 134.36% | 116.28% | 106.53% | 235.05% | 182.55% | 158.27% | 145.20% | 307.41% | 238.87% | 207.12% | 190.09% |
| 19 | 95.39% | 73.63% | 63.48% | 57.93% | 173.27% | 134.32% | 116.23% | 106.48% | 235.01% | 182.52% | 158.23% | 145.18% | 307.38% | 238.84% | 207.10% | 190.10% |
| 20 | 95.35% | 73.59% | 63.42% | 57.86% | 173.24% | 134.28% | 116.19% | 106.43% | 234.99% | 182.50% | 158.21% | 145.17% | 307.36% | 238.82% | 207.09% | 190.12% |
| 21 | 95.31% | 73.54% | 63.36% | 57.78% | 173.21% | 134.24% | 116.14% | 106.37% | 234.97% | 182.48% | 158.19% | 145.16% | 307.35% | 238.80% | 207.09% | 190.15% |
| 22 | 95.27% | 73.49% | 63.29% | 57.69% | 173.18% | 134.20% | 116.08% | 106.32% | 234.96% | 182.45% | 158.17% | 145.17% | 307.35% | 238.80% | 207.11% | 190.20% |
| 23 | 95.23% | 73.42% | 63.20% | 57.59% | 173.15% | 134.15% | 116.03% | 106.27% | 234.94% | 182.43% | 158.15% | 145.18% | 307.34% | 238.79% | 207.13% | 190.26% |
| 24 | 95.17% | 73.35% | 63.11% | 57.48% | 173.10% | 134.10% | 115.96% | 106.22% | 234.92% | 182.40% | 158.14% | 145.19% | 307.33% | 238.78% | 207.15% | 190.33% |
| 25 | 95.10% | 73.26% | 63.00% | 57.36% | 173.05% | 134.03% | 115.89% | 106.16% | 234.89% | 182.37% | 158.13% | 145.21% | 307.31% | 238.78% | 207.18% | 190.40% |
| 26 | 95.02% | 73.16% | 62.87% | 57.23% | 172.99% | 133.95% | 115.81% | 106.09% | 234.85% | 182.33% | 158.11% | 145.23% | 307.28% | 238.77% | 207.22% | 190.48% |
| 27 | 94.92% | 73.04% | 62.73% | 57.08% | 172.91% | 133.85% | 115.72% | 106.02% | 234.80% | 182.29% | 158.10% | 145.25% | 307.24% | 238.76% | 207.26% | 190.57% |
| 28 | 94.80% | 72.90% | 62.57% | 56.91% | 172.80% | 133.74% | 115.62% | 105.94% | 234.73% | 182.24% | 158.09% | 145.27% | 307.19% | 238.75% | 207.30% | 190.68% |
| 29 | 94.66% | 72.74% | 62.39% | 56.73% | 172.69% | 133.62% | 115.52% | 105.86% | 234.66% | 182.18% | 158.07% | 145.31% | 307.13% | 238.74% | 207.35% | 190.78% |
| 30 | 94.50% | 72.55% | 62.19% | 56.53% | 172.55% | 133.49% | 115.40% | 105.76% | 234.56% | 182.12% | 158.05% | 145.33% | 307.06% | 238.73% | 207.39% | 190.87% |
| 31 | 94.31% | 72.33% | 61.97% | 56.31% | 172.38% | 133.33% | 115.28% | 105.66% | 234.45% | 182.05% | 158.03% | 145.35% | 306.99% | 238.72% | 207.44% | 190.97% |
| 32 | 94.09% | 72.09% | 61.73% | 56.07% | 172.19% | 133.17% | 115.15% | 105.55% | 234.32% | 181.98% | 158.01% | 145.36% | 306.90% | 238.71% | 207.49% | 191.07% |
| 33 | 93.84% | 71.83% | 61.47% | 55.81% | 171.98% | 132.99% | 115.00% | 105.42% | 234.19% | 181.91% | 157.99% | 145.38% | 306.81% | 238.70% | 207.53% | 191.18% |
| 34 | 93.55% | 71.53% | 61.18% | 55.53% | 171.75% | 132.80% | 114.84% | 105.28% | 234.04% | 181.83% | 157.96% | 145.39% | 306.72% | 238.69% | 207.58% | 191.29% |
| 35 | 93.22% | 71.21% | 60.87% | 55.21% | 171.49% | 132.59% | 114.67% | 105.12% | 233.89% | 181.75% | 157.92% | 145.40% | 306.62% | 238.67% | 207.62% | 191.40% |
| 36 | 92.85% | 70.86% | 60.53% | 54.87% | 171.22% | 132.37% | 114.48% | 104.95% | 233.72% | 181.66% | 157.88% | 145.40% | 306.51% | 238.65% | 207.65% | 191.52% |
| 37 | 92.44% | 70.47% | 60.16% | 54.49% | 170.92% | 132.14% | 114.27% | 104.76% | 233.54% | 181.55% | 157.82% | 145.40% | 306.38% | 238.61% | 207.68% | 191.64% |
| 38 | 91.99% | 70.06% | 59.75% | 54.08% | 170.59% | 131.87% | 114.04% | 104.55% | 233.34% | 181.43% | 157.75% | 145.39% | 306.24% | 238.55% | 207.70% | 191.76% |
| 39 | 91.49% | 69.60% | 59.31% | 53.62% | 170.24% | 131.59% | 113.78% | 104.31% | 233.12% | 181.29% | 157.67% | 145.37% | 306.07% | 238.47% | 207.70% | 191.88% |
| 40 | 90.95% | 69.11% | 58.82% | 53.13% | 169.85% | 131.26% | 113.48% | 104.05% | 232.86% | 181.12% | 157.56% | 145.34% | 305.86% | 238.35% | 207.69% | 192.00% |
| 41 | 90.35% | 68.57% | 58.29% | 52.58% | 169.42% | 130.90% | 113.15% | 103.75% | 232.56% | 180.91% | 157.42% | 145.29% | 305.60% | 238.20% | 207.65% | 192.06% |
| 42 | 89.71% | 67.98% | 57.70% | 51.98% | 168.94% | 130.49% | 112.76% | 103.41% | 232.21% | 180.65% | 157.25% | 145.22% | 305.26% | 238.00% | 207.58% | 192.15% |
| 43 | 89.00% | 67.33% | 57.05% | 51.32% | 168.39% | 130.01% | 112.33% | 103.05% | 231.79% | 180.34% | 157.03% | 145.12% | 304.85% | 237.73% | 207.47% | 192.23% |
| 44 | 88.22% | 66.62% | 56.34% | 50.60% | 167.76% | 129.46% | 111.83% | 102.59% | 231.29% | 179.97% | 156.77% | 145.00% | 304.34% | 237.40% | 207.31% | 192.29% |
| 45 | 87.38% | 65.83% | 55.55% | 49.80% | 167.04% | 128.84% | 111.26% | 102.10% | 230.69% | 179.52% | 156.45% | 144.84% | 303.72% | 236.99% | 207.11% | 192.37% |
| 46 | 86.45% | 64.96% | 54.68% | 48.94% | 166.22% | 128.12% | 110.61% | 101.59% | 229.98% | 178.99% | 156.08% | 144.63% | 302.97% | 236.49% | 206.85% | 192.37% |
| 47 | 85.42% | 64.01% | 53.72% | 47.98% | 165.29% | 127.30% | 109.88% | 100.94% | 229.17% | 178.38% | 155.63% | 144.43% | 302.09% | 235.91% | 206.54% | 192.34% |
| 48 | 84.30% | 62.95% | 52.67% | 46.90% | 164.23% | 126.39% | 109.07% | 100.28% | 228.23% | 177.68% | 155.14% | 144.17% | 301.09% | 235.24% | 206.18% | 192.29% |
| 49 | 83.09% | 61.81% | 51.52% | 45.76% | 163.06% | 125.36% | 108.18% | 99.58% | 227.19% | 176.91% | 154.65% | 143.87% | 299.96% | 234.49% | 205.78% | 192.23% |
| 50 | 81.77% | 60.56% | 50.26% | 44.46% | 161.76% | 124.24% | 107.19% | 98.78% | 226.03% | 176.06% | 154.01% | 143.57% | 298.72% | 233.68% | 205.34% | 192.15% |
| 51 | 80.31% | 59.17% | 48.86% | 43.05% | 160.35% | 123.01% | 106.14% | 97.92% | 224.78% | 175.15% | 153.41% | 143.26% | 297.37% | 232.82% | 204.91% | 192.09% |
| 52 | 78.76% | 57.68% | 47.29% | 41.55% | 158.81% | 121.68% | 105.02% | 96.98% | 223.44% | 174.18% | 152.83% | 142.98% | 295.93% | 231.94% | 204.49% | 192.03% |
| 53 | 77.07% | 56.06% | 45.64% | 39.93% | 157.08% | 120.26% | 103.81% | 96.04% | 222.02% | 173.17% | 152.15% | 142.68% | 294.43% | 231.04% | 204.08% | 191.98% |
| 54 | 75.25% | 54.29% | 43.78% | 38.17% | 155.29% | 118.74% | 102.53% | 95.07% | 220.46% | 172.12% | 151.57% | 142.45% | 292.90% | 230.15% | 203.72% | 191.99% |
| 55 | 73.27% | 52.24% | 41.79% | 36.28% | 153.36% | 117.13% | 101.19% | 94.07% | 218.91% | 171.06% | 150.93% | 142.21% | 291.31% | 229.25% | 203.39% | 191.98% |
| 56 | NA | NA | NA | NA | 151.30% | 115.39% | 99.76% | 93.04% | 217.30% | 169.98% | 150.35% | 142.01% | 289.72% | 228.39% | 203.11% | 192.00% |
| 57 | NA | NA | NA | NA | 149.09% | 113.52% | 98.28% | 91.96% | 215.61% | 168.90% | 149.79% | 141.81% | 288.06% | 227.54% | 202.85% | 192.01% |
| 58 | NA | NA | NA | NA | 146.68% | 111.47% | 96.69% | 90.78% | 213.79% | 167.76% | 149.23% | 141.60% | 286.33% | 226.68% | 202.60% | 191.98% |
| 59 | NA | NA | NA | NA | 144.05% | 109.24% | 94.96% | 89.50% | 211.84% | 166.56% | 148.66% | 141.34% | 284.50% | 225.80% | 202.30% | 191.86% |
| 60 | NA | NA | NA | NA | 141.05% | 106.81% | 93.04% | 88.05% | 209.70% | 165.26% | 148.03% | 141.00% | 282.45% | 224.82% | 201.98% | 191.60% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 5 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 102.81% | 79.51% | 68.71% | 62.89% | 186.18% | 144.49% | 125.20% | 114.84% | 252.36% | 196.11% | 170.10% | 156.09% | 329.99% | 256.49% | 222.45% | 204.12% |
| 1 | 102.89% | 79.58% | 68.77% | 62.95% | 186.35% | 144.62% | 125.31% | 114.94% | 252.58% | 196.29% | 170.26% | 156.23% | 330.27% | 256.72% | 222.65% | 204.31% |
| 2 | 103.00% | 79.67% | 68.85% | 63.02% | 186.55% | 144.79% | 125.45% | 115.07% | 252.85% | 196.50% | 170.45% | 156.41% | 330.61% | 256.99% | 222.89% | 204.53% |
| 3 | 103.16% | 79.79% | 68.96% | 63.11% | 186.81% | 144.99% | 125.63% | 115.23% | 253.18% | 196.77% | 170.68% | 156.62% | 331.03% | 257.32% | 223.18% | 204.80% |
| 4 | 103.20% | 79.82% | 68.98% | 63.14% | 186.92% | 145.07% | 125.70% | 115.29% | 253.32% | 196.88% | 170.78% | 156.71% | 331.21% | 257.46% | 223.30% | 204.92% |
| 5 | 103.18% | 79.81% | 68.97% | 63.12% | 186.94% | 145.09% | 125.71% | 115.30% | 253.36% | 196.91% | 170.80% | 156.74% | 331.26% | 257.50% | 223.34% | 204.95% |
| 6 | 103.14% | 79.78% | 68.94% | 63.09% | 186.92% | 145.07% | 125.69% | 115.28% | 253.34% | 196.89% | 170.79% | 156.72% | 331.23% | 257.48% | 223.32% | 204.94% |
| 7 | 103.07% | 79.73% | 68.89% | 63.04% | 186.87% | 145.03% | 125.65% | 115.24% | 253.28% | 196.84% | 170.74% | 156.68% | 331.15% | 257.42% | 223.27% | 204.89% |
| 8 | 103.00% | 79.66% | 68.83% | 62.98% | 186.78% | 144.96% | 125.59% | 115.18% | 253.19% | 196.76% | 170.67% | 156.62% | 331.03% | 257.32% | 223.18% | 204.81% |
| 9 | 102.91% | 79.59% | 68.76% | 62.91% | 186.68% | 144.87% | 125.51% | 115.10% | 253.06% | 196.66% | 170.59% | 156.53% | 330.88% | 257.20% | 223.07% | 204.71% |
| 10 | 102.81% | 79.51% | 68.68% | 62.83% | 186.56% | 144.78% | 125.42% | 115.02% | 252.92% | 196.55% | 170.48% | 156.44% | 330.70% | 257.05% | 222.95% | 204.59% |
| 11 | 102.71% | 79.42% | 68.60% | 62.75% | 186.43% | 144.67% | 125.32% | 114.92% | 252.76% | 196.42% | 170.37% | 156.33% | 330.51% | 256.90% | 222.81% | 204.47% |
| 12 | 102.61% | 79.34% | 68.52% | 62.67% | 186.30% | 144.56% | 125.22% | 114.82% | 252.60% | 196.30% | 170.26% | 156.22% | 330.32% | 256.75% | 222.68% | 204.34% |
| 13 | 102.51% | 79.26% | 68.44% | 62.58% | 186.17% | 144.45% | 125.13% | 114.73% | 252.45% | 196.18% | 170.15% | 156.12% | 330.14% | 256.61% | 222.55% | 204.23% |
| 14 | 102.43% | 79.18% | 68.37% | 62.50% | 186.06% | 144.36% | 125.04% | 114.64% | 252.32% | 196.08% | 170.06% | 156.03% | 329.98% | 256.48% | 222.44% | 204.13% |
| 15 | 102.35% | 79.11% | 68.30% | 62.43% | 185.96% | 144.27% | 124.96% | 114.56% | 252.20% | 195.99% | 169.97% | 155.96% | 329.84% | 256.37% | 222.34% | 204.06% |
| 16 | 102.29% | 79.05% | 68.23% | 62.35% | 185.88% | 144.20% | 124.89% | 114.49% | 252.11% | 195.91% | 169.90% | 155.90% | 329.74% | 256.29% | 222.27% | 204.01% |
| 17 | 102.23% | 79.00% | 68.17% | 62.28% | 185.81% | 144.14% | 124.83% | 114.42% | 252.05% | 195.85% | 169.85% | 155.85% | 329.66% | 256.22% | 222.22% | 203.98% |
| 18 | 102.19% | 78.94% | 68.11% | 62.21% | 185.76% | 144.09% | 124.77% | 114.36% | 252.00% | 195.81% | 169.81% | 155.83% | 329.61% | 256.18% | 222.19% | 203.98% |
| 19 | 102.14% | 78.90% | 68.05% | 62.13% | 185.72% | 144.05% | 124.72% | 114.31% | 251.96% | 195.78% | 169.78% | 155.82% | 329.58% | 256.16% | 222.18% | 204.00% |
| 20 | 102.10% | 78.85% | 67.99% | 62.05% | 185.69% | 144.01% | 124.68% | 114.27% | 251.94% | 195.76% | 169.76% | 155.82% | 329.57% | 256.14% | 222.18% | 204.05% |
| 21 | 102.06% | 78.79% | 67.92% | 61.97% | 185.66% | 143.98% | 124.63% | 114.23% | 251.93% | 195.74% | 169.75% | 155.83% | 329.57% | 256.14% | 222.20% | 204.11% |
| 22 | 102.02% | 78.74% | 67.84% | 61.87% | 185.63% | 143.94% | 124.58% | 114.19% | 251.92% | 195.73% | 169.75% | 155.85% | 329.57% | 256.15% | 222.24% | 204.19% |
| 23 | 101.96% | 78.67% | 67.75% | 61.77% | 185.60% | 143.89% | 124.53% | 114.15% | 251.91% | 195.71% | 169.75% | 155.88% | 329.57% | 256.16% | 222.28% | 204.27% |
| 24 | 101.90% | 78.59% | 67.65% | 61.66% | 185.56% | 143.84% | 124.47% | 114.11% | 251.89% | 195.70% | 169.75% | 155.92% | 329.57% | 256.17% | 222.34% | 204.37% |
| 25 | 101.82% | 78.49% | 67.53% | 61.53% | 185.51% | 143.77% | 124.41% | 114.06% | 251.87% | 195.67% | 169.76% | 155.96% | 329.57% | 256.19% | 222.40% | 204.48% |
| 26 | 101.73% | 78.38% | 67.39% | 61.39% | 185.44% | 143.70% | 124.35% | 114.02% | 251.84% | 195.65% | 169.77% | 156.01% | 329.56% | 256.21% | 222.47% | 204.60% |
| 27 | 101.62% | 78.24% | 67.24% | 61.24% | 185.36% | 143.61% | 124.27% | 113.96% | 251.79% | 195.62% | 169.78% | 156.05% | 329.54% | 256.23% | 222.54% | 204.72% |
| 28 | 101.49% | 78.09% | 67.07% | 61.07% | 185.26% | 143.51% | 124.19% | 113.91% | 251.73% | 195.59% | 169.79% | 156.10% | 329.51% | 256.25% | 222.62% | 204.85% |
| 29 | 101.34% | 77.91% | 66.88% | 60.88% | 185.14% | 143.40% | 124.11% | 113.85% | 251.66% | 195.55% | 169.80% | 156.15% | 329.47% | 256.27% | 222.70% | 204.98% |
| 30 | 101.15% | 77.70% | 66.68% | 60.68% | 185.00% | 143.28% | 124.02% | 113.78% | 251.58% | 195.52% | 169.81% | 156.20% | 329.43% | 256.30% | 222.79% | 205.12% |
| 31 | 100.94% | 77.48% | 66.45% | 60.45% | 184.84% | 143.15% | 123.92% | 113.70% | 251.48% | 195.48% | 169.82% | 156.25% | 329.39% | 256.33% | 222.87% | 205.26% |
| 32 | 100.69% | 77.22% | 66.20% | 60.21% | 184.66% | 143.01% | 123.81% | 113.61% | 251.38% | 195.44% | 169.83% | 156.30% | 329.35% | 256.36% | 222.96% | 205.42% |
| 33 | 100.41% | 76.94% | 65.93% | 59.93% | 184.46% | 142.85% | 123.69% | 113.51% | 251.27% | 195.40% | 169.83% | 156.35% | 329.30% | 256.39% | 223.05% | 205.58% |
| 34 | 100.09% | 76.63% | 65.63% | 59.64% | 184.24% | 142.69% | 123.56% | 113.41% | 251.15% | 195.35% | 169.83% | 156.40% | 329.25% | 256.42% | 223.14% | 205.74% |
| 35 | 99.74% | 76.29% | 65.30% | 59.31% | 184.00% | 142.51% | 123.42% | 113.29% | 251.03% | 195.30% | 169.83% | 156.45% | 329.20% | 256.45% | 223.23% | 205.92% |
| 36 | 99.34% | 75.92% | 64.95% | 58.95% | 183.75% | 142.32% | 123.26% | 113.15% | 250.89% | 195.23% | 169.82% | 156.50% | 329.14% | 256.46% | 223.32% | 206.11% |
| 37 | 98.90% | 75.52% | 64.56% | 58.56% | 183.47% | 142.12% | 123.08% | 113.00% | 250.74% | 195.16% | 169.80% | 156.54% | 329.06% | 256.47% | 223.41% | 206.30% |
| 38 | 98.42% | 75.08% | 64.14% | 58.13% | 183.18% | 141.88% | 122.88% | 112.83% | 250.58% | 195.07% | 169.76% | 156.58% | 328.96% | 256.46% | 223.49% | 206.51% |
| 39 | 97.89% | 74.61% | 63.68% | 57.66% | 182.85% | 141.62% | 122.65% | 112.63% | 250.38% | 194.96% | 169.71% | 156.62% | 328.84% | 256.43% | 223.56% | 206.71% |
| 40 | 97.31% | 74.09% | 63.16% | 57.14% | 182.48% | 141.33% | 122.39% | 112.42% | 250.15% | 194.81% | 169.64% | 156.65% | 328.67% | 256.37% | 223.61% | 206.92% |
| 41 | 96.68% | 73.52% | 62.60% | 56.57% | 182.08% | 140.99% | 122.08% | 112.18% | 249.87% | 194.64% | 169.55% | 156.66% | 328.45% | 256.27% | 223.65% | 207.13% |
| 42 | 95.99% | 72.89% | 61.98% | 55.94% | 181.61% | 140.60% | 121.73% | 111.91% | 249.54% | 194.41% | 169.42% | 156.66% | 328.16% | 256.13% | 223.65% | 207.33% |
| 43 | 95.24% | 72.17% | 61.29% | 55.25% | 181.07% | 140.14% | 121.33% | 111.54% | 249.13% | 194.13% | 169.25% | 156.64% | 327.79% | 255.92% | 223.63% | 207.52% |
| 44 | 94.41% | 71.44% | 60.53% | 54.51% | 180.45% | 139.61% | 120.86% | 111.16% | 248.64% | 193.79% | 169.04% | 156.59% | 327.31% | 255.65% | 223.56% | 207.69% |
| 45 | 93.50% | 70.60% | 59.69% | 53.65% | 179.74% | 138.99% | 120.32% | 110.73% | 248.05% | 193.37% | 168.78% | 156.51% | 326.73% | 255.30% | 223.44% | 207.83% |
| 46 | 92.50% | 69.67% | 58.76% | 52.74% | 178.91% | 138.31% | 119.70% | 110.26% | 247.35% | 192.88% | 168.46% | 156.41% | 326.02% | 254.86% | 223.27% | 207.94% |
| 47 | 91.38% | 68.63% | 57.74% | 51.73% | 177.96% | 137.45% | 119.01% | 109.72% | 246.54% | 192.31% | 168.10% | 156.28% | 325.17% | 254.35% | 223.06% | 208.06% |
| 48 | 90.16% | 67.49% | 56.61% | 50.61% | 176.89% | 136.55% | 118.24% | 109.13% | 245.60% | 191.65% | 167.71% | 156.11% | 324.19% | 253.76% | 222.81% | 208.12% |
| 49 | 88.84% | 66.25% | 55.39% | 49.34% | 175.69% | 135.53% | 117.38% | 108.48% | 244.56% | 190.92% | 167.26% | 155.90% | 323.09% | 253.09% | 222.52% | 208.18% |
| 50 | 87.40% | 64.90% | 54.03% | 47.99% | 174.37% | 134.41% | 116.46% | 107.74% | 243.41% | 190.11% | 166.74% | 155.72% | 321.88% | 252.37% | 222.21% | 208.21% |
| 51 | 85.80% | 63.39% | 52.49% | 46.55% | 172.92% | 133.20% | 115.46% | 107.03% | 242.16% | 189.24% | 166.21% | 155.52% | 320.58% | 251.62% | 221.90% | 208.28% |
| 52 | 84.08% | 61.77% | 50.82% | 44.94% | 171.36% | 131.88% | 114.40% | 106.22% | 240.83% | 188.33% | 165.70% | 155.33% | 319.20% | 250.83% | 221.61% | 208.32% |
| 53 | 82.22% | 60.01% | 49.01% | 43.25% | 169.59% | 130.48% | 113.31% | 105.40% | 239.43% | 187.40% | 165.17% | 155.16% | 317.78% | 250.04% | 221.35% | 208.39% |
| 54 | 80.21% | 58.00% | 47.05% | 41.38% | 167.78% | 128.99% | 112.08% | 104.57% | 237.96% | 186.46% | 164.69% | 155.00% | 316.33% | 249.28% | 221.18% | 208.47% |
| 55 | 78.04% | 55.77% | 44.90% | 39.39% | 165.82% | 127.42% | 110.84% | 103.72% | 236.46% | 185.50% | 164.22% | 154.88% | 314.86% | 248.54% | 220.94% | 208.57% |
| 56 | NA | NA | NA | NA | 163.74% | 125.71% | 109.54% | 102.85% | 234.91% | 184.56% | 163.77% | 154.76% | 313.38% | 247.84% | 220.79% | 208.66% |
| 57 | NA | NA | NA | NA | 161.50% | 123.89% | 108.19% | 101.91% | 233.31% | 183.60% | 163.33% | 154.65% | 311.86% | 247.16% | 220.67% | 208.73% |
| 58 | NA | NA | NA | NA | 159.06% | 121.91% | 106.76% | 100.93% | 231.58% | 182.62% | 162.92% | 154.50% | 310.29% | 246.49% | 220.53% | 208.75% |
| 59 | NA | NA | NA | NA | 156.36% | 119.75% | 105.20% | 99.84% | 229.75% | 181.60% | 162.48% | 154.30% | 308.59% | 245.78% | 220.34% | 208.66% |
| 60 | NA | NA | NA | NA | 153.31% | 117.36% | 103.52% | 98.56% | 227.70% | 180.50% | 161.97% | 153.99% | 306.73% | 244.97% | 220.07% | 208.42% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - 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 | 57.43% | 49.56% | 45.32% | 133.71% | 103.57% | 89.62% | 82.13% | 180.77% | 140.27% | 121.54% | 111.49% | 235.95% | 183.31% | 159.00% | 145.94% |
| 1 | NA | 57.47% | 49.59% | 45.35% | 133.80% | 103.65% | 89.69% | 82.20% | 180.91% | 140.38% | 121.64% | 111.58% | 236.13% | 183.46% | 159.13% | 146.07% |
| 2 | NA | 57.52% | 49.64% | 45.40% | 133.92% | 103.74% | 89.78% | 82.27% | 181.08% | 140.52% | 121.76% | 111.70% | 236.35% | 183.63% | 159.29% | 146.21% |
| 3 | 74.61% | 57.59% | 49.70% | 45.46% | 134.08% | 103.87% | 89.89% | 82.38% | 181.30% | 140.70% | 121.92% | 111.84% | 236.63% | 183.86% | 159.48% | 146.39% |
| 4 | 74.63% | 57.60% | 49.72% | 45.47% | 134.13% | 103.92% | 89.93% | 82.42% | 181.39% | 140.77% | 121.98% | 111.89% | 236.75% | 183.95% | 159.56% | 146.47% |
| 5 | 74.60% | 57.59% | 49.70% | 45.45% | 134.13% | 103.92% | 89.94% | 82.42% | 181.41% | 140.79% | 122.00% | 111.91% | 236.78% | 183.98% | 159.58% | 146.48% |
| 6 | 74.55% | 57.55% | 49.67% | 45.43% | 134.10% | 103.90% | 89.92% | 82.40% | 181.39% | 140.78% | 121.99% | 111.89% | 236.76% | 183.96% | 159.56% | 146.47% |
| 7 | 74.50% | 57.51% | 49.64% | 45.39% | 134.06% | 103.87% | 89.89% | 82.37% | 181.35% | 140.74% | 121.95% | 111.86% | 236.71% | 183.92% | 159.52% | 146.43% |
| 8 | 74.43% | 57.46% | 49.60% | 45.35% | 134.00% | 103.82% | 89.84% | 82.32% | 181.28% | 140.69% | 121.90% | 111.81% | 236.62% | 183.85% | 159.46% | 146.37% |
| 9 | 74.36% | 57.41% | 49.55% | 45.30% | 133.92% | 103.76% | 89.79% | 82.27% | 181.19% | 140.62% | 121.84% | 111.75% | 236.52% | 183.76% | 159.38% | 146.29% |
| 10 | 74.29% | 57.35% | 49.50% | 45.25% | 133.84% | 103.70% | 89.73% | 82.21% | 181.10% | 140.54% | 121.77% | 111.68% | 236.39% | 183.66% | 159.29% | 146.20% |
| 11 | 74.22% | 57.30% | 49.44% | 45.20% | 133.75% | 103.62% | 89.66% | 82.14% | 180.99% | 140.45% | 121.68% | 111.60% | 236.26% | 183.55% | 159.19% | 146.10% |
| 12 | 74.15% | 57.24% | 49.39% | 45.14% | 133.66% | 103.55% | 89.59% | 82.07% | 180.88% | 140.36% | 121.60% | 111.52% | 236.12% | 183.45% | 159.09% | 145.99% |
| 13 | 74.09% | 57.19% | 49.34% | 45.09% | 133.58% | 103.48% | 89.52% | 82.00% | 180.77% | 140.27% | 121.52% | 111.44% | 236.00% | 183.34% | 159.00% | 145.89% |
| 14 | 74.03% | 57.14% | 49.29% | 45.04% | 133.50% | 103.41% | 89.46% | 81.94% | 180.68% | 140.19% | 121.44% | 111.37% | 235.88% | 183.25% | 158.91% | 145.80% |
| 15 | 73.98% | 57.10% | 49.25% | 44.99% | 133.44% | 103.35% | 89.40% | 81.88% | 180.60% | 140.12% | 121.38% | 111.30% | 235.78% | 183.16% | 158.83% | 145.72% |
| 16 | 73.95% | 57.06% | 49.21% | 44.94% | 133.38% | 103.30% | 89.35% | 81.82% | 180.53% | 140.06% | 121.32% | 111.24% | 235.69% | 183.09% | 158.76% | 145.65% |
| 17 | 73.92% | 57.03% | 49.17% | 44.90% | 133.34% | 103.26% | 89.30% | 81.77% | 180.47% | 140.01% | 121.27% | 111.18% | 235.63% | 183.03% | 158.71% | 145.59% |
| 18 | 73.89% | 57.00% | 49.14% | 44.86% | 133.30% | 103.22% | 89.26% | 81.72% | 180.43% | 139.97% | 121.23% | 111.14% | 235.58% | 182.99% | 158.66% | 145.54% |
| 19 | 73.87% | 56.98% | 49.10% | 44.81% | 133.27% | 103.19% | 89.22% | 81.66% | 180.40% | 139.94% | 121.19% | 111.09% | 235.54% | 182.95% | 158.62% | 145.50% |
| 20 | 73.85% | 56.95% | 49.07% | 44.76% | 133.24% | 103.15% | 89.18% | 81.61% | 180.37% | 139.91% | 121.15% | 111.05% | 235.51% | 182.92% | 158.58% | 145.47% |
| 21 | 73.83% | 56.92% | 49.03% | 44.71% | 133.22% | 103.12% | 89.13% | 81.56% | 180.35% | 139.88% | 121.12% | 111.01% | 235.49% | 182.89% | 158.54% | 145.44% |
| 22 | 73.81% | 56.89% | 48.98% | 44.65% | 133.19% | 103.09% | 89.09% | 81.50% | 180.33% | 139.85% | 121.08% | 110.97% | 235.47% | 182.86% | 158.50% | 145.41% |
| 23 | 73.79% | 56.85% | 48.93% | 44.58% | 133.16% | 103.05% | 89.03% | 81.43% | 180.30% | 139.82% | 121.03% | 110.92% | 235.44% | 182.83% | 158.47% | 145.38% |
| 24 | 73.75% | 56.81% | 48.87% | 44.50% | 133.12% | 103.00% | 88.97% | 81.35% | 180.27% | 139.78% | 120.98% | 110.87% | 235.41% | 182.78% | 158.42% | 145.36% |
| 25 | 73.71% | 56.75% | 48.80% | 44.40% | 133.08% | 102.94% | 88.89% | 81.27% | 180.23% | 139.73% | 120.92% | 110.82% | 235.37% | 182.73% | 158.37% | 145.33% |
| 26 | 73.67% | 56.69% | 48.71% | 44.30% | 133.02% | 102.87% | 88.80% | 81.18% | 180.18% | 139.67% | 120.86% | 110.77% | 235.32% | 182.67% | 158.32% | 145.31% |
| 27 | 73.61% | 56.62% | 48.61% | 44.18% | 132.95% | 102.79% | 88.71% | 81.08% | 180.12% | 139.59% | 120.78% | 110.71% | 235.25% | 182.60% | 158.27% | 145.28% |
| 28 | 73.53% | 56.53% | 48.50% | 44.05% | 132.87% | 102.69% | 88.59% | 80.97% | 180.05% | 139.51% | 120.70% | 110.64% | 235.16% | 182.50% | 158.20% | 145.26% |
| 29 | 73.45% | 56.42% | 48.37% | 43.90% | 132.77% | 102.57% | 88.46% | 80.84% | 179.95% | 139.41% | 120.61% | 110.57% | 235.06% | 182.41% | 158.14% | 145.23% |
| 30 | 73.35% | 56.30% | 48.22% | 43.74% | 132.66% | 102.44% | 88.32% | 80.71% | 179.84% | 139.29% | 120.51% | 110.49% | 234.94% | 182.30% | 158.07% | 145.19% |
| 31 | 73.24% | 56.16% | 48.05% | 43.56% | 132.52% | 102.28% | 88.17% | 80.56% | 179.71% | 139.16% | 120.40% | 110.41% | 234.79% | 182.18% | 157.99% | 145.15% |
| 32 | 73.10% | 56.00% | 47.86% | 43.36% | 132.36% | 102.11% | 88.00% | 80.40% | 179.55% | 139.02% | 120.28% | 110.31% | 234.63% | 182.06% | 157.92% | 145.11% |
| 33 | 72.95% | 55.81% | 47.65% | 43.15% | 132.17% | 101.91% | 87.81% | 80.23% | 179.37% | 138.86% | 120.16% | 110.21% | 234.44% | 181.93% | 157.83% | 145.06% |
| 34 | 72.77% | 55.60% | 47.43% | 42.91% | 131.96% | 101.70% | 87.61% | 80.04% | 179.17% | 138.69% | 120.02% | 110.10% | 234.24% | 181.79% | 157.74% | 145.00% |
| 35 | 72.57% | 55.36% | 47.18% | 42.66% | 131.72% | 101.46% | 87.39% | 79.83% | 178.95% | 138.51% | 119.88% | 109.97% | 234.03% | 181.64% | 157.64% | 144.94% |
| 36 | 72.33% | 55.10% | 46.90% | 42.38% | 131.45% | 101.20% | 87.15% | 79.60% | 178.70% | 138.31% | 119.72% | 109.84% | 233.79% | 181.48% | 157.53% | 144.87% |
| 37 | 72.09% | 54.81% | 46.60% | 42.07% | 131.14% | 100.92% | 86.90% | 79.35% | 178.44% | 138.11% | 119.55% | 109.68% | 233.54% | 181.31% | 157.41% | 144.78% |
| 38 | 71.78% | 54.48% | 46.27% | 41.74% | 130.80% | 100.62% | 86.62% | 79.08% | 178.15% | 137.88% | 119.36% | 109.52% | 233.27% | 181.13% | 157.27% | 144.69% |
| 39 | 71.43% | 54.13% | 45.93% | 41.38% | 130.43% | 100.30% | 86.32% | 78.78% | 177.83% | 137.64% | 119.15% | 109.34% | 232.98% | 180.92% | 157.11% | 144.57% |
| 40 | 71.04% | 53.75% | 45.55% | 40.99% | 130.03% | 99.94% | 85.98% | 78.45% | 177.49% | 137.37% | 118.91% | 109.14% | 232.65% | 180.68% | 156.92% | 144.44% |
| 41 | 70.60% | 53.33% | 45.13% | 40.55% | 129.59% | 99.56% | 85.62% | 78.09% | 177.11% | 137.07% | 118.65% | 108.88% | 232.29% | 180.41% | 156.69% | 144.28% |
| 42 | 70.13% | 52.88% | 44.68% | 40.08% | 129.10% | 99.14% | 85.21% | 77.68% | 176.69% | 136.73% | 118.33% | 108.60% | 231.87% | 180.09% | 156.43% | 144.09% |
| 43 | 69.61% | 52.38% | 44.19% | 39.57% | 128.57% | 98.67% | 84.76% | 77.24% | 176.22% | 136.34% | 117.98% | 108.29% | 231.39% | 179.71% | 156.11% | 143.86% |
| 44 | 69.04% | 51.85% | 43.65% | 39.00% | 127.99% | 98.15% | 84.26% | 76.74% | 175.69% | 135.89% | 117.57% | 107.93% | 230.84% | 179.26% | 155.74% | 143.59% |
| 45 | 68.42% | 51.27% | 43.06% | 38.38% | 127.34% | 97.58% | 83.69% | 76.19% | 175.08% | 135.37% | 117.10% | 107.52% | 230.19% | 178.74% | 155.30% | 143.28% |
| 46 | 67.75% | 50.63% | 42.41% | 37.70% | 126.63% | 96.93% | 83.06% | 75.61% | 174.39% | 134.79% | 116.57% | 107.06% | 229.43% | 178.12% | 154.79% | 142.88% |
| 47 | 67.02% | 49.95% | 41.70% | 36.97% | 125.83% | 96.22% | 82.37% | 74.90% | 173.60% | 134.11% | 115.96% | 106.57% | 228.56% | 177.41% | 154.22% | 142.46% |
| 48 | 66.24% | 49.21% | 40.93% | 36.17% | 124.97% | 95.41% | 81.57% | 74.17% | 172.71% | 133.34% | 115.28% | 105.96% | 227.57% | 176.62% | 153.56% | 142.00% |
| 49 | 65.40% | 48.40% | 40.09% | 35.30% | 124.01% | 94.55% | 80.74% | 73.39% | 171.72% | 132.49% | 114.52% | 105.33% | 226.47% | 175.72% | 152.84% | 141.49% |
| 50 | 64.48% | 47.51% | 39.18% | 34.36% | 122.95% | 93.57% | 79.81% | 72.50% | 170.62% | 131.55% | 113.68% | 104.65% | 225.24% | 174.73% | 152.05% | 140.95% |
| 51 | 63.53% | 46.56% | 38.20% | 33.36% | 121.81% | 92.52% | 78.80% | 71.56% | 169.42% | 130.52% | 112.79% | 103.91% | 223.90% | 173.64% | 151.19% | 140.39% |
| 52 | 62.51% | 45.53% | 37.13% | 32.23% | 120.57% | 91.39% | 77.70% | 70.57% | 168.12% | 129.41% | 111.82% | 103.15% | 222.45% | 172.49% | 150.30% | 139.82% |
| 53 | 61.39% | 44.43% | 35.98% | 31.00% | 119.23% | 90.13% | 76.54% | 69.51% | 166.72% | 128.22% | 110.81% | 102.33% | 220.91% | 171.26% | 149.38% | 139.27% |
| 54 | 60.21% | 43.23% | 34.74% | 29.67% | 117.80% | 88.80% | 75.29% | 68.36% | 165.23% | 126.91% | 109.74% | 101.51% | 219.28% | 169.98% | 148.43% | 138.71% |
| 55 | 58.95% | 41.95% | 33.33% | 28.25% | 116.27% | 87.38% | 73.97% | 67.18% | 163.63% | 125.56% | 108.60% | 100.67% | 217.55% | 168.61% | 147.48% | 138.19% |
| 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 140N077V01) - 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 | 61.50% | 53.11% | 48.59% | 143.23% | 111.01% | 96.11% | 88.11% | 193.72% | 150.41% | 130.38% | 119.64% | 252.95% | 196.62% | 170.57% | 156.57% |
| 1 | NA | 61.54% | 53.14% | 48.63% | 143.33% | 111.10% | 96.19% | 88.18% | 193.88% | 150.54% | 130.49% | 119.74% | 253.15% | 196.78% | 170.72% | 156.70% |
| 2 | 79.75% | 61.60% | 53.19% | 48.67% | 143.46% | 111.20% | 96.28% | 88.27% | 194.07% | 150.69% | 130.63% | 119.86% | 253.39% | 196.97% | 170.89% | 156.85% |
| 3 | 79.85% | 61.68% | 53.27% | 48.74% | 143.64% | 111.35% | 96.41% | 88.38% | 194.31% | 150.88% | 130.80% | 120.02% | 253.69% | 197.21% | 171.10% | 157.04% |
| 4 | 79.87% | 61.70% | 53.28% | 48.75% | 143.70% | 111.40% | 96.46% | 88.42% | 194.41% | 150.97% | 130.87% | 120.08% | 253.82% | 197.31% | 171.18% | 157.12% |
| 5 | 79.84% | 61.68% | 53.27% | 48.74% | 143.71% | 111.41% | 96.46% | 88.43% | 194.44% | 150.99% | 130.88% | 120.10% | 253.86% | 197.34% | 171.21% | 157.14% |
| 6 | 79.80% | 61.65% | 53.24% | 48.71% | 143.68% | 111.39% | 96.44% | 88.41% | 194.42% | 150.98% | 130.87% | 120.08% | 253.84% | 197.32% | 171.19% | 157.13% |
| 7 | 79.74% | 61.61% | 53.20% | 48.67% | 143.64% | 111.36% | 96.41% | 88.38% | 194.37% | 150.94% | 130.84% | 120.05% | 253.78% | 197.27% | 171.15% | 157.08% |
| 8 | 79.67% | 61.56% | 53.16% | 48.63% | 143.58% | 111.31% | 96.36% | 88.33% | 194.30% | 150.88% | 130.78% | 120.00% | 253.69% | 197.20% | 171.08% | 157.02% |
| 9 | 79.60% | 61.50% | 53.11% | 48.58% | 143.50% | 111.25% | 96.31% | 88.27% | 194.21% | 150.81% | 130.71% | 119.93% | 253.58% | 197.11% | 171.00% | 156.94% |
| 10 | 79.52% | 61.44% | 53.05% | 48.52% | 143.41% | 111.17% | 96.24% | 88.21% | 194.10% | 150.72% | 130.64% | 119.86% | 253.45% | 197.00% | 170.90% | 156.85% |
| 11 | 79.45% | 61.38% | 53.00% | 48.46% | 143.31% | 111.10% | 96.17% | 88.13% | 193.99% | 150.62% | 130.55% | 119.77% | 253.30% | 196.88% | 170.79% | 156.75% |
| 12 | 79.37% | 61.32% | 52.94% | 48.40% | 143.22% | 111.02% | 96.09% | 88.06% | 193.87% | 150.52% | 130.46% | 119.69% | 253.16% | 196.77% | 170.68% | 156.64% |
| 13 | 79.31% | 61.26% | 52.88% | 48.35% | 143.13% | 110.94% | 96.02% | 87.99% | 193.76% | 150.42% | 130.37% | 119.60% | 253.02% | 196.66% | 170.58% | 156.54% |
| 14 | 79.25% | 61.21% | 52.83% | 48.29% | 143.05% | 110.87% | 95.95% | 87.92% | 193.65% | 150.34% | 130.29% | 119.53% | 252.89% | 196.55% | 170.49% | 156.45% |
| 15 | 79.20% | 61.17% | 52.78% | 48.24% | 142.97% | 110.80% | 95.89% | 87.85% | 193.56% | 150.26% | 130.22% | 119.46% | 252.78% | 196.47% | 170.40% | 156.36% |
| 16 | 79.15% | 61.13% | 52.74% | 48.19% | 142.91% | 110.75% | 95.83% | 87.79% | 193.49% | 150.20% | 130.16% | 119.39% | 252.70% | 196.39% | 170.33% | 156.30% |
| 17 | 79.12% | 61.09% | 52.70% | 48.14% | 142.86% | 110.70% | 95.78% | 87.73% | 193.43% | 150.15% | 130.11% | 119.34% | 252.63% | 196.33% | 170.28% | 156.24% |
| 18 | 79.09% | 61.06% | 52.66% | 48.09% | 142.82% | 110.66% | 95.74% | 87.68% | 193.39% | 150.11% | 130.07% | 119.29% | 252.58% | 196.29% | 170.23% | 156.19% |
| 19 | 79.07% | 61.03% | 52.62% | 48.04% | 142.79% | 110.62% | 95.69% | 87.62% | 193.36% | 150.07% | 130.03% | 119.25% | 252.54% | 196.25% | 170.19% | 156.16% |
| 20 | 79.05% | 61.00% | 52.58% | 47.98% | 142.76% | 110.59% | 95.65% | 87.57% | 193.33% | 150.05% | 129.99% | 119.21% | 252.51% | 196.22% | 170.15% | 156.13% |
| 21 | 79.02% | 60.96% | 52.53% | 47.92% | 142.73% | 110.55% | 95.60% | 87.51% | 193.31% | 150.02% | 129.96% | 119.18% | 252.49% | 196.20% | 170.12% | 156.12% |
| 22 | 79.00% | 60.93% | 52.48% | 47.86% | 142.70% | 110.52% | 95.55% | 87.45% | 193.29% | 149.99% | 129.92% | 119.14% | 252.47% | 196.17% | 170.09% | 156.10% |
| 23 | 78.97% | 60.88% | 52.43% | 47.78% | 142.67% | 110.47% | 95.49% | 87.38% | 193.26% | 149.96% | 129.88% | 119.11% | 252.45% | 196.14% | 170.06% | 156.09% |
| 24 | 78.93% | 60.83% | 52.36% | 47.69% | 142.63% | 110.42% | 95.43% | 87.31% | 193.23% | 149.92% | 129.84% | 119.08% | 252.42% | 196.10% | 170.03% | 156.09% |
| 25 | 78.88% | 60.77% | 52.28% | 47.59% | 142.58% | 110.36% | 95.35% | 87.23% | 193.20% | 149.87% | 129.79% | 119.04% | 252.39% | 196.06% | 170.00% | 156.09% |
| 26 | 78.82% | 60.70% | 52.18% | 47.48% | 142.52% | 110.29% | 95.26% | 87.14% | 193.15% | 149.81% | 129.73% | 119.00% | 252.34% | 196.00% | 169.97% | 156.09% |
| 27 | 78.76% | 60.62% | 52.07% | 47.35% | 142.45% | 110.20% | 95.16% | 87.04% | 193.09% | 149.74% | 129.67% | 118.96% | 252.27% | 195.94% | 169.93% | 156.08% |
| 28 | 78.68% | 60.52% | 51.95% | 47.21% | 142.37% | 110.09% | 95.05% | 86.94% | 193.01% | 149.68% | 129.61% | 118.93% | 252.19% | 195.86% | 169.89% | 156.12% |
| 29 | 78.58% | 60.40% | 51.80% | 47.05% | 142.26% | 109.97% | 94.92% | 86.82% | 192.92% | 149.59% | 129.53% | 118.88% | 252.09% | 195.78% | 169.85% | 156.11% |
| 30 | 78.47% | 60.26% | 51.64% | 46.88% | 142.14% | 109.83% | 94.78% | 86.69% | 192.80% | 149.48% | 129.45% | 118.83% | 251.97% | 195.70% | 169.81% | 156.11% |
| 31 | 78.34% | 60.10% | 51.46% | 46.69% | 141.99% | 109.67% | 94.62% | 86.55% | 192.67% | 149.36% | 129.36% | 118.77% | 251.84% | 195.60% | 169.76% | 156.10% |
| 32 | 78.19% | 59.92% | 51.26% | 46.48% | 141.82% | 109.49% | 94.46% | 86.39% | 192.52% | 149.24% | 129.27% | 118.67% | 251.69% | 195.50% | 169.71% | 156.09% |
| 33 | 78.01% | 59.71% | 51.03% | 46.26% | 141.62% | 109.29% | 94.27% | 86.23% | 192.35% | 149.10% | 129.17% | 118.60% | 251.52% | 195.40% | 169.66% | 156.08% |
| 34 | 77.81% | 59.48% | 50.79% | 46.01% | 141.39% | 109.08% | 94.08% | 86.04% | 192.15% | 148.95% | 129.06% | 118.51% | 251.34% | 195.29% | 169.60% | 156.06% |
| 35 | 77.57% | 59.22% | 50.52% | 45.74% | 141.14% | 108.84% | 93.87% | 85.84% | 191.94% | 148.80% | 128.94% | 118.42% | 251.15% | 195.17% | 169.54% | 156.03% |
| 36 | 77.31% | 58.94% | 50.23% | 45.44% | 140.85% | 108.58% | 93.63% | 85.62% | 191.71% | 148.63% | 128.82% | 118.32% | 250.94% | 195.05% | 169.47% | 156.00% |
| 37 | 77.00% | 58.62% | 49.92% | 45.12% | 140.54% | 108.31% | 93.38% | 85.38% | 191.46% | 148.45% | 128.66% | 118.21% | 250.72% | 194.91% | 169.38% | 155.97% |
| 38 | 76.66% | 58.27% | 49.57% | 44.77% | 140.20% | 108.01% | 93.11% | 85.11% | 191.19% | 148.22% | 128.50% | 118.08% | 250.48% | 194.76% | 169.27% | 155.92% |
| 39 | 76.28% | 57.89% | 49.20% | 44.39% | 139.82% | 107.69% | 92.81% | 84.82% | 190.90% | 148.00% | 128.32% | 117.93% | 250.22% | 194.58% | 169.15% | 155.86% |
| 40 | 75.85% | 57.48% | 48.80% | 43.97% | 139.41% | 107.34% | 92.48% | 84.50% | 190.58% | 147.76% | 128.12% | 117.76% | 249.93% | 194.38% | 169.00% | 155.78% |
| 41 | 75.38% | 57.04% | 48.35% | 43.51% | 138.96% | 106.95% | 92.12% | 84.14% | 190.23% | 147.49% | 127.89% | 117.57% | 249.59% | 194.13% | 168.82% | 155.68% |
| 42 | 74.87% | 56.55% | 47.87% | 43.01% | 138.48% | 106.53% | 91.71% | 83.75% | 189.83% | 147.17% | 127.61% | 117.34% | 249.20% | 193.84% | 168.60% | 155.56% |
| 43 | 74.30% | 56.03% | 47.34% | 42.46% | 137.94% | 106.06% | 91.26% | 83.31% | 189.38% | 146.80% | 127.30% | 117.08% | 248.74% | 193.49% | 168.33% | 155.36% |
| 44 | 73.69% | 55.45% | 46.76% | 41.86% | 137.34% | 105.53% | 90.75% | 82.81% | 188.86% | 146.38% | 126.92% | 116.78% | 248.19% | 193.07% | 168.00% | 155.17% |
| 45 | 73.02% | 54.83% | 46.13% | 41.20% | 136.68% | 104.94% | 90.18% | 82.27% | 188.26% | 145.88% | 126.49% | 116.43% | 247.55% | 192.57% | 167.62% | 154.94% |
| 46 | 72.29% | 54.15% | 45.43% | 40.48% | 135.93% | 104.28% | 89.52% | 81.69% | 187.57% | 145.31% | 125.99% | 116.05% | 246.80% | 191.98% | 167.17% | 154.66% |
| 47 | 71.50% | 53.41% | 44.65% | 39.69% | 135.11% | 103.53% | 88.82% | 80.99% | 186.78% | 144.65% | 125.42% | 115.60% | 245.94% | 191.30% | 166.65% | 154.35% |
| 48 | 70.65% | 52.60% | 43.83% | 38.84% | 134.23% | 102.69% | 88.05% | 80.27% | 185.88% | 143.89% | 124.78% | 115.08% | 244.95% | 190.52% | 166.06% | 154.00% |
| 49 | 69.73% | 51.70% | 42.93% | 37.90% | 133.21% | 101.77% | 87.16% | 79.45% | 184.88% | 143.05% | 124.06% | 114.51% | 243.83% | 189.66% | 165.42% | 153.62% |
| 50 | 68.72% | 50.73% | 41.94% | 36.92% | 132.10% | 100.76% | 86.19% | 78.57% | 183.76% | 142.12% | 123.28% | 113.91% | 242.60% | 188.71% | 164.73% | 153.23% |
| 51 | 67.66% | 49.71% | 40.88% | 35.80% | 130.89% | 99.66% | 85.15% | 77.64% | 182.54% | 141.12% | 122.43% | 113.30% | 241.26% | 187.67% | 163.99% | 152.82% |
| 52 | 66.55% | 48.57% | 39.72% | 34.60% | 129.52% | 98.46% | 84.04% | 76.66% | 181.22% | 140.01% | 121.53% | 112.62% | 239.83% | 186.59% | 163.23% | 152.42% |
| 53 | 65.29% | 47.35% | 38.47% | 33.27% | 128.10% | 97.18% | 82.84% | 75.60% | 179.81% | 138.85% | 120.59% | 111.94% | 238.31% | 185.43% | 162.46% | 152.04% |
| 54 | 63.98% | 46.04% | 37.08% | 31.85% | 126.57% | 95.76% | 81.58% | 74.48% | 178.31% | 137.63% | 119.63% | 111.21% | 236.71% | 184.24% | 161.70% | 151.70% |
| 55 | 62.57% | 44.62% | 35.53% | 30.30% | 124.93% | 94.27% | 80.23% | 73.30% | 176.71% | 136.32% | 118.57% | 110.48% | 235.01% | 183.01% | 160.95% | 151.43% |
| 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 140N077V01) - 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 | 65.88% | 56.92% | 52.10% | 153.47% | 119.01% | 103.08% | 94.53% | 207.63% | 161.29% | 139.89% | 128.39% | 271.21% | 210.90% | 182.98% | 167.95% |
| 1 | 85.28% | 65.93% | 56.96% | 52.14% | 153.59% | 119.11% | 103.17% | 94.61% | 207.80% | 161.43% | 140.00% | 128.50% | 271.43% | 211.08% | 183.13% | 168.10% |
| 2 | 85.36% | 65.99% | 57.02% | 52.19% | 153.73% | 119.23% | 103.27% | 94.71% | 208.01% | 161.60% | 140.14% | 128.63% | 271.69% | 211.28% | 183.32% | 168.27% |
| 3 | 85.47% | 66.08% | 57.10% | 52.27% | 153.93% | 119.39% | 103.41% | 94.83% | 208.28% | 161.81% | 140.32% | 128.80% | 272.02% | 211.54% | 183.58% | 168.48% |
| 4 | 85.49% | 66.10% | 57.12% | 52.28% | 154.00% | 119.45% | 103.47% | 94.88% | 208.39% | 161.90% | 140.39% | 128.87% | 272.15% | 211.65% | 183.67% | 168.56% |
| 5 | 85.47% | 66.09% | 57.11% | 52.27% | 154.01% | 119.46% | 103.47% | 94.89% | 208.42% | 161.92% | 140.41% | 128.88% | 272.19% | 211.68% | 183.69% | 168.59% |
| 6 | 85.43% | 66.05% | 57.08% | 52.24% | 153.99% | 119.44% | 103.46% | 94.87% | 208.40% | 161.91% | 140.40% | 128.87% | 272.17% | 211.66% | 183.67% | 168.57% |
| 7 | 85.37% | 66.01% | 57.04% | 52.20% | 153.94% | 119.41% | 103.42% | 94.83% | 208.35% | 161.87% | 140.36% | 128.83% | 272.11% | 211.61% | 183.63% | 168.53% |
| 8 | 85.30% | 65.96% | 56.99% | 52.15% | 153.87% | 119.35% | 103.37% | 94.78% | 208.28% | 161.81% | 140.31% | 128.78% | 272.02% | 211.53% | 183.57% | 168.46% |
| 9 | 85.22% | 65.90% | 56.94% | 52.10% | 153.79% | 119.29% | 103.31% | 94.72% | 208.18% | 161.73% | 140.24% | 128.71% | 271.90% | 211.43% | 183.48% | 168.38% |
| 10 | 85.15% | 65.84% | 56.88% | 52.04% | 153.70% | 119.21% | 103.24% | 94.65% | 208.06% | 161.63% | 140.15% | 128.63% | 271.75% | 211.32% | 183.34% | 168.28% |
| 11 | 85.07% | 65.77% | 56.81% | 51.98% | 153.59% | 119.12% | 103.16% | 94.57% | 207.94% | 161.53% | 140.06% | 128.54% | 271.60% | 211.20% | 183.23% | 168.17% |
| 12 | 84.99% | 65.70% | 56.75% | 51.91% | 153.48% | 119.04% | 103.08% | 94.49% | 207.81% | 161.42% | 139.96% | 128.45% | 271.44% | 211.07% | 183.11% | 168.06% |
| 13 | 84.91% | 65.64% | 56.69% | 51.85% | 153.39% | 118.95% | 103.00% | 94.42% | 207.69% | 161.32% | 139.87% | 128.37% | 271.29% | 210.95% | 183.01% | 167.96% |
| 14 | 84.85% | 65.59% | 56.63% | 51.79% | 153.30% | 118.88% | 102.93% | 94.34% | 207.58% | 161.23% | 139.79% | 128.29% | 271.16% | 210.85% | 182.91% | 167.87% |
| 15 | 84.79% | 65.53% | 56.58% | 51.73% | 153.22% | 118.81% | 102.86% | 94.27% | 207.48% | 161.15% | 139.72% | 128.21% | 271.05% | 210.75% | 182.82% | 167.78% |
| 16 | 84.75% | 65.49% | 56.53% | 51.67% | 153.15% | 118.75% | 102.80% | 94.21% | 207.41% | 161.08% | 139.65% | 128.15% | 270.95% | 210.68% | 182.75% | 167.72% |
| 17 | 84.71% | 65.45% | 56.49% | 51.62% | 153.10% | 118.70% | 102.75% | 94.15% | 207.35% | 161.03% | 139.60% | 128.10% | 270.88% | 210.62% | 182.69% | 167.67% |
| 18 | 84.68% | 65.41% | 56.44% | 51.57% | 153.05% | 118.65% | 102.70% | 94.09% | 207.30% | 160.99% | 139.56% | 128.05% | 270.83% | 210.57% | 182.64% | 167.63% |
| 19 | 84.65% | 65.38% | 56.40% | 51.51% | 153.02% | 118.61% | 102.65% | 94.03% | 207.27% | 160.95% | 139.52% | 128.02% | 270.80% | 210.54% | 182.61% | 167.60% |
| 20 | 84.62% | 65.34% | 56.35% | 51.45% | 152.99% | 118.58% | 102.61% | 93.98% | 207.24% | 160.93% | 139.49% | 127.99% | 270.77% | 210.51% | 182.58% | 167.59% |
| 21 | 84.59% | 65.31% | 56.30% | 51.38% | 152.96% | 118.54% | 102.56% | 93.92% | 207.22% | 160.90% | 139.46% | 127.96% | 270.75% | 210.49% | 182.56% | 167.59% |
| 22 | 84.56% | 65.26% | 56.25% | 51.31% | 152.93% | 118.50% | 102.50% | 93.86% | 207.20% | 160.88% | 139.43% | 127.94% | 270.74% | 210.47% | 182.54% | 167.60% |
| 23 | 84.53% | 65.22% | 56.18% | 51.22% | 152.89% | 118.46% | 102.44% | 93.80% | 207.18% | 160.85% | 139.39% | 127.92% | 270.72% | 210.44% | 182.52% | 167.61% |
| 24 | 84.48% | 65.16% | 56.10% | 51.13% | 152.85% | 118.40% | 102.38% | 93.73% | 207.15% | 160.81% | 139.36% | 127.90% | 270.70% | 210.41% | 182.51% | 167.63% |
| 25 | 84.43% | 65.09% | 56.01% | 51.02% | 152.80% | 118.34% | 102.30% | 93.65% | 207.12% | 160.77% | 139.31% | 127.88% | 270.67% | 210.38% | 182.50% | 167.65% |
| 26 | 84.37% | 65.01% | 55.91% | 50.90% | 152.74% | 118.26% | 102.21% | 93.57% | 207.07% | 160.71% | 139.27% | 127.86% | 270.62% | 210.34% | 182.48% | 167.68% |
| 27 | 84.29% | 64.91% | 55.79% | 50.76% | 152.67% | 118.17% | 102.11% | 93.48% | 207.01% | 160.65% | 139.22% | 127.83% | 270.56% | 210.29% | 182.47% | 167.70% |
| 28 | 84.20% | 64.80% | 55.65% | 50.61% | 152.58% | 118.02% | 102.00% | 93.38% | 206.94% | 160.60% | 139.17% | 127.81% | 270.49% | 210.23% | 182.46% | 167.73% |
| 29 | 84.09% | 64.67% | 55.50% | 50.45% | 152.47% | 117.94% | 101.88% | 93.27% | 206.84% | 160.52% | 139.11% | 127.78% | 270.40% | 210.17% | 182.45% | 167.76% |
| 30 | 83.96% | 64.52% | 55.32% | 50.27% | 152.33% | 117.79% | 101.74% | 93.15% | 206.73% | 160.43% | 139.05% | 127.75% | 270.29% | 210.11% | 182.43% | 167.79% |
| 31 | 83.81% | 64.34% | 55.13% | 50.07% | 152.18% | 117.63% | 101.60% | 93.02% | 206.60% | 160.29% | 138.99% | 127.72% | 270.18% | 210.04% | 182.42% | 167.81% |
| 32 | 83.64% | 64.14% | 54.91% | 49.85% | 152.00% | 117.45% | 101.44% | 92.87% | 206.46% | 160.18% | 138.92% | 127.68% | 270.04% | 209.97% | 182.40% | 167.84% |
| 33 | 83.44% | 63.91% | 54.67% | 49.61% | 151.79% | 117.26% | 101.26% | 92.72% | 206.29% | 160.06% | 138.84% | 127.64% | 269.90% | 209.90% | 182.38% | 167.86% |
| 34 | 83.21% | 63.66% | 54.42% | 49.35% | 151.56% | 117.04% | 101.08% | 92.54% | 206.11% | 159.94% | 138.76% | 127.59% | 269.75% | 209.82% | 182.36% | 167.88% |
| 35 | 82.95% | 63.38% | 54.13% | 49.07% | 151.30% | 116.81% | 100.87% | 92.35% | 205.92% | 159.81% | 138.68% | 127.53% | 269.59% | 209.74% | 182.33% | 167.90% |
| 36 | 82.65% | 63.07% | 53.83% | 48.76% | 151.01% | 116.57% | 100.65% | 92.15% | 205.71% | 159.66% | 138.58% | 127.47% | 269.41% | 209.65% | 182.29% | 167.92% |
| 37 | 82.31% | 62.73% | 53.50% | 48.42% | 150.69% | 116.30% | 100.42% | 91.92% | 205.48% | 159.51% | 138.47% | 127.39% | 269.22% | 209.55% | 182.24% | 167.93% |
| 38 | 81.93% | 62.36% | 53.13% | 48.05% | 150.35% | 116.01% | 100.15% | 91.67% | 205.24% | 159.34% | 138.35% | 127.31% | 269.02% | 209.43% | 182.17% | 167.93% |
| 39 | 81.51% | 61.96% | 52.74% | 47.65% | 149.98% | 115.70% | 99.86% | 91.39% | 204.97% | 159.16% | 138.20% | 127.21% | 268.79% | 209.28% | 182.09% | 167.92% |
| 40 | 81.05% | 61.52% | 52.31% | 47.20% | 149.57% | 115.36% | 99.54% | 91.08% | 204.68% | 158.94% | 138.03% | 127.09% | 268.53% | 209.11% | 181.98% | 167.91% |
| 41 | 80.54% | 61.05% | 51.84% | 46.72% | 149.13% | 114.98% | 99.19% | 90.74% | 204.35% | 158.69% | 137.83% | 126.95% | 268.22% | 208.89% | 181.84% | 167.87% |
| 42 | 79.98% | 60.53% | 51.33% | 46.19% | 148.64% | 114.56% | 98.79% | 90.36% | 203.97% | 158.40% | 137.60% | 126.78% | 267.85% | 208.62% | 181.66% | 167.82% |
| 43 | 79.37% | 59.97% | 50.76% | 45.60% | 148.10% | 114.08% | 98.34% | 89.93% | 203.53% | 158.06% | 137.32% | 126.58% | 267.41% | 208.30% | 181.44% | 167.74% |
| 44 | 78.71% | 59.36% | 50.14% | 44.96% | 147.49% | 113.55% | 97.83% | 89.45% | 203.02% | 157.65% | 136.99% | 126.34% | 266.88% | 207.90% | 181.17% | 167.63% |
| 45 | 77.98% | 58.68% | 49.46% | 44.26% | 146.81% | 112.95% | 97.25% | 88.92% | 202.43% | 157.18% | 136.60% | 126.06% | 266.25% | 207.43% | 180.84% | 167.48% |
| 46 | 77.20% | 57.95% | 48.72% | 43.49% | 146.06% | 112.26% | 96.60% | 88.34% | 201.73% | 156.62% | 136.15% | 125.74% | 265.50% | 206.87% | 180.46% | 167.35% |
| 47 | 76.35% | 57.14% | 47.90% | 42.66% | 145.20% | 111.50% | 95.90% | 87.67% | 200.94% | 155.98% | 135.62% | 125.36% | 264.64% | 206.22% | 180.01% | 167.09% |
| 48 | 75.42% | 56.26% | 46.99% | 41.74% | 144.23% | 110.64% | 95.08% | 86.97% | 200.04% | 155.25% | 135.04% | 124.96% | 263.66% | 205.48% | 179.50% | 166.86% |
| 49 | 74.40% | 55.28% | 46.02% | 40.76% | 143.16% | 109.67% | 94.19% | 86.16% | 199.02% | 154.43% | 134.39% | 124.51% | 262.55% | 204.66% | 178.94% | 166.59% |
| 50 | 73.31% | 54.24% | 44.95% | 39.69% | 141.99% | 108.63% | 93.22% | 85.33% | 197.90% | 153.53% | 133.69% | 124.01% | 261.33% | 203.76% | 178.35% | 166.32% |
| 51 | 72.14% | 53.12% | 43.79% | 38.49% | 140.70% | 107.47% | 92.17% | 84.39% | 196.68% | 152.56% | 132.93% | 123.50% | 260.00% | 202.79% | 177.72% | 166.05% |
| 52 | 70.89% | 51.87% | 42.56% | 37.18% | 139.33% | 106.22% | 91.04% | 83.43% | 195.35% | 151.51% | 132.14% | 122.99% | 258.58% | 201.77% | 177.09% | 165.82% |
| 53 | 69.50% | 50.52% | 41.17% | 35.78% | 137.79% | 104.89% | 89.83% | 82.41% | 193.95% | 150.41% | 131.33% | 122.51% | 257.07% | 200.70% | 176.46% | 165.60% |
| 54 | 68.04% | 49.08% | 39.63% | 34.27% | 136.17% | 103.46% | 88.57% | 81.31% | 192.45% | 149.26% | 130.47% | 122.00% | 255.49% | 199.62% | 175.85% | 165.40% |
| 55 | 66.46% | 47.53% | 37.95% | 32.61% | 134.44% | 101.94% | 87.20% | 80.19% | 190.88% | 148.06% | 129.62% | 121.49% | 253.84% | 198.51% | 175.28% | 165.23% |
| 56 | 64.76% | 45.81% | 36.14% | 30.83% | 132.57% | 100.26% | 85.75% | 79.00% | 189.22% | 146.82% | 128.74% | 120.99% | 252.12% | 197.42% | 174.74% | 165.06% |
| 57 | 62.92% | 43.86% | 34.14% | 28.73% | 130.56% | 98.51% | 84.19% | 77.76% | 187.45% | 145.49% | 127.86% | 120.51% | 250.32% | 196.30% | 174.23% | 164.94% |
| 58 | 60.90% | 41.72% | 31.87% | 26.25% | 128.39% | 96.58% | 82.53% | 76.45% | 185.56% | 144.07% | 126.94% | 120.03% | 248.40% | 195.16% | 173.73% | 164.81% |
| 59 | 58.69% | 39.33% | 29.11% | 23.40% | 126.01% | 94.46% | 80.74% | 75.02% | 183.51% | 142.56% | 125.97% | 119.51% | 246.35% | 193.98% | 173.21% | 164.63% |
| 60 | 56.18% | 36.59% | 25.76% | 20.18% | 123.36% | 92.10% | 78.75% | 73.45% | 181.23% | 140.87% | 124.92% | 118.94% | 244.12% | 192.69% | 172.63% | 164.38% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - 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 | 91.24% | 70.58% | 61.02% | 55.88% | 164.44% | 127.61% | 110.57% | 101.44% | 222.58% | 172.97% | 150.05% | 137.81% | 290.87% | 226.20% | 196.26% | 180.20% |
| 1 | 91.30% | 70.63% | 61.07% | 55.92% | 164.57% | 127.71% | 110.67% | 101.53% | 222.76% | 173.12% | 150.18% | 137.93% | 291.11% | 226.40% | 196.43% | 180.36% |
| 2 | 91.39% | 70.70% | 61.13% | 55.98% | 164.74% | 127.85% | 110.79% | 101.63% | 222.99% | 173.30% | 150.34% | 138.08% | 291.39% | 226.62% | 196.63% | 180.55% |
| 3 | 91.51% | 70.81% | 61.22% | 56.06% | 164.96% | 128.02% | 110.94% | 101.77% | 223.28% | 173.53% | 150.54% | 138.22% | 291.74% | 226.91% | 196.88% | 180.78% |
| 4 | 91.54% | 70.83% | 61.24% | 56.08% | 165.04% | 128.09% | 111.00% | 101.82% | 223.40% | 173.66% | 150.62% | 138.30% | 291.89% | 227.02% | 196.98% | 180.88% |
| 5 | 91.52% | 70.82% | 61.23% | 56.07% | 165.06% | 128.11% | 111.01% | 101.83% | 223.43% | 173.69% | 150.64% | 138.32% | 291.93% | 227.06% | 197.01% | 180.90% |
| 6 | 91.48% | 70.79% | 61.20% | 56.03% | 165.04% | 128.09% | 110.99% | 101.81% | 223.41% | 173.67% | 150.63% | 138.30% | 291.91% | 227.04% | 196.99% | 180.89% |
| 7 | 91.42% | 70.74% | 61.16% | 55.99% | 164.99% | 128.05% | 110.95% | 101.77% | 223.36% | 173.59% | 150.59% | 138.26% | 291.84% | 226.99% | 196.94% | 180.84% |
| 8 | 91.35% | 70.69% | 61.11% | 55.94% | 164.92% | 127.99% | 110.90% | 101.72% | 223.28% | 173.52% | 150.53% | 138.21% | 291.74% | 226.90% | 196.87% | 180.77% |
| 9 | 91.27% | 70.62% | 61.05% | 55.88% | 164.84% | 127.92% | 110.83% | 101.65% | 223.17% | 173.44% | 150.45% | 138.17% | 291.61% | 226.80% | 196.78% | 180.68% |
| 10 | 91.19% | 70.56% | 60.98% | 55.82% | 164.73% | 127.84% | 110.76% | 101.58% | 223.05% | 173.34% | 150.36% | 138.09% | 291.46% | 226.67% | 196.66% | 180.58% |
| 11 | 91.10% | 70.48% | 60.92% | 55.75% | 164.62% | 127.75% | 110.67% | 101.50% | 222.91% | 173.23% | 150.26% | 137.99% | 291.30% | 226.54% | 196.55% | 180.46% |
| 12 | 91.02% | 70.41% | 60.85% | 55.68% | 164.51% | 127.65% | 110.59% | 101.41% | 222.77% | 173.12% | 150.17% | 137.87% | 291.08% | 226.41% | 196.43% | 180.34% |
| 13 | 90.94% | 70.35% | 60.78% | 55.61% | 164.40% | 127.56% | 110.50% | 101.33% | 222.64% | 173.01% | 150.07% | 137.77% | 290.92% | 226.28% | 196.31% | 180.23% |
| 14 | 90.87% | 70.28% | 60.72% | 55.55% | 164.30% | 127.48% | 110.42% | 101.25% | 222.53% | 172.92% | 149.98% | 137.69% | 290.78% | 226.16% | 196.21% | 180.14% |
| 15 | 90.81% | 70.23% | 60.66% | 55.48% | 164.22% | 127.41% | 110.35% | 101.17% | 222.43% | 172.84% | 149.91% | 137.62% | 290.66% | 226.07% | 196.12% | 180.06% |
| 16 | 90.75% | 70.18% | 60.61% | 55.42% | 164.15% | 127.34% | 110.29% | 101.11% | 222.35% | 172.77% | 149.85% | 137.56% | 290.56% | 225.99% | 196.05% | 179.99% |
| 17 | 90.71% | 70.13% | 60.56% | 55.36% | 164.09% | 127.29% | 110.23% | 101.04% | 222.28% | 172.71% | 149.79% | 137.51% | 290.49% | 225.93% | 195.99% | 179.95% |
| 18 | 90.67% | 70.09% | 60.51% | 55.30% | 164.04% | 127.24% | 110.18% | 100.98% | 222.23% | 172.67% | 149.75% | 137.47% | 290.44% | 225.88% | 195.95% | 179.92% |
| 19 | 90.64% | 70.05% | 60.46% | 55.24% | 164.00% | 127.20% | 110.13% | 100.93% | 222.20% | 172.64% | 149.71% | 137.44% | 290.41% | 225.85% | 195.92% | 179.91% |
| 20 | 90.61% | 70.01% | 60.41% | 55.17% | 163.97% | 127.16% | 110.09% | 100.88% | 222.18% | 172.61% | 149.69% | 137.42% | 290.38% | 225.82% | 195.90% | 179.92% |
| 21 | 90.58% | 69.97% | 60.35% | 55.10% | 163.94% | 127.13% | 110.04% | 100.82% | 222.16% | 172.59% | 149.66% | 137.40% | 290.37% | 225.81% | 195.89% | 179.93% |
| 22 | 90.54% | 69.92% | 60.29% | 55.02% | 163.91% | 127.09% | 109.98% | 100.77% | 222.14% | 172.57% | 149.63% | 137.39% | 290.36% | 225.79% | 195.88% | 179.96% |
| 23 | 90.50% | 69.87% | 60.22% | 54.93% | 163.88% | 127.04% | 109.93% | 100.71% | 222.12% | 172.54% | 149.61% | 137.39% | 290.35% | 225.77% | 195.88% | 180.00% |
| 24 | 90.45% | 69.81% | 60.13% | 54.82% | 163.84% | 126.99% | 109.86% | 100.65% | 222.10% | 172.51% | 149.59% | 137.38% | 290.33% | 225.76% | 195.89% | 180.04% |
| 25 | 90.39% | 69.73% | 60.03% | 54.71% | 163.79% | 126.92% | 109.78% | 100.58% | 222.07% | 172.47% | 149.56% | 137.38% | 290.31% | 225.73% | 195.90% | 180.09% |
| 26 | 90.32% | 69.64% | 59.92% | 54.58% | 163.73% | 126.84% | 109.70% | 100.50% | 222.03% | 172.42% | 149.53% | 137.38% | 290.27% | 225.71% | 195.91% | 180.14% |
| 27 | 90.23% | 69.53% | 59.79% | 54.44% | 163.65% | 126.75% | 109.61% | 100.42% | 221.97% | 172.37% | 149.50% | 137.38% | 290.22% | 225.68% | 195.93% | 180.20% |
| 28 | 90.13% | 69.41% | 59.64% | 54.28% | 163.55% | 126.64% | 109.50% | 100.33% | 221.90% | 172.31% | 149.47% | 137.41% | 290.21% | 225.65% | 195.94% | 180.27% |
| 29 | 90.01% | 69.26% | 59.47% | 54.11% | 163.44% | 126.52% | 109.39% | 100.24% | 221.82% | 172.24% | 149.43% | 137.41% | 290.13% | 225.61% | 195.96% | 180.33% |
| 30 | 89.87% | 69.09% | 59.28% | 53.92% | 163.30% | 126.38% | 109.26% | 100.13% | 221.71% | 172.16% | 149.39% | 137.41% | 290.05% | 225.58% | 195.98% | 180.40% |
| 31 | 89.70% | 68.89% | 59.08% | 53.72% | 163.14% | 126.22% | 109.13% | 100.01% | 221.59% | 172.08% | 149.36% | 137.40% | 289.95% | 225.54% | 196.00% | 180.46% |
| 32 | 89.50% | 68.68% | 58.85% | 53.49% | 162.96% | 126.05% | 108.98% | 99.89% | 221.46% | 171.99% | 149.31% | 137.39% | 289.84% | 225.50% | 196.02% | 180.52% |
| 33 | 89.28% | 68.43% | 58.60% | 53.24% | 162.75% | 125.86% | 108.82% | 99.74% | 221.31% | 171.89% | 149.27% | 137.38% | 289.73% | 225.46% | 196.03% | 180.59% |
| 34 | 89.02% | 68.16% | 58.33% | 52.97% | 162.51% | 125.66% | 108.65% | 99.59% | 221.15% | 171.80% | 149.21% | 137.37% | 289.60% | 225.42% | 196.04% | 180.66% |
| 35 | 88.73% | 67.86% | 58.04% | 52.67% | 162.26% | 125.44% | 108.47% | 99.42% | 220.98% | 171.69% | 149.16% | 137.35% | 289.47% | 225.37% | 196.05% | 180.72% |
| 36 | 88.39% | 67.53% | 57.72% | 52.35% | 161.97% | 125.21% | 108.26% | 99.23% | 220.79% | 171.58% | 149.09% | 137.32% | 289.34% | 225.32% | 196.05% | 180.79% |
| 37 | 88.02% | 67.17% | 57.37% | 51.99% | 161.67% | 124.96% | 108.04% | 99.02% | 220.59% | 171.45% | 149.01% | 137.29% | 289.18% | 225.25% | 196.04% | 180.86% |
| 38 | 87.61% | 66.78% | 56.99% | 51.60% | 161.33% | 124.69% | 107.79% | 98.79% | 220.38% | 171.31% | 148.92% | 137.24% | 289.01% | 225.16% | 196.02% | 180.92% |
| 39 | 87.15% | 66.35% | 56.57% | 51.18% | 160.97% | 124.39% | 107.52% | 98.54% | 220.14% | 171.15% | 148.81% | 137.19% | 288.82% | 225.05% | 195.98% | 180.98% |
| 40 | 86.65% | 65.89% | 56.12% | 50.71% | 160.58% | 124.06% | 107.22% | 98.25% | 219.87% | 170.97% | 148.67% | 137.12% | 288.58% | 224.91% | 195.92% | 181.03% |
| 41 | 86.10% | 65.39% | 55.62% | 50.20% | 160.14% | 123.69% | 106.88% | 97.94% | 219.57% | 170.74% | 148.51% | 137.03% | 288.30% | 224.73% | 195.84% | 181.07% |
| 42 | 85.50% | 64.84% | 55.07% | 49.64% | 159.66% | 123.28% | 106.49% | 97.58% | 219.21% | 170.48% | 148.31% | 136.91% | 287.96% | 224.51% | 195.72% | 181.10% |
| 43 | 84.85% | 64.24% | 54.47% | 49.02% | 159.12% | 122.81% | 106.05% | 97.18% | 218.79% | 170.16% | 148.07% | 136.77% | 287.54% | 224.22% | 195.56% | 181.10% |
| 44 | 84.14% | 63.58% | 53.81% | 48.34% | 158.52% | 122.28% | 105.55% | 96.72% | 218.30% | 169.77% | 147.78% | 136.59% | 287.03% | 223.86% | 195.35% | 181.08% |
| 45 | 83.36% | 62.86% | 53.08% | 47.60% | 157.82% | 121.67% | 104.98% | 96.22% | 217.71% | 169.32% | 147.43% | 136.38% | 286.42% | 223.43% | 195.09% | 181.03% |
| 46 | 82.51% | 62.07% | 52.28% | 46.79% | 157.04% | 120.97% | 104.33% | 95.64% | 217.03% | 168.78% | 147.03% | 136.14% | 285.69% | 222.91% | 194.77% | 180.96% |
| 47 | 81.59% | 61.19% | 51.41% | 45.90% | 156.15% | 120.18% | 103.63% | 95.03% | 216.23% | 168.17% | 146.57% | 135.83% | 284.85% | 222.31% | 194.41% | 180.83% |
| 48 | 80.56% | 60.24% | 50.44% | 44.93% | 155.16% | 119.32% | 102.84% | 94.33% | 215.34% | 167.46% | 146.04% | 135.50% | 283.87% | 221.63% | 193.98% | 180.72% |
| 49 | 79.46% | 59.19% | 49.37% | 43.88% | 154.05% | 118.32% | 101.94% | 93.57% | 214.26% | 166.68% | 145.47% | 135.15% | 282.77% | 220.85% | 193.52% | 180.55% |
| 50 | 78.26% | 58.04% | 48.23% | 42.73% | 152.81% | 117.25% | 100.97% | 92.76% | 213.13% | 165.82% | 144.84% | 134.78% | 281.56% | 219.99% | 193.03% | 180.41% |
| 51 | 76.98% | 56.81% | 46.97% | 41.44% | 151.47% | 116.06% | 99.92% | 91.89% | 211.90% | 164.88% | 144.18% | 134.44% | 280.22% | 219.09% | 192.51% | 180.25% |
| 52 | 75.57% | 55.44% | 45.62% | 40.06% | 150.02% | 114.78% | 98.80% | 90.97% | 210.58% | 163.90% | 143.50% | 134.01% | 278.82% | 218.16% | 192.06% | 180.11% |
| 53 | 74.07% | 53.98% | 44.11% | 38.56% | 148.47% | 113.41% | 97.61% | 90.01% | 209.19% | 162.87% | 142.80% | 133.65% | 277.33% | 217.19% | 191.51% | 180.00% |
| 54 | 72.44% | 52.41% | 42.44% | 36.95% | 146.72% | 111.94% | 96.37% | 89.02% | 207.71% | 161.80% | 142.09% | 133.34% | 275.80% | 216.22% | 191.11% | 179.92% |
| 55 | 70.69% | 50.68% | 40.65% | 35.21% | 144.91% | 110.39% | 95.07% | 87.96% | 206.17% | 160.71% | 141.40% | 133.02% | 274.22% | 215.26% | 190.67% | 179.87% |
| 56 | 68.79% | 48.74% | 38.67% | 33.32% | 142.96% | 108.72% | 93.62% | 86.84% | 204.55% | 159.59% | 140.72% | 132.70% | 272.58% | 214.31% | 190.26% | 179.82% |
| 57 | 66.73% | 46.59% | 36.50% | 31.10% | 140.86% | 106.94% | 92.11% | 85.70% | 202.85% | 158.42% | 140.05% | 132.43% | 270.86% | 213.37% | 189.91% | 179.79% |
| 58 | 64.48% | 44.22% | 34.00% | 28.52% | 138.59% | 104.98% | 90.50% | 84.49% | 201.05% | 157.19% | 139.39% | 132.15% | 269.07% | 212.41% | 189.57% | 179.74% |
| 59 | 61.96% | 41.56% | 31.02% | 25.52% | 136.11% | 102.83% | 88.79% | 83.18% | 199.11% | 155.90% | 138.69% | 131.84% | 267.17% | 211.43% | 189.20% | 179.62% |
| 60 | 59.03% | 38.48% | 27.40% | 22.11% | 133.35% | 100.46% | 86.87% | 81.74% | 196.98% | 154.49% | 137.93% | 131.47% | 265.06% | 210.35% | 188.81% | 179.39% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - 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 | 97.70% | 75.64% | 65.43% | 59.94% | 176.24% | 136.84% | 118.63% | 108.86% | 238.61% | 185.51% | 160.99% | 147.85% | 311.85% | 242.61% | 210.57% | 193.30% |
| 1 | 97.78% | 75.70% | 65.48% | 59.99% | 176.39% | 136.97% | 118.74% | 108.96% | 238.82% | 185.68% | 161.13% | 147.98% | 312.17% | 242.82% | 210.76% | 193.47% |
| 2 | 97.87% | 75.78% | 65.55% | 60.05% | 176.57% | 137.11% | 118.86% | 109.08% | 239.06% | 185.87% | 161.30% | 148.14% | 312.43% | 243.07% | 210.92% | 193.68% |
| 3 | 98.01% | 75.89% | 65.65% | 60.14% | 176.82% | 137.31% | 119.03% | 109.22% | 239.37% | 186.12% | 161.51% | 148.38% | 312.81% | 243.37% | 211.19% | 193.93% |
| 4 | 98.05% | 75.92% | 65.67% | 60.16% | 176.91% | 137.38% | 119.09% | 109.28% | 239.50% | 186.22% | 161.60% | 148.46% | 312.97% | 243.50% | 211.30% | 194.03% |
| 5 | 98.03% | 75.91% | 65.66% | 60.15% | 176.93% | 137.40% | 119.11% | 109.29% | 239.54% | 186.25% | 161.63% | 148.48% | 313.02% | 243.53% | 211.33% | 194.06% |
| 6 | 97.99% | 75.87% | 65.63% | 60.11% | 176.91% | 137.38% | 119.09% | 109.27% | 239.53% | 186.23% | 161.61% | 148.47% | 313.00% | 243.52% | 211.32% | 194.05% |
| 7 | 97.93% | 75.83% | 65.59% | 60.07% | 176.86% | 137.34% | 119.05% | 109.23% | 239.47% | 186.19% | 161.57% | 148.43% | 312.93% | 243.46% | 211.27% | 194.00% |
| 8 | 97.85% | 75.77% | 65.53% | 60.01% | 176.79% | 137.28% | 118.99% | 109.18% | 239.38% | 186.12% | 161.51% | 148.37% | 312.82% | 243.37% | 211.19% | 193.93% |
| 9 | 97.77% | 75.70% | 65.47% | 59.95% | 176.70% | 137.20% | 118.92% | 109.11% | 239.27% | 186.03% | 161.43% | 148.25% | 312.68% | 243.26% | 211.09% | 193.84% |
| 10 | 97.68% | 75.63% | 65.40% | 59.88% | 176.59% | 137.11% | 118.84% | 109.03% | 239.14% | 185.92% | 161.33% | 148.16% | 312.52% | 243.13% | 210.97% | 193.73% |
| 11 | 97.59% | 75.55% | 65.32% | 59.81% | 176.47% | 137.01% | 118.75% | 108.94% | 238.99% | 185.80% | 161.23% | 148.07% | 312.34% | 242.99% | 210.85% | 193.61% |
| 12 | 97.50% | 75.47% | 65.25% | 59.73% | 176.34% | 136.91% | 118.65% | 108.85% | 238.84% | 185.69% | 161.13% | 147.97% | 312.17% | 242.85% | 210.72% | 193.49% |
| 13 | 97.41% | 75.40% | 65.18% | 59.66% | 176.23% | 136.81% | 118.57% | 108.76% | 238.70% | 185.57% | 161.03% | 147.87% | 312.00% | 242.71% | 210.60% | 193.38% |
| 14 | 97.33% | 75.33% | 65.11% | 59.58% | 176.12% | 136.72% | 118.48% | 108.67% | 238.58% | 185.47% | 160.94% | 147.79% | 311.85% | 242.59% | 210.50% | 193.29% |
| 15 | 97.27% | 75.27% | 65.05% | 59.51% | 176.03% | 136.64% | 118.41% | 108.60% | 238.47% | 185.39% | 160.86% | 147.71% | 311.73% | 242.49% | 210.40% | 193.21% |
| 16 | 97.21% | 75.21% | 64.99% | 59.45% | 175.95% | 136.58% | 118.34% | 108.53% | 238.39% | 185.32% | 160.79% | 147.65% | 311.63% | 242.41% | 210.33% | 193.15% |
| 17 | 97.16% | 75.16% | 64.93% | 59.38% | 175.89% | 136.52% | 118.28% | 108.46% | 238.32% | 185.26% | 160.74% | 147.60% | 311.55% | 242.35% | 210.28% | 193.12% |
| 18 | 97.12% | 75.12% | 64.88% | 59.31% | 175.84% | 136.47% | 118.23% | 108.41% | 238.27% | 185.22% | 160.70% | 147.57% | 311.50% | 242.31% | 210.24% | 193.11% |
| 19 | 97.08% | 75.07% | 64.83% | 59.25% | 175.80% | 136.43% | 118.18% | 108.35% | 238.24% | 185.19% | 160.67% | 147.55% | 311.47% | 242.28% | 210.22% | 193.11% |
| 20 | 97.04% | 75.03% | 64.77% | 59.17% | 175.77% | 136.39% | 118.13% | 108.30% | 238.22% | 185.17% | 160.64% | 147.54% | 311.46% | 242.26% | 210.21% | 193.13% |
| 21 | 97.01% | 74.98% | 64.71% | 59.09% | 175.74% | 136.36% | 118.09% | 108.26% | 238.20% | 185.15% | 160.63% | 147.54% | 311.45% | 242.25% | 210.22% | 193.17% |
| 22 | 96.97% | 74.93% | 64.64% | 59.01% | 175.71% | 136.32% | 118.04% | 108.21% | 238.19% | 185.13% | 160.61% | 147.55% | 311.44% | 242.24% | 210.23% | 193.23% |
| 23 | 96.92% | 74.87% | 64.56% | 58.91% | 175.68% | 136.27% | 117.98% | 108.16% | 238.18% | 185.11% | 160.60% | 147.56% | 311.44% | 242.24% | 210.26% | 193.29% |
| 24 | 96.87% | 74.80% | 64.46% | 58.80% | 175.64% | 136.22% | 117.92% | 108.11% | 238.16% | 185.08% | 160.59% | 147.58% | 311.43% | 242.24% | 210.29% | 193.36% |
| 25 | 96.80% | 74.71% | 64.35% | 58.68% | 175.59% | 136.15% | 117.85% | 108.05% | 238.13% | 185.05% | 160.58% | 147.60% | 311.42% | 242.23% | 210.32% | 193.44% |
| 26 | 96.72% | 74.61% | 64.23% | 58.55% | 175.53% | 136.08% | 117.77% | 107.99% | 238.09% | 185.02% | 160.57% | 147.62% | 311.39% | 242.23% | 210.36% | 193.52% |
| 27 | 96.62% | 74.49% | 64.09% | 58.40% | 175.45% | 135.99% | 117.69% | 107.92% | 238.04% | 184.98% | 160.56% | 147.65% | 311.36% | 242.23% | 210.41% | 193.61% |
| 28 | 96.50% | 74.35% | 63.93% | 58.24% | 175.36% | 135.89% | 117.60% | 107.85% | 237.98% | 184.93% | 160.55% | 147.67% | 311.31% | 242.22% | 210.46% | 193.71% |
| 29 | 96.37% | 74.19% | 63.75% | 58.06% | 175.24% | 135.77% | 117.50% | 107.77% | 237.90% | 184.88% | 160.54% | 147.70% | 311.25% | 242.22% | 210.51% | 193.80% |
| 30 | 96.21% | 74.01% | 63.56% | 57.87% | 175.10% | 135.63% | 117.39% | 107.68% | 237.81% | 184.82% | 160.53% | 147.72% | 311.19% | 242.21% | 210.56% | 193.95% |
| 31 | 96.02% | 73.80% | 63.34% | 57.65% | 174.94% | 135.49% | 117.27% | 107.59% | 237.70% | 184.76% | 160.51% | 147.74% | 311.12% | 242.21% | 210.61% | 194.05% |
| 32 | 95.80% | 73.56% | 63.10% | 57.42% | 174.76% | 135.33% | 117.14% | 107.48% | 237.58% | 184.70% | 160.50% | 147.77% | 311.04% | 242.21% | 210.67% | 194.15% |
| 33 | 95.55% | 73.30% | 62.84% | 57.16% | 174.56% | 135.16% | 117.01% | 107.36% | 237.45% | 184.63% | 160.48% | 147.79% | 310.96% | 242.21% | 210.72% | 194.25% |
| 34 | 95.26% | 73.01% | 62.56% | 56.88% | 174.33% | 134.98% | 116.86% | 107.23% | 237.31% | 184.56% | 160.46% | 147.80% | 310.88% | 242.20% | 210.77% | 194.36% |
| 35 | 94.94% | 72.69% | 62.25% | 56.57% | 174.08% | 134.78% | 116.69% | 107.09% | 237.17% | 184.49% | 160.43% | 147.86% | 310.79% | 242.19% | 210.82% | 194.48% |
| 36 | 94.58% | 72.34% | 61.92% | 56.23% | 173.82% | 134.57% | 116.52% | 106.93% | 237.01% | 184.40% | 160.39% | 147.87% | 310.70% | 242.18% | 210.87% | 194.60% |
| 37 | 94.17% | 71.96% | 61.56% | 55.86% | 173.53% | 134.34% | 116.32% | 106.75% | 236.84% | 184.31% | 160.35% | 147.88% | 310.59% | 242.15% | 210.91% | 194.72% |
| 38 | 93.73% | 71.55% | 61.16% | 55.45% | 173.22% | 134.09% | 116.10% | 106.55% | 236.65% | 184.19% | 160.29% | 147.88% | 310.46% | 242.10% | 210.94% | 194.85% |
| 39 | 93.24% | 71.10% | 60.72% | 55.01% | 172.88% | 133.82% | 115.85% | 106.33% | 236.44% | 184.06% | 160.21% | 147.87% | 310.31% | 242.04% | 210.95% | 194.99% |
| 40 | 92.70% | 70.62% | 60.24% | 54.52% | 172.50% | 133.51% | 115.57% | 106.08% | 236.20% | 183.90% | 160.11% | 147.85% | 310.11% | 241.94% | 210.96% | 195.12% |
| 41 | 92.12% | 70.09% | 59.72% | 53.98% | 172.09% | 133.16% | 115.25% | 105.80% | 235.91% | 183.71% | 159.99% | 147.81% | 309.87% | 241.81% | 210.93% | 195.25% |
| 42 | 91.48% | 69.51% | 59.14% | 53.39% | 171.62% | 132.77% | 114.89% | 105.47% | 235.57% | 183.46% | 159.83% | 147.76% | 309.57% | 241.62% | 210.88% | 195.36% |
| 43 | 90.78% | 68.87% | 58.50% | 52.74% | 171.10% | 132.31% | 114.47% | 105.11% | 235.17% | 183.17% | 159.63% | 147.68% | 309.18% | 241.38% | 210.79% | 195.46% |
| 44 | 90.02% | 68.17% | 57.80% | 52.03% | 170.49% | 131.78% | 113.99% | 104.70% | 234.68% | 182.81% | 159.39% | 147.58% | 308.70% | 241.07% | 210.66% | 195.54% |
| 45 | 89.18% | 67.39% | 57.02% | 51.25% | 169.80% | 131.18% | 113.44% | 104.23% | 234.10% | 182.39% | 159.09% | 147.44% | 308.12% | 240.68% | 210.48% | 195.59% |
| 46 | 88.26% | 66.54% | 56.16% | 50.39% | 169.00% | 130.52% | 112.85% | 103.71% | 233.42% | 181.88% | 158.74% | 147.27% | 307.41% | 240.22% | 210.25% | 195.62% |
| 47 | 87.25% | 65.59% | 55.22% | 49.46% | 168.09% | 129.66% | 112.16% | 103.12% | 232.63% | 181.29% | 158.33% | 147.03% | 306.58% | 239.66% | 209.97% | 195.62% |
| 48 | 86.16% | 64.55% | 54.18% | 48.44% | 167.06% | 128.79% | 111.37% | 102.49% | 231.72% | 180.62% | 157.88% | 146.84% | 305.61% | 239.03% | 209.69% | 195.60% |
| 49 | 84.94% | 63.42% | 53.05% | 47.34% | 165.92% | 127.83% | 110.47% | 101.79% | 230.70% | 179.88% | 157.37% | 146.59% | 304.53% | 238.32% | 209.28% | 195.57% |
| 50 | 83.64% | 62.17% | 51.82% | 46.06% | 164.64% | 126.72% | 109.54% | 101.04% | 229.58% | 179.05% | 156.83% | 146.27% | 303.33% | 237.55% | 208.95% | 195.53% |
| 51 | 82.21% | 60.84% | 50.48% | 44.74% | 163.24% | 125.53% | 108.56% | 100.29% | 228.35% | 178.18% | 156.26% | 146.05% | 302.04% | 236.73% | 208.55% | 195.49% |
| 52 | 80.67% | 59.35% | 48.99% | 43.27% | 161.75% | 124.23% | 107.44% | 99.45% | 227.05% | 177.26% | 155.66% | 145.78% | 300.67% | 235.89% | 208.18% | 195.45% |
| 53 | 79.00% | 57.75% | 47.34% | 41.67% | 160.13% | 122.85% | 106.30% | 98.58% | 225.67% | 176.30% | 155.08% | 145.53% | 299.24% | 235.04% | 207.78% | 195.45% |
| 54 | 77.20% | 56.04% | 45.55% | 39.99% | 158.34% | 121.39% | 105.10% | 97.66% | 224.24% | 175.32% | 154.51% | 145.31% | 297.77% | 234.19% | 207.45% | 195.47% |
| 55 | 75.27% | 54.11% | 43.63% | 38.15% | 156.47% | 119.83% | 103.85% | 96.72% | 222.74% | 174.34% | 153.96% | 145.11% | 296.25% | 233.37% | 207.20% | 195.52% |
| 56 | 73.16% | 51.95% | 41.50% | 36.14% | 154.47% | 118.19% | 102.50% | 95.73% | 221.14% | 173.32% | 153.43% | 144.92% | 294.72% | 232.58% | 206.92% | 195.57% |
| 57 | 70.88% | 49.60% | 39.16% | 33.81% | 152.31% | 116.42% | 101.09% | 94.72% | 219.52% | 172.29% | 152.93% | 144.76% | 293.14% | 231.80% | 206.71% | 195.61% |
| 58 | 68.34% | 46.98% | 36.43% | 31.14% | 149.98% | 114.48% | 99.59% | 93.65% | 217.81% | 171.23% | 152.44% | 144.58% | 291.49% | 231.03% | 206.50% | 195.61% |
| 59 | 65.42% | 44.03% | 33.22% | 27.99% | 147.43% | 112.36% | 97.99% | 92.49% | 215.98% | 170.13% | 151.92% | 144.37% | 289.75% | 230.23% | 206.26% | 195.53% |
| 60 | 62.12% | 40.54% | 29.34% | 24.37% | 144.60% | 110.03% | 96.23% | 91.21% | 214.01% | 168.94% | 151.40% | 144.08% | 287.84% | 229.34% | 205.94% | 195.32% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - 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 | 104.65% | 81.07% | 70.16% | 64.30% | 188.91% | 146.76% | 127.28% | 116.84% | 255.84% | 198.99% | 172.74% | 158.65% | 334.45% | 260.19% | 225.84% | 207.38% |
| 1 | 104.73% | 81.14% | 70.22% | 64.36% | 189.08% | 146.90% | 127.40% | 116.95% | 256.06% | 199.17% | 172.89% | 158.80% | 334.74% | 260.42% | 226.04% | 207.58% |
| 2 | 104.84% | 81.23% | 70.30% | 64.43% | 189.28% | 147.06% | 127.54% | 117.07% | 256.33% | 199.38% | 173.07% | 158.98% | 335.08% | 260.68% | 226.27% | 207.80% |
| 3 | 105.00% | 81.35% | 70.41% | 64.52% | 189.55% | 147.27% | 127.72% | 117.24% | 256.66% | 199.64% | 173.30% | 159.19% | 335.50% | 261.02% | 226.56% | 208.07% |
| 4 | 105.04% | 81.39% | 70.44% | 64.55% | 189.65% | 147.35% | 127.79% | 117.30% | 256.80% | 199.75% | 173.40% | 159.28% | 335.67% | 261.16% | 226.68% | 208.19% |
| 5 | 105.02% | 81.38% | 70.43% | 64.53% | 189.68% | 147.37% | 127.80% | 117.31% | 256.85% | 199.78% | 173.43% | 159.31% | 335.72% | 261.20% | 226.72% | 208.23% |
| 6 | 104.98% | 81.34% | 70.39% | 64.50% | 189.66% | 147.35% | 127.78% | 117.29% | 256.83% | 199.77% | 173.41% | 159.30% | 335.70% | 261.18% | 226.70% | 208.21% |
| 7 | 104.92% | 81.29% | 70.34% | 64.45% | 189.60% | 147.31% | 127.74% | 117.25% | 256.77% | 199.72% | 173.37% | 159.26% | 335.63% | 261.12% | 226.65% | 208.17% |
| 8 | 104.84% | 81.23% | 70.29% | 64.39% | 189.52% | 147.24% | 127.68% | 117.19% | 256.67% | 199.64% | 173.30% | 159.19% | 335.51% | 261.03% | 226.57% | 208.09% |
| 9 | 104.75% | 81.16% | 70.22% | 64.32% | 189.42% | 147.16% | 127.60% | 117.12% | 256.55% | 199.55% | 173.22% | 159.11% | 335.36% | 260.90% | 226.47% | 207.99% |
| 10 | 104.66% | 81.08% | 70.14% | 64.25% | 189.30% | 147.06% | 127.52% | 117.03% | 256.41% | 199.43% | 173.12% | 159.02% | 335.18% | 260.76% | 226.34% | 207.88% |
| 11 | 104.55% | 80.99% | 70.06% | 64.17% | 189.17% | 146.96% | 127.42% | 116.94% | 256.26% | 199.31% | 173.01% | 158.91% | 334.99% | 260.61% | 226.21% | 207.76% |
| 12 | 104.46% | 80.91% | 69.98% | 64.09% | 189.04% | 146.84% | 127.32% | 116.84% | 256.10% | 199.19% | 172.90% | 158.79% | 334.80% | 260.46% | 226.08% | 207.62% |
| 13 | 104.36% | 80.83% | 69.90% | 64.00% | 188.92% | 146.74% | 127.23% | 116.75% | 255.95% | 199.07% | 172.80% | 158.69% | 334.62% | 260.32% | 225.96% | 207.51% |
| 14 | 104.28% | 80.75% | 69.83% | 63.92% | 188.81% | 146.65% | 127.14% | 116.66% | 255.82% | 198.96% | 172.70% | 158.60% | 334.46% | 260.19% | 225.85% | 207.42% |
| 15 | 104.20% | 80.68% | 69.76% | 63.85% | 188.71% | 146.56% | 127.06% | 116.58% | 255.71% | 198.87% | 172.62% | 158.53% | 334.33% | 260.09% | 225.75% | 207.34% |
| 16 | 104.14% | 80.62% | 69.70% | 63.77% | 188.63% | 146.49% | 126.99% | 116.51% | 255.62% | 198.80% | 172.56% | 158.47% | 334.23% | 260.00% | 225.68% | 207.30% |
| 17 | 104.08% | 80.57% | 69.64% | 63.70% | 188.56% | 146.43% | 126.93% | 116.45% | 255.55% | 198.74% | 172.51% | 158.43% | 334.15% | 259.94% | 225.63% | 207.27% |
| 18 | 104.04% | 80.52% | 69.58% | 63.63% | 188.51% | 146.39% | 126.88% | 116.39% | 255.50% | 198.70% | 172.47% | 158.41% | 334.10% | 259.90% | 225.60% | 207.28% |
| 19 | 104.00% | 80.47% | 69.52% | 63.56% | 188.47% | 146.35% | 126.83% | 116.34% | 255.47% | 198.67% | 172.44% | 158.40% | 334.07% | 259.88% | 225.60% | 207.30% |
| 20 | 103.96% | 80.42% | 69.45% | 63.48% | 188.44% | 146.31% | 126.79% | 116.30% | 255.45% | 198.65% | 172.43% | 158.40% | 334.06% | 259.87% | 225.60% | 207.35% |
| 21 | 103.92% | 80.37% | 69.39% | 63.39% | 188.41% | 146.27% | 126.74% | 116.26% | 255.44% | 198.64% | 172.42% | 158.42% | 334.06% | 259.87% | 225.63% | 207.41% |
| 22 | 103.87% | 80.31% | 69.31% | 63.30% | 188.39% | 146.24% | 126.70% | 116.23% | 255.43% | 198.63% | 172.42% | 158.44% | 334.07% | 259.88% | 225.67% | 207.49% |
| 23 | 103.82% | 80.24% | 69.22% | 63.20% | 188.36% | 146.19% | 126.65% | 116.19% | 255.42% | 198.61% | 172.42% | 158.48% | 334.08% | 259.89% | 225.72% | 207.58% |
| 24 | 103.76% | 80.16% | 69.12% | 63.09% | 188.32% | 146.14% | 126.60% | 116.15% | 255.41% | 198.60% | 172.43% | 158.52% | 334.08% | 259.91% | 225.77% | 207.68% |
| 25 | 103.68% | 80.07% | 69.00% | 62.97% | 188.27% | 146.08% | 126.54% | 116.11% | 255.39% | 198.58% | 172.43% | 158.56% | 334.08% | 259.93% | 225.84% | 207.79% |
| 26 | 103.59% | 79.96% | 68.87% | 62.83% | 188.21% | 146.01% | 126.48% | 116.07% | 255.35% | 198.56% | 172.45% | 158.61% | 334.07% | 259.95% | 225.91% | 207.91% |
| 27 | 103.48% | 79.83% | 68.72% | 62.68% | 188.13% | 145.92% | 126.41% | 116.03% | 255.31% | 198.54% | 172.46% | 158.66% | 334.06% | 259.98% | 225.99% | 208.03% |
| 28 | 103.35% | 79.67% | 68.56% | 62.51% | 188.04% | 145.84% | 126.34% | 115.98% | 255.26% | 198.51% | 172.47% | 158.73% | 334.03% | 260.01% | 226.07% | 208.19% |
| 29 | 103.20% | 79.50% | 68.37% | 62.33% | 187.92% | 145.73% | 126.26% | 115.92% | 255.19% | 198.48% | 172.49% | 158.79% | 334.00% | 260.04% | 226.16% | 208.33% |
| 30 | 103.02% | 79.30% | 68.17% | 62.13% | 187.79% | 145.62% | 126.17% | 115.86% | 255.06% | 198.45% | 172.51% | 158.84% | 333.97% | 260.07% | 226.25% | 208.47% |
| 31 | 102.81% | 79.07% | 67.94% | 61.91% | 187.63% | 145.49% | 126.08% | 115.79% | 255.02% | 198.41% | 172.52% | 158.90% | 333.94% | 260.11% | 226.34% | 208.63% |
| 32 | 102.57% | 78.82% | 67.70% | 61.67% | 187.46% | 145.35% | 125.98% | 115.71% | 254.97% | 198.38% | 172.53% | 158.95% | 333.90% | 260.15% | 226.44% | 208.79% |
| 33 | 102.29% | 78.54% | 67.43% | 61.40% | 187.26% | 145.21% | 125.87% | 115.63% | 254.82% | 198.34% | 172.55% | 159.01% | 333.86% | 260.19% | 226.53% | 208.96% |
| 34 | 101.98% | 78.24% | 67.14% | 61.11% | 187.05% | 145.05% | 125.75% | 115.53% | 254.71% | 198.30% | 172.55% | 159.06% | 333.83% | 260.22% | 226.63% | 209.13% |
| 35 | 101.63% | 77.90% | 66.82% | 60.79% | 186.83% | 144.89% | 125.62% | 115.42% | 254.59% | 198.26% | 172.56% | 159.12% | 333.78% | 260.26% | 226.73% | 209.32% |
| 36 | 101.24% | 77.54% | 66.47% | 60.44% | 186.58% | 144.71% | 125.47% | 115.30% | 254.47% | 198.20% | 172.55% | 159.18% | 333.73% | 260.29% | 226.89% | 209.52% |
| 37 | 100.80% | 77.15% | 66.09% | 60.06% | 186.32% | 144.51% | 125.31% | 115.16% | 254.33% | 198.14% | 172.54% | 159.23% | 333.67% | 260.31% | 226.98% | 209.73% |
| 38 | 100.33% | 76.72% | 65.68% | 59.63% | 186.03% | 144.29% | 125.12% | 115.01% | 254.17% | 198.06% | 172.52% | 159.29% | 333.59% | 260.31% | 227.06% | 209.95% |
| 39 | 99.81% | 76.25% | 65.22% | 59.17% | 185.72% | 144.05% | 124.91% | 114.83% | 253.99% | 197.96% | 172.48% | 159.33% | 333.48% | 260.30% | 227.14% | 210.16% |
| 40 | 99.24% | 75.74% | 64.72% | 58.66% | 185.37% | 143.77% | 124.67% | 114.63% | 253.77% | 197.83% | 172.43% | 159.38% | 333.33% | 260.25% | 227.21% | 210.37% |
| 41 | 98.62% | 75.18% | 64.17% | 58.10% | 184.98% | 143.45% | 124.38% | 114.39% | 253.52% | 197.67% | 172.35% | 159.41% | 333.13% | 260.18% | 227.26% | 210.58% |
| 42 | 97.94% | 74.57% | 63.56% | 57.48% | 184.53% | 143.08% | 124.06% | 114.13% | 253.20% | 197.46% | 172.24% | 159.42% | 332.86% | 260.05% | 227.29% | 210.79% |
| 43 | 97.20% | 73.89% | 62.88% | 56.81% | 184.02% | 142.65% | 123.67% | 113.82% | 252.82% | 197.20% | 172.09% | 159.42% | 332.51% | 259.87% | 227.29% | 210.99% |
| 44 | 96.38% | 73.14% | 62.13% | 56.06% | 183.42% | 142.15% | 123.23% | 113.47% | 252.35% | 196.87% | 171.90% | 159.39% | 332.07% | 259.62% | 227.24% | 211.17% |
| 45 | 95.49% | 72.31% | 61.31% | 55.24% | 182.73% | 141.56% | 122.72% | 113.06% | 251.78% | 196.48% | 171.67% | 159.33% | 331.51% | 259.30% | 227.15% | 211.33% |
| 46 | 94.49% | 71.39% | 60.41% | 54.37% | 181.93% | 140.88% | 122.13% | 112.61% | 251.10% | 196.01% | 171.39% | 159.23% | 330.84% | 258.90% | 227.02% | 211.48% |
| 47 | 93.40% | 70.38% | 59.41% | 53.36% | 181.01% | 140.04% | 121.43% | 112.10% | 250.32% | 195.45% | 171.03% | 159.14% | 330.04% | 258.42% | 226.84% | 211.60% |
| 48 | 92.20% | 69.25% | 58.29% | 52.30% | 179.98% | 139.19% | 120.73% | 111.58% | 249.42% | 194.83% | 170.64% | 159.00% | 329.11% | 257.86% | 226.61% | 211.68% |
| 49 | 90.89% | 68.02% | 57.08% | 51.11% | 178.82% | 138.21% | 119.91% | 110.93% | 248.41% | 194.12% | 170.21% | 158.83% | 328.07% | 257.24% | 226.36% | 211.76% |
| 50 | 89.46% | 66.68% | 55.76% | 49.76% | 177.52% | 137.13% | 119.03% | 110.31% | 247.28% | 193.36% | 169.75% | 158.65% | 326.92% | 256.56% | 226.09% | 211.84% |
| 51 | 87.91% | 65.22% | 54.31% | 48.37% | 176.11% | 135.97% | 118.07% | 109.61% | 246.08% | 192.55% | 169.25% | 158.48% | 325.68% | 255.84% | 225.81% | 211.92% |
| 52 | 86.20% | 63.61% | 52.69% | 46.82% | 174.58% | 134.70% | 117.07% | 108.87% | 244.79% | 191.68% | 168.81% | 158.30% | 324.37% | 255.11% | 225.55% | 212.00% |
| 53 | 84.37% | 61.89% | 50.97% | 45.20% | 172.95% | 133.35% | 116.02% | 108.13% | 243.44% | 190.82% | 168.32% | 158.16% | 323.01% | 254.38% | 225.32% | 212.10% |
| 54 | 82.39% | 60.01% | 49.03% | 43.43% | 171.20% | 131.92% | 114.93% | 107.42% | 242.04% | 189.92% | 167.88% | 158.04% | 321.61% | 253.68% | 225.13% | 212.22% |
| 55 | 80.24% | 57.88% | 46.96% | 41.48% | 169.25% | 130.42% | 113.81% | 106.61% | 240.59% | 189.02% | 167.45% | 157.93% | 320.21% | 253.01% | 225.00% | 212.35% |
| 56 | 77.93% | 55.50% | 44.68% | 39.36% | 167.25% | 128.83% | 112.57% | 105.81% | 239.12% | 188.14% | 167.03% | 157.85% | 318.81% | 252.38% | 224.89% | 212.48% |
| 57 | 75.39% | 52.93% | 42.17% | 36.93% | 165.09% | 127.12% | 111.33% | 104.98% | 237.58% | 187.25% | 166.66% | 157.76% | 317.37% | 251.78% | 224.81% | 212.59% |
| 58 | 72.48% | 50.05% | 39.22% | 34.15% | 162.75% | 125.27% | 109.99% | 104.09% | 235.97% | 186.35% | 166.30% | 157.65% | 315.89% | 251.17% | 224.72% | 212.65% |
| 59 | 69.19% | 46.80% | 35.78% | 30.86% | 160.18% | 123.25% | 108.56% | 103.11% | 234.24% | 185.41% | 165.91% | 157.48% | 314.32% | 250.54% | 224.58% | 212.61% |
| 60 | 65.52% | 42.82% | 31.63% | 27.04% | 157.33% | 120.99% | 106.99% | 102.04% | 232.32% | 184.40% | 165.48% | 157.21% | 312.60% | 249.82% | 224.33% | 212.42% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - 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 | 58.44% | 50.47% | 46.19% | 135.46% | 104.99% | 90.90% | 83.34% | 182.95% | 142.03% | 123.12% | 112.98% | 238.65% | 185.49% | 160.94% | 147.78% |
| 1 | NA | 58.48% | 50.50% | 46.22% | 135.55% | 105.06% | 90.97% | 83.40% | 183.09% | 142.14% | 123.22% | 113.07% | 238.83% | 185.64% | 161.07% | 147.90% |
| 2 | NA | 58.52% | 50.55% | 46.26% | 135.66% | 105.16% | 91.05% | 83.48% | 183.26% | 142.28% | 123.34% | 113.18% | 239.05% | 185.81% | 161.22% | 148.04% |
| 3 | 75.84% | 58.60% | 50.62% | 46.32% | 135.82% | 105.29% | 91.17% | 83.58% | 183.48% | 142.46% | 123.50% | 113.32% | 239.33% | 186.03% | 161.42% | 148.22% |
| 4 | 75.85% | 58.61% | 50.63% | 46.34% | 135.88% | 105.33% | 91.21% | 83.62% | 183.57% | 142.53% | 123.56% | 113.38% | 239.44% | 186.13% | 161.50% | 148.29% |
| 5 | 75.83% | 58.59% | 50.61% | 46.32% | 135.88% | 105.34% | 91.21% | 83.62% | 183.59% | 142.55% | 123.58% | 113.39% | 239.48% | 186.15% | 161.52% | 148.31% |
| 6 | 75.78% | 58.56% | 50.59% | 46.29% | 135.85% | 105.32% | 91.20% | 83.61% | 183.57% | 142.54% | 123.57% | 113.38% | 239.46% | 186.14% | 161.50% | 148.30% |
| 7 | 75.72% | 58.52% | 50.55% | 46.26% | 135.81% | 105.29% | 91.16% | 83.57% | 183.53% | 142.50% | 123.53% | 113.35% | 239.41% | 186.10% | 161.46% | 148.26% |
| 8 | 75.66% | 58.47% | 50.51% | 46.22% | 135.75% | 105.24% | 91.12% | 83.53% | 183.46% | 142.45% | 123.48% | 113.30% | 239.33% | 186.03% | 161.40% | 148.20% |
| 9 | 75.59% | 58.42% | 50.46% | 46.17% | 135.67% | 105.18% | 91.07% | 83.48% | 183.38% | 142.38% | 123.42% | 113.24% | 239.22% | 185.94% | 161.32% | 148.12% |
| 10 | 75.52% | 58.36% | 50.41% | 46.12% | 135.59% | 105.12% | 91.01% | 83.42% | 183.28% | 142.30% | 123.35% | 113.17% | 239.10% | 185.84% | 161.23% | 148.04% |
| 11 | 75.45% | 58.31% | 50.36% | 46.07% | 135.50% | 105.05% | 90.94% | 83.35% | 183.17% | 142.22% | 123.26% | 113.09% | 238.97% | 185.74% | 161.14% | 147.94% |
| 12 | 75.38% | 58.25% | 50.30% | 46.01% | 135.42% | 104.97% | 90.87% | 83.28% | 183.07% | 142.13% | 123.18% | 113.01% | 238.83% | 185.63% | 161.04% | 147.85% |
| 13 | 75.32% | 58.20% | 50.25% | 45.96% | 135.33% | 104.90% | 90.80% | 83.22% | 182.96% | 142.04% | 123.10% | 112.94% | 238.71% | 185.52% | 160.94% | 147.75% |
| 14 | 75.26% | 58.15% | 50.21% | 45.91% | 135.26% | 104.84% | 90.74% | 83.15% | 182.87% | 141.96% | 123.03% | 112.86% | 238.59% | 185.43% | 160.86% | 147.66% |
| 15 | 75.22% | 58.11% | 50.16% | 45.86% | 135.19% | 104.78% | 90.68% | 83.09% | 182.79% | 141.89% | 122.96% | 112.80% | 238.49% | 185.34% | 160.78% | 147.59% |
| 16 | 75.18% | 58.08% | 50.12% | 45.82% | 135.14% | 104.73% | 90.63% | 83.03% | 182.72% | 141.83% | 122.91% | 112.74% | 238.41% | 185.27% | 160.71% | 147.52% |
| 17 | 75.15% | 58.04% | 50.09% | 45.77% | 135.09% | 104.69% | 90.59% | 82.98% | 182.66% | 141.78% | 122.86% | 112.68% | 238.34% | 185.22% | 160.66% | 147.46% |
| 18 | 75.12% | 58.02% | 50.05% | 45.73% | 135.06% | 104.65% | 90.54% | 82.93% | 182.62% | 141.74% | 122.82% | 112.64% | 238.29% | 185.17% | 160.61% | 147.41% |
| 19 | 75.10% | 57.99% | 50.02% | 45.68% | 135.03% | 104.61% | 90.50% | 82.88% | 182.59% | 141.71% | 122.78% | 112.59% | 238.26% | 185.14% | 160.57% | 147.37% |
| 20 | 75.09% | 57.96% | 49.98% | 45.64% | 135.00% | 104.58% | 90.46% | 82.83% | 182.56% | 141.68% | 122.74% | 112.55% | 238.23% | 185.11% | 160.53% | 147.34% |
| 21 | 75.07% | 57.93% | 49.94% | 45.58% | 134.97% | 104.55% | 90.42% | 82.77% | 182.54% | 141.65% | 122.71% | 112.51% | 238.21% | 185.08% | 160.50% | 147.31% |
| 22 | 75.05% | 57.90% | 49.90% | 45.52% | 134.95% | 104.51% | 90.37% | 82.71% | 182.52% | 141.63% | 122.67% | 112.47% | 238.18% | 185.05% | 160.46% | 147.28% |
| 23 | 75.02% | 57.86% | 49.85% | 45.45% | 134.92% | 104.47% | 90.32% | 82.65% | 182.50% | 141.59% | 122.63% | 112.43% | 238.16% | 185.02% | 160.42% | 147.26% |
| 24 | 74.99% | 57.82% | 49.79% | 45.37% | 134.88% | 104.43% | 90.25% | 82.58% | 182.47% | 141.55% | 122.58% | 112.38% | 238.13% | 184.97% | 160.38% | 147.24% |
| 25 | 74.95% | 57.77% | 49.72% | 45.28% | 134.84% | 104.37% | 90.18% | 82.49% | 182.43% | 141.51% | 122.52% | 112.34% | 238.09% | 184.93% | 160.34% | 147.21% |
| 26 | 74.90% | 57.70% | 49.63% | 45.18% | 134.78% | 104.30% | 90.10% | 82.40% | 182.38% | 141.45% | 122.46% | 112.28% | 238.04% | 184.87% | 160.29% | 147.19% |
| 27 | 74.84% | 57.63% | 49.54% | 45.06% | 134.71% | 104.22% | 90.00% | 82.30% | 182.32% | 141.38% | 122.39% | 112.23% | 237.98% | 184.80% | 160.24% | 147.17% |
| 28 | 74.77% | 57.54% | 49.42% | 44.93% | 134.63% | 104.12% | 89.89% | 82.20% | 182.25% | 141.29% | 122.31% | 112.16% | 237.89% | 184.71% | 160.18% | 147.18% |
| 29 | 74.69% | 57.44% | 49.29% | 44.78% | 134.54% | 104.01% | 89.76% | 82.07% | 182.15% | 141.20% | 122.22% | 112.10% | 237.79% | 184.62% | 160.12% | 147.15% |
| 30 | 74.59% | 57.32% | 49.14% | 44.62% | 134.42% | 103.88% | 89.62% | 81.94% | 182.04% | 141.08% | 122.12% | 112.02% | 237.67% | 184.51% | 160.05% | 147.12% |
| 31 | 74.47% | 57.18% | 48.98% | 44.44% | 134.29% | 103.72% | 89.47% | 81.80% | 181.91% | 140.96% | 122.02% | 111.94% | 237.53% | 184.40% | 159.98% | 147.09% |
| 32 | 74.37% | 57.02% | 48.79% | 44.25% | 134.13% | 103.55% | 89.30% | 81.64% | 181.76% | 140.82% | 121.91% | 111.85% | 237.37% | 184.28% | 159.91% | 147.05% |
| 33 | 74.21% | 56.83% | 48.58% | 44.03% | 133.95% | 103.36% | 89.12% | 81.47% | 181.59% | 140.66% | 121.79% | 111.76% | 237.19% | 184.16% | 159.83% | 147.01% |
| 34 | 74.03% | 56.62% | 48.36% | 43.80% | 133.74% | 103.15% | 88.92% | 81.29% | 181.39% | 140.50% | 121.66% | 111.65% | 237.00% | 184.02% | 159.75% | 146.96% |
| 35 | 73.83% | 56.39% | 48.11% | 43.55% | 133.50% | 102.92% | 88.71% | 81.08% | 181.18% | 140.32% | 121.52% | 111.53% | 236.79% | 183.88% | 159.66% | 146.86% |
| 36 | 73.59% | 56.12% | 47.84% | 43.27% | 133.23% | 102.66% | 88.47% | 80.86% | 180.94% | 140.14% | 121.37% | 111.40% | 236.56% | 183.73% | 159.56% | 146.80% |
| 37 | 73.32% | 55.83% | 47.54% | 42.97% | 132.93% | 102.39% | 88.22% | 80.62% | 180.68% | 139.94% | 121.20% | 111.26% | 236.32% | 183.57% | 159.45% | 146.73% |
| 38 | 73.01% | 55.52% | 47.22% | 42.64% | 132.60% | 102.09% | 87.95% | 80.35% | 180.40% | 139.72% | 121.02% | 111.10% | 236.06% | 183.39% | 159.32% | 146.64% |
| 39 | 72.67% | 55.17% | 46.87% | 42.29% | 132.23% | 101.77% | 87.65% | 80.06% | 180.09% | 139.48% | 120.82% | 110.92% | 235.77% | 183.19% | 159.17% | 146.54% |
| 40 | 72.28% | 54.79% | 46.50% | 41.90% | 131.84% | 101.43% | 87.33% | 79.74% | 179.76% | 139.22% | 120.60% | 110.72% | 235.46% | 182.97% | 158.99% | 146.42% |
| 41 | 71.86% | 54.37% | 46.07% | 41.47% | 131.40% | 101.05% | 86.97% | 79.38% | 179.39% | 138.93% | 120.34% | 110.50% | 235.11% | 182.71% | 158.78% | 146.27% |
| 42 | 71.39% | 53.92% | 45.64% | 41.00% | 130.92% | 100.63% | 86.57% | 78.99% | 178.98% | 138.60% | 120.04% | 110.24% | 234.71% | 182.40% | 158.54% | 146.10% |
| 43 | 70.87% | 53.43% | 45.15% | 40.49% | 130.40% | 100.18% | 86.13% | 78.55% | 178.53% | 138.23% | 119.70% | 109.94% | 234.24% | 182.03% | 158.24% | 145.89% |
| 44 | 70.31% | 52.91% | 44.61% | 39.93% | 129.83% | 99.67% | 85.64% | 78.07% | 178.01% | 137.79% | 119.31% | 109.60% | 233.70% | 181.60% | 157.89% | 145.68% |
| 45 | 69.70% | 52.33% | 44.03% | 39.32% | 129.19% | 99.10% | 85.09% | 77.53% | 177.41% | 137.29% | 118.89% | 109.18% | 233.07% | 181.10% | 157.48% | 145.35% |
| 46 | 69.03% | 51.71% | 43.39% | 38.65% | 128.49% | 98.47% | 84.47% | 76.93% | 176.74% | 136.72% | 118.37% | 108.78% | 232.34% | 180.50% | 157.00% | 145.03% |
| 47 | 68.31% | 51.03% | 42.69% | 37.92% | 127.71% | 97.77% | 83.78% | 76.28% | 175.97% | 136.06% | 117.75% | 108.26% | 231.49% | 179.82% | 156.44% | 144.66% |
| 48 | 67.53% | 50.28% | 41.92% | 37.13% | 126.86% | 96.98% | 83.04% | 75.55% | 175.10% | 135.32% | 117.08% | 107.71% | 230.53% | 179.05% | 155.82% | 144.22% |
| 49 | 66.69% | 49.48% | 41.09% | 36.27% | 125.91% | 96.12% | 82.19% | 74.75% | 174.13% | 134.49% | 116.35% | 107.10% | 229.45% | 178.18% | 155.12% | 143.72% |
| 50 | 65.82% | 48.61% | 40.19% | 35.34% | 124.87% | 95.17% | 81.28% | 73.91% | 173.06% | 133.57% | 115.55% | 106.47% | 228.25% | 177.23% | 154.38% | 143.25% |
| 51 | 64.84% | 47.67% | 39.21% | 34.35% | 123.74% | 94.12% | 80.30% | 72.99% | 171.88% | 132.55% | 114.67% | 105.78% | 226.94% | 176.19% | 153.58% | 142.70% |
| 52 | 63.82% | 46.65% | 38.17% | 33.27% | 122.52% | 92.99% | 79.21% | 72.02% | 170.60% | 131.47% | 113.74% | 105.01% | 225.54% | 175.08% | 152.74% | 142.22% |
| 53 | 62.73% | 45.55% | 37.02% | 32.08% | 121.20% | 91.79% | 78.06% | 70.98% | 169.24% | 130.31% | 112.75% | 104.26% | 224.04% | 173.90% | 151.86% | 141.66% |
| 54 | 61.56% | 44.36% | 35.80% | 30.78% | 119.80% | 90.50% | 76.83% | 69.90% | 167.78% | 129.07% | 111.73% | 103.47% | 222.45% | 172.66% | 150.97% | 141.16% |
| 55 | 60.31% | 43.10% | 34.46% | 29.38% | 118.28% | 89.07% | 75.54% | 68.77% | 166.21% | 127.73% | 110.65% | 102.66% | 220.77% | 171.37% | 150.08% | 140.70% |
| 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 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 1 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 62.59% | 54.09% | 49.53% | 145.11% | 112.54% | 97.49% | 89.41% | 196.08% | 152.31% | 132.08% | 121.24% | 255.86% | 198.96% | 172.69% | 158.57% |
| 1 | NA | 62.63% | 54.13% | 49.56% | 145.22% | 112.63% | 97.56% | 89.48% | 196.23% | 152.43% | 132.19% | 121.34% | 256.06% | 199.12% | 172.83% | 158.70% |
| 2 | 81.07% | 62.69% | 54.18% | 49.61% | 145.35% | 112.74% | 97.66% | 89.57% | 196.42% | 152.59% | 132.32% | 121.47% | 256.30% | 199.31% | 172.99% | 158.86% |
| 3 | 81.18% | 62.77% | 54.25% | 49.68% | 145.53% | 112.88% | 97.78% | 89.68% | 196.66% | 152.78% | 132.49% | 121.62% | 256.61% | 199.55% | 173.20% | 159.06% |
| 4 | 81.19% | 62.79% | 54.27% | 49.69% | 145.59% | 112.93% | 97.83% | 89.72% | 196.76% | 152.86% | 132.56% | 121.68% | 256.73% | 199.65% | 173.29% | 159.14% |
| 5 | 81.17% | 62.77% | 54.26% | 49.68% | 145.60% | 112.94% | 97.84% | 89.73% | 196.79% | 152.89% | 132.58% | 121.70% | 256.77% | 199.68% | 173.31% | 159.16% |
| 6 | 81.12% | 62.74% | 54.23% | 49.65% | 145.57% | 112.93% | 97.82% | 89.71% | 196.77% | 152.88% | 132.57% | 121.69% | 256.75% | 199.66% | 173.30% | 159.14% |
| 7 | 81.07% | 62.70% | 54.19% | 49.61% | 145.53% | 112.89% | 97.79% | 89.68% | 196.73% | 152.84% | 132.54% | 121.65% | 256.70% | 199.62% | 173.25% | 159.10% |
| 8 | 81.00% | 62.65% | 54.15% | 49.57% | 145.47% | 112.84% | 97.74% | 89.63% | 196.66% | 152.78% | 132.49% | 121.60% | 256.61% | 199.55% | 173.19% | 159.04% |
| 9 | 80.93% | 62.59% | 54.10% | 49.52% | 145.39% | 112.78% | 97.69% | 89.58% | 196.57% | 152.71% | 132.42% | 121.54% | 256.50% | 199.46% | 173.11% | 158.96% |
| 10 | 80.86% | 62.53% | 54.04% | 49.46% | 145.30% | 112.71% | 97.62% | 89.51% | 196.46% | 152.62% | 132.34% | 121.46% | 256.37% | 199.35% | 173.01% | 158.87% |
| 11 | 80.78% | 62.47% | 53.98% | 49.40% | 145.21% | 112.63% | 97.55% | 89.44% | 196.35% | 152.52% | 132.25% | 121.38% | 256.22% | 199.24% | 172.91% | 158.76% |
| 12 | 80.71% | 62.42% | 53.93% | 49.35% | 145.12% | 112.55% | 97.47% | 89.37% | 196.23% | 152.42% | 132.16% | 121.30% | 256.08% | 199.12% | 172.81% | 158.66% |
| 13 | 80.64% | 62.36% | 53.87% | 49.29% | 145.03% | 112.48% | 97.40% | 89.29% | 196.12% | 152.33% | 132.08% | 121.21% | 255.94% | 199.01% | 172.71% | 158.56% |
| 14 | 80.58% | 62.31% | 53.82% | 49.23% | 144.94% | 112.41% | 97.33% | 89.22% | 196.02% | 152.25% | 132.00% | 121.14% | 255.82% | 198.91% | 172.62% | 158.47% |
| 15 | 80.53% | 62.26% | 53.77% | 49.18% | 144.87% | 112.34% | 97.27% | 89.16% | 195.93% | 152.17% | 131.93% | 121.07% | 255.71% | 198.82% | 172.53% | 158.39% |
| 16 | 80.49% | 62.22% | 53.73% | 49.13% | 144.81% | 112.29% | 97.22% | 89.10% | 195.86% | 152.11% | 131.87% | 121.01% | 255.63% | 198.75% | 172.47% | 158.33% |
| 17 | 80.46% | 62.18% | 53.69% | 49.08% | 144.76% | 112.24% | 97.17% | 89.04% | 195.80% | 152.06% | 131.82% | 120.95% | 255.56% | 198.69% | 172.41% | 158.27% |
| 18 | 80.43% | 62.15% | 53.65% | 49.03% | 144.72% | 112.20% | 97.12% | 88.99% | 195.76% | 152.02% | 131.78% | 120.91% | 255.51% | 198.64% | 172.36% | 158.23% |
| 19 | 80.40% | 62.12% | 53.61% | 48.98% | 144.69% | 112.16% | 97.08% | 88.94% | 195.72% | 151.99% | 131.74% | 120.87% | 255.47% | 198.61% | 172.32% | 158.19% |
| 20 | 80.38% | 62.09% | 53.57% | 48.93% | 144.66% | 112.13% | 97.04% | 88.88% | 195.70% | 151.96% | 131.71% | 120.83% | 255.45% | 198.58% | 172.29% | 158.17% |
| 21 | 80.36% | 62.06% | 53.53% | 48.87% | 144.63% | 112.10% | 96.99% | 88.83% | 195.68% | 151.93% | 131.67% | 120.80% | 255.43% | 198.55% | 172.26% | 158.15% |
| 22 | 80.33% | 62.02% | 53.48% | 48.80% | 144.61% | 112.06% | 96.94% | 88.77% | 195.66% | 151.90% | 131.64% | 120.77% | 255.41% | 198.53% | 172.23% | 158.14% |
| 23 | 80.30% | 61.98% | 53.42% | 48.72% | 144.57% | 112.02% | 96.88% | 88.70% | 195.63% | 151.87% | 131.60% | 120.74% | 255.39% | 198.50% | 172.21% | 158.14% |
| 24 | 80.27% | 61.93% | 53.35% | 48.64% | 144.54% | 111.97% | 96.82% | 88.63% | 195.61% | 151.84% | 131.56% | 120.70% | 255.36% | 198.46% | 172.18% | 158.14% |
| 25 | 80.22% | 61.87% | 53.27% | 48.54% | 144.49% | 111.91% | 96.74% | 88.55% | 195.57% | 151.79% | 131.51% | 120.67% | 255.33% | 198.42% | 172.15% | 158.14% |
| 26 | 80.16% | 61.80% | 53.18% | 48.43% | 144.43% | 111.83% | 96.65% | 88.46% | 195.52% | 151.73% | 131.46% | 120.63% | 255.28% | 198.37% | 172.12% | 158.14% |
| 27 | 80.10% | 61.72% | 53.07% | 48.30% | 144.36% | 111.75% | 96.56% | 88.37% | 195.46% | 151.67% | 131.40% | 120.59% | 255.22% | 198.31% | 172.09% | 158.14% |
| 28 | 80.02% | 61.62% | 52.94% | 48.16% | 144.27% | 111.64% | 96.44% | 88.26% | 195.39% | 151.61% | 131.34% | 120.55% | 255.14% | 198.24% | 172.05% | 158.15% |
| 29 | 79.92% | 61.50% | 52.80% | 48.01% | 144.17% | 111.52% | 96.32% | 88.15% | 195.30% | 151.52% | 131.27% | 120.51% | 255.04% | 198.16% | 172.01% | 158.15% |
| 30 | 79.81% | 61.36% | 52.64% | 47.83% | 144.05% | 111.39% | 96.18% | 88.02% | 195.19% | 151.42% | 131.19% | 120.46% | 254.93% | 198.08% | 171.98% | 158.15% |
| 31 | 79.68% | 61.21% | 52.46% | 47.65% | 143.90% | 111.23% | 96.03% | 87.89% | 195.06% | 151.30% | 131.11% | 120.40% | 254.80% | 197.99% | 171.94% | 158.15% |
| 32 | 79.53% | 61.03% | 52.26% | 47.44% | 143.74% | 111.05% | 95.87% | 87.74% | 194.91% | 151.18% | 131.02% | 120.34% | 254.65% | 197.90% | 171.89% | 158.15% |
| 33 | 79.36% | 60.82% | 52.04% | 47.22% | 143.54% | 110.86% | 95.69% | 87.57% | 194.74% | 151.05% | 130.92% | 120.27% | 254.49% | 197.80% | 171.85% | 158.14% |
| 34 | 79.15% | 60.59% | 51.80% | 46.97% | 143.32% | 110.65% | 95.50% | 87.39% | 194.55% | 150.91% | 130.82% | 120.19% | 254.32% | 197.70% | 171.80% | 158.13% |
| 35 | 78.92% | 60.33% | 51.53% | 46.71% | 143.07% | 110.42% | 95.29% | 87.20% | 194.35% | 150.76% | 130.71% | 120.11% | 254.13% | 197.59% | 171.74% | 158.12% |
| 36 | 78.66% | 60.05% | 51.25% | 46.42% | 142.79% | 110.17% | 95.07% | 86.98% | 194.12% | 150.60% | 130.60% | 120.02% | 253.93% | 197.47% | 171.67% | 158.10% |
| 37 | 78.36% | 59.74% | 50.93% | 46.10% | 142.48% | 109.90% | 94.82% | 86.75% | 193.88% | 150.39% | 130.46% | 119.92% | 253.72% | 197.34% | 171.59% | 158.07% |
| 38 | 78.02% | 59.39% | 50.60% | 45.75% | 142.15% | 109.60% | 94.56% | 86.49% | 193.62% | 150.20% | 130.32% | 119.80% | 253.49% | 197.20% | 171.50% | 158.03% |
| 39 | 77.64% | 59.02% | 50.23% | 45.37% | 141.78% | 109.29% | 94.27% | 86.21% | 193.34% | 149.99% | 130.15% | 119.66% | 253.24% | 197.03% | 171.39% | 157.98% |
| 40 | 77.22% | 58.61% | 49.83% | 44.96% | 141.41% | 108.95% | 93.95% | 85.90% | 193.03% | 149.76% | 129.96% | 119.51% | 252.96% | 196.84% | 171.25% | 157.92% |
| 41 | 76.75% | 58.17% | 49.39% | 44.50% | 140.97% | 108.57% | 93.59% | 85.55% | 192.69% | 149.50% | 129.74% | 119.33% | 252.63% | 196.60% | 171.08% | 157.83% |
| 42 | 76.24% | 57.69% | 48.91% | 44.01% | 140.48% | 108.16% | 93.19% | 85.16% | 192.30% | 149.20% | 129.49% | 119.12% | 252.26% | 196.32% | 170.87% | 157.72% |
| 43 | 75.68% | 57.17% | 48.39% | 43.46% | 139.94% | 107.70% | 92.75% | 84.73% | 191.86% | 148.84% | 129.19% | 118.88% | 251.81% | 195.99% | 170.62% | 157.58% |
| 44 | 75.07% | 56.60% | 47.82% | 42.87% | 139.35% | 107.18% | 92.25% | 84.26% | 191.36% | 148.43% | 128.83% | 118.61% | 251.29% | 195.58% | 170.31% | 157.41% |
| 45 | 74.41% | 55.98% | 47.19% | 42.22% | 138.69% | 106.60% | 91.70% | 83.72% | 190.77% | 147.95% | 128.40% | 118.28% | 250.67% | 195.11% | 169.95% | 157.20% |
| 46 | 73.69% | 55.31% | 46.51% | 41.50% | 137.96% | 105.95% | 91.07% | 83.13% | 190.10% | 147.39% | 127.91% | 117.87% | 249.93% | 194.54% | 169.53% | 156.98% |
| 47 | 72.91% | 54.58% | 45.74% | 40.74% | 137.16% | 105.22% | 90.34% | 82.50% | 189.33% | 146.75% | 127.36% | 117.44% | 249.09% | 193.89% | 169.03% | 156.65% |
| 48 | 72.07% | 53.77% | 44.94% | 39.88% | 136.25% | 104.40% | 89.58% | 81.75% | 188.45% | 146.02% | 126.74% | 116.96% | 248.13% | 193.15% | 168.48% | 156.35% |
| 49 | 71.14% | 52.89% | 44.02% | 38.95% | 135.26% | 103.49% | 88.74% | 80.97% | 187.48% | 145.21% | 126.05% | 116.43% | 247.05% | 192.32% | 167.88% | 156.00% |
| 50 | 70.16% | 51.93% | 43.04% | 37.97% | 134.16% | 102.50% | 87.80% | 80.09% | 186.39% | 144.30% | 125.29% | 115.86% | 245.84% | 191.42% | 167.22% | 155.62% |
| 51 | 69.10% | 50.89% | 41.98% | 36.90% | 132.97% | 101.41% | 86.78% | 79.21% | 185.20% | 143.32% | 124.49% | 115.26% | 244.54% | 190.42% | 166.52% | 155.28% |
| 52 | 67.98% | 49.80% | 40.86% | 35.74% | 131.65% | 100.23% | 85.68% | 78.27% | 183.91% | 142.26% | 123.63% | 114.65% | 243.14% | 189.37% | 165.81% | 154.92% |
| 53 | 66.76% | 48.58% | 39.61% | 34.46% | 130.29% | 98.96% | 84.51% | 77.22% | 182.54% | 141.14% | 122.73% | 114.01% | 241.67% | 188.26% | 165.08% | 154.58% |
| 54 | 65.46% | 47.28% | 38.28% | 33.06% | 128.75% | 97.60% | 83.27% | 76.17% | 181.06% | 139.99% | 121.79% | 113.36% | 240.10% | 187.13% | 164.36% | 154.27% |
| 55 | 64.06% | 45.88% | 36.81% | 31.57% | 127.14% | 96.12% | 81.95% | 75.02% | 179.51% | 138.69% | 120.83% | 112.74% | 238.48% | 185.97% | 163.66% | 154.00% |
| 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 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 2 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 67.06% | 57.99% | 53.11% | 155.49% | 120.66% | 104.57% | 95.94% | 210.21% | 163.34% | 141.70% | 130.11% | 274.35% | 213.42% | 185.29% | 170.14% |
| 1 | 86.72% | 67.10% | 58.03% | 53.15% | 155.61% | 120.76% | 104.65% | 96.01% | 210.38% | 163.48% | 141.82% | 130.22% | 274.57% | 213.60% | 185.45% | 170.28% |
| 2 | 86.80% | 67.17% | 58.08% | 53.21% | 155.76% | 120.88% | 104.76% | 96.11% | 210.59% | 163.64% | 141.97% | 130.36% | 274.83% | 213.80% | 185.63% | 170.44% |
| 3 | 86.91% | 67.26% | 58.16% | 53.28% | 155.96% | 121.04% | 104.90% | 96.24% | 210.85% | 163.86% | 142.15% | 130.52% | 275.16% | 214.06% | 185.86% | 170.65% |
| 4 | 86.93% | 67.28% | 58.18% | 53.29% | 156.03% | 121.10% | 104.95% | 96.28% | 210.96% | 163.94% | 142.22% | 130.59% | 275.30% | 214.17% | 185.96% | 170.73% |
| 5 | 86.91% | 67.26% | 58.17% | 53.28% | 156.05% | 121.12% | 104.96% | 96.29% | 210.99% | 163.97% | 142.25% | 130.61% | 275.34% | 214.20% | 185.99% | 170.76% |
| 6 | 86.87% | 67.23% | 58.14% | 53.25% | 156.03% | 121.10% | 104.94% | 96.27% | 210.97% | 163.96% | 142.23% | 130.60% | 275.32% | 214.19% | 185.97% | 170.74% |
| 7 | 86.81% | 67.19% | 58.10% | 53.21% | 155.98% | 121.06% | 104.91% | 96.24% | 210.92% | 163.92% | 142.20% | 130.56% | 275.26% | 214.14% | 185.93% | 170.70% |
| 8 | 86.74% | 67.14% | 58.06% | 53.17% | 155.92% | 121.01% | 104.86% | 96.19% | 210.85% | 163.86% | 142.14% | 130.51% | 275.17% | 214.06% | 185.86% | 170.64% |
| 9 | 86.67% | 67.08% | 58.00% | 53.11% | 155.84% | 120.95% | 104.80% | 96.13% | 210.75% | 163.78% | 142.07% | 130.44% | 275.05% | 213.97% | 185.77% | 170.56% |
| 10 | 86.59% | 67.02% | 57.94% | 53.05% | 155.74% | 120.87% | 104.73% | 96.06% | 210.64% | 163.69% | 141.99% | 130.36% | 274.91% | 213.85% | 185.67% | 170.46% |
| 11 | 86.51% | 66.95% | 57.88% | 52.99% | 155.64% | 120.78% | 104.65% | 95.98% | 210.49% | 163.58% | 141.89% | 130.27% | 274.75% | 213.73% | 185.52% | 170.35% |
| 12 | 86.43% | 66.89% | 57.82% | 52.93% | 155.54% | 120.70% | 104.57% | 95.90% | 210.36% | 163.47% | 141.80% | 130.19% | 274.60% | 213.61% | 185.41% | 170.24% |
| 13 | 86.36% | 66.83% | 57.76% | 52.87% | 155.44% | 120.62% | 104.49% | 95.83% | 210.24% | 163.37% | 141.71% | 130.10% | 274.45% | 213.49% | 185.30% | 170.14% |
| 14 | 86.30% | 66.77% | 57.70% | 52.80% | 155.35% | 120.54% | 104.42% | 95.75% | 210.13% | 163.29% | 141.63% | 130.02% | 274.32% | 213.38% | 185.20% | 170.05% |
| 15 | 86.24% | 66.72% | 57.65% | 52.75% | 155.27% | 120.47% | 104.35% | 95.68% | 210.04% | 163.21% | 141.56% | 129.95% | 274.21% | 213.29% | 185.12% | 169.97% |
| 16 | 86.20% | 66.67% | 57.60% | 52.69% | 155.21% | 120.41% | 104.29% | 95.62% | 209.96% | 163.14% | 141.50% | 129.89% | 274.12% | 213.22% | 185.05% | 169.90% |
| 17 | 86.16% | 66.63% | 57.56% | 52.64% | 155.15% | 120.36% | 104.24% | 95.56% | 209.90% | 163.09% | 141.45% | 129.84% | 274.05% | 213.16% | 184.99% | 169.85% |
| 18 | 86.13% | 66.60% | 57.52% | 52.58% | 155.11% | 120.32% | 104.19% | 95.50% | 209.86% | 163.05% | 141.40% | 129.79% | 274.00% | 213.11% | 184.95% | 169.82% |
| 19 | 86.10% | 66.56% | 57.47% | 52.53% | 155.07% | 120.28% | 104.15% | 95.45% | 209.82% | 163.02% | 141.37% | 129.76% | 273.96% | 213.08% | 184.91% | 169.80% |
| 20 | 86.07% | 66.53% | 57.43% | 52.47% | 155.04% | 120.24% | 104.10% | 95.40% | 209.80% | 162.99% | 141.34% | 129.73% | 273.94% | 213.05% | 184.88% | 169.79% |
| 21 | 86.04% | 66.49% | 57.38% | 52.40% | 155.01% | 120.21% | 104.06% | 95.34% | 209.78% | 162.97% | 141.31% | 129.71% | 273.92% | 213.03% | 184.86% | 169.79% |
| 22 | 86.01% | 66.45% | 57.32% | 52.33% | 154.99% | 120.17% | 104.00% | 95.28% | 209.76% | 162.94% | 141.28% | 129.69% | 273.91% | 213.01% | 184.85% | 169.79% |
| 23 | 85.98% | 66.40% | 57.26% | 52.24% | 154.95% | 120.13% | 103.95% | 95.22% | 209.74% | 162.91% | 141.24% | 129.67% | 273.89% | 212.99% | 184.84% | 169.81% |
| 24 | 85.94% | 66.35% | 57.18% | 52.15% | 154.91% | 120.07% | 103.88% | 95.15% | 209.71% | 162.88% | 141.21% | 129.65% | 273.87% | 212.96% | 184.82% | 169.83% |
| 25 | 85.88% | 66.28% | 57.09% | 52.04% | 154.86% | 120.01% | 103.80% | 95.08% | 209.68% | 162.84% | 141.17% | 129.63% | 273.84% | 212.93% | 184.81% | 169.86% |
| 26 | 85.82% | 66.20% | 56.99% | 51.92% | 154.81% | 119.94% | 103.72% | 95.00% | 209.64% | 162.78% | 141.13% | 129.62% | 273.80% | 212.89% | 184.80% | 169.89% |
| 27 | 85.74% | 66.10% | 56.87% | 51.79% | 154.73% | 119.85% | 103.62% | 94.91% | 209.58% | 162.72% | 141.08% | 129.60% | 273.74% | 212.85% | 184.80% | 169.92% |
| 28 | 85.65% | 65.99% | 56.73% | 51.64% | 154.64% | 119.74% | 103.51% | 94.81% | 209.54% | 162.67% | 141.05% | 129.58% | 273.67% | 212.79% | 184.82% | 169.97% |
| 29 | 85.55% | 65.86% | 56.58% | 51.48% | 154.53% | 119.62% | 103.39% | 94.71% | 209.45% | 162.59% | 140.99% | 129.56% | 273.58% | 212.74% | 184.81% | 170.00% |
| 30 | 85.42% | 65.71% | 56.40% | 51.30% | 154.40% | 119.48% | 103.26% | 94.59% | 209.34% | 162.51% | 140.94% | 129.54% | 273.48% | 212.68% | 184.81% | 170.03% |
| 31 | 85.27% | 65.54% | 56.21% | 51.10% | 154.25% | 119.32% | 103.12% | 94.47% | 209.22% | 162.41% | 140.88% | 129.51% | 273.37% | 212.62% | 184.80% | 170.06% |
| 32 | 85.10% | 65.34% | 56.00% | 50.89% | 154.08% | 119.15% | 102.97% | 94.33% | 209.07% | 162.31% | 140.82% | 129.48% | 273.24% | 212.55% | 184.79% | 170.09% |
| 33 | 84.90% | 65.11% | 55.76% | 50.66% | 153.87% | 118.96% | 102.80% | 94.17% | 208.92% | 162.20% | 140.75% | 129.44% | 273.11% | 212.49% | 184.78% | 170.12% |
| 34 | 84.68% | 64.86% | 55.51% | 50.40% | 153.65% | 118.75% | 102.62% | 94.01% | 208.74% | 162.08% | 140.68% | 129.40% | 272.96% | 212.42% | 184.76% | 170.15% |
| 35 | 84.42% | 64.58% | 55.23% | 50.12% | 153.39% | 118.53% | 102.42% | 93.83% | 208.55% | 161.96% | 140.60% | 129.36% | 272.81% | 212.34% | 184.74% | 170.17% |
| 36 | 84.12% | 64.28% | 54.93% | 49.81% | 153.11% | 118.28% | 102.21% | 93.63% | 208.35% | 161.78% | 140.51% | 129.30% | 272.64% | 212.26% | 184.71% | 170.19% |
| 37 | 83.79% | 63.94% | 54.60% | 49.48% | 152.80% | 118.02% | 101.98% | 93.41% | 208.13% | 161.64% | 140.41% | 129.24% | 272.46% | 212.16% | 184.67% | 170.21% |
| 38 | 83.41% | 63.58% | 54.24% | 49.11% | 152.47% | 117.74% | 101.72% | 93.16% | 207.90% | 161.48% | 140.30% | 129.17% | 272.27% | 212.05% | 184.61% | 170.23% |
| 39 | 82.99% | 63.18% | 53.85% | 48.71% | 152.10% | 117.44% | 101.44% | 92.90% | 207.64% | 161.30% | 140.17% | 129.08% | 272.05% | 211.92% | 184.54% | 170.24% |
| 40 | 82.54% | 62.75% | 53.43% | 48.28% | 151.71% | 117.11% | 101.13% | 92.60% | 207.36% | 161.10% | 140.02% | 128.98% | 271.80% | 211.76% | 184.45% | 170.23% |
| 41 | 82.03% | 62.28% | 52.97% | 47.80% | 151.27% | 116.73% | 100.79% | 92.27% | 207.04% | 160.86% | 139.83% | 128.82% | 271.50% | 211.56% | 184.32% | 170.21% |
| 42 | 81.48% | 61.77% | 52.46% | 47.27% | 150.80% | 116.30% | 100.40% | 91.90% | 206.68% | 160.58% | 139.57% | 128.66% | 271.15% | 211.31% | 184.17% | 170.17% |
| 43 | 80.88% | 61.22% | 51.90% | 46.70% | 150.27% | 115.87% | 99.96% | 91.49% | 206.26% | 160.25% | 139.31% | 128.48% | 270.73% | 211.01% | 183.96% | 170.11% |
| 44 | 80.22% | 60.61% | 51.29% | 46.06% | 149.68% | 115.35% | 99.47% | 91.02% | 205.76% | 159.86% | 138.99% | 128.26% | 270.22% | 210.63% | 183.71% | 170.02% |
| 45 | 79.50% | 59.94% | 50.62% | 45.37% | 149.01% | 114.76% | 98.91% | 90.51% | 205.19% | 159.40% | 138.62% | 128.00% | 269.61% | 210.19% | 183.37% | 169.92% |
| 46 | 78.72% | 59.21% | 49.88% | 44.61% | 148.27% | 114.10% | 98.25% | 89.93% | 204.53% | 158.87% | 138.18% | 127.70% | 268.96% | 209.66% | 183.06% | 169.74% |
| 47 | 77.88% | 58.41% | 49.07% | 43.80% | 147.43% | 113.34% | 97.57% | 89.31% | 203.69% | 158.25% | 137.70% | 127.35% | 268.05% | 209.04% | 182.62% | 169.55% |
| 48 | 76.96% | 57.54% | 48.16% | 42.91% | 146.48% | 112.50% | 96.80% | 88.58% | 202.82% | 157.54% | 137.14% | 126.96% | 267.09% | 208.33% | 182.11% | 169.34% |
| 49 | 75.96% | 56.58% | 47.19% | 41.91% | 145.44% | 111.56% | 95.94% | 87.82% | 201.82% | 156.75% | 136.51% | 126.54% | 266.01% | 207.54% | 181.62% | 169.12% |
| 50 | 74.89% | 55.55% | 46.15% | 40.86% | 144.27% | 110.53% | 95.00% | 87.02% | 200.73% | 155.88% | 135.83% | 126.10% | 264.82% | 206.67% | 181.01% | 168.87% |
| 51 | 73.71% | 54.42% | 45.01% | 39.72% | 143.02% | 109.40% | 93.94% | 86.11% | 199.54% | 154.94% | 135.12% | 125.63% | 263.53% | 205.74% | 180.42% | 168.63% |
| 52 | 72.46% | 53.22% | 43.78% | 38.46% | 141.64% | 108.17% | 92.84% | 85.17% | 198.25% | 153.92% | 134.36% | 125.20% | 262.15% | 204.77% | 179.83% | 168.40% |
| 53 | 71.13% | 51.88% | 42.47% | 37.07% | 140.18% | 106.86% | 91.66% | 84.19% | 196.87% | 152.86% | 133.58% | 124.69% | 260.70% | 203.76% | 179.24% | 168.20% |
| 54 | 69.67% | 50.46% | 40.99% | 35.60% | 138.62% | 105.46% | 90.43% | 83.20% | 195.42% | 151.74% | 132.80% | 124.23% | 259.19% | 202.74% | 178.67% | 168.02% |
| 55 | 68.10% | 48.91% | 39.35% | 34.01% | 136.87% | 103.96% | 89.12% | 82.10% | 193.89% | 150.59% | 132.01% | 123.79% | 257.61% | 201.68% | 178.15% | 167.91% |
| 56 | 66.42% | 47.25% | 37.57% | 32.29% | 135.04% | 102.34% | 87.74% | 80.97% | 192.28% | 149.41% | 131.21% | 123.37% | 255.96% | 200.64% | 177.65% | 167.79% |
| 57 | 64.59% | 45.39% | 35.63% | 30.38% | 133.07% | 100.63% | 86.26% | 79.78% | 190.57% | 148.16% | 130.39% | 122.96% | 254.23% | 199.58% | 177.19% | 167.70% |
| 58 | 62.60% | 43.28% | 33.48% | 28.11% | 130.94% | 98.78% | 84.66% | 78.53% | 188.75% | 146.85% | 129.56% | 122.55% | 252.42% | 198.50% | 176.74% | 167.61% |
| 59 | 60.41% | 40.95% | 30.96% | 25.42% | 128.60% | 96.75% | 82.94% | 77.20% | 186.78% | 145.43% | 128.70% | 122.12% | 250.48% | 197.39% | 176.29% | 167.48% |
| 60 | 57.99% | 38.33% | 27.85% | 22.37% | 126.02% | 94.50% | 81.08% | 75.73% | 184.60% | 143.86% | 127.76% | 121.68% | 248.34% | 196.19% | 175.78% | 167.27% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 3 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 92.80% | 71.86% | 62.17% | 56.97% | 166.65% | 129.39% | 112.18% | 102.95% | 225.32% | 175.18% | 152.03% | 139.63% | 294.24% | 228.96% | 198.75% | 182.57% |
| 1 | 92.87% | 71.91% | 62.22% | 57.02% | 166.78% | 129.50% | 112.27% | 103.04% | 225.50% | 175.34% | 152.16% | 139.75% | 294.47% | 229.15% | 198.92% | 182.68% |
| 2 | 92.95% | 71.98% | 62.28% | 57.07% | 166.95% | 129.64% | 112.39% | 103.14% | 225.73% | 175.51% | 152.32% | 139.90% | 294.75% | 229.37% | 199.16% | 182.86% |
| 3 | 93.08% | 72.08% | 62.37% | 57.15% | 167.17% | 129.81% | 112.54% | 103.28% | 226.02% | 175.74% | 152.51% | 140.08% | 295.11% | 229.65% | 199.39% | 183.09% |
| 4 | 93.10% | 72.11% | 62.39% | 57.17% | 167.25% | 129.88% | 112.60% | 103.33% | 226.14% | 175.84% | 152.59% | 140.15% | 295.26% | 229.77% | 199.49% | 183.19% |
| 5 | 93.09% | 72.09% | 62.38% | 57.16% | 167.27% | 129.90% | 112.61% | 103.34% | 226.17% | 175.86% | 152.62% | 140.17% | 295.30% | 229.80% | 199.51% | 183.22% |
| 6 | 93.04% | 72.06% | 62.35% | 57.13% | 167.25% | 129.88% | 112.60% | 103.32% | 226.16% | 175.85% | 152.60% | 140.16% | 295.28% | 229.78% | 199.50% | 183.20% |
| 7 | 92.99% | 72.02% | 62.31% | 57.09% | 167.21% | 129.84% | 112.56% | 103.29% | 226.11% | 175.81% | 152.57% | 140.12% | 295.22% | 229.73% | 199.46% | 183.16% |
| 8 | 92.92% | 71.96% | 62.26% | 57.04% | 167.14% | 129.79% | 112.51% | 103.24% | 226.03% | 175.75% | 152.51% | 140.07% | 295.12% | 229.65% | 199.39% | 183.09% |
| 9 | 92.84% | 71.90% | 62.20% | 56.98% | 167.05% | 129.72% | 112.44% | 103.17% | 225.92% | 175.66% | 152.43% | 140.00% | 294.99% | 229.55% | 199.30% | 183.01% |
| 10 | 92.76% | 71.83% | 62.14% | 56.91% | 166.95% | 129.63% | 112.37% | 103.10% | 225.80% | 175.56% | 152.34% | 139.91% | 294.84% | 229.43% | 199.20% | 182.90% |
| 11 | 92.67% | 71.76% | 62.07% | 56.85% | 166.84% | 129.54% | 112.28% | 103.02% | 225.67% | 175.45% | 152.24% | 139.82% | 294.65% | 229.30% | 199.04% | 182.80% |
| 12 | 92.59% | 71.69% | 62.00% | 56.78% | 166.73% | 129.45% | 112.20% | 102.93% | 225.53% | 175.34% | 152.15% | 139.73% | 294.49% | 229.17% | 198.93% | 182.69% |
| 13 | 92.51% | 71.63% | 61.94% | 56.71% | 166.62% | 129.36% | 112.11% | 102.85% | 225.40% | 175.23% | 152.05% | 139.64% | 294.33% | 229.05% | 198.81% | 182.58% |
| 14 | 92.44% | 71.56% | 61.88% | 56.64% | 166.53% | 129.28% | 112.04% | 102.77% | 225.29% | 175.14% | 151.97% | 139.56% | 294.19% | 228.94% | 198.71% | 182.49% |
| 15 | 92.38% | 71.51% | 61.82% | 56.58% | 166.44% | 129.20% | 111.97% | 102.70% | 225.19% | 175.06% | 151.89% | 139.49% | 294.07% | 228.84% | 198.62% | 182.41% |
| 16 | 92.33% | 71.46% | 61.77% | 56.52% | 166.37% | 129.14% | 111.90% | 102.63% | 225.10% | 174.99% | 151.83% | 139.43% | 293.98% | 228.76% | 198.55% | 182.35% |
| 17 | 92.28% | 71.41% | 61.72% | 56.46% | 166.31% | 129.09% | 111.85% | 102.57% | 225.04% | 174.94% | 151.78% | 139.38% | 293.90% | 228.70% | 198.50% | 182.31% |
| 18 | 92.25% | 71.37% | 61.67% | 56.40% | 166.27% | 129.04% | 111.80% | 102.51% | 224.99% | 174.90% | 151.74% | 139.34% | 293.85% | 228.66% | 198.45% | 182.28% |
| 19 | 92.21% | 71.33% | 61.62% | 56.34% | 166.23% | 129.00% | 111.75% | 102.46% | 224.96% | 174.86% | 151.70% | 139.31% | 293.82% | 228.63% | 198.43% | 182.27% |
| 20 | 92.18% | 71.30% | 61.57% | 56.27% | 166.20% | 128.97% | 111.70% | 102.41% | 224.94% | 174.84% | 151.68% | 139.29% | 293.80% | 228.61% | 198.41% | 182.28% |
| 21 | 92.15% | 71.25% | 61.51% | 56.20% | 166.17% | 128.93% | 111.66% | 102.35% | 224.92% | 174.82% | 151.65% | 139.28% | 293.79% | 228.59% | 198.40% | 182.30% |
| 22 | 92.12% | 71.21% | 61.45% | 56.12% | 166.14% | 128.89% | 111.61% | 102.30% | 224.91% | 174.80% | 151.63% | 139.27% | 293.78% | 228.58% | 198.40% | 182.33% |
| 23 | 92.08% | 71.15% | 61.38% | 56.03% | 166.11% | 128.85% | 111.55% | 102.24% | 224.89% | 174.77% | 151.61% | 139.27% | 293.77% | 228.56% | 198.40% | 182.37% |
| 24 | 92.03% | 71.09% | 61.30% | 55.93% | 166.07% | 128.79% | 111.48% | 102.18% | 224.87% | 174.74% | 151.58% | 139.27% | 293.76% | 228.55% | 198.41% | 182.41% |
| 25 | 91.97% | 71.02% | 61.20% | 55.82% | 166.02% | 128.73% | 111.41% | 102.12% | 224.84% | 174.70% | 151.56% | 139.27% | 293.73% | 228.53% | 198.42% | 182.47% |
| 26 | 91.90% | 70.93% | 61.08% | 55.69% | 165.96% | 128.65% | 111.33% | 102.05% | 224.79% | 174.66% | 151.53% | 139.28% | 293.70% | 228.51% | 198.44% | 182.52% |
| 27 | 91.81% | 70.82% | 60.95% | 55.55% | 165.88% | 128.56% | 111.24% | 101.97% | 224.74% | 174.61% | 151.51% | 139.28% | 293.65% | 228.48% | 198.46% | 182.58% |
| 28 | 91.71% | 70.70% | 60.81% | 55.40% | 165.79% | 128.46% | 111.14% | 101.89% | 224.68% | 174.57% | 151.48% | 139.28% | 293.62% | 228.45% | 198.48% | 182.65% |
| 29 | 91.59% | 70.55% | 60.64% | 55.23% | 165.68% | 128.34% | 111.03% | 101.79% | 224.59% | 174.50% | 151.45% | 139.29% | 293.55% | 228.42% | 198.50% | 182.71% |
| 30 | 91.45% | 70.38% | 60.46% | 55.04% | 165.55% | 128.20% | 110.91% | 101.69% | 224.49% | 174.43% | 151.41% | 139.29% | 293.47% | 228.39% | 198.53% | 182.78% |
| 31 | 91.28% | 70.19% | 60.25% | 54.84% | 165.39% | 128.05% | 110.78% | 101.58% | 224.38% | 174.35% | 151.38% | 139.29% | 293.37% | 228.36% | 198.55% | 182.85% |
| 32 | 91.09% | 69.97% | 60.03% | 54.61% | 165.21% | 127.88% | 110.64% | 101.46% | 224.25% | 174.27% | 151.34% | 139.28% | 293.27% | 228.33% | 198.57% | 182.91% |
| 33 | 90.87% | 69.73% | 59.78% | 54.37% | 165.01% | 127.70% | 110.48% | 101.32% | 224.10% | 174.19% | 151.30% | 139.28% | 293.17% | 228.30% | 198.59% | 182.99% |
| 34 | 90.61% | 69.46% | 59.52% | 54.10% | 164.78% | 127.51% | 110.32% | 101.18% | 223.95% | 174.10% | 151.26% | 139.27% | 293.05% | 228.26% | 198.66% | 183.06% |
| 35 | 90.32% | 69.16% | 59.23% | 53.81% | 164.53% | 127.30% | 110.14% | 101.01% | 223.78% | 174.00% | 151.20% | 139.26% | 292.93% | 228.22% | 198.67% | 183.13% |
| 36 | 89.99% | 68.84% | 58.91% | 53.49% | 164.25% | 127.07% | 109.95% | 100.83% | 223.60% | 173.90% | 151.14% | 139.24% | 292.80% | 228.17% | 198.68% | 183.21% |
| 37 | 89.62% | 68.48% | 58.57% | 53.14% | 163.96% | 126.83% | 109.73% | 100.64% | 223.41% | 173.79% | 151.07% | 139.21% | 292.66% | 228.11% | 198.67% | 183.28% |
| 38 | 89.22% | 68.10% | 58.19% | 52.76% | 163.63% | 126.56% | 109.50% | 100.42% | 223.21% | 173.66% | 150.99% | 139.18% | 292.50% | 228.04% | 198.66% | 183.36% |
| 39 | 88.76% | 67.68% | 57.78% | 52.34% | 163.28% | 126.28% | 109.24% | 100.17% | 222.98% | 173.51% | 150.89% | 139.13% | 292.32% | 227.94% | 198.63% | 183.43% |
| 40 | 88.27% | 67.22% | 57.33% | 51.88% | 162.90% | 125.96% | 108.94% | 99.90% | 222.72% | 173.29% | 150.76% | 139.07% | 292.10% | 227.81% | 198.59% | 183.54% |
| 41 | 87.73% | 66.73% | 56.84% | 51.37% | 162.48% | 125.61% | 108.61% | 99.60% | 222.43% | 173.07% | 150.61% | 138.99% | 291.83% | 227.65% | 198.52% | 183.59% |
| 42 | 87.14% | 66.19% | 56.30% | 50.82% | 162.01% | 125.21% | 108.24% | 99.25% | 222.08% | 172.82% | 150.43% | 138.90% | 291.51% | 227.44% | 198.41% | 183.62% |
| 43 | 86.49% | 65.60% | 55.71% | 50.21% | 161.49% | 124.75% | 107.82% | 98.87% | 221.68% | 172.51% | 150.20% | 138.77% | 291.11% | 227.17% | 198.28% | 183.64% |
| 44 | 85.79% | 64.95% | 55.06% | 49.54% | 160.90% | 124.24% | 107.33% | 98.43% | 221.20% | 172.15% | 149.93% | 138.62% | 290.62% | 226.83% | 198.10% | 183.64% |
| 45 | 85.02% | 64.24% | 54.34% | 48.81% | 160.22% | 123.64% | 106.79% | 97.95% | 220.63% | 171.71% | 149.60% | 138.43% | 290.02% | 226.42% | 197.82% | 183.61% |
| 46 | 84.18% | 63.45% | 53.55% | 47.99% | 159.47% | 122.94% | 106.20% | 97.42% | 219.96% | 171.20% | 149.22% | 138.20% | 289.32% | 225.93% | 197.58% | 183.55% |
| 47 | 83.25% | 62.58% | 52.68% | 47.11% | 158.59% | 122.20% | 105.46% | 96.80% | 219.19% | 170.60% | 148.77% | 137.98% | 288.50% | 225.36% | 197.19% | 183.46% |
| 48 | 82.27% | 61.64% | 51.73% | 46.17% | 157.62% | 121.35% | 104.70% | 96.14% | 218.32% | 169.93% | 148.27% | 137.65% | 287.55% | 224.69% | 196.79% | 183.36% |
| 49 | 81.17% | 60.60% | 50.68% | 45.15% | 156.53% | 120.39% | 103.79% | 95.38% | 217.32% | 169.17% | 147.73% | 137.32% | 286.49% | 223.96% | 196.36% | 183.24% |
| 50 | 79.99% | 59.47% | 49.55% | 44.04% | 155.32% | 119.35% | 102.91% | 94.63% | 216.23% | 168.33% | 147.14% | 137.00% | 285.32% | 223.15% | 195.90% | 183.10% |
| 51 | 78.70% | 58.24% | 48.32% | 42.84% | 154.00% | 118.20% | 101.87% | 93.78% | 215.04% | 167.43% | 146.51% | 136.66% | 284.05% | 222.30% | 195.41% | 182.98% |
| 52 | 77.32% | 56.92% | 46.98% | 41.47% | 152.57% | 116.93% | 100.79% | 92.90% | 213.76% | 166.48% | 145.86% | 136.31% | 282.70% | 221.40% | 194.94% | 182.87% |
| 53 | 75.83% | 55.47% | 45.55% | 40.00% | 151.04% | 115.58% | 99.63% | 92.02% | 212.33% | 165.49% | 145.19% | 136.00% | 281.29% | 220.49% | 194.49% | 182.79% |
| 54 | 74.22% | 53.91% | 43.93% | 38.47% | 149.40% | 114.16% | 98.42% | 91.08% | 210.91% | 164.45% | 144.55% | 135.69% | 279.81% | 219.57% | 194.07% | 182.74% |
| 55 | 72.49% | 52.22% | 42.18% | 36.76% | 147.59% | 112.64% | 97.15% | 90.04% | 209.42% | 163.41% | 143.91% | 135.40% | 278.28% | 218.65% | 193.69% | 182.70% |
| 56 | 70.61% | 50.38% | 40.26% | 34.93% | 145.68% | 111.02% | 95.82% | 89.02% | 207.85% | 162.35% | 143.29% | 135.13% | 276.73% | 217.76% | 193.35% | 182.70% |
| 57 | 68.58% | 48.28% | 38.16% | 32.91% | 143.63% | 109.29% | 94.39% | 87.94% | 206.21% | 161.25% | 142.68% | 134.90% | 275.11% | 216.87% | 193.04% | 182.71% |
| 58 | 66.35% | 45.96% | 35.83% | 30.54% | 141.41% | 107.44% | 92.87% | 86.80% | 204.47% | 160.12% | 142.07% | 134.67% | 273.42% | 215.98% | 192.75% | 182.69% |
| 59 | 63.91% | 43.39% | 33.08% | 27.75% | 138.99% | 105.39% | 91.22% | 85.57% | 202.60% | 158.91% | 141.44% | 134.41% | 271.60% | 215.06% | 192.44% | 182.62% |
| 60 | 61.15% | 40.43% | 29.74% | 24.51% | 136.31% | 103.17% | 89.44% | 84.24% | 200.57% | 157.58% | 140.77% | 134.11% | 269.60% | 214.07% | 192.08% | 182.44% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 4 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 99.40% | 77.02% | 66.67% | 61.12% | 178.62% | 138.77% | 120.36% | 110.49% | 241.58% | 187.90% | 163.12% | 149.88% | 315.53% | 245.59% | 213.20% | 195.85% |
| 1 | 99.47% | 77.08% | 66.72% | 61.17% | 178.77% | 138.90% | 120.47% | 110.59% | 241.78% | 188.11% | 163.26% | 150.02% | 315.79% | 245.80% | 213.38% | 196.02% |
| 2 | 99.56% | 77.16% | 66.79% | 61.23% | 178.96% | 139.05% | 120.59% | 110.71% | 242.03% | 188.28% | 163.43% | 150.17% | 316.09% | 246.04% | 213.60% | 196.22% |
| 3 | 99.70% | 77.27% | 66.89% | 61.32% | 179.20% | 139.24% | 120.76% | 110.86% | 242.34% | 188.51% | 163.64% | 150.37% | 316.47% | 246.35% | 213.87% | 196.47% |
| 4 | 99.74% | 77.30% | 66.92% | 61.34% | 179.30% | 139.31% | 120.82% | 110.91% | 242.47% | 188.61% | 163.73% | 150.46% | 316.64% | 246.48% | 213.98% | 196.58% |
| 5 | 99.72% | 77.29% | 66.91% | 61.33% | 179.32% | 139.33% | 120.84% | 110.92% | 242.51% | 188.64% | 163.75% | 150.48% | 316.68% | 246.51% | 214.01% | 196.61% |
| 6 | 99.68% | 77.25% | 66.88% | 61.29% | 179.30% | 139.32% | 120.82% | 110.91% | 242.49% | 188.63% | 163.74% | 150.47% | 316.66% | 246.50% | 214.00% | 196.60% |
| 7 | 99.62% | 77.21% | 66.83% | 61.25% | 179.26% | 139.28% | 120.78% | 110.87% | 242.44% | 188.58% | 163.70% | 150.43% | 316.60% | 246.44% | 213.95% | 196.56% |
| 8 | 99.55% | 77.15% | 66.78% | 61.20% | 179.18% | 139.22% | 120.73% | 110.81% | 242.35% | 188.51% | 163.64% | 150.37% | 316.49% | 246.36% | 213.88% | 196.48% |
| 9 | 99.47% | 77.08% | 66.72% | 61.13% | 179.09% | 139.14% | 120.66% | 110.74% | 242.24% | 188.42% | 163.56% | 150.29% | 316.35% | 246.25% | 213.78% | 196.39% |
| 10 | 99.38% | 77.01% | 66.65% | 61.06% | 178.98% | 139.05% | 120.57% | 110.66% | 242.11% | 188.32% | 163.47% | 150.21% | 316.19% | 246.12% | 213.66% | 196.29% |
| 11 | 99.29% | 76.93% | 66.57% | 60.99% | 178.86% | 138.95% | 120.48% | 110.58% | 241.96% | 188.20% | 163.37% | 150.08% | 316.02% | 245.98% | 213.54% | 196.17% |
| 12 | 99.20% | 76.86% | 66.50% | 60.92% | 178.74% | 138.85% | 120.39% | 110.49% | 241.82% | 188.08% | 163.26% | 149.99% | 315.85% | 245.84% | 213.42% | 196.06% |
| 13 | 99.11% | 76.78% | 66.43% | 60.84% | 178.63% | 138.75% | 120.30% | 110.40% | 241.68% | 187.97% | 163.17% | 149.89% | 315.68% | 245.71% | 213.30% | 195.95% |
| 14 | 99.03% | 76.72% | 66.36% | 60.77% | 178.52% | 138.66% | 120.22% | 110.32% | 241.56% | 187.87% | 163.08% | 149.81% | 315.53% | 245.59% | 213.19% | 195.86% |
| 15 | 98.97% | 76.66% | 66.30% | 60.70% | 178.43% | 138.59% | 120.15% | 110.24% | 241.45% | 187.79% | 163.00% | 149.74% | 315.41% | 245.49% | 213.10% | 195.78% |
| 16 | 98.91% | 76.60% | 66.24% | 60.63% | 178.36% | 138.52% | 120.08% | 110.17% | 241.37% | 187.72% | 162.94% | 149.68% | 315.31% | 245.41% | 213.03% | 195.73% |
| 17 | 98.86% | 76.55% | 66.19% | 60.57% | 178.29% | 138.46% | 120.02% | 110.11% | 241.30% | 187.66% | 162.88% | 149.64% | 315.24% | 245.35% | 212.98% | 195.69% |
| 18 | 98.82% | 76.51% | 66.13% | 60.50% | 178.25% | 138.42% | 119.97% | 110.05% | 241.26% | 187.62% | 162.84% | 149.60% | 315.19% | 245.31% | 212.94% | 195.68% |
| 19 | 98.78% | 76.46% | 66.08% | 60.44% | 178.21% | 138.38% | 119.93% | 110.00% | 241.22% | 187.59% | 162.81% | 149.59% | 315.16% | 245.28% | 212.93% | 195.69% |
| 20 | 98.75% | 76.42% | 66.02% | 60.36% | 178.18% | 138.34% | 119.88% | 109.96% | 241.20% | 187.57% | 162.79% | 149.58% | 315.14% | 245.26% | 212.92% | 195.71% |
| 21 | 98.71% | 76.37% | 65.96% | 60.29% | 178.15% | 138.30% | 119.83% | 109.91% | 241.19% | 187.55% | 162.77% | 149.58% | 315.14% | 245.25% | 212.93% | 195.75% |
| 22 | 98.67% | 76.32% | 65.89% | 60.20% | 178.12% | 138.27% | 119.79% | 109.86% | 241.18% | 187.53% | 162.76% | 149.59% | 315.13% | 245.25% | 212.94% | 195.81% |
| 23 | 98.63% | 76.26% | 65.81% | 60.10% | 178.09% | 138.22% | 119.73% | 109.82% | 241.16% | 187.51% | 162.75% | 149.60% | 315.13% | 245.25% | 212.97% | 195.88% |
| 24 | 98.57% | 76.19% | 65.72% | 60.00% | 178.05% | 138.17% | 119.67% | 109.77% | 241.15% | 187.49% | 162.74% | 149.62% | 315.13% | 245.25% | 213.00% | 195.95% |
| 25 | 98.51% | 76.11% | 65.61% | 59.88% | 178.00% | 138.11% | 119.61% | 109.72% | 241.12% | 187.46% | 162.74% | 149.65% | 315.11% | 245.25% | 213.04% | 196.03% |
| 26 | 98.43% | 76.01% | 65.49% | 59.75% | 177.94% | 138.03% | 119.54% | 109.66% | 241.08% | 187.43% | 162.73% | 149.67% | 315.09% | 245.25% | 213.09% | 196.12% |
| 27 | 98.33% | 75.89% | 65.35% | 59.61% | 177.87% | 137.95% | 119.46% | 109.60% | 241.03% | 187.39% | 162.72% | 149.70% | 315.06% | 245.25% | 213.14% | 196.21% |
| 28 | 98.22% | 75.75% | 65.20% | 59.45% | 177.78% | 137.85% | 119.37% | 109.53% | 240.97% | 187.35% | 162.72% | 149.75% | 315.02% | 245.25% | 213.19% | 196.31% |
| 29 | 98.08% | 75.59% | 65.02% | 59.27% | 177.66% | 137.74% | 119.27% | 109.46% | 240.90% | 187.30% | 162.71% | 149.78% | 314.97% | 245.25% | 213.24% | 196.42% |
| 30 | 97.92% | 75.41% | 64.83% | 59.08% | 177.53% | 137.61% | 119.17% | 109.37% | 240.81% | 187.25% | 162.70% | 149.81% | 314.91% | 245.25% | 213.30% | 196.52% |
| 31 | 97.74% | 75.20% | 64.61% | 58.87% | 177.38% | 137.47% | 119.06% | 109.28% | 240.71% | 187.19% | 162.69% | 149.84% | 314.85% | 245.25% | 213.36% | 196.63% |
| 32 | 97.52% | 74.97% | 64.38% | 58.64% | 177.20% | 137.32% | 118.94% | 109.18% | 240.59% | 187.14% | 162.68% | 149.87% | 314.78% | 245.26% | 213.42% | 196.74% |
| 33 | 97.27% | 74.71% | 64.13% | 58.38% | 177.00% | 137.15% | 118.81% | 109.07% | 240.47% | 187.08% | 162.67% | 149.90% | 314.71% | 245.26% | 213.48% | 196.86% |
| 34 | 96.99% | 74.41% | 63.85% | 58.11% | 176.78% | 136.98% | 118.67% | 108.95% | 240.34% | 187.01% | 162.65% | 149.92% | 314.64% | 245.27% | 213.54% | 196.99% |
| 35 | 96.67% | 74.11% | 63.54% | 57.80% | 176.54% | 136.79% | 118.51% | 108.82% | 240.20% | 186.94% | 162.63% | 149.94% | 314.56% | 245.27% | 213.60% | 197.12% |
| 36 | 96.31% | 73.76% | 63.21% | 57.47% | 176.29% | 136.59% | 118.34% | 108.67% | 240.05% | 186.86% | 162.60% | 149.96% | 314.47% | 245.26% | 213.65% | 197.26% |
| 37 | 95.91% | 73.39% | 62.86% | 57.10% | 176.01% | 136.37% | 118.16% | 108.50% | 239.88% | 186.78% | 162.57% | 149.98% | 314.37% | 245.24% | 213.70% | 197.40% |
| 38 | 95.47% | 72.99% | 62.46% | 56.70% | 175.71% | 136.14% | 117.95% | 108.31% | 239.71% | 186.67% | 162.51% | 149.99% | 314.26% | 245.21% | 213.75% | 197.54% |
| 39 | 94.99% | 72.55% | 62.03% | 56.27% | 175.38% | 135.87% | 117.71% | 108.10% | 239.51% | 186.55% | 162.45% | 149.99% | 314.12% | 245.15% | 213.78% | 197.69% |
| 40 | 94.46% | 72.07% | 61.56% | 55.79% | 175.02% | 135.58% | 117.45% | 107.87% | 239.27% | 186.40% | 162.36% | 149.99% | 313.94% | 245.07% | 213.79% | 197.84% |
| 41 | 93.88% | 71.55% | 61.05% | 55.26% | 174.62% | 135.25% | 117.14% | 107.60% | 239.00% | 186.22% | 162.25% | 149.97% | 313.71% | 244.95% | 213.79% | 197.98% |
| 42 | 93.25% | 70.97% | 60.48% | 54.68% | 174.17% | 134.86% | 116.79% | 107.30% | 238.68% | 185.99% | 162.10% | 149.93% | 313.43% | 244.79% | 213.75% | 198.11% |
| 43 | 92.57% | 70.35% | 59.85% | 54.04% | 173.66% | 134.42% | 116.40% | 106.96% | 238.29% | 185.71% | 161.92% | 149.87% | 313.06% | 244.57% | 213.68% | 198.23% |
| 44 | 91.81% | 69.65% | 59.16% | 53.34% | 173.08% | 133.92% | 115.94% | 106.57% | 237.82% | 185.37% | 161.70% | 149.78% | 312.61% | 244.29% | 213.57% | 198.33% |
| 45 | 90.99% | 68.89% | 58.39% | 52.57% | 172.40% | 133.33% | 115.41% | 106.12% | 237.26% | 184.96% | 161.43% | 149.65% | 312.05% | 243.93% | 213.42% | 198.40% |
| 46 | 90.09% | 68.04% | 57.54% | 51.74% | 171.63% | 132.62% | 114.78% | 105.63% | 236.60% | 184.48% | 161.09% | 149.52% | 311.37% | 243.49% | 213.21% | 198.46% |
| 47 | 89.09% | 67.12% | 56.62% | 50.78% | 170.75% | 131.88% | 114.12% | 105.05% | 235.83% | 183.92% | 160.71% | 149.34% | 310.57% | 242.98% | 212.96% | 198.49% |
| 48 | 88.00% | 66.09% | 55.59% | 49.83% | 169.75% | 131.03% | 113.38% | 104.46% | 234.94% | 183.27% | 160.28% | 149.11% | 309.65% | 242.38% | 212.66% | 198.48% |
| 49 | 86.81% | 64.97% | 54.48% | 48.72% | 168.62% | 130.08% | 112.56% | 103.80% | 233.95% | 182.55% | 159.80% | 148.88% | 308.62% | 241.71% | 212.32% | 198.46% |
| 50 | 85.51% | 63.74% | 53.26% | 47.54% | 167.38% | 129.01% | 111.66% | 103.07% | 232.86% | 181.76% | 159.28% | 148.65% | 307.48% | 240.97% | 211.98% | 198.44% |
| 51 | 84.11% | 62.40% | 51.95% | 46.24% | 166.02% | 127.86% | 110.65% | 102.36% | 231.66% | 180.91% | 158.74% | 148.40% | 306.23% | 240.19% | 211.61% | 198.43% |
| 52 | 82.58% | 60.97% | 50.52% | 44.78% | 164.54% | 126.60% | 109.62% | 101.53% | 230.40% | 180.02% | 158.20% | 148.17% | 304.91% | 239.39% | 211.27% | 198.43% |
| 53 | 80.94% | 59.38% | 48.95% | 43.29% | 162.96% | 125.25% | 108.52% | 100.71% | 229.06% | 179.10% | 157.65% | 147.96% | 303.54% | 238.59% | 210.94% | 198.44% |
| 54 | 79.17% | 57.69% | 47.20% | 41.63% | 161.27% | 123.82% | 107.37% | 99.91% | 227.66% | 178.17% | 157.12% | 147.75% | 302.13% | 237.79% | 210.66% | 198.50% |
| 55 | 77.25% | 55.86% | 45.32% | 39.86% | 159.47% | 122.32% | 106.18% | 99.06% | 226.21% | 177.22% | 156.62% | 147.61% | 300.69% | 237.02% | 210.43% | 198.58% |
| 56 | 75.17% | 53.78% | 43.27% | 37.94% | 157.47% | 120.73% | 104.94% | 98.12% | 224.69% | 176.28% | 156.14% | 147.46% | 299.25% | 236.28% | 210.23% | 198.65% |
| 57 | 72.91% | 51.47% | 41.01% | 35.81% | 155.38% | 119.03% | 103.62% | 97.20% | 223.13% | 175.32% | 155.68% | 147.33% | 297.74% | 235.56% | 210.07% | 198.73% |
| 58 | 70.44% | 48.94% | 38.50% | 33.33% | 153.11% | 117.22% | 102.23% | 96.21% | 221.48% | 174.34% | 155.24% | 147.19% | 296.17% | 234.85% | 209.91% | 198.77% |
| 59 | 67.67% | 46.09% | 35.51% | 30.44% | 150.64% | 115.22% | 100.71% | 95.14% | 219.73% | 173.31% | 154.78% | 147.02% | 294.51% | 234.11% | 209.72% | 198.74% |
| 60 | 64.45% | 42.85% | 31.94% | 27.03% | 147.90% | 113.00% | 99.06% | 93.99% | 217.84% | 172.20% | 154.28% | 146.77% | 292.70% | 233.31% | 209.51% | 198.58% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 1 - Income option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 5 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 106.48% | 82.56% | 71.51% | 65.58% | 191.49% | 148.85% | 129.15% | 118.60% | 259.10% | 201.56% | 175.03% | 160.83% | 338.42% | 263.44% | 228.76% | 210.11% |
| 1 | 106.57% | 82.63% | 71.57% | 65.63% | 191.66% | 148.98% | 129.26% | 118.71% | 259.26% | 201.74% | 175.18% | 160.97% | 338.71% | 263.67% | 228.97% | 210.30% |
| 2 | 106.68% | 82.72% | 71.65% | 65.70% | 191.86% | 149.14% | 129.40% | 118.83% | 259.52% | 201.95% | 175.37% | 161.14% | 339.04% | 263.93% | 229.20% | 210.52% |
| 3 | 106.83% | 82.84% | 71.75% | 65.80% | 192.13% | 149.35% | 129.58% | 118.99% | 259.86% | 202.21% | 175.60% | 161.40% | 339.45% | 264.26% | 229.50% | 210.79% |
| 4 | 106.87% | 82.88% | 71.78% | 65.82% | 192.23% | 149.43% | 129.65% | 119.06% | 260.00% | 202.32% | 175.69% | 161.48% | 339.63% | 264.40% | 229.62% | 210.91% |
| 5 | 106.86% | 82.87% | 71.77% | 65.81% | 192.26% | 149.46% | 129.67% | 119.07% | 260.05% | 202.35% | 175.72% | 161.51% | 339.68% | 264.45% | 229.66% | 210.95% |
| 6 | 106.82% | 82.84% | 71.74% | 65.77% | 192.24% | 149.44% | 129.65% | 119.05% | 260.03% | 202.34% | 175.71% | 161.50% | 339.66% | 264.43% | 229.65% | 210.94% |
| 7 | 106.75% | 82.79% | 71.69% | 65.73% | 192.19% | 149.39% | 129.61% | 119.01% | 259.97% | 202.29% | 175.67% | 161.46% | 339.59% | 264.37% | 229.60% | 210.89% |
| 8 | 106.68% | 82.72% | 71.63% | 65.67% | 192.11% | 149.33% | 129.55% | 118.95% | 259.88% | 202.22% | 175.60% | 161.40% | 339.48% | 264.28% | 229.52% | 210.82% |
| 9 | 106.59% | 82.65% | 71.57% | 65.60% | 192.01% | 149.25% | 129.48% | 118.88% | 259.76% | 202.12% | 175.52% | 161.32% | 339.33% | 264.16% | 229.41% | 210.72% |
| 10 | 106.50% | 82.57% | 71.49% | 65.53% | 191.89% | 149.15% | 129.39% | 118.80% | 259.62% | 202.01% | 175.42% | 161.23% | 339.16% | 264.02% | 229.29% | 210.61% |
| 11 | 106.40% | 82.49% | 71.41% | 65.45% | 191.76% | 149.04% | 129.29% | 118.70% | 259.47% | 201.89% | 175.31% | 161.09% | 338.98% | 263.88% | 229.11% | 210.50% |
| 12 | 106.30% | 82.41% | 71.33% | 65.36% | 191.63% | 148.93% | 129.19% | 118.61% | 259.31% | 201.77% | 175.21% | 160.99% | 338.79% | 263.73% | 228.99% | 210.38% |
| 13 | 106.21% | 82.33% | 71.25% | 65.28% | 191.51% | 148.83% | 129.10% | 118.52% | 259.17% | 201.65% | 175.10% | 160.89% | 338.62% | 263.58% | 228.86% | 210.27% |
| 14 | 106.12% | 82.25% | 71.18% | 65.21% | 191.40% | 148.74% | 129.02% | 118.43% | 259.03% | 201.55% | 175.01% | 160.81% | 338.46% | 263.46% | 228.75% | 210.18% |
| 15 | 106.05% | 82.18% | 71.11% | 65.13% | 191.30% | 148.66% | 128.94% | 118.35% | 258.92% | 201.46% | 174.93% | 160.74% | 338.33% | 263.36% | 228.67% | 210.11% |
| 16 | 105.98% | 82.12% | 71.05% | 65.06% | 191.22% | 148.59% | 128.87% | 118.28% | 258.83% | 201.39% | 174.87% | 160.68% | 338.23% | 263.27% | 228.60% | 210.07% |
| 17 | 105.93% | 82.07% | 70.99% | 64.99% | 191.16% | 148.53% | 128.81% | 118.22% | 258.77% | 201.33% | 174.82% | 160.64% | 338.16% | 263.21% | 228.55% | 210.04% |
| 18 | 105.88% | 82.02% | 70.93% | 64.91% | 191.11% | 148.48% | 128.76% | 118.17% | 258.72% | 201.29% | 174.78% | 160.62% | 338.11% | 263.17% | 228.52% | 210.05% |
| 19 | 105.84% | 81.97% | 70.87% | 64.84% | 191.07% | 148.45% | 128.71% | 118.12% | 258.69% | 201.26% | 174.75% | 160.61% | 338.08% | 263.15% | 228.52% | 210.08% |
| 20 | 105.80% | 81.93% | 70.81% | 64.76% | 191.04% | 148.41% | 128.67% | 118.08% | 258.67% | 201.25% | 174.74% | 160.62% | 338.07% | 263.14% | 228.53% | 210.12% |
| 21 | 105.76% | 81.87% | 70.74% | 64.68% | 191.01% | 148.38% | 128.63% | 118.05% | 258.66% | 201.23% | 174.73% | 160.64% | 338.07% | 263.15% | 228.55% | 210.19% |
| 22 | 105.72% | 81.82% | 70.67% | 64.59% | 190.99% | 148.34% | 128.59% | 118.01% | 258.65% | 201.22% | 174.73% | 160.66% | 338.08% | 263.16% | 228.59% | 210.27% |
| 23 | 105.67% | 81.75% | 70.58% | 64.49% | 190.96% | 148.30% | 128.54% | 117.98% | 258.65% | 201.21% | 174.74% | 160.70% | 338.09% | 263.17% | 228.64% | 210.36% |
| 24 | 105.61% | 81.67% | 70.48% | 64.38% | 190.92% | 148.25% | 128.49% | 117.95% | 258.63% | 201.20% | 174.75% | 160.74% | 338.10% | 263.19% | 228.71% | 210.47% |
| 25 | 105.53% | 81.58% | 70.37% | 64.26% | 190.87% | 148.19% | 128.44% | 117.91% | 258.61% | 201.18% | 174.76% | 160.79% | 338.10% | 263.22% | 228.77% | 210.58% |
| 26 | 105.44% | 81.47% | 70.24% | 64.13% | 190.81% | 148.12% | 128.38% | 117.87% | 258.59% | 201.16% | 174.78% | 160.84% | 338.09% | 263.25% | 228.85% | 210.70% |
| 27 | 105.34% | 81.34% | 70.09% | 63.98% | 190.74% | 148.04% | 128.31% | 117.83% | 258.55% | 201.14% | 174.79% | 160.89% | 338.08% | 263.28% | 228.93% | 210.83% |
| 28 | 105.21% | 81.19% | 69.92% | 63.82% | 190.65% | 147.96% | 128.25% | 117.79% | 258.49% | 201.12% | 174.81% | 160.99% | 338.06% | 263.31% | 229.07% | 211.02% |
| 29 | 105.06% | 81.02% | 69.74% | 63.64% | 190.54% | 147.86% | 128.17% | 117.74% | 258.43% | 201.09% | 174.83% | 161.05% | 338.03% | 263.35% | 229.16% | 211.15% |
| 30 | 104.88% | 80.82% | 69.54% | 63.44% | 190.41% | 147.75% | 128.09% | 117.68% | 258.36% | 201.07% | 174.85% | 161.10% | 338.01% | 263.39% | 229.26% | 211.30% |
| 31 | 104.67% | 80.60% | 69.32% | 63.22% | 190.26% | 147.63% | 128.01% | 117.62% | 258.27% | 201.04% | 174.87% | 161.16% | 337.98% | 263.43% | 229.36% | 211.45% |
| 32 | 104.44% | 80.35% | 69.08% | 62.99% | 190.09% | 147.50% | 127.91% | 117.55% | 258.18% | 201.01% | 174.89% | 161.22% | 337.96% | 263.47% | 229.46% | 211.60% |
| 33 | 104.16% | 80.07% | 68.82% | 62.72% | 189.91% | 147.36% | 127.81% | 117.48% | 258.09% | 200.98% | 174.91% | 161.28% | 337.93% | 263.52% | 229.57% | 211.77% |
| 34 | 103.85% | 79.77% | 68.53% | 62.44% | 189.70% | 147.22% | 127.70% | 117.39% | 257.98% | 200.95% | 174.92% | 161.33% | 337.90% | 263.57% | 229.68% | 211.95% |
| 35 | 103.51% | 79.45% | 68.22% | 62.13% | 189.48% | 147.06% | 127.58% | 117.29% | 257.87% | 200.91% | 174.93% | 161.39% | 337.86% | 263.61% | 229.73% | 212.14% |
| 36 | 103.12% | 79.09% | 67.88% | 61.78% | 189.25% | 146.89% | 127.45% | 117.18% | 257.75% | 200.86% | 174.94% | 161.45% | 337.83% | 263.65% | 229.84% | 212.34% |
| 37 | 102.70% | 78.70% | 67.50% | 61.41% | 189.00% | 146.71% | 127.30% | 117.06% | 257.62% | 200.80% | 174.93% | 161.51% | 337.78% | 263.68% | 229.95% | 212.56% |
| 38 | 102.23% | 78.28% | 67.09% | 60.99% | 188.72% | 146.50% | 127.12% | 116.92% | 257.48% | 200.73% | 174.92% | 161.57% | 337.71% | 263.70% | 230.05% | 212.79% |
| 39 | 101.72% | 77.82% | 66.65% | 60.54% | 188.42% | 146.27% | 126.93% | 116.76% | 257.31% | 200.64% | 174.90% | 161.63% | 337.62% | 263.70% | 230.15% | 213.02% |
| 40 | 101.16% | 77.32% | 66.15% | 60.04% | 188.09% | 146.01% | 126.70% | 116.57% | 257.10% | 200.53% | 174.85% | 161.68% | 337.49% | 263.67% | 230.24% | 213.26% |
| 41 | 100.55% | 76.77% | 65.61% | 59.49% | 187.71% | 145.71% | 126.43% | 116.36% | 256.86% | 200.38% | 174.79% | 161.72% | 337.31% | 263.61% | 230.31% | 213.50% |
| 42 | 99.88% | 76.17% | 65.01% | 58.88% | 187.28% | 145.35% | 126.12% | 116.11% | 256.56% | 200.18% | 174.69% | 161.75% | 337.06% | 263.50% | 230.35% | 213.74% |
| 43 | 99.15% | 75.50% | 64.35% | 58.22% | 186.79% | 144.94% | 125.76% | 115.83% | 256.19% | 199.94% | 174.56% | 161.76% | 336.74% | 263.34% | 230.37% | 213.96% |
| 44 | 98.35% | 74.76% | 63.62% | 57.48% | 186.21% | 144.45% | 125.34% | 115.50% | 255.74% | 199.63% | 174.39% | 161.75% | 336.33% | 263.12% | 230.35% | 214.17% |
| 45 | 97.46% | 73.94% | 62.80% | 56.68% | 185.54% | 143.89% | 124.86% | 115.13% | 255.20% | 199.26% | 174.17% | 161.71% | 335.81% | 262.83% | 230.29% | 214.36% |
| 46 | 96.48% | 73.03% | 61.90% | 55.81% | 184.77% | 143.19% | 124.31% | 114.71% | 254.55% | 198.81% | 173.91% | 161.65% | 335.17% | 262.46% | 230.24% | 214.53% |
| 47 | 95.42% | 72.03% | 60.92% | 54.86% | 183.89% | 142.47% | 123.70% | 114.22% | 253.79% | 198.28% | 173.64% | 161.55% | 334.40% | 262.00% | 230.08% | 214.66% |
| 48 | 94.23% | 70.94% | 59.81% | 53.79% | 182.87% | 141.61% | 122.96% | 113.71% | 252.92% | 197.68% | 173.27% | 161.46% | 333.51% | 261.48% | 229.83% | 214.80% |
| 49 | 92.93% | 69.72% | 58.64% | 52.68% | 181.75% | 140.70% | 122.19% | 113.14% | 251.94% | 197.01% | 172.88% | 161.30% | 332.51% | 260.89% | 229.62% | 214.90% |
| 50 | 91.52% | 68.39% | 57.34% | 51.42% | 180.49% | 139.62% | 121.36% | 112.51% | 250.85% | 196.27% | 172.39% | 161.16% | 331.40% | 260.25% | 229.38% | 215.01% |
| 51 | 89.98% | 66.95% | 55.95% | 50.06% | 179.13% | 138.51% | 120.43% | 111.87% | 249.68% | 195.49% | 171.95% | 161.01% | 330.22% | 259.58% | 229.14% | 215.10% |
| 52 | 88.30% | 65.39% | 54.41% | 48.55% | 177.64% | 137.28% | 119.47% | 111.24% | 248.43% | 194.66% | 171.50% | 160.89% | 328.97% | 258.88% | 228.93% | 215.22% |
| 53 | 86.50% | 63.68% | 52.71% | 46.94% | 176.05% | 135.98% | 118.47% | 110.52% | 247.11% | 193.83% | 171.07% | 160.77% | 327.67% | 258.20% | 228.81% | 215.34% |
| 54 | 84.55% | 61.84% | 50.85% | 45.24% | 174.35% | 134.62% | 117.43% | 109.88% | 245.76% | 192.98% | 170.65% | 160.67% | 326.37% | 257.55% | 228.67% | 215.48% |
| 55 | 82.43% | 59.84% | 48.88% | 43.40% | 172.54% | 133.16% | 116.36% | 109.16% | 244.37% | 192.15% | 170.26% | 160.59% | 325.04% | 256.93% | 228.57% | 215.65% |
| 56 | 80.14% | 57.53% | 46.65% | 41.37% | 170.55% | 131.64% | 115.27% | 108.44% | 242.95% | 191.33% | 169.91% | 160.54% | 323.70% | 256.36% | 228.45% | 215.81% |
| 57 | 77.65% | 55.02% | 44.24% | 39.14% | 168.47% | 130.03% | 114.11% | 107.70% | 241.47% | 190.51% | 169.59% | 160.49% | 322.34% | 255.81% | 228.42% | 215.96% |
| 58 | 74.90% | 52.25% | 41.54% | 36.56% | 166.22% | 128.31% | 112.90% | 106.92% | 239.93% | 189.67% | 169.27% | 160.41% | 320.94% | 255.28% | 228.38% | 216.06% |
| 59 | 71.71% | 49.12% | 38.34% | 33.56% | 163.75% | 126.42% | 111.60% | 106.05% | 238.30% | 188.80% | 168.93% | 160.28% | 319.46% | 254.72% | 228.30% | 216.07% |
| 60 | 68.07% | 45.47% | 34.53% | 30.03% | 161.01% | 124.34% | 110.14% | 105.05% | 236.50% | 187.86% | 168.60% | 160.05% | 317.85% | 254.09% | 228.16% | 215.95% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 0 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 35.67% | 35.14% | 35.06% | 74.20% | 68.89% | 66.70% | 65.92% | 106.21% | 96.67% | 92.67% | 91.06% | 145.97% | 130.49% | 123.94% | 121.04% |
| 1 | NA | 35.71% | 35.18% | 35.09% | 74.29% | 68.97% | 66.78% | 65.98% | 106.35% | 96.78% | 92.77% | 91.15% | 146.17% | 130.64% | 124.08% | 121.17% |
| 2 | NA | 35.76% | 35.23% | 35.14% | 74.42% | 69.07% | 66.86% | 66.06% | 106.53% | 96.92% | 92.90% | 91.27% | 146.40% | 130.82% | 124.24% | 121.32% |
| 3 | 37.24% | 35.84% | 35.30% | 35.20% | 74.58% | 69.20% | 66.98% | 66.17% | 106.76% | 97.11% | 93.06% | 91.41% | 146.68% | 131.05% | 124.44% | 121.50% |
| 4 | 37.25% | 35.86% | 35.31% | 35.21% | 74.64% | 69.25% | 67.02% | 66.21% | 106.85% | 97.18% | 93.12% | 91.47% | 146.80% | 131.14% | 124.52% | 121.58% |
| 5 | 37.23% | 35.84% | 35.30% | 35.20% | 74.65% | 69.26% | 67.03% | 66.21% | 106.87% | 97.20% | 93.13% | 91.49% | 146.84% | 131.17% | 124.54% | 121.60% |
| 6 | 37.19% | 35.81% | 35.27% | 35.17% | 74.62% | 69.24% | 67.01% | 66.19% | 106.85% | 97.18% | 93.12% | 91.47% | 146.82% | 131.15% | 124.53% | 121.59% |
| 7 | 37.13% | 35.77% | 35.23% | 35.14% | 74.57% | 69.20% | 66.98% | 66.16% | 106.81% | 97.15% | 93.09% | 91.44% | 146.77% | 131.11% | 124.49% | 121.55% |
| 8 | 37.07% | 35.72% | 35.19% | 35.10% | 74.51% | 69.15% | 66.93% | 66.12% | 106.74% | 97.09% | 93.04% | 91.40% | 146.68% | 131.04% | 124.43% | 121.50% |
| 9 | 37.00% | 35.67% | 35.14% | 35.05% | 74.44% | 69.10% | 66.88% | 66.07% | 106.65% | 97.02% | 92.98% | 91.34% | 146.57% | 130.96% | 124.36% | 121.43% |
| 10 | 36.93% | 35.61% | 35.09% | 35.00% | 74.35% | 69.03% | 66.82% | 66.01% | 106.55% | 96.94% | 92.91% | 91.27% | 146.45% | 130.86% | 124.27% | 121.35% |
| 11 | 36.86% | 35.55% | 35.04% | 34.95% | 74.26% | 68.96% | 66.75% | 65.95% | 106.44% | 96.86% | 92.83% | 91.20% | 146.31% | 130.75% | 124.17% | 121.26% |
| 12 | 36.79% | 35.50% | 34.99% | 34.89% | 74.17% | 68.88% | 66.69% | 65.88% | 106.33% | 96.77% | 92.75% | 91.13% | 146.18% | 130.65% | 124.08% | 121.18% |
| 13 | 36.72% | 35.45% | 34.94% | 34.84% | 74.09% | 68.81% | 66.62% | 65.82% | 106.23% | 96.68% | 92.68% | 91.06% | 146.05% | 130.55% | 123.99% | 121.09% |
| 14 | 36.67% | 35.40% | 34.89% | 34.79% | 74.01% | 68.75% | 66.56% | 65.76% | 106.13% | 96.61% | 92.61% | 91.00% | 145.94% | 130.46% | 123.92% | 121.02% |
| 15 | 36.62% | 35.36% | 34.85% | 34.75% | 73.95% | 68.70% | 66.51% | 65.71% | 106.06% | 96.55% | 92.55% | 90.94% | 145.84% | 130.38% | 123.85% | 120.96% |
| 16 | 36.58% | 35.32% | 34.81% | 34.71% | 73.89% | 68.65% | 66.47% | 65.66% | 105.99% | 96.49% | 92.51% | 90.90% | 145.77% | 130.33% | 123.80% | 120.92% |
| 17 | 36.55% | 35.29% | 34.78% | 34.67% | 73.85% | 68.61% | 66.43% | 65.62% | 105.94% | 96.45% | 92.47% | 90.86% | 145.71% | 130.28% | 123.76% | 120.89% |
| 18 | 36.53% | 35.27% | 34.75% | 34.63% | 73.82% | 68.58% | 66.39% | 65.58% | 105.91% | 96.42% | 92.44% | 90.83% | 145.68% | 130.25% | 123.73% | 120.87% |
| 19 | 36.51% | 35.24% | 34.72% | 34.59% | 73.79% | 68.55% | 66.36% | 65.55% | 105.88% | 96.40% | 92.42% | 90.81% | 145.65% | 130.23% | 123.72% | 120.86% |
| 20 | 36.49% | 35.22% | 34.69% | 34.55% | 73.77% | 68.53% | 66.33% | 65.51% | 105.87% | 96.39% | 92.40% | 90.80% | 145.64% | 130.23% | 123.71% | 120.86% |
| 21 | 36.48% | 35.19% | 34.65% | 34.50% | 73.75% | 68.50% | 66.30% | 65.47% | 105.85% | 96.37% | 92.39% | 90.79% | 145.64% | 130.22% | 123.71% | 120.87% |
| 22 | 36.46% | 35.17% | 34.62% | 34.45% | 73.74% | 68.48% | 66.27% | 65.43% | 105.85% | 96.36% | 92.37% | 90.77% | 145.64% | 130.22% | 123.71% | 120.89% |
| 23 | 36.44% | 35.14% | 34.57% | 34.39% | 73.71% | 68.45% | 66.24% | 65.39% | 105.83% | 96.35% | 92.36% | 90.76% | 145.64% | 130.22% | 123.71% | 120.91% |
| 24 | 36.41% | 35.10% | 34.52% | 34.32% | 73.69% | 68.42% | 66.19% | 65.34% | 105.82% | 96.33% | 92.34% | 90.75% | 145.63% | 130.22% | 123.72% | 120.93% |
| 25 | 36.37% | 35.05% | 34.46% | 34.24% | 73.65% | 68.38% | 66.14% | 65.29% | 105.80% | 96.31% | 92.32% | 90.74% | 145.63% | 130.21% | 123.72% | 120.96% |
| 26 | 36.33% | 35.00% | 34.38% | 34.15% | 73.61% | 68.33% | 66.08% | 65.22% | 105.77% | 96.28% | 92.29% | 90.73% | 145.61% | 130.20% | 123.72% | 120.98% |
| 27 | 36.28% | 34.93% | 34.30% | 34.05% | 73.56% | 68.27% | 66.01% | 65.16% | 105.73% | 96.24% | 92.26% | 90.71% | 145.58% | 130.18% | 123.72% | 121.01% |
| 28 | 36.21% | 34.85% | 34.20% | 33.94% | 73.49% | 68.19% | 65.93% | 65.08% | 105.69% | 96.19% | 92.22% | 90.69% | 145.55% | 130.15% | 123.72% | 121.04% |
| 29 | 36.14% | 34.76% | 34.08% | 33.81% | 73.41% | 68.11% | 65.83% | 64.99% | 105.62% | 96.14% | 92.17% | 90.66% | 145.50% | 130.12% | 123.72% | 121.07% |
| 30 | 36.05% | 34.65% | 33.95% | 33.66% | 73.32% | 68.00% | 65.73% | 64.89% | 105.55% | 96.07% | 92.12% | 90.64% | 145.44% | 130.08% | 123.71% | 121.11% |
| 31 | 35.94% | 34.53% | 33.80% | 33.51% | 73.21% | 67.88% | 65.61% | 64.78% | 105.46% | 95.99% | 92.06% | 90.60% | 145.36% | 130.04% | 123.70% | 121.13% |
| 32 | 35.82% | 34.38% | 33.64% | 33.33% | 73.08% | 67.75% | 65.48% | 64.67% | 105.35% | 95.90% | 92.00% | 90.56% | 145.28% | 129.99% | 123.70% | 121.16% |
| 33 | 35.68% | 34.22% | 33.45% | 33.14% | 72.93% | 67.60% | 65.34% | 64.53% | 105.22% | 95.81% | 91.93% | 90.52% | 145.18% | 129.94% | 123.69% | 121.19% |
| 34 | 35.52% | 34.03% | 33.25% | 32.93% | 72.75% | 67.43% | 65.18% | 64.39% | 105.08% | 95.70% | 91.86% | 90.47% | 145.07% | 129.89% | 123.67% | 121.22% |
| 35 | 35.33% | 33.82% | 33.02% | 32.70% | 72.55% | 67.24% | 65.01% | 64.23% | 104.92% | 95.58% | 91.77% | 90.41% | 144.95% | 129.83% | 123.65% | 121.24% |
| 36 | 35.12% | 33.58% | 32.78% | 32.45% | 72.33% | 67.04% | 64.82% | 64.05% | 104.75% | 95.46% | 91.68% | 90.34% | 144.82% | 129.76% | 123.63% | 121.26% |
| 37 | 34.88% | 33.32% | 32.51% | 32.18% | 72.07% | 66.81% | 64.62% | 63.86% | 104.55% | 95.32% | 91.57% | 90.27% | 144.68% | 129.69% | 123.60% | 121.28% |
| 38 | 34.60% | 33.03% | 32.21% | 31.88% | 71.79% | 66.57% | 64.39% | 63.64% | 104.34% | 95.16% | 91.45% | 90.18% | 144.52% | 129.60% | 123.56% | 121.29% |
| 39 | 34.29% | 32.71% | 31.89% | 31.55% | 71.48% | 66.30% | 64.14% | 63.41% | 104.10% | 94.99% | 91.31% | 90.07% | 144.34% | 129.50% | 123.50% | 121.28% |
| 40 | 33.93% | 32.36% | 31.55% | 31.19% | 71.14% | 66.00% | 63.87% | 63.14% | 103.84% | 94.80% | 91.16% | 89.95% | 144.14% | 129.37% | 123.42% | 121.27% |
| 41 | 33.54% | 31.98% | 31.16% | 30.79% | 70.76% | 65.68% | 63.56% | 62.85% | 103.54% | 94.57% | 90.97% | 89.80% | 143.89% | 129.21% | 123.31% | 121.23% |
| 42 | 33.11% | 31.56% | 30.75% | 30.36% | 70.34% | 65.32% | 63.22% | 62.52% | 103.20% | 94.31% | 90.75% | 89.63% | 143.60% | 129.00% | 123.17% | 121.17% |
| 43 | 32.63% | 31.11% | 30.29% | 29.89% | 69.87% | 64.92% | 62.84% | 62.15% | 102.81% | 94.01% | 90.50% | 89.43% | 143.24% | 128.75% | 123.00% | 121.08% |
| 44 | 32.10% | 30.61% | 29.79% | 29.37% | 69.35% | 64.47% | 62.41% | 61.74% | 102.35% | 93.65% | 90.19% | 89.18% | 142.81% | 128.44% | 122.78% | 120.96% |
| 45 | 31.52% | 30.07% | 29.24% | 28.80% | 68.77% | 63.97% | 61.93% | 61.28% | 101.83% | 93.24% | 89.84% | 88.89% | 142.30% | 128.07% | 122.46% | 120.79% |
| 46 | 30.89% | 29.48% | 28.64% | 28.17% | 68.13% | 63.40% | 61.39% | 60.77% | 101.23% | 92.76% | 89.42% | 88.56% | 141.69% | 127.63% | 122.12% | 120.59% |
| 47 | 30.20% | 28.84% | 27.98% | 27.49% | 67.41% | 62.77% | 60.79% | 60.20% | 100.54% | 92.20% | 88.95% | 88.19% | 140.97% | 127.07% | 121.72% | 120.34% |
| 48 | 29.46% | 28.14% | 27.27% | 26.75% | 66.61% | 62.07% | 60.12% | 59.57% | 99.76% | 91.57% | 88.41% | 87.73% | 140.15% | 126.46% | 121.25% | 120.04% |
| 49 | 28.66% | 27.37% | 26.48% | 25.94% | 65.74% | 61.29% | 59.38% | 58.88% | 98.88% | 90.86% | 87.80% | 87.24% | 139.21% | 125.76% | 120.72% | 119.70% |
| 50 | 27.81% | 26.55% | 25.63% | 25.07% | 64.78% | 60.44% | 58.57% | 58.12% | 97.91% | 90.07% | 87.13% | 86.74% | 138.18% | 125.05% | 120.19% | 119.33% |
| 51 | 26.89% | 25.66% | 24.71% | 24.11% | 63.73% | 59.51% | 57.69% | 57.31% | 96.85% | 89.21% | 86.41% | 86.15% | 137.04% | 124.16% | 119.56% | 118.89% |
| 52 | 25.91% | 24.70% | 23.72% | 23.02% | 62.61% | 58.50% | 56.74% | 56.47% | 95.71% | 88.29% | 85.63% | 85.52% | 135.82% | 123.27% | 118.89% | 118.48% |
| 53 | 24.87% | 23.67% | 22.63% | 21.86% | 61.40% | 57.42% | 55.74% | 55.52% | 94.49% | 87.31% | 84.81% | 84.87% | 134.52% | 122.30% | 118.19% | 118.05% |
| 54 | 23.76% | 22.57% | 21.39% | 20.60% | 60.11% | 56.25% | 54.64% | 54.55% | 93.19% | 86.26% | 83.97% | 84.22% | 133.16% | 121.34% | 117.47% | 117.62% |
| 55 | 22.58% | 21.35% | 20.06% | 19.19% | 58.74% | 55.01% | 53.48% | 53.48% | 91.82% | 85.16% | 83.04% | 83.50% | 131.74% | 120.27% | 116.69% | 117.19% |
| 56 | NA | NA | NA | NA | 57.26% | 53.68% | 52.25% | 52.34% | 90.41% | 84.03% | 82.11% | 82.75% | 130.17% | 119.14% | 115.93% | 116.76% |
| 57 | NA | NA | NA | NA | 55.67% | 52.25% | 50.87% | 51.13% | 88.81% | 82.74% | 81.07% | 81.97% | 128.49% | 117.94% | 115.14% | 116.31% |
| 58 | NA | NA | NA | NA | 53.95% | 50.69% | 49.38% | 49.83% | 87.13% | 81.42% | 79.95% | 81.13% | 126.68% | 116.67% | 114.29% | 115.82% |
| 59 | NA | NA | NA | NA | 52.05% | 48.90% | 47.80% | 48.40% | 85.30% | 79.90% | 78.74% | 80.21% | 124.77% | 115.33% | 113.37% | 115.25% |
| 60 | NA | NA | NA | NA | 49.87% | 46.98% | 45.93% | 46.79% | 83.18% | 78.23% | 77.46% | 79.18% | 122.49% | 113.72% | 112.32% | 114.56% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 1 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 39.49% | 38.45% | 38.10% | 83.27% | 75.93% | 72.83% | 71.57% | 118.54% | 106.26% | 101.04% | 98.80% | 162.12% | 143.09% | 134.95% | 131.15% |
| 1 | NA | 39.54% | 38.49% | 38.14% | 83.38% | 76.02% | 72.91% | 71.64% | 118.70% | 106.40% | 101.16% | 98.90% | 162.33% | 143.26% | 135.10% | 131.29% |
| 2 | 42.12% | 39.60% | 38.55% | 38.19% | 83.52% | 76.13% | 73.00% | 71.73% | 118.90% | 106.55% | 101.30% | 99.03% | 162.58% | 143.46% | 135.27% | 131.45% |
| 3 | 42.23% | 39.68% | 38.62% | 38.26% | 83.70% | 76.27% | 73.13% | 71.85% | 119.15% | 106.75% | 101.47% | 99.18% | 162.89% | 143.70% | 135.48% | 131.65% |
| 4 | 42.25% | 39.70% | 38.64% | 38.27% | 83.77% | 76.33% | 73.18% | 71.89% | 119.25% | 106.83% | 101.54% | 99.25% | 163.02% | 143.80% | 135.56% | 131.73% |
| 5 | 42.23% | 39.69% | 38.63% | 38.26% | 83.78% | 76.34% | 73.19% | 71.89% | 119.28% | 106.85% | 101.56% | 99.27% | 163.06% | 143.83% | 135.59% | 131.75% |
| 6 | 42.18% | 39.65% | 38.60% | 38.23% | 83.75% | 76.32% | 73.17% | 71.88% | 119.26% | 106.84% | 101.54% | 99.25% | 163.04% | 143.81% | 135.57% | 131.74% |
| 7 | 42.13% | 39.61% | 38.56% | 38.20% | 83.71% | 76.28% | 73.14% | 71.84% | 119.21% | 106.80% | 101.51% | 99.22% | 162.98% | 143.76% | 135.53% | 131.70% |
| 8 | 42.06% | 39.56% | 38.52% | 38.15% | 83.64% | 76.23% | 73.09% | 71.80% | 119.14% | 106.74% | 101.46% | 99.18% | 162.89% | 143.69% | 135.47% | 131.65% |
| 9 | 41.99% | 39.50% | 38.46% | 38.10% | 83.56% | 76.17% | 73.03% | 71.74% | 119.05% | 106.67% | 101.39% | 99.12% | 162.78% | 143.60% | 135.39% | 131.57% |
| 10 | 41.91% | 39.45% | 38.41% | 38.05% | 83.47% | 76.09% | 72.97% | 71.68% | 118.94% | 106.58% | 101.32% | 99.04% | 162.64% | 143.50% | 135.30% | 131.49% |
| 11 | 41.84% | 39.38% | 38.35% | 37.99% | 83.38% | 76.02% | 72.90% | 71.61% | 118.82% | 106.49% | 101.23% | 98.97% | 162.50% | 143.38% | 135.21% | 131.40% |
| 12 | 41.76% | 39.32% | 38.30% | 37.93% | 83.28% | 75.94% | 72.82% | 71.55% | 118.70% | 106.40% | 101.15% | 98.89% | 162.36% | 143.27% | 135.11% | 131.31% |
| 13 | 41.69% | 39.27% | 38.24% | 37.88% | 83.19% | 75.86% | 72.76% | 71.48% | 118.59% | 106.31% | 101.07% | 98.82% | 162.22% | 143.17% | 135.02% | 131.23% |
| 14 | 41.63% | 39.22% | 38.19% | 37.82% | 83.11% | 75.80% | 72.69% | 71.42% | 118.49% | 106.23% | 101.00% | 98.76% | 162.10% | 143.07% | 134.94% | 131.16% |
| 15 | 41.58% | 39.17% | 38.15% | 37.78% | 83.04% | 75.74% | 72.64% | 71.36% | 118.41% | 106.16% | 100.94% | 98.70% | 162.00% | 143.00% | 134.87% | 131.10% |
| 16 | 41.54% | 39.13% | 38.10% | 37.73% | 82.98% | 75.69% | 72.59% | 71.31% | 118.34% | 106.10% | 100.90% | 98.66% | 161.92% | 142.94% | 134.82% | 131.06% |
| 17 | 41.51% | 39.10% | 38.07% | 37.69% | 82.93% | 75.64% | 72.55% | 71.27% | 118.29% | 106.06% | 100.86% | 98.62% | 161.87% | 142.89% | 134.78% | 131.03% |
| 18 | 41.48% | 39.07% | 38.03% | 37.64% | 82.90% | 75.61% | 72.51% | 71.22% | 118.25% | 106.03% | 100.83% | 98.60% | 161.83% | 142.87% | 134.76% | 131.02% |
| 19 | 41.46% | 39.04% | 38.00% | 37.60% | 82.87% | 75.58% | 72.48% | 71.19% | 118.23% | 106.01% | 100.81% | 98.58% | 161.81% | 142.85% | 134.75% | 131.02% |
| 20 | 41.44% | 39.01% | 37.96% | 37.55% | 82.85% | 75.56% | 72.45% | 71.15% | 118.21% | 106.00% | 100.80% | 98.57% | 161.80% | 142.85% | 134.75% | 131.03% |
| 21 | 41.42% | 38.99% | 37.93% | 37.50% | 82.83% | 75.53% | 72.42% | 71.12% | 118.21% | 105.99% | 100.79% | 98.57% | 161.81% | 142.85% | 134.75% | 131.06% |
| 22 | 41.40% | 38.95% | 37.88% | 37.44% | 82.81% | 75.51% | 72.38% | 71.08% | 118.20% | 105.98% | 100.78% | 98.57% | 161.81% | 142.86% | 134.76% | 131.09% |
| 23 | 41.37% | 38.92% | 37.83% | 37.38% | 82.78% | 75.48% | 72.35% | 71.04% | 118.19% | 105.98% | 100.77% | 98.57% | 161.82% | 142.86% | 134.78% | 131.13% |
| 24 | 41.34% | 38.87% | 37.77% | 37.30% | 82.75% | 75.44% | 72.30% | 70.99% | 118.18% | 105.96% | 100.76% | 98.57% | 161.83% | 142.87% | 134.80% | 131.17% |
| 25 | 41.30% | 38.82% | 37.70% | 37.22% | 82.72% | 75.40% | 72.25% | 70.94% | 118.17% | 105.95% | 100.75% | 98.57% | 161.83% | 142.87% | 134.82% | 131.22% |
| 26 | 41.25% | 38.76% | 37.62% | 37.12% | 82.68% | 75.35% | 72.19% | 70.88% | 118.15% | 105.93% | 100.73% | 98.58% | 161.82% | 142.87% | 134.84% | 131.27% |
| 27 | 41.19% | 38.69% | 37.53% | 37.01% | 82.62% | 75.28% | 72.12% | 70.81% | 118.11% | 105.90% | 100.71% | 98.58% | 161.80% | 142.87% | 134.86% | 131.33% |
| 28 | 41.11% | 38.60% | 37.42% | 36.89% | 82.55% | 75.21% | 72.04% | 70.74% | 118.07% | 105.86% | 100.69% | 98.58% | 161.78% | 142.86% | 134.88% | 131.38% |
| 29 | 41.03% | 38.49% | 37.29% | 36.75% | 82.47% | 75.12% | 71.95% | 70.66% | 118.01% | 105.81% | 100.66% | 98.57% | 161.75% | 142.85% | 134.90% | 131.44% |
| 30 | 40.93% | 38.37% | 37.15% | 36.60% | 82.37% | 75.01% | 71.84% | 70.57% | 117.94% | 105.76% | 100.63% | 98.57% | 161.70% | 142.84% | 134.93% | 131.50% |
| 31 | 40.81% | 38.23% | 36.99% | 36.43% | 82.25% | 74.89% | 71.73% | 70.47% | 117.86% | 105.69% | 100.60% | 98.56% | 161.65% | 142.82% | 134.95% | 131.56% |
| 32 | 40.67% | 38.07% | 36.81% | 36.24% | 82.11% | 74.75% | 71.60% | 70.35% | 117.76% | 105.62% | 100.56% | 98.55% | 161.58% | 142.80% | 134.97% | 131.62% |
| 33 | 40.51% | 37.88% | 36.61% | 36.04% | 81.95% | 74.60% | 71.46% | 70.23% | 117.65% | 105.55% | 100.51% | 98.54% | 161.51% | 142.78% | 134.99% | 131.68% |
| 34 | 40.32% | 37.68% | 36.39% | 35.82% | 81.76% | 74.43% | 71.31% | 70.09% | 117.52% | 105.46% | 100.46% | 98.52% | 161.44% | 142.76% | 135.01% | 131.75% |
| 35 | 40.11% | 37.44% | 36.15% | 35.58% | 81.56% | 74.25% | 71.15% | 69.94% | 117.38% | 105.37% | 100.41% | 98.49% | 161.35% | 142.73% | 135.02% | 131.81% |
| 36 | 39.87% | 37.18% | 35.89% | 35.31% | 81.32% | 74.04% | 70.96% | 69.77% | 117.23% | 105.27% | 100.35% | 98.46% | 161.26% | 142.70% | 135.03% | 131.87% |
| 37 | 39.59% | 36.90% | 35.60% | 35.02% | 81.06% | 73.82% | 70.77% | 69.59% | 117.06% | 105.16% | 100.27% | 98.42% | 161.16% | 142.66% | 135.04% | 131.92% |
| 38 | 39.28% | 36.58% | 35.29% | 34.70% | 80.78% | 73.58% | 70.55% | 69.38% | 116.87% | 105.04% | 100.19% | 98.37% | 161.04% | 142.61% | 135.03% | 131.98% |
| 39 | 38.93% | 36.24% | 34.94% | 34.35% | 80.46% | 73.31% | 70.30% | 69.15% | 116.66% | 104.90% | 100.09% | 98.31% | 160.90% | 142.53% | 135.01% | 132.02% |
| 40 | 38.54% | 35.86% | 34.57% | 33.97% | 80.11% | 73.02% | 70.03% | 68.90% | 116.42% | 104.74% | 99.96% | 98.24% | 160.74% | 142.44% | 134.97% | 132.05% |
| 41 | 38.10% | 35.45% | 34.16% | 33.55% | 79.72% | 72.69% | 69.73% | 68.61% | 116.15% | 104.54% | 99.81% | 98.14% | 160.53% | 142.32% | 134.90% | 132.07% |
| 42 | 37.62% | 35.00% | 33.72% | 33.08% | 79.29% | 72.33% | 69.39% | 68.29% | 115.84% | 104.31% | 99.63% | 98.01% | 160.27% | 142.16% | 134.80% | 132.07% |
| 43 | 37.10% | 34.52% | 33.23% | 32.58% | 78.81% | 71.92% | 69.01% | 67.93% | 115.47% | 104.04% | 99.41% | 97.86% | 159.95% | 141.96% | 134.67% | 132.04% |
| 44 | 36.52% | 33.98% | 32.69% | 32.02% | 78.28% | 71.47% | 68.58% | 67.52% | 115.04% | 103.71% | 99.15% | 97.68% | 159.56% | 141.70% | 134.49% | 131.98% |
| 45 | 35.89% | 33.39% | 32.09% | 31.41% | 77.68% | 70.95% | 68.09% | 67.07% | 114.53% | 103.31% | 98.83% | 97.46% | 159.07% | 141.31% | 134.25% | 131.89% |
| 46 | 35.20% | 32.75% | 31.44% | 30.74% | 77.01% | 70.36% | 67.54% | 66.56% | 113.93% | 102.85% | 98.45% | 97.16% | 158.49% | 140.89% | 133.97% | 131.75% |
| 47 | 34.45% | 32.05% | 30.73% | 30.01% | 76.25% | 69.71% | 66.92% | 65.99% | 113.24% | 102.31% | 98.01% | 96.83% | 157.80% | 140.40% | 133.62% | 131.58% |
| 48 | 33.64% | 31.29% | 29.95% | 29.21% | 75.41% | 68.97% | 66.23% | 65.35% | 112.45% | 101.69% | 97.51% | 96.45% | 157.01% | 139.89% | 133.22% | 131.37% |
| 49 | 32.76% | 30.46% | 29.10% | 28.34% | 74.49% | 68.16% | 65.47% | 64.66% | 111.57% | 100.99% | 96.94% | 96.06% | 156.11% | 139.24% | 132.77% | 131.14% |
| 50 | 31.81% | 29.55% | 28.18% | 27.41% | 73.46% | 67.26% | 64.63% | 63.91% | 110.58% | 100.22% | 96.32% | 95.59% | 155.13% | 138.55% | 132.28% | 130.83% |
| 51 | 30.80% | 28.57% | 27.18% | 26.34% | 72.35% | 66.28% | 63.73% | 63.09% | 109.51% | 99.38% | 95.66% | 95.10% | 154.01% | 137.73% | 131.75% | 130.54% |
| 52 | 29.71% | 27.52% | 26.10% | 25.17% | 71.15% | 65.22% | 62.75% | 62.22% | 108.35% | 98.47% | 94.92% | 94.54% | 152.85% | 136.92% | 131.20% | 130.24% |
| 53 | 28.55% | 26.38% | 24.87% | 23.92% | 69.86% | 64.08% | 61.71% | 61.30% | 107.11% | 97.51% | 94.20% | 93.98% | 151.62% | 136.06% | 130.64% | 129.95% |
| 54 | 27.30% | 25.16% | 23.51% | 22.56% | 68.48% | 62.86% | 60.59% | 60.32% | 105.80% | 96.49% | 93.39% | 93.45% | 150.34% | 135.18% | 130.08% | 129.66% |
| 55 | 25.97% | 23.77% | 22.05% | 21.04% | 67.00% | 61.57% | 59.41% | 59.27% | 104.41% | 95.42% | 92.53% | 92.84% | 149.00% | 134.34% | 129.46% | 129.37% |
| 56 | NA | NA | NA | NA | 65.42% | 60.16% | 58.14% | 58.12% | 102.95% | 94.30% | 91.71% | 92.22% | 147.57% | 133.34% | 128.89% | 129.09% |
| 57 | NA | NA | NA | NA | 63.72% | 58.66% | 56.73% | 56.92% | 101.38% | 93.10% | 90.77% | 91.57% | 146.13% | 132.36% | 128.31% | 128.80% |
| 58 | NA | NA | NA | NA | 61.88% | 57.02% | 55.21% | 55.63% | 99.70% | 91.87% | 89.76% | 90.87% | 144.50% | 131.33% | 127.70% | 128.47% |
| 59 | NA | NA | NA | NA | 59.86% | 55.14% | 53.56% | 54.21% | 97.91% | 90.41% | 88.71% | 90.09% | 142.64% | 130.20% | 127.04% | 128.08% |
| 60 | NA | NA | NA | NA | 57.51% | 53.09% | 51.69% | 52.60% | 95.79% | 88.80% | 87.46% | 89.20% | 140.63% | 128.94% | 126.29% | 127.58% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 2 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 43.59% | 42.01% | 41.38% | 92.99% | 83.48% | 79.41% | 77.64% | 131.76% | 116.57% | 110.04% | 107.13% | 179.43% | 156.66% | 146.70% | 142.02% |
| 1 | 47.36% | 43.64% | 42.05% | 41.42% | 93.11% | 83.58% | 79.50% | 77.72% | 131.94% | 116.71% | 110.17% | 107.25% | 179.67% | 156.85% | 146.86% | 142.17% |
| 2 | 47.44% | 43.71% | 42.11% | 41.47% | 93.26% | 83.70% | 79.60% | 77.82% | 132.15% | 116.88% | 110.32% | 107.38% | 179.94% | 157.06% | 147.05% | 142.35% |
| 3 | 47.56% | 43.80% | 42.19% | 41.55% | 93.47% | 83.86% | 79.74% | 77.95% | 132.43% | 117.10% | 110.50% | 107.54% | 180.27% | 157.32% | 147.28% | 142.57% |
| 4 | 47.59% | 43.82% | 42.21% | 41.56% | 93.54% | 83.92% | 79.80% | 77.99% | 132.54% | 117.19% | 110.58% | 107.61% | 180.41% | 157.43% | 147.38% | 142.66% |
| 5 | 47.57% | 43.81% | 42.20% | 41.55% | 93.56% | 83.93% | 79.80% | 78.00% | 132.57% | 117.21% | 110.60% | 107.63% | 180.45% | 157.45% | 147.40% | 142.69% |
| 6 | 47.52% | 43.78% | 42.17% | 41.52% | 93.53% | 83.92% | 79.79% | 77.98% | 132.56% | 117.20% | 110.59% | 107.62% | 180.43% | 157.44% | 147.39% | 142.68% |
| 7 | 47.47% | 43.73% | 42.13% | 41.48% | 93.49% | 83.88% | 79.75% | 77.95% | 132.51% | 117.16% | 110.55% | 107.59% | 180.37% | 157.39% | 147.35% | 142.64% |
| 8 | 47.40% | 43.68% | 42.09% | 41.43% | 93.42% | 83.82% | 79.70% | 77.90% | 132.43% | 117.09% | 110.50% | 107.54% | 180.27% | 157.32% | 147.28% | 142.58% |
| 9 | 47.32% | 43.62% | 42.03% | 41.38% | 93.33% | 83.76% | 79.64% | 77.84% | 132.33% | 117.01% | 110.43% | 107.48% | 180.15% | 157.23% | 147.20% | 142.50% |
| 10 | 47.24% | 43.56% | 41.97% | 41.32% | 93.24% | 83.68% | 79.57% | 77.78% | 132.21% | 116.92% | 110.35% | 107.41% | 180.01% | 157.11% | 147.10% | 142.41% |
| 11 | 47.16% | 43.49% | 41.91% | 41.26% | 93.13% | 83.59% | 79.50% | 77.70% | 132.08% | 116.82% | 110.26% | 107.33% | 179.85% | 156.99% | 146.99% | 142.32% |
| 12 | 47.08% | 43.42% | 41.85% | 41.20% | 93.03% | 83.51% | 79.42% | 77.63% | 131.96% | 116.72% | 110.17% | 107.25% | 179.70% | 156.87% | 146.89% | 142.23% |
| 13 | 47.01% | 43.36% | 41.79% | 41.14% | 92.93% | 83.43% | 79.35% | 77.56% | 131.84% | 116.63% | 110.09% | 107.18% | 179.56% | 156.76% | 146.79% | 142.14% |
| 14 | 46.94% | 43.31% | 41.73% | 41.08% | 92.84% | 83.36% | 79.28% | 77.49% | 131.73% | 116.55% | 110.02% | 107.12% | 179.43% | 156.66% | 146.71% | 142.07% |
| 15 | 46.89% | 43.26% | 41.68% | 41.03% | 92.77% | 83.29% | 79.22% | 77.43% | 131.64% | 116.48% | 109.96% | 107.07% | 179.32% | 156.58% | 146.64% | 142.01% |
| 16 | 46.84% | 43.21% | 41.64% | 40.98% | 92.70% | 83.24% | 79.17% | 77.38% | 131.57% | 116.42% | 109.91% | 107.02% | 179.24% | 156.52% | 146.59% | 141.97% |
| 17 | 46.80% | 43.18% | 41.60% | 40.93% | 92.65% | 83.19% | 79.12% | 77.33% | 131.52% | 116.38% | 109.87% | 107.00% | 179.19% | 156.48% | 146.55% | 141.95% |
| 18 | 46.77% | 43.14% | 41.56% | 40.88% | 92.61% | 83.16% | 79.08% | 77.29% | 131.48% | 116.35% | 109.85% | 106.98% | 179.15% | 156.45% | 146.53% | 141.94% |
| 19 | 46.75% | 43.11% | 41.52% | 40.83% | 92.59% | 83.13% | 79.05% | 77.26% | 131.46% | 116.33% | 109.83% | 106.97% | 179.14% | 156.44% | 146.53% | 141.96% |
| 20 | 46.72% | 43.08% | 41.48% | 40.78% | 92.56% | 83.10% | 79.02% | 77.22% | 131.45% | 116.32% | 109.82% | 106.97% | 179.13% | 156.44% | 146.54% | 141.99% |
| 21 | 46.70% | 43.05% | 41.44% | 40.72% | 92.54% | 83.08% | 78.99% | 77.19% | 131.45% | 116.32% | 109.82% | 106.98% | 179.14% | 156.45% | 146.56% | 142.02% |
| 22 | 46.67% | 43.01% | 41.39% | 40.66% | 92.52% | 83.05% | 78.96% | 77.15% | 131.44% | 116.32% | 109.82% | 106.99% | 179.16% | 156.46% | 146.58% | 142.08% |
| 23 | 46.64% | 42.97% | 41.33% | 40.59% | 92.50% | 83.02% | 78.92% | 77.11% | 131.44% | 116.31% | 109.82% | 107.00% | 179.17% | 156.48% | 146.61% | 142.13% |
| 24 | 46.60% | 42.92% | 41.27% | 40.51% | 92.47% | 82.99% | 78.88% | 77.07% | 131.44% | 116.31% | 109.82% | 107.02% | 179.19% | 156.50% | 146.65% | 142.20% |
| 25 | 46.56% | 42.86% | 41.19% | 40.41% | 92.43% | 82.95% | 78.83% | 77.03% | 131.43% | 116.30% | 109.82% | 107.04% | 179.20% | 156.52% | 146.68% | 142.27% |
| 26 | 46.50% | 42.79% | 41.10% | 40.31% | 92.39% | 82.89% | 78.77% | 76.98% | 131.42% | 116.29% | 109.82% | 107.07% | 179.20% | 156.53% | 146.72% | 142.35% |
| 27 | 46.43% | 42.71% | 40.99% | 40.19% | 92.33% | 82.83% | 78.70% | 76.92% | 131.39% | 116.27% | 109.82% | 107.09% | 179.20% | 156.54% | 146.77% | 142.43% |
| 28 | 46.35% | 42.61% | 40.87% | 40.06% | 92.26% | 82.75% | 78.62% | 76.85% | 131.36% | 116.24% | 109.81% | 107.11% | 179.19% | 156.56% | 146.81% | 142.51% |
| 29 | 46.25% | 42.49% | 40.74% | 39.92% | 92.17% | 82.66% | 78.54% | 76.78% | 131.31% | 116.21% | 109.81% | 107.14% | 179.17% | 156.57% | 146.86% | 142.60% |
| 30 | 46.13% | 42.36% | 40.58% | 39.76% | 92.07% | 82.55% | 78.44% | 76.70% | 131.25% | 116.18% | 109.80% | 107.16% | 179.15% | 156.58% | 146.91% | 142.68% |
| 31 | 46.00% | 42.20% | 40.41% | 39.58% | 91.94% | 82.43% | 78.33% | 76.61% | 131.18% | 116.13% | 109.79% | 107.18% | 179.12% | 156.59% | 146.96% | 142.78% |
| 32 | 45.84% | 42.02% | 40.22% | 39.39% | 91.80% | 82.30% | 78.21% | 76.51% | 131.10% | 116.09% | 109.78% | 107.20% | 179.08% | 156.60% | 147.01% | 142.87% |
| 33 | 45.66% | 41.82% | 40.00% | 39.17% | 91.63% | 82.15% | 78.08% | 76.39% | 131.00% | 116.04% | 109.76% | 107.22% | 179.04% | 156.61% | 147.06% | 142.96% |
| 34 | 45.45% | 41.59% | 39.77% | 38.94% | 91.44% | 81.98% | 77.94% | 76.27% | 130.90% | 115.98% | 109.75% | 107.20% | 178.99% | 156.62% | 147.11% | 143.02% |
| 35 | 45.21% | 41.34% | 39.52% | 38.68% | 91.23% | 81.80% | 77.79% | 76.13% | 130.78% | 115.92% | 109.72% | 107.21% | 178.95% | 156.62% | 147.15% | 143.12% |
| 36 | 44.93% | 41.06% | 39.24% | 38.40% | 91.00% | 81.61% | 77.62% | 75.98% | 130.66% | 115.85% | 109.70% | 107.22% | 178.89% | 156.62% | 147.20% | 143.22% |
| 37 | 44.63% | 40.75% | 38.93% | 38.09% | 90.74% | 81.39% | 77.43% | 75.80% | 130.52% | 115.78% | 109.66% | 107.23% | 178.83% | 156.61% | 147.23% | 143.32% |
| 38 | 44.28% | 40.41% | 38.60% | 37.75% | 90.45% | 81.16% | 77.22% | 75.61% | 130.37% | 115.69% | 109.61% | 107.22% | 178.75% | 156.59% | 147.26% | 143.41% |
| 39 | 43.89% | 40.04% | 38.24% | 37.38% | 90.13% | 80.90% | 76.98% | 75.40% | 130.20% | 115.58% | 109.55% | 107.21% | 178.65% | 156.56% | 147.28% | 143.51% |
| 40 | 43.46% | 39.64% | 37.84% | 36.98% | 89.78% | 80.61% | 76.72% | 75.16% | 130.00% | 115.46% | 109.47% | 107.18% | 178.52% | 156.49% | 147.28% | 143.64% |
| 41 | 42.99% | 39.20% | 37.40% | 36.53% | 89.40% | 80.29% | 76.43% | 74.89% | 129.76% | 115.30% | 109.36% | 107.14% | 178.35% | 156.40% | 147.25% | 143.71% |
| 42 | 42.46% | 38.72% | 36.93% | 36.04% | 88.96% | 79.93% | 76.10% | 74.58% | 129.49% | 115.11% | 109.23% | 107.07% | 178.12% | 156.27% | 147.20% | 143.76% |
| 43 | 41.89% | 38.19% | 36.40% | 35.50% | 88.48% | 79.52% | 75.72% | 74.23% | 129.15% | 114.87% | 109.05% | 106.98% | 177.83% | 156.08% | 147.11% | 143.79% |
| 44 | 41.26% | 37.61% | 35.82% | 34.90% | 87.93% | 79.06% | 75.29% | 73.84% | 128.74% | 114.57% | 108.84% | 106.85% | 177.47% | 155.84% | 146.98% | 143.75% |
| 45 | 40.57% | 36.98% | 35.18% | 34.25% | 87.32% | 78.53% | 74.80% | 73.40% | 128.26% | 114.21% | 108.57% | 106.69% | 177.00% | 155.53% | 146.79% | 143.71% |
| 46 | 39.82% | 36.29% | 34.48% | 33.53% | 86.62% | 77.93% | 74.24% | 72.90% | 127.68% | 113.78% | 108.25% | 106.49% | 176.45% | 155.14% | 146.56% | 143.65% |
| 47 | 39.01% | 35.52% | 33.71% | 32.75% | 85.83% | 77.25% | 73.62% | 72.34% | 127.01% | 113.28% | 107.87% | 106.24% | 175.78% | 154.69% | 146.27% | 143.54% |
| 48 | 38.12% | 34.69% | 32.87% | 31.90% | 84.95% | 76.49% | 72.92% | 71.72% | 126.23% | 112.70% | 107.43% | 105.95% | 175.01% | 154.18% | 145.92% | 143.39% |
| 49 | 37.15% | 33.78% | 31.94% | 30.97% | 83.97% | 75.64% | 72.15% | 71.06% | 125.36% | 112.05% | 106.93% | 105.63% | 174.16% | 153.54% | 145.53% | 143.22% |
| 50 | 36.11% | 32.79% | 30.94% | 29.93% | 82.89% | 74.71% | 71.30% | 70.29% | 124.39% | 111.32% | 106.40% | 105.27% | 173.16% | 152.88% | 145.11% | 143.02% |
| 51 | 34.99% | 31.71% | 29.85% | 28.80% | 81.71% | 73.69% | 70.38% | 69.53% | 123.32% | 110.53% | 105.77% | 104.88% | 172.12% | 152.22% | 144.65% | 142.80% |
| 52 | 33.78% | 30.55% | 28.65% | 27.53% | 80.44% | 72.59% | 69.39% | 68.64% | 122.17% | 109.68% | 105.14% | 104.48% | 171.08% | 151.47% | 144.18% | 142.58% |
| 53 | 32.48% | 29.29% | 27.29% | 26.19% | 79.07% | 71.40% | 68.33% | 67.76% | 120.95% | 108.78% | 104.49% | 104.06% | 169.85% | 150.69% | 143.72% | 142.36% |
| 54 | 31.09% | 27.92% | 25.82% | 24.73% | 77.61% | 70.14% | 67.20% | 66.77% | 119.66% | 107.84% | 103.82% | 103.64% | 168.64% | 149.90% | 143.21% | 142.15% |
| 55 | 29.59% | 26.34% | 24.23% | 23.10% | 76.04% | 68.78% | 66.01% | 65.75% | 118.30% | 106.83% | 103.12% | 103.21% | 167.40% | 149.10% | 142.75% | 141.94% |
| 56 | NA | NA | NA | NA | 74.36% | 67.33% | 64.72% | 64.62% | 116.86% | 105.80% | 102.41% | 102.78% | 166.17% | 148.29% | 142.29% | 141.72% |
| 57 | NA | NA | NA | NA | 72.55% | 65.78% | 63.31% | 63.45% | 115.33% | 104.71% | 101.65% | 102.33% | 164.80% | 147.46% | 141.83% | 141.55% |
| 58 | NA | NA | NA | NA | 70.59% | 64.08% | 61.78% | 62.20% | 113.69% | 103.54% | 100.89% | 101.84% | 163.35% | 146.54% | 141.34% | 141.27% |
| 59 | NA | NA | NA | NA | 68.46% | 62.14% | 60.13% | 60.83% | 111.89% | 102.30% | 99.98% | 101.27% | 161.70% | 145.60% | 140.80% | 140.92% |
| 60 | NA | NA | NA | NA | 65.96% | 60.01% | 58.26% | 59.22% | 109.93% | 100.81% | 98.98% | 100.59% | 159.94% | 144.55% | 140.16% | 140.46% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 3 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 52.98% | 47.98% | 45.83% | 44.90% | 103.40% | 91.58% | 86.48% | 84.17% | 145.93% | 127.63% | 119.70% | 116.04% | 198.01% | 171.17% | 159.32% | 153.65% |
| 1 | 53.05% | 48.04% | 45.88% | 44.94% | 103.54% | 91.70% | 86.58% | 84.26% | 146.13% | 127.78% | 119.83% | 116.17% | 198.26% | 171.36% | 159.49% | 153.81% |
| 2 | 53.14% | 48.11% | 45.94% | 45.00% | 103.71% | 91.83% | 86.69% | 84.36% | 146.36% | 127.97% | 119.99% | 116.32% | 198.55% | 171.58% | 159.70% | 154.00% |
| 3 | 53.27% | 48.22% | 46.03% | 45.08% | 103.94% | 92.01% | 86.85% | 84.50% | 146.65% | 128.20% | 120.19% | 116.51% | 198.91% | 171.87% | 159.95% | 154.23% |
| 4 | 53.30% | 48.24% | 46.05% | 45.10% | 104.02% | 92.08% | 86.90% | 84.56% | 146.78% | 128.29% | 120.28% | 116.58% | 199.06% | 171.99% | 160.05% | 154.33% |
| 5 | 53.28% | 48.23% | 46.04% | 45.09% | 104.04% | 92.09% | 86.91% | 84.56% | 146.81% | 128.32% | 120.30% | 116.61% | 199.11% | 172.02% | 160.08% | 154.36% |
| 6 | 53.24% | 48.20% | 46.01% | 45.06% | 104.02% | 92.07% | 86.90% | 84.55% | 146.80% | 128.30% | 120.29% | 116.60% | 199.09% | 172.00% | 160.07% | 154.35% |
| 7 | 53.18% | 48.15% | 45.97% | 45.02% | 103.97% | 92.03% | 86.86% | 84.51% | 146.74% | 128.26% | 120.25% | 116.56% | 199.02% | 171.95% | 160.02% | 154.31% |
| 8 | 53.11% | 48.10% | 45.92% | 44.96% | 103.89% | 91.97% | 86.81% | 84.46% | 146.66% | 128.20% | 120.19% | 116.51% | 198.92% | 171.87% | 159.96% | 154.25% |
| 9 | 53.03% | 48.03% | 45.86% | 44.91% | 103.80% | 91.90% | 86.74% | 84.40% | 146.55% | 128.11% | 120.12% | 116.44% | 198.78% | 171.76% | 159.87% | 154.17% |
| 10 | 52.94% | 47.96% | 45.80% | 44.84% | 103.70% | 91.82% | 86.67% | 84.33% | 146.43% | 128.01% | 120.03% | 116.36% | 198.63% | 171.65% | 159.76% | 154.08% |
| 11 | 52.86% | 47.89% | 45.73% | 44.78% | 103.59% | 91.73% | 86.59% | 84.25% | 146.29% | 127.91% | 119.94% | 116.28% | 198.47% | 171.52% | 159.65% | 153.98% |
| 12 | 52.77% | 47.82% | 45.66% | 44.71% | 103.48% | 91.64% | 86.50% | 84.17% | 146.16% | 127.80% | 119.85% | 116.20% | 198.30% | 171.40% | 159.54% | 153.89% |
| 13 | 52.69% | 47.75% | 45.60% | 44.64% | 103.37% | 91.55% | 86.43% | 84.10% | 146.03% | 127.70% | 119.76% | 116.12% | 198.15% | 171.28% | 159.44% | 153.80% |
| 14 | 52.62% | 47.69% | 45.54% | 44.58% | 103.27% | 91.47% | 86.35% | 84.03% | 145.91% | 127.61% | 119.69% | 116.05% | 198.02% | 171.18% | 159.36% | 153.73% |
| 15 | 52.56% | 47.64% | 45.48% | 44.52% | 103.19% | 91.40% | 86.29% | 83.97% | 145.82% | 127.54% | 119.63% | 115.99% | 197.91% | 171.10% | 159.29% | 153.68% |
| 16 | 52.51% | 47.59% | 45.43% | 44.47% | 103.12% | 91.35% | 86.24% | 83.91% | 145.75% | 127.48% | 119.58% | 115.95% | 197.83% | 171.04% | 159.24% | 153.64% |
| 17 | 52.47% | 47.55% | 45.39% | 44.41% | 103.07% | 91.30% | 86.19% | 83.86% | 145.69% | 127.44% | 119.54% | 115.93% | 197.77% | 171.00% | 159.20% | 153.63% |
| 18 | 52.43% | 47.51% | 45.34% | 44.36% | 103.03% | 91.26% | 86.15% | 83.82% | 145.66% | 127.42% | 119.52% | 115.91% | 197.74% | 170.98% | 159.19% | 153.64% |
| 19 | 52.40% | 47.48% | 45.30% | 44.31% | 103.00% | 91.23% | 86.12% | 83.79% | 145.64% | 127.40% | 119.51% | 115.91% | 197.72% | 170.97% | 159.20% | 153.66% |
| 20 | 52.38% | 47.44% | 45.26% | 44.25% | 102.98% | 91.21% | 86.09% | 83.76% | 145.63% | 127.40% | 119.51% | 115.92% | 197.73% | 170.98% | 159.21% | 153.70% |
| 21 | 52.35% | 47.41% | 45.21% | 44.19% | 102.96% | 91.18% | 86.06% | 83.73% | 145.63% | 127.40% | 119.51% | 115.94% | 197.74% | 171.00% | 159.24% | 153.76% |
| 22 | 52.32% | 47.37% | 45.16% | 44.12% | 102.94% | 91.16% | 86.03% | 83.70% | 145.64% | 127.40% | 119.52% | 115.97% | 197.77% | 171.02% | 159.28% | 153.83% |
| 23 | 52.28% | 47.32% | 45.09% | 44.04% | 102.91% | 91.13% | 85.99% | 83.67% | 145.64% | 127.41% | 119.53% | 116.00% | 197.79% | 171.05% | 159.33% | 153.90% |
| 24 | 52.24% | 47.26% | 45.02% | 43.95% | 102.89% | 91.10% | 85.95% | 83.63% | 145.64% | 127.41% | 119.55% | 116.04% | 197.82% | 171.08% | 159.38% | 153.99% |
| 25 | 52.18% | 47.20% | 44.93% | 43.86% | 102.85% | 91.05% | 85.91% | 83.59% | 145.64% | 127.41% | 119.56% | 116.08% | 197.84% | 171.11% | 159.44% | 154.08% |
| 26 | 52.12% | 47.12% | 44.84% | 43.75% | 102.81% | 91.00% | 85.85% | 83.55% | 145.64% | 127.41% | 119.58% | 116.12% | 197.86% | 171.15% | 159.51% | 154.18% |
| 27 | 52.04% | 47.02% | 44.72% | 43.62% | 102.75% | 90.94% | 85.79% | 83.51% | 145.62% | 127.40% | 119.59% | 116.17% | 197.88% | 171.18% | 159.57% | 154.29% |
| 28 | 51.95% | 46.91% | 44.59% | 43.49% | 102.68% | 90.86% | 85.72% | 83.45% | 145.59% | 127.39% | 119.61% | 116.21% | 197.88% | 171.22% | 159.64% | 154.40% |
| 29 | 51.84% | 46.78% | 44.44% | 43.33% | 102.59% | 90.77% | 85.65% | 83.39% | 145.56% | 127.38% | 119.62% | 116.26% | 197.89% | 171.25% | 159.72% | 154.52% |
| 30 | 51.71% | 46.63% | 44.28% | 43.17% | 102.48% | 90.67% | 85.56% | 83.33% | 145.51% | 127.36% | 119.64% | 116.31% | 197.89% | 171.29% | 159.79% | 154.63% |
| 31 | 51.55% | 46.46% | 44.09% | 42.98% | 102.35% | 90.56% | 85.46% | 83.25% | 145.46% | 127.34% | 119.65% | 116.36% | 197.88% | 171.33% | 159.87% | 154.76% |
| 32 | 51.37% | 46.26% | 43.89% | 42.78% | 102.21% | 90.43% | 85.36% | 83.16% | 145.40% | 127.32% | 119.67% | 116.41% | 197.88% | 171.37% | 159.95% | 154.89% |
| 33 | 51.17% | 46.04% | 43.66% | 42.55% | 102.04% | 90.29% | 85.24% | 83.07% | 145.33% | 127.29% | 119.68% | 116.46% | 197.87% | 171.41% | 160.03% | 155.02% |
| 34 | 50.93% | 45.79% | 43.42% | 42.31% | 101.85% | 90.13% | 85.12% | 82.96% | 145.25% | 127.26% | 119.69% | 116.50% | 197.86% | 171.45% | 160.11% | 155.16% |
| 35 | 50.66% | 45.52% | 43.15% | 42.04% | 101.64% | 89.96% | 84.98% | 82.84% | 145.16% | 127.23% | 119.69% | 116.55% | 197.85% | 171.48% | 160.20% | 155.30% |
| 36 | 50.36% | 45.22% | 42.86% | 41.74% | 101.41% | 89.78% | 84.82% | 82.71% | 145.07% | 127.19% | 119.69% | 116.60% | 197.83% | 171.52% | 160.28% | 155.45% |
| 37 | 50.01% | 44.89% | 42.53% | 41.42% | 101.16% | 89.58% | 84.65% | 82.56% | 144.96% | 127.15% | 119.69% | 116.64% | 197.81% | 171.54% | 160.35% | 155.60% |
| 38 | 49.63% | 44.53% | 42.18% | 41.06% | 100.88% | 89.36% | 84.46% | 82.39% | 144.85% | 127.09% | 119.67% | 116.67% | 197.77% | 171.56% | 160.42% | 155.75% |
| 39 | 49.21% | 44.14% | 41.80% | 40.67% | 100.57% | 89.11% | 84.24% | 82.19% | 144.71% | 127.01% | 119.64% | 116.70% | 197.71% | 171.56% | 160.48% | 155.90% |
| 40 | 48.74% | 43.71% | 41.38% | 40.24% | 100.23% | 88.84% | 83.99% | 81.98% | 144.54% | 126.92% | 119.59% | 116.72% | 197.62% | 171.54% | 160.53% | 156.04% |
| 41 | 48.23% | 43.24% | 40.91% | 39.76% | 99.85% | 88.53% | 83.71% | 81.73% | 144.34% | 126.79% | 119.52% | 116.72% | 197.48% | 171.48% | 160.55% | 156.18% |
| 42 | 47.66% | 42.73% | 40.40% | 39.24% | 99.42% | 88.18% | 83.39% | 81.45% | 144.09% | 126.62% | 119.42% | 116.71% | 197.29% | 171.39% | 160.54% | 156.29% |
| 43 | 47.04% | 42.16% | 39.84% | 38.67% | 98.94% | 87.77% | 83.03% | 81.12% | 143.79% | 126.41% | 119.28% | 116.67% | 197.03% | 171.25% | 160.51% | 156.39% |
| 44 | 46.36% | 41.54% | 39.22% | 38.04% | 98.38% | 87.31% | 82.61% | 80.76% | 143.41% | 126.14% | 119.11% | 116.60% | 196.69% | 171.05% | 160.42% | 156.46% |
| 45 | 45.62% | 40.86% | 38.53% | 37.34% | 97.75% | 86.77% | 82.12% | 80.34% | 142.94% | 125.82% | 118.88% | 116.49% | 196.26% | 170.79% | 160.29% | 156.49% |
| 46 | 44.80% | 40.10% | 37.78% | 36.58% | 97.03% | 86.16% | 81.58% | 79.86% | 142.39% | 125.42% | 118.61% | 116.35% | 195.73% | 170.46% | 160.11% | 156.49% |
| 47 | 43.91% | 39.28% | 36.95% | 35.75% | 96.22% | 85.47% | 80.95% | 79.33% | 141.74% | 124.95% | 118.28% | 116.17% | 195.10% | 170.04% | 159.88% | 156.45% |
| 48 | 42.94% | 38.37% | 36.03% | 34.84% | 95.30% | 84.69% | 80.26% | 78.75% | 140.98% | 124.41% | 117.91% | 115.96% | 194.39% | 169.54% | 159.60% | 156.38% |
| 49 | 41.88% | 37.37% | 35.04% | 33.84% | 94.27% | 83.82% | 79.49% | 78.08% | 140.13% | 123.80% | 117.45% | 115.68% | 193.49% | 168.98% | 159.27% | 156.27% |
| 50 | 40.73% | 36.29% | 33.95% | 32.71% | 93.14% | 82.86% | 78.64% | 77.36% | 139.18% | 123.13% | 116.98% | 115.41% | 192.56% | 168.36% | 158.92% | 156.14% |
| 51 | 39.48% | 35.11% | 32.78% | 31.47% | 91.91% | 81.82% | 77.72% | 76.59% | 138.16% | 122.40% | 116.47% | 115.11% | 191.62% | 167.70% | 158.55% | 155.99% |
| 52 | 38.15% | 33.83% | 31.44% | 30.14% | 90.57% | 80.68% | 76.73% | 75.78% | 137.06% | 121.63% | 115.94% | 114.81% | 190.55% | 167.01% | 158.10% | 155.83% |
| 53 | 36.70% | 32.49% | 29.96% | 28.70% | 89.13% | 79.47% | 75.68% | 74.94% | 135.90% | 120.83% | 115.40% | 114.50% | 189.38% | 166.30% | 157.70% | 155.67% |
| 54 | 35.15% | 30.92% | 28.36% | 27.14% | 87.59% | 78.17% | 74.56% | 73.99% | 134.68% | 120.00% | 114.85% | 114.19% | 188.25% | 165.59% | 157.31% | 155.52% |
| 55 | 33.48% | 29.19% | 26.62% | 25.41% | 85.94% | 76.78% | 73.42% | 73.00% | 133.41% | 119.10% | 114.30% | 113.90% | 187.16% | 164.88% | 156.94% | 155.36% |
| 56 | NA | NA | NA | NA | 84.18% | 75.31% | 72.11% | 71.95% | 132.08% | 118.21% | 113.75% | 113.60% | 185.94% | 164.18% | 156.57% | 155.20% |
| 57 | NA | NA | NA | NA | 82.28% | 73.72% | 70.72% | 70.84% | 130.70% | 117.29% | 113.18% | 113.29% | 184.69% | 163.47% | 156.19% | 155.01% |
| 58 | NA | NA | NA | NA | 80.22% | 71.98% | 69.22% | 69.64% | 129.12% | 116.31% | 112.58% | 112.94% | 183.37% | 162.67% | 155.84% | 154.77% |
| 59 | NA | NA | NA | NA | 78.01% | 70.01% | 67.59% | 68.31% | 127.47% | 115.26% | 111.93% | 112.54% | 181.94% | 161.85% | 155.37% | 154.47% |
| 60 | NA | NA | NA | NA | 75.37% | 67.83% | 65.81% | 66.79% | 125.62% | 114.06% | 111.18% | 112.04% | 180.29% | 160.93% | 154.78% | 153.95% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 4 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 59.06% | 52.70% | 49.93% | 48.68% | 114.57% | 100.29% | 94.08% | 91.19% | 161.12% | 139.50% | 130.08% | 125.61% | 217.94% | 186.73% | 172.92% | 166.15% |
| 1 | 59.14% | 52.76% | 49.99% | 48.73% | 114.73% | 100.42% | 94.19% | 91.29% | 161.34% | 139.67% | 130.22% | 125.75% | 218.21% | 186.94% | 173.11% | 166.33% |
| 2 | 59.24% | 52.84% | 50.06% | 48.79% | 114.92% | 100.57% | 94.32% | 91.40% | 161.59% | 139.87% | 130.39% | 125.92% | 218.52% | 187.20% | 173.33% | 166.54% |
| 3 | 59.39% | 52.96% | 50.16% | 48.88% | 115.16% | 100.76% | 94.48% | 91.56% | 161.91% | 140.11% | 130.60% | 126.12% | 218.91% | 187.51% | 173.61% | 166.80% |
| 4 | 59.42% | 52.99% | 50.18% | 48.90% | 115.26% | 100.83% | 94.55% | 91.61% | 162.04% | 140.22% | 130.69% | 126.21% | 219.07% | 187.64% | 173.72% | 166.91% |
| 5 | 59.41% | 52.98% | 50.17% | 48.89% | 115.28% | 100.85% | 94.56% | 91.62% | 162.08% | 140.24% | 130.72% | 126.23% | 219.12% | 187.67% | 173.76% | 166.95% |
| 6 | 59.36% | 52.94% | 50.14% | 48.86% | 115.25% | 100.83% | 94.54% | 91.61% | 162.06% | 140.23% | 130.71% | 126.22% | 219.10% | 187.66% | 173.74% | 166.94% |
| 7 | 59.30% | 52.89% | 50.09% | 48.81% | 115.20% | 100.79% | 94.50% | 91.57% | 162.00% | 140.18% | 130.67% | 126.19% | 219.03% | 187.60% | 173.70% | 166.90% |
| 8 | 59.22% | 52.83% | 50.04% | 48.76% | 115.12% | 100.73% | 94.45% | 91.52% | 161.91% | 140.11% | 130.61% | 126.13% | 218.92% | 187.51% | 173.62% | 166.83% |
| 9 | 59.14% | 52.77% | 49.97% | 48.70% | 115.03% | 100.65% | 94.38% | 91.45% | 161.80% | 140.02% | 130.53% | 126.06% | 218.78% | 187.40% | 173.53% | 166.75% |
| 10 | 59.05% | 52.69% | 49.91% | 48.63% | 114.91% | 100.56% | 94.30% | 91.37% | 161.66% | 139.92% | 130.44% | 125.98% | 218.61% | 187.27% | 173.42% | 166.65% |
| 11 | 58.95% | 52.61% | 49.83% | 48.56% | 114.79% | 100.46% | 94.21% | 91.29% | 161.52% | 139.81% | 130.34% | 125.89% | 218.44% | 187.14% | 173.30% | 166.55% |
| 12 | 58.86% | 52.54% | 49.76% | 48.48% | 114.67% | 100.36% | 94.12% | 91.21% | 161.38% | 139.70% | 130.25% | 125.80% | 218.27% | 187.00% | 173.18% | 166.45% |
| 13 | 58.78% | 52.46% | 49.69% | 48.41% | 114.56% | 100.27% | 94.04% | 91.13% | 161.24% | 139.59% | 130.17% | 125.72% | 218.11% | 186.88% | 173.08% | 166.36% |
| 14 | 58.70% | 52.40% | 49.62% | 48.34% | 114.46% | 100.19% | 93.96% | 91.06% | 161.12% | 139.50% | 130.09% | 125.65% | 217.97% | 186.77% | 172.99% | 166.29% |
| 15 | 58.63% | 52.34% | 49.56% | 48.28% | 114.37% | 100.11% | 93.90% | 90.99% | 161.02% | 139.42% | 130.03% | 125.60% | 217.86% | 186.68% | 172.92% | 166.23% |
| 16 | 58.57% | 52.28% | 49.51% | 48.22% | 114.30% | 100.05% | 93.84% | 90.94% | 160.94% | 139.37% | 129.98% | 125.56% | 217.78% | 186.62% | 172.87% | 166.21% |
| 17 | 58.53% | 52.24% | 49.46% | 48.16% | 114.24% | 100.01% | 93.79% | 90.89% | 160.89% | 139.32% | 129.95% | 125.54% | 217.72% | 186.58% | 172.84% | 166.20% |
| 18 | 58.49% | 52.20% | 49.41% | 48.10% | 114.20% | 99.97% | 93.76% | 90.85% | 160.86% | 139.30% | 129.93% | 125.53% | 217.69% | 186.56% | 172.84% | 166.22% |
| 19 | 58.45% | 52.16% | 49.37% | 48.04% | 114.17% | 99.94% | 93.72% | 90.82% | 160.84% | 139.29% | 129.93% | 125.54% | 217.69% | 186.56% | 172.85% | 166.26% |
| 20 | 58.42% | 52.12% | 49.32% | 47.98% | 114.14% | 99.92% | 93.70% | 90.80% | 160.84% | 139.29% | 129.93% | 125.56% | 217.70% | 186.58% | 172.88% | 166.32% |
| 21 | 58.39% | 52.08% | 49.26% | 47.91% | 114.13% | 99.89% | 93.67% | 90.77% | 160.84% | 139.29% | 129.94% | 125.59% | 217.72% | 186.61% | 172.93% | 166.40% |
| 22 | 58.36% | 52.03% | 49.20% | 47.84% | 114.11% | 99.87% | 93.64% | 90.75% | 160.85% | 139.30% | 129.96% | 125.64% | 217.75% | 186.64% | 172.98% | 166.49% |
| 23 | 58.32% | 51.98% | 49.13% | 47.76% | 114.09% | 99.85% | 93.61% | 90.73% | 160.87% | 139.32% | 129.99% | 125.69% | 217.79% | 186.69% | 173.05% | 166.59% |
| 24 | 58.27% | 51.92% | 49.05% | 47.67% | 114.06% | 99.81% | 93.58% | 90.71% | 160.88% | 139.33% | 130.02% | 125.74% | 217.83% | 186.74% | 173.13% | 166.71% |
| 25 | 58.21% | 51.85% | 48.96% | 47.56% | 114.03% | 99.77% | 93.54% | 90.68% | 160.88% | 139.34% | 130.05% | 125.80% | 217.87% | 186.79% | 173.21% | 166.83% |
| 26 | 58.13% | 51.76% | 48.85% | 47.45% | 113.99% | 99.72% | 93.50% | 90.66% | 160.89% | 139.35% | 130.08% | 125.87% | 217.90% | 186.85% | 173.30% | 166.96% |
| 27 | 58.05% | 51.65% | 48.73% | 47.32% | 113.93% | 99.67% | 93.45% | 90.62% | 160.88% | 139.36% | 130.11% | 125.93% | 217.94% | 186.91% | 173.40% | 167.09% |
| 28 | 57.94% | 51.53% | 48.59% | 47.18% | 113.86% | 99.60% | 93.39% | 90.59% | 160.87% | 139.37% | 130.15% | 126.00% | 217.97% | 186.97% | 173.49% | 167.24% |
| 29 | 57.81% | 51.38% | 48.43% | 47.02% | 113.77% | 99.51% | 93.33% | 90.54% | 160.85% | 139.38% | 130.18% | 126.08% | 217.99% | 187.03% | 173.60% | 167.39% |
| 30 | 57.67% | 51.22% | 48.26% | 46.85% | 113.67% | 99.42% | 93.26% | 90.50% | 160.82% | 139.38% | 130.22% | 126.15% | 218.02% | 187.10% | 173.71% | 167.54% |
| 31 | 57.50% | 51.03% | 48.06% | 46.65% | 113.54% | 99.32% | 93.18% | 90.44% | 160.78% | 139.38% | 130.25% | 126.23% | 218.05% | 187.17% | 173.82% | 167.65% |
| 32 | 57.29% | 50.82% | 47.85% | 46.44% | 113.40% | 99.20% | 93.09% | 90.38% | 160.74% | 139.38% | 130.29% | 126.30% | 218.08% | 187.25% | 173.88% | 167.82% |
| 33 | 57.06% | 50.58% | 47.61% | 46.21% | 113.24% | 99.08% | 92.99% | 90.30% | 160.70% | 139.38% | 130.33% | 126.38% | 218.11% | 187.32% | 173.99% | 168.00% |
| 34 | 56.80% | 50.32% | 47.36% | 45.95% | 113.06% | 98.94% | 92.89% | 90.22% | 160.65% | 139.38% | 130.36% | 126.42% | 218.14% | 187.40% | 174.11% | 168.18% |
| 35 | 56.50% | 50.02% | 47.07% | 45.67% | 112.86% | 98.79% | 92.77% | 90.13% | 160.59% | 139.38% | 130.39% | 126.50% | 218.17% | 187.48% | 174.29% | 168.37% |
| 36 | 56.17% | 49.71% | 46.77% | 45.36% | 112.65% | 98.63% | 92.64% | 90.02% | 160.53% | 139.37% | 130.42% | 126.62% | 218.19% | 187.55% | 174.41% | 168.62% |
| 37 | 55.79% | 49.36% | 46.43% | 45.02% | 112.41% | 98.45% | 92.49% | 89.90% | 160.46% | 139.35% | 130.44% | 126.69% | 218.21% | 187.62% | 174.53% | 168.82% |
| 38 | 55.38% | 48.98% | 46.06% | 44.64% | 112.14% | 98.25% | 92.32% | 89.76% | 160.37% | 139.32% | 130.46% | 126.77% | 218.21% | 187.67% | 174.64% | 169.03% |
| 39 | 54.92% | 48.56% | 45.65% | 44.23% | 111.85% | 98.02% | 92.13% | 89.60% | 160.27% | 139.27% | 130.46% | 126.84% | 218.20% | 187.72% | 174.75% | 169.23% |
| 40 | 54.42% | 48.10% | 45.20% | 43.78% | 111.53% | 97.77% | 91.90% | 89.42% | 160.13% | 139.20% | 130.45% | 126.90% | 218.15% | 187.73% | 174.84% | 169.44% |
| 41 | 53.86% | 47.61% | 44.71% | 43.28% | 111.16% | 97.48% | 91.65% | 89.20% | 159.96% | 139.10% | 130.41% | 126.95% | 218.06% | 187.72% | 174.92% | 169.63% |
| 42 | 53.26% | 47.06% | 44.17% | 42.73% | 110.74% | 97.14% | 91.35% | 88.96% | 159.74% | 138.97% | 130.35% | 126.98% | 217.91% | 187.67% | 174.97% | 169.81% |
| 43 | 52.59% | 46.45% | 43.57% | 42.12% | 110.27% | 96.74% | 91.01% | 88.67% | 159.46% | 138.78% | 130.26% | 126.99% | 217.70% | 187.57% | 174.99% | 169.98% |
| 44 | 51.86% | 45.79% | 42.90% | 41.46% | 109.71% | 96.29% | 90.61% | 88.34% | 159.10% | 138.55% | 130.13% | 126.98% | 217.41% | 187.41% | 174.97% | 170.12% |
| 45 | 51.05% | 45.05% | 42.17% | 40.74% | 109.07% | 95.76% | 90.14% | 87.96% | 158.65% | 138.25% | 129.96% | 126.89% | 217.03% | 187.18% | 174.91% | 170.23% |
| 46 | 50.16% | 44.23% | 41.36% | 39.91% | 108.34% | 95.15% | 89.61% | 87.53% | 158.12% | 137.88% | 129.69% | 126.80% | 216.46% | 186.88% | 174.80% | 170.30% |
| 47 | 49.19% | 43.33% | 40.47% | 39.03% | 107.50% | 94.45% | 89.01% | 87.05% | 157.48% | 137.44% | 129.40% | 126.68% | 215.93% | 186.51% | 174.57% | 170.34% |
| 48 | 48.13% | 42.35% | 39.51% | 38.08% | 106.55% | 93.66% | 88.33% | 86.48% | 156.74% | 136.93% | 129.07% | 126.52% | 215.21% | 186.07% | 174.35% | 170.34% |
| 49 | 46.97% | 41.26% | 38.41% | 36.97% | 105.49% | 92.78% | 87.57% | 85.87% | 155.91% | 136.36% | 128.69% | 126.33% | 214.40% | 185.56% | 174.09% | 170.30% |
| 50 | 45.70% | 40.08% | 37.24% | 35.78% | 104.31% | 91.81% | 86.75% | 85.25% | 154.99% | 135.73% | 128.28% | 126.12% | 213.49% | 185.00% | 173.80% | 170.24% |
| 51 | 44.33% | 38.79% | 35.95% | 34.45% | 103.03% | 90.75% | 85.85% | 84.50% | 153.99% | 135.05% | 127.88% | 125.88% | 212.55% | 184.40% | 173.48% | 170.17% |
| 52 | 42.85% | 37.40% | 34.51% | 33.04% | 101.64% | 89.61% | 84.89% | 83.74% | 152.93% | 134.33% | 127.41% | 125.64% | 211.47% | 183.78% | 173.22% | 170.08% |
| 53 | 41.25% | 35.89% | 32.89% | 31.50% | 100.14% | 88.38% | 83.86% | 82.97% | 151.81% | 133.59% | 126.96% | 125.40% | 210.41% | 183.15% | 172.89% | 170.00% |
| 54 | 39.53% | 34.17% | 31.18% | 29.84% | 98.55% | 87.07% | 82.79% | 82.10% | 150.65% | 132.81% | 126.44% | 125.22% | 209.42% | 182.52% | 172.58% | 169.91% |
| 55 | 37.70% | 32.23% | 29.27% | 28.00% | 96.84% | 85.68% | 81.65% | 81.19% | 149.46% | 132.04% | 125.98% | 124.98% | 208.32% | 181.90% | 172.28% | 169.82% |
| 56 | NA | NA | NA | NA | 95.02% | 84.20% | 80.44% | 80.23% | 148.23% | 131.26% | 125.51% | 124.74% | 207.20% | 181.31% | 171.98% | 169.72% |
| 57 | NA | NA | NA | NA | 93.06% | 82.62% | 79.10% | 79.20% | 146.95% | 130.46% | 125.04% | 124.48% | 206.06% | 180.65% | 171.68% | 169.52% |
| 58 | NA | NA | NA | NA | 90.92% | 80.89% | 77.67% | 78.09% | 145.53% | 129.63% | 124.55% | 124.19% | 204.87% | 180.00% | 171.34% | 169.31% |
| 59 | NA | NA | NA | NA | 88.65% | 78.92% | 76.09% | 76.85% | 144.05% | 128.73% | 124.00% | 123.82% | 203.57% | 179.28% | 170.92% | 169.01% |
| 60 | NA | NA | NA | NA | 85.91% | 76.72% | 74.34% | 75.42% | 142.40% | 127.71% | 123.36% | 123.34% | 202.06% | 178.45% | 170.41% | 168.55% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 5 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 65.58% | 57.76% | 54.34% | 52.75% | 126.56% | 109.65% | 102.25% | 98.74% | 177.42% | 152.25% | 141.24% | 135.83% | 239.37% | 203.39% | 187.43% | 179.50% |
| 1 | 65.67% | 57.84% | 54.40% | 52.80% | 126.73% | 109.79% | 102.37% | 98.85% | 177.65% | 152.43% | 141.40% | 135.99% | 239.67% | 203.62% | 187.63% | 179.70% |
| 2 | 65.78% | 57.92% | 54.48% | 52.87% | 126.94% | 109.95% | 102.51% | 98.98% | 177.93% | 152.65% | 141.59% | 136.16% | 240.01% | 203.89% | 187.87% | 179.92% |
| 3 | 65.94% | 58.05% | 54.59% | 52.97% | 127.20% | 110.16% | 102.69% | 99.14% | 178.27% | 152.91% | 141.82% | 136.38% | 240.43% | 204.23% | 188.17% | 180.21% |
| 4 | 65.98% | 58.08% | 54.62% | 52.99% | 127.31% | 110.24% | 102.76% | 99.20% | 178.41% | 153.02% | 141.92% | 136.48% | 240.61% | 204.37% | 188.30% | 180.33% |
| 5 | 65.96% | 58.07% | 54.60% | 52.98% | 127.33% | 110.26% | 102.78% | 99.22% | 178.45% | 153.05% | 141.95% | 136.51% | 240.66% | 204.41% | 188.34% | 180.37% |
| 6 | 65.92% | 58.04% | 54.57% | 52.94% | 127.31% | 110.24% | 102.76% | 99.20% | 178.43% | 153.04% | 141.94% | 136.50% | 240.64% | 204.39% | 188.32% | 180.36% |
| 7 | 65.85% | 57.98% | 54.52% | 52.90% | 127.25% | 110.19% | 102.72% | 99.16% | 178.37% | 152.99% | 141.90% | 136.46% | 240.56% | 204.33% | 188.28% | 180.32% |
| 8 | 65.77% | 57.92% | 54.46% | 52.84% | 127.17% | 110.13% | 102.66% | 99.10% | 178.28% | 152.92% | 141.83% | 136.41% | 240.44% | 204.24% | 188.20% | 180.25% |
| 9 | 65.68% | 57.85% | 54.40% | 52.77% | 127.06% | 110.04% | 102.58% | 99.03% | 178.15% | 152.82% | 141.75% | 136.33% | 240.29% | 204.12% | 188.10% | 180.17% |
| 10 | 65.59% | 57.77% | 54.32% | 52.70% | 126.94% | 109.95% | 102.50% | 98.95% | 178.01% | 152.71% | 141.65% | 136.24% | 240.11% | 203.99% | 187.98% | 180.06% |
| 11 | 65.48% | 57.68% | 54.24% | 52.62% | 126.81% | 109.84% | 102.41% | 98.87% | 177.86% | 152.59% | 141.55% | 136.15% | 239.93% | 203.84% | 187.86% | 179.96% |
| 12 | 65.38% | 57.60% | 54.16% | 52.54% | 126.69% | 109.74% | 102.31% | 98.78% | 177.70% | 152.47% | 141.45% | 136.06% | 239.74% | 203.70% | 187.74% | 179.86% |
| 13 | 65.29% | 57.52% | 54.09% | 52.46% | 126.56% | 109.64% | 102.23% | 98.70% | 177.56% | 152.36% | 141.35% | 135.98% | 239.57% | 203.57% | 187.63% | 179.77% |
| 14 | 65.21% | 57.45% | 54.02% | 52.39% | 126.45% | 109.55% | 102.15% | 98.62% | 177.43% | 152.27% | 141.27% | 135.91% | 239.42% | 203.46% | 187.54% | 179.70% |
| 15 | 65.13% | 57.38% | 53.95% | 52.32% | 126.36% | 109.48% | 102.08% | 98.56% | 177.33% | 152.19% | 141.21% | 135.86% | 239.30% | 203.37% | 187.47% | 179.65% |
| 16 | 65.07% | 57.32% | 53.89% | 52.25% | 126.28% | 109.42% | 102.02% | 98.50% | 177.25% | 152.13% | 141.16% | 135.82% | 239.21% | 203.31% | 187.42% | 179.63% |
| 17 | 65.02% | 57.27% | 53.84% | 52.19% | 126.23% | 109.37% | 101.97% | 98.46% | 177.20% | 152.09% | 141.13% | 135.81% | 239.16% | 203.27% | 187.40% | 179.64% |
| 18 | 64.97% | 57.23% | 53.78% | 52.12% | 126.18% | 109.33% | 101.94% | 98.43% | 177.16% | 152.07% | 141.11% | 135.81% | 239.13% | 203.26% | 187.41% | 179.67% |
| 19 | 64.94% | 57.18% | 53.73% | 52.06% | 126.15% | 109.30% | 101.91% | 98.40% | 177.15% | 152.06% | 141.11% | 135.83% | 239.13% | 203.27% | 187.43% | 179.73% |
| 20 | 64.90% | 57.14% | 53.68% | 51.99% | 126.13% | 109.28% | 101.88% | 98.38% | 177.15% | 152.06% | 141.13% | 135.86% | 239.15% | 203.29% | 187.48% | 179.81% |
| 21 | 64.87% | 57.10% | 53.62% | 51.92% | 126.12% | 109.26% | 101.86% | 98.37% | 177.16% | 152.08% | 141.15% | 135.91% | 239.19% | 203.34% | 187.54% | 179.91% |
| 22 | 64.83% | 57.05% | 53.55% | 51.85% | 126.10% | 109.24% | 101.84% | 98.36% | 177.18% | 152.10% | 141.18% | 135.97% | 239.23% | 203.39% | 187.62% | 180.02% |
| 23 | 64.78% | 56.99% | 53.48% | 51.76% | 126.09% | 109.22% | 101.82% | 98.35% | 177.20% | 152.12% | 141.22% | 136.04% | 239.29% | 203.45% | 187.71% | 180.15% |
| 24 | 64.72% | 56.92% | 53.39% | 51.66% | 126.07% | 109.20% | 101.80% | 98.35% | 177.23% | 152.15% | 141.27% | 136.11% | 239.34% | 203.52% | 187.81% | 180.29% |
| 25 | 64.66% | 56.84% | 53.29% | 51.56% | 126.04% | 109.16% | 101.77% | 98.34% | 177.24% | 152.17% | 141.32% | 136.20% | 239.40% | 203.60% | 187.92% | 180.44% |
| 26 | 64.58% | 56.74% | 53.17% | 51.44% | 126.00% | 109.12% | 101.74% | 98.33% | 177.26% | 152.20% | 141.37% | 136.28% | 239.46% | 203.68% | 188.04% | 180.60% |
| 27 | 64.48% | 56.62% | 53.04% | 51.31% | 125.95% | 109.07% | 101.71% | 98.32% | 177.27% | 152.23% | 141.43% | 136.37% | 239.52% | 203.77% | 188.16% | 180.77% |
| 28 | 64.36% | 56.49% | 52.90% | 51.16% | 125.88% | 109.01% | 101.67% | 98.30% | 177.27% | 152.25% | 141.49% | 136.46% | 239.58% | 203.86% | 188.29% | 180.95% |
| 29 | 64.22% | 56.33% | 52.73% | 51.00% | 125.80% | 108.94% | 101.63% | 98.28% | 177.27% | 152.28% | 141.55% | 136.56% | 239.64% | 203.96% | 188.43% | 181.14% |
| 30 | 64.05% | 56.15% | 52.55% | 50.82% | 125.70% | 108.87% | 101.58% | 98.26% | 177.26% | 152.31% | 141.61% | 136.66% | 239.71% | 204.06% | 188.57% | 181.33% |
| 31 | 63.86% | 55.95% | 52.35% | 50.62% | 125.59% | 108.78% | 101.52% | 98.23% | 177.25% | 152.34% | 141.67% | 136.77% | 239.77% | 204.17% | 188.72% | 181.54% |
| 32 | 63.64% | 55.72% | 52.12% | 50.40% | 125.46% | 108.69% | 101.46% | 98.19% | 177.23% | 152.36% | 141.74% | 136.87% | 239.84% | 204.28% | 188.87% | 181.76% |
| 33 | 63.38% | 55.47% | 51.88% | 50.16% | 125.31% | 108.59% | 101.39% | 98.15% | 177.22% | 152.39% | 141.80% | 136.98% | 239.92% | 204.39% | 189.04% | 181.99% |
| 34 | 63.10% | 55.19% | 51.61% | 49.89% | 125.15% | 108.48% | 101.31% | 98.10% | 177.20% | 152.42% | 141.87% | 137.10% | 239.99% | 204.51% | 189.20% | 182.23% |
| 35 | 62.77% | 54.88% | 51.32% | 49.60% | 124.97% | 108.35% | 101.23% | 98.05% | 177.17% | 152.44% | 141.93% | 137.21% | 240.07% | 204.63% | 189.38% | 182.49% |
| 36 | 62.41% | 54.54% | 50.99% | 49.28% | 124.78% | 108.22% | 101.12% | 97.98% | 177.15% | 152.46% | 141.99% | 137.33% | 240.14% | 204.75% | 189.55% | 182.75% |
| 37 | 62.00% | 54.18% | 50.64% | 48.92% | 124.57% | 108.07% | 101.01% | 97.89% | 177.11% | 152.47% | 142.05% | 137.46% | 240.21% | 204.86% | 189.73% | 183.03% |
| 38 | 61.56% | 53.78% | 50.25% | 48.53% | 124.33% | 107.90% | 100.87% | 97.80% | 177.06% | 152.47% | 142.10% | 137.58% | 240.26% | 204.97% | 189.91% | 183.31% |
| 39 | 61.07% | 53.34% | 49.83% | 48.10% | 124.07% | 107.70% | 100.71% | 97.68% | 176.98% | 152.46% | 142.14% | 137.70% | 240.29% | 205.06% | 190.08% | 183.60% |
| 40 | 60.53% | 52.86% | 49.35% | 47.63% | 123.77% | 107.47% | 100.52% | 97.54% | 176.88% | 152.42% | 142.16% | 137.81% | 240.28% | 205.13% | 190.24% | 183.89% |
| 41 | 59.93% | 52.33% | 48.83% | 47.10% | 123.42% | 107.20% | 100.30% | 97.38% | 176.74% | 152.35% | 142.17% | 137.92% | 240.23% | 205.17% | 190.38% | 184.18% |
| 42 | 59.28% | 51.74% | 48.26% | 46.53% | 123.02% | 106.89% | 100.04% | 97.18% | 176.54% | 152.24% | 142.15% | 138.01% | 240.13% | 205.17% | 190.50% | 184.45% |
| 43 | 58.57% | 51.10% | 47.62% | 45.89% | 122.55% | 106.51% | 99.73% | 96.95% | 176.28% | 152.09% | 142.09% | 138.07% | 239.95% | 205.12% | 190.59% | 184.65% |
| 44 | 57.78% | 50.38% | 46.91% | 45.19% | 122.01% | 106.07% | 99.36% | 96.67% | 175.95% | 151.89% | 142.00% | 138.11% | 239.68% | 205.02% | 190.64% | 184.87% |
| 45 | 56.91% | 49.59% | 46.13% | 44.41% | 121.37% | 105.56% | 98.93% | 96.35% | 175.53% | 151.62% | 141.86% | 138.12% | 239.32% | 204.85% | 190.65% | 185.07% |
| 46 | 55.95% | 48.71% | 45.26% | 43.56% | 120.63% | 104.96% | 98.43% | 96.00% | 175.01% | 151.29% | 141.67% | 138.10% | 238.86% | 204.61% | 190.60% | 185.22% |
| 47 | 54.89% | 47.74% | 44.30% | 42.63% | 119.78% | 104.27% | 97.87% | 95.55% | 174.39% | 150.88% | 141.43% | 138.03% | 238.28% | 204.29% | 190.50% | 185.34% |
| 48 | 53.73% | 46.66% | 43.25% | 41.59% | 118.81% | 103.49% | 97.22% | 95.06% | 173.67% | 150.41% | 141.15% | 137.93% | 237.62% | 203.91% | 190.36% | 185.42% |
| 49 | 52.46% | 45.49% | 42.10% | 40.43% | 117.72% | 102.62% | 96.51% | 94.53% | 172.86% | 149.87% | 140.81% | 137.80% | 236.87% | 203.47% | 190.17% | 185.47% |
| 50 | 51.07% | 44.20% | 40.86% | 39.13% | 116.52% | 101.66% | 95.73% | 93.98% | 171.96% | 149.28% | 140.46% | 137.64% | 236.05% | 202.97% | 189.95% | 185.48% |
| 51 | 49.56% | 42.80% | 39.42% | 37.75% | 115.20% | 100.61% | 94.88% | 93.31% | 170.99% | 148.65% | 140.09% | 137.47% | 235.13% | 202.45% | 189.71% | 185.48% |
| 52 | 47.93% | 41.28% | 37.83% | 36.26% | 113.78% | 99.48% | 93.97% | 92.65% | 169.96% | 148.01% | 139.64% | 137.28% | 234.15% | 201.90% | 189.47% | 185.46% |
| 53 | 46.16% | 39.60% | 36.13% | 34.63% | 112.25% | 98.27% | 93.01% | 91.94% | 168.89% | 147.29% | 139.23% | 137.09% | 233.16% | 201.36% | 189.23% | 185.44% |
| 54 | 44.25% | 37.67% | 34.24% | 32.87% | 110.62% | 96.98% | 92.01% | 91.23% | 167.79% | 146.60% | 138.82% | 136.91% | 232.15% | 200.86% | 189.01% | 185.42% |
| 55 | 42.18% | 35.60% | 32.23% | 30.92% | 108.89% | 95.62% | 90.95% | 90.44% | 166.66% | 145.90% | 138.43% | 136.72% | 231.15% | 200.28% | 188.79% | 185.39% |
| 56 | NA | NA | NA | NA | 107.03% | 94.17% | 89.86% | 89.60% | 165.51% | 145.21% | 138.04% | 136.52% | 230.14% | 199.77% | 188.59% | 185.34% |
| 57 | NA | NA | NA | NA | 105.03% | 92.63% | 88.62% | 88.70% | 164.32% | 144.50% | 137.64% | 136.30% | 229.12% | 199.26% | 188.37% | 185.25% |
| 58 | NA | NA | NA | NA | 102.86% | 90.97% | 87.29% | 87.71% | 163.02% | 143.77% | 137.27% | 136.03% | 228.05% | 198.71% | 188.12% | 185.10% |
| 59 | NA | NA | NA | NA | 100.47% | 89.04% | 85.82% | 86.58% | 161.65% | 142.97% | 136.78% | 135.67% | 226.88% | 198.09% | 187.72% | 184.83% |
| 60 | NA | NA | NA | NA | 97.76% | 86.88% | 84.17% | 85.27% | 160.14% | 142.05% | 136.19% | 135.20% | 225.49% | 197.33% | 187.21% | 184.41% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 2: 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 | 37.02% | 36.42% | 36.31% | 76.56% | 70.89% | 68.56% | 67.72% | 109.28% | 99.24% | 95.04% | 93.34% | 149.88% | 133.71% | 126.87% | 123.90% |
| 1 | NA | 37.06% | 36.45% | 36.34% | 76.66% | 70.97% | 68.63% | 67.78% | 109.43% | 99.36% | 95.15% | 93.44% | 150.07% | 133.87% | 127.00% | 124.02% |
| 2 | NA | 37.11% | 36.50% | 36.39% | 76.78% | 71.07% | 68.72% | 67.86% | 109.60% | 99.50% | 95.27% | 93.55% | 150.30% | 134.05% | 127.16% | 124.17% |
| 3 | 38.78% | 37.19% | 36.57% | 36.45% | 76.95% | 71.21% | 68.84% | 67.97% | 109.83% | 99.68% | 95.43% | 93.70% | 150.59% | 134.27% | 127.36% | 124.35% |
| 4 | 38.80% | 37.20% | 36.58% | 36.46% | 77.01% | 71.25% | 68.88% | 68.01% | 109.93% | 99.76% | 95.49% | 93.76% | 150.71% | 134.37% | 127.44% | 124.43% |
| 5 | 38.78% | 37.19% | 36.57% | 36.45% | 77.01% | 71.26% | 68.88% | 68.01% | 109.95% | 99.78% | 95.51% | 93.77% | 150.74% | 134.40% | 127.46% | 124.45% |
| 6 | 38.74% | 37.16% | 36.54% | 36.42% | 76.99% | 71.24% | 68.87% | 68.00% | 109.93% | 99.76% | 95.50% | 93.76% | 150.73% | 134.38% | 127.45% | 124.44% |
| 7 | 38.68% | 37.12% | 36.51% | 36.39% | 76.94% | 71.21% | 68.84% | 67.97% | 109.89% | 99.73% | 95.47% | 93.73% | 150.68% | 134.34% | 127.41% | 124.41% |
| 8 | 38.62% | 37.07% | 36.47% | 36.35% | 76.88% | 71.16% | 68.79% | 67.92% | 109.82% | 99.68% | 95.42% | 93.69% | 150.60% | 134.27% | 127.35% | 124.36% |
| 9 | 38.55% | 37.02% | 36.42% | 36.30% | 76.81% | 71.10% | 68.74% | 67.87% | 109.74% | 99.61% | 95.36% | 93.64% | 150.49% | 134.19% | 127.28% | 124.29% |
| 10 | 38.48% | 36.96% | 36.37% | 36.25% | 76.73% | 71.04% | 68.68% | 67.82% | 109.64% | 99.53% | 95.29% | 93.57% | 150.37% | 134.09% | 127.20% | 124.21% |
| 11 | 38.41% | 36.90% | 36.32% | 36.20% | 76.64% | 70.97% | 68.62% | 67.75% | 109.53% | 99.44% | 95.22% | 93.50% | 150.23% | 133.99% | 127.11% | 124.13% |
| 12 | 38.34% | 36.85% | 36.26% | 36.15% | 76.55% | 70.89% | 68.55% | 67.69% | 109.42% | 99.36% | 95.14% | 93.43% | 150.10% | 133.89% | 127.02% | 124.04% |
| 13 | 38.28% | 36.80% | 36.22% | 36.10% | 76.47% | 70.83% | 68.49% | 67.63% | 109.32% | 99.28% | 95.07% | 93.36% | 149.98% | 133.79% | 126.93% | 123.97% |
| 14 | 38.22% | 36.75% | 36.17% | 36.05% | 76.39% | 70.76% | 68.43% | 67.57% | 109.23% | 99.20% | 95.00% | 93.30% | 149.86% | 133.70% | 126.86% | 123.90% |
| 15 | 38.17% | 36.71% | 36.13% | 36.01% | 76.33% | 70.71% | 68.38% | 67.52% | 109.15% | 99.14% | 94.95% | 93.22% | 149.77% | 133.63% | 126.79% | 123.84% |
| 16 | 38.14% | 36.67% | 36.09% | 35.97% | 76.27% | 70.66% | 68.33% | 67.47% | 109.09% | 99.09% | 94.90% | 93.17% | 149.70% | 133.57% | 126.74% | 123.80% |
| 17 | 38.11% | 36.64% | 36.06% | 35.93% | 76.23% | 70.62% | 68.29% | 67.43% | 109.04% | 99.05% | 94.86% | 93.14% | 149.64% | 133.53% | 126.71% | 123.77% |
| 18 | 38.08% | 36.62% | 36.03% | 35.89% | 76.20% | 70.59% | 68.26% | 67.39% | 109.00% | 99.02% | 94.84% | 93.11% | 149.60% | 133.50% | 126.68% | 123.75% |
| 19 | 38.07% | 36.60% | 36.00% | 35.85% | 76.17% | 70.57% | 68.23% | 67.36% | 108.98% | 99.00% | 94.82% | 93.09% | 149.58% | 133.48% | 126.67% | 123.74% |
| 20 | 38.05% | 36.57% | 35.97% | 35.81% | 76.15% | 70.54% | 68.20% | 67.32% | 108.96% | 98.98% | 94.80% | 93.08% | 149.57% | 133.47% | 126.66% | 123.75% |
| 21 | 38.03% | 36.55% | 35.93% | 35.76% | 76.14% | 70.52% | 68.18% | 67.29% | 108.95% | 98.97% | 94.79% | 93.07% | 149.57% | 133.47% | 126.66% | 123.76% |
| 22 | 38.02% | 36.52% | 35.90% | 35.71% | 76.12% | 70.50% | 68.14% | 67.25% | 108.95% | 98.96% | 94.78% | 93.06% | 149.57% | 133.47% | 126.67% | 123.78% |
| 23 | 37.99% | 36.49% | 35.85% | 35.65% | 76.10% | 70.47% | 68.11% | 67.21% | 108.94% | 98.95% | 94.73% | 93.06% | 149.57% | 133.47% | 126.67% | 123.80% |
| 24 | 37.97% | 36.45% | 35.80% | 35.59% | 76.07% | 70.44% | 68.07% | 67.16% | 108.93% | 98.94% | 94.72% | 93.05% | 149.57% | 133.47% | 126.68% | 123.83% |
| 25 | 37.93% | 36.41% | 35.74% | 35.51% | 76.04% | 70.40% | 68.02% | 67.11% | 108.91% | 98.92% | 94.70% | 93.04% | 149.57% | 133.47% | 126.69% | 123.86% |
| 26 | 37.89% | 36.35% | 35.67% | 35.42% | 76.00% | 70.35% | 67.96% | 67.05% | 108.88% | 98.90% | 94.67% | 93.03% | 149.55% | 133.46% | 126.69% | 123.90% |
| 27 | 37.84% | 36.29% | 35.58% | 35.32% | 75.95% | 70.29% | 67.89% | 66.99% | 108.85% | 98.86% | 94.65% | 93.02% | 149.53% | 133.44% | 126.70% | 123.93% |
| 28 | 37.77% | 36.21% | 35.49% | 35.21% | 75.88% | 70.22% | 67.81% | 66.91% | 108.81% | 98.82% | 94.61% | 93.00% | 149.50% | 133.42% | 126.70% | 123.97% |
| 29 | 37.70% | 36.12% | 35.37% | 35.08% | 75.81% | 70.14% | 67.72% | 66.83% | 108.73% | 98.74% | 94.57% | 92.98% | 149.46% | 133.40% | 126.70% | 124.00% |
| 30 | 37.61% | 36.01% | 35.24% | 34.94% | 75.72% | 70.04% | 67.62% | 66.73% | 108.65% | 98.67% | 94.53% | 92.96% | 149.40% | 133.37% | 126.70% | 124.04% |
| 31 | 37.51% | 35.89% | 35.10% | 34.78% | 75.61% | 69.92% | 67.51% | 66.63% | 108.57% | 98.60% | 94.48% | 92.93% | 149.34% | 133.33% | 126.70% | 124.08% |
| 32 | 37.39% | 35.75% | 34.93% | 34.61% | 75.48% | 69.79% | 67.38% | 66.52% | 108.47% | 98.52% | 94.42% | 92.90% | 149.26% | 133.29% | 126.70% | 124.11% |
| 33 | 37.25% | 35.58% | 34.75% | 34.42% | 75.33% | 69.64% | 67.24% | 66.39% | 108.35% | 98.43% | 94.36% | 92.87% | 149.17% | 133.25% | 126.70% | 124.15% |
| 34 | 37.09% | 35.40% | 34.55% | 34.22% | 75.16% | 69.48% | 67.09% | 66.25% | 108.21% | 98.33% | 94.29% | 92.83% | 149.07% | 133.21% | 126.70% | 124.18% |
| 35 | 36.90% | 35.19% | 34.33% | 33.99% | 74.97% | 69.30% | 66.93% | 66.10% | 108.10% | 98.23% | 94.22% | 92.78% | 148.96% | 133.16% | 126.69% | 124.22% |
| 36 | 36.69% | 34.96% | 34.09% | 33.74% | 74.75% | 69.10% | 66.75% | 65.93% | 107.90% | 98.11% | 94.13% | 92.72% | 148.85% | 133.10% | 126.68% | 124.25% |
| 37 | 36.45% | 34.70% | 33.82% | 33.47% | 74.50% | 68.88% | 66.55% | 65.74% | 107.72% | 97.98% | 94.04% | 92.66% | 148.72% | 133.04% | 126.66% | 124.27% |
| 38 | 36.18% | 34.41% | 33.53% | 33.18% | 74.23% | 68.64% | 66.33% | 65.54% | 107.51% | 97.84% | 93.93% | 92.58% | 148.58% | 132.97% | 126.63% | 124.30% |
| 39 | 35.87% | 34.09% | 33.22% | 32.85% | 73.93% | 68.38% | 66.09% | 65.31% | 107.29% | 97.68% | 93.81% | 92.49% | 148.42% | 132.88% | 126.58% | 124.31% |
| 40 | 35.52% | 33.75% | 32.87% | 32.50% | 73.59% | 68.10% | 65.83% | 65.06% | 107.04% | 97.50% | 93.66% | 92.39% | 148.23% | 132.76% | 126.52% | 124.31% |
| 41 | 35.13% | 33.37% | 32.50% | 32.11% | 73.22% | 67.78% | 65.53% | 64.78% | 106.76% | 97.29% | 93.50% | 92.26% | 148.00% | 132.62% | 126.43% | 124.29% |
| 42 | 34.70% | 32.96% | 32.09% | 31.68% | 72.81% | 67.44% | 65.21% | 64.46% | 106.43% | 97.05% | 93.30% | 92.11% | 147.73% | 132.44% | 126.31% | 124.25% |
| 43 | 34.23% | 32.51% | 31.64% | 31.22% | 72.36% | 67.05% | 64.84% | 64.11% | 106.06% | 96.76% | 93.06% | 91.92% | 147.40% | 132.21% | 126.16% | 124.18% |
| 44 | 33.71% | 32.03% | 31.14% | 30.71% | 71.85% | 66.61% | 64.42% | 63.71% | 105.63% | 96.43% | 92.78% | 91.70% | 147.00% | 131.92% | 125.96% | 124.09% |
| 45 | 33.14% | 31.49% | 30.60% | 30.14% | 71.29% | 66.12% | 63.96% | 63.27% | 105.13% | 96.03% | 92.44% | 91.44% | 146.52% | 131.57% | 125.71% | 123.95% |
| 46 | 32.51% | 30.91% | 30.01% | 29.53% | 70.66% | 65.58% | 63.44% | 62.77% | 104.55% | 95.58% | 92.06% | 91.13% | 145.94% | 131.15% | 125.40% | 123.78% |
| 47 | 31.84% | 30.28% | 29.36% | 28.86% | 69.96% | 64.96% | 62.85% | 62.22% | 103.89% | 95.04% | 91.61% | 90.77% | 145.26% | 130.66% | 125.04% | 123.56% |
| 48 | 31.10% | 29.58% | 28.65% | 28.13% | 69.18% | 64.28% | 62.20% | 61.61% | 103.13% | 94.44% | 91.09% | 90.36% | 144.48% | 130.08% | 124.62% | 123.30% |
| 49 | 30.32% | 28.83% | 27.88% | 27.33% | 68.32% | 63.52% | 61.48% | 60.94% | 102.28% | 93.76% | 90.52% | 89.90% | 143.59% | 129.44% | 124.15% | 123.01% |
| 50 | 29.47% | 28.02% | 27.04% | 26.47% | 67.38% | 62.68% | 60.69% | 60.21% | 101.35% | 93.01% | 89.89% | 89.40% | 142.61% | 128.72% | 123.63% | 122.69% |
| 51 | 28.57% | 27.14% | 26.14% | 25.55% | 66.36% | 61.78% | 59.84% | 59.43% | 100.32% | 92.18% | 89.20% | 88.87% | 141.53% | 127.94% | 123.07% | 122.35% |
| 52 | 27.60% | 26.20% | 25.16% | 24.54% | 65.26% | 60.79% | 58.91% | 58.58% | 99.22% | 91.30% | 88.46% | 88.29% | 140.37% | 127.10% | 122.47% | 121.99% |
| 53 | 26.57% | 25.18% | 24.11% | 23.42% | 64.08% | 59.73% | 57.92% | 57.69% | 98.04% | 90.35% | 87.68% | 87.70% | 139.15% | 126.23% | 121.85% | 121.63% |
| 54 | 25.47% | 24.09% | 22.96% | 22.21% | 62.82% | 58.60% | 56.87% | 56.75% | 96.78% | 89.35% | 86.87% | 87.08% | 137.85% | 125.31% | 121.21% | 121.27% |
| 55 | 24.30% | 22.91% | 21.66% | 20.89% | 61.47% | 57.39% | 55.75% | 55.76% | 95.46% | 88.30% | 86.01% | 86.44% | 136.50% | 124.36% | 120.57% | 120.92% |
| 56 | NA | NA | NA | NA | 60.02% | 56.09% | 54.55% | 54.70% | 94.05% | 87.18% | 85.12% | 85.78% | 135.07% | 123.37% | 119.91% | 120.57% |
| 57 | NA | NA | NA | NA | 58.47% | 54.70% | 53.28% | 53.56% | 92.55% | 85.99% | 84.18% | 85.08% | 133.55% | 122.31% | 119.24% | 120.20% |
| 58 | NA | NA | NA | NA | 56.79% | 53.19% | 51.88% | 52.33% | 90.94% | 84.72% | 83.18% | 84.33% | 131.91% | 121.18% | 118.52% | 119.81% |
| 59 | NA | NA | NA | NA | 54.96% | 51.54% | 50.34% | 51.00% | 89.18% | 83.34% | 82.08% | 83.50% | 130.09% | 119.96% | 117.73% | 119.36% |
| 60 | NA | NA | NA | NA | 52.89% | 49.68% | 48.65% | 49.52% | 87.24% | 81.81% | 80.86% | 82.58% | 128.04% | 118.56% | 116.83% | 118.80% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 1 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 40.96% | 39.84% | 39.46% | 85.85% | 78.10% | 74.84% | 73.51% | 121.87% | 109.04% | 103.59% | 101.24% | 166.36% | 146.59% | 138.12% | 134.26% |
| 1 | NA | 41.01% | 39.88% | 39.50% | 85.96% | 78.19% | 74.92% | 73.59% | 122.04% | 109.17% | 103.70% | 101.35% | 166.57% | 146.75% | 138.26% | 134.40% |
| 2 | 43.80% | 41.07% | 39.93% | 39.55% | 86.10% | 78.30% | 75.02% | 73.68% | 122.23% | 109.33% | 103.84% | 101.47% | 166.82% | 146.95% | 138.43% | 134.55% |
| 3 | 43.91% | 41.15% | 40.01% | 39.62% | 86.29% | 78.45% | 75.15% | 73.79% | 122.48% | 109.52% | 104.01% | 101.63% | 167.13% | 147.19% | 138.64% | 134.75% |
| 4 | 43.93% | 41.17% | 40.03% | 39.63% | 86.35% | 78.51% | 75.20% | 73.84% | 122.59% | 109.61% | 104.08% | 101.69% | 167.26% | 147.29% | 138.73% | 134.84% |
| 5 | 43.91% | 41.16% | 40.01% | 39.62% | 86.36% | 78.52% | 75.20% | 73.84% | 122.62% | 109.63% | 104.10% | 101.71% | 167.30% | 147.32% | 138.76% | 134.86% |
| 6 | 43.87% | 41.13% | 39.99% | 39.59% | 86.34% | 78.50% | 75.19% | 73.83% | 122.60% | 109.62% | 104.09% | 101.70% | 167.29% | 147.31% | 138.74% | 134.85% |
| 7 | 43.81% | 41.08% | 39.95% | 39.56% | 86.29% | 78.46% | 75.15% | 73.80% | 122.56% | 109.58% | 104.06% | 101.67% | 167.23% | 147.26% | 138.71% | 134.82% |
| 8 | 43.75% | 41.03% | 39.90% | 39.51% | 86.23% | 78.41% | 75.11% | 73.75% | 122.49% | 109.53% | 104.01% | 101.63% | 167.14% | 147.19% | 138.65% | 134.76% |
| 9 | 43.68% | 40.98% | 39.85% | 39.46% | 86.15% | 78.35% | 75.05% | 73.70% | 122.39% | 109.45% | 103.94% | 101.57% | 167.03% | 147.10% | 138.57% | 134.69% |
| 10 | 43.60% | 40.92% | 39.80% | 39.41% | 86.07% | 78.28% | 74.99% | 73.64% | 122.29% | 109.37% | 103.87% | 101.50% | 166.90% | 147.00% | 138.48% | 134.61% |
| 11 | 43.52% | 40.86% | 39.74% | 39.35% | 85.97% | 78.20% | 74.92% | 73.57% | 122.17% | 109.28% | 103.79% | 101.42% | 166.76% | 146.89% | 138.39% | 134.52% |
| 12 | 43.45% | 40.80% | 39.69% | 39.30% | 85.88% | 78.13% | 74.85% | 73.50% | 122.05% | 109.18% | 103.71% | 101.35% | 166.61% | 146.78% | 138.29% | 134.44% |
| 13 | 43.38% | 40.74% | 39.63% | 39.24% | 85.79% | 78.05% | 74.78% | 73.44% | 121.94% | 109.10% | 103.63% | 101.28% | 166.48% | 146.68% | 138.20% | 134.36% |
| 14 | 43.32% | 40.69% | 39.58% | 39.19% | 85.70% | 77.99% | 74.72% | 73.38% | 121.84% | 109.02% | 103.56% | 101.22% | 166.36% | 146.58% | 138.12% | 134.29% |
| 15 | 43.27% | 40.65% | 39.54% | 39.14% | 85.63% | 77.93% | 74.66% | 73.32% | 121.76% | 108.95% | 103.50% | 101.16% | 166.26% | 146.51% | 138.06% | 134.23% |
| 16 | 43.23% | 40.61% | 39.50% | 39.10% | 85.58% | 77.88% | 74.62% | 73.27% | 121.69% | 108.90% | 103.46% | 101.12% | 166.19% | 146.45% | 138.01% | 134.19% |
| 17 | 43.19% | 40.58% | 39.46% | 39.05% | 85.53% | 77.84% | 74.57% | 73.23% | 121.64% | 108.86% | 103.42% | 101.09% | 166.13% | 146.41% | 137.98% | 134.17% |
| 18 | 43.17% | 40.55% | 39.43% | 39.01% | 85.50% | 77.80% | 74.54% | 73.19% | 121.61% | 108.83% | 103.40% | 101.06% | 166.10% | 146.38% | 137.96% | 134.16% |
| 19 | 43.15% | 40.52% | 39.39% | 38.97% | 85.47% | 77.77% | 74.51% | 73.15% | 121.59% | 108.81% | 103.38% | 101.05% | 166.08% | 146.37% | 137.95% | 134.16% |
| 20 | 43.13% | 40.49% | 39.36% | 38.92% | 85.45% | 77.75% | 74.48% | 73.12% | 121.57% | 108.80% | 103.37% | 101.04% | 166.07% | 146.37% | 137.95% | 134.18% |
| 21 | 43.11% | 40.47% | 39.32% | 38.87% | 85.43% | 77.73% | 74.45% | 73.08% | 121.56% | 108.79% | 103.36% | 101.04% | 166.07% | 146.37% | 137.96% | 134.20% |
| 22 | 43.09% | 40.44% | 39.28% | 38.81% | 85.41% | 77.70% | 74.42% | 73.05% | 121.56% | 108.78% | 103.35% | 101.05% | 166.08% | 146.38% | 137.97% | 134.24% |
| 23 | 43.06% | 40.40% | 39.23% | 38.75% | 85.39% | 77.68% | 74.38% | 73.01% | 121.56% | 108.78% | 103.35% | 101.05% | 166.09% | 146.39% | 137.99% | 134.28% |
| 24 | 43.03% | 40.36% | 39.17% | 38.68% | 85.36% | 77.64% | 74.34% | 72.97% | 121.55% | 108.77% | 103.34% | 101.06% | 166.10% | 146.40% | 138.01% | 134.33% |
| 25 | 42.99% | 40.31% | 39.10% | 38.59% | 85.33% | 77.60% | 74.29% | 72.92% | 121.54% | 108.76% | 103.33% | 101.06% | 166.10% | 146.40% | 138.03% | 134.38% |
| 26 | 42.94% | 40.24% | 39.02% | 38.50% | 85.28% | 77.55% | 74.23% | 72.86% | 121.52% | 108.74% | 103.32% | 101.07% | 166.10% | 146.41% | 138.06% | 134.43% |
| 27 | 42.88% | 40.17% | 38.93% | 38.39% | 85.23% | 77.49% | 74.16% | 72.80% | 121.49% | 108.71% | 103.31% | 101.08% | 166.09% | 146.41% | 138.08% | 134.49% |
| 28 | 42.81% | 40.08% | 38.82% | 38.27% | 85.16% | 77.42% | 74.09% | 72.73% | 121.45% | 108.68% | 103.29% | 101.08% | 166.07% | 146.40% | 138.11% | 134.55% |
| 29 | 42.72% | 39.98% | 38.70% | 38.13% | 85.08% | 77.33% | 74.00% | 72.65% | 121.40% | 108.64% | 103.27% | 101.09% | 166.04% | 146.40% | 138.14% | 134.62% |
| 30 | 42.62% | 39.86% | 38.55% | 37.98% | 84.99% | 77.23% | 73.90% | 72.57% | 121.33% | 108.59% | 103.24% | 101.09% | 166.00% | 146.39% | 138.16% | 134.68% |
| 31 | 42.53% | 39.72% | 38.40% | 37.82% | 84.87% | 77.11% | 73.79% | 72.47% | 121.25% | 108.53% | 103.21% | 101.09% | 165.95% | 146.38% | 138.19% | 134.75% |
| 32 | 42.39% | 39.56% | 38.22% | 37.64% | 84.74% | 76.98% | 73.67% | 72.37% | 121.16% | 108.47% | 103.18% | 101.09% | 165.90% | 146.37% | 138.22% | 134.82% |
| 33 | 42.23% | 39.38% | 38.02% | 37.44% | 84.58% | 76.83% | 73.54% | 72.25% | 121.06% | 108.40% | 103.15% | 101.08% | 165.84% | 146.36% | 138.24% | 134.88% |
| 34 | 42.05% | 39.18% | 37.81% | 37.22% | 84.40% | 76.67% | 73.40% | 72.12% | 120.94% | 108.33% | 103.11% | 101.07% | 165.77% | 146.34% | 138.27% | 134.95% |
| 35 | 41.81% | 38.95% | 37.57% | 36.98% | 84.20% | 76.49% | 73.24% | 71.98% | 120.81% | 108.25% | 103.06% | 101.06% | 165.70% | 146.33% | 138.29% | 135.02% |
| 36 | 41.60% | 38.69% | 37.31% | 36.72% | 83.98% | 76.29% | 73.06% | 71.82% | 120.67% | 108.16% | 103.01% | 101.04% | 165.62% | 146.30% | 138.31% | 135.09% |
| 37 | 41.33% | 38.41% | 37.03% | 36.43% | 83.72% | 76.08% | 72.87% | 71.64% | 120.51% | 108.06% | 102.95% | 101.02% | 165.53% | 146.27% | 138.32% | 135.16% |
| 38 | 41.02% | 38.10% | 36.72% | 36.12% | 83.45% | 75.85% | 72.66% | 71.44% | 120.34% | 107.95% | 102.88% | 100.99% | 165.43% | 146.23% | 138.33% | 135.22% |
| 39 | 40.67% | 37.76% | 36.39% | 35.77% | 83.14% | 75.59% | 72.43% | 71.23% | 120.14% | 107.83% | 102.79% | 100.94% | 165.31% | 146.18% | 138.32% | 135.28% |
| 40 | 40.29% | 37.39% | 36.02% | 35.40% | 82.80% | 75.31% | 72.17% | 70.98% | 119.92% | 107.68% | 102.69% | 100.88% | 165.16% | 146.10% | 138.29% | 135.32% |
| 41 | 39.86% | 36.99% | 35.62% | 34.98% | 82.43% | 75.00% | 71.88% | 70.71% | 119.67% | 107.51% | 102.56% | 100.81% | 164.97% | 145.99% | 138.25% | 135.36% |
| 42 | 39.39% | 36.55% | 35.18% | 34.53% | 82.01% | 74.65% | 71.56% | 70.41% | 119.38% | 107.30% | 102.40% | 100.71% | 164.74% | 145.84% | 138.17% | 135.37% |
| 43 | 38.87% | 36.06% | 34.70% | 34.03% | 81.55% | 74.26% | 71.19% | 70.06% | 119.04% | 107.04% | 102.20% | 100.58% | 164.44% | 145.65% | 138.06% | 135.37% |
| 44 | 38.30% | 35.54% | 34.17% | 33.48% | 81.03% | 73.81% | 70.77% | 69.67% | 118.63% | 106.74% | 101.96% | 100.41% | 164.07% | 145.39% | 137.90% | 135.33% |
| 45 | 37.67% | 34.96% | 33.58% | 32.88% | 80.45% | 73.31% | 70.30% | 69.24% | 118.15% | 106.37% | 101.67% | 100.21% | 163.62% | 145.08% | 137.70% | 135.26% |
| 46 | 36.99% | 34.33% | 32.94% | 32.22% | 79.79% | 72.75% | 69.77% | 68.75% | 117.58% | 105.93% | 101.33% | 99.96% | 163.07% | 144.70% | 137.45% | 135.15% |
| 47 | 36.26% | 33.64% | 32.24% | 31.51% | 79.06% | 72.11% | 69.18% | 68.20% | 116.92% | 105.43% | 100.92% | 99.67% | 162.41% | 144.24% | 137.14% | 135.01% |
| 48 | 35.45% | 32.88% | 31.48% | 30.72% | 78.24% | 71.40% | 68.51% | 67.59% | 116.17% | 104.84% | 100.45% | 99.33% | 161.66% | 143.71% | 136.78% | 134.82% |
| 49 | 34.59% | 32.06% | 30.64% | 29.87% | 77.34% | 70.61% | 67.78% | 66.92% | 115.31% | 104.18% | 99.93% | 98.95% | 160.80% | 143.11% | 136.38% | 134.61% |
| 50 | 33.66% | 31.17% | 29.73% | 28.95% | 76.34% | 69.73% | 66.97% | 66.20% | 114.37% | 103.45% | 99.34% | 98.53% | 159.86% | 142.45% | 135.92% | 134.38% |
| 51 | 32.65% | 30.21% | 28.74% | 27.96% | 75.25% | 68.78% | 66.09% | 65.41% | 113.33% | 102.65% | 98.71% | 98.07% | 158.83% | 141.74% | 135.44% | 134.12% |
| 52 | 31.58% | 29.16% | 27.68% | 26.85% | 74.08% | 67.75% | 65.14% | 64.58% | 112.22% | 101.79% | 98.04% | 97.60% | 157.73% | 140.99% | 134.94% | 133.86% |
| 53 | 30.43% | 28.04% | 26.54% | 25.64% | 72.82% | 66.64% | 64.13% | 63.69% | 111.03% | 100.88% | 97.33% | 97.10% | 156.57% | 140.20% | 134.43% | 133.60% |
| 54 | 29.20% | 26.83% | 25.25% | 24.33% | 71.47% | 65.46% | 63.05% | 62.76% | 109.77% | 99.91% | 96.59% | 96.59% | 155.37% | 139.40% | 133.92% | 133.35% |
| 55 | 27.89% | 25.53% | 23.83% | 22.92% | 70.03% | 64.19% | 61.91% | 61.78% | 108.45% | 98.90% | 95.82% | 96.08% | 154.11% | 138.59% | 133.42% | 133.11% |
| 56 | NA | NA | NA | NA | 68.49% | 62.84% | 60.70% | 60.73% | 107.04% | 97.84% | 95.03% | 95.55% | 152.81% | 137.75% | 132.92% | 132.87% |
| 57 | NA | NA | NA | NA | 66.84% | 61.38% | 59.41% | 59.61% | 105.55% | 96.72% | 94.20% | 95.00% | 151.45% | 136.88% | 132.42% | 132.62% |
| 58 | NA | NA | NA | NA | 65.04% | 59.81% | 57.99% | 58.39% | 103.95% | 95.52% | 93.32% | 94.41% | 150.00% | 135.96% | 131.89% | 132.35% |
| 59 | NA | NA | NA | NA | 63.08% | 58.09% | 56.43% | 57.07% | 102.20% | 94.22% | 92.37% | 93.74% | 148.40% | 134.98% | 131.32% | 132.01% |
| 60 | NA | NA | NA | NA | 60.91% | 56.14% | 54.71% | 55.61% | 100.26% | 92.78% | 91.30% | 92.97% | 146.61% | 133.88% | 130.66% | 131.57% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 2 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 45.20% | 43.52% | 42.85% | 95.81% | 85.84% | 81.59% | 79.75% | 135.38% | 119.58% | 112.79% | 109.75% | 184.04% | 160.41% | 150.18% | 145.36% |
| 1 | 49.23% | 45.25% | 43.56% | 42.89% | 95.93% | 85.95% | 81.68% | 79.83% | 135.56% | 119.72% | 112.92% | 109.86% | 184.27% | 160.59% | 150.34% | 145.51% |
| 2 | 49.31% | 45.31% | 43.62% | 42.95% | 96.08% | 86.07% | 81.79% | 79.93% | 135.78% | 119.89% | 113.07% | 110.00% | 184.54% | 160.80% | 150.53% | 145.68% |
| 3 | 49.43% | 45.41% | 43.70% | 43.02% | 96.29% | 86.23% | 81.93% | 80.06% | 136.05% | 120.10% | 113.25% | 110.17% | 184.87% | 161.06% | 150.76% | 145.90% |
| 4 | 49.45% | 45.43% | 43.72% | 43.04% | 96.37% | 86.29% | 81.98% | 80.10% | 136.17% | 120.19% | 113.33% | 110.24% | 185.01% | 161.17% | 150.86% | 145.99% |
| 5 | 49.44% | 45.42% | 43.71% | 43.03% | 96.38% | 86.30% | 81.99% | 80.11% | 136.20% | 120.22% | 113.35% | 110.26% | 185.06% | 161.20% | 150.89% | 146.02% |
| 6 | 49.39% | 45.38% | 43.68% | 43.00% | 96.36% | 86.29% | 81.98% | 80.09% | 136.19% | 120.21% | 113.34% | 110.25% | 185.04% | 161.19% | 150.87% | 146.01% |
| 7 | 49.34% | 45.34% | 43.64% | 42.96% | 96.31% | 86.25% | 81.94% | 80.06% | 136.14% | 120.17% | 113.30% | 110.22% | 184.98% | 161.14% | 150.83% | 145.98% |
| 8 | 49.27% | 45.29% | 43.60% | 42.91% | 96.25% | 86.20% | 81.89% | 80.02% | 136.06% | 120.11% | 113.25% | 110.17% | 184.88% | 161.07% | 150.77% | 145.92% |
| 9 | 49.19% | 45.23% | 43.54% | 42.86% | 96.16% | 86.13% | 81.83% | 79.96% | 135.96% | 120.03% | 113.18% | 110.11% | 184.76% | 160.97% | 150.69% | 145.85% |
| 10 | 49.12% | 45.17% | 43.48% | 42.80% | 96.07% | 86.05% | 81.76% | 79.89% | 135.85% | 119.94% | 113.10% | 110.04% | 184.62% | 160.86% | 150.59% | 145.76% |
| 11 | 49.03% | 45.10% | 43.42% | 42.74% | 95.97% | 85.97% | 81.69% | 79.82% | 135.72% | 119.84% | 113.02% | 109.96% | 184.47% | 160.74% | 150.49% | 145.67% |
| 12 | 48.96% | 45.04% | 43.36% | 42.68% | 95.86% | 85.89% | 81.61% | 79.75% | 135.60% | 119.74% | 112.93% | 109.89% | 184.32% | 160.63% | 150.39% | 145.58% |
| 13 | 48.88% | 44.98% | 43.30% | 42.62% | 95.77% | 85.81% | 81.54% | 79.68% | 135.48% | 119.65% | 112.85% | 109.81% | 184.18% | 160.52% | 150.30% | 145.50% |
| 14 | 48.82% | 44.92% | 43.25% | 42.56% | 95.68% | 85.74% | 81.48% | 79.62% | 135.38% | 119.57% | 112.78% | 109.75% | 184.05% | 160.42% | 150.21% | 145.42% |
| 15 | 48.76% | 44.87% | 43.20% | 42.51% | 95.60% | 85.67% | 81.42% | 79.56% | 135.29% | 119.50% | 112.72% | 109.70% | 183.95% | 160.34% | 150.15% | 145.37% |
| 16 | 48.72% | 44.83% | 43.15% | 42.46% | 95.54% | 85.62% | 81.37% | 79.51% | 135.22% | 119.44% | 112.68% | 109.65% | 183.87% | 160.29% | 150.10% | 145.33% |
| 17 | 48.68% | 44.79% | 43.11% | 42.41% | 95.49% | 85.58% | 81.32% | 79.46% | 135.17% | 119.40% | 112.64% | 109.63% | 183.81% | 160.24% | 150.07% | 145.31% |
| 18 | 48.65% | 44.76% | 43.08% | 42.37% | 95.45% | 85.54% | 81.29% | 79.42% | 135.13% | 119.38% | 112.62% | 109.61% | 183.78% | 160.22% | 150.05% | 145.31% |
| 19 | 48.63% | 44.73% | 43.04% | 42.32% | 95.42% | 85.51% | 81.25% | 79.39% | 135.11% | 119.36% | 112.60% | 109.60% | 183.77% | 160.21% | 150.05% | 145.33% |
| 20 | 48.60% | 44.70% | 43.00% | 42.27% | 95.40% | 85.49% | 81.23% | 79.35% | 135.10% | 119.35% | 112.60% | 109.60% | 183.76% | 160.21% | 150.06% | 145.36% |
| 21 | 48.58% | 44.67% | 42.96% | 42.21% | 95.38% | 85.47% | 81.20% | 79.32% | 135.10% | 119.35% | 112.60% | 109.61% | 183.77% | 160.23% | 150.08% | 145.40% |
| 22 | 48.55% | 44.63% | 42.91% | 42.15% | 95.36% | 85.44% | 81.17% | 79.29% | 135.10% | 119.35% | 112.60% | 109.63% | 183.79% | 160.24% | 150.10% | 145.45% |
| 23 | 48.52% | 44.59% | 42.85% | 42.08% | 95.34% | 85.41% | 81.13% | 79.25% | 135.10% | 119.35% | 112.60% | 109.65% | 183.81% | 160.26% | 150.14% | 145.51% |
| 24 | 48.48% | 44.54% | 42.79% | 42.00% | 95.32% | 85.38% | 81.09% | 79.22% | 135.10% | 119.35% | 112.61% | 109.67% | 183.83% | 160.28% | 150.18% | 145.58% |
| 25 | 48.44% | 44.48% | 42.71% | 41.91% | 95.28% | 85.34% | 81.04% | 79.17% | 135.09% | 119.34% | 112.61% | 109.70% | 183.84% | 160.30% | 150.22% | 145.65% |
| 26 | 48.38% | 44.41% | 42.62% | 41.81% | 95.24% | 85.29% | 80.99% | 79.13% | 135.08% | 119.33% | 112.61% | 109.72% | 183.85% | 160.32% | 150.26% | 145.73% |
| 27 | 48.31% | 44.33% | 42.52% | 41.69% | 95.18% | 85.23% | 80.92% | 79.07% | 135.06% | 119.32% | 112.62% | 109.75% | 183.85% | 160.34% | 150.31% | 145.82% |
| 28 | 48.23% | 44.23% | 42.40% | 41.56% | 95.12% | 85.15% | 80.85% | 79.01% | 135.03% | 119.30% | 112.62% | 109.78% | 183.85% | 160.36% | 150.36% | 145.90% |
| 29 | 48.14% | 44.12% | 42.27% | 41.42% | 95.03% | 85.07% | 80.77% | 78.94% | 134.98% | 119.27% | 112.62% | 109.81% | 183.83% | 160.37% | 150.41% | 145.99% |
| 30 | 48.02% | 43.99% | 42.12% | 41.26% | 94.93% | 84.97% | 80.68% | 78.87% | 134.93% | 119.24% | 112.61% | 109.84% | 183.82% | 160.39% | 150.46% | 146.09% |
| 31 | 47.89% | 43.83% | 41.95% | 41.09% | 94.81% | 84.85% | 80.58% | 78.78% | 134.87% | 119.20% | 112.61% | 109.86% | 183.79% | 160.40% | 150.52% | 146.18% |
| 32 | 47.73% | 43.65% | 41.76% | 40.90% | 94.67% | 84.72% | 80.47% | 78.69% | 134.79% | 119.16% | 112.61% | 109.89% | 183.76% | 160.42% | 150.57% | 146.28% |
| 33 | 47.55% | 43.46% | 41.55% | 40.69% | 94.51% | 84.58% | 80.34% | 78.59% | 134.71% | 119.12% | 112.60% | 109.92% | 183.73% | 160.44% | 150.63% | 146.38% |
| 34 | 47.35% | 43.23% | 41.32% | 40.46% | 94.33% | 84.42% | 80.21% | 78.47% | 134.61% | 119.07% | 112.59% | 109.94% | 183.70% | 160.45% | 150.69% | 146.49% |
| 35 | 47.14% | 42.98% | 41.07% | 40.21% | 94.13% | 84.25% | 80.06% | 78.34% | 134.51% | 119.02% | 112.57% | 109.97% | 183.66% | 160.47% | 150.74% | 146.59% |
| 36 | 46.84% | 42.71% | 40.80% | 39.93% | 93.90% | 84.06% | 79.90% | 78.20% | 134.39% | 118.97% | 112.56% | 109.99% | 183.62% | 160.48% | 150.79% | 146.70% |
| 37 | 46.54% | 42.40% | 40.50% | 39.63% | 93.65% | 83.86% | 79.72% | 78.04% | 134.27% | 118.90% | 112.53% | 110.00% | 183.57% | 160.48% | 150.84% | 146.81% |
| 38 | 46.19% | 42.07% | 40.17% | 39.30% | 93.37% | 83.63% | 79.52% | 77.86% | 134.13% | 118.83% | 112.49% | 110.01% | 183.51% | 160.48% | 150.88% | 146.92% |
| 39 | 45.81% | 41.71% | 39.82% | 38.94% | 93.07% | 83.39% | 79.30% | 77.66% | 133.98% | 118.73% | 112.44% | 110.01% | 183.42% | 160.45% | 150.91% | 147.03% |
| 40 | 45.39% | 41.31% | 39.43% | 38.54% | 92.73% | 83.12% | 79.06% | 77.43% | 133.79% | 118.62% | 112.38% | 110.00% | 183.31% | 160.41% | 150.93% | 147.13% |
| 41 | 44.92% | 40.88% | 39.00% | 38.10% | 92.36% | 82.81% | 78.78% | 77.18% | 133.58% | 118.48% | 112.29% | 109.97% | 183.16% | 160.33% | 150.92% | 147.22% |
| 42 | 44.41% | 40.41% | 38.53% | 37.62% | 91.95% | 82.47% | 78.46% | 76.89% | 133.32% | 118.31% | 112.17% | 109.93% | 182.96% | 160.22% | 150.89% | 147.29% |
| 43 | 43.84% | 39.89% | 38.01% | 37.09% | 91.48% | 82.08% | 78.10% | 76.56% | 133.01% | 118.09% | 112.01% | 109.85% | 182.70% | 160.06% | 150.82% | 147.34% |
| 44 | 43.23% | 39.33% | 37.44% | 36.50% | 90.96% | 81.63% | 77.69% | 76.19% | 132.63% | 117.81% | 111.82% | 109.75% | 182.35% | 159.84% | 150.71% | 147.37% |
| 45 | 42.55% | 38.70% | 36.82% | 35.86% | 90.36% | 81.12% | 77.22% | 75.77% | 132.18% | 117.48% | 111.58% | 109.61% | 181.93% | 159.56% | 150.55% | 147.36% |
| 46 | 41.81% | 38.02% | 36.13% | 35.16% | 89.68% | 80.54% | 76.69% | 75.30% | 131.63% | 117.08% | 111.28% | 109.44% | 181.40% | 159.21% | 150.35% | 147.31% |
| 47 | 41.01% | 37.27% | 35.37% | 34.39% | 88.92% | 79.89% | 76.09% | 74.76% | 130.99% | 116.61% | 110.93% | 109.23% | 180.77% | 158.80% | 150.09% | 147.23% |
| 48 | 40.13% | 36.45% | 34.54% | 33.56% | 88.07% | 79.15% | 75.42% | 74.17% | 130.26% | 116.07% | 110.53% | 108.97% | 180.04% | 158.31% | 149.78% | 147.12% |
| 49 | 39.18% | 35.55% | 33.63% | 32.65% | 87.11% | 78.34% | 74.68% | 73.52% | 129.42% | 115.45% | 110.07% | 108.69% | 179.21% | 157.75% | 149.43% | 146.97% |
| 50 | 38.15% | 34.58% | 32.65% | 31.66% | 86.06% | 77.43% | 73.86% | 72.81% | 128.50% | 114.77% | 109.57% | 108.37% | 178.30% | 157.14% | 149.04% | 146.80% |
| 51 | 37.04% | 33.52% | 31.58% | 30.59% | 84.92% | 76.45% | 72.98% | 72.04% | 127.48% | 114.03% | 109.03% | 108.03% | 177.31% | 156.49% | 148.63% | 146.61% |
| 52 | 35.85% | 32.37% | 30.43% | 29.39% | 83.68% | 75.38% | 72.02% | 71.23% | 126.39% | 113.24% | 108.46% | 107.68% | 176.25% | 155.80% | 148.20% | 146.42% |
| 53 | 34.57% | 31.14% | 29.17% | 28.09% | 82.35% | 74.23% | 71.00% | 70.37% | 125.24% | 112.40% | 107.87% | 107.32% | 175.16% | 155.09% | 147.77% | 146.24% |
| 54 | 33.20% | 29.81% | 27.75% | 26.69% | 80.92% | 73.01% | 69.92% | 69.47% | 124.02% | 111.53% | 107.27% | 106.97% | 174.03% | 154.38% | 147.35% | 146.05% |
| 55 | 31.73% | 28.36% | 26.21% | 25.17% | 79.40% | 71.70% | 68.78% | 68.52% | 122.74% | 110.62% | 106.65% | 106.62% | 172.87% | 153.65% | 146.95% | 145.88% |
| 56 | NA | NA | NA | NA | 77.77% | 70.30% | 67.57% | 67.51% | 121.39% | 109.68% | 106.02% | 106.26% | 171.68% | 152.92% | 146.54% | 145.70% |
| 57 | NA | NA | NA | NA | 76.02% | 68.80% | 66.28% | 66.43% | 119.96% | 108.68% | 105.37% | 105.90% | 170.44% | 152.17% | 146.13% | 145.51% |
| 58 | NA | NA | NA | NA | 74.12% | 67.19% | 64.87% | 65.25% | 118.42% | 107.62% | 104.69% | 105.51% | 169.14% | 151.40% | 145.71% | 145.28% |
| 59 | NA | NA | NA | NA | 72.04% | 65.42% | 63.31% | 63.97% | 116.74% | 106.47% | 103.95% | 105.06% | 167.74% | 150.56% | 145.23% | 144.97% |
| 60 | NA | NA | NA | NA | 69.78% | 63.42% | 61.59% | 62.55% | 114.87% | 105.19% | 103.11% | 104.52% | 166.15% | 149.63% | 144.66% | 144.56% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 3 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 55.03% | 49.74% | 47.47% | 46.50% | 106.48% | 94.16% | 88.85% | 86.45% | 149.87% | 130.89% | 122.67% | 118.88% | 203.00% | 175.26% | 163.13% | 157.29% |
| 1 | 55.10% | 49.79% | 47.52% | 46.54% | 106.62% | 94.27% | 88.95% | 86.54% | 150.07% | 131.04% | 122.81% | 119.01% | 203.25% | 175.45% | 163.30% | 157.45% |
| 2 | 55.19% | 49.87% | 47.58% | 46.60% | 106.79% | 94.41% | 89.06% | 86.65% | 150.30% | 131.23% | 122.97% | 119.15% | 203.54% | 175.68% | 163.50% | 157.64% |
| 3 | 55.32% | 49.97% | 47.67% | 46.68% | 107.01% | 94.58% | 89.22% | 86.79% | 150.59% | 131.46% | 123.17% | 119.34% | 203.90% | 175.96% | 163.75% | 157.87% |
| 4 | 55.35% | 50.00% | 47.70% | 46.70% | 107.10% | 94.65% | 89.28% | 86.84% | 150.72% | 131.55% | 123.25% | 119.42% | 204.06% | 176.08% | 163.86% | 157.97% |
| 5 | 55.33% | 49.98% | 47.68% | 46.69% | 107.12% | 94.67% | 89.29% | 86.85% | 150.76% | 131.58% | 123.28% | 119.44% | 204.10% | 176.11% | 163.89% | 158.01% |
| 6 | 55.29% | 49.95% | 47.65% | 46.66% | 107.10% | 94.65% | 89.27% | 86.83% | 150.74% | 131.57% | 123.27% | 119.43% | 204.08% | 176.10% | 163.88% | 158.00% |
| 7 | 55.23% | 49.91% | 47.61% | 46.62% | 107.05% | 94.61% | 89.24% | 86.80% | 150.69% | 131.53% | 123.23% | 119.40% | 204.02% | 176.05% | 163.83% | 157.96% |
| 8 | 55.16% | 49.85% | 47.56% | 46.57% | 106.98% | 94.55% | 89.18% | 86.75% | 150.61% | 131.46% | 123.17% | 119.35% | 203.92% | 175.97% | 163.77% | 157.90% |
| 9 | 55.08% | 49.79% | 47.51% | 46.51% | 106.89% | 94.48% | 89.12% | 86.69% | 150.50% | 131.38% | 123.10% | 119.28% | 203.79% | 175.87% | 163.68% | 157.83% |
| 10 | 55.00% | 49.72% | 47.44% | 46.45% | 106.79% | 94.40% | 89.05% | 86.62% | 150.38% | 131.28% | 123.02% | 119.21% | 203.64% | 175.75% | 163.58% | 157.74% |
| 11 | 54.91% | 49.65% | 47.38% | 46.38% | 106.68% | 94.31% | 88.97% | 86.55% | 150.25% | 131.18% | 122.93% | 119.13% | 203.48% | 175.63% | 163.47% | 157.64% |
| 12 | 54.83% | 49.58% | 47.31% | 46.32% | 106.57% | 94.22% | 88.89% | 86.47% | 150.11% | 131.08% | 122.84% | 119.05% | 203.32% | 175.51% | 163.37% | 157.55% |
| 13 | 54.75% | 49.51% | 47.25% | 46.25% | 106.46% | 94.14% | 88.81% | 86.40% | 149.99% | 130.98% | 122.76% | 118.97% | 203.17% | 175.39% | 163.27% | 157.47% |
| 14 | 54.68% | 49.45% | 47.19% | 46.19% | 106.37% | 94.06% | 88.74% | 86.33% | 149.87% | 130.89% | 122.68% | 118.91% | 203.04% | 175.29% | 163.18% | 157.40% |
| 15 | 54.62% | 49.40% | 47.13% | 46.13% | 106.29% | 93.99% | 88.68% | 86.27% | 149.78% | 130.82% | 122.62% | 118.86% | 202.93% | 175.21% | 163.12% | 157.34% |
| 16 | 54.57% | 49.35% | 47.08% | 46.08% | 106.22% | 93.94% | 88.62% | 86.21% | 149.71% | 130.76% | 122.57% | 118.82% | 202.85% | 175.15% | 163.07% | 157.31% |
| 17 | 54.53% | 49.31% | 47.04% | 46.02% | 106.17% | 93.89% | 88.58% | 86.17% | 149.66% | 130.72% | 122.54% | 118.79% | 202.79% | 175.11% | 163.04% | 157.30% |
| 18 | 54.49% | 49.27% | 47.00% | 45.97% | 106.13% | 93.85% | 88.54% | 86.13% | 149.62% | 130.70% | 122.52% | 118.78% | 202.76% | 175.09% | 163.03% | 157.31% |
| 19 | 54.46% | 49.24% | 46.95% | 45.92% | 106.10% | 93.83% | 88.51% | 86.10% | 149.60% | 130.68% | 122.51% | 118.78% | 202.75% | 175.09% | 163.04% | 157.34% |
| 20 | 54.44% | 49.21% | 46.91% | 45.86% | 106.07% | 93.80% | 88.48% | 86.07% | 149.60% | 130.68% | 122.51% | 118.79% | 202.75% | 175.10% | 163.06% | 157.38% |
| 21 | 54.41% | 49.17% | 46.86% | 45.80% | 106.06% | 93.78% | 88.45% | 86.04% | 149.60% | 130.68% | 122.52% | 118.82% | 202.77% | 175.12% | 163.09% | 157.44% |
| 22 | 54.38% | 49.13% | 46.81% | 45.74% | 106.04% | 93.76% | 88.43% | 86.01% | 149.60% | 130.69% | 122.53% | 118.84% | 202.80% | 175.14% | 163.13% | 157.51% |
| 23 | 54.34% | 49.09% | 46.75% | 45.66% | 106.02% | 93.73% | 88.39% | 85.99% | 149.61% | 130.70% | 122.54% | 118.88% | 202.82% | 175.17% | 163.18% | 157.59% |
| 24 | 54.30% | 49.03% | 46.68% | 45.58% | 105.99% | 93.70% | 88.36% | 85.96% | 149.62% | 130.70% | 122.56% | 118.92% | 202.85% | 175.21% | 163.24% | 157.68% |
| 25 | 54.25% | 48.97% | 46.59% | 45.48% | 105.96% | 93.66% | 88.31% | 85.92% | 149.62% | 130.71% | 122.58% | 118.96% | 202.88% | 175.24% | 163.30% | 157.78% |
| 26 | 54.18% | 48.89% | 46.50% | 45.37% | 105.92% | 93.61% | 88.27% | 85.89% | 149.62% | 130.71% | 122.60% | 119.01% | 202.90% | 175.28% | 163.37% | 157.88% |
| 27 | 54.11% | 48.80% | 46.38% | 45.25% | 105.86% | 93.55% | 88.21% | 85.84% | 149.60% | 130.70% | 122.62% | 119.06% | 202.92% | 175.32% | 163.44% | 157.99% |
| 28 | 54.02% | 48.69% | 46.26% | 45.12% | 105.79% | 93.48% | 88.15% | 85.80% | 149.58% | 130.70% | 122.64% | 119.11% | 202.94% | 175.36% | 163.51% | 158.10% |
| 29 | 53.91% | 48.56% | 46.11% | 44.97% | 105.71% | 93.40% | 88.07% | 85.74% | 149.55% | 130.69% | 122.66% | 119.16% | 202.95% | 175.40% | 163.59% | 158.22% |
| 30 | 53.78% | 48.41% | 45.95% | 44.80% | 105.61% | 93.30% | 87.99% | 85.68% | 149.51% | 130.68% | 122.68% | 119.21% | 202.95% | 175.45% | 163.67% | 158.34% |
| 31 | 53.63% | 48.24% | 45.77% | 44.62% | 105.49% | 93.19% | 87.91% | 85.61% | 149.47% | 130.66% | 122.70% | 119.27% | 202.96% | 175.49% | 163.75% | 158.47% |
| 32 | 53.45% | 48.05% | 45.57% | 44.42% | 105.35% | 93.07% | 87.81% | 85.54% | 149.41% | 130.65% | 122.72% | 119.32% | 202.96% | 175.54% | 163.84% | 158.61% |
| 33 | 53.25% | 47.83% | 45.35% | 44.21% | 105.19% | 92.94% | 87.70% | 85.45% | 149.35% | 130.63% | 122.73% | 119.37% | 202.96% | 175.59% | 163.93% | 158.75% |
| 34 | 53.02% | 47.59% | 45.11% | 43.97% | 105.01% | 92.79% | 87.58% | 85.35% | 149.28% | 130.61% | 122.75% | 119.43% | 202.96% | 175.63% | 164.02% | 158.89% |
| 35 | 52.75% | 47.32% | 44.85% | 43.70% | 104.81% | 92.64% | 87.45% | 85.25% | 149.20% | 130.59% | 122.76% | 119.48% | 202.96% | 175.68% | 164.11% | 159.04% |
| 36 | 52.45% | 47.03% | 44.56% | 43.41% | 104.59% | 92.46% | 87.31% | 85.12% | 149.12% | 130.56% | 122.77% | 119.53% | 202.96% | 175.73% | 164.20% | 159.20% |
| 37 | 52.12% | 46.70% | 44.24% | 43.09% | 104.35% | 92.28% | 87.15% | 84.99% | 149.03% | 130.52% | 122.77% | 119.58% | 202.95% | 175.77% | 164.28% | 159.36% |
| 38 | 51.74% | 46.35% | 43.90% | 42.75% | 104.08% | 92.07% | 86.97% | 84.83% | 148.93% | 130.48% | 122.77% | 119.63% | 202.93% | 175.79% | 164.37% | 159.52% |
| 39 | 51.32% | 45.97% | 43.52% | 42.36% | 103.79% | 91.84% | 86.77% | 84.66% | 148.80% | 130.41% | 122.75% | 119.67% | 202.88% | 175.81% | 164.44% | 159.68% |
| 40 | 50.87% | 45.55% | 43.11% | 41.94% | 103.47% | 91.58% | 86.54% | 84.46% | 148.66% | 130.33% | 122.72% | 119.70% | 202.81% | 175.80% | 164.50% | 159.84% |
| 41 | 50.36% | 45.09% | 42.65% | 41.48% | 103.10% | 91.29% | 86.28% | 84.23% | 148.47% | 130.22% | 122.66% | 119.72% | 202.70% | 175.76% | 164.54% | 159.99% |
| 42 | 49.80% | 44.58% | 42.15% | 40.97% | 102.70% | 90.95% | 85.98% | 83.97% | 148.24% | 130.07% | 122.58% | 119.72% | 202.53% | 175.69% | 164.56% | 160.12% |
| 43 | 49.20% | 44.03% | 41.60% | 40.41% | 102.23% | 90.57% | 85.64% | 83.67% | 147.96% | 129.88% | 122.46% | 119.69% | 202.30% | 175.57% | 164.54% | 160.24% |
| 44 | 48.53% | 43.42% | 40.99% | 39.79% | 101.70% | 90.13% | 85.24% | 83.33% | 147.60% | 129.63% | 122.30% | 119.64% | 201.99% | 175.39% | 164.48% | 160.33% |
| 45 | 47.80% | 42.75% | 40.32% | 39.11% | 101.10% | 89.62% | 84.78% | 82.93% | 147.17% | 129.33% | 122.10% | 119.56% | 201.59% | 175.15% | 164.38% | 160.38% |
| 46 | 47.00% | 42.01% | 39.58% | 38.36% | 100.41% | 89.04% | 84.26% | 82.49% | 146.64% | 128.96% | 121.85% | 119.44% | 201.09% | 174.85% | 164.23% | 160.41% |
| 47 | 46.12% | 41.20% | 38.77% | 37.55% | 99.62% | 88.37% | 83.67% | 81.99% | 146.02% | 128.52% | 121.55% | 119.29% | 200.49% | 174.47% | 164.03% | 160.40% |
| 48 | 45.16% | 40.30% | 37.87% | 36.66% | 98.73% | 87.62% | 83.01% | 81.42% | 145.31% | 128.01% | 121.20% | 119.10% | 199.79% | 174.03% | 163.78% | 160.35% |
| 49 | 44.12% | 39.32% | 36.89% | 35.69% | 97.74% | 86.79% | 82.27% | 80.80% | 144.50% | 127.44% | 120.80% | 118.89% | 198.99% | 173.52% | 163.49% | 160.27% |
| 50 | 42.99% | 38.26% | 35.83% | 34.65% | 96.64% | 85.86% | 81.46% | 80.13% | 143.60% | 126.80% | 120.36% | 118.64% | 198.11% | 172.96% | 163.17% | 160.17% |
| 51 | 41.76% | 37.10% | 34.68% | 33.48% | 95.44% | 84.85% | 80.58% | 79.40% | 142.62% | 126.12% | 119.90% | 118.38% | 197.16% | 172.36% | 162.82% | 160.05% |
| 52 | 40.45% | 35.85% | 33.43% | 32.19% | 94.15% | 83.76% | 79.64% | 78.63% | 141.57% | 125.39% | 119.41% | 118.12% | 196.16% | 171.74% | 162.47% | 159.92% |
| 53 | 39.03% | 34.49% | 32.05% | 30.81% | 92.75% | 82.59% | 78.63% | 77.82% | 140.47% | 124.64% | 118.91% | 117.85% | 195.12% | 171.09% | 162.11% | 159.80% |
| 54 | 37.50% | 33.03% | 30.50% | 29.32% | 91.26% | 81.35% | 77.57% | 76.97% | 139.32% | 123.86% | 118.41% | 117.59% | 194.06% | 170.45% | 161.76% | 159.68% |
| 55 | 35.86% | 31.41% | 28.83% | 27.69% | 89.67% | 80.02% | 76.45% | 76.08% | 138.13% | 123.06% | 117.92% | 117.33% | 192.98% | 169.81% | 161.43% | 159.56% |
| 56 | NA | NA | NA | NA | 87.97% | 78.60% | 75.27% | 75.14% | 136.88% | 122.25% | 117.43% | 117.08% | 191.89% | 169.17% | 161.11% | 159.43% |
| 57 | NA | NA | NA | NA | 86.14% | 77.09% | 74.02% | 74.12% | 135.58% | 121.42% | 116.93% | 116.81% | 190.77% | 168.53% | 160.78% | 159.28% |
| 58 | NA | NA | NA | NA | 84.16% | 75.45% | 72.65% | 73.03% | 134.19% | 120.54% | 116.41% | 116.52% | 189.59% | 167.86% | 160.43% | 159.09% |
| 59 | NA | NA | NA | NA | 81.99% | 73.67% | 71.14% | 71.81% | 132.68% | 119.59% | 115.85% | 116.18% | 188.32% | 167.14% | 160.02% | 158.81% |
| 60 | NA | NA | NA | NA | 79.58% | 71.65% | 69.45% | 70.45% | 131.00% | 118.55% | 115.21% | 115.74% | 186.89% | 166.31% | 159.51% | 158.41% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 4 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 61.31% | 54.61% | 51.71% | 50.41% | 117.92% | 103.09% | 96.65% | 93.66% | 165.40% | 143.03% | 133.29% | 128.69% | 223.35% | 191.20% | 177.00% | 170.10% |
| 1 | 61.38% | 54.68% | 51.77% | 50.46% | 118.08% | 103.22% | 96.76% | 93.76% | 165.62% | 143.20% | 133.44% | 128.83% | 223.62% | 191.41% | 177.19% | 170.28% |
| 2 | 61.48% | 54.76% | 51.84% | 50.53% | 118.27% | 103.36% | 96.89% | 93.88% | 165.87% | 143.40% | 133.61% | 128.99% | 223.93% | 191.66% | 177.40% | 170.48% |
| 3 | 61.63% | 54.87% | 51.94% | 50.62% | 118.51% | 103.56% | 97.05% | 94.03% | 166.19% | 143.65% | 133.82% | 129.19% | 224.32% | 191.96% | 177.68% | 170.74% |
| 4 | 61.66% | 54.90% | 51.96% | 50.64% | 118.61% | 103.63% | 97.12% | 94.09% | 166.32% | 143.75% | 133.91% | 129.27% | 224.49% | 192.09% | 177.79% | 170.85% |
| 5 | 61.65% | 54.89% | 51.95% | 50.63% | 118.63% | 103.65% | 97.13% | 94.10% | 166.36% | 143.78% | 133.94% | 129.30% | 224.53% | 192.13% | 177.83% | 170.88% |
| 6 | 61.61% | 54.86% | 51.92% | 50.60% | 118.61% | 103.63% | 97.12% | 94.08% | 166.35% | 143.77% | 133.93% | 129.29% | 224.52% | 192.11% | 177.82% | 170.88% |
| 7 | 61.55% | 54.81% | 51.88% | 50.55% | 118.56% | 103.59% | 97.08% | 94.05% | 166.29% | 143.72% | 133.89% | 129.26% | 224.45% | 192.06% | 177.77% | 170.84% |
| 8 | 61.47% | 54.75% | 51.83% | 50.50% | 118.49% | 103.53% | 97.02% | 94.00% | 166.20% | 143.66% | 133.84% | 129.21% | 224.34% | 191.98% | 177.70% | 170.78% |
| 9 | 61.39% | 54.68% | 51.76% | 50.44% | 118.39% | 103.45% | 96.95% | 93.93% | 166.09% | 143.57% | 133.76% | 129.14% | 224.20% | 191.87% | 177.61% | 170.70% |
| 10 | 61.30% | 54.61% | 51.69% | 50.37% | 118.28% | 103.37% | 96.88% | 93.86% | 165.96% | 143.47% | 133.67% | 129.06% | 224.04% | 191.75% | 177.51% | 170.61% |
| 11 | 61.21% | 54.53% | 51.62% | 50.30% | 118.16% | 103.27% | 96.79% | 93.78% | 165.82% | 143.36% | 133.58% | 128.98% | 223.87% | 191.62% | 177.39% | 170.51% |
| 12 | 61.11% | 54.46% | 51.55% | 50.23% | 118.04% | 103.18% | 96.71% | 93.70% | 165.67% | 143.25% | 133.48% | 128.90% | 223.70% | 191.49% | 177.28% | 170.41% |
| 13 | 61.03% | 54.38% | 51.48% | 50.16% | 117.93% | 103.08% | 96.62% | 93.62% | 165.54% | 143.14% | 133.40% | 128.82% | 223.54% | 191.37% | 177.18% | 170.33% |
| 14 | 60.95% | 54.32% | 51.42% | 50.09% | 117.83% | 103.00% | 96.55% | 93.55% | 165.42% | 143.05% | 133.32% | 128.75% | 223.40% | 191.26% | 177.09% | 170.26% |
| 15 | 60.89% | 54.26% | 51.36% | 50.03% | 117.74% | 102.93% | 96.48% | 93.49% | 165.32% | 142.98% | 133.26% | 128.70% | 223.29% | 191.18% | 177.02% | 170.21% |
| 16 | 60.83% | 54.21% | 51.30% | 49.97% | 117.67% | 102.87% | 96.43% | 93.43% | 165.25% | 142.92% | 133.21% | 128.67% | 223.21% | 191.12% | 176.98% | 170.18% |
| 17 | 60.78% | 54.16% | 51.25% | 49.91% | 117.61% | 102.82% | 96.38% | 93.39% | 165.20% | 142.88% | 133.18% | 128.65% | 223.15% | 191.08% | 176.95% | 170.18% |
| 18 | 60.74% | 54.12% | 51.21% | 49.85% | 117.57% | 102.79% | 96.35% | 93.35% | 165.16% | 142.86% | 133.16% | 128.64% | 223.13% | 191.07% | 176.95% | 170.20% |
| 19 | 60.71% | 54.08% | 51.16% | 49.79% | 117.54% | 102.76% | 96.32% | 93.32% | 165.15% | 142.85% | 133.16% | 128.65% | 223.12% | 191.07% | 176.97% | 170.25% |
| 20 | 60.68% | 54.05% | 51.11% | 49.73% | 117.52% | 102.74% | 96.29% | 93.30% | 165.14% | 142.85% | 133.16% | 128.68% | 223.13% | 191.09% | 177.00% | 170.31% |
| 21 | 60.65% | 54.01% | 51.06% | 49.67% | 117.51% | 102.72% | 96.27% | 93.28% | 165.15% | 142.86% | 133.18% | 128.71% | 223.16% | 191.12% | 177.05% | 170.39% |
| 22 | 60.61% | 53.96% | 51.00% | 49.60% | 117.49% | 102.70% | 96.24% | 93.26% | 165.16% | 142.87% | 133.20% | 128.75% | 223.19% | 191.15% | 177.11% | 170.48% |
| 23 | 60.57% | 53.91% | 50.94% | 49.52% | 117.47% | 102.67% | 96.22% | 93.24% | 165.18% | 142.88% | 133.23% | 128.81% | 223.23% | 191.20% | 177.18% | 170.58% |
| 24 | 60.53% | 53.85% | 50.86% | 49.43% | 117.45% | 102.65% | 96.19% | 93.23% | 165.19% | 142.90% | 133.26% | 128.86% | 223.28% | 191.25% | 177.25% | 170.70% |
| 25 | 60.47% | 53.78% | 50.77% | 49.33% | 117.42% | 102.61% | 96.15% | 93.21% | 165.20% | 142.92% | 133.29% | 128.93% | 223.32% | 191.31% | 177.34% | 170.82% |
| 26 | 60.40% | 53.69% | 50.66% | 49.21% | 117.38% | 102.57% | 96.12% | 93.19% | 165.21% | 142.93% | 133.33% | 128.99% | 223.36% | 191.37% | 177.43% | 170.95% |
| 27 | 60.31% | 53.59% | 50.54% | 49.09% | 117.33% | 102.51% | 96.07% | 93.16% | 165.21% | 142.94% | 133.37% | 129.06% | 223.40% | 191.43% | 177.53% | 171.09% |
| 28 | 60.21% | 53.47% | 50.40% | 48.95% | 117.26% | 102.45% | 96.02% | 93.13% | 165.20% | 142.96% | 133.41% | 129.13% | 223.44% | 191.50% | 177.63% | 171.23% |
| 29 | 60.08% | 53.33% | 50.25% | 48.80% | 117.18% | 102.37% | 95.96% | 93.10% | 165.19% | 142.97% | 133.45% | 129.21% | 223.47% | 191.57% | 177.74% | 171.38% |
| 30 | 59.94% | 53.16% | 50.08% | 48.63% | 117.08% | 102.29% | 95.90% | 93.06% | 165.16% | 142.98% | 133.49% | 129.28% | 223.51% | 191.64% | 177.85% | 171.54% |
| 31 | 59.77% | 52.98% | 49.89% | 48.44% | 116.96% | 102.19% | 95.83% | 93.01% | 165.14% | 142.98% | 133.54% | 129.36% | 223.55% | 191.72% | 177.97% | 171.71% |
| 32 | 59.58% | 52.77% | 49.68% | 48.23% | 116.83% | 102.09% | 95.75% | 92.96% | 165.10% | 142.99% | 133.58% | 129.44% | 223.59% | 191.80% | 178.09% | 171.88% |
| 33 | 59.35% | 52.54% | 49.45% | 48.01% | 116.68% | 101.97% | 95.67% | 92.89% | 165.07% | 143.00% | 133.62% | 129.52% | 223.63% | 191.88% | 178.22% | 172.06% |
| 34 | 59.09% | 52.28% | 49.20% | 47.76% | 116.51% | 101.84% | 95.57% | 92.82% | 165.03% | 143.01% | 133.67% | 129.61% | 223.67% | 191.97% | 178.35% | 172.25% |
| 35 | 58.80% | 52.00% | 48.92% | 47.48% | 116.33% | 101.71% | 95.47% | 92.74% | 164.98% | 143.01% | 133.71% | 129.69% | 223.71% | 192.05% | 178.48% | 172.45% |
| 36 | 58.47% | 51.68% | 48.62% | 47.18% | 116.12% | 101.56% | 95.35% | 92.65% | 164.93% | 143.01% | 133.74% | 129.78% | 223.75% | 192.13% | 178.61% | 172.66% |
| 37 | 58.10% | 51.34% | 48.29% | 46.85% | 115.90% | 101.39% | 95.22% | 92.55% | 164.87% | 143.00% | 133.78% | 129.87% | 223.78% | 192.21% | 178.75% | 172.88% |
| 38 | 57.70% | 50.97% | 47.93% | 46.48% | 115.65% | 101.21% | 95.06% | 92.43% | 164.80% | 142.98% | 133.80% | 129.95% | 223.80% | 192.28% | 178.88% | 173.10% |
| 39 | 57.25% | 50.56% | 47.54% | 46.08% | 115.38% | 101.00% | 94.89% | 92.29% | 164.71% | 142.95% | 133.82% | 130.04% | 223.80% | 192.34% | 179.01% | 173.33% |
| 40 | 56.75% | 50.12% | 47.10% | 45.64% | 115.08% | 100.77% | 94.69% | 92.12% | 164.60% | 142.90% | 133.82% | 130.11% | 223.77% | 192.38% | 179.12% | 173.55% |
| 41 | 56.21% | 49.63% | 46.62% | 45.15% | 114.73% | 100.49% | 94.45% | 91.93% | 164.44% | 142.81% | 133.80% | 130.18% | 223.70% | 192.38% | 179.22% | 173.77% |
| 42 | 55.62% | 49.09% | 46.09% | 44.61% | 114.34% | 100.18% | 94.18% | 91.71% | 164.24% | 142.69% | 133.75% | 130.22% | 223.58% | 192.36% | 179.29% | 173.97% |
| 43 | 54.96% | 48.50% | 45.50% | 44.02% | 113.88% | 99.81% | 93.86% | 91.45% | 163.98% | 142.53% | 133.67% | 130.25% | 223.38% | 192.28% | 179.34% | 174.16% |
| 44 | 54.24% | 47.85% | 44.85% | 43.37% | 113.36% | 99.38% | 93.49% | 91.15% | 163.65% | 142.32% | 133.56% | 130.25% | 223.11% | 192.15% | 179.34% | 174.33% |
| 45 | 53.45% | 47.13% | 44.13% | 42.65% | 112.75% | 98.88% | 93.06% | 90.81% | 163.23% | 142.04% | 133.40% | 130.22% | 222.75% | 191.96% | 179.30% | 174.46% |
| 46 | 52.59% | 46.33% | 43.34% | 41.87% | 112.05% | 98.30% | 92.56% | 90.40% | 162.73% | 141.70% | 133.19% | 130.16% | 222.28% | 191.71% | 179.21% | 174.56% |
| 47 | 51.63% | 45.45% | 42.47% | 41.00% | 111.24% | 97.63% | 91.99% | 89.95% | 162.13% | 141.29% | 132.93% | 130.07% | 221.72% | 191.38% | 179.08% | 174.62% |
| 48 | 50.59% | 44.48% | 41.50% | 40.06% | 110.33% | 96.88% | 91.35% | 89.44% | 161.43% | 140.82% | 132.63% | 129.94% | 221.05% | 190.99% | 178.89% | 174.64% |
| 49 | 49.45% | 43.41% | 40.45% | 39.04% | 109.31% | 96.04% | 90.64% | 88.87% | 160.63% | 140.28% | 132.28% | 129.77% | 220.29% | 190.53% | 178.67% | 174.64% |
| 50 | 48.20% | 42.25% | 39.31% | 37.92% | 108.17% | 95.12% | 89.85% | 88.26% | 159.76% | 139.69% | 131.90% | 129.59% | 219.46% | 190.02% | 178.41% | 174.61% |
| 51 | 46.85% | 40.99% | 38.07% | 36.66% | 106.94% | 94.10% | 89.00% | 87.59% | 158.81% | 139.05% | 131.49% | 129.39% | 218.55% | 189.47% | 178.13% | 174.56% |
| 52 | 45.40% | 39.62% | 36.72% | 35.30% | 105.60% | 93.01% | 88.10% | 86.89% | 157.80% | 138.37% | 131.07% | 129.18% | 217.60% | 188.91% | 177.85% | 174.50% |
| 53 | 43.83% | 38.14% | 35.20% | 33.84% | 104.16% | 91.84% | 87.13% | 86.15% | 156.74% | 137.68% | 130.64% | 128.97% | 216.63% | 188.34% | 177.57% | 174.44% |
| 54 | 42.14% | 36.55% | 33.54% | 32.25% | 102.62% | 90.59% | 86.12% | 85.38% | 155.65% | 136.98% | 130.22% | 128.77% | 215.64% | 187.78% | 177.31% | 174.39% |
| 55 | 40.31% | 34.74% | 31.73% | 30.53% | 100.99% | 89.27% | 85.06% | 84.58% | 154.53% | 136.26% | 129.80% | 128.57% | 214.65% | 187.23% | 177.06% | 174.33% |
| 56 | NA | NA | NA | NA | 99.24% | 87.87% | 83.94% | 83.75% | 153.37% | 135.55% | 129.39% | 128.37% | 213.66% | 186.69% | 176.82% | 174.26% |
| 57 | NA | NA | NA | NA | 97.36% | 86.36% | 82.75% | 82.84% | 152.17% | 134.82% | 128.98% | 128.15% | 212.64% | 186.15% | 176.58% | 174.16% |
| 58 | NA | NA | NA | NA | 95.32% | 84.74% | 81.47% | 81.85% | 150.91% | 134.06% | 128.55% | 127.90% | 211.59% | 185.59% | 176.30% | 174.01% |
| 59 | NA | NA | NA | NA | 93.08% | 82.98% | 80.05% | 80.74% | 149.54% | 133.24% | 128.07% | 127.58% | 210.43% | 184.96% | 175.95% | 173.77% |
| 60 | NA | NA | NA | NA | 90.60% | 80.99% | 78.45% | 79.46% | 148.03% | 132.34% | 127.51% | 127.16% | 209.13% | 184.22% | 175.48% | 173.39% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 5 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 68.03% | 59.85% | 56.28% | 54.63% | 130.21% | 112.69% | 105.04% | 101.41% | 182.07% | 156.08% | 144.70% | 139.22% | 245.19% | 208.28% | 191.89% | 183.82% |
| 1 | 68.12% | 59.92% | 56.34% | 54.68% | 130.38% | 112.83% | 105.16% | 101.52% | 182.30% | 156.26% | 144.86% | 139.37% | 245.48% | 208.52% | 192.10% | 184.01% |
| 2 | 68.23% | 60.01% | 56.42% | 54.75% | 130.59% | 112.99% | 105.30% | 101.65% | 182.58% | 156.48% | 145.04% | 139.55% | 245.82% | 208.78% | 192.33% | 184.24% |
| 3 | 68.39% | 60.13% | 56.53% | 54.85% | 130.85% | 113.20% | 105.48% | 101.82% | 182.92% | 156.74% | 145.28% | 139.77% | 246.24% | 209.11% | 192.63% | 184.51% |
| 4 | 68.43% | 60.17% | 56.55% | 54.87% | 130.96% | 113.28% | 105.55% | 101.88% | 183.06% | 156.85% | 145.38% | 139.86% | 246.42% | 209.25% | 192.75% | 184.64% |
| 5 | 68.42% | 60.16% | 56.54% | 54.86% | 130.99% | 113.30% | 105.57% | 101.90% | 183.10% | 156.89% | 145.41% | 139.89% | 246.47% | 209.30% | 192.80% | 184.68% |
| 6 | 68.38% | 60.12% | 56.51% | 54.83% | 130.96% | 113.28% | 105.55% | 101.88% | 183.09% | 156.87% | 145.40% | 139.88% | 246.45% | 209.28% | 192.79% | 184.67% |
| 7 | 68.31% | 60.07% | 56.46% | 54.78% | 130.91% | 113.24% | 105.51% | 101.84% | 183.03% | 156.83% | 145.36% | 139.85% | 246.38% | 209.23% | 192.74% | 184.64% |
| 8 | 68.23% | 60.01% | 56.41% | 54.72% | 130.83% | 113.17% | 105.45% | 101.79% | 182.94% | 156.76% | 145.30% | 139.80% | 246.26% | 209.14% | 192.67% | 184.57% |
| 9 | 68.15% | 59.94% | 56.34% | 54.66% | 130.73% | 113.09% | 105.38% | 101.72% | 182.81% | 156.66% | 145.22% | 139.72% | 246.12% | 209.03% | 192.57% | 184.49% |
| 10 | 68.05% | 59.86% | 56.26% | 54.59% | 130.61% | 113.00% | 105.30% | 101.64% | 182.67% | 156.55% | 145.12% | 139.64% | 245.95% | 208.90% | 192.46% | 184.39% |
| 11 | 67.95% | 59.77% | 56.19% | 54.51% | 130.48% | 112.90% | 105.21% | 101.56% | 182.52% | 156.44% | 145.02% | 139.55% | 245.76% | 208.76% | 192.34% | 184.29% |
| 12 | 67.85% | 59.69% | 56.11% | 54.43% | 130.35% | 112.79% | 105.12% | 101.47% | 182.37% | 156.32% | 144.93% | 139.46% | 245.58% | 208.62% | 192.22% | 184.20% |
| 13 | 67.76% | 59.61% | 56.04% | 54.35% | 130.23% | 112.70% | 105.03% | 101.39% | 182.23% | 156.21% | 144.83% | 139.39% | 245.42% | 208.49% | 192.12% | 184.11% |
| 14 | 67.67% | 59.54% | 55.96% | 54.28% | 130.12% | 112.61% | 104.95% | 101.32% | 182.11% | 156.12% | 144.76% | 139.32% | 245.27% | 208.38% | 192.03% | 184.04% |
| 15 | 67.60% | 59.48% | 55.90% | 54.21% | 130.03% | 112.54% | 104.88% | 101.26% | 182.00% | 156.04% | 144.69% | 139.27% | 245.16% | 208.29% | 191.96% | 184.00% |
| 16 | 67.54% | 59.42% | 55.84% | 54.15% | 129.96% | 112.48% | 104.83% | 101.20% | 181.93% | 155.98% | 144.65% | 139.24% | 245.07% | 208.23% | 191.92% | 183.98% |
| 17 | 67.49% | 59.37% | 55.79% | 54.08% | 129.90% | 112.43% | 104.78% | 101.16% | 181.87% | 155.94% | 144.62% | 139.22% | 245.02% | 208.20% | 191.90% | 183.99% |
| 18 | 67.44% | 59.32% | 55.74% | 54.02% | 129.86% | 112.39% | 104.75% | 101.13% | 181.84% | 155.92% | 144.60% | 139.23% | 244.99% | 208.19% | 191.91% | 184.03% |
| 19 | 67.41% | 59.28% | 55.69% | 53.96% | 129.83% | 112.37% | 104.72% | 101.11% | 181.83% | 155.92% | 144.61% | 139.25% | 244.99% | 208.20% | 191.94% | 184.09% |
| 20 | 67.37% | 59.24% | 55.63% | 53.90% | 129.81% | 112.35% | 104.70% | 101.10% | 181.83% | 155.92% | 144.62% | 139.29% | 245.02% | 208.23% | 191.99% | 184.17% |
| 21 | 67.34% | 59.20% | 55.58% | 53.83% | 129.80% | 112.33% | 104.68% | 101.09% | 181.84% | 155.94% | 144.65% | 139.34% | 245.05% | 208.27% | 192.05% | 184.27% |
| 22 | 67.30% | 59.15% | 55.51% | 53.75% | 129.79% | 112.31% | 104.67% | 101.08% | 181.87% | 155.96% | 144.68% | 139.40% | 245.10% | 208.33% | 192.13% | 184.38% |
| 23 | 67.25% | 59.09% | 55.44% | 53.67% | 129.77% | 112.30% | 104.65% | 101.08% | 181.89% | 155.99% | 144.73% | 139.47% | 245.16% | 208.39% | 192.22% | 184.51% |
| 24 | 67.20% | 59.02% | 55.35% | 53.58% | 129.76% | 112.27% | 104.63% | 101.08% | 181.91% | 156.02% | 144.77% | 139.54% | 245.22% | 208.47% | 192.33% | 184.65% |
| 25 | 67.13% | 58.94% | 55.25% | 53.47% | 129.73% | 112.25% | 104.61% | 101.08% | 181.93% | 156.05% | 144.83% | 139.63% | 245.28% | 208.55% | 192.44% | 184.81% |
| 26 | 67.05% | 58.85% | 55.14% | 53.36% | 129.70% | 112.21% | 104.59% | 101.07% | 181.95% | 156.08% | 144.88% | 139.72% | 245.34% | 208.63% | 192.56% | 184.97% |
| 27 | 66.96% | 58.73% | 55.02% | 53.23% | 129.65% | 112.17% | 104.56% | 101.07% | 181.97% | 156.11% | 144.94% | 139.81% | 245.41% | 208.73% | 192.69% | 185.14% |
| 28 | 66.84% | 58.60% | 54.87% | 53.09% | 129.59% | 112.11% | 104.53% | 101.06% | 181.97% | 156.14% | 145.00% | 139.90% | 245.47% | 208.82% | 192.82% | 185.32% |
| 29 | 66.71% | 58.45% | 54.71% | 52.93% | 129.51% | 112.05% | 104.49% | 101.05% | 181.98% | 156.17% | 145.07% | 140.01% | 245.54% | 208.93% | 192.96% | 185.52% |
| 30 | 66.55% | 58.27% | 54.53% | 52.75% | 129.42% | 111.99% | 104.45% | 101.04% | 181.98% | 156.21% | 145.13% | 140.11% | 245.61% | 209.03% | 193.11% | 185.72% |
| 31 | 66.36% | 58.07% | 54.34% | 52.56% | 129.32% | 111.91% | 104.41% | 101.02% | 181.97% | 156.24% | 145.20% | 140.22% | 245.69% | 209.15% | 193.26% | 185.93% |
| 32 | 66.14% | 57.85% | 54.12% | 52.35% | 129.20% | 111.83% | 104.36% | 101.00% | 181.97% | 156.27% | 145.27% | 140.33% | 245.76% | 209.26% | 193.42% | 186.15% |
| 33 | 65.89% | 57.61% | 53.88% | 52.11% | 129.07% | 111.74% | 104.30% | 100.97% | 181.96% | 156.31% | 145.34% | 140.45% | 245.85% | 209.39% | 193.59% | 186.39% |
| 34 | 65.61% | 57.33% | 53.62% | 51.86% | 128.92% | 111.64% | 104.24% | 100.94% | 181.95% | 156.34% | 145.41% | 140.57% | 245.93% | 209.52% | 193.77% | 186.64% |
| 35 | 65.29% | 57.04% | 53.33% | 51.57% | 128.76% | 111.53% | 104.17% | 100.89% | 181.94% | 156.38% | 145.48% | 140.69% | 246.02% | 209.65% | 193.95% | 186.90% |
| 36 | 64.93% | 56.71% | 53.02% | 51.26% | 128.58% | 111.41% | 104.08% | 100.84% | 181.92% | 156.41% | 145.55% | 140.82% | 246.11% | 209.78% | 194.14% | 187.18% |
| 37 | 64.54% | 56.35% | 52.68% | 50.92% | 128.38% | 111.28% | 103.98% | 100.78% | 181.90% | 156.43% | 145.62% | 140.95% | 246.19% | 209.90% | 194.33% | 187.46% |
| 38 | 64.10% | 55.96% | 52.30% | 50.54% | 128.17% | 111.13% | 103.87% | 100.70% | 181.86% | 156.44% | 145.68% | 141.08% | 246.26% | 210.02% | 194.52% | 187.76% |
| 39 | 63.62% | 55.53% | 51.88% | 50.12% | 127.93% | 110.95% | 103.73% | 100.61% | 181.80% | 156.44% | 145.73% | 141.21% | 246.31% | 210.13% | 194.70% | 188.06% |
| 40 | 63.10% | 55.06% | 51.43% | 49.66% | 127.65% | 110.75% | 103.56% | 100.50% | 181.72% | 156.42% | 145.77% | 141.33% | 246.33% | 210.22% | 194.88% | 188.36% |
| 41 | 62.52% | 54.55% | 50.92% | 49.15% | 127.33% | 110.50% | 103.37% | 100.36% | 181.60% | 156.37% | 145.79% | 141.45% | 246.30% | 210.28% | 195.05% | 188.66% |
| 42 | 61.88% | 53.98% | 50.36% | 48.59% | 126.96% | 110.21% | 103.13% | 100.19% | 181.43% | 156.28% | 145.79% | 141.55% | 246.23% | 210.31% | 195.19% | 188.95% |
| 43 | 61.18% | 53.34% | 49.73% | 47.97% | 126.52% | 109.87% | 102.85% | 99.99% | 181.19% | 156.15% | 145.76% | 141.63% | 246.08% | 210.29% | 195.30% | 189.22% |
| 44 | 60.41% | 52.65% | 49.04% | 47.28% | 126.01% | 109.46% | 102.52% | 99.75% | 180.89% | 155.97% | 145.69% | 141.69% | 245.85% | 210.22% | 195.38% | 189.46% |
| 45 | 59.56% | 51.87% | 48.28% | 46.53% | 125.41% | 108.98% | 102.13% | 99.47% | 180.49% | 155.73% | 145.57% | 141.72% | 245.54% | 210.09% | 195.41% | 189.68% |
| 46 | 58.62% | 51.01% | 47.43% | 45.70% | 124.70% | 108.42% | 101.67% | 99.13% | 180.01% | 155.42% | 145.42% | 141.72% | 245.12% | 209.89% | 195.40% | 189.86% |
| 47 | 57.59% | 50.06% | 46.50% | 44.79% | 123.89% | 107.77% | 101.14% | 98.75% | 179.43% | 155.05% | 145.21% | 141.68% | 244.60% | 209.61% | 195.34% | 190.01% |
| 48 | 56.45% | 49.01% | 45.47% | 43.80% | 122.97% | 107.04% | 100.55% | 98.31% | 178.75% | 154.61% | 144.95% | 141.60% | 243.98% | 209.28% | 195.23% | 190.12% |
| 49 | 55.20% | 47.86% | 44.35% | 42.73% | 121.93% | 106.21% | 99.88% | 97.82% | 177.98% | 154.11% | 144.66% | 141.50% | 243.27% | 208.88% | 195.08% | 190.19% |
| 50 | 53.83% | 46.60% | 43.13% | 41.53% | 120.78% | 105.30% | 99.15% | 97.29% | 177.13% | 153.56% | 144.33% | 141.37% | 242.48% | 208.44% | 194.91% | 190.24% |
| 51 | 52.35% | 45.23% | 41.80% | 40.20% | 119.52% | 104.31% | 98.36% | 96.72% | 176.21% | 152.97% | 143.98% | 141.23% | 241.64% | 207.97% | 194.71% | 190.27% |
| 52 | 50.75% | 43.74% | 40.33% | 38.76% | 118.16% | 103.24% | 97.52% | 96.12% | 175.23% | 152.35% | 143.61% | 141.08% | 240.76% | 207.49% | 194.52% | 190.29% |
| 53 | 49.02% | 42.13% | 38.69% | 37.22% | 116.70% | 102.10% | 96.63% | 95.49% | 174.22% | 151.71% | 143.25% | 140.92% | 239.86% | 207.00% | 194.33% | 190.31% |
| 54 | 47.15% | 40.38% | 36.91% | 35.55% | 115.15% | 100.89% | 95.70% | 94.84% | 173.18% | 151.07% | 142.89% | 140.77% | 238.96% | 206.53% | 194.15% | 190.33% |
| 55 | 45.14% | 38.38% | 34.97% | 33.73% | 113.49% | 99.61% | 94.73% | 94.17% | 172.13% | 150.44% | 142.55% | 140.61% | 238.07% | 206.08% | 193.99% | 190.34% |
| 56 | NA | NA | NA | NA | 111.73% | 98.25% | 93.72% | 93.46% | 171.05% | 149.80% | 142.21% | 140.45% | 237.18% | 205.65% | 193.84% | 190.34% |
| 57 | NA | NA | NA | NA | 109.83% | 96.81% | 92.65% | 92.70% | 169.94% | 149.16% | 141.87% | 140.27% | 236.28% | 205.21% | 193.68% | 190.31% |
| 58 | NA | NA | NA | NA | 107.78% | 95.25% | 91.50% | 91.86% | 168.78% | 148.49% | 141.50% | 140.04% | 235.33% | 204.74% | 193.48% | 190.21% |
| 59 | NA | NA | NA | NA | 105.52% | 93.55% | 90.22% | 90.89% | 167.53% | 147.77% | 141.08% | 139.73% | 234.30% | 204.21% | 193.19% | 190.02% |
| 60 | NA | NA | NA | NA | 103.00% | 91.64% | 88.76% | 89.76% | 166.14% | 146.96% | 140.56% | 139.32% | 233.12% | 203.56% | 192.78% | 189.68% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum 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 | 38.03% | 37.37% | 37.25% | 78.34% | 72.39% | 69.95% | 69.06% | 111.57% | 101.15% | 96.80% | 95.03% | 152.81% | 136.13% | 129.07% | 126.02% |
| 1 | NA | 38.07% | 37.41% | 37.28% | 78.44% | 72.47% | 70.02% | 69.13% | 111.72% | 101.27% | 96.90% | 95.13% | 153.00% | 136.29% | 129.21% | 126.15% |
| 2 | NA | 38.12% | 37.46% | 37.33% | 78.56% | 72.57% | 70.11% | 69.21% | 111.89% | 101.41% | 97.03% | 95.24% | 153.23% | 136.47% | 129.36% | 126.29% |
| 3 | 39.94% | 38.20% | 37.52% | 37.39% | 78.73% | 72.71% | 70.23% | 69.32% | 112.12% | 101.59% | 97.18% | 95.39% | 153.52% | 136.69% | 129.56% | 126.48% |
| 4 | 39.96% | 38.21% | 37.54% | 37.40% | 78.78% | 72.76% | 70.27% | 69.36% | 112.22% | 101.67% | 97.25% | 95.45% | 153.64% | 136.79% | 129.64% | 126.55% |
| 5 | 39.94% | 38.20% | 37.53% | 37.39% | 78.79% | 72.76% | 70.28% | 69.36% | 112.24% | 101.69% | 97.27% | 95.46% | 153.68% | 136.81% | 129.67% | 126.57% |
| 6 | 39.90% | 38.17% | 37.50% | 37.36% | 78.77% | 72.75% | 70.26% | 69.35% | 112.23% | 101.68% | 97.26% | 95.45% | 153.66% | 136.80% | 129.65% | 126.56% |
| 7 | 39.84% | 38.13% | 37.47% | 37.33% | 78.72% | 72.71% | 70.23% | 69.32% | 112.19% | 101.65% | 97.23% | 95.43% | 153.61% | 136.76% | 129.62% | 126.53% |
| 8 | 39.78% | 38.08% | 37.42% | 37.29% | 78.66% | 72.67% | 70.19% | 69.28% | 112.12% | 101.59% | 97.18% | 95.38% | 153.53% | 136.70% | 129.56% | 126.48% |
| 9 | 39.71% | 38.03% | 37.38% | 37.24% | 78.59% | 72.61% | 70.14% | 69.23% | 112.04% | 101.53% | 97.12% | 95.33% | 153.43% | 136.62% | 129.49% | 126.42% |
| 10 | 39.64% | 37.97% | 37.33% | 37.19% | 78.51% | 72.54% | 70.08% | 69.17% | 111.94% | 101.45% | 97.05% | 95.26% | 153.30% | 136.52% | 129.41% | 126.34% |
| 11 | 39.57% | 37.92% | 37.27% | 37.14% | 78.42% | 72.47% | 70.01% | 69.11% | 111.83% | 101.36% | 96.98% | 95.20% | 153.17% | 136.42% | 129.32% | 126.26% |
| 12 | 39.50% | 37.86% | 37.22% | 37.09% | 78.33% | 72.40% | 69.95% | 69.04% | 111.72% | 101.28% | 96.90% | 95.13% | 153.04% | 136.31% | 129.23% | 126.18% |
| 13 | 39.44% | 37.81% | 37.17% | 37.04% | 78.25% | 72.33% | 69.89% | 68.98% | 111.62% | 101.20% | 96.83% | 95.06% | 152.92% | 136.22% | 129.15% | 126.10% |
| 14 | 39.39% | 37.76% | 37.13% | 36.99% | 78.18% | 72.27% | 69.83% | 68.93% | 111.53% | 101.12% | 96.77% | 95.00% | 152.81% | 136.13% | 129.07% | 126.04% |
| 15 | 39.34% | 37.72% | 37.09% | 36.95% | 78.11% | 72.22% | 69.78% | 68.88% | 111.45% | 101.06% | 96.71% | 94.95% | 152.71% | 136.06% | 129.01% | 125.98% |
| 16 | 39.30% | 37.69% | 37.05% | 36.91% | 78.06% | 72.17% | 69.73% | 68.83% | 111.39% | 101.01% | 96.67% | 94.91% | 152.64% | 136.00% | 128.96% | 125.94% |
| 17 | 39.27% | 37.66% | 37.02% | 36.87% | 78.02% | 72.13% | 69.70% | 68.79% | 111.34% | 100.97% | 96.63% | 94.87% | 152.59% | 135.96% | 128.93% | 125.91% |
| 18 | 39.25% | 37.63% | 36.99% | 36.83% | 77.99% | 72.10% | 69.66% | 68.75% | 111.31% | 100.94% | 96.61% | 94.85% | 152.55% | 135.93% | 128.90% | 125.90% |
| 19 | 39.23% | 37.61% | 36.96% | 36.79% | 77.96% | 72.08% | 69.63% | 68.72% | 111.29% | 100.92% | 96.59% | 94.83% | 152.53% | 135.92% | 128.89% | 125.89% |
| 20 | 39.22% | 37.59% | 36.93% | 36.75% | 77.94% | 72.05% | 69.61% | 68.69% | 111.27% | 100.91% | 96.57% | 94.82% | 152.52% | 135.91% | 128.89% | 125.90% |
| 21 | 39.20% | 37.56% | 36.90% | 36.71% | 77.92% | 72.03% | 69.58% | 68.65% | 111.26% | 100.90% | 96.56% | 94.81% | 152.52% | 135.91% | 128.89% | 125.91% |
| 22 | 39.18% | 37.54% | 36.86% | 36.66% | 77.91% | 72.01% | 69.55% | 68.62% | 111.25% | 100.89% | 96.55% | 94.81% | 152.52% | 135.91% | 128.89% | 125.94% |
| 23 | 39.16% | 37.51% | 36.82% | 36.60% | 77.88% | 71.98% | 69.51% | 68.58% | 111.25% | 100.88% | 96.54% | 94.80% | 152.52% | 135.91% | 128.90% | 125.96% |
| 24 | 39.13% | 37.47% | 36.76% | 36.53% | 77.86% | 71.95% | 69.47% | 68.53% | 111.24% | 100.87% | 96.53% | 94.80% | 152.53% | 135.91% | 128.91% | 125.99% |
| 25 | 39.10% | 37.42% | 36.70% | 36.46% | 77.83% | 71.91% | 69.43% | 68.48% | 111.22% | 100.85% | 96.51% | 94.76% | 152.52% | 135.91% | 128.92% | 126.03% |
| 26 | 39.06% | 37.37% | 36.63% | 36.37% | 77.79% | 71.87% | 69.37% | 68.42% | 111.20% | 100.83% | 96.49% | 94.76% | 152.51% | 135.91% | 128.93% | 126.06% |
| 27 | 39.00% | 37.31% | 36.55% | 36.27% | 77.74% | 71.81% | 69.30% | 68.36% | 111.17% | 100.80% | 96.47% | 94.75% | 152.49% | 135.89% | 128.94% | 126.10% |
| 28 | 38.94% | 37.23% | 36.45% | 36.16% | 77.68% | 71.74% | 69.23% | 68.29% | 111.12% | 100.76% | 96.41% | 94.74% | 152.46% | 135.88% | 128.94% | 126.14% |
| 29 | 38.87% | 37.14% | 36.34% | 36.03% | 77.60% | 71.66% | 69.14% | 68.20% | 111.05% | 100.69% | 96.37% | 94.72% | 152.43% | 135.86% | 128.95% | 126.18% |
| 30 | 38.78% | 37.03% | 36.21% | 35.89% | 77.51% | 71.56% | 69.04% | 68.11% | 110.98% | 100.63% | 96.33% | 94.70% | 152.37% | 135.83% | 128.96% | 126.22% |
| 31 | 38.68% | 36.91% | 36.07% | 35.74% | 77.41% | 71.45% | 68.93% | 68.01% | 110.90% | 100.56% | 96.28% | 94.68% | 152.31% | 135.80% | 128.96% | 126.26% |
| 32 | 38.56% | 36.77% | 35.91% | 35.57% | 77.28% | 71.32% | 68.81% | 67.90% | 110.80% | 100.48% | 96.23% | 94.66% | 152.24% | 135.77% | 128.97% | 126.30% |
| 33 | 38.42% | 36.61% | 35.73% | 35.38% | 77.14% | 71.18% | 68.67% | 67.78% | 110.69% | 100.40% | 96.18% | 94.63% | 152.16% | 135.73% | 128.97% | 126.34% |
| 34 | 38.26% | 36.43% | 35.53% | 35.18% | 76.97% | 71.02% | 68.53% | 67.65% | 110.56% | 100.31% | 96.12% | 94.60% | 152.07% | 135.69% | 128.97% | 126.39% |
| 35 | 38.08% | 36.22% | 35.31% | 34.96% | 76.78% | 70.84% | 68.37% | 67.50% | 110.45% | 100.21% | 96.05% | 94.56% | 151.97% | 135.65% | 128.97% | 126.43% |
| 36 | 37.87% | 35.99% | 35.07% | 34.71% | 76.56% | 70.65% | 68.19% | 67.34% | 110.26% | 100.10% | 95.97% | 94.51% | 151.86% | 135.61% | 128.97% | 126.46% |
| 37 | 37.63% | 35.73% | 34.80% | 34.44% | 76.32% | 70.43% | 68.00% | 67.16% | 110.09% | 99.98% | 95.89% | 94.45% | 151.75% | 135.55% | 128.95% | 126.50% |
| 38 | 37.36% | 35.45% | 34.52% | 34.15% | 76.06% | 70.20% | 67.79% | 66.96% | 109.89% | 99.84% | 95.79% | 94.39% | 151.61% | 135.49% | 128.93% | 126.53% |
| 39 | 37.06% | 35.14% | 34.21% | 33.83% | 75.76% | 69.95% | 67.56% | 66.74% | 109.68% | 99.69% | 95.68% | 94.31% | 151.47% | 135.41% | 128.90% | 126.55% |
| 40 | 36.71% | 34.79% | 33.87% | 33.48% | 75.43% | 69.67% | 67.30% | 66.49% | 109.44% | 99.52% | 95.55% | 94.21% | 151.29% | 135.31% | 128.85% | 126.56% |
| 41 | 36.33% | 34.42% | 33.49% | 33.10% | 75.07% | 69.36% | 67.01% | 66.22% | 109.17% | 99.33% | 95.39% | 94.10% | 151.08% | 135.18% | 128.77% | 126.56% |
| 42 | 35.90% | 34.01% | 33.09% | 32.68% | 74.67% | 69.02% | 66.69% | 65.91% | 108.86% | 99.10% | 95.20% | 93.96% | 150.83% | 135.01% | 128.67% | 126.53% |
| 43 | 35.43% | 33.57% | 32.64% | 32.22% | 74.22% | 68.64% | 66.34% | 65.57% | 108.50% | 98.83% | 94.98% | 93.79% | 150.52% | 134.80% | 128.53% | 126.48% |
| 44 | 34.91% | 33.09% | 32.16% | 31.71% | 73.73% | 68.22% | 65.93% | 65.19% | 108.09% | 98.51% | 94.71% | 93.59% | 150.14% | 134.53% | 128.34% | 126.40% |
| 45 | 34.35% | 32.56% | 31.62% | 31.15% | 73.17% | 67.74% | 65.48% | 64.76% | 107.60% | 98.13% | 94.40% | 93.34% | 149.68% | 134.20% | 128.11% | 126.29% |
| 46 | 33.73% | 31.98% | 31.04% | 30.55% | 72.56% | 67.20% | 64.97% | 64.27% | 107.04% | 97.69% | 94.03% | 93.05% | 149.12% | 133.80% | 127.83% | 126.14% |
| 47 | 33.06% | 31.36% | 30.39% | 29.88% | 71.87% | 66.60% | 64.40% | 63.74% | 106.40% | 97.18% | 93.60% | 92.72% | 148.47% | 133.33% | 127.49% | 125.95% |
| 48 | 32.34% | 30.67% | 29.69% | 29.16% | 71.10% | 65.93% | 63.76% | 63.14% | 105.66% | 96.59% | 93.11% | 92.33% | 147.72% | 132.78% | 127.10% | 125.72% |
| 49 | 31.56% | 29.93% | 28.93% | 28.37% | 70.26% | 65.19% | 63.06% | 62.49% | 104.84% | 95.94% | 92.56% | 91.90% | 146.87% | 132.16% | 126.65% | 125.46% |
| 50 | 30.72% | 29.12% | 28.10% | 27.53% | 69.34% | 64.37% | 62.28% | 61.78% | 103.92% | 95.21% | 91.95% | 91.43% | 145.92% | 131.48% | 126.17% | 125.17% |
| 51 | 29.82% | 28.25% | 27.20% | 26.61% | 68.33% | 63.48% | 61.45% | 61.01% | 102.92% | 94.41% | 91.29% | 90.92% | 144.88% | 130.74% | 125.64% | 124.86% |
| 52 | 28.86% | 27.32% | 26.24% | 25.63% | 67.25% | 62.51% | 60.54% | 60.19% | 101.85% | 93.55% | 90.59% | 90.38% | 143.77% | 129.95% | 125.09% | 124.54% |
| 53 | 27.84% | 26.31% | 25.20% | 24.57% | 66.08% | 61.47% | 59.57% | 59.32% | 100.70% | 92.64% | 89.84% | 89.81% | 142.59% | 129.12% | 124.52% | 124.22% |
| 54 | 26.76% | 25.23% | 24.08% | 23.39% | 64.84% | 60.36% | 58.54% | 58.40% | 99.48% | 91.67% | 89.06% | 89.23% | 141.35% | 128.26% | 123.95% | 123.90% |
| 55 | 25.59% | 24.06% | 22.86% | 22.11% | 63.52% | 59.17% | 57.44% | 57.43% | 98.19% | 90.65% | 88.24% | 88.63% | 140.06% | 127.36% | 123.37% | 123.59% |
| 56 | 24.35% | 22.80% | 21.47% | 20.71% | 62.10% | 57.90% | 56.28% | 56.42% | 96.82% | 89.58% | 87.39% | 88.01% | 138.70% | 126.44% | 122.79% | 123.29% |
| 57 | 23.00% | 21.40% | 19.96% | 19.15% | 60.57% | 56.54% | 55.03% | 55.34% | 95.37% | 88.43% | 86.49% | 87.36% | 137.26% | 125.48% | 122.18% | 122.99% |
| 58 | 21.54% | 19.80% | 18.25% | 17.34% | 58.92% | 55.06% | 53.70% | 54.17% | 93.80% | 87.21% | 85.54% | 86.67% | 135.71% | 124.46% | 121.55% | 122.66% |
| 59 | 19.82% | 18.01% | 16.24% | 15.13% | 57.12% | 53.45% | 52.24% | 52.89% | 92.09% | 85.89% | 84.52% | 85.92% | 134.03% | 123.35% | 120.86% | 122.28% |
| 60 | 17.88% | 15.91% | 13.78% | 12.62% | 55.14% | 51.72% | 50.61% | 51.48% | 90.21% | 84.43% | 83.39% | 85.08% | 132.14% | 122.09% | 120.09% | 121.80% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 3: Rs. 75,000 to Rs. 1,49,999**

| | Deferment: 1 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 42.07% | 40.88% | 40.48% | 87.79% | 79.74% | 76.35% | 74.97% | 124.42% | 111.16% | 105.53% | 103.10% | 169.54% | 149.21% | 140.50% | 136.57% |
| 1 | NA | 42.11% | 40.92% | 40.52% | 87.90% | 79.83% | 76.43% | 75.05% | 124.58% | 111.29% | 105.64% | 103.21% | 169.75% | 149.37% | 140.65% | 136.70% |
| 2 | 45.09% | 42.17% | 40.97% | 40.57% | 88.04% | 79.94% | 76.53% | 75.14% | 124.78% | 111.44% | 105.78% | 103.33% | 170.00% | 149.57% | 140.81% | 136.86% |
| 3 | 45.20% | 42.26% | 41.05% | 40.64% | 88.22% | 80.09% | 76.66% | 75.26% | 125.03% | 111.64% | 105.95% | 103.49% | 170.31% | 149.81% | 141.03% | 137.06% |
| 4 | 45.22% | 42.27% | 41.06% | 40.65% | 88.29% | 80.14% | 76.71% | 75.30% | 125.14% | 111.72% | 106.02% | 103.56% | 170.44% | 149.91% | 141.12% | 137.15% |
| 5 | 45.20% | 42.26% | 41.05% | 40.64% | 88.30% | 80.15% | 76.71% | 75.31% | 125.17% | 111.75% | 106.05% | 103.58% | 170.48% | 149.94% | 141.14% | 137.17% |
| 6 | 45.16% | 42.23% | 41.03% | 40.61% | 88.28% | 80.13% | 76.70% | 75.29% | 125.16% | 111.74% | 106.04% | 103.57% | 170.47% | 149.93% | 141.13% | 137.16% |
| 7 | 45.10% | 42.19% | 40.99% | 40.58% | 88.24% | 80.10% | 76.67% | 75.26% | 125.11% | 111.70% | 106.00% | 103.54% | 170.41% | 149.89% | 141.09% | 137.13% |
| 8 | 45.04% | 42.14% | 40.95% | 40.53% | 88.18% | 80.05% | 76.62% | 75.22% | 125.04% | 111.65% | 105.92% | 103.49% | 170.33% | 149.82% | 141.03% | 137.08% |
| 9 | 44.97% | 42.09% | 40.90% | 40.48% | 88.10% | 79.99% | 76.57% | 75.16% | 124.95% | 111.58% | 105.86% | 103.44% | 170.22% | 149.73% | 140.96% | 137.01% |
| 10 | 44.89% | 42.03% | 40.84% | 40.43% | 88.01% | 79.92% | 76.50% | 75.10% | 124.85% | 111.49% | 105.78% | 103.37% | 170.09% | 149.63% | 140.87% | 136.93% |
| 11 | 44.81% | 41.97% | 40.79% | 40.38% | 87.92% | 79.84% | 76.44% | 75.04% | 124.73% | 111.40% | 105.70% | 103.30% | 169.95% | 149.52% | 140.78% | 136.84% |
| 12 | 44.74% | 41.91% | 40.73% | 40.32% | 87.82% | 79.77% | 76.37% | 74.97% | 124.62% | 111.31% | 105.62% | 103.22% | 169.81% | 149.41% | 140.68% | 136.76% |
| 13 | 44.67% | 41.85% | 40.68% | 40.27% | 87.73% | 79.69% | 76.30% | 74.91% | 124.51% | 111.22% | 105.55% | 103.12% | 169.67% | 149.31% | 140.60% | 136.68% |
| 14 | 44.61% | 41.80% | 40.63% | 40.21% | 87.65% | 79.63% | 76.24% | 74.85% | 124.41% | 111.15% | 105.48% | 103.06% | 169.56% | 149.22% | 140.52% | 136.61% |
| 15 | 44.56% | 41.76% | 40.58% | 40.17% | 87.58% | 79.57% | 76.18% | 74.79% | 124.33% | 111.08% | 105.42% | 103.01% | 169.46% | 149.14% | 140.46% | 136.56% |
| 16 | 44.52% | 41.72% | 40.54% | 40.12% | 87.53% | 79.52% | 76.14% | 74.74% | 124.26% | 111.03% | 105.38% | 102.97% | 169.38% | 149.08% | 140.41% | 136.52% |
| 17 | 44.49% | 41.69% | 40.51% | 40.08% | 87.48% | 79.48% | 76.10% | 74.70% | 124.21% | 110.99% | 105.34% | 102.94% | 169.33% | 149.04% | 140.38% | 136.50% |
| 18 | 44.46% | 41.66% | 40.47% | 40.04% | 87.45% | 79.45% | 76.06% | 74.66% | 124.12% | 110.96% | 105.32% | 102.91% | 169.29% | 149.02% | 140.36% | 136.49% |
| 19 | 44.44% | 41.63% | 40.44% | 39.99% | 87.42% | 79.42% | 76.03% | 74.63% | 124.10% | 110.95% | 105.30% | 102.90% | 169.28% | 149.01% | 140.35% | 136.49% |
| 20 | 44.42% | 41.60% | 40.40% | 39.95% | 87.40% | 79.40% | 76.00% | 74.59% | 124.09% | 110.93% | 105.29% | 102.90% | 169.27% | 149.01% | 140.35% | 136.51% |
| 21 | 44.40% | 41.58% | 40.37% | 39.90% | 87.38% | 79.37% | 75.97% | 74.56% | 124.08% | 110.89% | 105.29% | 102.90% | 169.27% | 149.01% | 140.36% | 136.54% |
| 22 | 44.38% | 41.55% | 40.33% | 39.84% | 87.36% | 79.35% | 75.94% | 74.53% | 124.08% | 110.88% | 105.28% | 102.90% | 169.28% | 149.02% | 140.38% | 136.58% |
| 23 | 44.35% | 41.51% | 40.28% | 39.78% | 87.34% | 79.32% | 75.91% | 74.49% | 124.08% | 110.88% | 105.28% | 102.91% | 169.30% | 149.03% | 140.40% | 136.62% |
| 24 | 44.32% | 41.47% | 40.22% | 39.71% | 87.31% | 79.29% | 75.87% | 74.45% | 124.07% | 110.87% | 105.27% | 102.92% | 169.31% | 149.04% | 140.42% | 136.67% |
| 25 | 44.28% | 41.42% | 40.15% | 39.62% | 87.28% | 79.25% | 75.82% | 74.40% | 124.06% | 110.86% | 105.27% | 102.93% | 169.31% | 149.05% | 140.45% | 136.72% |
| 26 | 44.23% | 41.36% | 40.07% | 39.53% | 87.24% | 79.20% | 75.76% | 74.35% | 124.04% | 110.84% | 105.26% | 102.94% | 169.31% | 149.06% | 140.47% | 136.78% |
| 27 | 44.17% | 41.28% | 39.98% | 39.42% | 87.19% | 79.14% | 75.70% | 74.29% | 124.02% | 110.82% | 105.25% | 102.95% | 169.30% | 149.06% | 140.50% | 136.84% |
| 28 | 44.10% | 41.20% | 39.87% | 39.30% | 87.12% | 79.07% | 75.63% | 74.22% | 123.98% | 110.79% | 105.23% | 102.96% | 169.29% | 149.06% | 140.53% | 136.91% |
| 29 | 44.02% | 41.10% | 39.75% | 39.17% | 87.05% | 78.99% | 75.54% | 74.15% | 123.93% | 110.75% | 105.22% | 102.97% | 169.26% | 149.06% | 140.56% | 136.98% |
| 30 | 43.92% | 40.98% | 39.61% | 39.02% | 86.95% | 78.89% | 75.45% | 74.07% | 123.87% | 110.71% | 105.20% | 102.98% | 169.23% | 149.06% | 140.59% | 137.04% |
| 31 | 43.81% | 40.84% | 39.45% | 38.86% | 86.84% | 78.78% | 75.34% | 73.98% | 123.80% | 110.66% | 105.17% | 102.98% | 169.19% | 149.05% | 140.63% | 137.11% |
| 32 | 43.68% | 40.68% | 39.28% | 38.68% | 86.71% | 78.65% | 75.22% | 73.87% | 123.71% | 110.60% | 105.15% | 102.99% | 169.14% | 149.05% | 140.66% | 137.19% |
| 33 | 43.52% | 40.50% | 39.09% | 38.48% | 86.56% | 78.51% | 75.10% | 73.76% | 123.61% | 110.54% | 105.12% | 102.99% | 169.08% | 149.04% | 140.69% | 137.26% |
| 34 | 43.34% | 40.30% | 38.87% | 38.27% | 86.38% | 78.35% | 74.96% | 73.64% | 123.50% | 110.47% | 105.09% | 102.99% | 169.02% | 149.03% | 140.72% | 137.33% |
| 35 | 43.12% | 40.07% | 38.64% | 38.03% | 86.18% | 78.17% | 74.80% | 73.50% | 123.38% | 110.40% | 105.05% | 102.98% | 168.96% | 149.02% | 140.75% | 137.41% |
| 36 | 42.90% | 39.82% | 38.39% | 37.77% | 85.96% | 77.98% | 74.64% | 73.35% | 123.25% | 110.32% | 105.01% | 102.98% | 168.89% | 149.01% | 140.78% | 137.48% |
| 37 | 42.63% | 39.54% | 38.11% | 37.49% | 85.72% | 77.78% | 74.45% | 73.18% | 123.10% | 110.23% | 104.96% | 102.96% | 168.81% | 148.99% | 140.80% | 137.56% |
| 38 | 42.32% | 39.24% | 37.80% | 37.18% | 85.45% | 77.55% | 74.25% | 72.99% | 122.93% | 110.13% | 104.90% | 102.94% | 168.72% | 148.95% | 140.81% | 137.63% |
| 39 | 41.98% | 38.90% | 37.47% | 36.84% | 85.15% | 77.30% | 74.03% | 72.78% | 122.75% | 110.02% | 104.82% | 102.91% | 168.61% | 148.91% | 140.81% | 137.70% |
| 40 | 41.60% | 38.54% | 37.11% | 36.47% | 84.82% | 77.03% | 73.78% | 72.55% | 122.55% | 109.88% | 104.73% | 102.86% | 168.47% | 148.84% | 140.80% | 137.76% |
| 41 | 41.18% | 38.14% | 36.71% | 36.06% | 84.45% | 76.72% | 73.50% | 72.29% | 122.31% | 109.72% | 104.61% | 102.80% | 168.30% | 148.74% | 140.76% | 137.80% |
| 42 | 40.71% | 37.70% | 36.28% | 35.61% | 84.05% | 76.39% | 73.18% | 71.99% | 122.04% | 109.53% | 104.47% | 102.71% | 168.09% | 148.61% | 140.69% | 137.83% |
| 43 | 40.19% | 37.22% | 35.80% | 35.12% | 83.60% | 76.00% | 72.83% | 71.66% | 121.71% | 109.29% | 104.29% | 102.60% | 167.81% | 148.43% | 140.60% | 137.84% |
| 44 | 39.63% | 36.70% | 35.28% | 34.58% | 83.09% | 75.57% | 72.42% | 71.29% | 121.32% | 109.00% | 104.07% | 102.46% | 167.46% | 148.20% | 140.46% | 137.81% |
| 45 | 39.01% | 36.13% | 34.70% | 33.99% | 82.52% | 75.09% | 71.97% | 70.86% | 120.86% | 108.65% | 103.80% | 102.27% | 167.03% | 147.90% | 140.28% | 137.76% |
| 46 | 38.34% | 35.51% | 34.07% | 33.34% | 81.88% | 74.54% | 71.45% | 70.39% | 120.31% | 108.24% | 103.47% | 102.05% | 166.50% | 147.54% | 140.04% | 137.67% |
| 47 | 37.61% | 34.83% | 33.38% | 32.63% | 81.17% | 73.91% | 70.87% | 69.86% | 119.68% | 107.76% | 103.09% | 101.78% | 165.87% | 147.10% | 139.76% | 137.55% |
| 48 | 36.82% | 34.08% | 32.62% | 31.85% | 80.36% | 73.22% | 70.22% | 69.27% | 118.95% | 107.20% | 102.65% | 101.47% | 165.15% | 146.60% | 139.42% | 137.39% |
| 49 | 35.96% | 33.27% | 31.79% | 31.01% | 79.47% | 72.44% | 69.50% | 68.62% | 118.12% | 106.57% | 102.15% | 101.12% | 164.32% | 146.03% | 139.04% | 137.19% |
| 50 | 35.04% | 32.39% | 30.89% | 30.10% | 78.50% | 71.59% | 68.72% | 67.92% | 117.21% | 105.86% | 101.60% | 100.74% | 163.41% | 145.40% | 138.62% | 136.98% |
| 51 | 34.05% | 31.43% | 29.92% | 29.13% | 77.43% | 70.66% | 67.86% | 67.16% | 116.21% | 105.10% | 101.01% | 100.32% | 162.42% | 144.72% | 138.18% | 136.75% |
| 52 | 32.98% | 30.40% | 28.87% | 28.08% | 76.28% | 69.65% | 66.94% | 66.34% | 115.12% | 104.28% | 100.37% | 99.88% | 161.36% | 144.00% | 137.71% | 136.52% |
| 53 | 31.85% | 29.29% | 27.74% | 26.92% | 75.04% | 68.56% | 65.95% | 65.48% | 113.97% | 103.40% | 99.70% | 99.43% | 160.25% | 143.26% | 137.25% | 136.29% |
| 54 | 30.63% | 28.09% | 26.52% | 25.64% | 73.72% | 67.40% | 64.90% | 64.58% | 112.76% | 102.48% | 99.01% | 98.96% | 159.10% | 142.50% | 136.78% | 136.06% |
| 55 | 29.33% | 26.81% | 25.15% | 24.26% | 72.31% | 66.17% | 63.79% | 63.63% | 111.47% | 101.51% | 98.29% | 98.49% | 157.91% | 141.73% | 136.32% | 135.85% |
| 56 | 27.92% | 25.42% | 23.64% | 22.77% | 70.80% | 64.84% | 62.61% | 62.63% | 110.12% | 100.50% | 97.55% | 98.02% | 156.68% | 140.95% | 135.86% | 135.65% |
| 57 | 26.41% | 23.82% | 21.99% | 21.10% | 69.17% | 63.42% | 61.35% | 61.58% | 108.68% | 99.43% | 96.77% | 97.52% | 155.39% | 140.15% | 135.40% | 135.43% |
| 58 | 24.75% | 22.05% | 20.12% | 19.20% | 67.41% | 61.89% | 60.01% | 60.43% | 107.13% | 98.29% | 95.96% | 96.99% | 154.02% | 139.32% | 134.93% | 135.19% |
| 59 | 22.81% | 20.05% | 17.94% | 16.81% | 65.49% | 60.22% | 58.54% | 59.18% | 105.45% | 97.06% | 95.07% | 96.40% | 152.54% | 138.43% | 134.42% | 134.89% |
| 60 | 20.61% | 17.71% | 15.22% | 14.11% | 63.36% | 58.39% | 56.89% | 57.78% | 103.59% | 95.69% | 94.09% | 95.72% | 150.90% | 137.43% | 133.82% | 134.50% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 3: Rs. 75,000 to Rs. 1,49,999**

| | Deferment: 2 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 46.40% | 44.65% | 43.96% | 97.92% | 87.62% | 83.23% | 81.33% | 138.10% | 121.83% | 114.86% | 111.73% | 187.49% | 163.25% | 152.78% | 147.88% |
| 1 | 50.63% | 46.45% | 44.69% | 44.00% | 98.05% | 87.72% | 83.32% | 81.41% | 138.28% | 121.98% | 114.98% | 111.84% | 187.72% | 163.43% | 152.94% | 148.03% |
| 2 | 50.71% | 46.52% | 44.75% | 44.05% | 98.20% | 87.84% | 83.43% | 81.51% | 138.50% | 122.15% | 115.13% | 111.98% | 187.99% | 163.63% | 153.12% | 148.20% |
| 3 | 50.83% | 46.61% | 44.83% | 44.13% | 98.40% | 88.01% | 83.57% | 81.64% | 138.77% | 122.36% | 115.31% | 112.15% | 188.32% | 163.90% | 153.35% | 148.42% |
| 4 | 50.85% | 46.63% | 44.85% | 44.14% | 98.48% | 88.07% | 83.62% | 81.69% | 138.89% | 122.45% | 115.39% | 112.22% | 188.47% | 164.01% | 153.45% | 148.51% |
| 5 | 50.84% | 46.62% | 44.84% | 44.13% | 98.50% | 88.08% | 83.63% | 81.69% | 138.92% | 122.48% | 115.41% | 112.24% | 188.51% | 164.04% | 153.47% | 148.54% |
| 6 | 50.79% | 46.59% | 44.81% | 44.10% | 98.48% | 88.07% | 83.62% | 81.68% | 138.91% | 122.47% | 115.40% | 112.23% | 188.49% | 164.03% | 153.46% | 148.53% |
| 7 | 50.74% | 46.55% | 44.78% | 44.07% | 98.43% | 88.03% | 83.58% | 81.65% | 138.86% | 122.43% | 115.37% | 112.20% | 188.43% | 163.98% | 153.43% | 148.50% |
| 8 | 50.67% | 46.50% | 44.73% | 44.02% | 98.37% | 87.98% | 83.54% | 81.60% | 138.79% | 122.37% | 115.32% | 112.16% | 188.34% | 163.91% | 153.36% | 148.44% |
| 9 | 50.60% | 46.44% | 44.68% | 43.97% | 98.29% | 87.91% | 83.48% | 81.55% | 138.69% | 122.29% | 115.25% | 112.10% | 188.22% | 163.82% | 153.28% | 148.37% |
| 10 | 50.52% | 46.38% | 44.62% | 43.91% | 98.19% | 87.84% | 83.41% | 81.48% | 138.58% | 122.20% | 115.17% | 112.03% | 188.08% | 163.71% | 153.19% | 148.29% |
| 11 | 50.44% | 46.31% | 44.56% | 43.85% | 98.09% | 87.76% | 83.34% | 81.41% | 138.45% | 122.11% | 115.09% | 111.95% | 187.93% | 163.59% | 153.09% | 148.20% |
| 12 | 50.36% | 46.25% | 44.50% | 43.79% | 97.99% | 87.67% | 83.26% | 81.34% | 138.33% | 122.01% | 115.01% | 111.87% | 187.78% | 163.48% | 153.00% | 148.11% |
| 13 | 50.29% | 46.19% | 44.44% | 43.73% | 97.89% | 87.60% | 83.19% | 81.27% | 138.21% | 121.92% | 114.93% | 111.80% | 187.64% | 163.37% | 152.90% | 148.03% |
| 14 | 50.23% | 46.13% | 44.39% | 43.68% | 97.81% | 87.52% | 83.12% | 81.21% | 138.11% | 121.84% | 114.86% | 111.74% | 187.52% | 163.27% | 152.82% | 147.96% |
| 15 | 50.17% | 46.08% | 44.34% | 43.62% | 97.73% | 87.46% | 83.07% | 81.15% | 138.02% | 121.77% | 114.80% | 111.69% | 187.42% | 163.20% | 152.76% | 147.91% |
| 16 | 50.13% | 46.04% | 44.29% | 43.57% | 97.67% | 87.41% | 83.02% | 81.10% | 137.95% | 121.71% | 114.75% | 111.65% | 187.34% | 163.14% | 152.71% | 147.87% |
| 17 | 50.09% | 46.00% | 44.25% | 43.53% | 97.62% | 87.36% | 82.97% | 81.06% | 137.90% | 121.67% | 114.72% | 111.62% | 187.28% | 163.10% | 152.68% | 147.86% |
| 18 | 50.06% | 45.97% | 44.21% | 43.48% | 97.58% | 87.33% | 82.94% | 81.02% | 137.87% | 121.65% | 114.70% | 111.60% | 187.25% | 163.08% | 152.67% | 147.86% |
| 19 | 50.03% | 45.94% | 44.18% | 43.43% | 97.55% | 87.30% | 82.91% | 80.98% | 137.85% | 121.63% | 114.68% | 111.60% | 187.24% | 163.07% | 152.67% | 147.87% |
| 20 | 50.01% | 45.91% | 44.14% | 43.38% | 97.53% | 87.28% | 82.88% | 80.95% | 137.84% | 121.63% | 114.68% | 111.60% | 187.24% | 163.07% | 152.68% | 147.90% |
| 21 | 49.99% | 45.88% | 44.10% | 43.33% | 97.51% | 87.26% | 82.85% | 80.92% | 137.83% | 121.62% | 114.68% | 111.61% | 187.25% | 163.08% | 152.70% | 147.95% |
| 22 | 49.96% | 45.84% | 44.05% | 43.27% | 97.50% | 87.23% | 82.82% | 80.89% | 137.84% | 121.62% | 114.68% | 111.63% | 187.27% | 163.10% | 152.73% | 148.00% |
| 23 | 49.93% | 45.80% | 44.00% | 43.20% | 97.47% | 87.21% | 82.79% | 80.86% | 137.84% | 121.63% | 114.69% | 111.65% | 187.29% | 163.12% | 152.76% | 148.07% |
| 24 | 49.89% | 45.76% | 43.93% | 43.12% | 97.45% | 87.18% | 82.75% | 80.82% | 137.84% | 121.63% | 114.69% | 111.68% | 187.30% | 163.15% | 152.80% | 148.14% |
| 25 | 49.85% | 45.70% | 43.86% | 43.03% | 97.42% | 87.14% | 82.70% | 80.78% | 137.84% | 121.62% | 114.70% | 111.71% | 187.32% | 163.17% | 152.85% | 148.21% |
| 26 | 49.79% | 45.63% | 43.77% | 42.93% | 97.38% | 87.09% | 82.65% | 80.74% | 137.82% | 121.62% | 114.71% | 111.74% | 187.33% | 163.19% | 152.89% | 148.29% |
| 27 | 49.73% | 45.55% | 43.67% | 42.82% | 97.32% | 87.03% | 82.59% | 80.69% | 137.81% | 121.60% | 114.71% | 111.77% | 187.34% | 163.21% | 152.94% | 148.38% |
| 28 | 49.65% | 45.45% | 43.55% | 42.69% | 97.26% | 86.96% | 82.52% | 80.63% | 137.78% | 121.59% | 114.72% | 111.80% | 187.34% | 163.23% | 153.00% | 148.47% |
| 29 | 49.55% | 45.34% | 43.42% | 42.55% | 97.18% | 86.87% | 82.44% | 80.57% | 137.74% | 121.56% | 114.72% | 111.83% | 187.33% | 163.25% | 153.05% | 148.56% |
| 30 | 49.44% | 45.21% | 43.27% | 42.39% | 97.08% | 86.78% | 82.36% | 80.50% | 137.69% | 121.54% | 114.72% | 111.87% | 187.32% | 163.27% | 153.11% | 148.66% |
| 31 | 49.31% | 45.05% | 43.10% | 42.22% | 96.96% | 86.67% | 82.26% | 80.42% | 137.63% | 121.51% | 114.72% | 111.90% | 187.30% | 163.30% | 153.16% | 148.76% |
| 32 | 49.15% | 44.88% | 42.91% | 42.04% | 96.83% | 86.54% | 82.15% | 80.33% | 137.56% | 121.47% | 114.72% | 111.93% | 187.28% | 163.32% | 153.22% | 148.86% |
| 33 | 48.98% | 44.68% | 42.71% | 41.83% | 96.67% | 86.40% | 82.04% | 80.23% | 137.48% | 121.44% | 114.72% | 111.96% | 187.25% | 163.34% | 153.28% | 148.97% |
| 34 | 48.77% | 44.46% | 42.48% | 41.60% | 96.50% | 86.25% | 81.91% | 80.12% | 137.40% | 121.39% | 114.72% | 111.99% | 187.23% | 163.36% | 153.35% | 149.07% |
| 35 | 48.54% | 44.22% | 42.24% | 41.36% | 96.30% | 86.09% | 81.77% | 80.00% | 137.30% | 121.35% | 114.71% | 112.02% | 187.20% | 163.38% | 153.41% | 149.19% |
| 36 | 48.27% | 43.94% | 41.97% | 41.08% | 96.08% | 85.91% | 81.62% | 79.86% | 137.20% | 121.30% | 114.70% | 112.05% | 187.16% | 163.40% | 153.47% | 149.30% |
| 37 | 47.97% | 43.65% | 41.67% | 40.79% | 95.83% | 85.71% | 81.44% | 79.71% | 137.08% | 121.24% | 114.68% | 112.07% | 187.12% | 163.41% | 153.52% | 149.42% |
| 38 | 47.63% | 43.32% | 41.35% | 40.46% | 95.57% | 85.49% | 81.26% | 79.54% | 136.95% | 121.18% | 114.65% | 112.09% | 187.07% | 163.42% | 153.57% | 149.54% |
| 39 | 47.25% | 42.96% | 41.00% | 40.10% | 95.27% | 85.26% | 81.05% | 79.35% | 136.81% | 121.10% | 114.61% | 112.10% | 187.00% | 163.40% | 153.61% | 149.65% |
| 40 | 46.84% | 42.57% | 40.61% | 39.71% | 94.95% | 85.00% | 80.81% | 79.14% | 136.64% | 120.99% | 114.56% | 112.10% | 186.91% | 163.37% | 153.63% | 149.76% |
| 41 | 46.37% | 42.14% | 40.19% | 39.27% | 94.59% | 84.70% | 80.54% | 78.90% | 136.44% | 120.87% | 114.48% | 112.09% | 186.77% | 163.31% | 153.64% | 149.86% |
| 42 | 45.87% | 41.68% | 39.73% | 38.80% | 94.19% | 84.37% | 80.24% | 78.62% | 136.20% | 120.70% | 114.37% | 112.05% | 186.59% | 163.21% | 153.62% | 149.95% |
| 43 | 45.31% | 41.17% | 39.22% | 38.28% | 93.73% | 83.99% | 79.89% | 78.31% | 135.90% | 120.50% | 114.23% | 111.99% | 186.34% | 163.06% | 153.57% | 150.01% |
| 44 | 44.70% | 40.61% | 38.66% | 37.70% | 93.22% | 83.56% | 79.50% | 77.95% | 135.54% | 120.24% | 114.05% | 111.91% | 186.02% | 162.87% | 153.48% | 150.05% |
| 45 | 44.03% | 39.99% | 38.04% | 37.07% | 92.64% | 83.07% | 79.05% | 77.55% | 135.11% | 119.93% | 113.83% | 111.79% | 185.61% | 162.61% | 153.34% | 150.06% |
| 46 | 43.30% | 39.32% | 37.36% | 36.38% | 91.98% | 82.51% | 78.53% | 77.10% | 134.59% | 119.55% | 113.55% | 111.63% | 185.11% | 162.28% | 153.16% | 150.03% |
| 47 | 42.51% | 38.58% | 36.61% | 35.62% | 91.24% | 81.87% | 77.95% | 76.58% | 133.97% | 119.10% | 113.23% | 111.44% | 184.51% | 161.88% | 152.92% | 149.97% |
| 48 | 41.64% | 37.77% | 35.79% | 34.80% | 90.40% | 81.15% | 77.30% | 76.01% | 133.26% | 118.58% | 112.85% | 111.21% | 183.81% | 161.42% | 152.64% | 149.88% |
| 49 | 40.70% | 36.88% | 34.90% | 33.90% | 89.47% | 80.36% | 76.58% | 75.38% | 132.46% | 118.00% | 112.42% | 110.94% | 183.02% | 160.89% | 152.32% | 149.75% |
| 50 | 39.68% | 35.92% | 33.93% | 32.93% | 88.44% | 79.47% | 75.79% | 74.70% | 131.57% | 117.35% | 111.95% | 110.66% | 182.14% | 160.31% | 151.97% | 149.60% |
| 51 | 38.59% | 34.87% | 32.87% | 31.89% | 87.32% | 78.51% | 74.93% | 73.96% | 130.60% | 116.64% | 111.44% | 110.35% | 181.18% | 159.69% | 151.59% | 149.44% |
| 52 | 37.41% | 33.74% | 31.73% | 30.76% | 86.11% | 77.47% | 74.00% | 73.17% | 129.55% | 115.89% | 110.91% | 110.03% | 180.17% | 159.04% | 151.19% | 149.28% |
| 53 | 36.14% | 32.52% | 30.51% | 29.50% | 84.80% | 76.35% | 73.01% | 72.34% | 128.44% | 115.10% | 110.36% | 109.70% | 179.12% | 158.36% | 150.79% | 149.11% |
| 54 | 34.79% | 31.20% | 29.18% | 28.13% | 83.41% | 75.16% | 71.96% | 71.47% | 127.27% | 114.28% | 109.80% | 109.38% | 178.04% | 157.69% | 150.40% | 148.95% |
| 55 | 33.33% | 29.78% | 27.67% | 26.67% | 81.92% | 73.89% | 70.86% | 70.56% | 126.05% | 113.42% | 109.23% | 109.07% | 176.94% | 157.01% | 150.03% | 148.80% |
| 56 | 31.76% | 28.23% | 26.03% | 25.07% | 80.33% | 72.53% | 69.68% | 69.61% | 124.76% | 112.54% | 108.66% | 108.76% | 175.81% | 156.34% | 149.66% | 148.66% |
| 57 | 30.06% | 26.46% | 24.23% | 23.30% | 78.62% | 71.07% | 68.44% | 68.60% | 123.41% | 111.62% | 108.08% | 108.44% | 174.64% | 155.66% | 149.30% | 148.49% |
| 58 | 28.17% | 24.49% | 22.20% | 21.27% | 76.76% | 69.50% | 67.11% | 67.50% | 121.95% | 110.64% | 107.46% | 108.10% | 173.42% | 154.95% | 148.92% | 148.29% |
| 59 | 25.98% | 22.26% | 19.84% | 18.75% | 74.74% | 67.79% | 65.66% | 66.31% | 120.36% | 109.58% | 106.80% | 107.72% | 172.10% | 154.19% | 148.49% | 148.02% |
| 60 | 23.50% | 19.65% | 16.85% | 15.84% | 72.52% | 65.91% | 64.04% | 64.96% | 118.59% | 108.40% | 106.06% | 107.25% | 170.65% | 153.34% | 147.98% | 147.65% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 3: Rs. 75,000 to Rs. 1,49,999**

| | Deferment: 3 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 56.56% | 51.05% | 48.70% | 47.69% | 108.78% | 96.09% | 90.62% | 88.16% | 152.82% | 133.33% | 124.91% | 121.02% | 206.75% | 178.33% | 165.95% | 160.01% |
| 1 | 56.63% | 51.11% | 48.75% | 47.74% | 108.92% | 96.20% | 90.72% | 88.25% | 153.02% | 133.49% | 125.04% | 121.14% | 207.00% | 178.52% | 166.13% | 160.17% |
| 2 | 56.72% | 51.18% | 48.81% | 47.80% | 109.09% | 96.34% | 90.84% | 88.36% | 153.25% | 133.67% | 125.20% | 121.29% | 207.29% | 178.75% | 166.33% | 160.36% |
| 3 | 56.85% | 51.28% | 48.90% | 47.88% | 109.32% | 96.51% | 90.99% | 88.50% | 153.55% | 133.90% | 125.40% | 121.47% | 207.65% | 179.03% | 166.58% | 160.60% |
| 4 | 56.88% | 51.31% | 48.93% | 47.90% | 109.41% | 96.58% | 91.05% | 88.55% | 153.67% | 134.00% | 125.48% | 121.55% | 207.80% | 179.15% | 166.68% | 160.70% |
| 5 | 56.87% | 51.30% | 48.92% | 47.89% | 109.43% | 96.60% | 91.07% | 88.57% | 153.71% | 134.03% | 125.51% | 121.58% | 207.85% | 179.19% | 166.72% | 160.73% |
| 6 | 56.83% | 51.27% | 48.89% | 47.86% | 109.41% | 96.58% | 91.05% | 88.55% | 153.70% | 134.02% | 125.50% | 121.57% | 207.83% | 179.17% | 166.71% | 160.73% |
| 7 | 56.77% | 51.22% | 48.85% | 47.82% | 109.36% | 96.55% | 91.02% | 88.52% | 153.65% | 133.98% | 125.46% | 121.54% | 207.77% | 179.13% | 166.67% | 160.69% |
| 8 | 56.70% | 51.17% | 48.80% | 47.77% | 109.29% | 96.49% | 90.97% | 88.47% | 153.57% | 133.91% | 125.41% | 121.49% | 207.67% | 179.05% | 166.60% | 160.63% |
| 9 | 56.62% | 51.11% | 48.74% | 47.71% | 109.20% | 96.42% | 90.90% | 88.41% | 153.46% | 133.83% | 125.34% | 121.43% | 207.55% | 178.95% | 166.52% | 160.56% |
| 10 | 56.54% | 51.04% | 48.68% | 47.65% | 109.10% | 96.34% | 90.83% | 88.34% | 153.34% | 133.74% | 125.26% | 121.35% | 207.40% | 178.84% | 166.42% | 160.47% |
| 11 | 56.45% | 50.97% | 48.61% | 47.59% | 108.99% | 96.25% | 90.75% | 88.27% | 153.21% | 133.63% | 125.17% | 121.27% | 207.24% | 178.71% | 166.31% | 160.38% |
| 12 | 56.37% | 50.90% | 48.55% | 47.52% | 108.88% | 96.16% | 90.67% | 88.19% | 153.08% | 133.53% | 125.08% | 121.20% | 207.08% | 178.59% | 166.21% | 160.29% |
| 13 | 56.29% | 50.84% | 48.48% | 47.46% | 108.78% | 96.08% | 90.60% | 88.12% | 152.95% | 133.43% | 125.00% | 121.12% | 206.93% | 178.48% | 166.11% | 160.20% |
| 14 | 56.22% | 50.78% | 48.42% | 47.40% | 108.69% | 96.00% | 90.53% | 88.05% | 152.84% | 133.35% | 124.93% | 121.06% | 206.80% | 178.38% | 166.03% | 160.14% |
| 15 | 56.16% | 50.72% | 48.37% | 47.34% | 108.61% | 95.94% | 90.47% | 87.99% | 152.75% | 133.28% | 124.87% | 121.01% | 206.69% | 178.30% | 165.96% | 160.09% |
| 16 | 56.11% | 50.67% | 48.32% | 47.28% | 108.54% | 95.88% | 90.41% | 87.94% | 152.68% | 133.22% | 124.82% | 120.97% | 206.61% | 178.24% | 165.92% | 160.06% |
| 17 | 56.07% | 50.63% | 48.28% | 47.23% | 108.49% | 95.83% | 90.37% | 87.90% | 152.63% | 133.18% | 124.79% | 120.95% | 206.56% | 178.20% | 165.89% | 160.05% |
| 18 | 56.04% | 50.60% | 48.23% | 47.18% | 108.45% | 95.80% | 90.33% | 87.86% | 152.59% | 133.16% | 124.77% | 120.94% | 206.53% | 178.18% | 165.88% | 160.06% |
| 19 | 56.01% | 50.56% | 48.19% | 47.13% | 108.42% | 95.77% | 90.30% | 87.83% | 152.58% | 133.15% | 124.76% | 120.94% | 206.52% | 178.18% | 165.89% | 160.09% |
| 20 | 55.98% | 50.53% | 48.15% | 47.07% | 108.40% | 95.75% | 90.28% | 87.80% | 152.57% | 133.14% | 124.76% | 120.95% | 206.52% | 178.19% | 165.91% | 160.13% |
| 21 | 55.95% | 50.50% | 48.10% | 47.01% | 108.38% | 95.73% | 90.25% | 87.77% | 152.57% | 133.15% | 124.77% | 120.98% | 206.54% | 178.21% | 165.94% | 160.19% |
| 22 | 55.92% | 50.46% | 48.05% | 46.95% | 108.36% | 95.71% | 90.22% | 87.75% | 152.58% | 133.15% | 124.78% | 121.01% | 206.57% | 178.24% | 165.99% | 160.27% |
| 23 | 55.89% | 50.41% | 47.99% | 46.87% | 108.34% | 95.68% | 90.19% | 87.72% | 152.59% | 133.16% | 124.80% | 121.04% | 206.60% | 178.27% | 166.04% | 160.35% |
| 24 | 55.85% | 50.36% | 47.92% | 46.79% | 108.32% | 95.65% | 90.16% | 87.70% | 152.60% | 133.17% | 124.82% | 121.09% | 206.63% | 178.31% | 166.10% | 160.44% |
| 25 | 55.79% | 50.29% | 47.84% | 46.70% | 108.29% | 95.61% | 90.12% | 87.67% | 152.60% | 133.18% | 124.84% | 121.13% | 206.66% | 178.35% | 166.16% | 160.54% |
| 26 | 55.73% | 50.22% | 47.74% | 46.59% | 108.25% | 95.57% | 90.07% | 87.63% | 152.60% | 133.18% | 124.86% | 121.18% | 206.68% | 178.39% | 166.23% | 160.65% |
| 27 | 55.66% | 50.13% | 47.63% | 46.47% | 108.20% | 95.51% | 90.02% | 87.60% | 152.59% | 133.18% | 124.88% | 121.23% | 206.71% | 178.43% | 166.31% | 160.76% |
| 28 | 55.57% | 50.02% | 47.51% | 46.34% | 108.13% | 95.44% | 89.96% | 87.55% | 152.57% | 133.18% | 124.91% | 121.29% | 206.73% | 178.48% | 166.39% | 160.87% |
| 29 | 55.46% | 49.89% | 47.36% | 46.20% | 108.05% | 95.36% | 89.89% | 87.51% | 152.55% | 133.17% | 124.93% | 121.34% | 206.74% | 178.52% | 166.47% | 161.00% |
| 30 | 55.33% | 49.75% | 47.20% | 46.03% | 107.95% | 95.27% | 89.82% | 87.45% | 152.51% | 133.17% | 124.95% | 121.40% | 206.75% | 178.57% | 166.55% | 161.12% |
| 31 | 55.18% | 49.58% | 47.03% | 45.86% | 107.84% | 95.17% | 89.74% | 87.39% | 152.47% | 133.16% | 124.98% | 121.46% | 206.76% | 178.62% | 166.64% | 161.26% |
| 32 | 55.01% | 49.39% | 46.83% | 45.66% | 107.70% | 95.05% | 89.65% | 87.32% | 152.42% | 133.15% | 125.00% | 121.51% | 206.77% | 178.67% | 166.73% | 161.40% |
| 33 | 54.81% | 49.17% | 46.61% | 45.45% | 107.55% | 94.93% | 89.55% | 87.24% | 152.36% | 133.13% | 125.03% | 121.57% | 206.78% | 178.73% | 166.82% | 161.54% |
| 34 | 54.58% | 48.94% | 46.38% | 45.21% | 107.38% | 94.79% | 89.44% | 87.15% | 152.30% | 133.12% | 125.05% | 121.63% | 206.79% | 178.78% | 166.92% | 161.69% |
| 35 | 54.32% | 48.67% | 46.12% | 44.95% | 107.18% | 94.64% | 89.31% | 87.05% | 152.23% | 133.10% | 125.07% | 121.69% | 206.80% | 178.84% | 167.02% | 161.85% |
| 36 | 54.02% | 48.38% | 45.83% | 44.67% | 106.97% | 94.48% | 89.18% | 86.94% | 152.16% | 133.08% | 125.08% | 121.75% | 206.81% | 178.89% | 167.11% | 162.01% |
| 37 | 53.69% | 48.06% | 45.52% | 44.35% | 106.74% | 94.30% | 89.03% | 86.81% | 152.08% | 133.05% | 125.09% | 121.81% | 206.81% | 178.94% | 167.21% | 162.18% |
| 38 | 53.32% | 47.72% | 45.19% | 44.01% | 106.48% | 94.10% | 88.86% | 86.67% | 151.98% | 133.02% | 125.09% | 121.86% | 206.80% | 178.98% | 167.30% | 162.36% |
| 39 | 52.91% | 47.34% | 44.82% | 43.63% | 106.20% | 93.88% | 88.67% | 86.50% | 151.87% | 132.96% | 125.08% | 121.91% | 206.77% | 179.00% | 167.39% | 162.53% |
| 40 | 52.46% | 46.92% | 44.41% | 43.22% | 105.89% | 93.63% | 88.45% | 86.32% | 151.74% | 132.89% | 125.06% | 121.95% | 206.71% | 179.01% | 167.46% | 162.70% |
| 41 | 51.96% | 46.47% | 43.96% | 42.76% | 105.54% | 93.35% | 88.21% | 86.11% | 151.57% | 132.79% | 125.01% | 121.98% | 206.61% | 178.98% | 167.51% | 162.86% |
| 42 | 51.41% | 45.97% | 43.47% | 42.26% | 105.15% | 93.03% | 87.92% | 85.86% | 151.36% | 132.65% | 124.94% | 121.99% | 206.46% | 178.92% | 167.54% | 163.01% |
| 43 | 50.81% | 45.43% | 42.93% | 41.71% | 104.70% | 92.67% | 87.59% | 85.58% | 151.09% | 132.48% | 124.84% | 121.98% | 206.25% | 178.82% | 167.54% | 163.14% |
| 44 | 50.15% | 44.83% | 42.33% | 41.10% | 104.19% | 92.24% | 87.22% | 85.26% | 150.75% | 132.25% | 124.70% | 121.94% | 205.96% | 178.66% | 167.51% | 163.24% |
| 45 | 49.43% | 44.17% | 41.67% | 40.43% | 103.61% | 91.75% | 86.78% | 84.88% | 150.34% | 131.96% | 124.52% | 121.88% | 205.59% | 178.44% | 167.42% | 163.32% |
| 46 | 48.64% | 43.44% | 40.94% | 39.70% | 102.93% | 91.19% | 86.28% | 84.46% | 149.84% | 131.61% | 124.28% | 121.78% | 205.12% | 178.16% | 167.29% | 163.36% |
| 47 | 47.78% | 42.64% | 40.13% | 38.90% | 102.17% | 90.55% | 85.71% | 83.98% | 149.24% | 131.20% | 124.00% | 121.64% | 204.54% | 177.81% | 167.12% | 163.37% |
| 48 | 46.83% | 41.75% | 39.25% | 38.02% | 101.30% | 89.82% | 85.07% | 83.44% | 148.55% | 130.71% | 123.67% | 121.47% | 203.87% | 177.39% | 166.89% | 163.34% |
| 49 | 45.80% | 40.79% | 38.29% | 37.07% | 100.34% | 89.01% | 84.36% | 82.85% | 147.77% | 130.16% | 123.30% | 121.27% | 203.11% | 176.91% | 166.62% | 163.28% |
| 50 | 44.68% | 39.74% | 37.24% | 36.04% | 99.27% | 88.11% | 83.58% | 82.21% | 146.90% | 129.56% | 122.89% | 121.05% | 202.27% | 176.38% | 166.33% | 163.20% |
| 51 | 43.47% | 38.59% | 36.10% | 34.93% | 98.10% | 87.13% | 82.73% | 81.51% | 145.96% | 128.90% | 122.45% | 120.81% | 201.36% | 175.81% | 166.01% | 163.10% |
| 52 | 42.17% | 37.36% | 34.87% | 33.71% | 96.83% | 86.07% | 81.82% | 80.77% | 144.96% | 128.21% | 121.99% | 120.56% | 200.40% | 175.22% | 165.68% | 163.00% |
| 53 | 40.77% | 36.02% | 33.55% | 32.36% | 95.47% | 84.94% | 80.85% | 80.00% | 143.90% | 127.49% | 121.52% | 120.32% | 199.40% | 174.62% | 165.36% | 162.90% |
| 54 | 39.26% | 34.58% | 32.09% | 30.91% | 94.02% | 83.73% | 79.83% | 79.18% | 142.80% | 126.75% | 121.05% | 120.08% | 198.39% | 174.03% | 165.05% | 162.80% |
| 55 | 37.64% | 33.02% | 30.46% | 29.35% | 92.47% | 82.44% | 78.75% | 78.34% | 141.66% | 126.01% | 120.59% | 119.85% | 197.37% | 173.44% | 164.75% | 162.70% |
| 56 | 35.89% | 31.29% | 28.68% | 27.65% | 90.82% | 81.07% | 77.62% | 77.45% | 140.48% | 125.24% | 120.14% | 119.62% | 196.34% | 172.86% | 164.47% | 162.61% |
| 57 | 33.99% | 29.33% | 26.73% | 25.77% | 89.04% | 79.61% | 76.41% | 76.52% | 139.24% | 124.46% | 119.68% | 119.38% | 195.28% | 172.28% | 164.19% | 162.49% |
| 58 | 31.84% | 27.16% | 24.52% | 23.62% | 87.11% | 78.03% | 75.13% | 75.52% | 137.93% | 123.65% | 119.20% | 119.12% | 194.18% | 171.68% | 163.88% | 162.33% |
| 59 | 29.37% | 24.69% | 21.97% | 20.97% | 85.00% | 76.31% | 73.74% | 74.39% | 136.52% | 122.77% | 118.69% | 118.80% | 192.99% | 171.02% | 163.52% | 162.09% |
| 60 | 26.58% | 21.79% | 18.72% | 17.86% | 82.67% | 74.42% | 72.17% | 73.13% | 134.95% | 121.81% | 118.11% | 118.41% | 191.68% | 170.27% | 163.06% | 161.73% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 3: Rs. 75,000 to Rs. 1,49,999**

| | Deferment: 4 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 62.99% | 56.05% | 53.05% | 51.71% | 120.44% | 105.19% | 98.58% | 95.51% | 168.61% | 145.69% | 135.71% | 131.00% | 227.41% | 194.53% | 180.08% | 173.05% |
| 1 | 63.07% | 56.11% | 53.11% | 51.77% | 120.59% | 105.31% | 98.68% | 95.61% | 168.83% | 145.85% | 135.85% | 131.14% | 227.68% | 194.74% | 180.27% | 173.22% |
| 2 | 63.17% | 56.19% | 53.18% | 51.83% | 120.78% | 105.46% | 98.81% | 95.73% | 169.08% | 146.05% | 136.02% | 131.30% | 227.99% | 194.98% | 180.49% | 173.43% |
| 3 | 63.31% | 56.30% | 53.28% | 51.92% | 121.03% | 105.66% | 98.98% | 95.88% | 169.40% | 146.30% | 136.24% | 131.50% | 228.38% | 195.29% | 180.76% | 173.68% |
| 4 | 63.35% | 56.33% | 53.30% | 51.94% | 121.12% | 105.73% | 99.05% | 95.94% | 169.53% | 146.40% | 136.33% | 131.58% | 228.55% | 195.42% | 180.87% | 173.79% |
| 5 | 63.33% | 56.32% | 53.29% | 51.93% | 121.15% | 105.75% | 99.06% | 95.96% | 169.57% | 146.43% | 136.36% | 131.61% | 228.60% | 195.46% | 180.91% | 173.83% |
| 6 | 63.29% | 56.29% | 53.26% | 51.90% | 121.13% | 105.73% | 99.05% | 95.94% | 169.56% | 146.42% | 136.35% | 131.61% | 228.58% | 195.44% | 180.90% | 173.82% |
| 7 | 63.23% | 56.25% | 53.22% | 51.86% | 121.08% | 105.69% | 99.01% | 95.91% | 169.51% | 146.38% | 136.31% | 131.57% | 228.51% | 195.39% | 180.86% | 173.79% |
| 8 | 63.16% | 56.19% | 53.17% | 51.80% | 121.01% | 105.64% | 98.96% | 95.86% | 169.42% | 146.31% | 136.26% | 131.52% | 228.41% | 195.31% | 180.79% | 173.73% |
| 9 | 63.08% | 56.12% | 53.10% | 51.74% | 120.91% | 105.56% | 98.89% | 95.79% | 169.31% | 146.23% | 136.18% | 131.46% | 228.27% | 195.21% | 180.70% | 173.65% |
| 10 | 62.99% | 56.05% | 53.04% | 51.68% | 120.80% | 105.47% | 98.81% | 95.72% | 169.18% | 146.12% | 136.10% | 131.38% | 228.11% | 195.09% | 180.60% | 173.56% |
| 11 | 62.89% | 55.97% | 52.97% | 51.61% | 120.69% | 105.38% | 98.73% | 95.64% | 169.04% | 146.02% | 136.00% | 131.30% | 227.94% | 194.96% | 180.49% | 173.47% |
| 12 | 62.80% | 55.90% | 52.89% | 51.53% | 120.57% | 105.28% | 98.64% | 95.56% | 168.90% | 145.91% | 135.91% | 131.22% | 227.78% | 194.83% | 180.38% | 173.37% |
| 13 | 62.72% | 55.83% | 52.83% | 51.46% | 120.46% | 105.19% | 98.56% | 95.49% | 168.77% | 145.81% | 135.82% | 131.14% | 227.62% | 194.71% | 180.28% | 173.29% |
| 14 | 62.64% | 55.76% | 52.76% | 51.40% | 120.36% | 105.11% | 98.49% | 95.42% | 168.65% | 145.72% | 135.75% | 131.08% | 227.48% | 194.61% | 180.20% | 173.22% |
| 15 | 62.58% | 55.70% | 52.70% | 51.34% | 120.27% | 105.04% | 98.43% | 95.35% | 168.55% | 145.64% | 135.69% | 131.03% | 227.37% | 194.53% | 180.13% | 173.18% |
| 16 | 62.52% | 55.65% | 52.65% | 51.28% | 120.20% | 104.98% | 98.37% | 95.30% | 168.48% | 145.59% | 135.64% | 130.99% | 227.29% | 194.47% | 180.09% | 173.15% |
| 17 | 62.48% | 55.60% | 52.60% | 51.22% | 120.14% | 104.94% | 98.33% | 95.26% | 168.42% | 145.55% | 135.61% | 130.97% | 227.24% | 194.43% | 180.06% | 173.15% |
| 18 | 62.44% | 55.56% | 52.55% | 51.16% | 120.10% | 104.90% | 98.29% | 95.23% | 168.39% | 145.52% | 135.59% | 130.97% | 227.21% | 194.42% | 180.06% | 173.18% |
| 19 | 62.40% | 55.53% | 52.51% | 51.11% | 120.08% | 104.88% | 98.26% | 95.20% | 168.38% | 145.52% | 135.59% | 130.98% | 227.20% | 194.42% | 180.08% | 173.22% |
| 20 | 62.37% | 55.49% | 52.46% | 51.05% | 120.06% | 104.85% | 98.24% | 95.18% | 168.38% | 145.52% | 135.60% | 131.01% | 227.22% | 194.44% | 180.11% | 173.28% |
| 21 | 62.34% | 55.45% | 52.41% | 50.98% | 120.04% | 104.84% | 98.22% | 95.16% | 168.38% | 145.53% | 135.62% | 131.05% | 227.25% | 194.47% | 180.16% | 173.36% |
| 22 | 62.31% | 55.41% | 52.35% | 50.91% | 120.03% | 104.82% | 98.20% | 95.15% | 168.40% | 145.54% | 135.64% | 131.09% | 227.28% | 194.51% | 180.22% | 173.45% |
| 23 | 62.27% | 55.36% | 52.29% | 50.83% | 120.01% | 104.80% | 98.17% | 95.13% | 168.42% | 145.56% | 135.67% | 131.14% | 227.32% | 194.56% | 180.30% | 173.56% |
| 24 | 62.22% | 55.30% | 52.21% | 50.75% | 119.99% | 104.77% | 98.15% | 95.12% | 168.43% | 145.58% | 135.70% | 131.20% | 227.37% | 194.61% | 180.38% | 173.68% |
| 25 | 62.16% | 55.23% | 52.12% | 50.65% | 119.96% | 104.74% | 98.11% | 95.10% | 168.44% | 145.60% | 135.74% | 131.27% | 227.42% | 194.67% | 180.46% | 173.80% |
| 26 | 62.09% | 55.14% | 52.02% | 50.54% | 119.92% | 104.70% | 98.08% | 95.08% | 168.45% | 145.61% | 135.78% | 131.34% | 227.46% | 194.74% | 180.56% | 173.93% |
| 27 | 62.01% | 55.04% | 51.90% | 50.42% | 119.87% | 104.64% | 98.04% | 95.06% | 168.45% | 145.63% | 135.82% | 131.41% | 227.50% | 194.80% | 180.66% | 174.07% |
| 28 | 61.91% | 54.92% | 51.77% | 50.28% | 119.81% | 104.58% | 97.99% | 95.04% | 168.45% | 145.64% | 135.87% | 131.48% | 227.55% | 194.87% | 180.77% | 174.22% |
| 29 | 61.79% | 54.78% | 51.61% | 50.13% | 119.73% | 104.51% | 97.94% | 95.01% | 168.44% | 145.66% | 135.91% | 131.56% | 227.59% | 194.95% | 180.88% | 174.38% |
| 30 | 61.65% | 54.62% | 51.45% | 49.96% | 119.64% | 104.44% | 97.89% | 94.98% | 168.42% | 145.67% | 135.96% | 131.64% | 227.63% | 195.02% | 180.99% | 174.54% |
| 31 | 61.48% | 54.44% | 51.26% | 49.78% | 119.53% | 104.35% | 97.82% | 94.94% | 168.40% | 145.69% | 136.00% | 131.72% | 227.67% | 195.11% | 181.11% | 174.71% |
| 32 | 61.29% | 54.24% | 51.05% | 49.58% | 119.40% | 104.25% | 97.75% | 94.89% | 168.37% | 145.70% | 136.05% | 131.81% | 227.72% | 195.19% | 181.24% | 174.89% |
| 33 | 61.06% | 54.01% | 50.83% | 49.35% | 119.26% | 104.14% | 97.68% | 94.84% | 168.34% | 145.71% | 136.10% | 131.90% | 227.77% | 195.28% | 181.37% | 175.08% |
| 34 | 60.81% | 53.75% | 50.58% | 49.11% | 119.10% | 104.02% | 97.59% | 94.78% | 168.31% | 145.73% | 136.15% | 131.99% | 227.82% | 195.37% | 181.50% | 175.28% |
| 35 | 60.52% | 53.47% | 50.31% | 48.84% | 118.92% | 103.89% | 97.49% | 94.71% | 168.27% | 145.74% | 136.19% | 132.08% | 227.87% | 195.47% | 181.64% | 175.49% |
| 36 | 60.20% | 53.17% | 50.02% | 48.54% | 118.73% | 103.75% | 97.39% | 94.63% | 168.23% | 145.74% | 136.24% | 132.17% | 227.92% | 195.56% | 181.78% | 175.70% |
| 37 | 59.84% | 52.83% | 49.69% | 48.22% | 118.52% | 103.60% | 97.26% | 94.53% | 168.18% | 145.74% | 136.28% | 132.27% | 227.96% | 195.65% | 181.93% | 175.93% |
| 38 | 59.44% | 52.46% | 49.34% | 47.86% | 118.28% | 103.43% | 97.12% | 94.42% | 168.12% | 145.73% | 136.31% | 132.36% | 227.99% | 195.73% | 182.07% | 176.16% |
| 39 | 58.99% | 52.06% | 48.95% | 47.47% | 118.02% | 103.23% | 96.96% | 94.30% | 168.04% | 145.71% | 136.34% | 132.45% | 228.01% | 195.80% | 182.21% | 176.40% |
| 40 | 58.51% | 51.63% | 48.52% | 47.03% | 117.74% | 103.01% | 96.78% | 94.15% | 167.94% | 145.67% | 136.35% | 132.54% | 227.99% | 195.85% | 182.33% | 176.64% |
| 41 | 57.97% | 51.15% | 48.05% | 46.55% | 117.41% | 102.76% | 96.56% | 93.98% | 167.80% | 145.59% | 136.34% | 132.61% | 227.94% | 195.87% | 182.44% | 176.87% |
| 42 | 57.39% | 50.62% | 47.53% | 46.03% | 117.03% | 102.46% | 96.30% | 93.78% | 167.61% | 145.49% | 136.31% | 132.67% | 227.83% | 195.86% | 182.53% | 177.09% |
| 43 | 56.74% | 50.04% | 46.95% | 45.45% | 116.60% | 102.11% | 96.00% | 93.54% | 167.37% | 145.34% | 136.24% | 132.71% | 227.66% | 195.80% | 182.59% | 177.29% |
| 44 | 56.04% | 49.39% | 46.31% | 44.81% | 116.09% | 101.70% | 95.65% | 93.26% | 167.06% | 145.14% | 136.14% | 132.73% | 227.41% | 195.69% | 182.62% | 177.47% |
| 45 | 55.26% | 48.68% | 45.61% | 44.10% | 115.50% | 101.22% | 95.24% | 92.94% | 166.67% | 144.89% | 136.00% | 132.71% | 227.08% | 195.52% | 182.60% | 177.62% |
| 46 | 54.40% | 47.90% | 44.82% | 43.33% | 114.83% | 100.66% | 94.77% | 92.56% | 166.18% | 144.57% | 135.81% | 132.67% | 226.64% | 195.29% | 182.53% | 177.74% |
| 47 | 53.46% | 47.03% | 43.96% | 42.48% | 114.05% | 100.02% | 94.23% | 92.14% | 165.61% | 144.18% | 135.57% | 132.59% | 226.11% | 194.99% | 182.42% | 177.82% |
| 48 | 52.43% | 46.08% | 43.02% | 41.55% | 113.16% | 99.30% | 93.61% | 91.65% | 164.94% | 143.73% | 135.29% | 132.47% | 225.48% | 194.63% | 182.26% | 177.87% |
| 49 | 51.30% | 45.03% | 41.99% | 40.55% | 112.17% | 98.49% | 92.93% | 91.12% | 164.18% | 143.22% | 134.97% | 132.33% | 224.75% | 194.20% | 182.07% | 177.88% |
| 50 | 50.08% | 43.88% | 40.86% | 39.46% | 111.07% | 97.59% | 92.18% | 90.54% | 163.33% | 142.65% | 134.61% | 132.16% | 223.95% | 193.73% | 181.84% | 177.87% |
| 51 | 48.75% | 42.64% | 39.64% | 38.29% | 109.87% | 96.62% | 91.37% | 89.91% | 162.42% | 142.04% | 134.22% | 131.98% | 223.09% | 193.23% | 181.60% | 177.85% |
| 52 | 47.31% | 41.29% | 38.32% | 36.99% | 108.57% | 95.56% | 90.50% | 89.25% | 161.45% | 141.40% | 133.83% | 131.79% | 222.19% | 192.71% | 181.35% | 177.82% |
| 53 | 45.76% | 39.83% | 36.90% | 35.55% | 107.17% | 94.43% | 89.58% | 88.56% | 160.43% | 140.74% | 133.42% | 131.61% | 221.26% | 192.19% | 181.10% | 177.78% |
| 54 | 44.09% | 38.26% | 35.30% | 34.02% | 105.68% | 93.23% | 88.62% | 87.83% | 159.39% | 140.08% | 133.03% | 131.42% | 220.33% | 191.67% | 180.88% | 177.75% |
| 55 | 42.29% | 36.56% | 33.54% | 32.37% | 104.09% | 91.96% | 87.61% | 87.08% | 158.32% | 139.41% | 132.64% | 131.24% | 219.40% | 191.18% | 180.66% | 177.72% |
| 56 | 40.35% | 34.63% | 31.63% | 30.56% | 102.40% | 90.61% | 86.54% | 86.30% | 157.22% | 138.73% | 132.27% | 131.06% | 218.46% | 190.69% | 180.46% | 177.68% |
| 57 | 38.23% | 32.48% | 29.52% | 28.58% | 100.58% | 89.17% | 85.42% | 85.47% | 156.09% | 138.05% | 131.89% | 130.87% | 217.52% | 190.20% | 180.26% | 177.62% |
| 58 | 35.79% | 30.09% | 27.15% | 26.30% | 98.61% | 87.62% | 84.22% | 84.58% | 154.89% | 137.34% | 131.49% | 130.64% | 216.53% | 189.70% | 180.02% | 177.50% |
| 59 | 33.03% | 27.36% | 24.38% | 23.53% | 96.45% | 85.93% | 82.92% | 83.59% | 153.61% | 136.59% | 131.06% | 130.35% | 215.48% | 189.13% | 179.72% | 177.30% |
| 60 | 29.89% | 24.16% | 20.87% | 20.22% | 94.06% | 84.07% | 81.46% | 82.42% | 152.20% | 135.74% | 130.54% | 129.97% | 214.29% | 188.47% | 179.31% | 176.97% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 3: Rs. 75,000 to Rs. 1,49,999**

| | Deferment: 5 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 69.87% | 61.41% | 57.73% | 56.04% | 132.94% | 114.97% | 107.13% | 103.42% | 185.56% | 158.95% | 147.31% | 141.74% | 249.59% | 211.93% | 195.23% | 187.03% |
| 1 | 69.96% | 61.48% | 57.79% | 56.09% | 133.12% | 115.11% | 107.25% | 103.53% | 185.79% | 159.13% | 147.47% | 141.89% | 249.88% | 212.16% | 195.44% | 187.23% |
| 2 | 70.07% | 61.57% | 57.87% | 56.16% | 133.32% | 115.27% | 107.39% | 103.66% | 186.06% | 159.35% | 147.66% | 142.06% | 250.22% | 212.42% | 195.67% | 187.45% |
| 3 | 70.23% | 61.70% | 57.98% | 56.26% | 133.59% | 115.48% | 107.57% | 103.82% | 186.40% | 159.61% | 147.89% | 142.28% | 250.64% | 212.75% | 195.97% | 187.73% |
| 4 | 70.27% | 61.73% | 58.01% | 56.29% | 133.70% | 115.56% | 107.64% | 103.89% | 186.55% | 159.72% | 147.99% | 142.37% | 250.82% | 212.89% | 196.09% | 187.85% |
| 5 | 70.26% | 61.72% | 58.00% | 56.27% | 133.73% | 115.58% | 107.66% | 103.90% | 186.59% | 159.76% | 148.02% | 142.40% | 250.87% | 212.94% | 196.14% | 187.90% |
| 6 | 70.22% | 61.69% | 57.97% | 56.24% | 133.71% | 115.57% | 107.64% | 103.89% | 186.58% | 159.75% | 148.01% | 142.39% | 250.85% | 212.92% | 196.13% | 187.89% |
| 7 | 70.16% | 61.64% | 57.92% | 56.20% | 133.65% | 115.52% | 107.60% | 103.85% | 186.52% | 159.70% | 147.98% | 142.36% | 250.78% | 212.87% | 196.09% | 187.86% |
| 8 | 70.08% | 61.58% | 57.86% | 56.14% | 133.57% | 115.46% | 107.55% | 103.80% | 186.43% | 159.63% | 147.92% | 142.31% | 250.67% | 212.79% | 196.01% | 187.80% |
| 9 | 69.99% | 61.50% | 57.80% | 56.07% | 133.47% | 115.38% | 107.47% | 103.73% | 186.31% | 159.54% | 147.84% | 142.24% | 250.53% | 212.68% | 195.92% | 187.72% |
| 10 | 69.90% | 61.42% | 57.72% | 56.00% | 133.36% | 115.28% | 107.39% | 103.66% | 186.17% | 159.43% | 147.75% | 142.16% | 250.36% | 212.55% | 195.81% | 187.62% |
| 11 | 69.80% | 61.34% | 57.65% | 55.93% | 133.23% | 115.18% | 107.30% | 103.58% | 186.02% | 159.32% | 147.65% | 142.08% | 250.18% | 212.41% | 195.69% | 187.52% |
| 12 | 69.70% | 61.26% | 57.57% | 55.85% | 133.10% | 115.08% | 107.21% | 103.49% | 185.87% | 159.20% | 147.55% | 141.99% | 250.00% | 212.28% | 195.58% | 187.43% |
| 13 | 69.61% | 61.18% | 57.50% | 55.77% | 132.98% | 114.99% | 107.13% | 103.41% | 185.73% | 159.10% | 147.46% | 141.92% | 249.84% | 212.15% | 195.48% | 187.35% |
| 14 | 69.52% | 61.11% | 57.43% | 55.70% | 132.88% | 114.90% | 107.05% | 103.34% | 185.61% | 159.00% | 147.38% | 141.85% | 249.69% | 212.05% | 195.39% | 187.28% |
| 15 | 69.45% | 61.05% | 57.36% | 55.63% | 132.78% | 114.83% | 106.99% | 103.28% | 185.51% | 158.93% | 147.32% | 141.80% | 249.58% | 211.96% | 195.32% | 187.24% |
| 16 | 69.39% | 60.99% | 57.30% | 55.57% | 132.71% | 114.77% | 106.93% | 103.23% | 185.43% | 158.87% | 147.28% | 141.77% | 249.50% | 211.90% | 195.28% | 187.22% |
| 17 | 69.34% | 60.94% | 57.25% | 55.51% | 132.66% | 114.72% | 106.89% | 103.19% | 185.38% | 158.83% | 147.25% | 141.76% | 249.44% | 211.87% | 195.27% | 187.23% |
| 18 | 69.30% | 60.90% | 57.20% | 55.45% | 132.61% | 114.69% | 106.86% | 103.16% | 185.35% | 158.81% | 147.24% | 141.77% | 249.42% | 211.86% | 195.27% | 187.27% |
| 19 | 69.26% | 60.86% | 57.15% | 55.39% | 132.59% | 114.66% | 106.83% | 103.14% | 185.33% | 158.81% | 147.24% | 141.79% | 249.42% | 211.87% | 195.30% | 187.33% |
| 20 | 69.22% | 60.81% | 57.10% | 55.32% | 132.57% | 114.65% | 106.81% | 103.13% | 185.34% | 158.82% | 147.26% | 141.83% | 249.45% | 211.90% | 195.35% | 187.41% |
| 21 | 69.19% | 60.77% | 57.04% | 55.25% | 132.56% | 114.63% | 106.80% | 103.12% | 185.35% | 158.83% | 147.29% | 141.88% | 249.48% | 211.95% | 195.42% | 187.52% |
| 22 | 69.15% | 60.72% | 56.98% | 55.18% | 132.55% | 114.62% | 106.78% | 103.12% | 185.38% | 158.86% | 147.32% | 141.94% | 249.53% | 212.01% | 195.50% | 187.63% |
| 23 | 69.11% | 60.67% | 56.91% | 55.10% | 132.54% | 114.60% | 106.77% | 103.12% | 185.40% | 158.88% | 147.37% | 142.01% | 249.59% | 212.07% | 195.60% | 187.77% |
| 24 | 69.06% | 60.60% | 56.82% | 55.01% | 132.52% | 114.58% | 106.76% | 103.13% | 185.43% | 158.92% | 147.42% | 142.09% | 249.66% | 212.15% | 195.71% | 187.91% |
| 25 | 68.99% | 60.52% | 56.73% | 54.91% | 132.50% | 114.56% | 106.74% | 103.13% | 185.45% | 158.95% | 147.47% | 142.17% | 249.72% | 212.23% | 195.82% | 188.07% |
| 26 | 68.91% | 60.43% | 56.62% | 54.80% | 132.47% | 114.52% | 106.72% | 103.13% | 185.47% | 158.98% | 147.53% | 142.26% | 249.79% | 212.32% | 195.94% | 188.23% |
| 27 | 68.82% | 60.32% | 56.49% | 54.67% | 132.42% | 114.49% | 106.70% | 103.13% | 185.49% | 159.02% | 147.59% | 142.36% | 249.86% | 212.42% | 196.08% | 188.41% |
| 28 | 68.71% | 60.19% | 56.35% | 54.53% | 132.37% | 114.44% | 106.67% | 103.13% | 185.50% | 159.05% | 147.66% | 142.46% | 249.93% | 212.52% | 196.21% | 188.59% |
| 29 | 68.57% | 60.04% | 56.20% | 54.38% | 132.30% | 114.38% | 106.64% | 103.13% | 185.51% | 159.09% | 147.73% | 142.56% | 250.00% | 212.63% | 196.36% | 188.79% |
| 30 | 68.41% | 59.87% | 56.02% | 54.21% | 132.22% | 114.32% | 106.61% | 103.12% | 185.51% | 159.13% | 147.80% | 142.67% | 250.08% | 212.74% | 196.51% | 188.99% |
| 31 | 68.23% | 59.67% | 55.83% | 54.02% | 132.12% | 114.25% | 106.57% | 103.11% | 185.51% | 159.16% | 147.87% | 142.78% | 250.16% | 212.86% | 196.67% | 189.21% |
| 32 | 68.01% | 59.45% | 55.62% | 53.81% | 132.01% | 114.18% | 106.53% | 103.10% | 185.51% | 159.20% | 147.94% | 142.89% | 250.25% | 212.98% | 196.84% | 189.43% |
| 33 | 67.77% | 59.21% | 55.38% | 53.58% | 131.88% | 114.10% | 106.48% | 103.08% | 185.51% | 159.24% | 148.02% | 143.01% | 250.34% | 213.11% | 197.02% | 189.67% |
| 34 | 67.49% | 58.94% | 55.13% | 53.33% | 131.74% | 114.01% | 106.43% | 103.06% | 185.51% | 159.29% | 148.10% | 143.13% | 250.43% | 213.24% | 197.20% | 189.93% |
| 35 | 67.18% | 58.65% | 54.85% | 53.05% | 131.59% | 113.91% | 106.37% | 103.03% | 185.51% | 159.33% | 148.17% | 143.26% | 250.53% | 213.38% | 197.39% | 190.19% |
| 36 | 66.83% | 58.33% | 54.54% | 52.75% | 131.43% | 113.81% | 106.29% | 102.99% | 185.50% | 159.36% | 148.25% | 143.40% | 250.63% | 213.52% | 197.59% | 190.48% |
| 37 | 66.44% | 57.98% | 54.21% | 52.41% | 131.24% | 113.69% | 106.21% | 102.94% | 185.49% | 159.39% | 148.32% | 143.53% | 250.72% | 213.65% | 197.79% | 190.77% |
| 38 | 66.01% | 57.60% | 53.84% | 52.04% | 131.04% | 113.55% | 106.11% | 102.88% | 185.46% | 159.42% | 148.39% | 143.67% | 250.81% | 213.78% | 197.99% | 191.07% |
| 39 | 65.54% | 57.18% | 53.43% | 51.63% | 130.82% | 113.39% | 105.99% | 102.80% | 185.42% | 159.42% | 148.46% | 143.81% | 250.87% | 213.90% | 198.19% | 191.38% |
| 40 | 65.02% | 56.72% | 52.98% | 51.18% | 130.56% | 113.20% | 105.84% | 102.71% | 185.35% | 159.41% | 148.51% | 143.95% | 250.91% | 214.01% | 198.38% | 191.70% |
| 41 | 64.46% | 56.21% | 52.48% | 50.68% | 130.26% | 112.97% | 105.66% | 102.59% | 185.24% | 159.38% | 148.54% | 144.08% | 250.90% | 214.09% | 198.56% | 192.01% |
| 42 | 63.83% | 55.65% | 51.93% | 50.13% | 129.91% | 112.70% | 105.45% | 102.45% | 185.08% | 159.30% | 148.55% | 144.19% | 250.85% | 214.13% | 198.72% | 192.31% |
| 43 | 63.14% | 55.03% | 51.32% | 49.52% | 129.50% | 112.38% | 105.19% | 102.27% | 184.87% | 159.19% | 148.53% | 144.29% | 250.72% | 214.13% | 198.86% | 192.60% |
| 44 | 62.39% | 54.34% | 50.64% | 48.85% | 129.01% | 112.00% | 104.88% | 102.06% | 184.58% | 159.03% | 148.48% | 144.36% | 250.52% | 214.08% | 198.95% | 192.86% |
| 45 | 61.55% | 53.58% | 49.89% | 48.12% | 128.43% | 111.55% | 104.52% | 101.80% | 184.21% | 158.81% | 148.38% | 144.40% | 250.23% | 213.98% | 199.01% | 193.10% |
| 46 | 60.62% | 52.74% | 49.06% | 47.30% | 127.76% | 111.01% | 104.09% | 101.50% | 183.76% | 158.52% | 148.24% | 144.42% | 249.85% | 213.80% | 199.02% | 193.30% |
| 47 | 59.60% | 51.80% | 48.15% | 46.41% | 126.98% | 110.40% | 103.60% | 101.15% | 183.20% | 158.17% | 148.05% | 144.39% | 249.36% | 213.57% | 198.98% | 193.47% |
| 48 | 58.48% | 50.77% | 47.14% | 45.44% | 126.09% | 109.70% | 103.04% | 100.74% | 182.55% | 157.76% | 147.82% | 144.34% | 248.78% | 213.26% | 198.90% | 193.60% |
| 49 | 57.25% | 49.64% | 46.03% | 44.39% | 125.09% | 108.91% | 102.41% | 100.30% | 181.82% | 157.29% | 147.55% | 144.25% | 248.10% | 212.91% | 198.79% | 193.70% |
| 50 | 55.91% | 48.40% | 44.83% | 43.25% | 123.98% | 108.04% | 101.72% | 99.81% | 181.00% | 156.76% | 147.24% | 144.14% | 247.36% | 212.51% | 198.64% | 193.77% |
| 51 | 54.45% | 47.05% | 43.53% | 42.00% | 122.76% | 107.08% | 100.97% | 99.28% | 180.12% | 156.20% | 146.92% | 144.02% | 246.56% | 212.08% | 198.48% | 193.83% |
| 52 | 52.87% | 45.58% | 42.12% | 40.62% | 121.45% | 106.06% | 100.18% | 98.73% | 179.18% | 155.61% | 146.58% | 143.88% | 245.72% | 211.63% | 198.31% | 193.88% |
| 53 | 51.16% | 44.00% | 40.58% | 39.12% | 120.04% | 104.97% | 99.34% | 98.15% | 178.22% | 155.01% | 146.24% | 143.75% | 244.88% | 211.19% | 198.15% | 193.92% |
| 54 | 49.32% | 42.30% | 38.86% | 37.51% | 118.54% | 103.82% | 98.47% | 97.55% | 177.23% | 154.41% | 145.91% | 143.61% | 244.03% | 210.76% | 198.01% | 193.96% |
| 55 | 47.34% | 40.43% | 36.98% | 35.77% | 116.95% | 102.60% | 97.56% | 96.94% | 176.22% | 153.82% | 145.60% | 143.48% | 243.20% | 210.36% | 197.89% | 194.01% |
| 56 | 45.18% | 38.30% | 34.93% | 33.87% | 115.25% | 101.31% | 96.62% | 96.30% | 175.20% | 153.23% | 145.29% | 143.35% | 242.38% | 209.97% | 197.78% | 194.04% |
| 57 | 42.83% | 35.96% | 32.67% | 31.77% | 113.43% | 99.94% | 95.62% | 95.61% | 174.16% | 152.63% | 144.98% | 143.19% | 241.55% | 209.59% | 197.66% | 194.05% |
| 58 | 40.09% | 33.34% | 30.12% | 29.38% | 111.46% | 98.47% | 94.55% | 94.86% | 173.07% | 152.01% | 144.65% | 142.99% | 240.69% | 209.19% | 197.50% | 193.99% |
| 59 | 37.01% | 30.35% | 27.13% | 26.47% | 109.30% | 96.86% | 93.39% | 94.01% | 171.89% | 151.35% | 144.26% | 142.73% | 239.76% | 208.73% | 197.27% | 193.85% |
| 60 | 33.47% | 26.82% | 23.37% | 22.95% | 106.89% | 95.07% | 92.08% | 93.01% | 170.60% | 150.59% | 143.79% | 142.35% | 238.70% | 208.16% | 196.91% | 193.56% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum 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 | 39.03% | 38.28% | 38.12% | 80.08% | 73.81% | 71.23% | 70.27% | 113.75% | 102.91% | 98.37% | 96.51% | 155.51% | 138.30% | 131.01% | 127.85% |
| 1 | NA | 39.07% | 38.32% | 38.15% | 80.18% | 73.89% | 71.30% | 70.33% | 113.89% | 103.03% | 98.47% | 96.61% | 155.70% | 138.46% | 131.14% | 127.97% |
| 2 | NA | 39.12% | 38.37% | 38.19% | 80.30% | 73.99% | 71.39% | 70.42% | 114.07% | 103.17% | 98.60% | 96.72% | 155.93% | 138.64% | 131.30% | 128.11% |
| 3 | 41.17% | 39.20% | 38.44% | 38.26% | 80.47% | 74.12% | 71.50% | 70.52% | 114.30% | 103.35% | 98.76% | 96.87% | 156.22% | 138.86% | 131.50% | 128.29% |
| 4 | 41.19% | 39.22% | 38.45% | 38.27% | 80.53% | 74.17% | 71.55% | 70.56% | 114.39% | 103.43% | 98.82% | 96.93% | 156.34% | 138.96% | 131.58% | 128.37% |
| 5 | 41.17% | 39.20% | 38.44% | 38.26% | 80.54% | 74.18% | 71.55% | 70.57% | 114.42% | 103.45% | 98.84% | 96.95% | 156.38% | 138.99% | 131.60% | 128.39% |
| 6 | 41.12% | 39.17% | 38.41% | 38.23% | 80.51% | 74.16% | 71.54% | 70.55% | 114.41% | 103.44% | 98.83% | 96.94% | 156.36% | 138.98% | 131.59% | 128.39% |
| 7 | 41.07% | 39.13% | 38.38% | 38.20% | 80.47% | 74.13% | 71.51% | 70.52% | 114.37% | 103.41% | 98.80% | 96.91% | 156.32% | 138.94% | 131.56% | 128.36% |
| 8 | 41.01% | 39.09% | 38.34% | 38.16% | 80.41% | 74.09% | 71.47% | 70.48% | 114.30% | 103.35% | 98.76% | 96.87% | 156.24% | 138.87% | 131.50% | 128.31% |
| 9 | 40.94% | 39.04% | 38.29% | 38.11% | 80.34% | 74.03% | 71.42% | 70.43% | 114.22% | 103.29% | 98.70% | 96.82% | 156.13% | 138.79% | 131.43% | 128.24% |
| 10 | 40.87% | 38.98% | 38.24% | 38.06% | 80.26% | 73.96% | 71.36% | 70.38% | 114.12% | 103.21% | 98.63% | 96.75% | 156.01% | 138.70% | 131.35% | 128.17% |
| 11 | 40.80% | 38.93% | 38.19% | 38.01% | 80.17% | 73.90% | 71.29% | 70.32% | 114.02% | 103.13% | 98.56% | 96.68% | 155.88% | 138.60% | 131.26% | 128.09% |
| 12 | 40.73% | 38.87% | 38.14% | 37.96% | 80.09% | 73.83% | 71.23% | 70.26% | 113.91% | 103.04% | 98.48% | 96.62% | 155.75% | 138.49% | 131.17% | 128.01% |
| 13 | 40.67% | 38.82% | 38.09% | 37.91% | 80.00% | 73.76% | 71.17% | 70.20% | 113.81% | 102.96% | 98.41% | 96.55% | 155.63% | 138.40% | 131.09% | 127.94% |
| 14 | 40.62% | 38.77% | 38.04% | 37.87% | 79.93% | 73.70% | 71.11% | 70.14% | 113.72% | 102.89% | 98.35% | 96.49% | 155.52% | 138.31% | 131.02% | 127.87% |
| 15 | 40.57% | 38.73% | 38.00% | 37.82% | 79.87% | 73.64% | 71.06% | 70.09% | 113.64% | 102.83% | 98.29% | 96.44% | 155.43% | 138.24% | 130.96% | 127.82% |
| 16 | 40.54% | 38.70% | 37.97% | 37.78% | 79.81% | 73.60% | 71.02% | 70.04% | 113.58% | 102.78% | 98.25% | 96.40% | 155.36% | 138.18% | 130.91% | 127.78% |
| 17 | 40.51% | 38.67% | 37.93% | 37.74% | 79.77% | 73.56% | 70.98% | 70.00% | 113.53% | 102.74% | 98.22% | 96.37% | 155.30% | 138.14% | 130.88% | 127.75% |
| 18 | 40.48% | 38.65% | 37.90% | 37.71% | 79.74% | 73.53% | 70.95% | 69.97% | 113.50% | 102.71% | 98.19% | 96.34% | 155.27% | 138.12% | 130.85% | 127.74% |
| 19 | 40.46% | 38.62% | 37.88% | 37.67% | 79.72% | 73.50% | 70.92% | 69.93% | 113.48% | 102.69% | 98.17% | 96.33% | 155.25% | 138.10% | 130.84% | 127.73% |
| 20 | 40.45% | 38.60% | 37.85% | 37.63% | 79.70% | 73.48% | 70.89% | 69.90% | 113.46% | 102.68% | 98.16% | 96.32% | 155.24% | 138.10% | 130.84% | 127.74% |
| 21 | 40.43% | 38.58% | 37.81% | 37.58% | 79.68% | 73.46% | 70.86% | 69.87% | 113.45% | 102.67% | 98.15% | 96.31% | 155.24% | 138.10% | 130.84% | 127.76% |
| 22 | 40.41% | 38.55% | 37.78% | 37.53% | 79.66% | 73.44% | 70.83% | 69.83% | 113.45% | 102.66% | 98.14% | 96.31% | 155.24% | 138.10% | 130.85% | 127.78% |
| 23 | 40.39% | 38.52% | 37.73% | 37.48% | 79.64% | 73.41% | 70.80% | 69.79% | 113.44% | 102.66% | 98.13% | 96.31% | 155.25% | 138.10% | 130.86% | 127.81% |
| 24 | 40.37% | 38.48% | 37.68% | 37.41% | 79.62% | 73.38% | 70.76% | 69.75% | 113.43% | 102.65% | 98.12% | 96.30% | 155.25% | 138.11% | 130.87% | 127.84% |
| 25 | 40.33% | 38.44% | 37.62% | 37.33% | 79.59% | 73.34% | 70.71% | 69.70% | 113.42% | 102.63% | 98.11% | 96.30% | 155.25% | 138.11% | 130.88% | 127.88% |
| 26 | 40.29% | 38.38% | 37.55% | 37.25% | 79.55% | 73.30% | 70.66% | 69.65% | 113.40% | 102.61% | 98.09% | 96.30% | 155.24% | 138.10% | 130.89% | 127.92% |
| 27 | 40.24% | 38.32% | 37.47% | 37.15% | 79.50% | 73.24% | 70.59% | 69.58% | 113.37% | 102.58% | 98.07% | 96.29% | 155.22% | 138.09% | 130.90% | 127.96% |
| 28 | 40.18% | 38.24% | 37.37% | 37.04% | 79.44% | 73.17% | 70.52% | 69.51% | 113.31% | 102.52% | 98.01% | 96.26% | 155.20% | 138.08% | 130.91% | 128.00% |
| 29 | 40.10% | 38.16% | 37.26% | 36.91% | 79.37% | 73.09% | 70.43% | 69.44% | 113.26% | 102.48% | 97.98% | 96.25% | 155.16% | 138.06% | 130.93% | 128.04% |
| 30 | 40.02% | 38.05% | 37.14% | 36.78% | 79.28% | 73.00% | 70.34% | 69.35% | 113.20% | 102.42% | 97.94% | 96.23% | 155.11% | 138.04% | 130.94% | 128.09% |
| 31 | 39.92% | 37.93% | 36.99% | 36.62% | 79.17% | 72.89% | 70.23% | 69.25% | 113.12% | 102.36% | 97.90% | 96.22% | 155.06% | 138.02% | 130.95% | 128.13% |
| 32 | 39.80% | 37.79% | 36.83% | 36.46% | 79.05% | 72.76% | 70.11% | 69.15% | 113.02% | 102.29% | 97.86% | 96.20% | 154.99% | 137.99% | 130.96% | 128.18% |
| 33 | 39.66% | 37.63% | 36.65% | 36.27% | 78.91% | 72.62% | 69.98% | 69.03% | 112.92% | 102.21% | 97.81% | 96.18% | 154.92% | 137.96% | 130.96% | 128.23% |
| 34 | 39.50% | 37.45% | 36.46% | 36.07% | 78.74% | 72.47% | 69.84% | 68.90% | 112.79% | 102.12% | 97.75% | 96.15% | 154.83% | 137.92% | 130.97% | 128.27% |
| 35 | 39.32% | 37.24% | 36.24% | 35.85% | 78.56% | 72.29% | 69.68% | 68.75% | 112.68% | 102.06% | 97.69% | 96.11% | 154.74% | 137.89% | 130.98% | 128.32% |
| 36 | 39.12% | 37.01% | 36.00% | 35.61% | 78.35% | 72.11% | 69.51% | 68.60% | 112.50% | 101.92% | 97.62% | 96.08% | 154.64% | 137.85% | 130.98% | 128.36% |
| 37 | 38.88% | 36.76% | 35.74% | 35.34% | 78.11% | 71.90% | 69.33% | 68.42% | 112.33% | 101.81% | 97.54% | 96.03% | 154.53% | 137.80% | 130.97% | 128.41% |
| 38 | 38.61% | 36.48% | 35.46% | 35.05% | 77.85% | 71.67% | 69.12% | 68.23% | 112.15% | 101.68% | 97.46% | 95.97% | 154.41% | 137.75% | 130.96% | 128.44% |
| 39 | 38.31% | 36.17% | 35.15% | 34.74% | 77.56% | 71.42% | 68.89% | 68.02% | 111.94% | 101.54% | 97.35% | 95.90% | 154.27% | 137.68% | 130.93% | 128.47% |
| 40 | 37.97% | 35.83% | 34.82% | 34.39% | 77.24% | 71.15% | 68.64% | 67.78% | 111.72% | 101.39% | 97.23% | 95.82% | 154.11% | 137.59% | 130.89% | 128.49% |
| 41 | 37.59% | 35.46% | 34.45% | 34.01% | 76.88% | 70.85% | 68.37% | 67.51% | 111.46% | 101.20% | 97.09% | 95.72% | 153.92% | 137.47% | 130.83% | 128.50% |
| 42 | 37.16% | 35.06% | 34.05% | 33.60% | 76.49% | 70.52% | 68.06% | 67.22% | 111.16% | 100.98% | 96.91% | 95.59% | 153.68% | 137.31% | 130.73% | 128.49% |
| 43 | 36.70% | 34.62% | 33.61% | 33.14% | 76.05% | 70.15% | 67.71% | 66.88% | 110.82% | 100.73% | 96.70% | 95.44% | 153.39% | 137.11% | 130.61% | 128.45% |
| 44 | 36.19% | 34.14% | 33.12% | 32.64% | 75.57% | 69.74% | 67.31% | 66.51% | 110.42% | 100.42% | 96.45% | 95.25% | 153.03% | 136.86% | 130.44% | 128.39% |
| 45 | 35.62% | 33.62% | 32.59% | 32.09% | 75.03% | 69.27% | 66.87% | 66.09% | 109.95% | 100.06% | 96.15% | 95.02% | 152.58% | 136.55% | 130.23% | 128.29% |
| 46 | 35.01% | 33.05% | 32.01% | 31.49% | 74.42% | 68.74% | 66.37% | 65.62% | 109.41% | 99.63% | 95.80% | 94.75% | 152.05% | 136.17% | 129.96% | 128.16% |
| 47 | 34.35% | 32.43% | 31.38% | 30.83% | 73.74% | 68.15% | 65.81% | 65.10% | 108.78% | 99.14% | 95.39% | 94.44% | 151.43% | 135.72% | 129.64% | 127.99% |
| 48 | 33.63% | 31.75% | 30.69% | 30.12% | 72.99% | 67.49% | 65.19% | 64.52% | 108.06% | 98.57% | 94.92% | 94.07% | 150.70% | 135.20% | 129.27% | 127.78% |
| 49 | 32.86% | 31.01% | 29.93% | 29.34% | 72.16% | 66.76% | 64.50% | 63.88% | 107.26% | 97.94% | 94.39% | 93.67% | 149.88% | 134.61% | 128.86% | 127.54% |
| 50 | 32.03% | 30.22% | 29.11% | 28.50% | 71.25% | 65.96% | 63.74% | 63.19% | 106.37% | 97.23% | 93.81% | 93.22% | 148.96% | 133.95% | 128.40% | 127.28% |
| 51 | 31.14% | 29.36% | 28.22% | 27.60% | 70.26% | 65.08% | 62.92% | 62.44% | 105.40% | 96.46% | 93.18% | 92.73% | 147.97% | 133.25% | 127.90% | 127.00% |
| 52 | 30.19% | 28.43% | 27.26% | 26.63% | 69.20% | 64.14% | 62.04% | 61.64% | 104.34% | 95.63% | 92.50% | 92.22% | 146.90% | 132.49% | 127.38% | 126.72% |
| 53 | 29.18% | 27.43% | 26.24% | 25.60% | 68.05% | 63.12% | 61.09% | 60.79% | 103.22% | 94.74% | 91.78% | 91.69% | 145.76% | 131.70% | 126.85% | 126.43% |
| 54 | 28.10% | 26.36% | 25.13% | 24.47% | 66.83% | 62.02% | 60.08% | 59.89% | 102.03% | 93.81% | 91.03% | 91.14% | 144.57% | 130.89% | 126.32% | 126.15% |
| 55 | 26.95% | 25.20% | 23.94% | 23.22% | 65.53% | 60.86% | 59.01% | 58.95% | 100.78% | 92.82% | 90.25% | 90.58% | 143.33% | 130.05% | 125.79% | 125.89% |
| 56 | 25.71% | 23.96% | 22.63% | 21.87% | 64.13% | 59.61% | 57.87% | 57.96% | 99.45% | 91.79% | 89.44% | 90.00% | 142.03% | 129.18% | 125.25% | 125.63% |
| 57 | 24.38% | 22.61% | 21.15% | 20.39% | 62.63% | 58.27% | 56.65% | 56.91% | 98.04% | 90.69% | 88.59% | 89.40% | 140.66% | 128.28% | 124.71% | 125.37% |
| 58 | 22.93% | 21.08% | 19.52% | 18.71% | 61.01% | 56.82% | 55.35% | 55.80% | 96.52% | 89.51% | 87.69% | 88.76% | 139.20% | 127.34% | 124.16% | 125.09% |
| 59 | 21.34% | 19.34% | 17.64% | 16.72% | 59.24% | 55.25% | 53.95% | 54.59% | 94.86% | 88.24% | 86.72% | 88.06% | 137.61% | 126.31% | 123.56% | 124.76% |
| 60 | 19.45% | 17.36% | 15.40% | 14.30% | 57.29% | 53.55% | 52.40% | 53.25% | 93.04% | 86.83% | 85.65% | 87.28% | 135.84% | 125.18% | 122.87% | 124.35% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 1 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 43.16% | 41.87% | 41.42% | 89.68% | 81.27% | 77.73% | 76.27% | 126.77% | 113.05% | 107.22% | 104.69% | 172.46% | 151.55% | 142.59% | 138.55% |
| 1 | NA | 43.20% | 41.91% | 41.46% | 89.79% | 81.36% | 77.81% | 76.35% | 126.93% | 113.18% | 107.34% | 104.80% | 172.67% | 151.71% | 142.73% | 138.69% |
| 2 | 46.43% | 43.26% | 41.96% | 41.50% | 89.93% | 81.47% | 77.90% | 76.44% | 127.13% | 113.34% | 107.47% | 104.93% | 172.91% | 151.91% | 142.90% | 138.85% |
| 3 | 46.54% | 43.34% | 42.03% | 41.57% | 90.11% | 81.62% | 78.03% | 76.55% | 127.38% | 113.53% | 107.65% | 105.09% | 173.23% | 152.15% | 143.11% | 139.04% |
| 4 | 46.56% | 43.36% | 42.05% | 41.59% | 90.18% | 81.67% | 78.08% | 76.60% | 127.49% | 113.62% | 107.72% | 105.15% | 173.36% | 152.25% | 143.20% | 139.13% |
| 5 | 46.54% | 43.35% | 42.04% | 41.58% | 90.19% | 81.68% | 78.09% | 76.61% | 127.52% | 113.64% | 107.74% | 105.17% | 173.40% | 152.28% | 143.23% | 139.15% |
| 6 | 46.50% | 43.32% | 42.01% | 41.55% | 90.17% | 81.67% | 78.08% | 76.59% | 127.51% | 113.63% | 107.73% | 105.16% | 173.39% | 152.27% | 143.22% | 139.14% |
| 7 | 46.45% | 43.28% | 41.98% | 41.51% | 90.13% | 81.63% | 78.05% | 76.56% | 127.47% | 113.60% | 107.70% | 105.14% | 173.33% | 152.23% | 143.18% | 139.11% |
| 8 | 46.38% | 43.23% | 41.93% | 41.47% | 90.07% | 81.59% | 78.00% | 76.52% | 127.40% | 113.55% | 107.65% | 105.09% | 173.25% | 152.17% | 143.13% | 139.06% |
| 9 | 46.31% | 43.18% | 41.88% | 41.42% | 89.99% | 81.53% | 77.95% | 76.47% | 127.31% | 113.48% | 107.59% | 105.04% | 173.14% | 152.08% | 143.05% | 139.00% |
| 10 | 46.24% | 43.12% | 41.83% | 41.37% | 89.91% | 81.46% | 77.89% | 76.41% | 127.21% | 113.39% | 107.52% | 104.97% | 173.01% | 151.98% | 142.97% | 138.92% |
| 11 | 46.16% | 43.06% | 41.78% | 41.32% | 89.81% | 81.38% | 77.82% | 76.34% | 127.09% | 113.30% | 107.44% | 104.90% | 172.87% | 151.87% | 142.87% | 138.84% |
| 12 | 46.09% | 43.00% | 41.72% | 41.26% | 89.72% | 81.31% | 77.75% | 76.28% | 126.98% | 113.21% | 107.36% | 104.83% | 172.73% | 151.76% | 142.78% | 138.75% |
| 13 | 46.02% | 42.95% | 41.67% | 41.21% | 89.63% | 81.23% | 77.68% | 76.21% | 126.87% | 113.13% | 107.29% | 104.76% | 172.60% | 151.66% | 142.69% | 138.68% |
| 14 | 45.96% | 42.90% | 41.62% | 41.16% | 89.55% | 81.17% | 77.62% | 76.15% | 126.77% | 113.05% | 107.22% | 104.70% | 172.49% | 151.57% | 142.62% | 138.61% |
| 15 | 45.91% | 42.85% | 41.57% | 41.11% | 89.48% | 81.11% | 77.57% | 76.10% | 126.69% | 112.99% | 107.17% | 104.65% | 172.39% | 151.50% | 142.56% | 138.56% |
| 16 | 45.87% | 42.81% | 41.53% | 41.06% | 89.43% | 81.06% | 77.52% | 76.05% | 126.63% | 112.94% | 107.12% | 104.61% | 172.31% | 151.44% | 142.51% | 138.52% |
| 17 | 45.84% | 42.78% | 41.50% | 41.02% | 89.38% | 81.02% | 77.48% | 76.01% | 126.58% | 112.90% | 107.09% | 104.58% | 172.26% | 151.40% | 142.48% | 138.50% |
| 18 | 45.81% | 42.75% | 41.46% | 40.98% | 89.35% | 80.99% | 77.45% | 75.97% | 126.54% | 112.87% | 107.06% | 104.56% | 172.23% | 151.38% | 142.46% | 138.49% |
| 19 | 45.79% | 42.73% | 41.43% | 40.94% | 89.32% | 80.96% | 77.42% | 75.94% | 126.52% | 112.85% | 107.05% | 104.55% | 172.21% | 151.36% | 142.45% | 138.50% |
| 20 | 45.77% | 42.70% | 41.40% | 40.89% | 89.30% | 80.94% | 77.39% | 75.91% | 126.51% | 112.84% | 107.04% | 104.55% | 172.21% | 151.36% | 142.46% | 138.52% |
| 21 | 45.75% | 42.67% | 41.36% | 40.84% | 89.28% | 80.92% | 77.36% | 75.87% | 126.51% | 112.84% | 107.04% | 104.55% | 172.21% | 151.37% | 142.47% | 138.55% |
| 22 | 45.73% | 42.64% | 41.32% | 40.79% | 89.26% | 80.89% | 77.33% | 75.84% | 126.50% | 112.84% | 107.00% | 104.56% | 172.22% | 151.38% | 142.49% | 138.59% |
| 23 | 45.70% | 42.61% | 41.27% | 40.72% | 89.24% | 80.87% | 77.30% | 75.81% | 126.50% | 112.83% | 107.00% | 104.53% | 172.23% | 151.39% | 142.51% | 138.63% |
| 24 | 45.67% | 42.57% | 41.21% | 40.65% | 89.22% | 80.84% | 77.26% | 75.77% | 126.50% | 112.83% | 106.99% | 104.55% | 172.24% | 151.40% | 142.53% | 138.68% |
| 25 | 45.63% | 42.51% | 41.15% | 40.57% | 89.19% | 80.80% | 77.21% | 75.72% | 126.49% | 112.82% | 106.99% | 104.56% | 172.25% | 151.42% | 142.56% | 138.74% |
| 26 | 45.59% | 42.45% | 41.07% | 40.48% | 89.15% | 80.75% | 77.16% | 75.67% | 126.47% | 112.81% | 106.98% | 104.57% | 172.25% | 151.42% | 142.59% | 138.80% |
| 27 | 45.53% | 42.38% | 40.98% | 40.37% | 89.10% | 80.69% | 77.10% | 75.61% | 126.40% | 112.79% | 106.98% | 104.59% | 172.25% | 151.43% | 142.62% | 138.86% |
| 28 | 45.46% | 42.30% | 40.87% | 40.25% | 89.03% | 80.63% | 77.02% | 75.55% | 126.36% | 112.72% | 106.96% | 104.60% | 172.24% | 151.44% | 142.65% | 138.93% |
| 29 | 45.37% | 42.20% | 40.75% | 40.12% | 88.96% | 80.54% | 76.94% | 75.48% | 126.32% | 112.69% | 106.95% | 104.61% | 172.21% | 151.44% | 142.69% | 139.00% |
| 30 | 45.27% | 42.08% | 40.61% | 39.98% | 88.86% | 80.45% | 76.85% | 75.40% | 126.26% | 112.65% | 106.94% | 104.63% | 172.18% | 151.44% | 142.72% | 139.07% |
| 31 | 45.16% | 41.94% | 40.46% | 39.82% | 88.75% | 80.34% | 76.75% | 75.31% | 126.19% | 112.60% | 106.92% | 104.64% | 172.15% | 151.44% | 142.76% | 139.14% |
| 32 | 45.02% | 41.79% | 40.28% | 39.64% | 88.63% | 80.21% | 76.64% | 75.22% | 126.11% | 112.55% | 106.90% | 104.65% | 172.10% | 151.44% | 142.79% | 139.22% |
| 33 | 44.87% | 41.61% | 40.09% | 39.45% | 88.48% | 80.07% | 76.51% | 75.11% | 126.02% | 112.49% | 106.87% | 104.65% | 172.05% | 151.43% | 142.83% | 139.30% |
| 34 | 44.69% | 41.41% | 39.88% | 39.23% | 88.31% | 79.92% | 76.38% | 74.99% | 125.91% | 112.43% | 106.85% | 104.66% | 172.00% | 151.43% | 142.87% | 139.37% |
| 35 | 44.48% | 41.19% | 39.65% | 39.00% | 88.12% | 79.75% | 76.23% | 74.86% | 125.80% | 112.36% | 106.82% | 104.66% | 171.94% | 151.43% | 142.90% | 139.45% |
| 36 | 44.25% | 40.94% | 39.40% | 38.74% | 87.90% | 79.56% | 76.07% | 74.71% | 125.67% | 112.29% | 106.78% | 104.66% | 171.88% | 151.42% | 142.94% | 139.54% |
| 37 | 43.98% | 40.66% | 39.13% | 38.47% | 87.66% | 79.36% | 75.89% | 74.55% | 125.53% | 112.21% | 106.74% | 104.66% | 171.81% | 151.41% | 142.96% | 139.62% |
| 38 | 43.68% | 40.36% | 38.82% | 38.16% | 87.40% | 79.14% | 75.70% | 74.37% | 125.38% | 112.12% | 106.69% | 104.64% | 171.73% | 151.38% | 142.98% | 139.70% |
| 39 | 43.34% | 40.03% | 38.50% | 37.82% | 87.10% | 78.90% | 75.48% | 74.17% | 125.21% | 112.01% | 106.62% | 104.62% | 171.63% | 151.34% | 142.99% | 139.77% |
| 40 | 42.96% | 39.66% | 38.14% | 37.46% | 86.78% | 78.64% | 75.24% | 73.94% | 125.02% | 111.89% | 106.54% | 104.59% | 171.51% | 151.29% | 142.99% | 139.84% |
| 41 | 42.55% | 39.27% | 37.75% | 37.05% | 86.43% | 78.34% | 74.97% | 73.69% | 124.79% | 111.74% | 106.44% | 104.54% | 171.35% | 151.20% | 142.96% | 139.89% |
| 42 | 42.08% | 38.84% | 37.32% | 36.61% | 86.03% | 78.01% | 74.66% | 73.41% | 124.53% | 111.56% | 106.31% | 104.47% | 171.15% | 151.08% | 142.91% | 139.93% |
| 43 | 41.57% | 38.37% | 36.85% | 36.13% | 85.59% | 77.64% | 74.32% | 73.09% | 124.22% | 111.34% | 106.14% | 104.37% | 170.89% | 150.91% | 142.82% | 139.95% |
| 44 | 41.02% | 37.85% | 36.33% | 35.59% | 85.10% | 77.22% | 73.93% | 72.73% | 123.85% | 111.06% | 105.94% | 104.24% | 170.56% | 150.70% | 142.70% | 139.94% |
| 45 | 40.41% | 37.29% | 35.76% | 35.01% | 84.54% | 76.75% | 73.48% | 72.32% | 123.40% | 110.74% | 105.68% | 104.08% | 170.15% | 150.42% | 142.53% | 139.91% |
| 46 | 39.74% | 36.67% | 35.14% | 34.37% | 83.92% | 76.21% | 72.98% | 71.86% | 122.88% | 110.34% | 105.38% | 103.88% | 169.64% | 150.08% | 142.32% | 139.83% |
| 47 | 39.02% | 36.00% | 34.45% | 33.66% | 83.21% | 75.60% | 72.42% | 71.34% | 122.27% | 109.88% | 105.02% | 103.63% | 169.04% | 149.66% | 142.05% | 139.73% |
| 48 | 38.24% | 35.26% | 33.70% | 32.90% | 82.43% | 74.92% | 71.78% | 70.77% | 121.56% | 109.34% | 104.60% | 103.35% | 168.34% | 149.18% | 141.74% | 139.59% |
| 49 | 37.39% | 34.46% | 32.88% | 32.07% | 81.55% | 74.16% | 71.08% | 70.14% | 120.76% | 108.74% | 104.13% | 103.03% | 167.55% | 148.64% | 141.38% | 139.42% |
| 50 | 36.47% | 33.58% | 31.99% | 31.17% | 80.59% | 73.33% | 70.31% | 69.46% | 119.88% | 108.07% | 103.62% | 102.67% | 166.67% | 148.03% | 140.99% | 139.23% |
| 51 | 35.49% | 32.64% | 31.03% | 30.20% | 79.55% | 72.42% | 69.48% | 68.72% | 118.91% | 107.33% | 103.05% | 102.29% | 165.71% | 147.38% | 140.57% | 139.03% |
| 52 | 34.44% | 31.62% | 29.99% | 29.17% | 78.42% | 71.43% | 68.58% | 67.93% | 117.86% | 106.54% | 102.45% | 101.89% | 164.69% | 146.70% | 140.13% | 138.82% |
| 53 | 33.31% | 30.52% | 28.87% | 28.06% | 77.20% | 70.37% | 67.62% | 67.10% | 116.74% | 105.71% | 101.82% | 101.47% | 163.63% | 145.99% | 139.69% | 138.62% |
| 54 | 32.11% | 29.34% | 27.67% | 26.84% | 75.90% | 69.23% | 66.59% | 66.22% | 115.57% | 104.83% | 101.17% | 101.05% | 162.52% | 145.27% | 139.26% | 138.42% |
| 55 | 30.82% | 28.06% | 26.38% | 25.49% | 74.52% | 68.02% | 65.51% | 65.30% | 114.32% | 103.91% | 100.50% | 100.63% | 161.38% | 144.54% | 138.83% | 138.24% |
| 56 | 29.43% | 26.69% | 24.92% | 24.04% | 73.03% | 66.72% | 64.36% | 64.33% | 113.02% | 102.94% | 99.81% | 100.21% | 160.20% | 143.81% | 138.42% | 138.06% |
| 57 | 27.93% | 25.19% | 23.31% | 22.46% | 71.44% | 65.34% | 63.14% | 63.31% | 111.63% | 101.93% | 99.10% | 99.77% | 158.98% | 143.06% | 138.01% | 137.87% |
| 58 | 26.29% | 23.46% | 21.53% | 20.68% | 69.72% | 63.84% | 61.83% | 62.23% | 110.14% | 100.84% | 98.34% | 99.30% | 157.69% | 142.28% | 137.59% | 137.66% |
| 59 | 24.48% | 21.54% | 19.49% | 18.58% | 67.83% | 62.21% | 60.42% | 61.06% | 108.52% | 99.67% | 97.52% | 98.78% | 156.30% | 141.46% | 137.13% | 137.40% |
| 60 | 22.35% | 19.33% | 17.06% | 15.98% | 65.74% | 60.47% | 58.88% | 59.75% | 106.73% | 98.37% | 96.61% | 98.17% | 154.76% | 140.54% | 136.59% | 137.05% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 2 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 47.58% | 45.71% | 44.97% | 99.97% | 89.28% | 84.71% | 82.73% | 140.65% | 123.88% | 116.69% | 113.48% | 190.64% | 165.77% | 155.03% | 150.03% |
| 1 | 52.07% | 47.63% | 45.76% | 45.01% | 100.09% | 89.38% | 84.80% | 82.81% | 140.83% | 124.03% | 116.81% | 113.59% | 190.86% | 165.95% | 155.19% | 150.18% |
| 2 | 52.15% | 47.69% | 45.82% | 45.06% | 100.24% | 89.50% | 84.91% | 82.91% | 141.04% | 124.19% | 116.96% | 113.73% | 191.13% | 166.16% | 155.37% | 150.35% |
| 3 | 52.27% | 47.79% | 45.90% | 45.14% | 100.45% | 89.66% | 85.05% | 83.04% | 141.31% | 124.41% | 117.14% | 113.90% | 191.47% | 166.42% | 155.60% | 150.56% |
| 4 | 52.30% | 47.81% | 45.92% | 45.16% | 100.53% | 89.72% | 85.11% | 83.09% | 141.43% | 124.50% | 117.22% | 113.97% | 191.61% | 166.53% | 155.69% | 150.65% |
| 5 | 52.28% | 47.80% | 45.91% | 45.14% | 100.54% | 89.74% | 85.12% | 83.10% | 141.47% | 124.53% | 117.24% | 114.00% | 191.66% | 166.57% | 155.72% | 150.68% |
| 6 | 52.24% | 47.77% | 45.88% | 45.12% | 100.52% | 89.72% | 85.10% | 83.08% | 141.45% | 124.52% | 117.24% | 113.99% | 191.64% | 166.55% | 155.72% | 150.68% |
| 7 | 52.18% | 47.73% | 45.84% | 45.08% | 100.48% | 89.69% | 85.07% | 83.05% | 141.41% | 124.48% | 117.20% | 113.96% | 191.59% | 166.51% | 155.68% | 150.65% |
| 8 | 52.12% | 47.68% | 45.80% | 45.03% | 100.42% | 89.64% | 85.03% | 83.01% | 141.34% | 124.42% | 117.15% | 113.92% | 191.50% | 166.44% | 155.62% | 150.59% |
| 9 | 52.04% | 47.62% | 45.74% | 44.98% | 100.34% | 89.57% | 84.97% | 82.95% | 141.24% | 124.35% | 117.09% | 113.86% | 191.38% | 166.35% | 155.54% | 150.52% |
| 10 | 51.97% | 47.56% | 45.69% | 44.93% | 100.24% | 89.50% | 84.90% | 82.89% | 141.13% | 124.26% | 117.01% | 113.79% | 191.24% | 166.24% | 155.45% | 150.44% |
| 11 | 51.89% | 47.49% | 45.63% | 44.87% | 100.14% | 89.42% | 84.83% | 82.82% | 141.01% | 124.16% | 116.93% | 113.71% | 191.09% | 166.13% | 155.35% | 150.35% |
| 12 | 51.81% | 47.43% | 45.57% | 44.81% | 100.04% | 89.34% | 84.75% | 82.75% | 140.88% | 124.07% | 116.85% | 113.64% | 190.94% | 166.01% | 155.26% | 150.27% |
| 13 | 51.74% | 47.37% | 45.51% | 44.75% | 99.95% | 89.26% | 84.68% | 82.68% | 140.77% | 123.98% | 116.77% | 113.53% | 190.81% | 165.91% | 155.17% | 150.19% |
| 14 | 51.67% | 47.32% | 45.46% | 44.69% | 99.86% | 89.19% | 84.62% | 82.62% | 140.67% | 123.90% | 116.70% | 113.47% | 190.68% | 165.81% | 155.09% | 150.12% |
| 15 | 51.62% | 47.27% | 45.41% | 44.64% | 99.79% | 89.13% | 84.56% | 82.56% | 140.58% | 123.83% | 116.64% | 113.42% | 190.58% | 165.74% | 155.02% | 150.07% |
| 16 | 51.58% | 47.22% | 45.36% | 44.59% | 99.72% | 89.07% | 84.51% | 82.51% | 140.51% | 123.77% | 116.59% | 113.38% | 190.50% | 165.68% | 154.98% | 150.04% |
| 17 | 51.54% | 47.19% | 45.32% | 44.54% | 99.68% | 89.03% | 84.47% | 82.47% | 140.46% | 123.74% | 116.56% | 113.36% | 190.45% | 165.64% | 154.95% | 150.02% |
| 18 | 51.51% | 47.16% | 45.29% | 44.50% | 99.64% | 89.00% | 84.43% | 82.43% | 140.43% | 123.71% | 116.54% | 113.34% | 190.42% | 165.62% | 154.93% | 150.02% |
| 19 | 51.48% | 47.13% | 45.25% | 44.45% | 99.61% | 88.97% | 84.40% | 82.40% | 140.41% | 123.70% | 116.53% | 113.34% | 190.40% | 165.61% | 154.93% | 150.04% |
| 20 | 51.46% | 47.10% | 45.21% | 44.40% | 99.59% | 88.95% | 84.38% | 82.37% | 140.40% | 123.69% | 116.52% | 113.34% | 190.41% | 165.62% | 154.95% | 150.07% |
| 21 | 51.44% | 47.07% | 45.17% | 44.35% | 99.57% | 88.93% | 84.35% | 82.34% | 140.40% | 123.69% | 116.53% | 113.36% | 190.42% | 165.63% | 154.97% | 150.12% |
| 22 | 51.41% | 47.03% | 45.12% | 44.29% | 99.55% | 88.90% | 84.32% | 82.31% | 140.40% | 123.69% | 116.53% | 113.37% | 190.44% | 165.65% | 155.00% | 150.17% |
| 23 | 51.38% | 46.99% | 45.07% | 44.22% | 99.53% | 88.88% | 84.29% | 82.28% | 140.40% | 123.69% | 116.54% | 113.40% | 190.46% | 165.67% | 155.04% | 150.24% |
| 24 | 51.35% | 46.94% | 45.01% | 44.14% | 99.51% | 88.85% | 84.25% | 82.25% | 140.40% | 123.70% | 116.55% | 113.43% | 190.48% | 165.69% | 155.08% | 150.31% |
| 25 | 51.30% | 46.89% | 44.93% | 44.05% | 99.48% | 88.81% | 84.21% | 82.21% | 140.40% | 123.69% | 116.56% | 113.46% | 190.50% | 165.72% | 155.12% | 150.39% |
| 26 | 51.25% | 46.82% | 44.85% | 43.95% | 99.44% | 88.76% | 84.16% | 82.17% | 140.39% | 123.69% | 116.56% | 113.49% | 190.51% | 165.74% | 155.17% | 150.47% |
| 27 | 51.18% | 46.74% | 44.75% | 43.84% | 99.39% | 88.71% | 84.10% | 82.12% | 140.38% | 123.68% | 116.57% | 113.52% | 190.52% | 165.77% | 155.23% | 150.56% |
| 28 | 51.10% | 46.64% | 44.63% | 43.72% | 99.32% | 88.64% | 84.04% | 82.07% | 140.35% | 123.66% | 116.58% | 113.56% | 190.52% | 165.79% | 155.28% | 150.65% |
| 29 | 51.01% | 46.53% | 44.50% | 43.58% | 99.25% | 88.56% | 83.96% | 82.01% | 140.32% | 123.65% | 116.59% | 113.60% | 190.52% | 165.82% | 155.34% | 150.75% |
| 30 | 50.89% | 46.40% | 44.35% | 43.43% | 99.15% | 88.46% | 83.88% | 81.94% | 140.27% | 123.62% | 116.59% | 113.63% | 190.51% | 165.84% | 155.40% | 150.85% |
| 31 | 50.76% | 46.25% | 44.19% | 43.26% | 99.04% | 88.36% | 83.78% | 81.87% | 140.22% | 123.60% | 116.60% | 113.67% | 190.49% | 165.87% | 155.46% | 150.95% |
| 32 | 50.61% | 46.08% | 44.00% | 43.07% | 98.91% | 88.24% | 83.68% | 81.78% | 140.15% | 123.57% | 116.60% | 113.71% | 190.48% | 165.89% | 155.52% | 151.06% |
| 33 | 50.44% | 45.88% | 43.80% | 42.87% | 98.76% | 88.10% | 83.57% | 81.69% | 140.08% | 123.53% | 116.61% | 113.74% | 190.46% | 165.92% | 155.59% | 151.17% |
| 34 | 50.24% | 45.67% | 43.58% | 42.65% | 98.58% | 87.96% | 83.45% | 81.59% | 140.00% | 123.50% | 116.61% | 113.78% | 190.44% | 165.95% | 155.66% | 151.28% |
| 35 | 50.00% | 45.42% | 43.33% | 42.40% | 98.39% | 87.80% | 83.31% | 81.47% | 139.91% | 123.46% | 116.61% | 113.81% | 190.42% | 165.98% | 155.72% | 151.40% |
| 36 | 49.74% | 45.15% | 43.07% | 42.14% | 98.18% | 87.62% | 83.17% | 81.34% | 139.81% | 123.42% | 116.60% | 113.85% | 190.39% | 166.00% | 155.79% | 151.52% |
| 37 | 49.44% | 44.86% | 42.78% | 41.84% | 97.94% | 87.43% | 83.00% | 81.20% | 139.70% | 123.37% | 116.59% | 113.88% | 190.36% | 166.02% | 155.85% | 151.65% |
| 38 | 49.11% | 44.54% | 42.46% | 41.52% | 97.68% | 87.23% | 82.82% | 81.04% | 139.59% | 123.31% | 116.57% | 113.90% | 190.32% | 166.03% | 155.91% | 151.78% |
| 39 | 48.74% | 44.18% | 42.11% | 41.17% | 97.40% | 87.00% | 82.62% | 80.86% | 139.45% | 123.24% | 116.54% | 113.92% | 190.26% | 166.03% | 155.96% | 151.90% |
| 40 | 48.32% | 43.80% | 41.73% | 40.78% | 97.08% | 86.74% | 82.40% | 80.65% | 139.30% | 123.14% | 116.49% | 113.93% | 190.18% | 166.00% | 155.99% | 152.02% |
| 41 | 47.87% | 43.38% | 41.32% | 40.35% | 96.73% | 86.46% | 82.14% | 80.42% | 139.11% | 123.03% | 116.42% | 113.93% | 190.06% | 165.95% | 156.01% | 152.13% |
| 42 | 47.36% | 42.92% | 40.86% | 39.88% | 96.34% | 86.14% | 81.85% | 80.16% | 138.88% | 122.88% | 116.33% | 113.90% | 189.89% | 165.87% | 156.00% | 152.23% |
| 43 | 46.81% | 42.41% | 40.36% | 39.37% | 95.90% | 85.77% | 81.52% | 79.86% | 138.60% | 122.68% | 116.20% | 113.86% | 189.66% | 165.74% | 155.96% | 152.31% |
| 44 | 46.21% | 41.86% | 39.81% | 38.80% | 95.41% | 85.36% | 81.13% | 79.52% | 138.26% | 122.44% | 116.03% | 113.78% | 189.36% | 165.56% | 155.89% | 152.36% |
| 45 | 45.55% | 41.25% | 39.20% | 38.18% | 94.84% | 84.88% | 80.70% | 79.14% | 137.84% | 122.14% | 115.83% | 113.68% | 188.97% | 165.32% | 155.77% | 152.38% |
| 46 | 44.83% | 40.59% | 38.52% | 37.50% | 94.20% | 84.33% | 80.20% | 78.70% | 137.34% | 121.78% | 115.57% | 113.54% | 188.49% | 165.01% | 155.60% | 152.37% |
| 47 | 44.04% | 39.86% | 37.79% | 36.75% | 93.47% | 83.71% | 79.64% | 78.20% | 136.75% | 121.36% | 115.26% | 113.37% | 187.92% | 164.64% | 155.39% | 152.33% |
| 48 | 43.19% | 39.05% | 36.98% | 35.94% | 92.66% | 83.02% | 79.01% | 77.65% | 136.07% | 120.86% | 114.90% | 113.16% | 187.25% | 164.20% | 155.13% | 152.25% |
| 49 | 42.26% | 38.18% | 36.09% | 35.05% | 91.74% | 82.24% | 78.31% | 77.05% | 135.29% | 120.30% | 114.50% | 112.92% | 186.48% | 163.69% | 154.83% | 152.15% |
| 50 | 41.25% | 37.22% | 35.13% | 34.10% | 90.74% | 81.38% | 77.54% | 76.39% | 134.43% | 119.68% | 114.05% | 112.65% | 185.64% | 163.14% | 154.50% | 152.02% |
| 51 | 40.17% | 36.19% | 34.09% | 33.07% | 89.64% | 80.44% | 76.70% | 75.67% | 133.49% | 119.00% | 113.58% | 112.37% | 184.72% | 162.54% | 154.14% | 151.88% |
| 52 | 39.00% | 35.07% | 32.97% | 31.97% | 88.45% | 79.42% | 75.80% | 74.92% | 132.49% | 118.29% | 113.07% | 112.07% | 183.75% | 161.92% | 153.78% | 151.74% |
| 53 | 37.75% | 33.86% | 31.76% | 30.78% | 87.17% | 78.33% | 74.84% | 74.12% | 131.42% | 117.53% | 112.56% | 111.78% | 182.74% | 161.29% | 153.41% | 151.60% |
| 54 | 36.41% | 32.56% | 30.46% | 29.45% | 85.81% | 77.17% | 73.83% | 73.28% | 130.30% | 116.75% | 112.04% | 111.49% | 181.70% | 160.65% | 153.06% | 151.47% |
| 55 | 34.97% | 31.16% | 29.04% | 28.02% | 84.35% | 75.93% | 72.75% | 72.40% | 129.13% | 115.95% | 111.51% | 111.21% | 180.65% | 160.01% | 152.72% | 151.34% |
| 56 | 33.41% | 29.65% | 27.44% | 26.48% | 82.80% | 74.61% | 71.62% | 71.48% | 127.90% | 115.12% | 110.99% | 110.93% | 179.57% | 159.38% | 152.40% | 151.22% |
| 57 | 31.73% | 27.98% | 25.70% | 24.79% | 81.12% | 73.19% | 70.42% | 70.52% | 126.61% | 114.26% | 110.45% | 110.66% | 178.46% | 158.74% | 152.08% | 151.09% |
| 58 | 29.90% | 26.06% | 23.76% | 22.90% | 79.31% | 71.66% | 69.13% | 69.49% | 125.23% | 113.35% | 109.90% | 110.36% | 177.31% | 158.08% | 151.74% | 150.92% |
| 59 | 27.83% | 23.92% | 21.55% | 20.68% | 77.33% | 70.00% | 67.75% | 68.38% | 123.73% | 112.37% | 109.31% | 110.02% | 176.07% | 157.38% | 151.36% | 150.69% |
| 60 | 25.43% | 21.46% | 18.90% | 17.92% | 75.17% | 68.18% | 66.23% | 67.12% | 122.06% | 111.29% | 108.64% | 109.61% | 174.70% | 156.60% | 150.89% | 150.36% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 3 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 58.13% | 52.33% | 49.85% | 48.79% | 110.99% | 97.88% | 92.23% | 89.67% | 155.57% | 135.54% | 126.88% | 122.87% | 210.14% | 181.05% | 168.40% | 162.34% |
| 1 | 58.19% | 52.38% | 49.90% | 48.83% | 111.13% | 97.99% | 92.32% | 89.76% | 155.77% | 135.70% | 127.01% | 123.00% | 210.39% | 181.25% | 168.57% | 162.51% |
| 2 | 58.29% | 52.46% | 49.96% | 48.89% | 111.30% | 98.12% | 92.44% | 89.87% | 156.00% | 135.88% | 127.17% | 123.15% | 210.68% | 181.47% | 168.77% | 162.69% |
| 3 | 58.42% | 52.56% | 50.05% | 48.97% | 111.53% | 98.30% | 92.60% | 90.01% | 156.29% | 136.11% | 127.37% | 123.33% | 211.04% | 181.75% | 169.02% | 162.93% |
| 4 | 58.45% | 52.59% | 50.08% | 48.99% | 111.62% | 98.37% | 92.66% | 90.07% | 156.42% | 136.21% | 127.46% | 123.41% | 211.20% | 181.87% | 169.12% | 163.03% |
| 5 | 58.43% | 52.58% | 50.07% | 48.98% | 111.64% | 98.39% | 92.67% | 90.08% | 156.46% | 136.24% | 127.48% | 123.43% | 211.25% | 181.91% | 169.16% | 163.07% |
| 6 | 58.39% | 52.55% | 50.04% | 48.95% | 111.62% | 98.37% | 92.66% | 90.06% | 156.45% | 136.23% | 127.47% | 123.43% | 211.23% | 181.90% | 169.15% | 163.06% |
| 7 | 58.33% | 52.50% | 50.00% | 48.91% | 111.57% | 98.34% | 92.62% | 90.03% | 156.40% | 136.19% | 127.44% | 123.40% | 211.17% | 181.85% | 169.11% | 163.03% |
| 8 | 58.27% | 52.45% | 49.95% | 48.87% | 111.51% | 98.28% | 92.57% | 89.99% | 156.32% | 136.13% | 127.39% | 123.35% | 211.07% | 181.78% | 169.05% | 162.97% |
| 9 | 58.19% | 52.39% | 49.89% | 48.81% | 111.42% | 98.21% | 92.51% | 89.93% | 156.22% | 136.05% | 127.32% | 123.29% | 210.95% | 181.68% | 168.97% | 162.90% |
| 10 | 58.11% | 52.32% | 49.83% | 48.75% | 111.32% | 98.13% | 92.44% | 89.86% | 156.10% | 135.95% | 127.24% | 123.22% | 210.80% | 181.57% | 168.87% | 162.81% |
| 11 | 58.02% | 52.25% | 49.77% | 48.68% | 111.21% | 98.05% | 92.36% | 89.79% | 155.97% | 135.85% | 127.15% | 123.14% | 210.65% | 181.45% | 168.77% | 162.72% |
| 12 | 57.94% | 52.18% | 49.70% | 48.62% | 111.11% | 97.96% | 92.28% | 89.71% | 155.84% | 135.75% | 127.06% | 123.06% | 210.49% | 181.33% | 168.67% | 162.63% |
| 13 | 57.86% | 52.12% | 49.64% | 48.56% | 111.00% | 97.88% | 92.21% | 89.64% | 155.71% | 135.66% | 126.98% | 122.99% | 210.34% | 181.22% | 168.57% | 162.55% |
| 14 | 57.79% | 52.06% | 49.58% | 48.50% | 110.91% | 97.80% | 92.14% | 89.57% | 155.60% | 135.57% | 126.91% | 122.93% | 210.21% | 181.12% | 168.49% | 162.48% |
| 15 | 57.73% | 52.00% | 49.53% | 48.44% | 110.83% | 97.73% | 92.08% | 89.52% | 155.51% | 135.50% | 126.85% | 122.88% | 210.11% | 181.04% | 168.43% | 162.44% |
| 16 | 57.68% | 51.96% | 49.48% | 48.38% | 110.76% | 97.68% | 92.03% | 89.46% | 155.44% | 135.45% | 126.81% | 122.84% | 210.03% | 180.98% | 168.38% | 162.41% |
| 17 | 57.64% | 51.92% | 49.43% | 48.33% | 110.71% | 97.63% | 91.99% | 89.42% | 155.39% | 135.41% | 126.77% | 122.82% | 209.97% | 180.94% | 168.36% | 162.40% |
| 18 | 57.61% | 51.88% | 49.39% | 48.28% | 110.67% | 97.60% | 91.95% | 89.39% | 155.36% | 135.38% | 126.76% | 122.81% | 209.94% | 180.93% | 168.35% | 162.41% |
| 19 | 57.58% | 51.85% | 49.35% | 48.23% | 110.64% | 97.57% | 91.92% | 89.36% | 155.34% | 135.37% | 126.75% | 122.81% | 209.93% | 180.92% | 168.36% | 162.44% |
| 20 | 57.55% | 51.81% | 49.31% | 48.18% | 110.62% | 97.55% | 91.90% | 89.33% | 155.34% | 135.37% | 126.75% | 122.83% | 209.94% | 180.94% | 168.38% | 162.49% |
| 21 | 57.53% | 51.78% | 49.26% | 48.12% | 110.61% | 97.53% | 91.87% | 89.31% | 155.34% | 135.37% | 126.76% | 122.85% | 209.96% | 180.96% | 168.42% | 162.55% |
| 22 | 57.50% | 51.74% | 49.21% | 48.05% | 110.59% | 97.51% | 91.84% | 89.28% | 155.35% | 135.38% | 126.77% | 122.88% | 209.99% | 180.99% | 168.46% | 162.63% |
| 23 | 57.46% | 51.70% | 49.15% | 47.98% | 110.57% | 97.49% | 91.82% | 89.26% | 155.36% | 135.39% | 126.79% | 122.92% | 210.02% | 181.02% | 168.51% | 162.71% |
| 24 | 57.42% | 51.64% | 49.08% | 47.90% | 110.55% | 97.46% | 91.78% | 89.24% | 155.37% | 135.40% | 126.81% | 122.97% | 210.05% | 181.06% | 168.57% | 162.80% |
| 25 | 57.37% | 51.58% | 49.00% | 47.80% | 110.52% | 97.42% | 91.75% | 89.21% | 155.37% | 135.41% | 126.84% | 123.02% | 210.08% | 181.10% | 168.64% | 162.91% |
| 26 | 57.31% | 51.51% | 48.91% | 47.70% | 110.48% | 97.38% | 91.70% | 89.18% | 155.37% | 135.42% | 126.86% | 123.07% | 210.11% | 181.15% | 168.71% | 163.02% |
| 27 | 57.23% | 51.42% | 48.80% | 47.58% | 110.43% | 97.33% | 91.65% | 89.15% | 155.37% | 135.42% | 126.89% | 123.12% | 210.14% | 181.19% | 168.79% | 163.13% |
| 28 | 57.14% | 51.31% | 48.68% | 47.45% | 110.37% | 97.26% | 91.60% | 89.11% | 155.35% | 135.42% | 126.91% | 123.18% | 210.16% | 181.24% | 168.87% | 163.25% |
| 29 | 57.04% | 51.18% | 48.53% | 47.31% | 110.29% | 97.18% | 91.54% | 89.06% | 155.33% | 135.42% | 126.94% | 123.24% | 210.18% | 181.29% | 168.95% | 163.38% |
| 30 | 56.91% | 51.04% | 48.38% | 47.15% | 110.20% | 97.10% | 91.46% | 89.01% | 155.30% | 135.41% | 126.97% | 123.30% | 210.19% | 181.34% | 169.04% | 163.51% |
| 31 | 56.77% | 50.88% | 48.20% | 46.98% | 110.09% | 97.00% | 91.39% | 88.95% | 155.26% | 135.41% | 127.00% | 123.36% | 210.21% | 181.39% | 169.13% | 163.65% |
| 32 | 56.60% | 50.69% | 48.01% | 46.78% | 109.96% | 96.89% | 91.30% | 88.89% | 155.21% | 135.40% | 127.02% | 123.42% | 210.22% | 181.45% | 169.23% | 163.79% |
| 33 | 56.40% | 50.48% | 47.80% | 46.57% | 109.81% | 96.77% | 91.21% | 88.82% | 155.16% | 135.40% | 127.05% | 123.48% | 210.24% | 181.51% | 169.32% | 163.94% |
| 34 | 56.17% | 50.24% | 47.56% | 46.34% | 109.64% | 96.64% | 91.10% | 88.74% | 155.11% | 135.39% | 127.08% | 123.55% | 210.26% | 181.57% | 169.42% | 164.09% |
| 35 | 55.91% | 49.98% | 47.31% | 46.09% | 109.46% | 96.49% | 90.99% | 88.64% | 155.05% | 135.38% | 127.10% | 123.61% | 210.27% | 181.63% | 169.53% | 164.25% |
| 36 | 55.62% | 49.70% | 47.03% | 45.81% | 109.25% | 96.34% | 90.86% | 88.54% | 154.98% | 135.36% | 127.12% | 123.68% | 210.29% | 181.69% | 169.63% | 164.43% |
| 37 | 55.29% | 49.38% | 46.72% | 45.50% | 109.03% | 96.17% | 90.72% | 88.42% | 154.91% | 135.34% | 127.14% | 123.74% | 210.30% | 181.75% | 169.73% | 164.60% |
| 38 | 54.93% | 49.04% | 46.39% | 45.16% | 108.78% | 95.98% | 90.56% | 88.29% | 154.82% | 135.31% | 127.15% | 123.80% | 210.30% | 181.80% | 169.83% | 164.78% |
| 39 | 54.52% | 48.66% | 46.02% | 44.79% | 108.51% | 95.77% | 90.38% | 88.14% | 154.72% | 135.26% | 127.15% | 123.86% | 210.28% | 181.83% | 169.92% | 164.96% |
| 40 | 54.08% | 48.26% | 45.62% | 44.38% | 108.21% | 95.53% | 90.18% | 87.97% | 154.60% | 135.20% | 127.13% | 123.91% | 210.24% | 181.85% | 170.01% | 165.14% |
| 41 | 53.58% | 47.81% | 45.18% | 43.93% | 107.88% | 95.27% | 89.95% | 87.77% | 154.44% | 135.11% | 127.10% | 123.95% | 210.15% | 181.84% | 170.07% | 165.31% |
| 42 | 53.04% | 47.32% | 44.70% | 43.44% | 107.50% | 94.96% | 89.68% | 87.54% | 154.24% | 134.99% | 127.04% | 123.97% | 210.02% | 181.79% | 170.12% | 165.47% |
| 43 | 52.45% | 46.78% | 44.17% | 42.90% | 107.07% | 94.61% | 89.36% | 87.27% | 153.99% | 134.82% | 126.95% | 123.97% | 209.83% | 181.70% | 170.13% | 165.62% |
| 44 | 51.80% | 46.19% | 43.57% | 42.30% | 106.57% | 94.20% | 89.00% | 86.97% | 153.67% | 134.61% | 126.82% | 123.95% | 209.56% | 181.56% | 170.11% | 165.74% |
| 45 | 51.09% | 45.54% | 42.92% | 41.64% | 106.01% | 93.73% | 88.58% | 86.61% | 153.28% | 134.34% | 126.65% | 123.90% | 209.21% | 181.37% | 170.05% | 165.83% |
| 46 | 50.31% | 44.82% | 42.20% | 40.92% | 105.35% | 93.18% | 88.10% | 86.21% | 152.80% | 134.01% | 126.44% | 123.81% | 208.76% | 181.10% | 169.94% | 165.88% |
| 47 | 49.46% | 44.03% | 41.41% | 40.13% | 104.61% | 92.56% | 87.55% | 85.75% | 152.22% | 133.61% | 126.17% | 123.69% | 208.22% | 180.77% | 169.78% | 165.91% |
| 48 | 48.52% | 43.16% | 40.54% | 39.27% | 103.77% | 91.86% | 86.94% | 85.24% | 151.56% | 133.15% | 125.86% | 123.54% | 207.58% | 180.38% | 169.58% | 165.90% |
| 49 | 47.51% | 42.21% | 39.59% | 38.33% | 102.82% | 91.07% | 86.25% | 84.67% | 150.81% | 132.62% | 125.51% | 123.36% | 206.85% | 179.93% | 169.34% | 165.87% |
| 50 | 46.40% | 41.17% | 38.56% | 37.31% | 101.78% | 90.20% | 85.50% | 84.06% | 149.97% | 132.04% | 125.12% | 123.16% | 206.04% | 179.43% | 169.08% | 165.81% |
| 51 | 45.21% | 40.04% | 37.44% | 36.22% | 100.64% | 89.25% | 84.68% | 83.39% | 149.06% | 131.42% | 124.71% | 122.94% | 205.16% | 178.89% | 168.79% | 165.73% |
| 52 | 43.92% | 38.82% | 36.23% | 35.06% | 99.40% | 88.22% | 83.80% | 82.69% | 148.09% | 130.76% | 124.27% | 122.72% | 204.24% | 178.33% | 168.50% | 165.66% |
| 53 | 42.53% | 37.50% | 34.92% | 33.78% | 98.08% | 87.12% | 82.87% | 81.95% | 147.07% | 130.07% | 123.83% | 122.49% | 203.29% | 177.76% | 168.21% | 165.58% |
| 54 | 41.04% | 36.08% | 33.53% | 32.37% | 96.66% | 85.94% | 81.88% | 81.18% | 146.02% | 129.37% | 123.40% | 122.28% | 202.33% | 177.20% | 167.93% | 165.51% |
| 55 | 39.44% | 34.54% | 31.97% | 30.85% | 95.15% | 84.70% | 80.85% | 80.37% | 144.93% | 128.66% | 122.97% | 122.07% | 201.36% | 176.65% | 167.67% | 165.44% |
| 56 | 37.71% | 32.88% | 30.24% | 29.21% | 93.54% | 83.37% | 79.76% | 79.53% | 143.80% | 127.94% | 122.55% | 121.86% | 200.38% | 176.12% | 167.42% | 165.38% |
| 57 | 35.83% | 31.01% | 28.35% | 27.42% | 91.81% | 81.95% | 78.60% | 78.65% | 142.63% | 127.21% | 122.13% | 121.65% | 199.38% | 175.58% | 167.17% | 165.29% |
| 58 | 33.78% | 28.90% | 26.26% | 25.42% | 89.93% | 80.43% | 77.37% | 77.70% | 141.39% | 126.45% | 121.69% | 121.42% | 198.34% | 175.03% | 166.91% | 165.17% |
| 59 | 31.43% | 26.54% | 23.86% | 23.08% | 87.89% | 78.77% | 76.05% | 76.67% | 140.05% | 125.63% | 121.22% | 121.14% | 197.24% | 174.44% | 166.59% | 164.97% |
| 60 | 28.73% | 23.77% | 20.99% | 20.17% | 85.68% | 76.94% | 74.59% | 75.51% | 138.58% | 124.74% | 120.69% | 120.78% | 196.01% | 173.76% | 166.18% | 164.66% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 4 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 64.68% | 57.43% | 54.29% | 52.89% | 122.83% | 107.12% | 100.30% | 97.14% | 171.58% | 148.07% | 137.83% | 133.00% | 231.07% | 197.46% | 182.74% | 175.56% |
| 1 | 64.76% | 57.49% | 54.35% | 52.94% | 122.98% | 107.24% | 100.41% | 97.24% | 171.79% | 148.24% | 137.98% | 133.14% | 231.34% | 197.67% | 182.92% | 175.73% |
| 2 | 64.86% | 57.57% | 54.42% | 53.01% | 123.17% | 107.39% | 100.54% | 97.36% | 172.04% | 148.43% | 138.15% | 133.30% | 231.65% | 197.92% | 183.14% | 175.94% |
| 3 | 65.00% | 57.68% | 54.52% | 53.10% | 123.42% | 107.59% | 100.71% | 97.51% | 172.36% | 148.68% | 138.36% | 133.50% | 232.04% | 198.22% | 183.41% | 176.19% |
| 4 | 65.04% | 57.71% | 54.55% | 53.12% | 123.52% | 107.66% | 100.78% | 97.57% | 172.50% | 148.79% | 138.46% | 133.58% | 232.21% | 198.35% | 183.52% | 176.30% |
| 5 | 65.03% | 57.70% | 54.54% | 53.11% | 123.54% | 107.68% | 100.79% | 97.59% | 172.54% | 148.82% | 138.49% | 133.61% | 232.26% | 198.39% | 183.56% | 176.34% |
| 6 | 64.98% | 57.67% | 54.51% | 53.08% | 123.52% | 107.67% | 100.78% | 97.57% | 172.53% | 148.81% | 138.48% | 133.61% | 232.24% | 198.38% | 183.55% | 176.34% |
| 7 | 64.93% | 57.63% | 54.47% | 53.04% | 123.48% | 107.63% | 100.74% | 97.54% | 172.48% | 148.77% | 138.44% | 133.58% | 232.18% | 198.33% | 183.51% | 176.30% |
| 8 | 64.86% | 57.57% | 54.41% | 52.98% | 123.40% | 107.57% | 100.69% | 97.49% | 172.39% | 148.70% | 138.39% | 133.53% | 232.08% | 198.25% | 183.45% | 176.25% |
| 9 | 64.77% | 57.50% | 54.35% | 52.93% | 123.31% | 107.50% | 100.62% | 97.43% | 172.28% | 148.62% | 138.32% | 133.46% | 231.94% | 198.15% | 183.36% | 176.17% |
| 10 | 64.69% | 57.43% | 54.28% | 52.86% | 123.20% | 107.41% | 100.55% | 97.36% | 172.15% | 148.52% | 138.23% | 133.39% | 231.79% | 198.03% | 183.26% | 176.08% |
| 11 | 64.59% | 57.36% | 54.21% | 52.79% | 123.09% | 107.32% | 100.47% | 97.28% | 172.02% | 148.41% | 138.14% | 133.31% | 231.62% | 197.90% | 183.15% | 175.99% |
| 12 | 64.50% | 57.28% | 54.14% | 52.72% | 122.97% | 107.22% | 100.38% | 97.20% | 171.88% | 148.30% | 138.05% | 133.23% | 231.45% | 197.78% | 183.04% | 175.90% |
| 13 | 64.42% | 57.21% | 54.08% | 52.65% | 122.86% | 107.14% | 100.30% | 97.13% | 171.75% | 148.20% | 137.96% | 133.15% | 231.30% | 197.66% | 182.95% | 175.82% |
| 14 | 64.34% | 57.15% | 54.01% | 52.58% | 122.76% | 107.05% | 100.23% | 97.06% | 171.63% | 148.11% | 137.89% | 133.09% | 231.16% | 197.56% | 182.86% | 175.75% |
| 15 | 64.28% | 57.09% | 53.95% | 52.52% | 122.67% | 106.98% | 100.17% | 97.00% | 171.53% | 148.04% | 137.83% | 133.04% | 231.05% | 197.48% | 182.80% | 175.71% |
| 16 | 64.22% | 57.04% | 53.90% | 52.46% | 122.61% | 106.93% | 100.11% | 96.95% | 171.46% | 147.98% | 137.78% | 133.01% | 230.97% | 197.42% | 182.76% | 175.68% |
| 17 | 64.18% | 56.99% | 53.85% | 52.41% | 122.55% | 106.88% | 100.07% | 96.91% | 171.41% | 147.95% | 137.75% | 132.99% | 230.92% | 197.38% | 182.73% | 175.69% |
| 18 | 64.14% | 56.95% | 53.81% | 52.35% | 122.51% | 106.85% | 100.04% | 96.87% | 171.38% | 147.92% | 137.74% | 132.99% | 230.89% | 197.37% | 182.73% | 175.71% |
| 19 | 64.11% | 56.92% | 53.76% | 52.30% | 122.48% | 106.82% | 100.01% | 96.85% | 171.36% | 147.92% | 137.74% | 133.00% | 230.89% | 197.37% | 182.75% | 175.75% |
| 20 | 64.08% | 56.88% | 53.72% | 52.24% | 122.46% | 106.80% | 99.99% | 96.83% | 171.36% | 147.92% | 137.74% | 133.03% | 230.90% | 197.40% | 182.79% | 175.82% |
| 21 | 64.05% | 56.84% | 53.67% | 52.17% | 122.45% | 106.78% | 99.97% | 96.81% | 171.37% | 147.93% | 137.76% | 133.07% | 230.93% | 197.43% | 182.84% | 175.90% |
| 22 | 64.01% | 56.80% | 53.61% | 52.11% | 122.44% | 106.77% | 99.95% | 96.80% | 171.39% | 147.95% | 137.79% | 133.11% | 230.97% | 197.47% | 182.90% | 175.99% |
| 23 | 63.98% | 56.75% | 53.54% | 52.03% | 122.42% | 106.75% | 99.93% | 96.79% | 171.40% | 147.96% | 137.82% | 133.17% | 231.02% | 197.52% | 182.97% | 176.10% |
| 24 | 63.93% | 56.69% | 53.47% | 51.94% | 122.40% | 106.72% | 99.90% | 96.78% | 171.42% | 147.98% | 137.86% | 133.23% | 231.06% | 197.58% | 183.06% | 176.22% |
| 25 | 63.87% | 56.62% | 53.38% | 51.85% | 122.38% | 106.69% | 99.87% | 96.77% | 171.44% | 148.00% | 137.89% | 133.30% | 231.11% | 197.64% | 183.15% | 176.35% |
| 26 | 63.80% | 56.54% | 53.28% | 51.74% | 122.34% | 106.66% | 99.84% | 96.75% | 171.45% | 148.02% | 137.94% | 133.37% | 231.16% | 197.70% | 183.24% | 176.48% |
| 27 | 63.72% | 56.44% | 53.16% | 51.62% | 122.30% | 106.61% | 99.81% | 96.74% | 171.45% | 148.04% | 137.98% | 133.44% | 231.21% | 197.77% | 183.35% | 176.63% |
| 28 | 63.62% | 56.32% | 53.03% | 51.48% | 122.24% | 106.55% | 99.76% | 96.72% | 171.45% | 148.06% | 138.03% | 133.52% | 231.25% | 197.85% | 183.46% | 176.78% |
| 29 | 63.50% | 56.18% | 52.88% | 51.34% | 122.16% | 106.49% | 99.72% | 96.69% | 171.44% | 148.08% | 138.08% | 133.60% | 231.30% | 197.93% | 183.57% | 176.94% |
| 30 | 63.36% | 56.02% | 52.72% | 51.17% | 122.07% | 106.41% | 99.67% | 96.66% | 171.43% | 148.10% | 138.13% | 133.68% | 231.34% | 198.01% | 183.69% | 177.11% |
| 31 | 63.20% | 55.85% | 52.53% | 50.99% | 121.97% | 106.33% | 99.61% | 96.63% | 171.41% | 148.11% | 138.18% | 133.77% | 231.39% | 198.09% | 183.82% | 177.28% |
| 32 | 63.01% | 55.64% | 52.33% | 50.79% | 121.85% | 106.23% | 99.55% | 96.59% | 171.39% | 148.13% | 138.23% | 133.86% | 231.44% | 198.19% | 183.95% | 177.47% |
| 33 | 62.79% | 55.42% | 52.11% | 50.58% | 121.71% | 106.13% | 99.48% | 96.55% | 171.36% | 148.15% | 138.28% | 133.95% | 231.50% | 198.28% | 184.08% | 177.66% |
| 34 | 62.54% | 55.17% | 51.87% | 50.33% | 121.56% | 106.02% | 99.40% | 96.50% | 171.34% | 148.17% | 138.33% | 134.05% | 231.56% | 198.38% | 184.22% | 177.87% |
| 35 | 62.25% | 54.89% | 51.60% | 50.07% | 121.39% | 105.90% | 99.31% | 96.44% | 171.31% | 148.18% | 138.39% | 134.14% | 231.62% | 198.48% | 184.37% | 178.08% |
| 36 | 61.93% | 54.59% | 51.31% | 49.78% | 121.20% | 105.77% | 99.21% | 96.36% | 171.27% | 148.20% | 138.44% | 134.24% | 231.68% | 198.58% | 184.52% | 178.31% |
| 37 | 61.58% | 54.26% | 50.99% | 49.46% | 121.00% | 105.63% | 99.10% | 96.28% | 171.23% | 148.20% | 138.48% | 134.34% | 231.73% | 198.68% | 184.67% | 178.54% |
| 38 | 61.18% | 53.90% | 50.64% | 49.11% | 120.78% | 105.47% | 98.97% | 96.19% | 171.18% | 148.20% | 138.52% | 134.45% | 231.77% | 198.77% | 184.82% | 178.79% |
| 39 | 60.75% | 53.51% | 50.26% | 48.72% | 120.54% | 105.29% | 98.83% | 96.08% | 171.11% | 148.19% | 138.56% | 134.55% | 231.80% | 198.85% | 184.97% | 179.03% |
| 40 | 60.27% | 53.08% | 49.84% | 48.30% | 120.26% | 105.08% | 98.65% | 95.95% | 171.02% | 148.15% | 138.58% | 134.64% | 231.80% | 198.91% | 185.11% | 179.28% |
| 41 | 59.74% | 52.60% | 49.38% | 47.83% | 119.95% | 104.84% | 98.45% | 95.79% | 170.90% | 148.09% | 138.58% | 134.73% | 231.76% | 198.95% | 185.24% | 179.53% |
| 42 | 59.16% | 52.09% | 48.86% | 47.31% | 119.59% | 104.55% | 98.21% | 95.61% | 170.73% | 148.00% | 138.56% | 134.80% | 231.67% | 198.95% | 185.34% | 179.76% |
| 43 | 58.53% | 51.51% | 48.30% | 46.74% | 119.17% | 104.22% | 97.93% | 95.39% | 170.50% | 147.87% | 138.51% | 134.85% | 231.52% | 198.91% | 185.42% | 179.98% |
| 44 | 57.83% | 50.88% | 47.67% | 46.11% | 118.69% | 103.83% | 97.60% | 95.13% | 170.20% | 147.68% | 138.42% | 134.88% | 231.30% | 198.82% | 185.46% | 180.18% |
| 45 | 57.07% | 50.18% | 46.98% | 45.42% | 118.12% | 103.37% | 97.21% | 94.83% | 169.83% | 147.45% | 138.29% | 134.88% | 230.98% | 198.67% | 185.46% | 180.35% |
| 46 | 56.22% | 49.41% | 46.21% | 44.66% | 117.47% | 102.84% | 96.76% | 94.48% | 169.37% | 147.14% | 138.12% | 134.85% | 230.58% | 198.46% | 185.42% | 180.49% |
| 47 | 55.30% | 48.55% | 45.36% | 43.83% | 116.71% | 102.22% | 96.24% | 94.08% | 168.82% | 146.78% | 137.90% | 134.79% | 230.07% | 198.19% | 185.33% | 180.59% |
| 48 | 54.28% | 47.61% | 44.43% | 42.92% | 115.85% | 101.53% | 95.66% | 93.62% | 168.18% | 146.35% | 137.64% | 134.69% | 229.47% | 197.85% | 185.19% | 180.66% |
| 49 | 53.17% | 46.58% | 43.41% | 41.93% | 114.89% | 100.75% | 95.01% | 93.12% | 167.44% | 145.86% | 137.34% | 134.57% | 228.78% | 197.45% | 185.02% | 180.69% |
| 50 | 51.96% | 45.45% | 42.30% | 40.86% | 113.82% | 99.88% | 94.29% | 92.57% | 166.63% | 145.32% | 137.00% | 134.42% | 228.02% | 197.01% | 184.82% | 180.71% |
| 51 | 50.65% | 44.22% | 41.10% | 39.71% | 112.65% | 98.94% | 93.51% | 91.98% | 165.75% | 144.74% | 136.64% | 134.26% | 227.20% | 196.54% | 184.60% | 180.71% |
| 52 | 49.23% | 42.89% | 39.81% | 38.48% | 111.39% | 97.92% | 92.68% | 91.36% | 164.81% | 144.13% | 136.27% | 134.09% | 226.34% | 196.05% | 184.38% | 180.70% |
| 53 | 47.70% | 41.46% | 38.41% | 37.12% | 110.03% | 96.83% | 91.80% | 90.71% | 163.84% | 143.50% | 135.90% | 133.92% | 225.45% | 195.57% | 184.17% | 180.70% |
| 54 | 46.05% | 39.91% | 36.91% | 35.62% | 108.59% | 95.67% | 90.88% | 90.03% | 162.84% | 142.87% | 135.53% | 133.76% | 224.57% | 195.09% | 183.98% | 180.69% |
| 55 | 44.28% | 38.24% | 35.22% | 34.02% | 107.05% | 94.45% | 89.92% | 89.33% | 161.82% | 142.24% | 135.17% | 133.61% | 223.69% | 194.64% | 183.80% | 180.70% |
| 56 | 42.35% | 36.43% | 33.36% | 32.29% | 105.41% | 93.16% | 88.91% | 88.60% | 160.77% | 141.61% | 134.83% | 133.45% | 222.81% | 194.20% | 183.64% | 180.69% |
| 57 | 40.27% | 34.35% | 31.33% | 30.40% | 103.65% | 91.77% | 87.85% | 87.83% | 159.69% | 140.97% | 134.48% | 133.28% | 221.93% | 193.77% | 183.47% | 180.67% |
| 58 | 37.99% | 32.03% | 29.07% | 28.29% | 101.75% | 90.29% | 86.72% | 87.01% | 158.56% | 140.31% | 134.12% | 133.08% | 221.01% | 193.32% | 183.28% | 180.59% |
| 59 | 35.32% | 29.43% | 26.50% | 25.83% | 99.66% | 88.67% | 85.49% | 86.09% | 157.35% | 139.60% | 133.72% | 132.83% | 220.03% | 192.82% | 183.03% | 180.44% |
| 60 | 32.29% | 26.39% | 23.40% | 22.77% | 97.35% | 86.89% | 84.13% | 85.04% | 156.02% | 138.82% | 133.25% | 132.48% | 218.93% | 192.24% | 182.68% | 180.16% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 2 - Income with Lump Sum option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 5 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 71.71% | 62.90% | 59.07% | 57.31% | 135.53% | 117.05% | 108.99% | 105.18% | 188.76% | 161.52% | 149.61% | 143.89% | 253.55% | 215.10% | 198.12% | 189.75% |
| 1 | 71.79% | 62.97% | 59.14% | 57.37% | 135.70% | 117.19% | 109.11% | 105.29% | 188.99% | 161.70% | 149.76% | 144.04% | 253.84% | 215.33% | 198.32% | 189.95% |
| 2 | 71.91% | 63.06% | 59.21% | 57.44% | 135.91% | 117.35% | 109.25% | 105.42% | 189.26% | 161.91% | 149.95% | 144.21% | 254.17% | 215.59% | 198.56% | 190.17% |
| 3 | 72.06% | 63.19% | 59.32% | 57.53% | 136.17% | 117.56% | 109.43% | 105.58% | 189.60% | 162.18% | 150.18% | 144.43% | 254.59% | 215.92% | 198.85% | 190.44% |
| 4 | 72.11% | 63.22% | 59.35% | 57.56% | 136.28% | 117.65% | 109.51% | 105.65% | 189.74% | 162.29% | 150.28% | 144.52% | 254.77% | 216.06% | 198.98% | 190.56% |
| 5 | 72.10% | 63.21% | 59.34% | 57.55% | 136.31% | 117.67% | 109.52% | 105.66% | 189.79% | 162.33% | 150.31% | 144.56% | 254.83% | 216.11% | 199.02% | 190.61% |
| 6 | 72.06% | 63.18% | 59.31% | 57.52% | 136.29% | 117.65% | 109.51% | 105.65% | 189.78% | 162.32% | 150.31% | 144.55% | 254.81% | 216.10% | 199.02% | 190.61% |
| 7 | 71.99% | 63.13% | 59.27% | 57.47% | 136.24% | 117.61% | 109.47% | 105.62% | 189.72% | 162.28% | 150.27% | 144.52% | 254.74% | 216.04% | 198.98% | 190.57% |
| 8 | 71.92% | 63.07% | 59.21% | 57.42% | 136.16% | 117.55% | 109.42% | 105.56% | 189.63% | 162.21% | 150.21% | 144.47% | 254.63% | 215.96% | 198.91% | 190.52% |
| 9 | 71.83% | 63.00% | 59.14% | 57.35% | 136.07% | 117.47% | 109.35% | 105.50% | 189.52% | 162.12% | 150.14% | 144.40% | 254.49% | 215.85% | 198.81% | 190.44% |
| 10 | 71.74% | 62.92% | 59.07% | 57.28% | 135.95% | 117.38% | 109.27% | 105.42% | 189.38% | 162.01% | 150.05% | 144.33% | 254.33% | 215.73% | 198.71% | 190.35% |
| 11 | 71.64% | 62.84% | 59.00% | 57.20% | 135.83% | 117.28% | 109.18% | 105.34% | 189.23% | 161.90% | 149.95% | 144.26% | 254.15% | 215.59% | 198.59% | 190.25% |
| 12 | 71.54% | 62.76% | 58.92% | 57.13% | 135.70% | 117.18% | 109.09% | 105.26% | 189.08% | 161.79% | 149.85% | 144.16% | 253.97% | 215.46% | 198.48% | 190.16% |
| 13 | 71.45% | 62.68% | 58.85% | 57.05% | 135.58% | 117.08% | 109.01% | 105.18% | 188.94% | 161.68% | 149.77% | 144.08% | 253.81% | 215.34% | 198.38% | 190.08% |
| 14 | 71.37% | 62.61% | 58.78% | 56.98% | 135.47% | 117.00% | 108.93% | 105.11% | 188.82% | 161.59% | 149.69% | 144.02% | 253.67% | 215.23% | 198.29% | 190.02% |
| 15 | 71.30% | 62.55% | 58.71% | 56.91% | 135.38% | 116.93% | 108.87% | 105.05% | 188.72% | 161.51% | 149.63% | 143.97% | 253.55% | 215.15% | 198.23% | 189.98% |
| 16 | 71.23% | 62.49% | 58.66% | 56.85% | 135.31% | 116.87% | 108.81% | 105.01% | 188.65% | 161.46% | 149.58% | 143.94% | 253.47% | 215.09% | 198.19% | 189.96% |
| 17 | 71.18% | 62.44% | 58.60% | 56.79% | 135.26% | 116.82% | 108.77% | 104.97% | 188.59% | 161.42% | 149.56% | 143.93% | 253.42% | 215.06% | 198.17% | 189.98% |
| 18 | 71.14% | 62.40% | 58.55% | 56.73% | 135.22% | 116.79% | 108.74% | 104.94% | 188.56% | 161.40% | 149.55% | 143.94% | 253.40% | 215.05% | 198.18% | 190.01% |
| 19 | 71.11% | 62.36% | 58.51% | 56.67% | 135.19% | 116.77% | 108.72% | 104.92% | 188.55% | 161.40% | 149.55% | 143.96% | 253.40% | 215.07% | 198.21% | 190.07% |
| 20 | 71.07% | 62.32% | 58.45% | 56.61% | 135.17% | 116.75% | 108.70% | 104.91% | 188.56% | 161.40% | 149.57% | 144.00% | 253.42% | 215.10% | 198.27% | 190.16% |
| 21 | 71.04% | 62.28% | 58.40% | 56.54% | 135.16% | 116.74% | 108.69% | 104.91% | 188.57% | 161.42% | 149.60% | 144.06% | 253.46% | 215.15% | 198.34% | 190.26% |
| 22 | 71.00% | 62.23% | 58.34% | 56.47% | 135.15% | 116.72% | 108.67% | 104.91% | 188.60% | 161.45% | 149.64% | 144.12% | 253.52% | 215.20% | 198.42% | 190.38% |
| 23 | 70.96% | 62.17% | 58.27% | 56.39% | 135.15% | 116.71% | 108.66% | 104.91% | 188.62% | 161.48% | 149.68% | 144.19% | 253.58% | 215.27% | 198.52% | 190.51% |
| 24 | 70.91% | 62.11% | 58.19% | 56.30% | 135.13% | 116.69% | 108.65% | 104.92% | 188.65% | 161.51% | 149.74% | 144.27% | 253.64% | 215.35% | 198.63% | 190.66% |
| 25 | 70.84% | 62.03% | 58.09% | 56.20% | 135.11% | 116.67% | 108.64% | 104.93% | 188.68% | 161.55% | 149.79% | 144.36% | 253.71% | 215.44% | 198.74% | 190.81% |
| 26 | 70.77% | 61.94% | 57.98% | 56.09% | 135.08% | 116.64% | 108.62% | 104.93% | 188.70% | 161.58% | 149.85% | 144.45% | 253.78% | 215.53% | 198.87% | 190.98% |
| 27 | 70.67% | 61.83% | 57.86% | 55.97% | 135.04% | 116.61% | 108.60% | 104.94% | 188.72% | 161.62% | 149.92% | 144.55% | 253.85% | 215.63% | 199.00% | 191.16% |
| 28 | 70.56% | 61.70% | 57.72% | 55.83% | 134.99% | 116.56% | 108.58% | 104.94% | 188.74% | 161.66% | 149.99% | 144.65% | 253.93% | 215.73% | 199.15% | 191.35% |
| 29 | 70.43% | 61.56% | 57.57% | 55.68% | 134.93% | 116.51% | 108.56% | 104.95% | 188.75% | 161.70% | 150.06% | 144.76% | 254.01% | 215.84% | 199.30% | 191.55% |
| 30 | 70.27% | 61.39% | 57.40% | 55.52% | 134.85% | 116.46% | 108.53% | 104.95% | 188.76% | 161.74% | 150.13% | 144.87% | 254.09% | 215.96% | 199.45% | 191.75% |
| 31 | 70.09% | 61.19% | 57.21% | 55.33% | 134.76% | 116.40% | 108.50% | 104.95% | 188.76% | 161.78% | 150.21% | 144.98% | 254.18% | 216.08% | 199.62% | 191.98% |
| 32 | 69.88% | 60.98% | 57.00% | 55.13% | 134.65% | 116.33% | 108.47% | 104.94% | 188.77% | 161.83% | 150.29% | 145.10% | 254.27% | 216.21% | 199.79% | 192.21% |
| 33 | 69.64% | 60.74% | 56.77% | 54.91% | 134.53% | 116.26% | 108.43% | 104.93% | 188.77% | 161.87% | 150.37% | 145.22% | 254.37% | 216.34% | 199.97% | 192.46% |
| 34 | 69.37% | 60.48% | 56.52% | 54.66% | 134.40% | 116.18% | 108.38% | 104.92% | 188.78% | 161.92% | 150.45% | 145.35% | 254.47% | 216.48% | 200.16% | 192.72% |
| 35 | 69.06% | 60.19% | 56.25% | 54.39% | 134.26% | 116.09% | 108.33% | 104.90% | 188.78% | 161.96% | 150.53% | 145.49% | 254.58% | 216.63% | 200.35% | 192.99% |
| 36 | 68.72% | 59.88% | 55.95% | 54.09% | 134.11% | 115.99% | 108.27% | 104.87% | 188.78% | 162.01% | 150.62% | 145.63% | 254.69% | 216.78% | 200.56% | 193.28% |
| 37 | 68.33% | 59.53% | 55.62% | 53.76% | 133.94% | 115.88% | 108.20% | 104.84% | 188.78% | 162.05% | 150.70% | 145.77% | 254.79% | 216.92% | 200.76% | 193.59% |
| 38 | 67.91% | 59.16% | 55.25% | 53.39% | 133.75% | 115.76% | 108.11% | 104.79% | 188.76% | 162.08% | 150.78% | 145.92% | 254.89% | 217.06% | 200.98% | 193.90% |
| 39 | 67.45% | 58.74% | 54.86% | 52.99% | 133.54% | 115.61% | 108.00% | 104.73% | 188.73% | 162.09% | 150.85% | 146.07% | 254.97% | 217.20% | 201.19% | 194.22% |
| 40 | 66.94% | 58.29% | 54.42% | 52.55% | 133.30% | 115.44% | 107.87% | 104.65% | 188.67% | 162.09% | 150.91% | 146.21% | 255.02% | 217.31% | 201.39% | 194.55% |
| 41 | 66.38% | 57.80% | 53.93% | 52.07% | 133.02% | 115.23% | 107.71% | 104.56% | 188.58% | 162.07% | 150.95% | 146.35% | 255.03% | 217.41% | 201.58% | 194.88% |
| 42 | 65.77% | 57.25% | 53.39% | 51.53% | 132.69% | 114.98% | 107.52% | 104.43% | 188.44% | 162.01% | 150.98% | 146.48% | 254.99% | 217.47% | 201.76% | 195.20% |
| 43 | 65.09% | 56.64% | 52.79% | 50.93% | 132.30% | 114.68% | 107.28% | 104.28% | 188.24% | 161.91% | 150.97% | 146.59% | 254.89% | 217.49% | 201.91% | 195.50% |
| 44 | 64.35% | 55.97% | 52.13% | 50.28% | 131.83% | 114.32% | 107.00% | 104.09% | 187.97% | 161.77% | 150.93% | 146.68% | 254.72% | 217.46% | 202.03% | 195.79% |
| 45 | 63.52% | 55.22% | 51.39% | 49.55% | 131.28% | 113.89% | 106.66% | 103.86% | 187.63% | 161.56% | 150.85% | 146.74% | 254.45% | 217.38% | 202.10% | 196.05% |
| 46 | 62.61% | 54.39% | 50.57% | 48.76% | 130.64% | 113.38% | 106.26% | 103.58% | 187.19% | 161.30% | 150.73% | 146.76% | 254.10% | 217.23% | 202.14% | 196.27% |
| 47 | 61.61% | 53.47% | 49.67% | 47.89% | 129.89% | 112.80% | 105.79% | 103.26% | 186.66% | 160.97% | 150.56% | 146.76% | 253.64% | 217.02% | 202.12% | 196.46% |
| 48 | 60.51% | 52.45% | 48.68% | 46.93% | 129.03% | 112.13% | 105.27% | 102.90% | 186.04% | 160.58% | 150.35% | 146.72% | 253.09% | 216.74% | 202.07% | 196.62% |
| 49 | 59.29% | 51.34% | 47.60% | 45.90% | 128.06% | 111.38% | 104.68% | 102.49% | 185.34% | 160.13% | 150.10% | 146.66% | 252.46% | 216.42% | 201.98% | 196.74% |
| 50 | 57.97% | 50.11% | 46.42% | 44.78% | 126.99% | 110.54% | 104.03% | 102.04% | 184.55% | 159.64% | 149.82% | 146.57% | 251.75% | 216.05% | 201.87% | 196.84% |
| 51 | 56.53% | 48.79% | 45.14% | 43.58% | 125.82% | 109.63% | 103.33% | 101.56% | 183.70% | 159.10% | 149.52% | 146.46% | 250.99% | 215.66% | 201.74% | 196.92% |
| 52 | 54.98% | 47.35% | 43.75% | 42.28% | 124.55% | 108.65% | 102.58% | 101.05% | 182.81% | 158.55% | 149.21% | 146.35% | 250.20% | 215.25% | 201.60% | 197.00% |
| 53 | 53.29% | 45.79% | 42.27% | 40.84% | 123.19% | 107.61% | 101.79% | 100.53% | 181.88% | 157.98% | 148.90% | 146.24% | 249.40% | 214.86% | 201.48% | 197.07% |
| 54 | 51.48% | 44.11% | 40.65% | 39.27% | 121.74% | 106.51% | 100.98% | 99.98% | 180.94% | 157.41% | 148.60% | 146.13% | 248.60% | 214.48% | 201.38% | 197.15% |
| 55 | 49.52% | 42.30% | 38.83% | 37.60% | 120.21% | 105.35% | 100.13% | 99.43% | 179.98% | 156.86% | 148.31% | 146.02% | 247.83% | 214.12% | 201.30% | 197.23% |
| 56 | 47.40% | 40.31% | 36.85% | 35.78% | 118.58% | 104.13% | 99.25% | 98.85% | 179.01% | 156.30% | 148.03% | 145.91% | 247.06% | 213.79% | 201.23% | 197.30% |
| 57 | 45.09% | 38.03% | 34.68% | 33.79% | 116.83% | 102.83% | 98.32% | 98.24% | 178.03% | 155.75% | 147.76% | 145.78% | 246.30% | 213.47% | 201.15% | 197.35% |
| 58 | 42.54% | 35.51% | 32.26% | 31.57% | 114.94% | 101.44% | 97.34% | 97.57% | 177.00% | 155.18% | 147.46% | 145.62% | 245.52% | 213.13% | 201.05% | 197.34% |
| 59 | 39.55% | 32.66% | 29.51% | 28.98% | 112.87% | 99.92% | 96.26% | 96.80% | 175.90% | 154.57% | 147.12% | 145.39% | 244.67% | 212.74% | 200.87% | 197.25% |
| 60 | 36.12% | 29.32% | 26.15% | 25.79% | 110.57% | 98.23% | 95.05% | 95.90% | 174.68% | 153.87% | 146.69% | 145.05% | 243.69% | 212.23% | 200.58% | 197.02% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum 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 | 27.26% | 30.17% | 31.94% | 49.46% | 55.75% | 58.92% | 61.02% | 75.90% | 80.51% | 83.08% | 85.02% | 110.06% | 111.34% | 112.48% | 113.80% |
| 1 | NA | 27.30% | 30.21% | 31.97% | 49.57% | 55.84% | 58.99% | 61.09% | 76.04% | 80.64% | 83.19% | 85.12% | 110.27% | 111.50% | 112.62% | 113.93% |
| 2 | NA | 27.35% | 30.26% | 32.02% | 49.69% | 55.94% | 59.08% | 61.17% | 76.22% | 80.78% | 83.31% | 85.23% | 110.51% | 111.69% | 112.78% | 114.09% |
| 3 | 21.37% | 27.43% | 30.33% | 32.08% | 49.87% | 56.07% | 59.20% | 61.28% | 76.46% | 80.96% | 83.47% | 85.41% | 110.82% | 111.93% | 112.99% | 114.28% |
| 4 | 21.39% | 27.45% | 30.34% | 32.10% | 49.93% | 56.12% | 59.24% | 61.32% | 76.56% | 81.04% | 83.54% | 85.46% | 110.95% | 112.03% | 113.08% | 114.36% |
| 5 | 21.37% | 27.44% | 30.33% | 32.08% | 49.93% | 56.13% | 59.25% | 61.32% | 76.58% | 81.06% | 83.55% | 85.48% | 110.99% | 112.06% | 113.10% | 114.39% |
| 6 | 21.33% | 27.41% | 30.30% | 32.06% | 49.91% | 56.11% | 59.23% | 61.31% | 76.57% | 81.05% | 83.54% | 85.47% | 110.97% | 112.05% | 113.09% | 114.38% |
| 7 | 21.27% | 27.37% | 30.27% | 32.02% | 49.87% | 56.08% | 59.20% | 61.28% | 76.52% | 81.01% | 83.51% | 85.44% | 110.92% | 112.00% | 113.05% | 114.34% |
| 8 | 21.21% | 27.32% | 30.23% | 31.98% | 49.81% | 56.03% | 59.16% | 61.24% | 76.45% | 80.96% | 83.47% | 85.40% | 110.83% | 111.94% | 113.00% | 114.29% |
| 9 | 21.14% | 27.27% | 30.18% | 31.94% | 49.73% | 55.97% | 59.11% | 61.19% | 76.37% | 80.89% | 83.41% | 85.35% | 110.72% | 111.85% | 112.92% | 114.23% |
| 10 | 21.07% | 27.21% | 30.13% | 31.89% | 49.65% | 55.91% | 59.05% | 61.13% | 76.26% | 80.81% | 83.34% | 85.26% | 110.59% | 111.75% | 112.84% | 114.15% |
| 11 | 21.00% | 27.15% | 30.08% | 31.84% | 49.56% | 55.84% | 58.98% | 61.07% | 76.15% | 80.73% | 83.26% | 85.19% | 110.45% | 111.65% | 112.75% | 114.07% |
| 12 | 20.93% | 27.10% | 30.03% | 31.78% | 49.47% | 55.77% | 58.92% | 61.01% | 76.05% | 80.64% | 83.19% | 85.13% | 110.31% | 111.54% | 112.66% | 113.99% |
| 13 | 20.87% | 27.05% | 29.98% | 31.73% | 49.39% | 55.70% | 58.86% | 60.95% | 75.95% | 80.56% | 83.12% | 85.06% | 110.18% | 111.45% | 112.58% | 113.92% |
| 14 | 20.81% | 27.00% | 29.93% | 31.69% | 49.31% | 55.64% | 58.80% | 60.90% | 75.86% | 80.49% | 83.06% | 85.01% | 110.07% | 111.36% | 112.51% | 113.86% |
| 15 | 20.77% | 26.96% | 29.89% | 31.65% | 49.25% | 55.58% | 58.75% | 60.85% | 75.74% | 80.43% | 83.01% | 84.96% | 109.97% | 111.29% | 112.45% | 113.81% |
| 16 | 20.73% | 26.93% | 29.86% | 31.61% | 49.20% | 55.54% | 58.71% | 60.81% | 75.68% | 80.38% | 82.97% | 84.93% | 109.90% | 111.24% | 112.41% | 113.78% |
| 17 | 20.70% | 26.90% | 29.82% | 31.57% | 49.16% | 55.50% | 58.68% | 60.77% | 75.64% | 80.35% | 82.94% | 84.93% | 109.85% | 111.20% | 112.38% | 113.76% |
| 18 | 20.68% | 26.87% | 29.79% | 31.53% | 49.13% | 55.48% | 58.65% | 60.74% | 75.60% | 80.32% | 82.92% | 84.91% | 109.82% | 111.18% | 112.37% | 113.76% |
| 19 | 20.66% | 26.85% | 29.77% | 31.50% | 49.10% | 55.45% | 58.63% | 60.71% | 75.59% | 80.31% | 82.91% | 84.91% | 109.80% | 111.18% | 112.37% | 113.78% |
| 20 | 20.64% | 26.83% | 29.74% | 31.46% | 49.09% | 55.44% | 58.60% | 60.69% | 75.58% | 80.30% | 82.90% | 84.91% | 109.80% | 111.18% | 112.39% | 113.80% |
| 21 | 20.63% | 26.81% | 29.71% | 31.42% | 49.07% | 55.42% | 58.58% | 60.66% | 75.57% | 80.30% | 82.90% | 84.91% | 109.81% | 111.19% | 112.41% | 113.84% |
| 22 | 20.61% | 26.78% | 29.68% | 31.37% | 49.06% | 55.40% | 58.56% | 60.63% | 75.57% | 80.30% | 82.90% | 84.92% | 109.82% | 111.21% | 112.43% | 113.88% |
| 23 | 20.59% | 26.76% | 29.64% | 31.32% | 49.04% | 55.38% | 58.53% | 60.60% | 75.57% | 80.30% | 82.90% | 84.93% | 109.84% | 111.23% | 112.46% | 113.93% |
| 24 | 20.57% | 26.72% | 29.59% | 31.26% | 49.02% | 55.36% | 58.50% | 60.57% | 75.56% | 80.30% | 82.90% | 84.91% | 109.86% | 111.26% | 112.50% | 113.98% |
| 25 | 20.54% | 26.68% | 29.53% | 31.19% | 49.00% | 55.33% | 58.46% | 60.53% | 75.56% | 80.29% | 82.90% | 84.92% | 109.87% | 111.28% | 112.53% | 114.04% |
| 26 | 20.50% | 26.63% | 29.47% | 31.11% | 48.96% | 55.29% | 58.42% | 60.49% | 75.54% | 80.28% | 82.90% | 84.93% | 109.88% | 111.30% | 112.57% | 114.11% |
| 27 | 20.45% | 26.57% | 29.39% | 31.01% | 48.92% | 55.24% | 58.37% | 60.44% | 75.52% | 80.27% | 82.89% | 84.94% | 109.88% | 111.31% | 112.61% | 114.17% |
| 28 | 20.39% | 26.50% | 29.30% | 30.91% | 48.87% | 55.18% | 58.30% | 60.38% | 75.49% | 80.25% | 82.88% | 84.94% | 109.87% | 111.33% | 112.65% | 114.25% |
| 29 | 20.32% | 26.41% | 29.19% | 30.79% | 48.80% | 55.11% | 58.23% | 60.31% | 75.45% | 80.22% | 82.87% | 84.95% | 109.86% | 111.34% | 112.69% | 114.32% |
| 30 | 20.23% | 26.31% | 29.07% | 30.66% | 48.72% | 55.03% | 58.15% | 60.24% | 75.40% | 80.18% | 82.85% | 84.95% | 109.83% | 111.35% | 112.73% | 114.39% |
| 31 | 20.14% | 26.20% | 28.94% | 30.51% | 48.63% | 54.94% | 58.06% | 60.15% | 75.34% | 80.14% | 82.83% | 84.95% | 109.80% | 111.36% | 112.78% | 114.43% |
| 32 | 20.02% | 26.07% | 28.78% | 30.35% | 48.51% | 54.83% | 57.95% | 60.06% | 75.26% | 80.09% | 82.80% | 84.95% | 109.77% | 111.37% | 112.82% | 114.51% |
| 33 | 19.89% | 25.91% | 28.61% | 30.17% | 48.38% | 54.71% | 57.84% | 59.95% | 75.17% | 80.03% | 82.77% | 84.94% | 109.72% | 111.38% | 112.87% | 114.60% |
| 34 | 19.74% | 25.74% | 28.42% | 29.98% | 48.24% | 54.57% | 57.71% | 59.84% | 75.07% | 79.97% | 82.74% | 84.93% | 109.67% | 111.38% | 112.91% | 114.68% |
| 35 | 19.55% | 25.54% | 28.22% | 29.76% | 48.07% | 54.41% | 57.57% | 59.71% | 74.96% | 79.90% | 82.70% | 84.92% | 109.62% | 111.39% | 112.96% | 114.77% |
| 36 | 19.37% | 25.32% | 27.99% | 29.53% | 47.87% | 54.24% | 57.42% | 59.56% | 74.83% | 79.82% | 82.65% | 84.93% | 109.56% | 111.39% | 113.00% | 114.85% |
| 37 | 19.14% | 25.08% | 27.74% | 29.27% | 47.66% | 54.05% | 57.25% | 59.40% | 74.74% | 79.73% | 82.59% | 84.90% | 109.48% | 111.39% | 113.04% | 114.94% |
| 38 | 18.88% | 24.81% | 27.46% | 28.99% | 47.42% | 53.85% | 57.06% | 59.23% | 74.58% | 79.63% | 82.52% | 84.86% | 109.40% | 111.38% | 113.08% | 115.02% |
| 39 | 18.59% | 24.51% | 27.16% | 28.69% | 47.15% | 53.62% | 56.85% | 59.03% | 74.39% | 79.52% | 82.44% | 84.82% | 109.30% | 111.35% | 113.10% | 115.10% |
| 40 | 18.26% | 24.19% | 26.84% | 28.35% | 46.85% | 53.37% | 56.62% | 58.81% | 74.18% | 79.38% | 82.35% | 84.75% | 109.17% | 111.31% | 113.11% | 115.17% |
| 41 | 17.89% | 23.83% | 26.48% | 27.98% | 46.51% | 53.09% | 56.36% | 58.56% | 73.94% | 79.23% | 82.24% | 84.67% | 109.00% | 111.24% | 113.10% | 115.23% |
| 42 | 17.48% | 23.44% | 26.09% | 27.57% | 46.14% | 52.78% | 56.06% | 58.28% | 73.66% | 79.05% | 82.10% | 84.57% | 108.79% | 111.13% | 113.06% | 115.27% |
| 43 | 17.02% | 23.01% | 25.66% | 27.12% | 45.72% | 52.42% | 55.74% | 57.97% | 73.32% | 78.80% | 81.89% | 84.44% | 108.54% | 110.97% | 112.99% | 115.28% |
| 44 | 16.53% | 22.54% | 25.18% | 26.63% | 45.26% | 52.03% | 55.36% | 57.61% | 72.93% | 78.52% | 81.67% | 84.27% | 108.16% | 110.77% | 112.88% | 115.27% |
| 45 | 15.97% | 22.03% | 24.67% | 26.09% | 44.73% | 51.58% | 54.94% | 57.22% | 72.47% | 78.18% | 81.40% | 84.06% | 107.73% | 110.50% | 112.72% | 115.22% |
| 46 | 15.39% | 21.47% | 24.10% | 25.50% | 44.14% | 51.08% | 54.47% | 56.77% | 71.93% | 77.83% | 81.12% | 83.81% | 107.22% | 110.19% | 112.52% | 115.13% |
| 47 | 14.69% | 20.86% | 23.47% | 24.86% | 43.52% | 50.51% | 53.94% | 56.27% | 71.30% | 77.36% | 80.74% | 83.53% | 106.59% | 109.75% | 112.22% | 115.00% |
| 48 | 13.94% | 20.19% | 22.79% | 24.15% | 42.75% | 49.88% | 53.34% | 55.71% | 70.59% | 76.81% | 80.30% | 83.17% | 105.92% | 109.27% | 111.90% | 114.84% |
| 49 | 13.12% | 19.48% | 22.05% | 23.37% | 41.94% | 49.18% | 52.69% | 55.09% | 69.79% | 76.21% | 79.79% | 82.78% | 105.08% | 108.77% | 111.53% | 114.63% |
| 50 | 12.25% | 18.67% | 21.23% | 22.50% | 40.98% | 48.41% | 51.96% | 54.42% | 68.94% | 75.58% | 79.25% | 82.38% | 104.13% | 108.15% | 111.12% | 114.40% |
| 51 | 11.26% | 17.76% | 20.31% | 21.53% | 39.97% | 47.57% | 51.18% | 53.70% | 67.92% | 74.84% | 78.69% | 81.90% | 103.11% | 107.46% | 110.66% | 114.14% |
| 52 | 10.19% | 16.78% | 19.28% | 20.49% | 38.88% | 46.68% | 50.33% | 52.92% | 66.88% | 74.03% | 78.03% | 81.39% | 102.00% | 106.76% | 110.18% | 113.86% |
| 53 | 9.08% | 15.73% | 18.19% | 19.37% | 37.72% | 45.67% | 49.41% | 52.05% | 65.78% | 73.18% | 77.34% | 80.84% | 100.83% | 105.96% | 109.72% | 113.57% |
| 54 | 7.84% | 14.54% | 16.98% | 18.10% | 36.40% | 44.57% | 48.40% | 51.13% | 64.55% | 72.28% | 76.60% | 80.27% | 99.61% | 105.17% | 109.20% | 113.29% |
| 55 | 6.43% | 13.22% | 15.59% | 16.67% | 35.00% | 43.40% | 47.32% | 50.15% | 63.24% | 71.33% | 75.86% | 79.67% | 98.41% | 104.40% | 108.63% | 112.99% |
| 56 | NA | NA | NA | NA | 33.49% | 42.15% | 46.16% | 49.11% | 61.86% | 70.32% | 75.03% | 79.05% | 96.99% | 103.52% | 108.08% | 112.69% |
| 57 | NA | NA | NA | NA | 31.82% | 40.76% | 44.93% | 47.99% | 60.39% | 69.25% | 74.17% | 78.38% | 95.57% | 102.60% | 107.49% | 112.36% |
| 58 | NA | NA | NA | NA | 29.99% | 39.21% | 43.51% | 46.76% | 58.80% | 68.13% | 73.24% | 77.70% | 94.01% | 101.60% | 106.85% | 111.98% |
| 59 | NA | NA | NA | NA | 27.97% | 37.48% | 41.96% | 45.39% | 56.97% | 66.80% | 72.22% | 76.84% | 92.34% | 100.50% | 106.18% | 111.51% |
| 60 | NA | NA | NA | NA | 25.62% | 35.55% | 40.22% | 43.92% | 55.00% | 65.32% | 71.11% | 75.91% | 90.33% | 99.23% | 105.30% | 110.90% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 1 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 31.16% | 33.52% | 35.01% | 58.76% | 62.90% | 65.10% | 66.70% | 88.49% | 90.24% | 91.54% | 92.80% | 126.51% | 124.05% | 123.55% | 123.93% |
| 1 | NA | 31.20% | 33.56% | 35.05% | 58.87% | 62.99% | 65.18% | 66.78% | 88.66% | 90.37% | 91.65% | 92.91% | 126.74% | 124.23% | 123.70% | 124.07% |
| 2 | 26.40% | 31.26% | 33.62% | 35.09% | 59.02% | 63.10% | 65.28% | 66.87% | 88.81% | 90.53% | 91.78% | 93.04% | 126.95% | 124.43% | 123.84% | 124.24% |
| 3 | 26.51% | 31.35% | 33.69% | 35.16% | 59.21% | 63.25% | 65.41% | 66.99% | 89.07% | 90.73% | 91.95% | 93.20% | 127.27% | 124.69% | 124.09% | 124.44% |
| 4 | 26.54% | 31.37% | 33.71% | 35.18% | 59.28% | 63.31% | 65.46% | 67.03% | 89.17% | 90.81% | 92.02% | 93.27% | 127.48% | 124.80% | 124.18% | 124.53% |
| 5 | 26.52% | 31.36% | 33.70% | 35.17% | 59.29% | 63.32% | 65.46% | 67.04% | 89.20% | 90.83% | 92.04% | 93.29% | 127.52% | 124.83% | 124.21% | 124.56% |
| 6 | 26.48% | 31.33% | 33.67% | 35.14% | 59.26% | 63.30% | 65.45% | 67.02% | 89.19% | 90.82% | 92.03% | 93.28% | 127.50% | 124.81% | 124.20% | 124.55% |
| 7 | 26.42% | 31.28% | 33.63% | 35.10% | 59.22% | 63.26% | 65.42% | 66.99% | 89.14% | 90.79% | 92.00% | 93.25% | 127.38% | 124.77% | 124.16% | 124.52% |
| 8 | 26.36% | 31.24% | 33.59% | 35.06% | 59.16% | 63.21% | 65.37% | 66.95% | 89.07% | 90.73% | 91.95% | 93.21% | 127.29% | 124.70% | 124.11% | 124.47% |
| 9 | 26.29% | 31.18% | 33.54% | 35.01% | 59.08% | 63.15% | 65.32% | 66.90% | 88.98% | 90.66% | 91.89% | 93.15% | 127.18% | 124.61% | 124.03% | 124.40% |
| 10 | 26.21% | 31.12% | 33.49% | 34.96% | 58.99% | 63.08% | 65.25% | 66.84% | 88.87% | 90.57% | 91.82% | 93.09% | 127.04% | 124.50% | 123.95% | 124.32% |
| 11 | 26.14% | 31.06% | 33.43% | 34.90% | 58.89% | 63.00% | 65.18% | 66.77% | 88.76% | 90.48% | 91.74% | 93.01% | 126.89% | 124.39% | 123.81% | 124.24% |
| 12 | 26.06% | 31.00% | 33.37% | 34.85% | 58.80% | 62.93% | 65.12% | 66.71% | 88.69% | 90.39% | 91.67% | 92.94% | 126.81% | 124.28% | 123.72% | 124.16% |
| 13 | 25.99% | 30.94% | 33.32% | 34.79% | 58.71% | 62.86% | 65.05% | 66.64% | 88.58% | 90.31% | 91.60% | 92.88% | 126.67% | 124.18% | 123.68% | 124.09% |
| 14 | 25.94% | 30.89% | 33.27% | 34.74% | 58.63% | 62.79% | 64.99% | 66.59% | 88.48% | 90.23% | 91.54% | 92.82% | 126.55% | 124.09% | 123.61% | 124.03% |
| 15 | 25.88% | 30.85% | 33.23% | 34.70% | 58.56% | 62.73% | 64.94% | 66.54% | 88.40% | 90.17% | 91.49% | 92.77% | 126.45% | 124.02% | 123.55% | 123.98% |
| 16 | 25.84% | 30.81% | 33.19% | 34.65% | 58.50% | 62.69% | 64.89% | 66.49% | 88.33% | 90.12% | 91.45% | 92.74% | 126.38% | 123.97% | 123.51% | 123.96% |
| 17 | 25.81% | 30.78% | 33.15% | 34.61% | 58.46% | 62.65% | 64.86% | 66.46% | 88.28% | 90.09% | 91.42% | 92.71% | 126.33% | 123.94% | 123.49% | 123.95% |
| 18 | 25.79% | 30.75% | 33.12% | 34.57% | 58.43% | 62.62% | 64.83% | 66.42% | 88.25% | 90.06% | 91.41% | 92.70% | 126.30% | 123.92% | 123.48% | 123.95% |
| 19 | 25.76% | 30.73% | 33.09% | 34.53% | 58.40% | 62.59% | 64.80% | 66.40% | 88.23% | 90.05% | 91.40% | 92.70% | 126.29% | 123.92% | 123.49% | 123.98% |
| 20 | 25.75% | 30.70% | 33.06% | 34.49% | 58.38% | 62.58% | 64.78% | 66.37% | 88.23% | 90.05% | 91.40% | 92.71% | 126.30% | 123.94% | 123.51% | 124.02% |
| 21 | 25.73% | 30.68% | 33.02% | 34.45% | 58.37% | 62.56% | 64.76% | 66.35% | 88.23% | 90.05% | 91.41% | 92.72% | 126.32% | 123.96% | 123.55% | 124.07% |
| 22 | 25.71% | 30.65% | 32.99% | 34.39% | 58.35% | 62.54% | 64.74% | 66.32% | 88.23% | 90.06% | 91.42% | 92.74% | 126.34% | 123.99% | 123.59% | 124.13% |
| 23 | 25.68% | 30.62% | 32.94% | 34.34% | 58.34% | 62.52% | 64.71% | 66.30% | 88.23% | 90.06% | 91.43% | 92.76% | 126.37% | 124.02% | 123.59% | 124.20% |
| 24 | 25.65% | 30.58% | 32.89% | 34.27% | 58.32% | 62.50% | 64.68% | 66.26% | 88.24% | 90.07% | 91.44% | 92.79% | 126.40% | 124.06% | 123.64% | 124.28% |
| 25 | 25.62% | 30.53% | 32.83% | 34.19% | 58.29% | 62.47% | 64.65% | 66.23% | 88.24% | 90.07% | 91.45% | 92.82% | 126.43% | 124.10% | 123.70% | 124.36% |
| 26 | 25.57% | 30.47% | 32.75% | 34.10% | 58.26% | 62.43% | 64.60% | 66.19% | 88.23% | 90.07% | 91.46% | 92.85% | 126.45% | 124.13% | 123.76% | 124.45% |
| 27 | 25.51% | 30.41% | 32.67% | 34.00% | 58.21% | 62.38% | 64.55% | 66.14% | 88.22% | 90.07% | 91.47% | 92.88% | 126.47% | 124.17% | 123.82% | 124.55% |
| 28 | 25.45% | 30.32% | 32.57% | 33.89% | 58.16% | 62.32% | 64.49% | 66.09% | 88.19% | 90.06% | 91.48% | 92.91% | 126.49% | 124.21% | 123.89% | 124.65% |
| 29 | 25.37% | 30.23% | 32.45% | 33.76% | 58.09% | 62.25% | 64.42% | 66.03% | 88.16% | 90.04% | 91.48% | 92.93% | 126.50% | 124.25% | 123.96% | 124.75% |
| 30 | 25.27% | 30.12% | 32.32% | 33.62% | 58.01% | 62.17% | 64.35% | 65.97% | 88.12% | 90.02% | 91.48% | 92.96% | 126.51% | 124.30% | 124.03% | 124.86% |
| 31 | 25.16% | 29.99% | 32.17% | 33.47% | 57.91% | 62.07% | 64.26% | 65.89% | 88.07% | 90.00% | 91.49% | 92.99% | 126.51% | 124.34% | 124.11% | 124.97% |
| 32 | 25.03% | 29.84% | 32.01% | 33.30% | 57.79% | 61.97% | 64.16% | 65.80% | 88.01% | 89.97% | 91.49% | 93.02% | 126.51% | 124.39% | 124.23% | 125.09% |
| 33 | 24.88% | 29.67% | 31.82% | 33.11% | 57.66% | 61.84% | 64.05% | 65.71% | 87.93% | 89.94% | 91.49% | 93.04% | 126.51% | 124.43% | 124.31% | 125.21% |
| 34 | 24.71% | 29.48% | 31.62% | 32.90% | 57.50% | 61.71% | 63.93% | 65.60% | 87.85% | 89.90% | 91.48% | 93.07% | 126.51% | 124.48% | 124.39% | 125.34% |
| 35 | 24.51% | 29.26% | 31.40% | 32.68% | 57.33% | 61.56% | 63.80% | 65.48% | 87.76% | 89.86% | 91.47% | 93.09% | 126.51% | 124.54% | 124.47% | 125.47% |
| 36 | 24.28% | 29.02% | 31.15% | 32.43% | 57.13% | 61.39% | 63.65% | 65.35% | 87.67% | 89.81% | 91.46% | 93.11% | 126.50% | 124.59% | 124.56% | 125.60% |
| 37 | 24.02% | 28.76% | 30.89% | 32.16% | 56.91% | 61.20% | 63.49% | 65.20% | 87.56% | 89.75% | 91.44% | 93.13% | 126.49% | 124.63% | 124.64% | 125.74% |
| 38 | 23.73% | 28.46% | 30.59% | 31.86% | 56.66% | 61.00% | 63.31% | 65.03% | 87.38% | 89.69% | 91.38% | 93.13% | 126.41% | 124.67% | 124.71% | 125.88% |
| 39 | 23.40% | 28.14% | 30.27% | 31.53% | 56.39% | 60.78% | 63.11% | 64.85% | 87.23% | 89.61% | 91.34% | 93.13% | 126.37% | 124.70% | 124.78% | 126.01% |
| 40 | 23.04% | 27.79% | 29.92% | 31.17% | 56.09% | 60.53% | 62.88% | 64.64% | 87.06% | 89.51% | 91.28% | 93.12% | 126.31% | 124.71% | 124.84% | 126.14% |
| 41 | 22.63% | 27.40% | 29.54% | 30.78% | 55.75% | 60.25% | 62.63% | 64.40% | 86.86% | 89.40% | 91.20% | 93.09% | 126.21% | 124.69% | 124.88% | 126.25% |
| 42 | 22.17% | 26.98% | 29.12% | 30.34% | 55.37% | 59.94% | 62.34% | 64.13% | 86.62% | 89.25% | 91.09% | 93.04% | 126.13% | 124.64% | 124.90% | 126.31% |
| 43 | 21.68% | 26.52% | 28.66% | 29.86% | 54.95% | 59.59% | 62.01% | 63.83% | 86.32% | 89.02% | 90.96% | 92.97% | 125.92% | 124.54% | 124.89% | 126.39% |
| 44 | 21.13% | 26.02% | 28.15% | 29.34% | 54.48% | 59.19% | 61.64% | 63.48% | 86.02% | 88.78% | 90.78% | 92.86% | 125.64% | 124.40% | 124.84% | 126.44% |
| 45 | 20.53% | 25.46% | 27.59% | 28.76% | 53.93% | 58.73% | 61.22% | 63.09% | 85.57% | 88.47% | 90.59% | 92.73% | 125.27% | 124.19% | 124.70% | 126.46% |
| 46 | 19.89% | 24.85% | 26.97% | 28.13% | 53.32% | 58.21% | 60.74% | 62.65% | 85.05% | 88.15% | 90.31% | 92.55% | 124.81% | 123.94% | 124.56% | 126.45% |
| 47 | 19.18% | 24.19% | 26.30% | 27.43% | 52.63% | 57.63% | 60.19% | 62.15% | 84.43% | 87.71% | 89.97% | 92.30% | 124.27% | 123.56% | 124.37% | 126.40% |
| 48 | 18.36% | 23.46% | 25.56% | 26.69% | 51.86% | 56.97% | 59.59% | 61.60% | 83.73% | 87.21% | 89.58% | 92.02% | 123.54% | 123.16% | 124.13% | 126.31% |
| 49 | 17.46% | 22.67% | 24.75% | 25.82% | 51.04% | 56.24% | 58.92% | 61.02% | 82.92% | 86.60% | 89.12% | 91.74% | 122.79% | 122.70% | 123.85% | 126.20% |
| 50 | 16.50% | 21.77% | 23.85% | 24.88% | 50.05% | 55.44% | 58.18% | 60.32% | 82.03% | 85.97% | 88.63% | 91.38% | 121.93% | 122.18% | 123.54% | 126.05% |
| 51 | 15.45% | 20.79% | 22.85% | 23.83% | 48.98% | 54.56% | 57.37% | 59.59% | 81.06% | 85.30% | 88.13% | 90.98% | 121.00% | 121.62% | 123.20% | 125.89% |
| 52 | 14.32% | 19.72% | 21.70% | 22.71% | 47.83% | 53.65% | 56.50% | 58.81% | 80.07% | 84.54% | 87.54% | 90.56% | 120.07% | 121.03% | 122.84% | 125.72% |
| 53 | 13.04% | 18.55% | 20.53% | 21.50% | 46.59% | 52.58% | 55.57% | 57.94% | 78.90% | 83.72% | 86.91% | 90.11% | 119.00% | 120.43% | 122.49% | 125.55% |
| 54 | 11.68% | 17.27% | 19.21% | 20.14% | 45.30% | 51.44% | 54.56% | 57.03% | 77.73% | 82.86% | 86.26% | 89.64% | 117.88% | 119.80% | 122.13% | 125.38% |
| 55 | 10.18% | 15.81% | 17.70% | 18.63% | 43.80% | 50.22% | 53.42% | 56.05% | 76.53% | 81.96% | 85.58% | 89.16% | 116.78% | 119.17% | 121.78% | 125.21% |
| 56 | NA | NA | NA | NA | 42.20% | 48.92% | 52.24% | 55.02% | 75.17% | 81.02% | 84.91% | 88.66% | 115.54% | 118.53% | 121.42% | 125.03% |
| 57 | NA | NA | NA | NA | 40.49% | 47.51% | 50.97% | 53.91% | 73.72% | 80.06% | 84.12% | 88.12% | 114.28% | 117.85% | 121.06% | 124.84% |
| 58 | NA | NA | NA | NA | 38.55% | 45.89% | 49.56% | 52.71% | 72.15% | 78.94% | 83.31% | 87.52% | 113.02% | 117.13% | 120.66% | 124.60% |
| 59 | NA | NA | NA | NA | 36.42% | 44.11% | 47.98% | 51.32% | 70.44% | 77.75% | 82.41% | 86.85% | 111.44% | 116.33% | 120.20% | 124.29% |
| 60 | NA | NA | NA | NA | 34.03% | 42.09% | 46.27% | 49.80% | 68.52% | 76.43% | 81.39% | 86.10% | 109.76% | 115.40% | 119.63% | 123.87% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 2 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 35.33% | 37.11% | 38.30% | 68.69% | 70.55% | 71.73% | 72.81% | 101.91% | 100.67% | 100.61% | 101.16% | 144.10% | 137.70% | 135.34% | 134.82% |
| 1 | 31.79% | 35.38% | 37.16% | 38.34% | 68.82% | 70.65% | 71.82% | 72.89% | 102.10% | 100.81% | 100.74% | 101.28% | 144.35% | 137.89% | 135.51% | 134.98% |
| 2 | 31.88% | 35.44% | 37.22% | 38.40% | 68.98% | 70.78% | 71.93% | 72.99% | 102.32% | 100.99% | 100.90% | 101.42% | 144.57% | 138.10% | 135.70% | 135.16% |
| 3 | 32.00% | 35.54% | 37.30% | 38.47% | 69.18% | 70.94% | 72.07% | 73.12% | 102.65% | 101.20% | 101.09% | 101.60% | 144.98% | 138.36% | 135.94% | 135.34% |
| 4 | 32.03% | 35.56% | 37.32% | 38.49% | 69.26% | 71.00% | 72.13% | 73.17% | 102.76% | 101.29% | 101.17% | 101.68% | 145.13% | 138.47% | 136.05% | 135.44% |
| 5 | 32.01% | 35.55% | 37.31% | 38.48% | 69.28% | 71.01% | 72.13% | 73.17% | 102.79% | 101.32% | 101.19% | 101.70% | 145.17% | 138.50% | 136.08% | 135.47% |
| 6 | 31.97% | 35.52% | 37.28% | 38.45% | 69.26% | 71.00% | 72.12% | 73.16% | 102.78% | 101.31% | 101.18% | 101.69% | 145.15% | 138.49% | 136.07% | 135.47% |
| 7 | 31.91% | 35.48% | 37.25% | 38.41% | 69.21% | 70.96% | 72.09% | 73.13% | 102.73% | 101.27% | 101.15% | 101.66% | 145.10% | 138.45% | 136.03% | 135.43% |
| 8 | 31.84% | 35.42% | 37.20% | 38.37% | 69.14% | 70.91% | 72.04% | 73.08% | 102.66% | 101.21% | 101.10% | 101.58% | 145.00% | 138.38% | 135.97% | 135.38% |
| 9 | 31.77% | 35.37% | 37.14% | 38.31% | 69.06% | 70.84% | 71.98% | 73.03% | 102.51% | 101.14% | 101.03% | 101.56% | 144.81% | 138.28% | 135.88% | 135.31% |
| 10 | 31.69% | 35.30% | 37.09% | 38.26% | 68.97% | 70.76% | 71.91% | 72.96% | 102.40% | 101.05% | 100.95% | 101.49% | 144.67% | 138.18% | 135.79% | 135.23% |
| 11 | 31.61% | 35.24% | 37.03% | 38.20% | 68.86% | 70.68% | 71.84% | 72.89% | 102.27% | 100.95% | 100.87% | 101.41% | 144.51% | 138.07% | 135.69% | 135.18% |
| 12 | 31.53% | 35.17% | 36.97% | 38.14% | 68.76% | 70.60% | 71.77% | 72.83% | 102.15% | 100.85% | 100.79% | 101.34% | 144.43% | 137.96% | 135.59% | 135.10% |
| 13 | 31.46% | 35.11% | 36.91% | 38.08% | 68.66% | 70.52% | 71.70% | 72.76% | 102.03% | 100.76% | 100.71% | 101.27% | 144.28% | 137.85% | 135.51% | 135.03% |
| 14 | 31.39% | 35.06% | 36.85% | 38.02% | 68.58% | 70.45% | 71.63% | 72.70% | 101.93% | 100.68% | 100.64% | 101.21% | 144.16% | 137.77% | 135.43% | 134.97% |
| 15 | 31.34% | 35.01% | 36.81% | 37.97% | 68.50% | 70.39% | 71.58% | 72.65% | 101.84% | 100.62% | 100.59% | 101.16% | 144.06% | 137.70% | 135.37% | 134.92% |
| 16 | 31.29% | 34.97% | 36.76% | 37.92% | 68.44% | 70.34% | 71.53% | 72.60% | 101.83% | 100.58% | 100.55% | 101.13% | 143.98% | 137.65% | 135.34% | 134.90% |
| 17 | 31.26% | 34.93% | 36.72% | 37.88% | 68.39% | 70.30% | 71.49% | 72.56% | 101.78% | 100.55% | 100.52% | 101.11% | 143.93% | 137.62% | 135.32% | 134.90% |
| 18 | 31.23% | 34.90% | 36.69% | 37.84% | 68.36% | 70.27% | 71.46% | 72.53% | 101.75% | 100.53% | 100.51% | 101.11% | 143.91% | 137.61% | 135.32% | 134.92% |
| 19 | 31.20% | 34.87% | 36.65% | 37.79% | 68.33% | 70.25% | 71.44% | 72.50% | 101.74% | 100.52% | 100.51% | 101.12% | 143.91% | 137.62% | 135.34% | 134.96% |
| 20 | 31.18% | 34.84% | 36.62% | 37.75% | 68.32% | 70.23% | 71.42% | 72.48% | 101.74% | 100.52% | 100.51% | 101.13% | 143.92% | 137.64% | 135.37% | 135.01% |
| 21 | 31.16% | 34.81% | 36.58% | 37.69% | 68.30% | 70.21% | 71.40% | 72.46% | 101.74% | 100.53% | 100.53% | 101.16% | 143.95% | 137.67% | 135.41% | 135.08% |
| 22 | 31.14% | 34.78% | 36.54% | 37.64% | 68.29% | 70.20% | 71.38% | 72.44% | 101.75% | 100.54% | 100.55% | 101.20% | 143.98% | 137.71% | 135.47% | 135.16% |
| 23 | 31.11% | 34.75% | 36.49% | 37.57% | 68.27% | 70.18% | 71.35% | 72.42% | 101.76% | 100.56% | 100.57% | 101.24% | 144.03% | 137.75% | 135.53% | 135.21% |
| 24 | 31.07% | 34.70% | 36.43% | 37.50% | 68.25% | 70.15% | 71.32% | 72.39% | 101.78% | 100.58% | 100.60% | 101.28% | 144.07% | 137.80% | 135.61% | 135.30% |
| 25 | 31.03% | 34.65% | 36.36% | 37.42% | 68.23% | 70.12% | 71.29% | 72.37% | 101.79% | 100.59% | 100.63% | 101.33% | 144.12% | 137.86% | 135.68% | 135.41% |
| 26 | 30.98% | 34.58% | 36.28% | 37.32% | 68.19% | 70.09% | 71.25% | 72.33% | 101.79% | 100.60% | 100.66% | 101.39% | 144.16% | 137.91% | 135.77% | 135.52% |
| 27 | 30.91% | 34.51% | 36.18% | 37.22% | 68.15% | 70.04% | 71.21% | 72.30% | 101.79% | 100.61% | 100.69% | 101.44% | 144.20% | 137.97% | 135.86% | 135.64% |
| 28 | 30.84% | 34.42% | 36.07% | 37.10% | 68.09% | 69.98% | 71.15% | 72.25% | 101.78% | 100.62% | 100.72% | 101.46% | 144.24% | 138.03% | 135.95% | 135.77% |
| 29 | 30.75% | 34.31% | 35.95% | 36.97% | 68.02% | 69.91% | 71.09% | 72.20% | 101.76% | 100.63% | 100.75% | 101.52% | 144.28% | 138.10% | 136.05% | 135.90% |
| 30 | 30.64% | 34.18% | 35.80% | 36.82% | 67.94% | 69.83% | 71.02% | 72.15% | 101.74% | 100.63% | 100.78% | 101.58% | 144.32% | 138.17% | 136.15% | 136.04% |
| 31 | 30.51% | 34.04% | 35.64% | 36.66% | 67.84% | 69.74% | 70.94% | 72.08% | 101.70% | 100.63% | 100.81% | 101.64% | 144.29% | 138.24% | 136.26% | 136.22% |
| 32 | 30.37% | 33.88% | 35.47% | 36.48% | 67.72% | 69.64% | 70.85% | 72.01% | 101.66% | 100.63% | 100.84% | 101.70% | 144.33% | 138.32% | 136.37% | 136.37% |
| 33 | 30.20% | 33.69% | 35.27% | 36.28% | 67.58% | 69.52% | 70.75% | 71.93% | 101.62% | 100.63% | 100.88% | 101.77% | 144.37% | 138.40% | 136.48% | 136.52% |
| 34 | 30.00% | 33.48% | 35.06% | 36.06% | 67.43% | 69.39% | 70.64% | 71.84% | 101.56% | 100.63% | 100.91% | 101.83% | 144.41% | 138.48% | 136.60% | 136.67% |
| 35 | 29.77% | 33.24% | 34.82% | 35.82% | 67.25% | 69.25% | 70.52% | 71.73% | 101.51% | 100.63% | 100.90% | 101.90% | 144.46% | 138.57% | 136.73% | 136.84% |
| 36 | 29.52% | 32.98% | 34.56% | 35.56% | 67.05% | 69.09% | 70.39% | 71.62% | 101.44% | 100.62% | 100.93% | 101.97% | 144.51% | 138.65% | 136.85% | 137.01% |
| 37 | 29.23% | 32.70% | 34.28% | 35.27% | 66.84% | 68.92% | 70.24% | 71.48% | 101.36% | 100.61% | 100.95% | 102.03% | 144.55% | 138.73% | 136.97% | 137.18% |
| 38 | 28.90% | 32.38% | 33.97% | 34.96% | 66.59% | 68.72% | 70.07% | 71.33% | 101.28% | 100.59% | 100.97% | 102.09% | 144.59% | 138.81% | 137.10% | 137.36% |
| 39 | 28.54% | 32.04% | 33.63% | 34.61% | 66.32% | 68.51% | 69.88% | 71.17% | 101.17% | 100.56% | 100.97% | 102.15% | 144.61% | 138.88% | 137.21% | 137.55% |
| 40 | 28.14% | 31.66% | 33.26% | 34.23% | 66.02% | 68.27% | 69.67% | 70.97% | 101.04% | 100.51% | 100.97% | 102.19% | 144.60% | 138.92% | 137.31% | 137.73% |
| 41 | 27.69% | 31.25% | 32.85% | 33.81% | 65.69% | 68.00% | 69.43% | 70.76% | 100.88% | 100.44% | 100.94% | 102.23% | 144.56% | 138.95% | 137.40% | 137.90% |
| 42 | 27.20% | 30.80% | 32.40% | 33.34% | 65.31% | 67.70% | 69.15% | 70.51% | 100.69% | 100.28% | 100.89% | 102.24% | 144.46% | 138.94% | 137.42% | 138.06% |
| 43 | 26.65% | 30.30% | 31.90% | 32.83% | 64.89% | 67.34% | 68.83% | 70.22% | 100.39% | 100.13% | 100.80% | 102.24% | 144.31% | 138.90% | 137.45% | 138.19% |
| 44 | 26.06% | 29.75% | 31.35% | 32.27% | 64.40% | 66.94% | 68.47% | 69.89% | 100.07% | 99.93% | 100.68% | 102.20% | 144.09% | 138.80% | 137.45% | 138.31% |
| 45 | 25.40% | 29.15% | 30.75% | 31.66% | 63.84% | 66.48% | 68.05% | 69.52% | 99.68% | 99.67% | 100.51% | 102.13% | 143.78% | 138.66% | 137.41% | 138.39% |
| 46 | 24.69% | 28.49% | 30.09% | 30.98% | 63.23% | 65.95% | 67.57% | 69.09% | 99.20% | 99.34% | 100.30% | 102.03% | 143.45% | 138.45% | 137.32% | 138.43% |
| 47 | 23.91% | 27.80% | 29.36% | 30.24% | 62.50% | 65.35% | 67.03% | 68.61% | 98.67% | 99.00% | 100.08% | 101.88% | 142.95% | 138.12% | 137.18% | 138.44% |
| 48 | 23.07% | 26.97% | 28.55% | 29.42% | 61.69% | 64.68% | 66.43% | 68.07% | 97.99% | 98.54% | 99.72% | 101.70% | 142.35% | 137.78% | 137.06% | 138.42% |
| 49 | 22.10% | 26.11% | 27.69% | 28.48% | 60.80% | 63.95% | 65.74% | 67.50% | 97.21% | 97.98% | 99.36% | 101.48% | 141.67% | 137.38% | 136.84% | 138.36% |
| 50 | 21.03% | 25.16% | 26.68% | 27.45% | 59.81% | 63.09% | 64.99% | 66.82% | 96.34% | 97.40% | 98.95% | 101.23% | 140.86% | 136.93% | 136.59% | 138.28% |
| 51 | 19.88% | 24.06% | 25.57% | 26.35% | 58.74% | 62.19% | 64.18% | 66.10% | 95.38% | 96.81% | 98.50% | 100.95% | 140.04% | 136.45% | 136.31% | 138.17% |
| 52 | 18.63% | 22.87% | 24.38% | 25.15% | 57.58% | 61.21% | 63.30% | 65.34% | 94.36% | 96.10% | 98.02% | 100.66% | 139.17% | 135.96% | 136.03% | 138.06% |
| 53 | 17.28% | 21.59% | 23.06% | 23.85% | 56.21% | 60.17% | 62.36% | 64.49% | 93.28% | 95.36% | 97.56% | 100.35% | 138.27% | 135.51% | 135.75% | 137.95% |
| 54 | 15.74% | 20.18% | 21.63% | 22.40% | 54.81% | 58.99% | 61.32% | 63.60% | 92.21% | 94.58% | 97.03% | 100.04% | 137.35% | 135.01% | 135.47% | 137.83% |
| 55 | 14.08% | 18.58% | 20.00% | 20.79% | 53.32% | 57.73% | 60.21% | 62.65% | 90.96% | 93.78% | 96.48% | 99.73% | 136.42% | 134.45% | 135.20% | 137.71% |
| 56 | NA | NA | NA | NA | 51.68% | 56.38% | 59.03% | 61.64% | 89.72% | 92.99% | 95.92% | 99.40% | 135.48% | 133.96% | 134.95% | 137.59% |
| 57 | NA | NA | NA | NA | 49.88% | 54.92% | 57.76% | 60.57% | 88.46% | 92.06% | 95.32% | 99.05% | 134.50% | 133.46% | 134.63% | 137.45% |
| 58 | NA | NA | NA | NA | 47.90% | 53.30% | 56.39% | 59.41% | 86.97% | 91.11% | 94.68% | 98.70% | 133.45% | 132.92% | 134.32% | 137.20% |
| 59 | NA | NA | NA | NA | 45.66% | 51.48% | 54.79% | 58.05% | 85.34% | 90.06% | 93.96% | 98.16% | 132.29% | 132.33% | 133.95% | 136.92% |
| 60 | NA | NA | NA | NA | 43.16% | 49.48% | 53.02% | 56.53% | 83.51% | 88.87% | 93.11% | 97.55% | 130.97% | 131.62% | 133.46% | 136.51% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 3 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 37.55% | 39.79% | 40.97% | 41.84% | 79.31% | 78.75% | 78.85% | 79.36% | 116.33% | 111.85% | 110.32% | 110.06% | 162.90% | 152.28% | 148.04% | 146.44% |
| 1 | 37.63% | 39.85% | 41.02% | 41.89% | 79.45% | 78.87% | 78.95% | 79.45% | 116.54% | 112.01% | 110.46% | 110.19% | 163.17% | 152.49% | 148.21% | 146.61% |
| 2 | 37.72% | 39.92% | 41.09% | 41.95% | 79.63% | 79.01% | 79.07% | 79.56% | 116.78% | 112.24% | 110.62% | 110.35% | 163.48% | 152.73% | 148.42% | 146.81% |
| 3 | 37.85% | 40.03% | 41.18% | 42.03% | 79.86% | 79.18% | 79.23% | 79.71% | 117.13% | 112.46% | 110.82% | 110.54% | 163.79% | 153.03% | 148.66% | 147.06% |
| 4 | 37.89% | 40.05% | 41.20% | 42.05% | 79.94% | 79.25% | 79.29% | 79.76% | 117.25% | 112.55% | 110.91% | 110.62% | 163.95% | 153.16% | 148.77% | 147.16% |
| 5 | 37.87% | 40.04% | 41.19% | 42.04% | 79.96% | 79.27% | 79.30% | 79.77% | 117.29% | 112.58% | 110.93% | 110.65% | 164.00% | 153.20% | 148.80% | 147.20% |
| 6 | 37.83% | 40.01% | 41.16% | 42.01% | 79.94% | 79.25% | 79.28% | 79.75% | 117.27% | 112.57% | 110.92% | 110.64% | 163.98% | 153.18% | 148.80% | 147.19% |
| 7 | 37.77% | 39.97% | 41.12% | 41.97% | 79.89% | 79.21% | 79.25% | 79.72% | 117.23% | 112.53% | 110.89% | 110.61% | 163.92% | 153.13% | 148.76% | 147.16% |
| 8 | 37.70% | 39.91% | 41.07% | 41.92% | 79.82% | 79.16% | 79.20% | 79.67% | 117.15% | 112.47% | 110.84% | 110.57% | 163.82% | 153.05% | 148.69% | 147.10% |
| 9 | 37.62% | 39.85% | 41.01% | 41.86% | 79.73% | 79.08% | 79.13% | 79.62% | 117.05% | 112.40% | 110.76% | 110.50% | 163.76% | 152.95% | 148.61% | 147.03% |
| 10 | 37.54% | 39.78% | 40.95% | 41.80% | 79.63% | 79.00% | 79.06% | 79.55% | 116.87% | 112.31% | 110.69% | 110.43% | 163.60% | 152.83% | 148.52% | 146.95% |
| 11 | 37.45% | 39.71% | 40.88% | 41.74% | 79.52% | 78.91% | 78.98% | 79.48% | 116.74% | 112.16% | 110.60% | 110.35% | 163.43% | 152.71% | 148.42% | 146.86% |
| 12 | 37.36% | 39.64% | 40.82% | 41.67% | 79.41% | 78.83% | 78.91% | 79.40% | 116.60% | 112.06% | 110.52% | 110.27% | 163.27% | 152.58% | 148.32% | 146.77% |
| 13 | 37.28% | 39.57% | 40.76% | 41.61% | 79.31% | 78.74% | 78.83% | 79.33% | 116.48% | 111.96% | 110.44% | 110.20% | 163.11% | 152.47% | 148.23% | 146.69% |
| 14 | 37.21% | 39.51% | 40.70% | 41.55% | 79.21% | 78.67% | 78.76% | 79.27% | 116.37% | 111.88% | 110.37% | 110.15% | 162.98% | 152.37% | 148.16% | 146.64% |
| 15 | 37.15% | 39.46% | 40.64% | 41.49% | 79.13% | 78.60% | 78.71% | 79.21% | 116.28% | 111.82% | 110.32% | 110.10% | 162.88% | 152.30% | 148.11% | 146.60% |
| 16 | 37.10% | 39.41% | 40.60% | 41.44% | 79.07% | 78.55% | 78.66% | 79.17% | 116.21% | 111.77% | 110.29% | 110.07% | 162.80% | 152.25% | 148.07% | 146.58% |
| 17 | 37.06% | 39.37% | 40.55% | 41.39% | 79.02% | 78.51% | 78.62% | 79.13% | 116.17% | 111.73% | 110.26% | 110.06% | 162.75% | 152.22% | 148.06% | 146.59% |
| 18 | 37.03% | 39.34% | 40.51% | 41.34% | 78.98% | 78.48% | 78.59% | 79.10% | 116.14% | 111.72% | 110.26% | 110.07% | 162.74% | 152.22% | 148.07% | 146.62% |
| 19 | 37.00% | 39.31% | 40.48% | 41.29% | 78.96% | 78.45% | 78.57% | 79.08% | 116.19% | 111.72% | 110.26% | 110.08% | 162.74% | 152.23% | 148.10% | 146.67% |
| 20 | 36.98% | 39.28% | 40.44% | 41.24% | 78.94% | 78.44% | 78.55% | 79.06% | 116.13% | 111.73% | 110.28% | 110.12% | 162.76% | 152.26% | 148.14% | 146.74% |
| 21 | 36.95% | 39.24% | 40.39% | 41.19% | 78.93% | 78.42% | 78.53% | 79.04% | 116.15% | 111.74% | 110.30% | 110.16% | 162.80% | 152.31% | 148.20% | 146.82% |
| 22 | 36.92% | 39.21% | 40.35% | 41.13% | 78.91% | 78.41% | 78.51% | 79.03% | 116.17% | 111.77% | 110.33% | 110.21% | 162.85% | 152.36% | 148.27% | 146.92% |
| 23 | 36.89% | 39.17% | 40.29% | 41.06% | 78.90% | 78.39% | 78.49% | 79.01% | 116.19% | 111.79% | 110.37% | 110.27% | 162.91% | 152.43% | 148.35% | 147.04% |
| 24 | 36.85% | 39.12% | 40.22% | 40.98% | 78.88% | 78.37% | 78.47% | 79.00% | 116.21% | 111.82% | 110.41% | 110.33% | 162.97% | 152.50% | 148.43% | 147.16% |
| 25 | 36.80% | 39.06% | 40.15% | 40.89% | 78.86% | 78.34% | 78.44% | 78.98% | 116.23% | 111.85% | 110.45% | 110.40% | 163.03% | 152.57% | 148.53% | 147.29% |
| 26 | 36.74% | 38.98% | 40.06% | 40.79% | 78.83% | 78.31% | 78.41% | 78.96% | 116.25% | 111.88% | 110.50% | 110.48% | 163.10% | 152.66% | 148.63% | 147.43% |
| 27 | 36.67% | 38.90% | 39.95% | 40.68% | 78.78% | 78.27% | 78.37% | 78.94% | 116.26% | 111.91% | 110.55% | 110.56% | 163.16% | 152.74% | 148.74% | 147.58% |
| 28 | 36.59% | 38.80% | 39.84% | 40.55% | 78.73% | 78.21% | 78.33% | 78.91% | 116.27% | 111.94% | 110.60% | 110.64% | 163.23% | 152.83% | 148.86% | 147.74% |
| 29 | 36.48% | 38.68% | 39.70% | 40.42% | 78.66% | 78.15% | 78.28% | 78.87% | 116.28% | 111.96% | 110.66% | 110.72% | 163.30% | 152.93% | 148.98% | 147.90% |
| 30 | 36.36% | 38.54% | 39.55% | 40.26% | 78.58% | 78.08% | 78.22% | 78.83% | 116.27% | 111.99% | 110.71% | 110.81% | 163.37% | 153.03% | 149.10% | 148.07% |
| 31 | 36.22% | 38.38% | 39.38% | 40.09% | 78.48% | 77.99% | 78.15% | 78.78% | 116.27% | 112.02% | 110.77% | 110.91% | 163.45% | 153.14% | 149.24% | 148.26% |
| 32 | 36.05% | 38.20% | 39.19% | 39.90% | 78.36% | 77.90% | 78.08% | 78.73% | 116.26% | 112.05% | 110.83% | 111.00% | 163.53% | 153.26% | 149.39% | 148.44% |
| 33 | 35.86% | 38.00% | 38.99% | 39.70% | 78.23% | 77.79% | 78.00% | 78.66% | 116.25% | 112.08% | 110.89% | 111.10% | 163.61% | 153.38% | 149.54% | 148.64% |
| 34 | 35.64% | 37.77% | 38.76% | 39.47% | 78.07% | 77.68% | 77.90% | 78.59% | 116.23% | 112.11% | 110.96% | 111.20% | 163.63% | 153.50% | 149.69% | 148.85% |
| 35 | 35.39% | 37.52% | 38.51% | 39.22% | 77.91% | 77.55% | 77.80% | 78.51% | 116.22% | 112.14% | 111.02% | 111.31% | 163.72% | 153.63% | 149.85% | 149.07% |
| 36 | 35.11% | 37.24% | 38.24% | 38.94% | 77.72% | 77.40% | 77.68% | 78.41% | 116.20% | 112.17% | 111.09% | 111.41% | 163.82% | 153.70% | 150.02% | 149.30% |
| 37 | 34.79% | 36.93% | 37.94% | 38.64% | 77.51% | 77.25% | 77.55% | 78.30% | 116.17% | 112.20% | 111.15% | 111.52% | 163.92% | 153.83% | 150.19% | 149.48% |
| 38 | 34.43% | 36.60% | 37.61% | 38.31% | 77.28% | 77.07% | 77.41% | 78.18% | 116.14% | 112.22% | 111.20% | 111.63% | 164.00% | 153.95% | 150.35% | 149.72% |
| 39 | 34.03% | 36.23% | 37.25% | 37.94% | 77.02% | 76.87% | 77.24% | 78.04% | 116.09% | 112.22% | 111.25% | 111.73% | 164.07% | 154.06% | 150.51% | 149.96% |
| 40 | 33.59% | 35.83% | 36.85% | 37.53% | 76.73% | 76.65% | 77.04% | 77.87% | 116.01% | 112.21% | 111.29% | 111.78% | 164.11% | 154.15% | 150.67% | 150.19% |
| 41 | 33.11% | 35.39% | 36.42% | 37.09% | 76.41% | 76.39% | 76.82% | 77.68% | 115.91% | 112.17% | 111.30% | 111.87% | 164.12% | 154.22% | 150.81% | 150.42% |
| 42 | 32.57% | 34.90% | 35.94% | 36.60% | 76.04% | 76.10% | 76.56% | 77.46% | 115.76% | 112.10% | 111.30% | 111.94% | 164.08% | 154.26% | 150.92% | 150.69% |
| 43 | 31.98% | 34.37% | 35.41% | 36.06% | 75.61% | 75.75% | 76.26% | 77.20% | 115.55% | 111.99% | 111.26% | 111.98% | 163.97% | 154.25% | 151.01% | 150.88% |
| 44 | 31.34% | 33.78% | 34.82% | 35.46% | 75.12% | 75.36% | 75.91% | 76.92% | 115.34% | 111.84% | 111.19% | 112.00% | 163.80% | 154.20% | 151.07% | 151.05% |
| 45 | 30.63% | 33.13% | 34.17% | 34.81% | 74.56% | 74.90% | 75.50% | 76.56% | 114.93% | 111.63% | 111.08% | 112.00% | 163.54% | 154.09% | 151.08% | 151.19% |
| 46 | 29.86% | 32.42% | 33.46% | 34.08% | 73.91% | 74.37% | 75.03% | 76.16% | 114.50% | 111.36% | 110.93% | 111.95% | 163.18% | 153.92% | 151.05% | 151.30% |
| 47 | 28.99% | 31.63% | 32.67% | 33.31% | 73.18% | 73.76% | 74.50% | 75.70% | 113.97% | 111.03% | 110.69% | 111.88% | 162.81% | 153.69% | 150.97% | 151.37% |
| 48 | 28.06% | 30.77% | 31.80% | 32.40% | 72.34% | 73.07% | 73.90% | 75.22% | 113.36% | 110.63% | 110.44% | 111.77% | 162.27% | 153.40% | 150.85% | 151.40% |
| 49 | 27.05% | 29.82% | 30.85% | 31.41% | 71.41% | 72.32% | 73.23% | 74.62% | 112.65% | 110.18% | 110.15% | 111.62% | 161.65% | 153.12% | 150.69% | 151.40% |
| 50 | 25.88% | 28.78% | 29.77% | 30.30% | 70.38% | 71.46% | 72.53% | 74.00% | 111.91% | 109.68% | 109.82% | 111.45% | 160.95% | 152.73% | 150.50% | 151.38% |
| 51 | 24.61% | 27.60% | 28.55% | 29.12% | 69.26% | 70.58% | 71.69% | 73.35% | 111.02% | 109.13% | 109.47% | 111.27% | 160.24% | 152.32% | 150.29% | 151.34% |
| 52 | 23.23% | 26.27% | 27.25% | 27.83% | 68.06% | 69.53% | 70.82% | 72.59% | 110.07% | 108.55% | 109.10% | 111.07% | 159.39% | 151.89% | 150.07% | 151.29% |
| 53 | 21.74% | 24.86% | 25.83% | 26.44% | 66.73% | 68.50% | 69.90% | 71.79% | 109.07% | 107.94% | 108.72% | 110.86% | 158.60% | 151.46% | 149.85% | 151.18% |
| 54 | 20.11% | 23.31% | 24.28% | 24.90% | 65.23% | 67.30% | 68.87% | 70.94% | 108.00% | 107.31% | 108.34% | 110.66% | 157.80% | 151.03% | 149.65% | 151.11% |
| 55 | 18.24% | 21.60% | 22.52% | 23.19% | 63.68% | 66.02% | 67.78% | 70.04% | 106.92% | 106.68% | 107.96% | 110.46% | 157.01% | 150.64% | 149.47% | 151.04% |
| 56 | NA | NA | NA | NA | 62.01% | 64.65% | 66.62% | 69.09% | 105.80% | 106.03% | 107.58% | 110.25% | 156.22% | 150.20% | 149.23% | 150.96% |
| 57 | NA | NA | NA | NA | 60.17% | 63.18% | 65.37% | 68.06% | 104.62% | 105.35% | 107.18% | 110.02% | 155.42% | 149.80% | 149.02% | 150.84% |
| 58 | NA | NA | NA | NA | 58.12% | 61.61% | 64.01% | 66.94% | 103.34% | 104.61% | 106.76% | 109.75% | 154.59% | 149.37% | 148.77% | 150.67% |
| 59 | NA | NA | NA | NA | 55.86% | 59.75% | 62.49% | 65.70% | 101.94% | 103.80% | 106.27% | 109.42% | 153.77% | 148.88% | 148.44% | 150.41% |
| 60 | NA | NA | NA | NA | 53.24% | 57.66% | 60.75% | 64.21% | 100.37% | 102.86% | 105.68% | 108.98% | 152.71% | 148.28% | 148.00% | 150.01% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 4 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 43.78% | 44.57% | 45.11% | 45.64% | 90.68% | 87.56% | 86.51% | 86.41% | 131.82% | 123.85% | 120.73% | 119.61% | 183.03% | 167.91% | 161.62% | 158.92% |
| 1 | 43.86% | 44.64% | 45.17% | 45.70% | 90.84% | 87.68% | 86.62% | 86.51% | 132.05% | 124.03% | 120.88% | 119.76% | 183.32% | 168.13% | 161.82% | 159.11% |
| 2 | 43.96% | 44.72% | 45.24% | 45.76% | 91.03% | 87.83% | 86.75% | 86.63% | 132.25% | 124.24% | 121.06% | 119.92% | 183.65% | 168.39% | 162.05% | 159.32% |
| 3 | 44.11% | 44.83% | 45.34% | 45.85% | 91.28% | 88.03% | 86.91% | 86.79% | 132.57% | 124.49% | 121.29% | 120.13% | 184.06% | 168.71% | 162.33% | 159.59% |
| 4 | 44.14% | 44.87% | 45.36% | 45.87% | 91.37% | 88.10% | 86.98% | 86.85% | 132.71% | 124.60% | 121.38% | 120.22% | 184.24% | 168.85% | 162.45% | 159.70% |
| 5 | 44.13% | 44.85% | 45.35% | 45.86% | 91.40% | 88.12% | 86.99% | 86.86% | 132.75% | 124.63% | 121.41% | 120.25% | 184.29% | 168.89% | 162.49% | 159.74% |
| 6 | 44.09% | 44.82% | 45.32% | 45.83% | 91.38% | 88.10% | 86.98% | 86.84% | 132.74% | 124.62% | 121.41% | 120.25% | 184.27% | 168.88% | 162.48% | 159.74% |
| 7 | 44.03% | 44.77% | 45.28% | 45.79% | 91.32% | 88.06% | 86.94% | 86.81% | 132.68% | 124.58% | 121.37% | 120.21% | 184.20% | 168.83% | 162.44% | 159.71% |
| 8 | 43.95% | 44.71% | 45.22% | 45.73% | 91.25% | 88.00% | 86.89% | 86.76% | 132.59% | 124.51% | 121.31% | 120.16% | 184.09% | 168.74% | 162.37% | 159.65% |
| 9 | 43.87% | 44.65% | 45.16% | 45.67% | 91.15% | 87.93% | 86.82% | 86.70% | 132.48% | 124.42% | 121.24% | 120.10% | 183.95% | 168.63% | 162.28% | 159.57% |
| 10 | 43.78% | 44.57% | 45.09% | 45.61% | 91.04% | 87.84% | 86.74% | 86.63% | 132.35% | 124.32% | 121.15% | 120.02% | 183.78% | 168.51% | 162.18% | 159.49% |
| 11 | 43.68% | 44.50% | 45.02% | 45.54% | 90.92% | 87.74% | 86.66% | 86.55% | 132.21% | 124.21% | 121.05% | 119.94% | 183.61% | 168.38% | 162.07% | 159.39% |
| 12 | 43.59% | 44.42% | 44.95% | 45.47% | 90.81% | 87.65% | 86.58% | 86.47% | 132.07% | 124.10% | 120.96% | 119.86% | 183.43% | 168.25% | 161.96% | 159.31% |
| 13 | 43.51% | 44.35% | 44.88% | 45.40% | 90.69% | 87.56% | 86.50% | 86.40% | 132.00% | 124.00% | 120.88% | 119.79% | 183.27% | 168.13% | 161.86% | 159.23% |
| 14 | 43.43% | 44.28% | 44.82% | 45.33% | 90.59% | 87.48% | 86.43% | 86.33% | 131.88% | 123.91% | 120.81% | 119.73% | 183.13% | 168.03% | 161.78% | 159.17% |
| 15 | 43.36% | 44.23% | 44.76% | 45.27% | 90.51% | 87.41% | 86.37% | 86.28% | 131.79% | 123.84% | 120.75% | 119.69% | 183.02% | 167.95% | 161.73% | 159.14% |
| 16 | 43.31% | 44.18% | 44.71% | 45.21% | 90.44% | 87.36% | 86.32% | 86.23% | 131.72% | 123.79% | 120.71% | 119.67% | 182.95% | 167.90% | 161.70% | 159.13% |
| 17 | 43.26% | 44.13% | 44.66% | 45.16% | 90.39% | 87.32% | 86.28% | 86.20% | 131.67% | 123.76% | 120.69% | 119.66% | 182.90% | 167.88% | 161.69% | 159.15% |
| 18 | 43.23% | 44.09% | 44.62% | 45.11% | 90.35% | 87.28% | 86.25% | 86.17% | 131.64% | 123.75% | 120.69% | 119.68% | 182.89% | 167.88% | 161.71% | 159.19% |
| 19 | 43.19% | 44.06% | 44.58% | 45.05% | 90.33% | 87.26% | 86.23% | 86.15% | 131.64% | 123.75% | 120.70% | 119.70% | 182.90% | 167.90% | 161.75% | 159.26% |
| 20 | 43.17% | 44.02% | 44.53% | 45.00% | 90.31% | 87.25% | 86.21% | 86.14% | 131.65% | 123.77% | 120.73% | 119.75% | 182.94% | 167.95% | 161.81% | 159.34% |
| 21 | 43.14% | 43.99% | 44.49% | 44.94% | 90.30% | 87.24% | 86.20% | 86.13% | 131.67% | 123.79% | 120.77% | 119.80% | 182.99% | 168.00% | 161.89% | 159.45% |
| 22 | 43.11% | 43.95% | 44.43% | 44.87% | 90.29% | 87.23% | 86.19% | 86.13% | 131.70% | 123.83% | 120.81% | 119.87% | 183.05% | 168.08% | 161.98% | 159.57% |
| 23 | 43.07% | 43.90% | 44.37% | 44.80% | 90.28% | 87.21% | 86.18% | 86.12% | 131.73% | 123.87% | 120.86% | 119.95% | 183.12% | 168.16% | 162.08% | 159.70% |
| 24 | 43.02% | 43.84% | 44.30% | 44.72% | 90.27% | 87.20% | 86.16% | 86.12% | 131.77% | 123.91% | 120.92% | 120.03% | 183.20% | 168.25% | 162.20% | 159.85% |
| 25 | 42.97% | 43.78% | 44.22% | 44.63% | 90.25% | 87.18% | 86.15% | 86.12% | 131.81% | 123.95% | 120.99% | 120.12% | 183.29% | 168.35% | 162.32% | 160.01% |
| 26 | 42.90% | 43.70% | 44.12% | 44.52% | 90.22% | 87.15% | 86.12% | 86.11% | 131.84% | 124.00% | 121.06% | 120.22% | 183.38% | 168.46% | 162.46% | 160.18% |
| 27 | 42.82% | 43.60% | 44.01% | 44.41% | 90.18% | 87.11% | 86.10% | 86.10% | 131.87% | 124.05% | 121.13% | 120.32% | 183.47% | 168.57% | 162.60% | 160.36% |
| 28 | 42.72% | 43.49% | 43.88% | 44.28% | 90.13% | 87.07% | 86.07% | 86.09% | 131.90% | 124.10% | 121.21% | 120.42% | 183.57% | 168.69% | 162.75% | 160.55% |
| 29 | 42.61% | 43.36% | 43.74% | 44.13% | 90.06% | 87.01% | 86.03% | 86.08% | 131.93% | 124.15% | 121.29% | 120.53% | 183.67% | 168.82% | 162.91% | 160.75% |
| 30 | 42.47% | 43.21% | 43.58% | 43.97% | 89.98% | 86.95% | 85.99% | 86.06% | 131.95% | 124.21% | 121.37% | 120.65% | 183.78% | 168.96% | 163.08% | 160.96% |
| 31 | 42.31% | 43.03% | 43.40% | 43.80% | 89.89% | 86.88% | 85.94% | 86.03% | 131.97% | 124.26% | 121.46% | 120.77% | 183.90% | 169.10% | 163.26% | 161.18% |
| 32 | 42.13% | 42.84% | 43.21% | 43.60% | 89.78% | 86.80% | 85.89% | 86.00% | 131.93% | 124.32% | 121.55% | 120.89% | 184.02% | 169.25% | 163.38% | 161.41% |
| 33 | 41.91% | 42.62% | 42.99% | 43.39% | 89.66% | 86.71% | 85.83% | 85.96% | 131.95% | 124.39% | 121.64% | 121.02% | 184.15% | 169.41% | 163.57% | 161.66% |
| 34 | 41.67% | 42.38% | 42.75% | 43.15% | 89.52% | 86.62% | 85.76% | 85.91% | 131.98% | 124.45% | 121.73% | 121.15% | 184.30% | 169.58% | 163.77% | 161.91% |
| 35 | 41.39% | 42.11% | 42.49% | 42.89% | 89.37% | 86.51% | 85.68% | 85.86% | 132.00% | 124.51% | 121.83% | 121.29% | 184.44% | 169.75% | 163.98% | 162.18% |
| 36 | 41.08% | 41.81% | 42.20% | 42.60% | 89.19% | 86.39% | 85.59% | 85.80% | 132.03% | 124.58% | 121.93% | 121.43% | 184.60% | 169.92% | 164.19% | 162.47% |
| 37 | 40.73% | 41.49% | 41.89% | 42.28% | 89.00% | 86.25% | 85.49% | 85.72% | 132.04% | 124.64% | 121.97% | 121.58% | 184.74% | 170.10% | 164.46% | 162.76% |
| 38 | 40.34% | 41.13% | 41.54% | 41.93% | 88.79% | 86.10% | 85.37% | 85.63% | 132.05% | 124.69% | 122.06% | 121.73% | 184.80% | 170.27% | 164.67% | 163.06% |
| 39 | 39.91% | 40.74% | 41.16% | 41.55% | 88.55% | 85.93% | 85.22% | 85.52% | 132.05% | 124.73% | 122.15% | 121.87% | 184.93% | 170.43% | 164.88% | 163.37% |
| 40 | 39.43% | 40.32% | 40.74% | 41.12% | 88.29% | 85.73% | 85.06% | 85.39% | 132.02% | 124.76% | 122.22% | 122.01% | 185.02% | 170.58% | 165.08% | 163.67% |
| 41 | 38.91% | 39.85% | 40.28% | 40.65% | 87.98% | 85.49% | 84.86% | 85.25% | 131.96% | 124.76% | 122.28% | 122.15% | 185.08% | 170.70% | 165.27% | 163.98% |
| 42 | 38.34% | 39.33% | 39.77% | 40.14% | 87.62% | 85.21% | 84.63% | 85.08% | 131.85% | 124.72% | 122.31% | 122.27% | 185.09% | 170.79% | 165.44% | 164.27% |
| 43 | 37.70% | 38.76% | 39.20% | 39.57% | 87.21% | 84.89% | 84.35% | 84.84% | 131.69% | 124.65% | 122.31% | 122.37% | 185.04% | 170.84% | 165.58% | 164.55% |
| 44 | 37.01% | 38.13% | 38.58% | 38.94% | 86.72% | 84.50% | 84.03% | 84.58% | 131.46% | 124.53% | 122.29% | 122.44% | 184.92% | 170.85% | 165.70% | 164.80% |
| 45 | 36.24% | 37.43% | 37.88% | 38.24% | 86.16% | 84.05% | 83.65% | 84.28% | 131.21% | 124.36% | 122.22% | 122.49% | 184.71% | 170.79% | 165.77% | 164.96% |
| 46 | 35.39% | 36.66% | 37.12% | 37.48% | 85.50% | 83.53% | 83.21% | 83.92% | 130.82% | 124.13% | 122.11% | 122.50% | 184.41% | 170.68% | 165.80% | 165.14% |
| 47 | 34.46% | 35.80% | 36.27% | 36.63% | 84.75% | 82.93% | 82.72% | 83.55% | 130.28% | 123.84% | 121.95% | 122.47% | 184.10% | 170.50% | 165.79% | 165.28% |
| 48 | 33.44% | 34.86% | 35.34% | 35.66% | 83.90% | 82.24% | 82.12% | 83.08% | 129.71% | 123.49% | 121.75% | 122.41% | 183.61% | 170.27% | 165.74% | 165.38% |
| 49 | 32.33% | 33.83% | 34.30% | 34.61% | 82.94% | 81.49% | 81.47% | 82.53% | 129.06% | 123.05% | 121.51% | 122.32% | 183.04% | 169.99% | 165.65% | 165.45% |
| 50 | 31.09% | 32.69% | 33.13% | 33.43% | 81.88% | 80.63% | 80.80% | 81.96% | 128.33% | 122.60% | 121.24% | 122.21% | 182.42% | 169.66% | 165.54% | 165.49% |
| 51 | 29.68% | 31.40% | 31.81% | 32.17% | 80.72% | 79.70% | 79.98% | 81.37% | 127.53% | 122.12% | 120.99% | 122.07% | 181.74% | 169.31% | 165.41% | 165.50% |
| 52 | 28.16% | 29.95% | 30.41% | 30.80% | 79.47% | 78.70% | 79.15% | 80.68% | 126.77% | 121.61% | 120.68% | 121.92% | 181.08% | 168.96% | 165.27% | 165.51% |
| 53 | 26.51% | 28.40% | 28.87% | 29.31% | 78.14% | 77.63% | 78.27% | 79.94% | 125.88% | 121.08% | 120.37% | 121.77% | 180.31% | 168.61% | 165.06% | 165.51% |
| 54 | 24.71% | 26.71% | 27.19% | 27.68% | 76.70% | 76.49% | 77.29% | 79.17% | 124.98% | 120.55% | 120.06% | 121.61% | 179.63% | 168.27% | 164.93% | 165.50% |
| 55 | 22.67% | 24.83% | 25.30% | 25.87% | 75.04% | 75.23% | 76.25% | 78.35% | 124.06% | 120.03% | 119.75% | 121.45% | 178.95% | 167.98% | 164.80% | 165.49% |
| 56 | NA | NA | NA | NA | 73.33% | 73.86% | 75.14% | 77.47% | 123.05% | 119.51% | 119.45% | 121.29% | 178.30% | 167.63% | 164.67% | 165.46% |
| 57 | NA | NA | NA | NA | 71.50% | 72.40% | 73.96% | 76.53% | 122.07% | 118.97% | 119.14% | 121.10% | 177.64% | 167.32% | 164.53% | 165.39% |
| 58 | NA | NA | NA | NA | 69.44% | 70.82% | 72.67% | 75.50% | 121.03% | 118.41% | 118.80% | 120.86% | 176.96% | 166.99% | 164.34% | 165.26% |
| 59 | NA | NA | NA | NA | 67.12% | 69.08% | 71.23% | 74.33% | 119.90% | 117.77% | 118.40% | 120.55% | 176.20% | 166.59% | 164.07% | 165.04% |
| 60 | NA | NA | NA | NA | 64.50% | 66.99% | 69.58% | 73.01% | 118.60% | 117.03% | 117.90% | 120.13% | 175.41% | 166.06% | 163.66% | 164.66% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | Deferment: 5 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 50.43% | 49.70% | 49.55% | 49.73% | 102.85% | 97.01% | 94.73% | 94.00% | 148.34% | 136.72% | 131.86% | 129.87% | 204.58% | 184.67% | 176.17% | 172.33% |
| 1 | 50.52% | 49.77% | 49.62% | 49.79% | 103.03% | 97.15% | 94.85% | 94.10% | 148.58% | 136.90% | 132.03% | 130.03% | 204.89% | 184.91% | 176.38% | 172.53% |
| 2 | 50.63% | 49.86% | 49.70% | 49.86% | 103.24% | 97.31% | 94.99% | 94.23% | 148.87% | 137.12% | 132.23% | 130.25% | 205.25% | 185.25% | 176.63% | 172.76% |
| 3 | 50.79% | 49.99% | 49.80% | 49.96% | 103.51% | 97.52% | 95.17% | 94.40% | 149.22% | 137.38% | 132.47% | 130.47% | 205.70% | 185.58% | 176.94% | 173.09% |
| 4 | 50.83% | 50.02% | 49.83% | 49.98% | 103.61% | 97.60% | 95.25% | 94.47% | 149.37% | 137.49% | 132.57% | 130.56% | 205.88% | 185.73% | 177.07% | 173.22% |
| 5 | 50.82% | 50.01% | 49.82% | 49.97% | 103.64% | 97.62% | 95.26% | 94.48% | 149.42% | 137.53% | 132.60% | 130.59% | 205.94% | 185.77% | 177.11% | 173.26% |
| 6 | 50.78% | 49.98% | 49.79% | 49.94% | 103.62% | 97.60% | 95.25% | 94.47% | 149.40% | 137.52% | 132.60% | 130.59% | 205.92% | 185.76% | 177.11% | 173.26% |
| 7 | 50.71% | 49.93% | 49.74% | 49.89% | 103.56% | 97.56% | 95.21% | 94.43% | 149.34% | 137.47% | 132.56% | 130.56% | 205.85% | 185.71% | 177.06% | 173.23% |
| 8 | 50.63% | 49.86% | 49.68% | 49.83% | 103.48% | 97.50% | 95.15% | 94.38% | 149.25% | 137.40% | 132.50% | 130.51% | 205.73% | 185.62% | 176.99% | 173.17% |
| 9 | 50.54% | 49.79% | 49.62% | 49.77% | 103.38% | 97.41% | 95.08% | 94.31% | 149.12% | 137.31% | 132.42% | 130.44% | 205.58% | 185.51% | 176.90% | 173.10% |
| 10 | 50.45% | 49.71% | 49.54% | 49.70% | 103.26% | 97.32% | 95.00% | 94.24% | 148.98% | 137.21% | 132.33% | 130.37% | 205.40% | 185.39% | 176.79% | 173.01% |
| 11 | 50.35% | 49.63% | 49.47% | 49.62% | 103.13% | 97.22% | 94.91% | 94.16% | 148.83% | 137.10% | 132.23% | 130.29% | 205.21% | 185.25% | 176.67% | 172.86% |
| 12 | 50.25% | 49.55% | 49.39% | 49.54% | 103.01% | 97.12% | 94.82% | 94.08% | 148.68% | 136.99% | 132.13% | 130.16% | 205.03% | 185.05% | 176.56% | 172.78% |
| 13 | 50.15% | 49.47% | 49.32% | 49.47% | 102.89% | 97.03% | 94.74% | 94.01% | 148.54% | 136.89% | 132.05% | 130.09% | 204.86% | 184.93% | 176.46% | 172.70% |
| 14 | 50.07% | 49.40% | 49.25% | 49.40% | 102.78% | 96.94% | 94.67% | 93.94% | 148.41% | 136.80% | 131.97% | 130.03% | 204.72% | 184.83% | 176.38% | 172.65% |
| 15 | 50.00% | 49.33% | 49.18% | 49.33% | 102.69% | 96.87% | 94.60% | 93.89% | 148.31% | 136.73% | 131.92% | 130.00% | 204.61% | 184.75% | 176.33% | 172.62% |
| 16 | 49.94% | 49.28% | 49.13% | 49.27% | 102.62% | 96.81% | 94.55% | 93.85% | 148.24% | 136.68% | 131.88% | 129.98% | 204.53% | 184.71% | 176.30% | 172.62% |
| 17 | 49.89% | 49.23% | 49.08% | 49.21% | 102.57% | 96.77% | 94.52% | 93.82% | 148.20% | 136.66% | 131.87% | 129.98% | 204.49% | 184.69% | 176.30% | 172.65% |
| 18 | 49.85% | 49.19% | 49.03% | 49.15% | 102.53% | 96.74% | 94.49% | 93.80% | 148.18% | 136.65% | 131.87% | 130.00% | 204.48% | 184.70% | 176.33% | 172.71% |
| 19 | 49.81% | 49.15% | 48.98% | 49.10% | 102.51% | 96.72% | 94.47% | 93.79% | 148.18% | 136.66% | 131.89% | 130.04% | 204.50% | 184.73% | 176.39% | 172.79% |
| 20 | 49.78% | 49.11% | 48.93% | 49.04% | 102.49% | 96.71% | 94.46% | 93.79% | 148.19% | 136.68% | 131.93% | 130.10% | 204.55% | 184.79% | 176.46% | 172.90% |
| 21 | 49.75% | 49.07% | 48.88% | 48.98% | 102.49% | 96.71% | 94.46% | 93.79% | 148.22% | 136.72% | 131.97% | 130.17% | 204.62% | 184.86% | 176.56% | 173.08% |
| 22 | 49.71% | 49.03% | 48.82% | 48.91% | 102.48% | 96.70% | 94.46% | 93.80% | 148.27% | 136.76% | 132.04% | 130.25% | 204.70% | 184.95% | 176.67% | 173.21% |
| 23 | 49.67% | 48.98% | 48.76% | 48.83% | 102.48% | 96.70% | 94.45% | 93.81% | 148.31% | 136.81% | 132.10% | 130.39% | 204.79% | 185.05% | 176.80% | 173.37% |
| 24 | 49.62% | 48.91% | 48.68% | 48.75% | 102.47% | 96.69% | 94.45% | 93.82% | 148.36% | 136.86% | 132.18% | 130.49% | 204.89% | 185.17% | 176.94% | 173.54% |
| 25 | 49.56% | 48.84% | 48.59% | 48.65% | 102.46% | 96.67% | 94.45% | 93.84% | 148.41% | 136.92% | 132.27% | 130.59% | 205.00% | 185.36% | 177.10% | 173.72% |
| 26 | 49.48% | 48.75% | 48.49% | 48.54% | 102.43% | 96.66% | 94.44% | 93.85% | 148.46% | 136.99% | 132.35% | 130.70% | 205.12% | 185.49% | 177.26% | 173.91% |
| 27 | 49.39% | 48.65% | 48.37% | 48.43% | 102.40% | 96.63% | 94.43% | 93.87% | 148.51% | 137.06% | 132.45% | 130.82% | 205.25% | 185.63% | 177.44% | 174.12% |
| 28 | 49.28% | 48.52% | 48.24% | 48.29% | 102.36% | 96.60% | 94.42% | 93.88% | 148.56% | 137.13% | 132.55% | 130.95% | 205.38% | 185.77% | 177.62% | 174.34% |
| 29 | 49.16% | 48.38% | 48.09% | 48.14% | 102.30% | 96.56% | 94.41% | 93.89% | 148.62% | 137.20% | 132.65% | 131.08% | 205.52% | 185.93% | 177.82% | 174.58% |
| 30 | 49.00% | 48.22% | 47.92% | 47.98% | 102.24% | 96.52% | 94.39% | 93.89% | 148.67% | 137.28% | 132.76% | 131.22% | 205.67% | 186.10% | 178.03% | 174.83% |
| 31 | 48.83% | 48.03% | 47.74% | 47.80% | 102.16% | 96.47% | 94.37% | 93.90% | 148.72% | 137.36% | 132.87% | 131.36% | 205.83% | 186.27% | 178.24% | 175.10% |
| 32 | 48.62% | 47.82% | 47.53% | 47.60% | 102.06% | 96.41% | 94.34% | 93.90% | 148.78% | 137.44% | 132.99% | 131.51% | 206.01% | 186.46% | 178.47% | 175.38% |
| 33 | 48.38% | 47.59% | 47.31% | 47.37% | 101.96% | 96.35% | 94.31% | 93.89% | 148.84% | 137.53% | 133.11% | 131.68% | 206.19% | 186.65% | 178.71% | 175.68% |
| 34 | 48.11% | 47.33% | 47.06% | 47.13% | 101.84% | 96.28% | 94.27% | 93.89% | 148.90% | 137.62% | 133.24% | 131.85% | 206.39% | 186.86% | 178.96% | 175.99% |
| 35 | 47.81% | 47.05% | 46.79% | 46.86% | 101.71% | 96.20% | 94.23% | 93.87% | 148.97% | 137.72% | 133.37% | 132.02% | 206.59% | 187.08% | 179.22% | 176.32% |
| 36 | 47.47% | 46.74% | 46.49% | 46.56% | 101.57% | 96.11% | 94.17% | 93.85% | 149.03% | 137.81% | 133.50% | 132.21% | 206.80% | 187.31% | 179.50% | 176.67% |
| 37 | 47.10% | 46.40% | 46.16% | 46.23% | 101.40% | 96.01% | 94.10% | 93.82% | 149.10% | 137.91% | 133.63% | 132.40% | 207.01% | 187.54% | 179.77% | 177.03% |
| 38 | 46.68% | 46.02% | 45.80% | 45.86% | 101.22% | 95.89% | 94.02% | 93.74% | 149.15% | 137.99% | 133.77% | 132.59% | 207.21% | 187.76% | 180.06% | 177.40% |
| 39 | 46.22% | 45.61% | 45.40% | 45.46% | 101.01% | 95.75% | 93.91% | 93.68% | 149.19% | 138.07% | 133.89% | 132.79% | 207.39% | 187.98% | 180.34% | 177.78% |
| 40 | 45.71% | 45.16% | 44.96% | 45.02% | 100.77% | 95.58% | 93.78% | 93.61% | 149.20% | 138.13% | 134.01% | 132.98% | 207.55% | 188.19% | 180.63% | 178.17% |
| 41 | 45.15% | 44.66% | 44.47% | 44.53% | 100.49% | 95.37% | 93.63% | 93.50% | 149.18% | 138.17% | 134.11% | 133.16% | 207.67% | 188.37% | 180.90% | 178.55% |
| 42 | 44.53% | 44.11% | 43.93% | 43.99% | 100.16% | 95.12% | 93.43% | 93.38% | 149.11% | 138.18% | 134.19% | 133.33% | 207.75% | 188.53% | 181.08% | 178.92% |
| 43 | 43.85% | 43.50% | 43.33% | 43.39% | 99.76% | 94.82% | 93.20% | 93.21% | 148.99% | 138.15% | 134.24% | 133.49% | 207.76% | 188.64% | 181.31% | 179.28% |
| 44 | 43.10% | 42.83% | 42.66% | 42.72% | 99.29% | 94.46% | 92.91% | 93.02% | 148.79% | 138.07% | 134.26% | 133.62% | 207.69% | 188.71% | 181.50% | 179.62% |
| 45 | 42.27% | 42.07% | 41.92% | 41.99% | 98.73% | 94.04% | 92.57% | 92.77% | 148.52% | 137.94% | 134.24% | 133.72% | 207.54% | 188.72% | 181.65% | 179.92% |
| 46 | 41.35% | 41.24% | 41.10% | 41.20% | 98.08% | 93.53% | 92.19% | 92.52% | 148.16% | 137.77% | 134.18% | 133.78% | 207.30% | 188.68% | 181.75% | 180.18% |
| 47 | 40.34% | 40.32% | 40.19% | 40.27% | 97.33% | 92.95% | 91.70% | 92.17% | 147.72% | 137.53% | 134.07% | 133.81% | 206.97% | 188.57% | 181.81% | 180.41% |
| 48 | 39.23% | 39.30% | 39.21% | 39.25% | 96.46% | 92.28% | 91.17% | 91.74% | 147.13% | 137.17% | 133.92% | 133.80% | 206.55% | 188.41% | 181.83% | 180.59% |
| 49 | 38.00% | 38.18% | 38.05% | 38.14% | 95.51% | 91.55% | 90.57% | 91.30% | 146.52% | 136.82% | 133.73% | 133.76% | 206.05% | 188.19% | 181.81% | 180.74% |
| 50 | 36.66% | 36.93% | 36.80% | 36.88% | 94.42% | 90.70% | 89.95% | 90.81% | 145.85% | 136.41% | 133.50% | 133.70% | 205.50% | 187.95% | 181.76% | 180.86% |
| 51 | 35.13% | 35.53% | 35.38% | 35.55% | 93.24% | 89.80% | 89.19% | 90.26% | 145.11% | 135.98% | 133.26% | 133.61% | 204.91% | 187.68% | 181.70% | 180.95% |
| 52 | 33.45% | 33.96% | 33.87% | 34.10% | 91.97% | 88.82% | 88.42% | 89.71% | 144.41% | 135.52% | 133.00% | 133.51% | 204.30% | 187.41% | 181.63% | 181.03% |
| 53 | 31.64% | 32.26% | 32.22% | 32.52% | 90.62% | 87.78% | 87.62% | 89.08% | 143.60% | 135.12% | 132.75% | 133.40% | 203.75% | 187.17% | 181.56% | 181.11% |
| 54 | 29.65% | 30.40% | 30.41% | 30.79% | 89.18% | 86.71% | 86.72% | 88.41% | 142.79% | 134.66% | 132.49% | 133.28% | 203.09% | 186.94% | 181.51% | 181.17% |
| 55 | 27.47% | 28.36% | 28.38% | 28.88% | 87.57% | 85.48% | 85.77% | 87.73% | 141.98% | 134.21% | 132.25% | 133.17% | 202.55% | 186.66% | 181.46% | 181.23% |
| 56 | NA | NA | NA | NA | 85.85% | 84.17% | 84.76% | 86.95% | 141.16% | 133.77% | 132.00% | 133.03% | 202.02% | 186.46% | 181.42% | 181.27% |
| 57 | NA | NA | NA | NA | 84.00% | 82.76% | 83.67% | 86.13% | 140.34% | 133.32% | 131.75% | 132.87% | 201.51% | 186.25% | 181.35% | 181.27% |
| 58 | NA | NA | NA | NA | 81.99% | 81.23% | 82.49% | 85.21% | 139.40% | 132.84% | 131.46% | 132.66% | 200.97% | 186.02% | 181.24% | 181.21% |
| 59 | NA | NA | NA | NA | 79.69% | 79.54% | 81.17% | 84.15% | 138.45% | 132.31% | 131.10% | 132.37% | 200.36% | 185.70% | 181.03% | 181.03% |
| 60 | NA | NA | NA | NA | 77.05% | 77.57% | 79.64% | 82.91% | 137.35% | 131.67% | 130.62% | 131.97% | 199.61% | 185.25% | 180.66% | 180.69% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 2: 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 | 28.60% | 31.44% | 33.19% | 51.83% | 57.78% | 60.76% | 62.82% | 78.92% | 83.07% | 85.43% | 87.28% | 114.04% | 114.64% | 115.49% | 116.66% |
| 1 | NA | 28.65% | 31.48% | 33.22% | 51.93% | 57.86% | 60.83% | 62.89% | 79.07% | 83.19% | 85.53% | 87.38% | 114.25% | 114.80% | 115.63% | 116.80% |
| 2 | NA | 28.70% | 31.53% | 33.27% | 52.06% | 57.96% | 60.92% | 62.97% | 79.25% | 83.34% | 85.66% | 87.49% | 114.49% | 114.99% | 115.80% | 116.95% |
| 3 | 22.91% | 28.78% | 31.60% | 33.33% | 52.23% | 58.10% | 61.04% | 63.08% | 79.48% | 83.52% | 85.82% | 87.64% | 114.79% | 115.22% | 116.00% | 117.14% |
| 4 | 22.95% | 28.80% | 31.62% | 33.35% | 52.29% | 58.15% | 61.08% | 63.12% | 79.58% | 83.59% | 85.89% | 87.70% | 114.92% | 115.32% | 116.09% | 117.22% |
| 5 | 22.91% | 28.78% | 31.60% | 33.33% | 52.30% | 58.16% | 61.09% | 63.12% | 79.61% | 83.62% | 85.90% | 87.72% | 114.96% | 115.35% | 116.11% | 117.24% |
| 6 | 22.87% | 28.75% | 31.58% | 33.31% | 52.28% | 58.14% | 61.07% | 63.11% | 79.59% | 83.61% | 85.90% | 87.71% | 114.94% | 115.34% | 116.10% | 117.24% |
| 7 | 22.82% | 28.71% | 31.54% | 33.28% | 52.24% | 58.11% | 61.04% | 63.08% | 79.55% | 83.57% | 85.87% | 87.68% | 114.89% | 115.30% | 116.07% | 117.21% |
| 8 | 22.76% | 28.67% | 31.50% | 33.24% | 52.18% | 58.06% | 61.00% | 63.04% | 79.49% | 83.52% | 85.82% | 87.64% | 114.81% | 115.24% | 116.02% | 117.16% |
| 9 | 22.69% | 28.62% | 31.46% | 33.19% | 52.11% | 58.01% | 60.95% | 62.99% | 79.40% | 83.45% | 85.76% | 87.59% | 114.70% | 115.15% | 115.95% | 117.10% |
| 10 | 22.62% | 28.56% | 31.41% | 33.14% | 52.02% | 57.94% | 60.89% | 62.94% | 79.30% | 83.38% | 85.70% | 87.53% | 114.58% | 115.06% | 115.86% | 117.02% |
| 11 | 22.55% | 28.51% | 31.35% | 33.09% | 51.94% | 57.87% | 60.83% | 62.88% | 79.20% | 83.29% | 85.62% | 87.46% | 114.45% | 114.96% | 115.78% | 116.95% |
| 12 | 22.48% | 28.45% | 31.30% | 33.04% | 51.85% | 57.78% | 60.78% | 62.82% | 79.09% | 83.21% | 85.55% | 87.40% | 114.31% | 114.85% | 115.69% | 116.87% |
| 13 | 22.42% | 28.40% | 31.25% | 32.99% | 51.77% | 57.74% | 60.71% | 62.76% | 78.99% | 83.13% | 85.48% | 87.33% | 114.18% | 114.76% | 115.61% | 116.80% |
| 14 | 22.37% | 28.35% | 31.21% | 32.94% | 51.69% | 57.67% | 60.65% | 62.71% | 78.90% | 83.06% | 85.42% | 87.28% | 114.07% | 114.67% | 115.54% | 116.74% |
| 15 | 22.32% | 28.31% | 31.17% | 32.90% | 51.63% | 57.62% | 60.60% | 62.66% | 78.82% | 83.00% | 85.37% | 87.24% | 113.98% | 114.61% | 115.49% | 116.70% |
| 16 | 22.28% | 28.28% | 31.13% | 32.86% | 51.58% | 57.58% | 60.56% | 62.62% | 78.76% | 82.95% | 85.33% | 87.20% | 113.91% | 114.56% | 115.45% | 116.67% |
| 17 | 22.25% | 28.25% | 31.10% | 32.83% | 51.54% | 57.54% | 60.53% | 62.58% | 78.72% | 82.92% | 85.30% | 87.18% | 113.86% | 114.52% | 115.42% | 116.66% |
| 18 | 22.23% | 28.23% | 31.07% | 32.79% | 51.51% | 57.52% | 60.50% | 62.55% | 78.69% | 82.90% | 85.28% | 87.16% | 113.83% | 114.51% | 115.41% | 116.66% |
| 19 | 22.21% | 28.21% | 31.05% | 32.76% | 51.48% | 57.50% | 60.48% | 62.53% | 78.67% | 82.88% | 85.27% | 87.16% | 113.82% | 114.50% | 115.42% | 116.67% |
| 20 | 22.20% | 28.18% | 31.02% | 32.72% | 51.47% | 57.48% | 60.46% | 62.50% | 78.66% | 82.88% | 85.27% | 87.16% | 113.82% | 114.51% | 115.43% | 116.70% |
| 21 | 22.18% | 28.16% | 30.99% | 32.68% | 51.45% | 57.46% | 60.44% | 62.48% | 78.66% | 82.88% | 85.27% | 87.16% | 113.83% | 114.52% | 115.45% | 116.74% |
| 22 | 22.17% | 28.14% | 30.96% | 32.63% | 51.44% | 57.45% | 60.42% | 62.45% | 78.66% | 82.88% | 85.27% | 87.17% | 113.84% | 114.54% | 115.48% | 116.78% |
| 23 | 22.15% | 28.11% | 30.92% | 32.58% | 51.43% | 57.43% | 60.39% | 62.42% | 78.66% | 82.88% | 85.28% | 87.19% | 113.86% | 114.57% | 115.52% | 116.83% |
| 24 | 22.12% | 28.08% | 30.87% | 32.52% | 51.41% | 57.40% | 60.36% | 62.39% | 78.65% | 82.88% | 85.28% | 87.20% | 113.88% | 114.59% | 115.55% | 116.89% |
| 25 | 22.09% | 28.04% | 30.82% | 32.45% | 51.38% | 57.38% | 60.33% | 62.36% | 78.65% | 82.88% | 85.28% | 87.22% | 113.90% | 114.62% | 115.59% | 116.96% |
| 26 | 22.05% | 27.99% | 30.75% | 32.37% | 51.35% | 57.34% | 60.29% | 62.31% | 78.64% | 82.87% | 85.28% | 87.23% | 113.91% | 114.64% | 115.63% | 117.03% |
| 27 | 22.00% | 27.93% | 30.68% | 32.28% | 51.31% | 57.29% | 60.24% | 62.27% | 78.62% | 82.86% | 85.28% | 87.24% | 113.91% | 114.66% | 115.68% | 117.10% |
| 28 | 21.95% | 27.86% | 30.59% | 32.18% | 51.26% | 57.24% | 60.18% | 62.21% | 78.59% | 82.84% | 85.28% | 87.26% | 113.91% | 114.68% | 115.72% | 117.17% |
| 29 | 21.88% | 27.77% | 30.48% | 32.06% | 51.19% | 57.14% | 60.12% | 62.15% | 78.55% | 82.82% | 85.27% | 87.27% | 113.91% | 114.70% | 115.77% | 117.25% |
| 30 | 21.79% | 27.68% | 30.36% | 31.93% | 51.12% | 57.07% | 60.04% | 62.08% | 78.51% | 82.79% | 85.26% | 87.28% | 113.89% | 114.72% | 115.82% | 117.33% |
| 31 | 21.70% | 27.56% | 30.23% | 31.79% | 51.02% | 56.97% | 59.95% | 62.00% | 78.45% | 82.75% | 85.24% | 87.28% | 113.87% | 114.74% | 115.87% | 117.42% |
| 32 | 21.59% | 27.43% | 30.08% | 31.63% | 50.92% | 56.87% | 59.86% | 61.91% | 78.38% | 82.71% | 85.22% | 87.29% | 113.85% | 114.76% | 115.93% | 117.51% |
| 33 | 21.46% | 27.28% | 29.91% | 31.45% | 50.79% | 56.75% | 59.75% | 61.81% | 78.30% | 82.66% | 85.20% | 87.29% | 113.81% | 114.78% | 115.98% | 117.60% |
| 34 | 21.31% | 27.11% | 29.73% | 31.26% | 50.65% | 56.62% | 59.62% | 61.70% | 78.21% | 82.60% | 85.17% | 87.29% | 113.78% | 114.79% | 116.04% | 117.70% |
| 35 | 21.17% | 26.92% | 29.52% | 31.05% | 50.48% | 56.47% | 59.48% | 61.58% | 78.10% | 82.54% | 85.14% | 87.28% | 113.74% | 114.81% | 116.09% | 117.79% |
| 36 | 20.94% | 26.70% | 29.30% | 30.82% | 50.29% | 56.30% | 59.34% | 61.44% | 77.99% | 82.47% | 85.10% | 87.28% | 113.69% | 114.83% | 116.15% | 117.89% |
| 37 | 20.71% | 26.46% | 29.05% | 30.57% | 50.09% | 56.12% | 59.18% | 61.29% | 77.85% | 82.40% | 85.06% | 87.26% | 113.64% | 114.84% | 116.20% | 117.99% |
| 38 | 20.46% | 26.19% | 28.78% | 30.29% | 49.85% | 55.92% | 59.00% | 61.12% | 77.71% | 82.31% | 85.00% | 87.24% | 113.58% | 114.85% | 116.25% | 118.09% |
| 39 | 20.17% | 25.90% | 28.49% | 29.99% | 49.59% | 55.71% | 58.80% | 60.93% | 77.54% | 82.20% | 84.94% | 87.21% | 113.50% | 114.84% | 116.29% | 118.19% |
| 40 | 19.84% | 25.58% | 28.16% | 29.66% | 49.30% | 55.46% | 58.58% | 60.72% | 77.35% | 82.08% | 84.85% | 87.16% | 113.40% | 114.82% | 116.32% | 118.28% |
| 41 | 19.48% | 25.23% | 27.81% | 29.29% | 48.98% | 55.19% | 58.33% | 60.49% | 77.14% | 81.94% | 84.75% | 87.10% | 113.26% | 114.77% | 116.33% | 118.35% |
| 42 | 19.07% | 24.84% | 27.42% | 28.89% | 48.61% | 54.89% | 58.05% | 60.22% | 76.88% | 81.76% | 84.62% | 87.02% | 113.08% | 114.69% | 116.31% | 118.42% |
| 43 | 18.63% | 24.42% | 27.00% | 28.45% | 48.21% | 54.55% | 57.73% | 59.92% | 76.58% | 81.55% | 84.46% | 86.91% | 112.84% | 114.57% | 116.27% | 118.45% |
| 44 | 18.13% | 23.96% | 26.54% | 27.97% | 47.76% | 54.17% | 57.37% | 59.58% | 76.22% | 81.29% | 84.26% | 86.76% | 112.54% | 114.39% | 116.18% | 118.47% |
| 45 | 17.59% | 23.45% | 26.03% | 27.44% | 47.25% | 53.74% | 56.97% | 59.20% | 75.80% | 80.98% | 84.01% | 86.59% | 112.15% | 114.16% | 116.06% | 118.45% |
| 46 | 17.00% | 22.90% | 25.47% | 26.86% | 46.68% | 53.25% | 56.51% | 58.77% | 75.30% | 80.61% | 83.72% | 86.37% | 111.67% | 113.87% | 115.88% | 118.39% |
| 47 | 16.35% | 22.30% | 24.85% | 26.22% | 46.03% | 52.70% | 56.00% | 58.29% | 74.73% | 80.18% | 83.37% | 86.11% | 111.10% | 113.51% | 115.66% | 118.30% |
| 48 | 15.65% | 21.64% | 24.18% | 25.53% | 45.32% | 52.09% | 55.42% | 57.75% | 74.06% | 79.68% | 82.97% | 85.80% | 110.43% | 113.08% | 115.39% | 118.17% |
| 49 | 14.88% | 20.93% | 23.45% | 24.78% | 44.53% | 51.41% | 54.78% | 57.16% | 73.30% | 79.12% | 82.51% | 85.45% | 109.67% | 112.58% | 115.07% | 118.01% |
| 50 | 14.01% | 20.16% | 22.66% | 23.96% | 43.67% | 50.66% | 54.09% | 56.51% | 72.46% | 78.49% | 82.01% | 85.06% | 108.81% | 112.02% | 114.71% | 117.82% |
| 51 | 13.08% | 19.32% | 21.80% | 23.05% | 42.71% | 49.84% | 53.32% | 55.81% | 71.54% | 77.81% | 81.46% | 84.64% | 107.88% | 111.41% | 114.31% | 117.61% |
| 52 | 12.08% | 18.38% | 20.83% | 22.04% | 41.66% | 48.96% | 52.50% | 55.06% | 70.53% | 77.07% | 80.87% | 84.18% | 106.88% | 110.76% | 113.90% | 117.39% |
| 53 | 11.00% | 17.35% | 19.76% | 20.95% | 40.53% | 48.02% | 51.63% | 54.26% | 69.46% | 76.29% | 80.24% | 83.70% | 105.80% | 110.08% | 113.47% | 117.17% |
| 54 | 9.82% | 16.22% | 18.60% | 19.78% | 39.31% | 47.01% | 50.69% | 53.41% | 68.33% | 75.46% | 79.59% | 83.20% | 104.69% | 109.38% | 113.03% | 116.94% |
| 55 | 8.52% | 14.99% | 17.32% | 18.47% | 38.00% | 45.90% | 49.67% | 52.49% | 67.14% | 74.58% | 78.89% | 82.67% | 103.52% | 108.65% | 112.59% | 116.72% |
| 56 | NA | NA | NA | NA | 36.57% | 44.69% | 48.58% | 51.50% | 65.86% | 73.65% | 78.16% | 82.11% | 102.29% | 107.90% | 112.14% | 116.49% |
| 57 | NA | NA | NA | NA | 35.00% | 43.39% | 47.38% | 50.44% | 64.50% | 72.65% | 77.38% | 81.52% | 100.98% | 107.12% | 111.68% | 116.25% |
| 58 | NA | NA | NA | NA | 33.28% | 41.96% | 46.09% | 49.30% | 63.00% | 71.57% | 76.54% | 80.88% | 99.58% | 106.28% | 111.17% | 115.97% |
| 59 | NA | NA | NA | NA | 31.34% | 40.36% | 44.66% | 48.05% | 61.35% | 70.39% | 75.60% | 80.16% | 98.04% | 105.34% | 110.60% | 115.62% |
| 60 | NA | NA | NA | NA | 29.17% | 38.55% | 43.05% | 46.64% | 59.52% | 69.07% | 74.56% | 79.31% | 96.25% | 104.26% | 109.91% | 115.16% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 1 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 32.63% | 34.91% | 36.37% | 61.34% | 65.09% | 67.09% | 68.65% | 91.78% | 93.01% | 94.06% | 95.24% | 130.82% | 127.63% | 126.77% | 127.05% |
| 1 | NA | 32.67% | 34.95% | 36.40% | 61.46% | 65.18% | 67.17% | 68.72% | 91.95% | 93.15% | 94.18% | 95.35% | 131.05% | 127.81% | 126.92% | 127.19% |
| 2 | 28.10% | 32.73% | 35.00% | 36.45% | 61.60% | 65.30% | 67.27% | 68.82% | 92.15% | 93.30% | 94.32% | 95.47% | 131.31% | 128.01% | 127.10% | 127.35% |
| 3 | 28.21% | 32.82% | 35.08% | 36.52% | 61.79% | 65.45% | 67.40% | 68.93% | 92.40% | 93.50% | 94.49% | 95.64% | 131.64% | 128.26% | 127.32% | 127.56% |
| 4 | 28.24% | 32.84% | 35.10% | 36.54% | 61.86% | 65.50% | 67.45% | 68.98% | 92.51% | 93.59% | 94.57% | 95.70% | 131.78% | 128.37% | 127.41% | 127.65% |
| 5 | 28.22% | 32.83% | 35.09% | 36.53% | 61.87% | 65.51% | 67.46% | 68.99% | 92.54% | 93.61% | 94.59% | 95.72% | 131.82% | 128.40% | 127.44% | 127.67% |
| 6 | 28.18% | 32.80% | 35.06% | 36.50% | 61.85% | 65.50% | 67.44% | 68.97% | 92.53% | 93.60% | 94.58% | 95.72% | 131.81% | 128.39% | 127.44% | 127.67% |
| 7 | 28.13% | 32.76% | 35.02% | 36.46% | 61.81% | 65.46% | 67.41% | 68.94% | 92.48% | 93.57% | 94.55% | 95.69% | 131.75% | 128.35% | 127.40% | 127.64% |
| 8 | 28.06% | 32.71% | 34.98% | 36.42% | 61.75% | 65.42% | 67.37% | 68.90% | 92.42% | 93.51% | 94.50% | 95.65% | 131.67% | 128.28% | 127.34% | 127.59% |
| 9 | 27.99% | 32.65% | 34.93% | 36.37% | 61.67% | 65.35% | 67.31% | 68.85% | 92.33% | 93.44% | 94.44% | 95.59% | 131.55% | 128.19% | 127.27% | 127.52% |
| 10 | 27.92% | 32.60% | 34.88% | 36.32% | 61.58% | 65.28% | 67.25% | 68.79% | 92.22% | 93.36% | 94.37% | 95.53% | 131.42% | 128.09% | 127.18% | 127.45% |
| 11 | 27.84% | 32.54% | 34.82% | 36.27% | 61.49% | 65.21% | 67.18% | 68.73% | 92.10% | 93.27% | 94.29% | 95.46% | 131.28% | 127.98% | 127.09% | 127.37% |
| 12 | 27.77% | 32.48% | 34.77% | 36.21% | 61.39% | 65.13% | 67.12% | 68.66% | 91.99% | 93.18% | 94.22% | 95.39% | 131.14% | 127.88% | 127.00% | 127.29% |
| 13 | 27.70% | 32.42% | 34.71% | 36.16% | 61.31% | 65.04% | 67.05% | 68.60% | 91.88% | 93.10% | 94.15% | 95.33% | 131.00% | 127.78% | 126.92% | 127.22% |
| 14 | 27.64% | 32.37% | 34.66% | 36.11% | 61.23% | 65.00% | 66.99% | 68.55% | 91.79% | 93.02% | 94.08% | 95.27% | 130.89% | 127.69% | 126.85% | 127.16% |
| 15 | 27.59% | 32.33% | 34.62% | 36.06% | 61.16% | 64.94% | 66.94% | 68.50% | 91.70% | 92.96% | 94.03% | 95.23% | 130.79% | 127.62% | 126.79% | 127.12% |
| 16 | 27.55% | 32.29% | 34.58% | 36.02% | 61.10% | 64.90% | 66.90% | 68.45% | 91.64% | 92.91% | 93.99% | 95.19% | 130.72% | 127.57% | 126.75% | 127.10% |
| 17 | 27.52% | 32.26% | 34.55% | 35.98% | 61.06% | 64.86% | 66.86% | 68.42% | 91.60% | 92.88% | 93.96% | 95.17% | 130.67% | 127.54% | 126.73% | 127.09% |
| 18 | 27.49% | 32.23% | 34.52% | 35.94% | 61.03% | 64.83% | 66.84% | 68.39% | 91.57% | 92.86% | 93.95% | 95.16% | 130.64% | 127.53% | 126.73% | 127.10% |
| 19 | 27.47% | 32.21% | 34.48% | 35.90% | 61.00% | 64.81% | 66.81% | 68.36% | 91.55% | 92.85% | 93.94% | 95.17% | 130.64% | 127.53% | 126.74% | 127.13% |
| 20 | 27.46% | 32.18% | 34.45% | 35.86% | 60.99% | 64.79% | 66.79% | 68.34% | 91.54% | 92.85% | 93.95% | 95.18% | 130.64% | 127.54% | 126.76% | 127.17% |
| 21 | 27.44% | 32.16% | 34.42% | 35.82% | 60.97% | 64.77% | 66.77% | 68.32% | 91.54% | 92.85% | 93.95% | 95.19% | 130.66% | 127.57% | 126.80% | 127.22% |
| 22 | 27.42% | 32.13% | 34.38% | 35.76% | 60.96% | 64.76% | 66.75% | 68.29% | 91.55% | 92.86% | 93.96% | 95.21% | 130.69% | 127.60% | 126.84% | 127.28% |
| 23 | 27.39% | 32.10% | 34.34% | 35.71% | 60.94% | 64.74% | 66.73% | 68.27% | 91.56% | 92.87% | 93.98% | 95.24% | 130.72% | 127.64% | 126.89% | 127.36% |
| 24 | 27.37% | 32.06% | 34.29% | 35.64% | 60.92% | 64.72% | 66.70% | 68.24% | 91.56% | 92.88% | 93.99% | 95.27% | 130.75% | 127.68% | 126.95% | 127.44% |
| 25 | 27.33% | 32.01% | 34.23% | 35.56% | 60.90% | 64.69% | 66.67% | 68.21% | 91.56% | 92.88% | 94.01% | 95.30% | 130.78% | 127.72% | 127.01% | 127.52% |
| 26 | 27.28% | 31.96% | 34.15% | 35.48% | 60.87% | 64.65% | 66.63% | 68.17% | 91.56% | 92.89% | 94.02% | 95.33% | 130.81% | 127.76% | 127.07% | 127.61% |
| 27 | 27.23% | 31.89% | 34.07% | 35.38% | 60.82% | 64.61% | 66.58% | 68.13% | 91.55% | 92.89% | 94.04% | 95.37% | 130.84% | 127.80% | 127.14% | 127.71% |
| 28 | 27.16% | 31.81% | 33.97% | 35.27% | 60.77% | 64.55% | 66.52% | 68.08% | 91.53% | 92.88% | 94.05% | 95.40% | 130.86% | 127.85% | 127.21% | 127.81% |
| 29 | 27.08% | 31.72% | 33.86% | 35.15% | 60.70% | 64.46% | 66.48% | 68.03% | 91.50% | 92.87% | 94.06% | 95.44% | 130.88% | 127.89% | 127.29% | 127.92% |
| 30 | 26.99% | 31.61% | 33.73% | 35.01% | 60.62% | 64.38% | 66.40% | 67.96% | 91.47% | 92.86% | 94.07% | 95.48% | 130.89% | 127.94% | 127.36% | 128.03% |
| 31 | 26.88% | 31.48% | 33.58% | 34.86% | 60.53% | 64.29% | 66.32% | 67.89% | 91.42% | 92.84% | 94.08% | 95.51% | 130.90% | 127.99% | 127.45% | 128.15% |
| 32 | 26.75% | 31.33% | 33.42% | 34.69% | 60.42% | 64.19% | 66.23% | 67.81% | 91.37% | 92.82% | 94.09% | 95.55% | 130.92% | 128.04% | 127.53% | 128.27% |
| 33 | 26.60% | 31.17% | 33.24% | 34.51% | 60.29% | 64.07% | 66.13% | 67.73% | 91.31% | 92.80% | 94.10% | 95.58% | 130.93% | 128.10% | 127.62% | 128.40% |
| 34 | 26.43% | 30.98% | 33.04% | 34.30% | 60.14% | 63.94% | 66.01% | 67.63% | 91.24% | 92.77% | 94.10% | 95.62% | 130.94% | 128.16% | 127.71% | 128.53% |
| 35 | 26.24% | 30.77% | 32.82% | 34.08% | 59.97% | 63.83% | 65.88% | 67.51% | 91.16% | 92.74% | 94.10% | 95.65% | 130.95% | 128.22% | 127.81% | 128.67% |
| 36 | 26.02% | 30.53% | 32.58% | 33.84% | 59.78% | 63.64% | 65.75% | 67.39% | 91.07% | 92.70% | 94.10% | 95.68% | 130.96% | 128.28% | 127.90% | 128.81% |
| 37 | 25.76% | 30.27% | 32.32% | 33.57% | 59.57% | 63.47% | 65.59% | 67.25% | 90.97% | 92.66% | 94.09% | 95.71% | 130.97% | 128.34% | 128.00% | 128.95% |
| 38 | 25.47% | 29.98% | 32.03% | 33.28% | 59.33% | 63.27% | 65.42% | 67.10% | 90.85% | 92.61% | 94.08% | 95.74% | 130.97% | 128.39% | 128.09% | 129.10% |
| 39 | 25.15% | 29.66% | 31.72% | 32.96% | 59.07% | 63.06% | 65.23% | 66.92% | 90.72% | 92.54% | 94.06% | 95.76% | 130.95% | 128.43% | 128.17% | 129.24% |
| 40 | 24.79% | 29.32% | 31.38% | 32.60% | 58.78% | 62.82% | 65.02% | 66.72% | 90.57% | 92.46% | 94.02% | 95.76% | 130.91% | 128.45% | 128.24% | 129.38% |
| 41 | 24.39% | 28.94% | 31.00% | 32.21% | 58.45% | 62.56% | 64.78% | 66.50% | 90.39% | 92.35% | 93.96% | 95.76% | 130.84% | 128.45% | 128.30% | 129.51% |
| 42 | 23.94% | 28.52% | 30.58% | 31.79% | 58.09% | 62.26% | 64.51% | 66.25% | 90.17% | 92.21% | 93.87% | 95.73% | 130.72% | 128.42% | 128.34% | 129.63% |
| 43 | 23.45% | 28.07% | 30.13% | 31.32% | 57.68% | 61.92% | 64.19% | 65.96% | 89.90% | 92.04% | 93.76% | 95.68% | 130.55% | 128.35% | 128.34% | 129.72% |
| 44 | 22.91% | 27.57% | 29.63% | 30.80% | 57.22% | 61.54% | 63.84% | 65.64% | 89.57% | 91.81% | 93.60% | 95.60% | 130.31% | 128.23% | 128.31% | 129.79% |
| 45 | 22.32% | 27.03% | 29.08% | 30.23% | 56.69% | 61.10% | 63.43% | 65.26% | 89.17% | 91.54% | 93.41% | 95.49% | 129.98% | 128.05% | 128.24% | 129.84% |
| 46 | 21.67% | 26.43% | 28.47% | 29.61% | 56.10% | 60.60% | 62.97% | 64.84% | 88.69% | 91.20% | 93.16% | 95.34% | 129.57% | 127.82% | 128.13% | 129.85% |
| 47 | 20.96% | 25.77% | 27.81% | 28.93% | 55.43% | 60.03% | 62.45% | 64.37% | 88.13% | 90.80% | 92.86% | 95.15% | 129.06% | 127.52% | 127.97% | 129.82% |
| 48 | 20.20% | 25.06% | 27.08% | 28.19% | 54.69% | 59.40% | 61.87% | 63.84% | 87.48% | 90.33% | 92.51% | 94.91% | 128.45% | 127.17% | 127.76% | 129.76% |
| 49 | 19.37% | 24.28% | 26.29% | 27.38% | 53.86% | 58.69% | 61.22% | 63.25% | 86.75% | 89.80% | 92.11% | 94.64% | 127.76% | 126.75% | 127.52% | 129.67% |
| 50 | 18.46% | 23.43% | 25.43% | 26.49% | 52.94% | 57.91% | 60.51% | 62.61% | 85.93% | 89.20% | 91.66% | 94.33% | 126.99% | 126.29% | 127.24% | 129.56% |
| 51 | 17.43% | 22.51% | 24.48% | 25.50% | 51.95% | 57.06% | 59.73% | 61.91% | 85.01% | 88.55% | 91.17% | 93.99% | 126.14% | 125.78% | 126.94% | 129.43% |
| 52 | 16.33% | 21.49% | 23.42% | 24.41% | 50.87% | 56.14% | 58.90% | 61.17% | 84.03% | 87.86% | 90.65% | 93.63% | 125.25% | 125.26% | 126.63% | 129.29% |
| 53 | 15.13% | 20.34% | 22.26% | 23.25% | 49.69% | 55.16% | 58.00% | 60.38% | 82.99% | 87.13% | 90.10% | 93.25% | 124.31% | 124.71% | 126.32% | 129.15% |
| 54 | 13.84% | 19.10% | 20.99% | 21.98% | 48.41% | 54.10% | 57.05% | 59.53% | 81.87% | 86.36% | 89.53% | 92.86% | 123.35% | 124.17% | 126.01% | 129.02% |
| 55 | 12.42% | 17.75% | 19.60% | 20.59% | 47.04% | 52.97% | 56.02% | 58.63% | 80.71% | 85.55% | 88.95% | 92.46% | 122.34% | 123.62% | 125.72% | 128.88% |
| 56 | NA | NA | NA | NA | 45.57% | 51.73% | 54.92% | 57.66% | 79.48% | 84.69% | 88.32% | 92.04% | 121.30% | 123.08% | 125.42% | 128.74% |
| 57 | NA | NA | NA | NA | 43.95% | 50.37% | 53.71% | 56.61% | 78.18% | 83.79% | 87.67% | 91.59% | 120.22% | 122.52% | 125.12% | 128.59% |
| 58 | NA | NA | NA | NA | 42.14% | 48.91% | 52.41% | 55.49% | 76.76% | 82.81% | 86.96% | 91.09% | 119.06% | 121.93% | 124.80% | 128.40% |
| 59 | NA | NA | NA | NA | 40.15% | 47.27% | 50.97% | 54.25% | 75.20% | 81.72% | 86.17% | 90.52% | 117.78% | 121.29% | 124.43% | 128.14% |
| 60 | NA | NA | NA | NA | 37.86% | 45.40% | 49.36% | 52.86% | 73.43% | 80.51% | 85.27% | 89.84% | 116.30% | 120.53% | 123.96% | 127.78% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 2 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 36.93% | 38.62% | 39.78% | 71.51% | 72.93% | 73.89% | 74.91% | 105.54% | 103.68% | 103.34% | 103.79% | 148.77% | 141.55% | 138.86% | 138.19% |
| 1 | 33.66% | 36.98% | 38.67% | 39.82% | 71.64% | 73.03% | 73.98% | 75.00% | 105.73% | 103.82% | 103.47% | 103.91% | 149.02% | 141.74% | 139.02% | 138.34% |
| 2 | 33.74% | 37.05% | 38.73% | 39.87% | 71.80% | 73.15% | 74.08% | 75.10% | 105.95% | 104.00% | 103.62% | 104.05% | 149.30% | 141.96% | 139.21% | 138.52% |
| 3 | 33.87% | 37.15% | 38.81% | 39.95% | 72.00% | 73.32% | 74.23% | 75.23% | 106.23% | 104.21% | 103.81% | 104.22% | 149.65% | 142.23% | 139.45% | 138.74% |
| 4 | 33.89% | 37.17% | 38.83% | 39.97% | 72.08% | 73.38% | 74.28% | 75.28% | 106.35% | 104.31% | 103.89% | 104.30% | 149.80% | 142.35% | 139.56% | 138.84% |
| 5 | 33.88% | 37.16% | 38.82% | 39.96% | 72.10% | 73.39% | 74.29% | 75.29% | 106.38% | 104.34% | 103.91% | 104.32% | 149.85% | 142.38% | 139.59% | 138.87% |
| 6 | 33.84% | 37.13% | 38.79% | 39.93% | 72.08% | 73.38% | 74.28% | 75.27% | 106.37% | 104.33% | 103.90% | 104.31% | 149.83% | 142.37% | 139.58% | 138.87% |
| 7 | 33.78% | 37.09% | 38.76% | 39.89% | 72.04% | 73.34% | 74.25% | 75.24% | 106.33% | 104.29% | 103.87% | 104.29% | 149.78% | 142.33% | 139.54% | 138.84% |
| 8 | 33.72% | 37.03% | 38.71% | 39.84% | 71.97% | 73.29% | 74.20% | 75.20% | 106.25% | 104.23% | 103.82% | 104.24% | 149.68% | 142.25% | 139.48% | 138.78% |
| 9 | 33.64% | 36.98% | 38.66% | 39.79% | 71.89% | 73.23% | 74.14% | 75.14% | 106.16% | 104.16% | 103.76% | 104.19% | 149.56% | 142.16% | 139.41% | 138.72% |
| 10 | 33.56% | 36.91% | 38.60% | 39.74% | 71.80% | 73.15% | 74.08% | 75.08% | 106.04% | 104.07% | 103.68% | 104.12% | 149.42% | 142.05% | 139.31% | 138.64% |
| 11 | 33.48% | 36.85% | 38.54% | 39.68% | 71.70% | 73.07% | 74.01% | 75.01% | 105.92% | 103.97% | 103.60% | 104.05% | 149.27% | 141.94% | 139.22% | 138.56% |
| 12 | 33.41% | 36.79% | 38.48% | 39.62% | 71.59% | 72.99% | 73.93% | 74.95% | 105.80% | 103.88% | 103.52% | 103.98% | 149.12% | 141.83% | 139.12% | 138.48% |
| 13 | 33.33% | 36.73% | 38.42% | 39.56% | 71.50% | 72.93% | 73.89% | 74.88% | 105.68% | 103.79% | 103.45% | 103.91% | 148.98% | 141.72% | 139.04% | 138.41% |
| 14 | 33.27% | 36.67% | 38.37% | 39.51% | 71.41% | 72.85% | 73.80% | 74.82% | 105.58% | 103.71% | 103.38% | 103.86% | 148.85% | 141.63% | 138.97% | 138.35% |
| 15 | 33.21% | 36.62% | 38.32% | 39.46% | 71.34% | 72.79% | 73.75% | 74.77% | 105.49% | 103.65% | 103.33% | 103.81% | 148.76% | 141.56% | 138.91% | 138.31% |
| 16 | 33.17% | 36.58% | 38.28% | 39.41% | 71.28% | 72.74% | 73.70% | 74.72% | 105.43% | 103.60% | 103.29% | 103.78% | 148.68% | 141.51% | 138.88% | 138.29% |
| 17 | 33.13% | 36.55% | 38.24% | 39.36% | 71.23% | 72.70% | 73.67% | 74.69% | 105.38% | 103.57% | 103.27% | 103.77% | 148.64% | 141.48% | 138.86% | 138.29% |
| 18 | 33.10% | 36.52% | 38.21% | 39.32% | 71.20% | 72.67% | 73.64% | 74.66% | 105.35% | 103.55% | 103.26% | 103.77% | 148.61% | 141.47% | 138.86% | 138.31% |
| 19 | 33.08% | 36.49% | 38.17% | 39.28% | 71.17% | 72.65% | 73.61% | 74.63% | 105.34% | 103.54% | 103.26% | 103.78% | 148.61% | 141.48% | 138.88% | 138.35% |
| 20 | 33.06% | 36.46% | 38.14% | 39.23% | 71.16% | 72.63% | 73.59% | 74.61% | 105.34% | 103.55% | 103.27% | 103.80% | 148.63% | 141.50% | 138.92% | 138.40% |
| 21 | 33.04% | 36.43% | 38.10% | 39.18% | 71.14% | 72.61% | 73.58% | 74.59% | 105.35% | 103.56% | 103.28% | 103.83% | 148.66% | 141.54% | 138.96% | 138.47% |
| 22 | 33.01% | 36.40% | 38.06% | 39.13% | 71.13% | 72.60% | 73.56% | 74.58% | 105.36% | 103.57% | 103.31% | 103.86% | 148.70% | 141.58% | 139.02% | 138.55% |
| 23 | 32.99% | 36.36% | 38.01% | 39.06% | 71.12% | 72.58% | 73.54% | 74.56% | 105.37% | 103.59% | 103.33% | 103.91% | 148.74% | 141.63% | 139.09% | 138.64% |
| 24 | 32.95% | 36.32% | 37.95% | 38.99% | 71.10% | 72.56% | 73.51% | 74.54% | 105.39% | 103.61% | 103.36% | 103.95% | 148.79% | 141.69% | 139.16% | 138.75% |
| 25 | 32.91% | 36.27% | 37.88% | 38.91% | 71.07% | 72.53% | 73.48% | 74.51% | 105.40% | 103.63% | 103.39% | 104.01% | 148.83% | 141.75% | 139.24% | 138.85% |
| 26 | 32.86% | 36.21% | 37.80% | 38.82% | 71.04% | 72.50% | 73.45% | 74.48% | 105.41% | 103.65% | 103.43% | 104.06% | 148.88% | 141.81% | 139.33% | 138.97% |
| 27 | 32.80% | 36.13% | 37.71% | 38.72% | 71.00% | 72.46% | 73.41% | 74.45% | 105.41% | 103.66% | 103.46% | 104.12% | 148.93% | 141.87% | 139.42% | 139.09% |
| 28 | 32.72% | 36.04% | 37.60% | 38.60% | 70.95% | 72.40% | 73.36% | 74.41% | 105.41% | 103.68% | 103.50% | 104.18% | 148.97% | 141.94% | 139.51% | 139.22% |
| 29 | 32.63% | 35.94% | 37.48% | 38.47% | 70.88% | 72.32% | 73.32% | 74.37% | 105.40% | 103.69% | 103.53% | 104.24% | 149.02% | 142.02% | 139.61% | 139.35% |
| 30 | 32.53% | 35.81% | 37.34% | 38.33% | 70.80% | 72.25% | 73.26% | 74.32% | 105.38% | 103.70% | 103.57% | 104.31% | 149.06% | 142.09% | 139.72% | 139.49% |
| 31 | 32.40% | 35.67% | 37.18% | 38.17% | 70.70% | 72.16% | 73.18% | 74.26% | 105.35% | 103.71% | 103.61% | 104.38% | 149.11% | 142.18% | 139.83% | 139.64% |
| 32 | 32.26% | 35.51% | 37.01% | 37.99% | 70.59% | 72.06% | 73.10% | 74.20% | 105.32% | 103.72% | 103.65% | 104.45% | 149.16% | 142.26% | 139.95% | 139.80% |
| 33 | 32.09% | 35.33% | 36.82% | 37.80% | 70.46% | 71.95% | 73.01% | 74.12% | 105.29% | 103.72% | 103.69% | 104.52% | 149.21% | 142.35% | 140.07% | 139.96% |
| 34 | 31.90% | 35.12% | 36.61% | 37.58% | 70.31% | 71.83% | 72.91% | 74.04% | 105.25% | 103.73% | 103.73% | 104.59% | 149.27% | 142.45% | 140.19% | 140.13% |
| 35 | 31.68% | 34.89% | 36.38% | 37.35% | 70.14% | 71.72% | 72.78% | 73.94% | 105.20% | 103.74% | 103.77% | 104.67% | 149.33% | 142.54% | 140.32% | 140.30% |
| 36 | 31.43% | 34.64% | 36.12% | 37.09% | 69.96% | 71.55% | 72.67% | 73.84% | 105.15% | 103.74% | 103.81% | 104.74% | 149.39% | 142.64% | 140.45% | 140.48% |
| 37 | 31.14% | 34.35% | 35.84% | 36.81% | 69.75% | 71.38% | 72.54% | 73.72% | 105.09% | 103.74% | 103.84% | 104.82% | 149.45% | 142.74% | 140.59% | 140.67% |
| 38 | 30.82% | 34.05% | 35.54% | 36.50% | 69.52% | 71.20% | 72.38% | 73.58% | 105.03% | 103.73% | 103.87% | 104.89% | 149.50% | 142.83% | 140.72% | 140.86% |
| 39 | 30.46% | 33.71% | 35.21% | 36.16% | 69.26% | 71.00% | 72.20% | 73.42% | 104.94% | 103.71% | 103.90% | 104.96% | 149.54% | 142.91% | 140.85% | 141.06% |
| 40 | 30.07% | 33.34% | 34.84% | 35.79% | 68.98% | 70.78% | 72.01% | 73.25% | 104.84% | 103.68% | 103.90% | 105.03% | 149.56% | 142.97% | 140.96% | 141.25% |
| 41 | 29.63% | 32.93% | 34.44% | 35.37% | 68.66% | 70.52% | 71.78% | 73.05% | 104.70% | 103.62% | 103.90% | 105.08% | 149.54% | 143.02% | 141.07% | 141.43% |
| 42 | 29.14% | 32.49% | 34.00% | 34.92% | 68.30% | 70.23% | 71.52% | 72.82% | 104.53% | 103.53% | 103.86% | 105.11% | 149.47% | 143.03% | 141.15% | 141.60% |
| 43 | 28.61% | 32.00% | 33.51% | 34.42% | 67.89% | 69.90% | 71.22% | 72.55% | 104.30% | 103.40% | 103.80% | 105.13% | 149.35% | 143.00% | 141.20% | 141.76% |
| 44 | 28.02% | 31.46% | 32.97% | 33.87% | 67.42% | 69.52% | 70.87% | 72.24% | 104.01% | 103.22% | 103.71% | 105.11% | 149.16% | 142.93% | 141.22% | 141.89% |
| 45 | 27.38% | 30.87% | 32.38% | 33.27% | 66.89% | 69.07% | 70.48% | 71.89% | 103.65% | 103.00% | 103.57% | 105.07% | 148.88% | 142.80% | 141.20% | 141.99% |
| 46 | 26.67% | 30.23% | 31.73% | 32.60% | 66.28% | 68.57% | 70.02% | 71.49% | 103.21% | 102.71% | 103.39% | 105.00% | 148.52% | 142.61% | 141.14% | 142.05% |
| 47 | 25.90% | 29.51% | 31.01% | 31.88% | 65.59% | 67.99% | 69.50% | 71.03% | 102.68% | 102.36% | 103.16% | 104.89% | 148.07% | 142.37% | 141.04% | 142.09% |
| 48 | 25.06% | 28.73% | 30.23% | 31.08% | 64.81% | 67.34% | 68.92% | 70.52% | 102.05% | 101.94% | 102.88% | 104.74% | 147.53% | 142.06% | 140.89% | 142.09% |
| 49 | 24.15% | 27.88% | 29.37% | 30.22% | 63.94% | 66.62% | 68.27% | 69.96% | 101.34% | 101.46% | 102.56% | 104.57% | 146.90% | 141.70% | 140.70% | 142.05% |
| 50 | 23.17% | 26.95% | 28.44% | 29.26% | 62.99% | 65.82% | 67.56% | 69.33% | 100.55% | 100.93% | 102.20% | 104.36% | 146.20% | 141.30% | 140.49% | 142.00% |
| 51 | 22.08% | 25.95% | 27.40% | 28.19% | 61.94% | 64.94% | 66.78% | 68.66% | 99.69% | 100.35% | 101.81% | 104.14% | 145.45% | 140.87% | 140.25% | 141.92% |
| 52 | 20.85% | 24.83% | 26.24% | 27.03% | 60.81% | 64.00% | 65.94% | 67.94% | 98.76% | 99.73% | 101.40% | 103.90% | 144.66% | 140.42% | 140.01% | 141.84% |
| 53 | 19.53% | 23.57% | 24.98% | 25.78% | 59.61% | 62.98% | 65.05% | 67.17% | 97.76% | 99.08% | 100.97% | 103.66% | 143.85% | 139.97% | 139.77% | 141.75% |
| 54 | 18.11% | 22.21% | 23.60% | 24.42% | 58.29% | 61.90% | 64.10% | 66.36% | 96.72% | 98.40% | 100.54% | 103.41% | 143.04% | 139.52% | 139.53% | 141.67% |
| 55 | 16.54% | 20.71% | 22.10% | 22.93% | 56.86% | 60.75% | 63.08% | 65.49% | 95.63% | 97.71% | 100.09% | 103.17% | 142.22% | 139.09% | 139.31% | 141.58% |
| 56 | NA | NA | NA | NA | 55.32% | 59.49% | 61.98% | 64.56% | 94.48% | 96.99% | 99.64% | 102.92% | 141.40% | 138.66% | 139.10% | 141.49% |
| 57 | NA | NA | NA | NA | 53.66% | 58.11% | 60.79% | 63.55% | 93.26% | 96.22% | 99.18% | 102.65% | 140.56% | 138.24% | 138.87% | 141.38% |
| 58 | NA | NA | NA | NA | 51.82% | 56.61% | 59.50% | 62.46% | 91.96% | 95.39% | 98.66% | 102.35% | 139.68% | 137.79% | 138.62% | 141.22% |
| 59 | NA | NA | NA | NA | 49.75% | 54.96% | 58.08% | 61.27% | 90.53% | 94.48% | 98.08% | 101.98% | 138.71% | 137.30% | 138.32% | 140.98% |
| 60 | NA | NA | NA | NA | 47.42% | 53.08% | 56.48% | 59.91% | 88.92% | 93.44% | 97.39% | 101.51% | 137.60% | 136.71% | 137.91% | 140.64% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 3 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 39.60% | 41.54% | 42.61% | 43.44% | 82.39% | 81.33% | 81.22% | 81.65% | 120.28% | 115.11% | 113.29% | 112.95% | 167.98% | 156.46% | 151.84% | 150.13% |
| 1 | 39.67% | 41.60% | 42.66% | 43.49% | 82.53% | 81.44% | 81.32% | 81.74% | 120.48% | 115.27% | 113.42% | 113.08% | 168.24% | 156.66% | 152.02% | 150.30% |
| 2 | 39.77% | 41.67% | 42.73% | 43.55% | 82.70% | 81.58% | 81.44% | 81.85% | 120.72% | 115.45% | 113.59% | 113.24% | 168.55% | 156.90% | 152.22% | 150.49% |
| 3 | 39.90% | 41.78% | 42.82% | 43.63% | 82.93% | 81.76% | 81.60% | 81.99% | 121.02% | 115.69% | 113.79% | 113.43% | 168.93% | 157.20% | 152.48% | 150.73% |
| 4 | 39.93% | 41.81% | 42.84% | 43.65% | 83.02% | 81.83% | 81.66% | 82.04% | 121.15% | 115.79% | 113.88% | 113.51% | 169.09% | 157.32% | 152.59% | 150.84% |
| 5 | 39.92% | 41.80% | 42.83% | 43.64% | 83.04% | 81.85% | 81.67% | 82.06% | 121.19% | 115.82% | 113.90% | 113.53% | 169.14% | 157.36% | 152.63% | 150.88% |
| 6 | 39.88% | 41.77% | 42.80% | 43.61% | 83.02% | 81.83% | 81.66% | 82.04% | 121.18% | 115.81% | 113.90% | 113.53% | 169.13% | 157.35% | 152.62% | 150.87% |
| 7 | 39.82% | 41.72% | 42.76% | 43.57% | 82.98% | 81.79% | 81.62% | 82.01% | 121.13% | 115.77% | 113.86% | 113.50% | 169.06% | 157.30% | 152.58% | 150.84% |
| 8 | 39.75% | 41.67% | 42.71% | 43.52% | 82.91% | 81.74% | 81.57% | 81.97% | 121.05% | 115.71% | 113.81% | 113.46% | 168.96% | 157.23% | 152.52% | 150.79% |
| 9 | 39.67% | 41.61% | 42.66% | 43.47% | 82.82% | 81.67% | 81.51% | 81.91% | 120.95% | 115.63% | 113.74% | 113.40% | 168.83% | 157.13% | 152.44% | 150.72% |
| 10 | 39.59% | 41.54% | 42.59% | 43.41% | 82.72% | 81.59% | 81.44% | 81.84% | 120.83% | 115.54% | 113.66% | 113.33% | 168.68% | 157.02% | 152.34% | 150.64% |
| 11 | 39.50% | 41.47% | 42.53% | 43.34% | 82.61% | 81.50% | 81.33% | 81.77% | 120.70% | 115.44% | 113.58% | 113.25% | 168.52% | 156.89% | 152.24% | 150.55% |
| 12 | 39.42% | 41.40% | 42.47% | 43.28% | 82.50% | 81.42% | 81.25% | 81.70% | 120.57% | 115.34% | 113.50% | 113.18% | 168.36% | 156.77% | 152.14% | 150.47% |
| 13 | 39.34% | 41.33% | 42.40% | 43.22% | 82.40% | 81.33% | 81.19% | 81.63% | 120.44% | 115.24% | 113.42% | 113.11% | 168.21% | 156.66% | 152.06% | 150.40% |
| 14 | 39.27% | 41.27% | 42.35% | 43.16% | 82.30% | 81.26% | 81.12% | 81.57% | 120.34% | 115.16% | 113.35% | 113.06% | 168.08% | 156.57% | 151.98% | 150.34% |
| 15 | 39.21% | 41.22% | 42.29% | 43.10% | 82.23% | 81.20% | 81.06% | 81.51% | 120.25% | 115.10% | 113.30% | 113.01% | 167.98% | 156.50% | 151.93% | 150.31% |
| 16 | 39.16% | 41.18% | 42.25% | 43.05% | 82.16% | 81.15% | 81.01% | 81.47% | 120.18% | 115.05% | 113.26% | 112.99% | 167.91% | 156.45% | 151.90% | 150.29% |
| 17 | 39.12% | 41.14% | 42.20% | 43.00% | 82.11% | 81.11% | 80.97% | 81.43% | 120.14% | 115.02% | 113.24% | 112.98% | 167.86% | 156.42% | 151.88% | 150.30% |
| 18 | 39.09% | 41.10% | 42.17% | 42.95% | 82.08% | 81.08% | 80.95% | 81.41% | 120.11% | 115.00% | 113.24% | 112.98% | 167.85% | 156.42% | 151.89% | 150.33% |
| 19 | 39.06% | 41.07% | 42.13% | 42.91% | 82.05% | 81.05% | 80.92% | 81.38% | 120.10% | 115.00% | 113.24% | 113.00% | 167.85% | 156.43% | 151.92% | 150.39% |
| 20 | 39.04% | 41.04% | 42.09% | 42.86% | 82.04% | 81.04% | 80.91% | 81.37% | 120.11% | 115.01% | 113.26% | 113.04% | 167.88% | 156.47% | 151.97% | 150.46% |
| 21 | 39.01% | 41.01% | 42.05% | 42.80% | 82.02% | 81.03% | 80.89% | 81.36% | 120.12% | 115.03% | 113.29% | 113.08% | 167.92% | 156.51% | 152.03% | 150.54% |
| 22 | 38.99% | 40.97% | 42.00% | 42.74% | 82.01% | 81.01% | 80.88% | 81.34% | 120.14% | 115.06% | 113.32% | 113.13% | 167.97% | 156.57% | 152.10% | 150.64% |
| 23 | 38.95% | 40.93% | 41.95% | 42.68% | 82.00% | 81.00% | 80.86% | 81.33% | 120.17% | 115.09% | 113.36% | 113.19% | 168.02% | 156.64% | 152.19% | 150.76% |
| 24 | 38.92% | 40.88% | 41.88% | 42.60% | 81.99% | 80.98% | 80.84% | 81.32% | 120.19% | 115.12% | 113.41% | 113.26% | 168.09% | 156.71% | 152.28% | 150.88% |
| 25 | 38.87% | 40.83% | 41.81% | 42.51% | 81.97% | 80.96% | 80.82% | 81.31% | 120.22% | 115.15% | 113.45% | 113.33% | 168.15% | 156.79% | 152.38% | 151.01% |
| 26 | 38.81% | 40.76% | 41.72% | 42.42% | 81.94% | 80.93% | 80.79% | 81.29% | 120.24% | 115.18% | 113.51% | 113.41% | 168.22% | 156.87% | 152.49% | 151.15% |
| 27 | 38.74% | 40.67% | 41.62% | 42.31% | 81.90% | 80.89% | 80.76% | 81.27% | 120.26% | 115.22% | 113.56% | 113.49% | 168.29% | 156.96% | 152.61% | 151.31% |
| 28 | 38.65% | 40.57% | 41.50% | 42.19% | 81.85% | 80.84% | 80.72% | 81.25% | 120.27% | 115.25% | 113.62% | 113.57% | 168.36% | 157.06% | 152.73% | 151.46% |
| 29 | 38.55% | 40.46% | 41.37% | 42.05% | 81.78% | 80.77% | 80.70% | 81.22% | 120.28% | 115.28% | 113.68% | 113.66% | 168.44% | 157.16% | 152.86% | 151.63% |
| 30 | 38.43% | 40.32% | 41.22% | 41.90% | 81.70% | 80.71% | 80.65% | 81.19% | 120.28% | 115.32% | 113.74% | 113.75% | 168.52% | 157.27% | 153.00% | 151.81% |
| 31 | 38.29% | 40.16% | 41.06% | 41.73% | 81.61% | 80.63% | 80.59% | 81.15% | 120.29% | 115.35% | 113.80% | 113.85% | 168.60% | 157.38% | 153.14% | 151.99% |
| 32 | 38.13% | 39.99% | 40.87% | 41.55% | 81.50% | 80.54% | 80.53% | 81.10% | 120.29% | 115.39% | 113.87% | 113.94% | 168.69% | 157.50% | 153.29% | 152.18% |
| 33 | 37.94% | 39.79% | 40.67% | 41.35% | 81.37% | 80.44% | 80.45% | 81.05% | 120.29% | 115.43% | 113.94% | 114.05% | 168.78% | 157.63% | 153.44% | 152.39% |
| 34 | 37.73% | 39.57% | 40.45% | 41.13% | 81.23% | 80.34% | 80.37% | 80.98% | 120.28% | 115.47% | 114.01% | 114.15% | 168.89% | 157.76% | 153.60% | 152.60% |
| 35 | 37.48% | 39.32% | 40.21% | 40.88% | 81.07% | 80.24% | 80.26% | 80.91% | 120.28% | 115.51% | 114.08% | 114.26% | 168.99% | 157.90% | 153.77% | 152.82% |
| 36 | 37.20% | 39.05% | 39.94% | 40.61% | 80.89% | 80.09% | 80.17% | 80.83% | 120.27% | 115.55% | 114.15% | 114.37% | 169.10% | 158.03% | 153.94% | 153.05% |
| 37 | 36.89% | 38.75% | 39.65% | 40.32% | 80.70% | 79.94% | 80.06% | 80.74% | 120.26% | 115.59% | 114.22% | 114.48% | 169.21% | 158.17% | 154.12% | 153.29% |
| 38 | 36.54% | 38.42% | 39.33% | 39.99% | 80.48% | 79.78% | 79.92% | 80.63% | 120.25% | 115.62% | 114.28% | 114.59% | 169.32% | 158.31% | 154.30% | 153.53% |
| 39 | 36.15% | 38.06% | 38.97% | 39.63% | 80.24% | 79.60% | 79.77% | 80.50% | 120.21% | 115.64% | 114.34% | 114.71% | 169.41% | 158.43% | 154.47% | 153.78% |
| 40 | 35.71% | 37.66% | 38.59% | 39.24% | 79.97% | 79.39% | 79.59% | 80.35% | 120.16% | 115.64% | 114.39% | 114.81% | 169.47% | 158.55% | 154.64% | 154.03% |
| 41 | 35.24% | 37.23% | 38.16% | 38.80% | 79.66% | 79.15% | 79.39% | 80.18% | 120.08% | 115.62% | 114.42% | 114.91% | 169.51% | 158.64% | 154.79% | 154.27% |
| 42 | 34.71% | 36.76% | 37.69% | 38.32% | 79.31% | 78.87% | 79.15% | 79.98% | 119.95% | 115.57% | 114.43% | 114.99% | 169.49% | 158.70% | 154.93% | 154.50% |
| 43 | 34.14% | 36.23% | 37.17% | 37.80% | 78.91% | 78.55% | 78.87% | 79.75% | 119.78% | 115.48% | 114.41% | 115.05% | 169.42% | 158.72% | 155.04% | 154.72% |
| 44 | 33.50% | 35.66% | 36.60% | 37.21% | 78.44% | 78.18% | 78.54% | 79.47% | 119.54% | 115.35% | 114.36% | 115.09% | 169.27% | 158.69% | 155.11% | 154.91% |
| 45 | 32.81% | 35.02% | 35.96% | 36.57% | 77.90% | 77.74% | 78.16% | 79.15% | 119.22% | 115.17% | 114.27% | 115.11% | 169.05% | 158.61% | 155.15% | 155.08% |
| 46 | 32.04% | 34.32% | 35.26% | 35.87% | 77.28% | 77.24% | 77.72% | 78.78% | 118.82% | 114.92% | 114.14% | 115.09% | 168.73% | 158.47% | 155.15% | 155.21% |
| 47 | 31.20% | 33.55% | 34.49% | 35.09% | 76.58% | 76.66% | 77.22% | 78.36% | 118.34% | 114.63% | 113.97% | 115.03% | 168.33% | 158.28% | 155.10% | 155.30% |
| 48 | 30.29% | 32.70% | 33.64% | 34.25% | 75.77% | 76.00% | 76.65% | 77.88% | 117.77% | 114.27% | 113.75% | 114.95% | 167.84% | 158.02% | 155.01% | 155.36% |
| 49 | 29.29% | 31.77% | 32.72% | 33.32% | 74.88% | 75.27% | 76.01% | 77.35% | 117.12% | 113.85% | 113.50% | 114.83% | 167.28% | 157.72% | 154.88% | 155.39% |
| 50 | 28.20% | 30.76% | 31.71% | 32.29% | 73.88% | 74.46% | 75.31% | 76.77% | 116.39% | 113.39% | 113.21% | 114.69% | 166.65% | 157.38% | 154.73% | 155.39% |
| 51 | 27.03% | 29.66% | 30.58% | 31.14% | 72.80% | 73.57% | 74.55% | 76.14% | 115.59% | 112.90% | 112.90% | 114.54% | 165.97% | 157.01% | 154.56% | 155.37% |
| 52 | 25.69% | 28.43% | 29.32% | 29.91% | 71.63% | 72.62% | 73.73% | 75.46% | 114.74% | 112.37% | 112.57% | 114.37% | 165.26% | 156.63% | 154.38% | 155.35% |
| 53 | 24.24% | 27.05% | 27.95% | 28.57% | 70.37% | 71.59% | 72.86% | 74.74% | 113.86% | 111.84% | 112.24% | 114.20% | 164.55% | 156.26% | 154.20% | 155.32% |
| 54 | 22.66% | 25.56% | 26.47% | 27.12% | 69.03% | 70.50% | 71.93% | 73.98% | 112.94% | 111.29% | 111.92% | 114.03% | 163.84% | 155.90% | 154.04% | 155.28% |
| 55 | 20.93% | 23.92% | 24.83% | 25.54% | 67.58% | 69.34% | 70.95% | 73.17% | 111.98% | 110.74% | 111.59% | 113.87% | 163.14% | 155.55% | 153.88% | 155.25% |
| 56 | NA | NA | NA | NA | 66.00% | 68.08% | 69.88% | 72.30% | 110.99% | 110.19% | 111.27% | 113.70% | 162.46% | 155.22% | 153.73% | 155.21% |
| 57 | NA | NA | NA | NA | 64.29% | 66.72% | 68.74% | 71.38% | 109.96% | 109.62% | 110.95% | 113.51% | 161.78% | 154.90% | 153.58% | 155.13% |
| 58 | NA | NA | NA | NA | 62.43% | 65.21% | 67.49% | 70.35% | 108.84% | 109.02% | 110.60% | 113.29% | 161.08% | 154.55% | 153.39% | 155.01% |
| 59 | NA | NA | NA | NA | 60.34% | 63.56% | 66.11% | 69.21% | 107.60% | 108.35% | 110.20% | 113.00% | 160.31% | 154.15% | 153.14% | 154.81% |
| 60 | NA | NA | NA | NA | 57.94% | 61.69% | 64.57% | 67.92% | 106.20% | 107.58% | 109.71% | 112.62% | 159.42% | 153.65% | 152.77% | 154.48% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 4 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 46.02% | 46.48% | 46.89% | 47.38% | 94.03% | 90.35% | 89.08% | 88.88% | 136.05% | 127.36% | 123.96% | 122.77% | 188.55% | 172.46% | 165.77% | 162.95% |
| 1 | 46.10% | 46.55% | 46.95% | 47.43% | 94.19% | 90.47% | 89.19% | 88.99% | 136.27% | 127.54% | 124.11% | 122.91% | 188.83% | 172.68% | 165.97% | 163.13% |
| 2 | 46.20% | 46.63% | 47.02% | 47.50% | 94.38% | 90.63% | 89.32% | 89.11% | 136.53% | 127.74% | 124.29% | 123.07% | 189.16% | 172.94% | 166.19% | 163.34% |
| 3 | 46.35% | 46.75% | 47.12% | 47.59% | 94.63% | 90.82% | 89.48% | 89.26% | 136.85% | 127.99% | 124.50% | 123.28% | 189.57% | 173.25% | 166.47% | 163.60% |
| 4 | 46.39% | 46.78% | 47.15% | 47.61% | 94.73% | 90.90% | 89.55% | 89.32% | 136.99% | 128.10% | 124.60% | 123.37% | 189.74% | 173.39% | 166.59% | 163.72% |
| 5 | 46.37% | 46.77% | 47.14% | 47.60% | 94.75% | 90.92% | 89.57% | 89.33% | 137.04% | 128.13% | 124.63% | 123.40% | 189.80% | 173.43% | 166.63% | 163.76% |
| 6 | 46.33% | 46.74% | 47.11% | 47.57% | 94.73% | 90.90% | 89.55% | 89.32% | 137.02% | 128.12% | 124.62% | 123.40% | 189.78% | 173.42% | 166.63% | 163.76% |
| 7 | 46.27% | 46.69% | 47.06% | 47.53% | 94.68% | 90.86% | 89.52% | 89.29% | 136.97% | 128.08% | 124.59% | 123.37% | 189.72% | 173.37% | 166.59% | 163.73% |
| 8 | 46.20% | 46.63% | 47.01% | 47.47% | 94.61% | 90.80% | 89.46% | 89.24% | 136.89% | 128.02% | 124.53% | 123.32% | 189.61% | 173.29% | 166.52% | 163.68% |
| 9 | 46.12% | 46.56% | 46.95% | 47.41% | 94.52% | 90.73% | 89.40% | 89.18% | 136.78% | 127.93% | 124.46% | 123.26% | 189.47% | 173.19% | 166.43% | 163.60% |
| 10 | 46.03% | 46.49% | 46.88% | 47.35% | 94.41% | 90.64% | 89.32% | 89.11% | 136.65% | 127.83% | 124.38% | 123.18% | 189.31% | 173.07% | 166.34% | 163.52% |
| 11 | 45.93% | 46.42% | 46.81% | 47.28% | 94.29% | 90.55% | 89.24% | 89.03% | 136.51% | 127.73% | 124.29% | 123.11% | 189.14% | 172.94% | 166.23% | 163.43% |
| 12 | 45.84% | 46.34% | 46.74% | 47.21% | 94.17% | 90.46% | 89.16% | 88.96% | 136.37% | 127.62% | 124.20% | 123.03% | 188.97% | 172.82% | 166.13% | 163.35% |
| 13 | 45.76% | 46.27% | 46.68% | 47.14% | 94.10% | 90.35% | 89.08% | 88.89% | 136.24% | 127.52% | 124.12% | 122.96% | 188.81% | 172.70% | 166.04% | 163.28% |
| 14 | 45.68% | 46.21% | 46.61% | 47.08% | 93.96% | 90.29% | 89.01% | 88.82% | 136.13% | 127.44% | 124.06% | 122.91% | 188.68% | 172.60% | 165.96% | 163.22% |
| 15 | 45.62% | 46.15% | 46.56% | 47.02% | 93.88% | 90.22% | 88.96% | 88.77% | 136.03% | 127.37% | 124.00% | 122.87% | 188.58% | 172.53% | 165.91% | 163.19% |
| 16 | 45.56% | 46.10% | 46.51% | 46.96% | 93.81% | 90.17% | 88.91% | 88.73% | 135.97% | 127.32% | 123.97% | 122.85% | 188.50% | 172.48% | 165.88% | 163.18% |
| 17 | 45.52% | 46.05% | 46.46% | 46.91% | 93.76% | 90.13% | 88.87% | 88.69% | 135.92% | 127.30% | 123.95% | 122.84% | 188.46% | 172.46% | 165.87% | 163.20% |
| 18 | 45.48% | 46.02% | 46.42% | 46.86% | 93.73% | 90.10% | 88.84% | 88.67% | 135.90% | 127.28% | 123.95% | 122.86% | 188.45% | 172.46% | 165.89% | 163.25% |
| 19 | 45.45% | 45.98% | 46.37% | 46.80% | 93.70% | 90.08% | 88.82% | 88.65% | 135.89% | 127.29% | 123.96% | 122.89% | 188.46% | 172.49% | 165.94% | 163.31% |
| 20 | 45.42% | 45.95% | 46.33% | 46.75% | 93.69% | 90.07% | 88.81% | 88.64% | 135.90% | 127.31% | 123.99% | 122.93% | 188.50% | 172.53% | 166.00% | 163.40% |
| 21 | 45.39% | 45.91% | 46.29% | 46.69% | 93.68% | 90.06% | 88.80% | 88.64% | 135.93% | 127.33% | 124.03% | 122.99% | 188.55% | 172.59% | 166.07% | 163.51% |
| 22 | 45.36% | 45.87% | 46.23% | 46.63% | 93.67% | 90.05% | 88.79% | 88.64% | 135.96% | 127.37% | 124.07% | 123.06% | 188.61% | 172.66% | 166.17% | 163.63% |
| 23 | 45.33% | 45.83% | 46.17% | 46.56% | 93.66% | 90.04% | 88.75% | 88.64% | 135.99% | 127.41% | 124.13% | 123.13% | 188.69% | 172.75% | 166.27% | 163.77% |
| 24 | 45.28% | 45.77% | 46.10% | 46.48% | 93.65% | 90.03% | 88.74% | 88.64% | 136.03% | 127.45% | 124.19% | 123.22% | 188.77% | 172.84% | 166.39% | 163.91% |
| 25 | 45.23% | 45.71% | 46.02% | 46.39% | 93.63% | 90.01% | 88.72% | 88.64% | 136.07% | 127.50% | 124.25% | 123.31% | 188.86% | 172.94% | 166.51% | 164.07% |
| 26 | 45.17% | 45.63% | 45.93% | 46.29% | 93.61% | 89.99% | 88.71% | 88.64% | 136.11% | 127.55% | 124.32% | 123.41% | 188.95% | 173.05% | 166.65% | 164.24% |
| 27 | 45.09% | 45.54% | 45.82% | 46.18% | 93.58% | 89.96% | 88.69% | 88.64% | 136.14% | 127.60% | 124.40% | 123.51% | 189.05% | 173.17% | 166.79% | 164.43% |
| 28 | 44.99% | 45.43% | 45.70% | 46.05% | 93.53% | 89.92% | 88.67% | 88.63% | 136.18% | 127.66% | 124.48% | 123.62% | 189.15% | 173.30% | 166.94% | 164.62% |
| 29 | 44.88% | 45.30% | 45.56% | 45.91% | 93.47% | 89.87% | 88.67% | 88.63% | 136.21% | 127.71% | 124.56% | 123.73% | 189.26% | 173.43% | 167.11% | 164.82% |
| 30 | 44.74% | 45.15% | 45.40% | 45.76% | 93.40% | 89.82% | 88.64% | 88.61% | 136.24% | 127.77% | 124.64% | 123.85% | 189.37% | 173.57% | 167.27% | 165.03% |
| 31 | 44.59% | 44.98% | 45.23% | 45.58% | 93.31% | 89.75% | 88.60% | 88.60% | 136.27% | 127.83% | 124.73% | 123.97% | 189.50% | 173.72% | 167.45% | 165.26% |
| 32 | 44.41% | 44.79% | 45.04% | 45.39% | 93.21% | 89.68% | 88.55% | 88.58% | 136.30% | 127.90% | 124.82% | 124.10% | 189.63% | 173.88% | 167.64% | 165.49% |
| 33 | 44.20% | 44.58% | 44.83% | 45.18% | 93.10% | 89.61% | 88.50% | 88.55% | 136.33% | 127.97% | 124.92% | 124.23% | 189.77% | 174.04% | 167.83% | 165.74% |
| 34 | 43.96% | 44.34% | 44.59% | 44.95% | 92.97% | 89.52% | 88.45% | 88.52% | 136.36% | 128.04% | 125.02% | 124.37% | 189.92% | 174.21% | 168.04% | 166.00% |
| 35 | 43.69% | 44.08% | 44.34% | 44.70% | 92.83% | 89.44% | 88.36% | 88.48% | 136.40% | 128.11% | 125.12% | 124.52% | 190.08% | 174.39% | 168.25% | 166.28% |
| 36 | 43.38% | 43.79% | 44.06% | 44.42% | 92.67% | 89.32% | 88.30% | 88.43% | 136.44% | 128.18% | 125.22% | 124.66% | 190.24% | 174.58% | 168.47% | 166.57% |
| 37 | 43.04% | 43.47% | 43.75% | 44.11% | 92.49% | 89.20% | 88.21% | 88.37% | 136.47% | 128.25% | 125.32% | 124.82% | 190.41% | 174.76% | 168.70% | 166.87% |
| 38 | 42.66% | 43.13% | 43.42% | 43.77% | 92.30% | 89.06% | 88.11% | 88.29% | 136.50% | 128.31% | 125.42% | 124.97% | 190.56% | 174.95% | 168.93% | 167.18% |
| 39 | 42.24% | 42.75% | 43.05% | 43.39% | 92.08% | 88.90% | 87.99% | 88.21% | 136.51% | 128.37% | 125.52% | 125.13% | 190.71% | 175.12% | 169.16% | 167.50% |
| 40 | 41.77% | 42.33% | 42.64% | 42.98% | 91.83% | 88.72% | 87.84% | 88.10% | 136.50% | 128.40% | 125.60% | 125.28% | 190.83% | 175.29% | 169.38% | 167.81% |
| 41 | 41.26% | 41.87% | 42.19% | 42.53% | 91.55% | 88.51% | 87.67% | 87.97% | 136.46% | 128.42% | 125.67% | 125.43% | 190.92% | 175.43% | 169.60% | 168.13% |
| 42 | 40.70% | 41.37% | 41.69% | 42.02% | 91.21% | 88.25% | 87.46% | 87.81% | 136.37% | 128.41% | 125.72% | 125.56% | 190.96% | 175.54% | 169.79% | 168.44% |
| 43 | 40.08% | 40.81% | 41.14% | 41.47% | 90.82% | 87.95% | 87.21% | 87.63% | 136.24% | 128.36% | 125.75% | 125.67% | 190.94% | 175.62% | 169.96% | 168.72% |
| 44 | 39.39% | 40.19% | 40.52% | 40.85% | 90.37% | 87.60% | 86.91% | 87.40% | 136.03% | 128.26% | 125.74% | 125.76% | 190.85% | 175.65% | 170.10% | 168.99% |
| 45 | 38.64% | 39.51% | 39.85% | 40.17% | 89.83% | 87.17% | 86.56% | 87.12% | 135.76% | 128.12% | 125.69% | 125.82% | 190.67% | 175.63% | 170.21% | 169.22% |
| 46 | 37.81% | 38.75% | 39.10% | 39.43% | 89.21% | 86.68% | 86.15% | 86.80% | 135.40% | 127.92% | 125.61% | 125.85% | 190.42% | 175.55% | 170.27% | 169.43% |
| 47 | 36.90% | 37.91% | 38.27% | 38.61% | 88.49% | 86.11% | 85.68% | 86.43% | 134.96% | 127.66% | 125.48% | 125.85% | 190.07% | 175.41% | 170.28% | 169.59% |
| 48 | 35.90% | 36.99% | 37.36% | 37.72% | 87.68% | 85.47% | 85.14% | 86.01% | 134.43% | 127.34% | 125.31% | 125.81% | 189.64% | 175.22% | 170.26% | 169.72% |
| 49 | 34.80% | 35.98% | 36.37% | 36.72% | 86.76% | 84.74% | 84.54% | 85.53% | 133.83% | 126.98% | 125.10% | 125.75% | 189.14% | 174.98% | 170.20% | 169.82% |
| 50 | 33.61% | 34.88% | 35.28% | 35.61% | 85.74% | 83.93% | 83.87% | 85.01% | 133.16% | 126.57% | 124.87% | 125.66% | 188.57% | 174.70% | 170.11% | 169.89% |
| 51 | 32.32% | 33.68% | 34.05% | 34.40% | 84.63% | 83.05% | 83.14% | 84.44% | 132.43% | 126.13% | 124.61% | 125.55% | 187.97% | 174.41% | 170.01% | 169.93% |
| 52 | 30.89% | 32.34% | 32.69% | 33.09% | 83.43% | 82.10% | 82.36% | 83.83% | 131.66% | 125.67% | 124.34% | 125.43% | 187.34% | 174.10% | 169.90% | 169.97% |
| 53 | 29.28% | 30.83% | 31.22% | 31.68% | 82.15% | 81.09% | 81.54% | 83.19% | 130.87% | 125.21% | 124.07% | 125.30% | 186.72% | 173.81% | 169.80% | 170.00% |
| 54 | 27.54% | 29.20% | 29.62% | 30.14% | 80.78% | 80.01% | 80.66% | 82.51% | 130.07% | 124.74% | 123.81% | 125.18% | 186.12% | 173.53% | 169.71% | 170.03% |
| 55 | 25.63% | 27.41% | 27.85% | 28.45% | 79.33% | 78.87% | 79.74% | 81.80% | 129.25% | 124.28% | 123.55% | 125.05% | 185.54% | 173.28% | 169.63% | 170.06% |
| 56 | NA | NA | NA | NA | 77.75% | 77.66% | 78.75% | 81.02% | 128.44% | 123.83% | 123.30% | 124.92% | 184.99% | 173.05% | 169.56% | 170.07% |
| 57 | NA | NA | NA | NA | 76.03% | 76.32% | 77.69% | 80.19% | 127.58% | 123.37% | 123.04% | 124.76% | 184.45% | 172.82% | 169.47% | 170.06% |
| 58 | NA | NA | NA | NA | 74.13% | 74.87% | 76.53% | 79.28% | 126.68% | 122.89% | 122.75% | 124.56% | 183.89% | 172.57% | 169.35% | 169.99% |
| 59 | NA | NA | NA | NA | 72.05% | 73.24% | 75.23% | 78.23% | 125.71% | 122.37% | 122.41% | 124.30% | 183.27% | 172.25% | 169.15% | 169.83% |
| 60 | NA | NA | NA | NA | 69.66% | 71.42% | 73.76% | 77.01% | 124.61% | 121.74% | 121.98% | 123.93% | 182.53% | 171.83% | 168.83% | 169.53% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 2: Rs. 50,000 to Rs. 74,999**

| | Deferment: 5 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 52.88% | 51.78% | 51.49% | 51.61% | 106.50% | 100.03% | 97.51% | 96.67% | 152.94% | 140.52% | 135.41% | 133.29% | 210.59% | 189.64% | 180.71% | 176.69% |
| 1 | 52.97% | 51.86% | 51.55% | 51.67% | 106.68% | 100.17% | 97.64% | 96.78% | 153.18% | 140.70% | 135.57% | 133.45% | 210.90% | 189.88% | 180.92% | 176.89% |
| 2 | 53.08% | 51.95% | 51.63% | 51.74% | 106.89% | 100.34% | 97.78% | 96.91% | 153.46% | 140.92% | 135.77% | 133.63% | 211.25% | 190.15% | 181.16% | 177.12% |
| 3 | 53.24% | 52.07% | 51.74% | 51.84% | 107.16% | 100.55% | 97.96% | 97.08% | 153.81% | 141.19% | 136.01% | 133.86% | 211.69% | 190.49% | 181.47% | 177.41% |
| 4 | 53.29% | 52.11% | 51.77% | 51.86% | 107.27% | 100.63% | 98.03% | 97.14% | 153.96% | 141.31% | 136.11% | 133.96% | 211.88% | 190.64% | 181.60% | 177.54% |
| 5 | 53.28% | 52.10% | 51.76% | 51.85% | 107.30% | 100.65% | 98.05% | 97.16% | 154.01% | 141.34% | 136.14% | 133.99% | 211.94% | 190.69% | 181.65% | 177.59% |
| 6 | 53.23% | 52.06% | 51.73% | 51.82% | 107.28% | 100.64% | 98.04% | 97.15% | 153.99% | 141.33% | 136.14% | 133.99% | 211.92% | 190.68% | 181.64% | 177.59% |
| 7 | 53.17% | 52.02% | 51.68% | 51.78% | 107.22% | 100.59% | 98.00% | 97.11% | 153.94% | 141.29% | 136.10% | 133.96% | 211.85% | 190.63% | 181.60% | 177.56% |
| 8 | 53.09% | 51.95% | 51.63% | 51.72% | 107.14% | 100.53% | 97.94% | 97.06% | 153.85% | 141.22% | 136.04% | 133.91% | 211.74% | 190.54% | 181.53% | 177.50% |
| 9 | 53.01% | 51.88% | 51.56% | 51.66% | 107.04% | 100.45% | 97.87% | 97.00% | 153.73% | 141.13% | 135.97% | 133.84% | 211.59% | 190.43% | 181.44% | 177.42% |
| 10 | 52.91% | 51.80% | 51.49% | 51.58% | 106.93% | 100.36% | 97.79% | 96.93% | 153.59% | 141.03% | 135.88% | 133.77% | 211.42% | 190.31% | 181.34% | 177.34% |
| 11 | 52.81% | 51.72% | 51.41% | 51.51% | 106.80% | 100.26% | 97.71% | 96.85% | 153.44% | 140.92% | 135.79% | 133.69% | 211.24% | 190.17% | 181.22% | 177.25% |
| 12 | 52.71% | 51.64% | 51.34% | 51.43% | 106.68% | 100.16% | 97.62% | 96.77% | 153.29% | 140.81% | 135.69% | 133.61% | 211.06% | 190.04% | 181.12% | 177.16% |
| 13 | 52.62% | 51.56% | 51.26% | 51.36% | 106.56% | 100.08% | 97.54% | 96.70% | 153.16% | 140.70% | 135.61% | 133.54% | 210.90% | 189.92% | 181.02% | 177.09% |
| 14 | 52.54% | 51.49% | 51.20% | 51.29% | 106.45% | 99.99% | 97.47% | 96.60% | 153.04% | 140.62% | 135.54% | 133.48% | 210.76% | 189.82% | 180.95% | 177.04% |
| 15 | 52.47% | 51.43% | 51.13% | 51.23% | 106.36% | 99.92% | 97.41% | 96.58% | 152.94% | 140.55% | 135.48% | 133.44% | 210.65% | 189.75% | 180.90% | 177.01% |
| 16 | 52.41% | 51.37% | 51.08% | 51.17% | 106.29% | 99.86% | 97.36% | 96.54% | 152.88% | 140.50% | 135.45% | 133.43% | 210.58% | 189.70% | 180.87% | 177.01% |
| 17 | 52.36% | 51.33% | 51.03% | 51.11% | 106.24% | 99.82% | 97.33% | 96.51% | 152.83% | 140.47% | 135.44% | 133.43% | 210.54% | 189.69% | 180.88% | 177.05% |
| 18 | 52.32% | 51.29% | 50.98% | 51.05% | 106.20% | 99.80% | 97.30% | 96.49% | 152.81% | 140.47% | 135.44% | 133.45% | 210.53% | 189.70% | 180.91% | 177.10% |
| 19 | 52.28% | 51.25% | 50.94% | 51.00% | 106.18% | 99.78% | 97.29% | 96.48% | 152.81% | 140.48% | 135.46% | 133.50% | 210.55% | 189.73% | 180.96% | 177.19% |
| 20 | 52.25% | 51.21% | 50.89% | 50.94% | 106.17% | 99.77% | 97.28% | 96.48% | 152.83% | 140.50% | 135.50% | 133.55% | 210.60% | 189.79% | 181.04% | 177.30% |
| 21 | 52.22% | 51.17% | 50.84% | 50.88% | 106.17% | 99.77% | 97.28% | 96.49% | 152.86% | 140.54% | 135.55% | 133.63% | 210.67% | 189.86% | 181.14% | 177.43% |
| 22 | 52.18% | 51.13% | 50.78% | 50.81% | 106.17% | 99.76% | 97.28% | 96.50% | 152.91% | 140.59% | 135.61% | 133.71% | 210.75% | 189.96% | 181.25% | 177.58% |
| 23 | 52.14% | 51.08% | 50.72% | 50.74% | 106.16% | 99.76% | 97.28% | 96.52% | 152.95% | 140.64% | 135.68% | 133.81% | 210.85% | 190.06% | 181.38% | 177.74% |
| 24 | 52.09% | 51.02% | 50.64% | 50.66% | 106.16% | 99.76% | 97.28% | 96.54% | 153.00% | 140.70% | 135.76% | 133.92% | 210.95% | 190.18% | 181.53% | 177.92% |
| 25 | 52.03% | 50.95% | 50.56% | 50.57% | 106.15% | 99.75% | 97.29% | 96.56% | 153.06% | 140.76% | 135.85% | 134.03% | 211.07% | 190.31% | 181.68% | 178.11% |
| 26 | 51.96% | 50.86% | 50.46% | 50.46% | 106.13% | 99.74% | 97.25% | 96.58% | 153.11% | 140.83% | 135.94% | 134.15% | 211.19% | 190.45% | 181.85% | 178.32% |
| 27 | 51.87% | 50.76% | 50.34% | 50.35% | 106.11% | 99.72% | 97.25% | 96.60% | 153.17% | 140.90% | 136.04% | 134.28% | 211.32% | 190.59% | 182.02% | 178.54% |
| 28 | 51.77% | 50.64% | 50.21% | 50.22% | 106.07% | 99.70% | 97.25% | 96.62% | 153.22% | 140.98% | 136.14% | 134.41% | 211.45% | 190.75% | 182.21% | 178.77% |
| 29 | 51.64% | 50.50% | 50.07% | 50.08% | 106.02% | 99.67% | 97.28% | 96.64% | 153.28% | 141.06% | 136.25% | 134.55% | 211.60% | 190.92% | 182.41% | 179.02% |
| 30 | 51.49% | 50.34% | 49.91% | 49.92% | 105.96% | 99.64% | 97.27% | 96.65% | 153.33% | 141.15% | 136.36% | 134.70% | 211.76% | 191.10% | 182.62% | 179.28% |
| 31 | 51.32% | 50.16% | 49.73% | 49.74% | 105.89% | 99.60% | 97.26% | 96.67% | 153.39% | 141.24% | 136.48% | 134.85% | 211.93% | 191.29% | 182.84% | 179.55% |
| 32 | 51.12% | 49.96% | 49.53% | 49.55% | 105.81% | 99.55% | 97.24% | 96.68% | 153.46% | 141.33% | 136.60% | 135.01% | 212.11% | 191.49% | 183.07% | 179.83% |
| 33 | 50.89% | 49.73% | 49.31% | 49.33% | 105.71% | 99.50% | 97.22% | 96.69% | 153.53% | 141.43% | 136.72% | 135.18% | 212.30% | 191.70% | 183.32% | 180.14% |
| 34 | 50.63% | 49.48% | 49.07% | 49.09% | 105.61% | 99.45% | 97.20% | 96.69% | 153.60% | 141.53% | 136.85% | 135.35% | 212.51% | 191.92% | 183.58% | 180.46% |
| 35 | 50.33% | 49.21% | 48.80% | 48.83% | 105.50% | 99.39% | 97.14% | 96.69% | 153.68% | 141.63% | 136.99% | 135.54% | 212.72% | 192.15% | 183.85% | 180.79% |
| 36 | 50.00% | 48.90% | 48.51% | 48.54% | 105.37% | 99.31% | 97.13% | 96.69% | 153.75% | 141.74% | 137.13% | 135.73% | 212.94% | 192.38% | 184.13% | 181.15% |
| 37 | 49.63% | 48.57% | 48.20% | 48.22% | 105.22% | 99.22% | 97.08% | 96.67% | 153.83% | 141.84% | 137.27% | 135.92% | 213.16% | 192.62% | 184.42% | 181.51% |
| 38 | 49.22% | 48.21% | 47.84% | 47.87% | 105.06% | 99.12% | 97.01% | 96.65% | 153.90% | 141.94% | 137.40% | 136.13% | 213.38% | 192.86% | 184.71% | 181.90% |
| 39 | 48.77% | 47.81% | 47.46% | 47.48% | 104.88% | 99.00% | 96.93% | 96.61% | 153.95% | 142.03% | 137.54% | 136.33% | 213.59% | 193.10% | 185.00% | 182.29% |
| 40 | 48.28% | 47.37% | 47.03% | 47.05% | 104.66% | 98.85% | 96.83% | 96.56% | 153.98% | 142.11% | 137.67% | 136.53% | 213.77% | 193.32% | 185.29% | 182.68% |
| 41 | 47.73% | 46.88% | 46.55% | 46.57% | 104.40% | 98.67% | 96.69% | 96.49% | 153.98% | 142.17% | 137.78% | 136.73% | 213.92% | 193.53% | 185.58% | 183.08% |
| 42 | 47.13% | 46.35% | 46.03% | 46.05% | 104.10% | 98.45% | 96.53% | 96.39% | 153.94% | 142.19% | 137.88% | 136.92% | 214.02% | 193.70% | 185.85% | 183.47% |
| 43 | 46.47% | 45.75% | 45.44% | 45.46% | 103.73% | 98.18% | 96.32% | 96.26% | 153.84% | 142.18% | 137.95% | 137.09% | 214.06% | 193.85% | 186.09% | 183.85% |
| 44 | 45.73% | 45.09% | 44.79% | 44.82% | 103.29% | 97.85% | 96.07% | 96.09% | 153.68% | 142.13% | 137.99% | 137.23% | 214.04% | 193.94% | 186.31% | 184.20% |
| 45 | 44.92% | 44.36% | 44.07% | 44.11% | 102.77% | 97.46% | 95.77% | 95.89% | 153.44% | 142.02% | 137.99% | 137.35% | 213.93% | 193.99% | 186.48% | 184.52% |
| 46 | 44.03% | 43.54% | 43.27% | 43.33% | 102.16% | 96.99% | 95.40% | 95.64% | 153.12% | 141.86% | 137.95% | 137.44% | 213.74% | 193.98% | 186.62% | 184.81% |
| 47 | 43.03% | 42.64% | 42.39% | 42.47% | 101.44% | 96.45% | 94.98% | 95.34% | 152.72% | 141.65% | 137.87% | 137.49% | 213.46% | 193.91% | 186.72% | 185.06% |
| 48 | 41.94% | 41.65% | 41.42% | 41.53% | 100.63% | 95.83% | 94.49% | 94.99% | 152.23% | 141.38% | 137.75% | 137.50% | 213.09% | 193.79% | 186.77% | 185.28% |
| 49 | 40.75% | 40.55% | 40.35% | 40.47% | 99.70% | 95.13% | 93.94% | 94.60% | 151.67% | 141.06% | 137.59% | 137.49% | 212.66% | 193.63% | 186.79% | 185.45% |
| 50 | 39.44% | 39.36% | 39.18% | 39.29% | 98.68% | 94.35% | 93.33% | 94.16% | 151.05% | 140.70% | 137.41% | 137.44% | 212.17% | 193.43% | 186.78% | 185.60% |
| 51 | 38.03% | 38.06% | 37.86% | 38.01% | 97.56% | 93.50% | 92.67% | 93.68% | 150.37% | 140.31% | 137.20% | 137.38% | 211.65% | 193.21% | 186.76% | 185.73% |
| 52 | 36.47% | 36.58% | 36.40% | 36.63% | 96.36% | 92.58% | 91.96% | 93.18% | 149.67% | 139.91% | 136.99% | 137.31% | 211.12% | 192.99% | 186.73% | 185.84% |
| 53 | 34.71% | 34.95% | 34.82% | 35.13% | 95.07% | 91.61% | 91.22% | 92.64% | 148.95% | 139.51% | 136.78% | 137.23% | 210.60% | 192.79% | 186.71% | 185.95% |
| 54 | 32.79% | 33.17% | 33.10% | 33.51% | 93.70% | 90.58% | 90.43% | 92.08% | 148.23% | 139.11% | 136.57% | 137.15% | 210.11% | 192.61% | 186.71% | 186.06% |
| 55 | 30.69% | 31.22% | 31.21% | 31.73% | 92.25% | 89.49% | 89.61% | 91.49% | 147.52% | 138.73% | 136.37% | 137.06% | 209.66% | 192.46% | 186.72% | 186.16% |
| 56 | NA | NA | NA | NA | 90.71% | 88.34% | 88.74% | 90.86% | 146.81% | 138.35% | 136.17% | 136.96% | 209.24% | 192.33% | 186.73% | 186.24% |
| 57 | NA | NA | NA | NA | 89.02% | 87.10% | 87.80% | 90.16% | 146.10% | 137.98% | 135.96% | 136.84% | 208.84% | 192.20% | 186.72% | 186.30% |
| 58 | NA | NA | NA | NA | 87.17% | 85.73% | 86.77% | 89.38% | 145.35% | 137.58% | 135.72% | 136.67% | 208.43% | 192.05% | 186.68% | 186.29% |
| 59 | NA | NA | NA | NA | 85.08% | 84.21% | 85.62% | 88.48% | 144.52% | 137.14% | 135.42% | 136.43% | 207.96% | 191.84% | 186.54% | 186.19% |
| 60 | NA | NA | NA | NA | 82.75% | 82.46% | 84.27% | 87.40% | 143.59% | 136.59% | 135.01% | 136.07% | 207.36% | 191.49% | 186.27% | 185.93% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum 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 | 29.61% | 32.40% | 34.13% | 53.61% | 59.28% | 62.14% | 64.17% | 81.22% | 84.99% | 87.19% | 88.97% | 117.03% | 117.08% | 117.73% | 118.83% |
| 1 | NA | 29.66% | 32.44% | 34.16% | 53.71% | 59.36% | 62.22% | 64.24% | 81.37% | 85.11% | 87.30% | 89.07% | 117.23% | 117.24% | 117.87% | 118.96% |
| 2 | NA | 29.71% | 32.48% | 34.21% | 53.83% | 59.46% | 62.31% | 64.32% | 81.55% | 85.25% | 87.42% | 89.19% | 117.47% | 117.43% | 118.04% | 119.11% |
| 3 | 24.07% | 29.79% | 32.55% | 34.27% | 54.01% | 59.60% | 62.42% | 64.43% | 81.78% | 85.44% | 87.58% | 89.33% | 117.77% | 117.66% | 118.24% | 119.30% |
| 4 | 24.12% | 29.81% | 32.57% | 34.28% | 54.07% | 59.65% | 62.47% | 64.47% | 81.88% | 85.51% | 87.65% | 89.40% | 117.90% | 117.76% | 118.33% | 119.38% |
| 5 | 24.07% | 29.79% | 32.56% | 34.27% | 54.08% | 59.66% | 62.48% | 64.47% | 81.91% | 85.54% | 87.67% | 89.41% | 117.94% | 117.79% | 118.35% | 119.40% |
| 6 | 24.03% | 29.76% | 32.53% | 34.25% | 54.06% | 59.64% | 62.46% | 64.46% | 81.89% | 85.53% | 87.66% | 89.41% | 117.93% | 117.78% | 118.34% | 119.40% |
| 7 | 23.98% | 29.72% | 32.50% | 34.22% | 54.02% | 59.61% | 62.43% | 64.43% | 81.85% | 85.49% | 87.63% | 89.38% | 117.88% | 117.74% | 118.31% | 119.37% |
| 8 | 23.92% | 29.68% | 32.46% | 34.18% | 53.96% | 59.56% | 62.39% | 64.39% | 81.79% | 85.44% | 87.59% | 89.34% | 117.80% | 117.68% | 118.26% | 119.32% |
| 9 | 23.88% | 29.63% | 32.41% | 34.13% | 53.89% | 59.51% | 62.34% | 64.35% | 81.71% | 85.38% | 87.53% | 89.29% | 117.70% | 117.60% | 118.19% | 119.26% |
| 10 | 23.79% | 29.57% | 32.36% | 34.08% | 53.80% | 59.44% | 62.28% | 64.29% | 81.61% | 85.30% | 87.46% | 89.23% | 117.58% | 117.51% | 118.11% | 119.19% |
| 11 | 23.72% | 29.52% | 32.31% | 34.03% | 53.72% | 59.37% | 62.22% | 64.23% | 81.50% | 85.22% | 87.39% | 89.16% | 117.45% | 117.41% | 118.03% | 119.12% |
| 12 | 23.65% | 29.46% | 32.26% | 33.98% | 53.63% | 59.28% | 62.18% | 64.17% | 81.40% | 85.14% | 87.32% | 89.10% | 117.31% | 117.31% | 117.94% | 119.05% |
| 13 | 23.59% | 29.41% | 32.21% | 33.93% | 53.55% | 59.24% | 62.10% | 64.12% | 81.30% | 85.06% | 87.25% | 89.04% | 117.19% | 117.21% | 117.86% | 118.98% |
| 14 | 23.53% | 29.37% | 32.17% | 33.89% | 53.48% | 59.18% | 62.05% | 64.06% | 81.21% | 84.99% | 87.19% | 88.99% | 117.08% | 117.13% | 117.79% | 118.92% |
| 15 | 23.49% | 29.33% | 32.13% | 33.85% | 53.41% | 59.13% | 62.00% | 64.02% | 81.13% | 84.93% | 87.14% | 88.94% | 116.99% | 117.07% | 117.74% | 118.88% |
| 16 | 23.45% | 29.29% | 32.09% | 33.81% | 53.36% | 59.08% | 61.96% | 63.98% | 81.07% | 84.88% | 87.10% | 88.91% | 116.92% | 117.02% | 117.70% | 118.85% |
| 17 | 23.42% | 29.27% | 32.06% | 33.77% | 53.32% | 59.05% | 61.93% | 63.94% | 81.03% | 84.85% | 87.08% | 88.89% | 116.88% | 116.99% | 117.68% | 118.84% |
| 18 | 23.40% | 29.24% | 32.03% | 33.74% | 53.29% | 59.02% | 61.90% | 63.91% | 81.00% | 84.83% | 87.06% | 88.87% | 116.85% | 116.97% | 117.67% | 118.84% |
| 19 | 23.38% | 29.22% | 32.01% | 33.70% | 53.27% | 59.00% | 61.88% | 63.89% | 80.98% | 84.81% | 87.05% | 88.87% | 116.83% | 116.97% | 117.68% | 118.86% |
| 20 | 23.37% | 29.20% | 31.98% | 33.67% | 53.25% | 58.98% | 61.86% | 63.86% | 80.97% | 84.81% | 87.05% | 88.87% | 116.84% | 116.98% | 117.69% | 118.89% |
| 21 | 23.35% | 29.18% | 31.95% | 33.63% | 53.24% | 58.97% | 61.84% | 63.84% | 80.97% | 84.81% | 87.05% | 88.88% | 116.85% | 116.99% | 117.72% | 118.93% |
| 22 | 23.33% | 29.15% | 31.92% | 33.58% | 53.23% | 58.95% | 61.82% | 63.82% | 80.97% | 84.81% | 87.05% | 88.89% | 116.86% | 117.01% | 117.75% | 118.97% |
| 23 | 23.32% | 29.13% | 31.88% | 33.53% | 53.21% | 58.93% | 61.79% | 63.79% | 80.97% | 84.82% | 87.06% | 88.91% | 116.88% | 117.04% | 117.78% | 119.03% |
| 24 | 23.29% | 29.09% | 31.83% | 33.47% | 53.19% | 58.91% | 61.76% | 63.76% | 80.97% | 84.82% | 87.07% | 88.92% | 116.90% | 117.07% | 117.82% | 119.09% |
| 25 | 23.26% | 29.05% | 31.78% | 33.40% | 53.17% | 58.88% | 61.73% | 63.72% | 80.97% | 84.82% | 87.07% | 88.94% | 116.92% | 117.09% | 117.86% | 119.16% |
| 26 | 23.22% | 29.00% | 31.72% | 33.32% | 53.14% | 58.85% | 61.69% | 63.68% | 80.96% | 84.81% | 87.07% | 88.96% | 116.94% | 117.12% | 117.91% | 119.23% |
| 27 | 23.17% | 28.95% | 31.64% | 33.23% | 53.10% | 58.81% | 61.64% | 63.64% | 80.94% | 84.80% | 87.07% | 88.97% | 116.95% | 117.14% | 117.96% | 119.30% |
| 28 | 23.12% | 28.88% | 31.55% | 33.13% | 53.05% | 58.73% | 61.60% | 63.59% | 80.92% | 84.79% | 87.07% | 88.99% | 116.95% | 117.17% | 118.01% | 119.38% |
| 29 | 23.05% | 28.79% | 31.45% | 33.01% | 52.99% | 58.67% | 61.54% | 63.53% | 80.88% | 84.77% | 87.07% | 89.01% | 116.95% | 117.19% | 118.06% | 119.47% |
| 30 | 22.97% | 28.70% | 31.33% | 32.89% | 52.91% | 58.59% | 61.46% | 63.46% | 80.84% | 84.74% | 87.06% | 89.02% | 116.94% | 117.22% | 118.11% | 119.55% |
| 31 | 22.87% | 28.58% | 31.20% | 32.74% | 52.82% | 58.50% | 61.38% | 63.38% | 80.78% | 84.71% | 87.05% | 89.03% | 116.93% | 117.24% | 118.17% | 119.64% |
| 32 | 22.76% | 28.45% | 31.05% | 32.59% | 52.72% | 58.40% | 61.28% | 63.30% | 80.72% | 84.67% | 87.04% | 89.04% | 116.91% | 117.27% | 118.23% | 119.74% |
| 33 | 22.63% | 28.31% | 30.89% | 32.42% | 52.59% | 58.28% | 61.18% | 63.20% | 80.64% | 84.63% | 87.02% | 89.05% | 116.89% | 117.29% | 118.29% | 119.83% |
| 34 | 22.48% | 28.14% | 30.70% | 32.23% | 52.45% | 58.15% | 61.06% | 63.10% | 80.56% | 84.58% | 87.00% | 89.06% | 116.86% | 117.32% | 118.36% | 119.93% |
| 35 | 22.31% | 27.95% | 30.50% | 32.02% | 52.29% | 58.02% | 60.93% | 62.96% | 80.46% | 84.52% | 86.97% | 89.06% | 116.83% | 117.35% | 118.42% | 120.04% |
| 36 | 22.12% | 27.73% | 30.28% | 31.79% | 52.11% | 57.85% | 60.79% | 62.85% | 80.35% | 84.46% | 86.94% | 89.06% | 116.80% | 117.37% | 118.49% | 120.14% |
| 37 | 21.89% | 27.49% | 30.03% | 31.54% | 51.91% | 57.68% | 60.63% | 62.70% | 80.23% | 84.39% | 86.91% | 89.05% | 116.76% | 117.40% | 118.55% | 120.25% |
| 38 | 21.64% | 27.23% | 29.77% | 31.27% | 51.68% | 57.48% | 60.46% | 62.54% | 80.09% | 84.31% | 86.86% | 89.04% | 116.71% | 117.41% | 118.61% | 120.36% |
| 39 | 21.35% | 26.94% | 29.48% | 30.97% | 51.42% | 57.27% | 60.26% | 62.36% | 79.93% | 84.22% | 86.81% | 89.02% | 116.65% | 117.42% | 118.66% | 120.46% |
| 40 | 21.03% | 26.62% | 29.16% | 30.64% | 51.14% | 57.03% | 60.05% | 62.16% | 79.76% | 84.11% | 86.73% | 88.99% | 116.57% | 117.41% | 118.70% | 120.56% |
| 41 | 20.67% | 26.27% | 28.81% | 30.28% | 50.82% | 56.77% | 59.81% | 61.93% | 79.55% | 83.98% | 86.64% | 88.94% | 116.45% | 117.38% | 118.72% | 120.65% |
| 42 | 20.27% | 25.89% | 28.43% | 29.89% | 50.47% | 56.48% | 59.54% | 61.68% | 79.31% | 83.81% | 86.53% | 88.87% | 116.30% | 117.32% | 118.72% | 120.73% |
| 43 | 19.83% | 25.48% | 28.01% | 29.45% | 50.08% | 56.15% | 59.23% | 61.39% | 79.02% | 83.61% | 86.38% | 88.78% | 116.08% | 117.21% | 118.69% | 120.78% |
| 44 | 19.34% | 25.02% | 27.55% | 28.97% | 49.63% | 55.78% | 58.88% | 61.06% | 78.68% | 83.37% | 86.19% | 88.65% | 115.81% | 117.06% | 118.63% | 120.81% |
| 45 | 18.80% | 24.52% | 27.05% | 28.45% | 49.13% | 55.36% | 58.49% | 60.69% | 78.27% | 83.08% | 85.97% | 88.49% | 115.45% | 116.86% | 118.52% | 120.81% |
| 46 | 18.22% | 23.98% | 26.49% | 27.88% | 48.57% | 54.88% | 58.04% | 60.27% | 77.80% | 82.73% | 85.69% | 88.30% | 115.01% | 116.60% | 118.37% | 120.77% |
| 47 | 17.58% | 23.38% | 25.88% | 27.25% | 47.95% | 54.34% | 57.54% | 59.80% | 77.24% | 82.31% | 85.36% | 88.05% | 114.47% | 116.27% | 118.17% | 120.71% |
| 48 | 16.89% | 22.73% | 25.22% | 26.56% | 47.25% | 53.74% | 56.98% | 59.28% | 76.60% | 81.83% | 84.98% | 87.77% | 113.83% | 115.87% | 117.93% | 120.60% |
| 49 | 16.14% | 22.02% | 24.50% | 25.82% | 46.47% | 53.08% | 56.36% | 58.71% | 75.88% | 81.29% | 84.55% | 87.45% | 113.11% | 115.42% | 117.64% | 120.47% |
| 50 | 15.34% | 21.26% | 23.71% | 25.02% | 45.62% | 52.35% | 55.68% | 58.08% | 75.08% | 80.69% | 84.07% | 87.08% | 112.29% | 114.90% | 117.32% | 120.31% |
| 51 | 14.43% | 20.43% | 22.86% | 24.15% | 44.70% | 51.55% | 54.93% | 57.40% | 74.21% | 80.03% | 83.55% | 86.69% | 111.40% | 114.35% | 116.97% | 120.14% |
| 52 | 13.44% | 19.55% | 21.95% | 23.19% | 43.70% | 50.68% | 54.13% | 56.66% | 73.25% | 79.33% | 82.99% | 86.26% | 110.45% | 113.75% | 116.61% | 119.95% |
| 53 | 12.39% | 18.56% | 20.92% | 22.12% | 42.62% | 49.76% | 53.27% | 55.89% | 72.23% | 78.58% | 82.40% | 85.82% | 109.45% | 113.14% | 116.23% | 119.77% |
| 54 | 11.25% | 17.46% | 19.79% | 20.98% | 41.44% | 48.77% | 52.36% | 55.06% | 71.14% | 77.79% | 81.78% | 85.35% | 108.41% | 112.50% | 115.85% | 119.58% |
| 55 | 10.01% | 16.26% | 18.56% | 19.73% | 40.18% | 47.71% | 51.39% | 54.19% | 69.98% | 76.97% | 81.13% | 84.87% | 107.33% | 111.84% | 115.47% | 119.40% |
| 56 | 8.64% | 14.95% | 17.20% | 18.35% | 38.82% | 46.57% | 50.35% | 53.26% | 68.77% | 76.10% | 80.45% | 84.37% | 106.19% | 111.16% | 115.10% | 119.22% |
| 57 | 7.12% | 13.47% | 15.65% | 16.78% | 37.33% | 45.32% | 49.22% | 52.25% | 67.49% | 75.17% | 79.74% | 83.83% | 104.99% | 110.46% | 114.70% | 119.03% |
| 58 | 5.42% | 11.77% | 13.85% | 14.88% | 35.68% | 43.94% | 47.97% | 51.16% | 66.09% | 74.16% | 78.97% | 83.26% | 103.71% | 109.71% | 114.28% | 118.81% |
| 59 | 3.48% | 9.77% | 11.68% | 12.70% | 33.85% | 42.44% | 46.61% | 49.96% | 64.55% | 73.05% | 78.11% | 82.60% | 102.29% | 108.88% | 113.80% | 118.52% |
| 60 | 1.22% | 7.38% | 9.20% | 10.26% | 31.76% | 40.73% | 45.10% | 48.64% | 62.80% | 71.80% | 77.15% | 81.84% | 100.63% | 107.93% | 113.22% | 118.14% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 3: Rs. 75,000 to Rs. 1,49,999**

| | Deferment: 1 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 33.73% | 35.95% | 37.38% | 63.28% | 66.74% | 68.62% | 70.11% | 94.28% | 95.09% | 95.97% | 97.07% | 134.06% | 130.29% | 129.21% | 129.38% |
| 1 | NA | 33.78% | 35.99% | 37.42% | 63.40% | 66.81% | 68.70% | 70.19% | 94.45% | 95.23% | 96.09% | 97.18% | 134.29% | 130.47% | 129.36% | 129.52% |
| 2 | 29.38% | 33.84% | 36.04% | 37.47% | 63.54% | 66.92% | 68.80% | 70.28% | 94.65% | 95.39% | 96.23% | 97.31% | 134.55% | 130.67% | 129.53% | 129.69% |
| 3 | 29.49% | 33.92% | 36.12% | 37.54% | 63.73% | 67.07% | 68.93% | 70.40% | 94.90% | 95.59% | 96.40% | 97.47% | 134.87% | 130.91% | 129.75% | 129.89% |
| 4 | 29.51% | 33.94% | 36.14% | 37.56% | 63.80% | 67.13% | 68.98% | 70.44% | 95.01% | 95.67% | 96.48% | 97.54% | 135.01% | 131.02% | 129.84% | 129.98% |
| 5 | 29.49% | 33.93% | 36.13% | 37.55% | 63.81% | 67.14% | 68.96% | 70.45% | 95.04% | 95.70% | 96.50% | 97.56% | 135.06% | 131.06% | 129.87% | 130.01% |
| 6 | 29.46% | 33.90% | 36.10% | 37.52% | 63.79% | 67.13% | 68.95% | 70.43% | 95.03% | 95.69% | 96.49% | 97.55% | 135.05% | 131.05% | 129.87% | 130.01% |
| 7 | 29.40% | 33.86% | 36.06% | 37.48% | 63.75% | 67.09% | 68.92% | 70.41% | 94.99% | 95.66% | 96.46% | 97.53% | 134.99% | 131.01% | 129.83% | 129.98% |
| 8 | 29.34% | 33.81% | 36.02% | 37.44% | 63.69% | 67.05% | 68.88% | 70.37% | 94.92% | 95.60% | 96.42% | 97.49% | 134.91% | 130.94% | 129.78% | 129.93% |
| 9 | 29.27% | 33.76% | 35.97% | 37.39% | 63.62% | 66.99% | 68.82% | 70.32% | 94.83% | 95.53% | 96.36% | 97.43% | 134.80% | 130.86% | 129.71% | 129.87% |
| 10 | 29.20% | 33.70% | 35.92% | 37.34% | 63.53% | 66.92% | 68.76% | 70.26% | 94.73% | 95.45% | 96.29% | 97.37% | 134.67% | 130.76% | 129.62% | 129.79% |
| 11 | 29.12% | 33.64% | 35.86% | 37.29% | 63.44% | 66.84% | 68.70% | 70.20% | 94.62% | 95.36% | 96.21% | 97.30% | 134.53% | 130.65% | 129.53% | 129.72% |
| 12 | 29.05% | 33.58% | 35.81% | 37.23% | 63.34% | 66.77% | 68.63% | 70.13% | 94.50% | 95.27% | 96.14% | 97.23% | 134.39% | 130.55% | 129.45% | 129.64% |
| 13 | 28.98% | 33.53% | 35.76% | 37.18% | 63.25% | 66.70% | 68.59% | 70.07% | 94.40% | 95.19% | 96.06% | 97.17% | 134.26% | 130.45% | 129.36% | 129.57% |
| 14 | 28.92% | 33.48% | 35.71% | 37.13% | 63.17% | 66.63% | 68.51% | 70.02% | 94.30% | 95.12% | 96.00% | 97.12% | 134.14% | 130.37% | 129.30% | 129.51% |
| 15 | 28.88% | 33.44% | 35.67% | 37.09% | 63.11% | 66.58% | 68.46% | 69.97% | 94.22% | 95.06% | 95.95% | 97.07% | 134.05% | 130.30% | 129.24% | 129.47% |
| 16 | 28.83% | 33.40% | 35.63% | 37.04% | 63.05% | 66.53% | 68.41% | 69.92% | 94.16% | 95.01% | 95.91% | 97.04% | 133.98% | 130.25% | 129.21% | 129.45% |
| 17 | 28.80% | 33.37% | 35.59% | 37.00% | 63.01% | 66.50% | 68.38% | 69.89% | 94.11% | 94.98% | 95.89% | 97.02% | 133.93% | 130.22% | 129.19% | 129.44% |
| 18 | 28.78% | 33.34% | 35.56% | 36.97% | 62.98% | 66.47% | 68.35% | 69.86% | 94.08% | 94.96% | 95.87% | 97.02% | 133.91% | 130.21% | 129.18% | 129.46% |
| 19 | 28.76% | 33.32% | 35.53% | 36.93% | 62.95% | 66.45% | 68.33% | 69.83% | 94.07% | 94.95% | 95.87% | 97.02% | 133.90% | 130.21% | 129.20% | 129.48% |
| 20 | 28.74% | 33.29% | 35.50% | 36.89% | 62.94% | 66.43% | 68.31% | 69.81% | 94.06% | 94.95% | 95.87% | 97.03% | 133.91% | 130.22% | 129.22% | 129.53% |
| 21 | 28.72% | 33.27% | 35.47% | 36.84% | 62.92% | 66.41% | 68.29% | 69.79% | 94.06% | 94.95% | 95.88% | 97.05% | 133.93% | 130.25% | 129.26% | 129.58% |
| 22 | 28.70% | 33.24% | 35.43% | 36.79% | 62.91% | 66.40% | 68.27% | 69.77% | 94.07% | 94.96% | 95.90% | 97.07% | 133.96% | 130.28% | 129.30% | 129.65% |
| 23 | 28.68% | 33.21% | 35.39% | 36.74% | 62.90% | 66.38% | 68.25% | 69.75% | 94.08% | 94.97% | 95.91% | 97.10% | 133.99% | 130.32% | 129.35% | 129.72% |
| 24 | 28.65% | 33.17% | 35.34% | 36.67% | 62.88% | 66.36% | 68.22% | 69.72% | 94.08% | 94.98% | 95.93% | 97.13% | 134.03% | 130.36% | 129.41% | 129.80% |
| 25 | 28.61% | 33.12% | 35.27% | 36.60% | 62.85% | 66.33% | 68.19% | 69.69% | 94.09% | 94.99% | 95.95% | 97.17% | 134.06% | 130.41% | 129.47% | 129.89% |
| 26 | 28.57% | 33.07% | 35.20% | 36.51% | 62.82% | 66.30% | 68.15% | 69.66% | 94.09% | 95.00% | 95.97% | 97.21% | 134.09% | 130.45% | 129.54% | 129.99% |
| 27 | 28.51% | 33.00% | 35.12% | 36.41% | 62.78% | 66.26% | 68.11% | 69.62% | 94.08% | 95.00% | 95.98% | 97.25% | 134.12% | 130.50% | 129.61% | 130.09% |
| 28 | 28.45% | 32.93% | 35.02% | 36.31% | 62.73% | 66.19% | 68.08% | 69.57% | 94.06% | 95.00% | 96.00% | 97.29% | 134.15% | 130.55% | 129.68% | 130.19% |
| 29 | 28.37% | 32.83% | 34.91% | 36.18% | 62.67% | 66.12% | 68.02% | 69.52% | 94.04% | 94.99% | 96.02% | 97.33% | 134.17% | 130.60% | 129.76% | 130.30% |
| 30 | 28.28% | 32.72% | 34.78% | 36.05% | 62.59% | 66.05% | 67.95% | 69.46% | 94.01% | 94.99% | 96.03% | 97.37% | 134.19% | 130.65% | 129.84% | 130.42% |
| 31 | 28.17% | 32.60% | 34.64% | 35.90% | 62.50% | 65.96% | 67.87% | 69.40% | 93.97% | 94.97% | 96.05% | 97.41% | 134.21% | 130.70% | 129.93% | 130.54% |
| 32 | 28.04% | 32.45% | 34.48% | 35.73% | 62.39% | 65.86% | 67.78% | 69.32% | 93.92% | 94.96% | 96.06% | 97.45% | 134.22% | 130.76% | 130.02% | 130.67% |
| 33 | 27.90% | 32.29% | 34.30% | 35.55% | 62.26% | 65.75% | 67.68% | 69.24% | 93.87% | 94.94% | 96.08% | 97.49% | 134.24% | 130.82% | 130.11% | 130.80% |
| 34 | 27.73% | 32.10% | 34.11% | 35.35% | 62.12% | 65.62% | 67.57% | 69.14% | 93.80% | 94.92% | 96.09% | 97.54% | 134.26% | 130.89% | 130.21% | 130.93% |
| 35 | 27.54% | 31.89% | 33.89% | 35.13% | 61.95% | 65.49% | 67.46% | 69.01% | 93.73% | 94.90% | 96.10% | 97.58% | 134.28% | 130.95% | 130.31% | 131.08% |
| 36 | 27.31% | 31.66% | 33.65% | 34.89% | 61.77% | 65.33% | 67.32% | 68.92% | 93.65% | 94.87% | 96.11% | 97.62% | 134.31% | 131.02% | 130.41% | 131.22% |
| 37 | 27.06% | 31.40% | 33.40% | 34.63% | 61.56% | 65.16% | 67.17% | 68.79% | 93.56% | 94.84% | 96.11% | 97.66% | 134.33% | 131.09% | 130.51% | 131.38% |
| 38 | 26.78% | 31.12% | 33.11% | 34.34% | 61.33% | 64.97% | 67.01% | 68.64% | 93.45% | 94.80% | 96.11% | 97.70% | 134.34% | 131.15% | 130.61% | 131.53% |
| 39 | 26.46% | 30.81% | 32.80% | 34.02% | 61.08% | 64.77% | 66.83% | 68.48% | 93.34% | 94.74% | 96.09% | 97.73% | 134.34% | 131.20% | 130.70% | 131.68% |
| 40 | 26.10% | 30.46% | 32.46% | 33.67% | 60.80% | 64.54% | 66.62% | 68.29% | 93.20% | 94.67% | 96.07% | 97.75% | 134.32% | 131.23% | 130.78% | 131.83% |
| 41 | 25.70% | 30.09% | 32.09% | 33.29% | 60.48% | 64.29% | 66.39% | 68.08% | 93.03% | 94.58% | 96.02% | 97.76% | 134.26% | 131.25% | 130.85% | 131.97% |
| 42 | 25.26% | 29.68% | 31.68% | 32.87% | 60.13% | 64.00% | 66.13% | 67.84% | 92.83% | 94.46% | 95.95% | 97.75% | 134.17% | 131.23% | 130.89% | 132.10% |
| 43 | 24.78% | 29.23% | 31.23% | 32.41% | 59.73% | 63.67% | 65.83% | 67.56% | 92.57% | 94.30% | 95.86% | 97.72% | 134.02% | 131.17% | 130.91% | 132.21% |
| 44 | 24.24% | 28.74% | 30.74% | 31.90% | 59.28% | 63.30% | 65.49% | 67.25% | 92.26% | 94.09% | 95.72% | 97.66% | 133.80% | 131.08% | 130.90% | 132.29% |
| 45 | 23.66% | 28.20% | 30.20% | 31.34% | 58.77% | 62.87% | 65.10% | 66.89% | 91.88% | 93.83% | 95.55% | 97.57% | 133.51% | 130.92% | 130.85% | 132.35% |
| 46 | 23.02% | 27.61% | 29.60% | 30.72% | 58.19% | 62.38% | 64.65% | 66.48% | 91.43% | 93.52% | 95.32% | 97.44% | 133.13% | 130.71% | 130.76% | 132.38% |
| 47 | 22.32% | 26.96% | 28.94% | 30.05% | 57.54% | 61.83% | 64.15% | 66.03% | 90.89% | 93.14% | 95.05% | 97.27% | 132.66% | 130.44% | 130.62% | 132.37% |
| 48 | 21.56% | 26.25% | 28.23% | 29.32% | 56.81% | 61.22% | 63.58% | 65.51% | 90.27% | 92.70% | 94.72% | 97.07% | 132.10% | 130.11% | 130.44% | 132.33% |
| 49 | 20.74% | 25.48% | 27.44% | 28.52% | 55.99% | 60.53% | 62.95% | 64.95% | 89.56% | 92.19% | 94.35% | 96.82% | 131.46% | 129.73% | 130.22% | 132.26% |
| 50 | 19.86% | 24.64% | 26.59% | 27.66% | 55.10% | 59.77% | 62.26% | 64.33% | 88.77% | 91.62% | 93.93% | 96.55% | 130.73% | 129.30% | 129.97% | 132.17% |
| 51 | 18.91% | 23.74% | 25.67% | 26.72% | 54.13% | 58.94% | 61.50% | 63.66% | 87.91% | 91.01% | 93.48% | 96.24% | 129.93% | 128.84% | 129.71% | 132.06% |
| 52 | 17.84% | 22.76% | 24.67% | 25.68% | 53.07% | 58.04% | 60.69% | 62.94% | 86.98% | 90.35% | 92.99% | 95.92% | 129.09% | 128.36% | 129.43% | 131.94% |
| 53 | 16.66% | 21.68% | 23.54% | 24.54% | 51.95% | 57.08% | 59.82% | 62.17% | 86.00% | 89.65% | 92.48% | 95.58% | 128.22% | 127.86% | 129.15% | 131.83% |
| 54 | 15.41% | 20.47% | 22.31% | 23.31% | 50.74% | 56.05% | 58.90% | 61.36% | 84.95% | 88.92% | 91.96% | 95.24% | 127.32% | 127.37% | 128.88% | 131.71% |
| 55 | 14.04% | 19.15% | 20.97% | 21.97% | 49.42% | 54.96% | 57.91% | 60.51% | 83.85% | 88.17% | 91.41% | 94.88% | 126.41% | 126.89% | 128.62% | 131.60% |
| 56 | 12.53% | 17.70% | 19.49% | 20.50% | 47.99% | 53.79% | 56.87% | 59.60% | 82.68% | 87.38% | 90.85% | 94.52% | 125.47% | 126.40% | 128.37% | 131.49% |
| 57 | 10.85% | 16.08% | 17.82% | 18.84% | 46.45% | 52.51% | 55.73% | 58.61% | 81.44% | 86.55% | 90.26% | 94.13% | 124.51% | 125.91% | 128.11% | 131.36% |
| 58 | 8.94% | 14.22% | 15.89% | 16.83% | 44.76% | 51.09% | 54.49% | 57.55% | 80.11% | 85.66% | 89.63% | 93.70% | 123.49% | 125.39% | 127.83% | 131.20% |
| 59 | 6.75% | 12.03% | 13.52% | 14.48% | 42.86% | 49.54% | 53.12% | 56.37% | 78.66% | 84.66% | 88.94% | 93.21% | 122.36% | 124.83% | 127.50% | 130.97% |
| 60 | 4.17% | 9.36% | 10.78% | 11.84% | 40.71% | 47.80% | 51.61% | 55.06% | 77.03% | 83.55% | 88.13% | 92.61% | 121.07% | 124.17% | 127.09% | 130.65% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 3: Rs. 75,000 to Rs. 1,49,999**

| | Deferment: 2 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 38.14% | 39.75% | 40.88% | 73.63% | 74.73% | 75.55% | 76.49% | 108.26% | 105.93% | 105.40% | 105.77% | 152.29% | 144.44% | 141.50% | 140.71% |
| 1 | 35.06% | 38.19% | 39.80% | 40.92% | 73.75% | 74.80% | 75.64% | 76.58% | 108.45% | 106.08% | 105.53% | 105.89% | 152.53% | 144.62% | 141.67% | 140.86% |
| 2 | 35.14% | 38.26% | 39.86% | 40.98% | 73.91% | 74.92% | 75.75% | 76.68% | 108.67% | 106.26% | 105.68% | 106.03% | 152.81% | 144.84% | 141.86% | 141.04% |
| 3 | 35.27% | 38.35% | 39.94% | 41.05% | 74.12% | 75.09% | 75.90% | 76.81% | 108.95% | 106.47% | 105.87% | 106.20% | 153.16% | 145.11% | 142.10% | 141.26% |
| 4 | 35.29% | 38.38% | 39.96% | 41.07% | 74.20% | 75.15% | 75.95% | 76.86% | 109.07% | 106.57% | 105.95% | 106.28% | 153.31% | 145.23% | 142.20% | 141.36% |
| 5 | 35.28% | 38.36% | 39.95% | 41.06% | 74.22% | 75.17% | 75.96% | 76.87% | 109.11% | 106.59% | 105.98% | 106.30% | 153.36% | 145.27% | 142.24% | 141.39% |
| 6 | 35.24% | 38.33% | 39.93% | 41.03% | 74.20% | 75.15% | 75.95% | 76.86% | 109.10% | 106.59% | 105.97% | 106.29% | 153.35% | 145.26% | 142.23% | 141.39% |
| 7 | 35.18% | 38.29% | 39.89% | 41.00% | 74.16% | 75.12% | 75.92% | 76.83% | 109.05% | 106.55% | 105.94% | 106.27% | 153.29% | 145.21% | 142.19% | 141.36% |
| 8 | 35.12% | 38.24% | 39.84% | 40.95% | 74.09% | 75.07% | 75.87% | 76.78% | 108.98% | 106.49% | 105.89% | 106.23% | 153.20% | 145.14% | 142.14% | 141.31% |
| 9 | 35.05% | 38.18% | 39.79% | 40.90% | 74.01% | 75.00% | 75.82% | 76.73% | 108.89% | 106.42% | 105.83% | 106.17% | 153.08% | 145.05% | 142.06% | 141.25% |
| 10 | 34.97% | 38.12% | 39.73% | 40.85% | 73.92% | 74.93% | 75.75% | 76.67% | 108.77% | 106.33% | 105.75% | 106.10% | 152.94% | 144.95% | 141.97% | 141.17% |
| 11 | 34.89% | 38.06% | 39.67% | 40.79% | 73.82% | 74.85% | 75.68% | 76.60% | 108.65% | 106.24% | 105.67% | 106.03% | 152.79% | 144.84% | 141.88% | 141.09% |
| 12 | 34.81% | 38.00% | 39.62% | 40.73% | 73.72% | 74.77% | 75.61% | 76.54% | 108.53% | 106.15% | 105.60% | 105.97% | 152.65% | 144.72% | 141.78% | 141.01% |
| 13 | 34.74% | 37.94% | 39.56% | 40.67% | 73.62% | 74.69% | 75.52% | 76.47% | 108.42% | 106.06% | 105.52% | 105.90% | 152.51% | 144.62% | 141.70% | 140.94% |
| 14 | 34.68% | 37.88% | 39.51% | 40.62% | 73.54% | 74.62% | 75.48% | 76.41% | 108.32% | 105.98% | 105.46% | 105.85% | 152.39% | 144.53% | 141.63% | 140.89% |
| 15 | 34.62% | 37.83% | 39.46% | 40.57% | 73.47% | 74.56% | 75.42% | 76.36% | 108.23% | 105.92% | 105.41% | 105.81% | 152.29% | 144.46% | 141.57% | 140.85% |
| 16 | 34.58% | 37.79% | 39.42% | 40.52% | 73.41% | 74.52% | 75.38% | 76.32% | 108.17% | 105.87% | 105.37% | 105.78% | 152.22% | 144.42% | 141.54% | 140.83% |
| 17 | 34.54% | 37.76% | 39.38% | 40.48% | 73.36% | 74.48% | 75.34% | 76.28% | 108.12% | 105.84% | 105.35% | 105.76% | 152.18% | 144.39% | 141.52% | 140.83% |
| 18 | 34.51% | 37.73% | 39.34% | 40.43% | 73.33% | 74.45% | 75.31% | 76.25% | 108.09% | 105.82% | 105.34% | 105.76% | 152.16% | 144.38% | 141.53% | 140.86% |
| 19 | 34.49% | 37.70% | 39.31% | 40.39% | 73.30% | 74.43% | 75.29% | 76.23% | 108.08% | 105.82% | 105.34% | 105.77% | 152.15% | 144.39% | 141.55% | 140.89% |
| 20 | 34.47% | 37.67% | 39.28% | 40.35% | 73.29% | 74.41% | 75.27% | 76.21% | 108.08% | 105.82% | 105.35% | 105.80% | 152.17% | 144.41% | 141.58% | 140.95% |
| 21 | 34.45% | 37.64% | 39.24% | 40.30% | 73.27% | 74.40% | 75.26% | 76.19% | 108.09% | 105.84% | 105.37% | 105.83% | 152.20% | 144.45% | 141.63% | 141.02% |
| 22 | 34.42% | 37.61% | 39.20% | 40.24% | 73.26% | 74.38% | 75.24% | 76.18% | 108.10% | 105.85% | 105.39% | 105.87% | 152.24% | 144.49% | 141.69% | 141.10% |
| 23 | 34.40% | 37.58% | 39.15% | 40.18% | 73.25% | 74.37% | 75.19% | 76.16% | 108.12% | 105.87% | 105.42% | 105.91% | 152.29% | 144.54% | 141.76% | 141.20% |
| 24 | 34.36% | 37.54% | 39.09% | 40.11% | 73.23% | 74.35% | 75.17% | 76.14% | 108.14% | 105.90% | 105.45% | 105.96% | 152.33% | 144.60% | 141.83% | 141.30% |
| 25 | 34.32% | 37.48% | 39.02% | 40.03% | 73.21% | 74.32% | 75.14% | 76.12% | 108.15% | 105.92% | 105.49% | 106.02% | 152.38% | 144.66% | 141.92% | 141.41% |
| 26 | 34.27% | 37.42% | 38.95% | 39.94% | 73.18% | 74.29% | 75.11% | 76.10% | 108.16% | 105.94% | 105.52% | 106.08% | 152.43% | 144.73% | 142.01% | 141.53% |
| 27 | 34.21% | 37.35% | 38.85% | 39.84% | 73.14% | 74.25% | 75.07% | 76.07% | 108.17% | 105.96% | 105.56% | 106.14% | 152.48% | 144.80% | 142.10% | 141.65% |
| 28 | 34.13% | 37.26% | 38.75% | 39.73% | 73.09% | 74.19% | 75.05% | 76.03% | 108.17% | 105.97% | 105.60% | 106.20% | 152.53% | 144.87% | 142.20% | 141.78% |
| 29 | 34.05% | 37.16% | 38.63% | 39.60% | 73.02% | 74.13% | 75.00% | 75.99% | 108.16% | 105.99% | 105.64% | 106.27% | 152.58% | 144.94% | 142.30% | 141.92% |
| 30 | 33.94% | 37.04% | 38.49% | 39.46% | 72.95% | 74.06% | 74.94% | 75.95% | 108.15% | 106.00% | 105.68% | 106.34% | 152.63% | 145.02% | 142.41% | 142.06% |
| 31 | 33.82% | 36.90% | 38.34% | 39.30% | 72.85% | 73.98% | 74.87% | 75.89% | 108.13% | 106.02% | 105.73% | 106.41% | 152.68% | 145.11% | 142.53% | 142.22% |
| 32 | 33.68% | 36.74% | 38.17% | 39.13% | 72.75% | 73.88% | 74.79% | 75.83% | 108.11% | 106.03% | 105.77% | 106.49% | 152.74% | 145.20% | 142.65% | 142.37% |
| 33 | 33.51% | 36.56% | 37.98% | 38.94% | 72.62% | 73.78% | 74.71% | 75.77% | 108.08% | 106.05% | 105.82% | 106.57% | 152.80% | 145.30% | 142.78% | 142.54% |
| 34 | 33.32% | 36.35% | 37.77% | 38.73% | 72.48% | 73.66% | 74.61% | 75.69% | 108.05% | 106.06% | 105.87% | 106.65% | 152.86% | 145.40% | 142.91% | 142.71% |
| 35 | 33.10% | 36.13% | 37.54% | 38.50% | 72.31% | 73.55% | 74.50% | 75.60% | 108.01% | 106.08% | 105.91% | 106.73% | 152.93% | 145.50% | 143.04% | 142.90% |
| 36 | 32.85% | 35.87% | 37.29% | 38.24% | 72.13% | 73.39% | 74.39% | 75.50% | 107.97% | 106.09% | 105.96% | 106.81% | 153.00% | 145.61% | 143.18% | 143.09% |
| 37 | 32.57% | 35.60% | 37.02% | 37.97% | 71.93% | 73.24% | 74.26% | 75.39% | 107.92% | 106.10% | 106.00% | 106.89% | 153.07% | 145.71% | 143.32% | 143.28% |
| 38 | 32.26% | 35.29% | 36.72% | 37.66% | 71.71% | 73.06% | 74.11% | 75.26% | 107.87% | 106.10% | 106.04% | 106.98% | 153.13% | 145.81% | 143.46% | 143.48% |
| 39 | 31.91% | 34.96% | 36.39% | 37.33% | 71.46% | 72.87% | 73.94% | 75.12% | 107.80% | 106.09% | 106.07% | 107.06% | 153.19% | 145.90% | 143.59% | 143.69% |
| 40 | 31.51% | 34.59% | 36.03% | 36.96% | 71.19% | 72.66% | 73.76% | 74.96% | 107.71% | 106.07% | 106.09% | 107.13% | 153.22% | 145.98% | 143.72% | 143.89% |
| 41 | 31.08% | 34.19% | 35.63% | 36.55% | 70.88% | 72.41% | 73.54% | 74.77% | 107.59% | 106.02% | 106.10% | 107.19% | 153.22% | 146.04% | 143.83% | 144.08% |
| 42 | 30.60% | 33.76% | 35.20% | 36.11% | 70.53% | 72.13% | 73.29% | 74.55% | 107.44% | 105.95% | 106.08% | 107.24% | 153.17% | 146.06% | 143.93% | 144.27% |
| 43 | 30.07% | 33.27% | 34.72% | 35.61% | 70.14% | 71.81% | 73.01% | 74.30% | 107.23% | 105.84% | 106.03% | 107.27% | 153.07% | 146.05% | 143.99% | 144.43% |
| 44 | 29.49% | 32.75% | 34.19% | 35.07% | 69.69% | 71.44% | 72.68% | 74.01% | 106.97% | 105.68% | 105.95% | 107.27% | 152.90% | 146.00% | 144.03% | 144.58% |
| 45 | 28.86% | 32.16% | 33.61% | 34.48% | 69.17% | 71.02% | 72.30% | 73.67% | 106.63% | 105.47% | 105.83% | 107.24% | 152.66% | 145.89% | 144.03% | 144.69% |
| 46 | 28.16% | 31.52% | 32.97% | 33.82% | 68.58% | 70.53% | 71.86% | 73.29% | 106.21% | 105.21% | 105.67% | 107.19% | 152.33% | 145.72% | 143.99% | 144.78% |
| 47 | 27.40% | 30.82% | 32.26% | 33.11% | 67.90% | 69.97% | 71.36% | 72.85% | 105.71% | 104.88% | 105.47% | 107.10% | 151.91% | 145.50% | 143.90% | 144.83% |
| 48 | 26.57% | 30.05% | 31.48% | 32.33% | 67.15% | 69.34% | 70.80% | 72.36% | 105.11% | 104.50% | 105.22% | 106.97% | 151.41% | 145.23% | 143.78% | 144.84% |
| 49 | 25.67% | 29.21% | 30.64% | 31.47% | 66.30% | 68.64% | 70.17% | 71.82% | 104.44% | 104.05% | 104.93% | 106.82% | 150.83% | 144.90% | 143.62% | 144.83% |
| 50 | 24.70% | 28.29% | 29.71% | 30.55% | 65.36% | 67.86% | 69.48% | 71.22% | 103.68% | 103.56% | 104.60% | 106.64% | 150.18% | 144.53% | 143.43% | 144.79% |
| 51 | 23.65% | 27.30% | 28.72% | 29.54% | 64.34% | 67.01% | 68.73% | 70.57% | 102.86% | 103.01% | 104.25% | 106.45% | 149.48% | 144.14% | 143.22% | 144.74% |
| 52 | 22.51% | 26.23% | 27.63% | 28.42% | 63.24% | 66.09% | 67.92% | 69.88% | 101.97% | 102.44% | 103.87% | 106.24% | 148.74% | 143.73% | 143.01% | 144.68% |
| 53 | 21.22% | 25.05% | 26.40% | 27.20% | 62.06% | 65.11% | 67.06% | 69.15% | 101.04% | 101.83% | 103.49% | 106.03% | 147.98% | 143.32% | 142.80% | 144.61% |
| 54 | 19.83% | 23.71% | 25.06% | 25.88% | 60.80% | 64.06% | 66.14% | 68.37% | 100.07% | 101.21% | 103.10% | 105.82% | 147.22% | 142.92% | 142.59% | 144.55% |
| 55 | 18.32% | 22.26% | 23.60% | 24.46% | 59.47% | 62.94% | 65.17% | 67.56% | 99.06% | 100.57% | 102.71% | 105.61% | 146.46% | 142.53% | 142.40% | 144.49% |
| 56 | 16.66% | 20.67% | 22.00% | 22.89% | 58.00% | 61.75% | 64.14% | 66.69% | 98.00% | 99.92% | 102.31% | 105.40% | 145.71% | 142.16% | 142.22% | 144.42% |
| 57 | 14.80% | 18.89% | 20.20% | 21.13% | 56.40% | 60.46% | 63.03% | 65.76% | 96.87% | 99.24% | 101.91% | 105.18% | 144.95% | 141.78% | 142.03% | 144.33% |
| 58 | 12.69% | 16.85% | 18.13% | 19.03% | 54.65% | 59.04% | 61.81% | 64.74% | 95.67% | 98.51% | 101.47% | 104.93% | 144.17% | 141.39% | 141.82% | 144.20% |
| 59 | 10.26% | 14.47% | 15.56% | 16.52% | 52.72% | 57.46% | 60.46% | 63.61% | 94.33% | 97.71% | 100.99% | 104.62% | 143.31% | 140.95% | 141.56% | 144.00% |
| 60 | 7.35% | 11.51% | 12.57% | 13.67% | 50.51% | 55.70% | 58.96% | 62.33% | 92.84% | 96.80% | 100.42% | 104.23% | 142.35% | 140.43% | 141.19% | 143.69% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 3: Rs. 75,000 to Rs. 1,49,999**

| | Deferment: 3 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 41.14% | 42.86% | 43.84% | 44.64% | 84.72% | 83.25% | 83.00% | 83.36% | 123.23% | 117.55% | 115.52% | 115.10% | 171.80% | 159.61% | 154.70% | 152.88% |
| 1 | 41.21% | 42.91% | 43.89% | 44.69% | 84.84% | 83.37% | 83.10% | 83.45% | 123.44% | 117.71% | 115.66% | 115.23% | 172.06% | 159.81% | 154.88% | 153.05% |
| 2 | 41.30% | 42.99% | 43.96% | 44.75% | 85.01% | 83.51% | 83.22% | 83.56% | 123.68% | 117.90% | 115.82% | 115.38% | 172.37% | 160.05% | 155.08% | 153.24% |
| 3 | 41.43% | 43.09% | 44.05% | 44.83% | 85.24% | 83.68% | 83.37% | 83.70% | 123.98% | 118.13% | 116.02% | 115.56% | 172.74% | 160.34% | 155.34% | 153.48% |
| 4 | 41.47% | 43.12% | 44.07% | 44.85% | 85.33% | 83.76% | 83.44% | 83.76% | 124.11% | 118.23% | 116.11% | 115.65% | 172.90% | 160.47% | 155.45% | 153.59% |
| 5 | 41.45% | 43.11% | 44.06% | 44.84% | 85.35% | 83.77% | 83.45% | 83.77% | 124.15% | 118.27% | 116.14% | 115.67% | 172.95% | 160.51% | 155.49% | 153.62% |
| 6 | 41.41% | 43.08% | 44.03% | 44.81% | 85.33% | 83.76% | 83.44% | 83.76% | 124.14% | 118.26% | 116.13% | 115.67% | 172.94% | 160.50% | 155.48% | 153.62% |
| 7 | 41.36% | 43.04% | 44.00% | 44.77% | 85.29% | 83.72% | 83.40% | 83.73% | 124.10% | 118.22% | 116.10% | 115.64% | 172.88% | 160.45% | 155.45% | 153.59% |
| 8 | 41.29% | 42.99% | 43.95% | 44.72% | 85.22% | 83.67% | 83.36% | 83.68% | 124.02% | 118.16% | 116.05% | 115.60% | 172.79% | 160.38% | 155.39% | 153.54% |
| 9 | 41.21% | 42.92% | 43.89% | 44.67% | 85.13% | 83.60% | 83.30% | 83.63% | 123.92% | 118.08% | 115.98% | 115.54% | 172.66% | 160.28% | 155.31% | 153.48% |
| 10 | 41.13% | 42.86% | 43.83% | 44.61% | 85.03% | 83.52% | 83.23% | 83.56% | 123.80% | 117.99% | 115.90% | 115.47% | 172.51% | 160.17% | 155.21% | 153.40% |
| 11 | 41.05% | 42.79% | 43.76% | 44.55% | 84.93% | 83.44% | 83.15% | 83.49% | 123.67% | 117.89% | 115.82% | 115.40% | 172.35% | 160.05% | 155.12% | 153.31% |
| 12 | 40.96% | 42.72% | 43.70% | 44.48% | 84.82% | 83.35% | 83.07% | 83.42% | 123.54% | 117.79% | 115.74% | 115.33% | 172.20% | 159.94% | 155.02% | 153.23% |
| 13 | 40.88% | 42.65% | 43.64% | 44.42% | 84.72% | 83.25% | 83.00% | 83.35% | 123.42% | 117.70% | 115.66% | 115.26% | 172.05% | 159.83% | 154.93% | 153.16% |
| 14 | 40.81% | 42.60% | 43.58% | 44.36% | 84.62% | 83.20% | 82.94% | 83.29% | 123.31% | 117.62% | 115.60% | 115.21% | 171.93% | 159.74% | 154.86% | 153.11% |
| 15 | 40.76% | 42.54% | 43.53% | 44.31% | 84.55% | 83.13% | 82.88% | 83.24% | 123.22% | 117.56% | 115.55% | 115.17% | 171.83% | 159.67% | 154.81% | 153.08% |
| 16 | 40.71% | 42.50% | 43.48% | 44.26% | 84.48% | 83.08% | 82.83% | 83.20% | 123.16% | 117.51% | 115.51% | 115.15% | 171.76% | 159.62% | 154.77% | 153.06% |
| 17 | 40.67% | 42.46% | 43.44% | 44.21% | 84.43% | 83.04% | 82.80% | 83.16% | 123.11% | 117.48% | 115.49% | 115.14% | 171.71% | 159.59% | 154.76% | 153.07% |
| 18 | 40.63% | 42.42% | 43.40% | 44.16% | 84.40% | 83.01% | 82.77% | 83.14% | 123.09% | 117.46% | 115.48% | 115.14% | 171.69% | 159.59% | 154.78% | 153.11% |
| 19 | 40.61% | 42.39% | 43.37% | 44.12% | 84.38% | 82.99% | 82.75% | 83.12% | 123.08% | 117.46% | 115.49% | 115.17% | 171.70% | 159.61% | 154.81% | 153.16% |
| 20 | 40.58% | 42.36% | 43.33% | 44.07% | 84.36% | 82.98% | 82.73% | 83.10% | 123.08% | 117.48% | 115.51% | 115.20% | 171.73% | 159.64% | 154.85% | 153.23% |
| 21 | 40.56% | 42.33% | 43.29% | 44.01% | 84.35% | 82.97% | 82.72% | 83.09% | 123.10% | 117.50% | 115.54% | 115.24% | 171.77% | 159.69% | 154.92% | 153.32% |
| 22 | 40.53% | 42.30% | 43.24% | 43.96% | 84.34% | 82.95% | 82.71% | 83.08% | 123.12% | 117.52% | 115.57% | 115.30% | 171.82% | 159.75% | 154.99% | 153.42% |
| 23 | 40.50% | 42.26% | 43.19% | 43.89% | 84.33% | 82.94% | 82.69% | 83.07% | 123.15% | 117.55% | 115.62% | 115.36% | 171.88% | 159.81% | 155.08% | 153.53% |
| 24 | 40.46% | 42.21% | 43.12% | 43.81% | 84.32% | 82.93% | 82.68% | 83.06% | 123.18% | 117.59% | 115.66% | 115.43% | 171.94% | 159.89% | 155.17% | 153.66% |
| 25 | 40.42% | 42.15% | 43.05% | 43.73% | 84.30% | 82.91% | 82.66% | 83.05% | 123.20% | 117.62% | 115.71% | 115.50% | 172.01% | 159.97% | 155.28% | 153.79% |
| 26 | 40.36% | 42.08% | 42.97% | 43.64% | 84.27% | 82.88% | 82.63% | 83.04% | 123.23% | 117.66% | 115.77% | 115.58% | 172.08% | 160.06% | 155.39% | 153.93% |
| 27 | 40.29% | 42.00% | 42.87% | 43.53% | 84.23% | 82.84% | 82.60% | 83.03% | 123.25% | 117.69% | 115.83% | 115.66% | 172.15% | 160.15% | 155.51% | 154.08% |
| 28 | 40.21% | 41.90% | 42.75% | 43.41% | 84.18% | 82.80% | 82.57% | 83.01% | 123.27% | 117.73% | 115.89% | 115.75% | 172.23% | 160.25% | 155.63% | 154.24% |
| 29 | 40.11% | 41.79% | 42.62% | 43.28% | 84.12% | 82.74% | 82.52% | 82.98% | 123.28% | 117.77% | 115.95% | 115.84% | 172.31% | 160.35% | 155.77% | 154.41% |
| 30 | 39.99% | 41.66% | 42.48% | 43.13% | 84.05% | 82.68% | 82.48% | 82.95% | 123.29% | 117.81% | 116.01% | 115.93% | 172.39% | 160.46% | 155.91% | 154.59% |
| 31 | 39.85% | 41.50% | 42.31% | 42.97% | 83.96% | 82.61% | 82.42% | 82.92% | 123.30% | 117.85% | 116.08% | 116.03% | 172.48% | 160.58% | 156.05% | 154.77% |
| 32 | 39.69% | 41.33% | 42.13% | 42.79% | 83.85% | 82.52% | 82.36% | 82.88% | 123.30% | 117.89% | 116.15% | 116.13% | 172.57% | 160.70% | 156.21% | 154.97% |
| 33 | 39.50% | 41.13% | 41.94% | 42.59% | 83.73% | 82.43% | 82.30% | 82.83% | 123.31% | 117.94% | 116.23% | 116.24% | 172.67% | 160.83% | 156.37% | 155.18% |
| 34 | 39.29% | 40.91% | 41.72% | 42.37% | 83.60% | 82.33% | 82.22% | 82.78% | 123.32% | 117.98% | 116.30% | 116.35% | 172.78% | 160.97% | 156.54% | 155.39% |
| 35 | 39.05% | 40.67% | 41.48% | 42.13% | 83.45% | 82.24% | 82.13% | 82.72% | 123.32% | 118.03% | 116.38% | 116.46% | 172.90% | 161.11% | 156.71% | 155.62% |
| 36 | 38.77% | 40.40% | 41.22% | 41.87% | 83.28% | 82.10% | 82.04% | 82.64% | 123.33% | 118.08% | 116.46% | 116.58% | 173.02% | 161.26% | 156.89% | 155.86% |
| 37 | 38.46% | 40.11% | 40.93% | 41.57% | 83.09% | 81.96% | 81.93% | 82.56% | 123.33% | 118.12% | 116.53% | 116.70% | 173.14% | 161.41% | 157.08% | 156.10% |
| 38 | 38.12% | 39.78% | 40.61% | 41.25% | 82.88% | 81.81% | 81.81% | 82.46% | 123.32% | 118.16% | 116.60% | 116.82% | 173.25% | 161.55% | 157.26% | 156.36% |
| 39 | 37.73% | 39.43% | 40.27% | 40.90% | 82.65% | 81.64% | 81.67% | 82.35% | 123.30% | 118.19% | 116.67% | 116.94% | 173.36% | 161.69% | 157.45% | 156.62% |
| 40 | 37.31% | 39.04% | 39.89% | 40.52% | 82.39% | 81.44% | 81.50% | 82.21% | 123.26% | 118.20% | 116.73% | 117.05% | 173.44% | 161.81% | 157.63% | 156.88% |
| 41 | 36.84% | 38.62% | 39.47% | 40.09% | 82.10% | 81.22% | 81.31% | 82.06% | 123.19% | 118.19% | 116.77% | 117.16% | 173.49% | 161.91% | 157.80% | 157.13% |
| 42 | 36.32% | 38.15% | 39.00% | 39.62% | 81.77% | 80.96% | 81.09% | 81.87% | 123.09% | 118.16% | 116.79% | 117.25% | 173.49% | 161.99% | 157.94% | 157.38% |
| 43 | 35.75% | 37.63% | 38.49% | 39.10% | 81.38% | 80.65% | 80.82% | 81.66% | 122.93% | 118.08% | 116.79% | 117.33% | 173.44% | 162.02% | 158.07% | 157.61% |
| 44 | 35.13% | 37.07% | 37.93% | 38.53% | 80.93% | 80.29% | 80.52% | 81.40% | 122.71% | 117.97% | 116.75% | 117.38% | 173.32% | 162.02% | 158.16% | 157.82% |
| 45 | 34.44% | 36.44% | 37.31% | 37.90% | 80.41% | 79.87% | 80.15% | 81.10% | 122.42% | 117.80% | 116.68% | 117.41% | 173.13% | 161.96% | 158.22% | 158.00% |
| 46 | 33.69% | 35.75% | 36.62% | 37.20% | 79.81% | 79.39% | 79.74% | 80.75% | 122.05% | 117.58% | 116.56% | 117.40% | 172.85% | 161.85% | 158.24% | 158.14% |
| 47 | 32.86% | 34.99% | 35.86% | 36.44% | 79.13% | 78.83% | 79.26% | 80.36% | 121.59% | 117.31% | 116.41% | 117.37% | 172.48% | 161.68% | 158.21% | 158.26% |
| 48 | 31.95% | 34.15% | 35.02% | 35.61% | 78.35% | 78.20% | 78.71% | 79.90% | 121.05% | 116.97% | 116.21% | 117.30% | 172.03% | 161.45% | 158.14% | 158.34% |
| 49 | 30.97% | 33.24% | 34.11% | 34.71% | 77.47% | 77.49% | 78.10% | 79.40% | 120.43% | 116.59% | 115.98% | 117.20% | 171.51% | 161.18% | 158.04% | 158.38% |
| 50 | 29.90% | 32.24% | 33.12% | 33.73% | 76.51% | 76.71% | 77.43% | 78.84% | 119.74% | 116.16% | 115.72% | 117.08% | 170.92% | 160.88% | 157.91% | 158.41% |
| 51 | 28.74% | 31.15% | 32.04% | 32.64% | 75.45% | 75.85% | 76.70% | 78.24% | 118.99% | 115.69% | 115.43% | 116.94% | 170.29% | 160.55% | 157.76% | 158.41% |
| 52 | 27.49% | 29.98% | 30.85% | 31.44% | 74.31% | 74.93% | 75.91% | 77.60% | 118.19% | 115.20% | 115.13% | 116.79% | 169.64% | 160.21% | 157.61% | 158.40% |
| 53 | 26.11% | 28.69% | 29.52% | 30.14% | 73.09% | 73.94% | 75.07% | 76.92% | 117.36% | 114.70% | 114.83% | 116.64% | 168.98% | 159.87% | 157.46% | 158.40% |
| 54 | 24.56% | 27.23% | 28.07% | 28.74% | 71.79% | 72.88% | 74.19% | 76.20% | 116.50% | 114.20% | 114.53% | 116.49% | 168.32% | 159.55% | 157.33% | 158.39% |
| 55 | 22.89% | 25.64% | 26.50% | 27.22% | 70.41% | 71.76% | 73.25% | 75.45% | 115.63% | 113.69% | 114.24% | 116.35% | 167.69% | 159.25% | 157.21% | 158.38% |
| 56 | 21.05% | 23.89% | 24.77% | 25.56% | 68.94% | 70.57% | 72.26% | 74.65% | 114.73% | 113.19% | 113.95% | 116.20% | 167.07% | 158.97% | 157.09% | 158.36% |
| 57 | 19.01% | 21.94% | 22.83% | 23.70% | 67.32% | 69.30% | 71.20% | 73.80% | 113.81% | 112.68% | 113.67% | 116.04% | 166.46% | 158.69% | 156.97% | 158.32% |
| 58 | 16.68% | 19.71% | 20.61% | 21.50% | 65.54% | 67.90% | 70.04% | 72.86% | 112.82% | 112.14% | 113.36% | 115.84% | 165.83% | 158.40% | 156.83% | 158.23% |
| 59 | 13.99% | 17.11% | 17.85% | 18.84% | 63.56% | 66.35% | 68.77% | 71.81% | 111.73% | 111.56% | 113.00% | 115.59% | 165.15% | 158.06% | 156.61% | 158.07% |
| 60 | 10.79% | 13.85% | 14.60% | 15.78% | 61.35% | 64.58% | 67.31% | 70.60% | 110.49% | 110.89% | 112.57% | 115.25% | 164.36% | 157.62% | 156.30% | 157.78% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 3: Rs. 75,000 to Rs. 1,49,999**

| | Deferment: 4 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 47.70% | 47.92% | 48.23% | 48.68% | 96.58% | 92.44% | 91.00% | 90.74% | 139.26% | 130.02% | 126.38% | 125.11% | 192.71% | 175.88% | 168.87% | 165.93% |
| 1 | 47.78% | 47.98% | 48.29% | 48.73% | 96.70% | 92.56% | 91.11% | 90.84% | 139.48% | 130.19% | 126.53% | 125.25% | 192.99% | 176.10% | 169.06% | 166.11% |
| 2 | 47.88% | 48.06% | 48.36% | 48.80% | 96.89% | 92.72% | 91.24% | 90.96% | 139.74% | 130.39% | 126.70% | 125.42% | 193.32% | 176.35% | 169.29% | 166.32% |
| 3 | 48.03% | 48.18% | 48.46% | 48.89% | 97.14% | 92.91% | 91.41% | 91.11% | 140.06% | 130.64% | 126.92% | 125.62% | 193.72% | 176.67% | 169.56% | 166.59% |
| 4 | 48.07% | 48.21% | 48.48% | 48.91% | 97.24% | 92.99% | 91.48% | 91.18% | 140.20% | 130.75% | 127.01% | 125.71% | 193.89% | 176.81% | 169.69% | 166.70% |
| 5 | 48.06% | 48.20% | 48.48% | 48.90% | 97.27% | 93.01% | 91.50% | 91.19% | 140.25% | 130.78% | 127.05% | 125.74% | 193.95% | 176.85% | 169.73% | 166.75% |
| 6 | 48.01% | 48.17% | 48.45% | 48.87% | 97.25% | 92.99% | 91.48% | 91.18% | 140.24% | 130.78% | 127.04% | 125.74% | 193.94% | 176.84% | 169.72% | 166.75% |
| 7 | 47.96% | 48.13% | 48.40% | 48.83% | 97.20% | 92.96% | 91.45% | 91.15% | 140.19% | 130.74% | 127.01% | 125.71% | 193.87% | 176.80% | 169.69% | 166.72% |
| 8 | 47.89% | 48.07% | 48.35% | 48.78% | 97.13% | 92.90% | 91.40% | 91.10% | 140.11% | 130.67% | 126.95% | 125.67% | 193.77% | 176.72% | 169.62% | 166.67% |
| 9 | 47.80% | 48.00% | 48.29% | 48.72% | 97.04% | 92.83% | 91.33% | 91.04% | 140.00% | 130.59% | 126.88% | 125.61% | 193.64% | 176.62% | 169.54% | 166.60% |
| 10 | 47.71% | 47.93% | 48.22% | 48.65% | 96.93% | 92.74% | 91.26% | 90.97% | 139.87% | 130.49% | 126.80% | 125.54% | 193.48% | 176.50% | 169.44% | 166.51% |
| 11 | 47.62% | 47.86% | 48.16% | 48.59% | 96.82% | 92.65% | 91.18% | 90.90% | 139.73% | 130.39% | 126.72% | 125.46% | 193.31% | 176.37% | 169.34% | 166.43% |
| 12 | 47.53% | 47.78% | 48.09% | 48.52% | 96.70% | 92.56% | 91.10% | 90.82% | 139.59% | 130.28% | 126.63% | 125.39% | 193.15% | 176.25% | 169.24% | 166.35% |
| 13 | 47.45% | 47.71% | 48.02% | 48.45% | 96.59% | 92.48% | 91.02% | 90.75% | 139.47% | 130.19% | 126.55% | 125.32% | 192.99% | 176.13% | 169.15% | 166.28% |
| 14 | 47.37% | 47.65% | 47.96% | 48.39% | 96.49% | 92.39% | 90.95% | 90.69% | 139.35% | 130.10% | 126.48% | 125.27% | 192.86% | 176.04% | 169.08% | 166.22% |
| 15 | 47.31% | 47.59% | 47.90% | 48.33% | 96.41% | 92.33% | 90.90% | 90.64% | 139.26% | 130.04% | 126.43% | 125.23% | 192.76% | 175.97% | 169.02% | 166.19% |
| 16 | 47.25% | 47.54% | 47.85% | 48.27% | 96.34% | 92.28% | 90.85% | 90.60% | 139.20% | 129.99% | 126.40% | 125.21% | 192.69% | 175.92% | 169.00% | 166.19% |
| 17 | 47.21% | 47.50% | 47.81% | 48.22% | 96.29% | 92.24% | 90.81% | 90.56% | 139.15% | 129.96% | 126.38% | 125.21% | 192.65% | 175.90% | 168.99% | 166.21% |
| 18 | 47.17% | 47.46% | 47.76% | 48.17% | 96.26% | 92.21% | 90.79% | 90.54% | 139.13% | 129.95% | 126.38% | 125.22% | 192.64% | 175.90% | 169.01% | 166.25% |
| 19 | 47.14% | 47.43% | 47.72% | 48.12% | 96.23% | 92.19% | 90.77% | 90.53% | 139.13% | 129.96% | 126.40% | 125.25% | 192.65% | 175.93% | 169.06% | 166.32% |
| 20 | 47.12% | 47.39% | 47.68% | 48.07% | 96.22% | 92.18% | 90.76% | 90.52% | 139.14% | 129.98% | 126.42% | 125.30% | 192.69% | 175.97% | 169.12% | 166.41% |
| 21 | 47.09% | 47.36% | 47.63% | 48.01% | 96.21% | 92.17% | 90.75% | 90.52% | 139.16% | 130.00% | 126.46% | 125.36% | 192.74% | 176.03% | 169.20% | 166.52% |
| 22 | 47.06% | 47.32% | 47.58% | 47.95% | 96.21% | 92.16% | 90.74% | 90.52% | 139.19% | 130.04% | 126.51% | 125.43% | 192.81% | 176.11% | 169.29% | 166.64% |
| 23 | 47.02% | 47.27% | 47.53% | 47.88% | 96.20% | 92.16% | 90.74% | 90.53% | 139.23% | 130.08% | 126.57% | 125.50% | 192.88% | 176.20% | 169.40% | 166.78% |
| 24 | 46.98% | 47.22% | 47.46% | 47.80% | 96.19% | 92.15% | 90.73% | 90.53% | 139.27% | 130.13% | 126.63% | 125.59% | 192.97% | 176.29% | 169.52% | 166.93% |
| 25 | 46.93% | 47.16% | 47.38% | 47.71% | 96.18% | 92.13% | 90.72% | 90.54% | 139.31% | 130.18% | 126.70% | 125.68% | 193.06% | 176.40% | 169.64% | 167.09% |
| 26 | 46.86% | 47.08% | 47.29% | 47.61% | 96.15% | 92.11% | 90.71% | 90.54% | 139.35% | 130.23% | 126.77% | 125.78% | 193.15% | 176.51% | 169.78% | 167.27% |
| 27 | 46.79% | 46.99% | 47.18% | 47.50% | 96.12% | 92.08% | 90.69% | 90.54% | 139.39% | 130.29% | 126.85% | 125.88% | 193.25% | 176.63% | 169.93% | 167.45% |
| 28 | 46.69% | 46.88% | 47.06% | 47.38% | 96.08% | 92.06% | 90.67% | 90.54% | 139.43% | 130.34% | 126.93% | 125.99% | 193.36% | 176.76% | 170.08% | 167.65% |
| 29 | 46.58% | 46.76% | 46.92% | 47.24% | 96.03% | 92.01% | 90.65% | 90.54% | 139.46% | 130.40% | 127.01% | 126.11% | 193.47% | 176.90% | 170.25% | 167.85% |
| 30 | 46.45% | 46.61% | 46.77% | 47.09% | 95.96% | 91.97% | 90.62% | 90.53% | 139.50% | 130.47% | 127.10% | 126.23% | 193.59% | 177.04% | 170.42% | 168.07% |
| 31 | 46.30% | 46.45% | 46.60% | 46.92% | 95.88% | 91.91% | 90.59% | 90.53% | 139.53% | 130.53% | 127.20% | 126.35% | 193.72% | 177.20% | 170.60% | 168.30% |
| 32 | 46.12% | 46.26% | 46.41% | 46.74% | 95.78% | 91.84% | 90.55% | 90.51% | 139.57% | 130.60% | 127.29% | 126.48% | 193.85% | 177.36% | 170.79% | 168.54% |
| 33 | 45.91% | 46.05% | 46.20% | 46.53% | 95.68% | 91.77% | 90.51% | 90.49% | 139.61% | 130.68% | 127.39% | 126.62% | 194.00% | 177.53% | 171.00% | 168.79% |
| 34 | 45.67% | 45.82% | 45.98% | 46.31% | 95.56% | 91.70% | 90.46% | 90.47% | 139.65% | 130.75% | 127.50% | 126.76% | 194.16% | 177.71% | 171.21% | 169.06% |
| 35 | 45.41% | 45.56% | 45.73% | 46.06% | 95.42% | 91.63% | 90.39% | 90.44% | 139.70% | 130.83% | 127.60% | 126.91% | 194.33% | 177.90% | 171.43% | 169.34% |
| 36 | 45.11% | 45.27% | 45.45% | 45.78% | 95.28% | 91.51% | 90.34% | 90.40% | 139.74% | 130.91% | 127.71% | 127.06% | 194.50% | 178.09% | 171.66% | 169.63% |
| 37 | 44.77% | 44.96% | 45.15% | 45.48% | 95.11% | 91.40% | 90.26% | 90.35% | 139.79% | 130.99% | 127.82% | 127.22% | 194.67% | 178.29% | 171.89% | 169.93% |
| 38 | 44.40% | 44.62% | 44.82% | 45.15% | 94.93% | 91.28% | 90.17% | 90.29% | 139.82% | 131.06% | 127.93% | 127.38% | 194.84% | 178.48% | 172.13% | 170.25% |
| 39 | 43.98% | 44.25% | 44.46% | 44.78% | 94.72% | 91.14% | 90.06% | 90.22% | 139.85% | 131.12% | 128.03% | 127.54% | 195.00% | 178.67% | 172.38% | 170.57% |
| 40 | 43.52% | 43.84% | 44.06% | 44.38% | 94.49% | 90.97% | 89.93% | 90.13% | 139.85% | 131.17% | 128.12% | 127.70% | 195.13% | 178.84% | 172.61% | 170.90% |
| 41 | 43.02% | 43.39% | 43.62% | 43.93% | 94.22% | 90.77% | 89.77% | 90.02% | 139.82% | 131.20% | 128.21% | 127.85% | 195.24% | 179.00% | 172.84% | 171.23% |
| 42 | 42.47% | 42.89% | 43.13% | 43.43% | 93.91% | 90.53% | 89.58% | 89.88% | 139.76% | 131.20% | 128.27% | 127.99% | 195.30% | 179.13% | 173.05% | 171.54% |
| 43 | 41.86% | 42.34% | 42.59% | 42.89% | 93.54% | 90.25% | 89.35% | 89.71% | 139.64% | 131.16% | 128.31% | 128.12% | 195.30% | 179.22% | 173.24% | 171.85% |
| 44 | 41.19% | 41.74% | 41.99% | 42.29% | 93.10% | 89.91% | 89.08% | 89.51% | 139.46% | 131.09% | 128.31% | 128.22% | 195.24% | 179.27% | 173.40% | 172.13% |
| 45 | 40.44% | 41.07% | 41.32% | 41.62% | 92.59% | 89.51% | 88.75% | 89.26% | 139.20% | 130.96% | 128.29% | 128.30% | 195.10% | 179.28% | 173.52% | 172.38% |
| 46 | 39.63% | 40.32% | 40.58% | 40.89% | 91.99% | 89.05% | 88.36% | 88.96% | 138.87% | 130.78% | 128.22% | 128.34% | 194.87% | 179.22% | 173.61% | 172.60% |
| 47 | 38.73% | 39.50% | 39.77% | 40.09% | 91.30% | 88.50% | 87.92% | 88.62% | 138.46% | 130.54% | 128.11% | 128.35% | 194.56% | 179.11% | 173.65% | 172.79% |
| 48 | 37.74% | 38.59% | 38.88% | 39.21% | 90.51% | 87.88% | 87.41% | 88.23% | 137.96% | 130.25% | 127.96% | 128.34% | 194.17% | 178.95% | 173.65% | 172.93% |
| 49 | 36.66% | 37.60% | 37.90% | 38.26% | 89.62% | 87.18% | 86.83% | 87.78% | 137.39% | 129.91% | 127.77% | 128.29% | 193.71% | 178.75% | 173.61% | 173.05% |
| 50 | 35.49% | 36.51% | 36.83% | 37.22% | 88.64% | 86.41% | 86.20% | 87.29% | 136.75% | 129.53% | 127.56% | 128.21% | 193.20% | 178.50% | 173.55% | 173.14% |
| 51 | 34.22% | 35.33% | 35.68% | 36.06% | 87.56% | 85.57% | 85.51% | 86.76% | 136.06% | 129.12% | 127.32% | 128.12% | 192.64% | 178.24% | 173.48% | 173.21% |
| 52 | 32.84% | 34.05% | 34.39% | 34.78% | 86.40% | 84.66% | 84.77% | 86.19% | 135.33% | 128.69% | 127.08% | 128.02% | 192.08% | 177.98% | 173.40% | 173.27% |
| 53 | 31.34% | 32.64% | 32.95% | 33.41% | 85.16% | 83.68% | 83.99% | 85.59% | 134.59% | 128.26% | 126.83% | 127.91% | 191.51% | 177.72% | 173.33% | 173.33% |
| 54 | 29.64% | 31.04% | 31.40% | 31.93% | 83.84% | 82.65% | 83.16% | 84.96% | 133.83% | 127.83% | 126.60% | 127.81% | 190.96% | 177.49% | 173.27% | 173.39% |
| 55 | 27.79% | 29.31% | 29.70% | 30.32% | 82.43% | 81.56% | 82.29% | 84.30% | 133.08% | 127.41% | 126.37% | 127.70% | 190.44% | 177.28% | 173.22% | 173.44% |
| 56 | 25.77% | 27.40% | 27.84% | 28.56% | 80.94% | 80.40% | 81.38% | 83.60% | 132.32% | 127.00% | 126.14% | 127.59% | 189.95% | 177.09% | 173.19% | 173.49% |
| 57 | 23.51% | 25.27% | 25.76% | 26.60% | 79.35% | 79.17% | 80.40% | 82.86% | 131.55% | 126.59% | 125.92% | 127.46% | 189.48% | 176.91% | 173.14% | 173.51% |
| 58 | 20.95% | 22.84% | 23.38% | 24.29% | 77.58% | 77.83% | 79.35% | 82.04% | 130.75% | 126.16% | 125.67% | 127.30% | 189.00% | 176.71% | 173.06% | 173.48% |
| 59 | 17.98% | 20.01% | 20.44% | 21.50% | 75.60% | 76.33% | 78.16% | 81.10% | 129.89% | 125.68% | 125.36% | 127.06% | 188.47% | 176.46% | 172.91% | 173.36% |
| 60 | 14.46% | 16.43% | 16.91% | 18.22% | 73.37% | 74.64% | 76.82% | 80.00% | 128.91% | 125.13% | 124.98% | 126.74% | 187.83% | 176.11% | 172.64% | 173.11% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 3: Rs. 75,000 to Rs. 1,49,999**

| | Deferment: 5 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 54.72% | 53.35% | 52.94% | 53.02% | 109.29% | 102.30% | 99.60% | 98.67% | 156.43% | 143.39% | 138.04% | 135.84% | 215.12% | 193.33% | 184.09% | 179.94% |
| 1 | 54.81% | 53.42% | 53.01% | 53.08% | 109.46% | 102.44% | 99.72% | 98.79% | 156.67% | 143.58% | 138.20% | 136.00% | 215.42% | 193.57% | 184.30% | 180.14% |
| 2 | 54.92% | 53.51% | 53.09% | 53.15% | 109.67% | 102.61% | 99.87% | 98.92% | 156.95% | 143.79% | 138.39% | 136.18% | 215.77% | 193.85% | 184.55% | 180.37% |
| 3 | 55.08% | 53.63% | 53.19% | 53.25% | 109.94% | 102.82% | 100.05% | 99.08% | 157.30% | 144.06% | 138.63% | 136.40% | 216.21% | 194.19% | 184.85% | 180.65% |
| 4 | 55.13% | 53.67% | 53.22% | 53.28% | 110.06% | 102.90% | 100.12% | 99.15% | 157.45% | 144.18% | 138.73% | 136.50% | 216.40% | 194.34% | 184.98% | 180.78% |
| 5 | 55.12% | 53.66% | 53.22% | 53.27% | 110.08% | 102.92% | 100.14% | 99.17% | 157.50% | 144.22% | 138.77% | 136.53% | 216.46% | 194.39% | 185.03% | 180.83% |
| 6 | 55.08% | 53.63% | 53.18% | 53.23% | 110.07% | 102.91% | 100.13% | 99.16% | 157.48% | 144.21% | 138.76% | 136.53% | 216.44% | 194.38% | 185.02% | 180.83% |
| 7 | 55.02% | 53.58% | 53.14% | 53.19% | 110.02% | 102.87% | 100.09% | 99.13% | 157.43% | 144.17% | 138.73% | 136.50% | 216.38% | 194.33% | 184.98% | 180.80% |
| 8 | 54.94% | 53.52% | 53.08% | 53.13% | 109.94% | 102.81% | 100.04% | 99.08% | 157.34% | 144.10% | 138.67% | 136.46% | 216.27% | 194.25% | 184.92% | 180.75% |
| 9 | 54.85% | 53.45% | 53.02% | 53.07% | 109.84% | 102.73% | 99.97% | 99.01% | 157.23% | 144.01% | 138.60% | 136.39% | 216.12% | 194.14% | 184.83% | 180.68% |
| 10 | 54.76% | 53.37% | 52.95% | 53.00% | 109.73% | 102.64% | 99.89% | 98.94% | 157.09% | 143.91% | 138.51% | 136.32% | 215.96% | 194.02% | 184.73% | 180.60% |
| 11 | 54.66% | 53.29% | 52.87% | 52.93% | 109.60% | 102.54% | 99.81% | 98.87% | 156.94% | 143.80% | 138.42% | 136.24% | 215.78% | 193.88% | 184.62% | 180.51% |
| 12 | 54.56% | 53.21% | 52.80% | 52.85% | 109.48% | 102.45% | 99.72% | 98.79% | 156.80% | 143.69% | 138.33% | 136.16% | 215.60% | 193.75% | 184.52% | 180.43% |
| 13 | 54.47% | 53.13% | 52.72% | 52.78% | 109.36% | 102.35% | 99.64% | 98.72% | 156.66% | 143.59% | 138.25% | 136.10% | 215.44% | 193.64% | 184.43% | 180.36% |
| 14 | 54.39% | 53.06% | 52.66% | 52.71% | 109.20% | 102.30% | 99.55% | 98.65% | 156.54% | 143.50% | 138.18% | 136.04% | 215.31% | 193.54% | 184.35% | 180.31% |
| 15 | 54.32% | 53.00% | 52.60% | 52.65% | 109.17% | 102.20% | 99.51% | 98.60% | 156.45% | 143.44% | 138.13% | 136.01% | 215.20% | 193.47% | 184.30% | 180.28% |
| 16 | 54.26% | 52.95% | 52.54% | 52.59% | 109.10% | 102.15% | 99.47% | 98.56% | 156.38% | 143.39% | 138.10% | 135.99% | 215.13% | 193.42% | 184.28% | 180.29% |
| 17 | 54.21% | 52.90% | 52.49% | 52.53% | 109.05% | 102.11% | 99.43% | 98.53% | 156.34% | 143.36% | 138.09% | 136.00% | 215.09% | 193.41% | 184.29% | 180.32% |
| 18 | 54.17% | 52.86% | 52.45% | 52.48% | 109.01% | 102.08% | 99.41% | 98.52% | 156.32% | 143.36% | 138.09% | 136.02% | 215.09% | 193.42% | 184.32% | 180.38% |
| 19 | 54.13% | 52.82% | 52.40% | 52.42% | 108.99% | 102.07% | 99.40% | 98.51% | 156.32% | 143.37% | 138.11% | 136.06% | 215.11% | 193.45% | 184.37% | 180.47% |
| 20 | 54.10% | 52.79% | 52.36% | 52.37% | 108.98% | 102.06% | 99.39% | 98.52% | 156.34% | 143.40% | 138.15% | 136.12% | 215.16% | 193.51% | 184.45% | 180.57% |
| 21 | 54.07% | 52.75% | 52.31% | 52.31% | 108.98% | 102.06% | 99.39% | 98.53% | 156.38% | 143.43% | 138.20% | 136.20% | 215.23% | 193.59% | 184.55% | 180.70% |
| 22 | 54.04% | 52.71% | 52.25% | 52.24% | 108.98% | 102.06% | 99.40% | 98.54% | 156.42% | 143.48% | 138.27% | 136.28% | 215.31% | 193.68% | 184.67% | 180.85% |
| 23 | 54.00% | 52.66% | 52.19% | 52.17% | 108.98% | 102.06% | 99.40% | 98.56% | 156.47% | 143.54% | 138.34% | 136.38% | 215.41% | 193.79% | 184.80% | 181.02% |
| 24 | 53.95% | 52.60% | 52.11% | 52.09% | 108.98% | 102.06% | 99.41% | 98.59% | 156.52% | 143.60% | 138.42% | 136.49% | 215.52% | 193.91% | 184.94% | 181.20% |
| 25 | 53.89% | 52.53% | 52.03% | 52.00% | 108.97% | 102.06% | 99.42% | 98.61% | 156.58% | 143.67% | 138.51% | 136.60% | 215.63% | 194.04% | 185.10% | 181.39% |
| 26 | 53.82% | 52.44% | 51.93% | 51.90% | 108.96% | 102.05% | 99.42% | 98.64% | 156.63% | 143.74% | 138.60% | 136.72% | 215.76% | 194.19% | 185.27% | 181.60% |
| 27 | 53.74% | 52.34% | 51.82% | 51.79% | 108.94% | 102.04% | 99.42% | 98.66% | 156.69% | 143.81% | 138.70% | 136.85% | 215.89% | 194.34% | 185.45% | 181.82% |
| 28 | 53.63% | 52.23% | 51.69% | 51.66% | 108.85% | 102.03% | 99.43% | 98.69% | 156.75% | 143.89% | 138.80% | 136.99% | 216.04% | 194.50% | 185.64% | 182.05% |
| 29 | 53.51% | 52.09% | 51.55% | 51.52% | 108.81% | 102.01% | 99.43% | 98.71% | 156.81% | 143.98% | 138.91% | 137.13% | 216.19% | 194.67% | 185.84% | 182.30% |
| 30 | 53.36% | 51.93% | 51.39% | 51.37% | 108.76% | 101.98% | 99.43% | 98.74% | 156.87% | 144.07% | 139.02% | 137.28% | 216.35% | 194.86% | 186.05% | 182.56% |
| 31 | 53.19% | 51.76% | 51.22% | 51.20% | 108.69% | 101.95% | 99.42% | 98.76% | 156.94% | 144.16% | 139.14% | 137.44% | 216.52% | 195.05% | 186.27% | 182.84% |
| 32 | 52.99% | 51.56% | 51.02% | 51.01% | 108.62% | 101.91% | 99.42% | 98.78% | 157.01% | 144.26% | 139.27% | 137.60% | 216.71% | 195.26% | 186.51% | 183.13% |
| 33 | 52.77% | 51.34% | 50.81% | 50.80% | 108.53% | 101.87% | 99.41% | 98.80% | 157.09% | 144.36% | 139.40% | 137.77% | 216.91% | 195.48% | 186.76% | 183.44% |
| 34 | 52.51% | 51.09% | 50.58% | 50.57% | 108.44% | 101.82% | 99.39% | 98.82% | 157.17% | 144.47% | 139.53% | 137.95% | 217.12% | 195.70% | 187.02% | 183.77% |
| 35 | 52.22% | 50.82% | 50.32% | 50.31% | 108.36% | 101.79% | 99.35% | 98.83% | 157.25% | 144.58% | 139.67% | 138.14% | 217.34% | 195.94% | 187.29% | 184.11% |
| 36 | 51.90% | 50.52% | 50.03% | 50.03% | 108.22% | 101.71% | 99.34% | 98.84% | 157.34% | 144.70% | 139.82% | 138.34% | 217.57% | 196.19% | 187.58% | 184.47% |
| 37 | 51.53% | 50.20% | 49.72% | 49.71% | 108.09% | 101.63% | 99.31% | 98.84% | 157.42% | 144.81% | 139.96% | 138.55% | 217.81% | 196.44% | 187.87% | 184.85% |
| 38 | 51.13% | 49.84% | 49.38% | 49.37% | 107.94% | 101.55% | 99.26% | 98.83% | 157.50% | 144.92% | 140.11% | 138.75% | 218.04% | 196.69% | 188.18% | 185.25% |
| 39 | 50.69% | 49.45% | 49.00% | 48.99% | 107.77% | 101.44% | 99.19% | 98.81% | 157.57% | 145.02% | 140.26% | 138.96% | 218.25% | 196.94% | 188.49% | 185.65% |
| 40 | 50.21% | 49.02% | 48.58% | 48.57% | 107.57% | 101.31% | 99.11% | 98.78% | 157.62% | 145.11% | 140.39% | 139.17% | 218.45% | 197.18% | 188.79% | 186.06% |
| 41 | 49.67% | 48.55% | 48.12% | 48.10% | 107.34% | 101.15% | 98.99% | 98.72% | 157.63% | 145.17% | 140.52% | 139.38% | 218.62% | 197.40% | 189.09% | 186.46% |
| 42 | 49.08% | 48.02% | 47.60% | 47.59% | 107.05% | 100.95% | 98.85% | 98.65% | 157.61% | 145.21% | 140.63% | 139.57% | 218.74% | 197.60% | 189.38% | 186.86% |
| 43 | 48.43% | 47.44% | 47.03% | 47.02% | 106.71% | 100.70% | 98.67% | 98.54% | 157.53% | 145.22% | 140.71% | 139.75% | 218.81% | 197.76% | 189.64% | 187.25% |
| 44 | 47.71% | 46.79% | 46.39% | 46.39% | 106.30% | 100.40% | 98.44% | 98.40% | 157.39% | 145.18% | 140.77% | 139.91% | 218.81% | 197.88% | 189.88% | 187.62% |
| 45 | 46.91% | 46.07% | 45.69% | 45.70% | 105.80% | 100.03% | 98.16% | 98.23% | 157.17% | 145.10% | 140.79% | 140.04% | 218.74% | 197.95% | 190.08% | 187.95% |
| 46 | 46.03% | 45.27% | 44.90% | 44.93% | 105.22% | 99.59% | 97.83% | 98.01% | 156.88% | 144.96% | 140.77% | 140.14% | 218.58% | 197.97% | 190.24% | 188.26% |
| 47 | 45.05% | 44.38% | 44.04% | 44.09% | 104.53% | 99.08% | 97.44% | 97.74% | 156.50% | 144.77% | 140.71% | 140.21% | 218.34% | 197.93% | 190.36% | 188.53% |
| 48 | 43.98% | 43.41% | 43.08% | 43.17% | 103.75% | 98.49% | 96.98% | 97.43% | 156.05% | 144.52% | 140.61% | 140.24% | 218.02% | 197.84% | 190.44% | 188.76% |
| 49 | 42.80% | 42.33% | 42.04% | 42.17% | 102.86% | 97.82% | 96.47% | 97.07% | 155.52% | 144.23% | 140.47% | 140.24% | 217.63% | 197.71% | 190.48% | 188.96% |
| 50 | 41.52% | 41.16% | 40.90% | 41.06% | 101.88% | 97.08% | 95.90% | 96.67% | 154.93% | 143.90% | 140.31% | 140.22% | 217.19% | 197.55% | 190.50% | 189.13% |
| 51 | 40.12% | 39.88% | 39.67% | 39.84% | 100.80% | 96.27% | 95.29% | 96.24% | 154.29% | 143.54% | 140.13% | 140.18% | 216.73% | 197.37% | 190.51% | 189.28% |
| 52 | 38.62% | 38.49% | 38.28% | 38.49% | 99.64% | 95.40% | 94.63% | 95.78% | 153.63% | 143.17% | 139.94% | 140.12% | 216.25% | 197.19% | 190.52% | 189.42% |
| 53 | 36.98% | 36.95% | 36.74% | 37.05% | 98.40% | 94.48% | 93.93% | 95.30% | 152.96% | 142.80% | 139.75% | 140.06% | 215.79% | 197.02% | 190.53% | 189.55% |
| 54 | 35.12% | 35.22% | 35.08% | 35.49% | 97.09% | 93.51% | 93.20% | 94.79% | 152.28% | 142.43% | 139.57% | 140.00% | 215.36% | 196.89% | 190.56% | 189.69% |
| 55 | 33.08% | 33.33% | 33.26% | 33.80% | 95.70% | 92.48% | 92.44% | 94.26% | 151.62% | 142.09% | 139.40% | 139.94% | 214.97% | 196.78% | 190.60% | 189.82% |
| 56 | 30.85% | 31.25% | 31.27% | 31.94% | 94.23% | 91.40% | 91.64% | 93.70% | 150.97% | 141.75% | 139.23% | 139.87% | 214.62% | 196.70% | 190.66% | 189.94% |
| 57 | 28.36% | 28.93% | 29.04% | 29.88% | 92.66% | 90.24% | 90.79% | 93.09% | 150.32% | 141.42% | 139.06% | 139.78% | 214.29% | 196.63% | 190.70% | 190.04% |
| 58 | 25.55% | 26.30% | 26.51% | 27.46% | 90.95% | 88.99% | 89.87% | 92.41% | 149.65% | 141.07% | 138.86% | 139.64% | 213.96% | 196.54% | 190.70% | 190.07% |
| 59 | 22.28% | 23.22% | 23.38% | 24.55% | 89.04% | 87.62% | 88.85% | 91.63% | 148.92% | 140.68% | 138.60% | 139.43% | 213.58% | 196.39% | 190.62% | 190.02% |
| 60 | 18.41% | 19.30% | 19.58% | 21.05% | 86.86% | 86.04% | 87.65% | 90.68% | 148.09% | 140.20% | 138.25% | 139.12% | 213.08% | 196.12% | 190.41% | 189.82% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum 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 | 30.62% | 33.31% | 35.00% | 55.35% | 60.69% | 63.44% | 65.37% | 83.40% | 86.75% | 88.77% | 90.46% | 119.76% | 119.26% | 119.69% | 120.68% |
| 1 | NA | 30.66% | 33.35% | 35.03% | 55.45% | 60.77% | 63.51% | 65.44% | 83.55% | 86.87% | 88.87% | 90.56% | 119.96% | 119.42% | 119.83% | 120.81% |
| 2 | NA | 30.72% | 33.40% | 35.07% | 55.58% | 60.87% | 63.60% | 65.52% | 83.73% | 87.01% | 89.00% | 90.67% | 120.19% | 119.60% | 119.99% | 120.96% |
| 3 | 25.30% | 30.80% | 33.47% | 35.14% | 55.75% | 61.01% | 63.72% | 65.63% | 83.96% | 87.20% | 89.16% | 90.82% | 120.49% | 119.83% | 120.18% | 121.15% |
| 4 | 25.32% | 30.81% | 33.48% | 35.15% | 55.81% | 61.06% | 63.77% | 65.67% | 84.06% | 87.27% | 89.23% | 90.88% | 120.62% | 119.93% | 120.27% | 121.23% |
| 5 | 25.30% | 30.80% | 33.47% | 35.14% | 55.82% | 61.07% | 63.77% | 65.68% | 84.09% | 87.30% | 89.25% | 90.90% | 120.66% | 119.96% | 120.30% | 121.25% |
| 6 | 25.26% | 30.77% | 33.45% | 35.12% | 55.80% | 61.05% | 63.76% | 65.67% | 84.08% | 87.29% | 89.24% | 90.90% | 120.65% | 119.95% | 120.29% | 121.25% |
| 7 | 25.21% | 30.73% | 33.41% | 35.08% | 55.76% | 61.02% | 63.73% | 65.64% | 84.04% | 87.26% | 89.21% | 90.87% | 120.60% | 119.92% | 120.26% | 121.22% |
| 8 | 25.15% | 30.69% | 33.37% | 35.04% | 55.71% | 60.98% | 63.69% | 65.60% | 83.97% | 87.21% | 89.17% | 90.83% | 120.53% | 119.86% | 120.21% | 121.18% |
| 9 | 25.09% | 30.64% | 33.33% | 35.00% | 55.64% | 60.92% | 63.64% | 65.55% | 83.89% | 87.14% | 89.11% | 90.78% | 120.43% | 119.78% | 120.14% | 121.12% |
| 10 | 25.02% | 30.58% | 33.28% | 34.95% | 55.56% | 60.86% | 63.59% | 65.50% | 83.80% | 87.07% | 89.05% | 90.72% | 120.31% | 119.69% | 120.07% | 121.05% |
| 11 | 24.95% | 30.53% | 33.23% | 34.90% | 55.47% | 60.79% | 63.52% | 65.44% | 83.69% | 86.99% | 88.98% | 90.66% | 120.18% | 119.59% | 119.98% | 120.98% |
| 12 | 24.88% | 30.47% | 33.18% | 34.85% | 55.38% | 60.72% | 63.46% | 65.38% | 83.59% | 86.90% | 88.90% | 90.59% | 120.05% | 119.49% | 119.90% | 120.90% |
| 13 | 24.82% | 30.42% | 33.13% | 34.80% | 55.30% | 60.64% | 63.38% | 65.33% | 83.49% | 86.83% | 88.84% | 90.53% | 119.93% | 119.40% | 119.83% | 120.84% |
| 14 | 24.76% | 30.38% | 33.08% | 34.76% | 55.23% | 60.60% | 63.32% | 65.27% | 83.40% | 86.76% | 88.78% | 90.48% | 119.82% | 119.32% | 119.76% | 120.78% |
| 15 | 24.72% | 30.34% | 33.05% | 34.72% | 55.17% | 60.55% | 63.28% | 65.23% | 83.32% | 86.70% | 88.73% | 90.44% | 119.74% | 119.25% | 119.71% | 120.74% |
| 16 | 24.68% | 30.31% | 33.01% | 34.68% | 55.12% | 60.50% | 63.24% | 65.19% | 83.26% | 86.65% | 88.69% | 90.41% | 119.67% | 119.21% | 119.67% | 120.72% |
| 17 | 24.65% | 30.28% | 32.98% | 34.64% | 55.08% | 60.47% | 63.20% | 65.16% | 83.22% | 86.62% | 88.66% | 90.38% | 119.62% | 119.18% | 119.65% | 120.70% |
| 18 | 24.63% | 30.25% | 32.95% | 34.61% | 55.05% | 60.44% | 63.18% | 65.13% | 83.19% | 86.60% | 88.65% | 90.37% | 119.60% | 119.16% | 119.64% | 120.71% |
| 19 | 24.61% | 30.23% | 32.92% | 34.58% | 55.03% | 60.42% | 63.15% | 65.10% | 83.17% | 86.59% | 88.64% | 90.37% | 119.59% | 119.16% | 119.65% | 120.73% |
| 20 | 24.60% | 30.21% | 32.90% | 34.54% | 55.01% | 60.40% | 63.13% | 65.08% | 83.17% | 86.58% | 88.64% | 90.37% | 119.59% | 119.17% | 119.66% | 120.76% |
| 21 | 24.58% | 30.19% | 32.87% | 34.50% | 55.00% | 60.39% | 63.12% | 65.06% | 83.16% | 86.58% | 88.64% | 90.38% | 119.60% | 119.18% | 119.69% | 120.80% |
| 22 | 24.57% | 30.17% | 32.84% | 34.46% | 54.98% | 60.37% | 63.10% | 65.03% | 83.17% | 86.59% | 88.65% | 90.40% | 119.62% | 119.21% | 119.72% | 120.85% |
| 23 | 24.55% | 30.14% | 32.80% | 34.40% | 54.97% | 60.36% | 63.07% | 65.01% | 83.17% | 86.59% | 88.65% | 90.41% | 119.64% | 119.23% | 119.76% | 120.90% |
| 24 | 24.52% | 30.11% | 32.75% | 34.35% | 54.95% | 60.34% | 63.05% | 64.98% | 83.17% | 86.60% | 88.66% | 90.43% | 119.66% | 119.26% | 119.80% | 120.97% |
| 25 | 24.49% | 30.07% | 32.70% | 34.28% | 54.93% | 60.31% | 63.01% | 64.95% | 83.17% | 86.60% | 88.67% | 90.45% | 119.68% | 119.29% | 119.84% | 121.04% |
| 26 | 24.45% | 30.02% | 32.64% | 34.20% | 54.90% | 60.28% | 62.98% | 64.91% | 83.16% | 86.59% | 88.67% | 90.47% | 119.70% | 119.32% | 119.89% | 121.11% |
| 27 | 24.41% | 29.96% | 32.56% | 34.11% | 54.86% | 60.23% | 62.93% | 64.86% | 83.14% | 86.59% | 88.68% | 90.49% | 119.71% | 119.35% | 119.94% | 121.19% |
| 28 | 24.35% | 29.89% | 32.47% | 34.01% | 54.81% | 60.17% | 62.90% | 64.81% | 83.12% | 86.57% | 88.68% | 90.51% | 119.72% | 119.38% | 119.99% | 121.27% |
| 29 | 24.28% | 29.81% | 32.37% | 33.90% | 54.75% | 60.10% | 62.83% | 64.76% | 83.09% | 86.56% | 88.68% | 90.53% | 119.72% | 119.41% | 120.05% | 121.36% |
| 30 | 24.20% | 29.71% | 32.26% | 33.77% | 54.68% | 60.03% | 62.76% | 64.69% | 83.05% | 86.53% | 88.67% | 90.55% | 119.72% | 119.43% | 120.11% | 121.45% |
| 31 | 24.11% | 29.60% | 32.13% | 33.63% | 54.59% | 59.94% | 62.68% | 64.62% | 83.00% | 86.51% | 88.67% | 90.57% | 119.71% | 119.46% | 120.17% | 121.54% |
| 32 | 24.00% | 29.47% | 31.98% | 33.47% | 54.49% | 59.84% | 62.59% | 64.54% | 82.94% | 86.47% | 88.66% | 90.58% | 119.70% | 119.49% | 120.23% | 121.64% |
| 33 | 23.87% | 29.33% | 31.82% | 33.30% | 54.37% | 59.73% | 62.48% | 64.45% | 82.87% | 86.43% | 88.65% | 90.60% | 119.68% | 119.52% | 120.30% | 121.74% |
| 34 | 23.72% | 29.16% | 31.63% | 33.12% | 54.23% | 59.60% | 62.37% | 64.35% | 82.78% | 86.39% | 88.63% | 90.61% | 119.66% | 119.56% | 120.37% | 121.85% |
| 35 | 23.56% | 28.97% | 31.43% | 32.91% | 54.07% | 59.49% | 62.23% | 64.23% | 82.69% | 86.34% | 88.62% | 90.62% | 119.65% | 119.59% | 120.44% | 121.96% |
| 36 | 23.36% | 28.76% | 31.21% | 32.69% | 53.89% | 59.31% | 62.11% | 64.11% | 82.59% | 86.29% | 88.59% | 90.63% | 119.62% | 119.63% | 120.51% | 122.07% |
| 37 | 23.14% | 28.52% | 30.97% | 32.44% | 53.69% | 59.14% | 61.96% | 63.97% | 82.47% | 86.23% | 88.56% | 90.63% | 119.60% | 119.66% | 120.58% | 122.19% |
| 38 | 22.89% | 28.26% | 30.71% | 32.17% | 53.47% | 58.95% | 61.79% | 63.81% | 82.35% | 86.15% | 88.53% | 90.63% | 119.56% | 119.69% | 120.64% | 122.30% |
| 39 | 22.61% | 27.98% | 30.42% | 31.88% | 53.22% | 58.74% | 61.60% | 63.64% | 82.20% | 86.07% | 88.48% | 90.62% | 119.52% | 119.71% | 120.70% | 122.42% |
| 40 | 22.29% | 27.66% | 30.11% | 31.55% | 52.95% | 58.52% | 61.39% | 63.44% | 82.03% | 85.97% | 88.42% | 90.60% | 119.45% | 119.71% | 120.75% | 122.52% |
| 41 | 21.93% | 27.32% | 29.76% | 31.20% | 52.64% | 58.26% | 61.16% | 63.23% | 81.84% | 85.85% | 88.34% | 90.56% | 119.36% | 119.69% | 120.78% | 122.62% |
| 42 | 21.53% | 26.94% | 29.39% | 30.81% | 52.29% | 57.98% | 60.90% | 62.98% | 81.61% | 85.70% | 88.24% | 90.50% | 119.22% | 119.64% | 120.80% | 122.71% |
| 43 | 21.09% | 26.53% | 28.97% | 30.38% | 51.91% | 57.66% | 60.60% | 62.70% | 81.34% | 85.51% | 88.10% | 90.42% | 119.03% | 119.56% | 120.78% | 122.78% |
| 44 | 20.61% | 26.08% | 28.52% | 29.90% | 51.47% | 57.29% | 60.26% | 62.38% | 81.01% | 85.28% | 87.93% | 90.32% | 118.78% | 119.42% | 120.73% | 122.82% |
| 45 | 20.08% | 25.58% | 28.02% | 29.39% | 50.99% | 56.88% | 59.88% | 62.02% | 80.62% | 85.00% | 87.72% | 90.17% | 118.46% | 119.24% | 120.65% | 122.84% |
| 46 | 19.50% | 25.04% | 27.47% | 28.82% | 50.44% | 56.42% | 59.45% | 61.62% | 80.16% | 84.67% | 87.46% | 90.00% | 118.05% | 119.00% | 120.52% | 122.82% |
| 47 | 18.87% | 24.45% | 26.87% | 28.20% | 49.82% | 55.89% | 58.96% | 61.16% | 79.62% | 84.27% | 87.15% | 89.77% | 117.54% | 118.70% | 120.35% | 122.77% |
| 48 | 18.18% | 23.81% | 26.21% | 27.52% | 49.13% | 55.31% | 58.41% | 60.66% | 79.00% | 83.81% | 86.80% | 89.51% | 116.95% | 118.34% | 120.13% | 122.69% |
| 49 | 17.44% | 23.11% | 25.50% | 26.79% | 48.37% | 54.65% | 57.80% | 60.10% | 78.30% | 83.29% | 86.39% | 89.21% | 116.26% | 117.92% | 119.88% | 122.58% |
| 50 | 16.65% | 22.35% | 24.72% | 25.99% | 47.54% | 53.94% | 57.14% | 59.49% | 77.53% | 82.72% | 85.93% | 88.87% | 115.50% | 117.45% | 119.59% | 122.44% |
| 51 | 15.80% | 21.54% | 23.88% | 25.13% | 46.63% | 53.15% | 56.41% | 58.82% | 76.68% | 82.08% | 85.43% | 88.51% | 114.66% | 116.94% | 119.28% | 122.29% |
| 52 | 14.87% | 20.66% | 22.98% | 24.22% | 45.66% | 52.31% | 55.63% | 58.11% | 75.77% | 81.40% | 84.90% | 88.11% | 113.75% | 116.40% | 118.95% | 122.14% |
| 53 | 13.83% | 19.71% | 22.00% | 23.20% | 44.61% | 51.40% | 54.79% | 57.35% | 74.80% | 80.68% | 84.34% | 87.70% | 112.80% | 115.83% | 118.62% | 121.98% |
| 54 | 12.72% | 18.67% | 20.92% | 22.08% | 43.50% | 50.43% | 53.90% | 56.55% | 73.77% | 79.93% | 83.75% | 87.27% | 111.81% | 115.25% | 118.28% | 121.83% |
| 55 | 11.52% | 17.50% | 19.71% | 20.87% | 42.28% | 49.40% | 52.95% | 55.71% | 72.67% | 79.14% | 83.14% | 86.82% | 110.79% | 114.66% | 117.95% | 121.68% |
| 56 | 10.21% | 16.23% | 18.40% | 19.55% | 40.96% | 48.29% | 51.94% | 54.81% | 71.51% | 78.31% | 82.51% | 86.36% | 109.73% | 114.06% | 117.63% | 121.54% |
| 57 | 8.76% | 14.82% | 16.94% | 18.08% | 39.54% | 47.11% | 50.86% | 53.87% | 70.27% | 77.44% | 81.84% | 85.87% | 108.63% | 113.44% | 117.30% | 121.38% |
| 58 | 7.12% | 13.21% | 15.26% | 16.38% | 37.98% | 45.80% | 49.69% | 52.83% | 68.94% | 76.50% | 81.12% | 85.34% | 107.46% | 112.79% | 116.95% | 121.20% |
| 59 | 5.28% | 11.35% | 13.29% | 14.31% | 36.23% | 44.33% | 48.39% | 51.69% | 67.50% | 75.47% | 80.34% | 84.75% | 106.15% | 112.06% | 116.55% | 120.97% |
| 60 | 3.16% | 9.13% | 10.88% | 11.95% | 34.25% | 42.72% | 46.94% | 50.42% | 65.87% | 74.31% | 79.46% | 84.07% | 104.63% | 111.22% | 116.07% | 120.65% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 1 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 34.82% | 36.93% | 38.32% | 65.17% | 68.24% | 70.00% | 71.41% | 96.64% | 96.99% | 97.67% | 98.67% | 137.00% | 132.64% | 131.32% | 131.39% |
| 1 | NA | 34.87% | 36.97% | 38.36% | 65.29% | 68.33% | 70.08% | 71.48% | 96.80% | 97.13% | 97.79% | 98.78% | 137.22% | 132.81% | 131.47% | 131.53% |
| 2 | 30.71% | 34.93% | 37.03% | 38.41% | 65.43% | 68.45% | 70.18% | 71.58% | 97.00% | 97.29% | 97.93% | 98.91% | 137.48% | 133.01% | 131.65% | 131.70% |
| 3 | 30.82% | 35.01% | 37.10% | 38.48% | 65.62% | 68.60% | 70.31% | 71.69% | 97.26% | 97.49% | 98.10% | 99.07% | 137.80% | 133.26% | 131.87% | 131.90% |
| 4 | 30.84% | 35.03% | 37.12% | 38.49% | 65.69% | 68.66% | 70.36% | 71.74% | 97.37% | 97.57% | 98.18% | 99.14% | 137.94% | 133.37% | 131.96% | 131.99% |
| 5 | 30.82% | 35.02% | 37.11% | 38.48% | 65.70% | 68.67% | 70.37% | 71.75% | 97.40% | 97.60% | 98.20% | 99.16% | 137.98% | 133.40% | 131.99% | 132.02% |
| 6 | 30.79% | 34.99% | 37.09% | 38.46% | 65.68% | 68.65% | 70.36% | 71.74% | 97.39% | 97.59% | 98.20% | 99.16% | 137.97% | 133.39% | 131.99% | 132.02% |
| 7 | 30.73% | 34.95% | 37.05% | 38.42% | 65.64% | 68.62% | 70.33% | 71.71% | 97.35% | 97.56% | 98.17% | 99.13% | 137.92% | 133.35% | 131.95% | 131.99% |
| 8 | 30.67% | 34.91% | 37.01% | 38.38% | 65.58% | 68.58% | 70.28% | 71.67% | 97.29% | 97.51% | 98.12% | 99.09% | 137.84% | 133.29% | 131.90% | 131.94% |
| 9 | 30.60% | 34.85% | 36.96% | 38.33% | 65.51% | 68.52% | 70.23% | 71.62% | 97.20% | 97.44% | 98.06% | 99.04% | 137.74% | 133.21% | 131.83% | 131.88% |
| 10 | 30.53% | 34.80% | 36.91% | 38.28% | 65.42% | 68.45% | 70.17% | 71.56% | 97.10% | 97.36% | 97.99% | 98.98% | 137.61% | 133.11% | 131.75% | 131.81% |
| 11 | 30.46% | 34.74% | 36.85% | 38.23% | 65.33% | 68.38% | 70.11% | 71.50% | 96.98% | 97.27% | 97.92% | 98.91% | 137.47% | 133.01% | 131.66% | 131.74% |
| 12 | 30.39% | 34.68% | 36.80% | 38.18% | 65.24% | 68.30% | 70.04% | 71.44% | 96.87% | 97.19% | 97.85% | 98.85% | 137.34% | 132.90% | 131.57% | 131.66% |
| 13 | 30.32% | 34.62% | 36.75% | 38.12% | 65.15% | 68.24% | 69.96% | 71.38% | 96.77% | 97.10% | 97.78% | 98.78% | 137.21% | 132.81% | 131.49% | 131.59% |
| 14 | 30.26% | 34.57% | 36.70% | 38.07% | 65.07% | 68.17% | 69.92% | 71.32% | 96.67% | 97.03% | 97.71% | 98.73% | 137.10% | 132.73% | 131.43% | 131.54% |
| 15 | 30.21% | 34.53% | 36.66% | 38.03% | 65.01% | 68.11% | 69.87% | 71.27% | 96.59% | 96.97% | 97.66% | 98.69% | 137.01% | 132.66% | 131.37% | 131.50% |
| 16 | 30.17% | 34.49% | 36.62% | 37.99% | 64.95% | 68.07% | 69.83% | 71.23% | 96.53% | 96.92% | 97.63% | 98.66% | 136.94% | 132.61% | 131.34% | 131.48% |
| 17 | 30.14% | 34.46% | 36.58% | 37.95% | 64.91% | 68.03% | 69.79% | 71.20% | 96.48% | 96.89% | 97.60% | 98.64% | 136.89% | 132.58% | 131.32% | 131.47% |
| 18 | 30.11% | 34.44% | 36.55% | 37.91% | 64.88% | 68.00% | 69.76% | 71.17% | 96.46% | 96.87% | 97.59% | 98.63% | 136.87% | 132.57% | 131.32% | 131.49% |
| 19 | 30.09% | 34.41% | 36.52% | 37.87% | 64.85% | 67.98% | 69.74% | 71.15% | 96.44% | 96.86% | 97.58% | 98.64% | 136.86% | 132.58% | 131.33% | 131.51% |
| 20 | 30.08% | 34.39% | 36.49% | 37.83% | 64.84% | 67.96% | 69.72% | 71.12% | 96.44% | 96.86% | 97.59% | 98.65% | 136.87% | 132.59% | 131.36% | 131.56% |
| 21 | 30.06% | 34.36% | 36.46% | 37.79% | 64.82% | 67.95% | 69.70% | 71.11% | 96.44% | 96.87% | 97.60% | 98.67% | 136.89% | 132.62% | 131.39% | 131.61% |
| 22 | 30.04% | 34.34% | 36.42% | 37.74% | 64.81% | 67.94% | 69.69% | 71.09% | 96.45% | 96.88% | 97.62% | 98.70% | 136.92% | 132.65% | 131.44% | 131.68% |
| 23 | 30.02% | 34.31% | 36.38% | 37.68% | 64.80% | 67.92% | 69.66% | 71.06% | 96.45% | 96.89% | 97.63% | 98.73% | 136.96% | 132.69% | 131.49% | 131.75% |
| 24 | 29.99% | 34.27% | 36.33% | 37.62% | 64.78% | 67.90% | 69.64% | 71.04% | 96.46% | 96.90% | 97.65% | 98.76% | 136.99% | 132.73% | 131.55% | 131.84% |
| 25 | 29.95% | 34.22% | 36.27% | 37.54% | 64.76% | 67.87% | 69.61% | 71.01% | 96.47% | 96.92% | 97.67% | 98.80% | 137.03% | 132.78% | 131.61% | 131.93% |
| 26 | 29.91% | 34.17% | 36.20% | 37.46% | 64.73% | 67.84% | 69.57% | 70.98% | 96.47% | 96.92% | 97.70% | 98.84% | 137.06% | 132.82% | 131.68% | 132.02% |
| 27 | 29.85% | 34.10% | 36.12% | 37.36% | 64.69% | 67.80% | 69.50% | 70.94% | 96.46% | 96.93% | 97.72% | 98.88% | 137.09% | 132.87% | 131.76% | 132.13% |
| 28 | 29.79% | 34.03% | 36.02% | 37.26% | 64.64% | 67.74% | 69.48% | 70.90% | 96.45% | 96.93% | 97.74% | 98.93% | 137.12% | 132.92% | 131.83% | 132.24% |
| 29 | 29.71% | 33.93% | 35.91% | 37.14% | 64.58% | 67.68% | 69.42% | 70.85% | 96.43% | 96.93% | 97.76% | 98.97% | 137.15% | 132.98% | 131.91% | 132.35% |
| 30 | 29.62% | 33.83% | 35.78% | 37.00% | 64.50% | 67.60% | 69.35% | 70.80% | 96.41% | 96.93% | 97.78% | 99.02% | 137.17% | 133.03% | 132.00% | 132.47% |
| 31 | 29.51% | 33.70% | 35.64% | 36.86% | 64.41% | 67.52% | 69.28% | 70.73% | 96.37% | 96.92% | 97.80% | 99.07% | 137.19% | 133.09% | 132.09% | 132.59% |
| 32 | 29.39% | 33.56% | 35.48% | 36.69% | 64.31% | 67.42% | 69.19% | 70.66% | 96.33% | 96.91% | 97.82% | 99.11% | 137.22% | 133.15% | 132.18% | 132.72% |
| 33 | 29.24% | 33.40% | 35.31% | 36.51% | 64.18% | 67.31% | 69.10% | 70.58% | 96.27% | 96.90% | 97.84% | 99.16% | 137.24% | 133.22% | 132.28% | 132.85% |
| 34 | 29.08% | 33.21% | 35.12% | 36.32% | 64.04% | 67.19% | 68.99% | 70.50% | 96.22% | 96.88% | 97.86% | 99.21% | 137.27% | 133.29% | 132.38% | 132.99% |
| 35 | 28.89% | 33.00% | 34.90% | 36.10% | 63.88% | 67.08% | 68.86% | 70.40% | 96.15% | 96.87% | 97.87% | 99.27% | 137.30% | 133.36% | 132.48% | 133.14% |
| 36 | 28.67% | 32.77% | 34.67% | 35.86% | 63.70% | 66.91% | 68.75% | 70.29% | 96.08% | 96.85% | 97.89% | 99.32% | 137.33% | 133.44% | 132.59% | 133.29% |
| 37 | 28.42% | 32.52% | 34.41% | 35.60% | 63.50% | 66.75% | 68.61% | 70.16% | 96.00% | 96.83% | 97.90% | 99.37% | 137.36% | 133.51% | 132.70% | 133.45% |
| 38 | 28.14% | 32.24% | 34.13% | 35.32% | 63.28% | 66.57% | 68.46% | 70.02% | 95.91% | 96.79% | 97.91% | 99.41% | 137.38% | 133.58% | 132.80% | 133.60% |
| 39 | 27.82% | 31.93% | 33.83% | 35.01% | 63.03% | 66.37% | 68.28% | 69.86% | 95.80% | 96.75% | 97.91% | 99.45% | 137.40% | 133.64% | 132.90% | 133.76% |
| 40 | 27.47% | 31.59% | 33.49% | 34.66% | 62.76% | 66.15% | 68.09% | 69.68% | 95.67% | 96.69% | 97.89% | 99.49% | 137.39% | 133.68% | 132.99% | 133.92% |
| 41 | 27.07% | 31.22% | 33.13% | 34.28% | 62.45% | 65.90% | 67.86% | 69.48% | 95.52% | 96.61% | 97.86% | 99.51% | 137.35% | 133.71% | 133.07% | 134.07% |
| 42 | 26.64% | 30.82% | 32.72% | 33.87% | 62.11% | 65.62% | 67.61% | 69.25% | 95.33% | 96.51% | 97.81% | 99.52% | 137.28% | 133.70% | 133.13% | 134.21% |
| 43 | 26.16% | 30.37% | 32.28% | 33.41% | 61.72% | 65.31% | 67.32% | 68.99% | 95.09% | 96.36% | 97.73% | 99.50% | 137.15% | 133.66% | 133.16% | 134.33% |
| 44 | 25.63% | 29.89% | 31.79% | 32.91% | 61.29% | 64.95% | 66.99% | 68.69% | 94.80% | 96.17% | 97.61% | 99.46% | 136.96% | 133.58% | 133.16% | 134.43% |
| 45 | 25.05% | 29.36% | 31.26% | 32.36% | 60.79% | 64.53% | 66.61% | 68.34% | 94.44% | 95.93% | 97.45% | 99.39% | 136.69% | 133.45% | 133.12% | 134.50% |
| 46 | 24.42% | 28.77% | 30.67% | 31.75% | 60.22% | 64.06% | 66.18% | 67.95% | 94.01% | 95.64% | 97.25% | 99.28% | 136.34% | 133.26% | 133.05% | 134.54% |
| 47 | 23.73% | 28.13% | 30.02% | 31.09% | 59.59% | 63.52% | 65.69% | 67.51% | 93.49% | 95.28% | 97.00% | 99.14% | 135.91% | 133.01% | 132.93% | 134.55% |
| 48 | 22.98% | 27.43% | 29.31% | 30.36% | 58.87% | 62.92% | 65.14% | 67.02% | 92.89% | 94.86% | 96.70% | 98.96% | 135.39% | 132.71% | 132.78% | 134.53% |
| 49 | 22.17% | 26.67% | 28.53% | 29.58% | 58.07% | 62.25% | 64.53% | 66.47% | 92.21% | 94.38% | 96.36% | 98.74% | 134.78% | 132.36% | 132.58% | 134.48% |
| 50 | 21.29% | 25.84% | 27.69% | 28.73% | 57.20% | 61.51% | 63.86% | 65.87% | 91.44% | 93.84% | 95.97% | 98.50% | 134.10% | 131.96% | 132.36% | 134.41% |
| 51 | 20.35% | 24.94% | 26.78% | 27.81% | 56.24% | 60.70% | 63.12% | 65.22% | 90.61% | 93.25% | 95.54% | 98.23% | 133.36% | 131.54% | 132.12% | 134.32% |
| 52 | 19.34% | 23.98% | 25.80% | 26.82% | 55.21% | 59.82% | 62.33% | 64.52% | 89.72% | 92.63% | 95.09% | 97.94% | 132.58% | 131.10% | 131.87% | 134.22% |
| 53 | 18.24% | 22.94% | 24.74% | 25.72% | 54.11% | 58.88% | 61.49% | 63.78% | 88.77% | 91.96% | 94.62% | 97.64% | 131.77% | 130.65% | 131.62% | 134.13% |
| 54 | 17.00% | 21.80% | 23.55% | 24.52% | 52.93% | 57.88% | 60.59% | 63.00% | 87.78% | 91.27% | 94.13% | 97.34% | 130.94% | 130.19% | 131.38% | 134.04% |
| 55 | 15.67% | 20.50% | 22.23% | 23.22% | 51.68% | 56.81% | 59.63% | 62.18% | 86.75% | 90.56% | 93.63% | 97.03% | 130.09% | 129.75% | 131.15% | 133.96% |
| 56 | 14.22% | 19.10% | 20.81% | 21.82% | 50.32% | 55.67% | 58.62% | 61.31% | 85.66% | 89.82% | 93.12% | 96.72% | 129.24% | 129.32% | 130.93% | 133.87% |
| 57 | 12.62% | 17.55% | 19.22% | 20.25% | 48.84% | 54.45% | 57.54% | 60.38% | 84.50% | 89.04% | 92.59% | 96.38% | 128.36% | 128.88% | 130.71% | 133.77% |
| 58 | 10.80% | 15.79% | 17.42% | 18.47% | 47.21% | 53.12% | 56.38% | 59.38% | 83.25% | 88.21% | 92.02% | 96.02% | 127.43% | 128.43% | 130.47% | 133.64% |
| 59 | 8.73% | 13.75% | 15.30% | 16.27% | 45.43% | 51.64% | 55.08% | 58.27% | 81.87% | 87.31% | 91.38% | 95.59% | 126.43% | 127.94% | 130.19% | 133.45% |
| 60 | 6.32% | 11.31% | 12.66% | 13.72% | 43.39% | 49.97% | 53.63% | 57.03% | 80.34% | 86.30% | 90.66% | 95.07% | 125.29% | 127.37% | 129.83% | 133.17% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 2 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | NA | 39.32% | 40.82% | 41.89% | 75.67% | 76.34% | 77.04% | 77.90% | 110.81% | 107.98% | 107.24% | 107.49% | 155.46% | 146.99% | 143.80% | 142.88% |
| 1 | 36.50% | 39.37% | 40.86% | 41.94% | 75.80% | 76.45% | 77.13% | 77.98% | 111.00% | 108.13% | 107.36% | 107.61% | 155.70% | 147.18% | 143.96% | 143.03% |
| 2 | 36.59% | 39.43% | 40.92% | 41.99% | 75.95% | 76.57% | 77.24% | 78.08% | 111.22% | 108.30% | 107.51% | 107.75% | 155.98% | 147.39% | 144.15% | 143.21% |
| 3 | 36.71% | 39.53% | 41.01% | 42.07% | 76.16% | 76.73% | 77.38% | 78.21% | 111.50% | 108.52% | 107.70% | 107.92% | 156.32% | 147.66% | 144.39% | 143.43% |
| 4 | 36.74% | 39.55% | 41.03% | 42.08% | 76.24% | 76.80% | 77.44% | 78.26% | 111.62% | 108.62% | 107.78% | 108.00% | 156.47% | 147.78% | 144.49% | 143.53% |
| 5 | 36.72% | 39.54% | 41.02% | 42.07% | 76.26% | 76.81% | 77.45% | 78.27% | 111.66% | 108.65% | 107.81% | 108.02% | 156.52% | 147.82% | 144.53% | 143.56% |
| 6 | 36.68% | 39.51% | 40.99% | 42.05% | 76.25% | 76.80% | 77.44% | 78.26% | 111.65% | 108.64% | 107.80% | 108.02% | 156.51% | 147.81% | 144.52% | 143.56% |
| 7 | 36.63% | 39.47% | 40.96% | 42.01% | 76.20% | 76.77% | 77.41% | 78.23% | 111.61% | 108.60% | 107.77% | 107.99% | 156.46% | 147.77% | 144.49% | 143.53% |
| 8 | 36.56% | 39.42% | 40.91% | 41.97% | 76.14% | 76.72% | 77.36% | 78.19% | 111.53% | 108.55% | 107.73% | 107.95% | 156.37% | 147.70% | 144.43% | 143.48% |
| 9 | 36.49% | 39.37% | 40.86% | 41.92% | 76.06% | 76.66% | 77.30% | 78.14% | 111.44% | 108.48% | 107.66% | 107.90% | 156.26% | 147.61% | 144.36% | 143.42% |
| 10 | 36.41% | 39.31% | 40.80% | 41.86% | 75.97% | 76.58% | 77.24% | 78.08% | 111.33% | 108.39% | 107.59% | 107.83% | 156.12% | 147.51% | 144.27% | 143.35% |
| 11 | 36.34% | 39.24% | 40.74% | 41.80% | 75.87% | 76.51% | 77.17% | 78.01% | 111.21% | 108.30% | 107.51% | 107.77% | 155.98% | 147.40% | 144.18% | 143.27% |
| 12 | 36.26% | 39.18% | 40.69% | 41.74% | 75.77% | 76.43% | 77.10% | 77.95% | 111.09% | 108.21% | 107.44% | 107.70% | 155.83% | 147.29% | 144.09% | 143.19% |
| 13 | 36.19% | 39.12% | 40.63% | 41.69% | 75.68% | 76.34% | 77.03% | 77.88% | 110.98% | 108.12% | 107.36% | 107.63% | 155.70% | 147.19% | 144.00% | 143.12% |
| 14 | 36.12% | 39.07% | 40.58% | 41.63% | 75.59% | 76.28% | 76.97% | 77.82% | 110.88% | 108.04% | 107.30% | 107.58% | 155.58% | 147.10% | 143.94% | 143.07% |
| 15 | 36.07% | 39.02% | 40.53% | 41.59% | 75.52% | 76.22% | 76.92% | 77.77% | 110.79% | 107.98% | 107.25% | 107.54% | 155.49% | 147.04% | 143.88% | 143.03% |
| 16 | 36.03% | 38.98% | 40.49% | 41.54% | 75.46% | 76.18% | 76.87% | 77.73% | 110.73% | 107.94% | 107.21% | 107.51% | 155.42% | 146.99% | 143.85% | 143.01% |
| 17 | 35.99% | 38.94% | 40.45% | 41.50% | 75.42% | 76.14% | 76.84% | 77.70% | 110.68% | 107.90% | 107.19% | 107.50% | 155.37% | 146.96% | 143.84% | 143.02% |
| 18 | 35.96% | 38.91% | 40.42% | 41.45% | 75.38% | 76.11% | 76.81% | 77.67% | 110.66% | 107.89% | 107.18% | 107.50% | 155.35% | 146.95% | 143.84% | 143.04% |
| 19 | 35.94% | 38.89% | 40.38% | 41.41% | 75.36% | 76.09% | 76.79% | 77.65% | 110.65% | 107.88% | 107.18% | 107.52% | 155.35% | 146.96% | 143.86% | 143.08% |
| 20 | 35.92% | 38.86% | 40.35% | 41.37% | 75.34% | 76.07% | 76.77% | 77.63% | 110.65% | 107.89% | 107.20% | 107.54% | 155.37% | 146.99% | 143.90% | 143.14% |
| 21 | 35.90% | 38.83% | 40.31% | 41.32% | 75.33% | 76.06% | 76.76% | 77.61% | 110.66% | 107.90% | 107.22% | 107.57% | 155.40% | 147.02% | 143.95% | 143.21% |
| 22 | 35.87% | 38.80% | 40.27% | 41.27% | 75.32% | 76.05% | 76.74% | 77.60% | 110.67% | 107.92% | 107.24% | 107.61% | 155.44% | 147.07% | 144.01% | 143.29% |
| 23 | 35.85% | 38.77% | 40.22% | 41.21% | 75.31% | 76.03% | 76.72% | 77.58% | 110.69% | 107.94% | 107.27% | 107.66% | 155.49% | 147.12% | 144.08% | 143.39% |
| 24 | 35.81% | 38.72% | 40.17% | 41.14% | 75.29% | 76.01% | 76.70% | 77.57% | 110.71% | 107.97% | 107.31% | 107.71% | 155.54% | 147.18% | 144.15% | 143.49% |
| 25 | 35.77% | 38.67% | 40.10% | 41.06% | 75.27% | 75.99% | 76.67% | 77.55% | 110.72% | 107.99% | 107.34% | 107.77% | 155.59% | 147.24% | 144.24% | 143.60% |
| 26 | 35.72% | 38.61% | 40.02% | 40.97% | 75.24% | 75.96% | 76.64% | 77.53% | 110.74% | 108.01% | 107.38% | 107.83% | 155.64% | 147.31% | 144.33% | 143.72% |
| 27 | 35.66% | 38.54% | 39.93% | 40.87% | 75.20% | 75.92% | 76.61% | 77.50% | 110.74% | 108.03% | 107.42% | 107.90% | 155.69% | 147.38% | 144.42% | 143.85% |
| 28 | 35.59% | 38.45% | 39.83% | 40.75% | 75.16% | 75.87% | 76.56% | 77.47% | 110.75% | 108.06% | 107.47% | 107.96% | 155.74% | 147.46% | 144.52% | 143.98% |
| 29 | 35.50% | 38.35% | 39.71% | 40.63% | 75.09% | 75.81% | 76.51% | 77.43% | 110.75% | 108.08% | 107.51% | 108.03% | 155.79% | 147.53% | 144.63% | 144.13% |
| 30 | 35.40% | 38.23% | 39.57% | 40.49% | 75.02% | 75.74% | 76.46% | 77.39% | 110.74% | 108.09% | 107.56% | 108.11% | 155.85% | 147.62% | 144.74% | 144.27% |
| 31 | 35.28% | 38.09% | 39.42% | 40.33% | 74.93% | 75.67% | 76.39% | 77.34% | 110.72% | 108.11% | 107.60% | 108.18% | 155.90% | 147.71% | 144.86% | 144.43% |
| 32 | 35.14% | 37.93% | 39.25% | 40.16% | 74.82% | 75.58% | 76.32% | 77.29% | 110.71% | 108.13% | 107.65% | 108.26% | 155.96% | 147.80% | 144.98% | 144.59% |
| 33 | 34.97% | 37.76% | 39.07% | 39.98% | 74.70% | 75.48% | 76.24% | 77.22% | 110.68% | 108.15% | 107.70% | 108.35% | 156.03% | 147.90% | 145.11% | 144.76% |
| 34 | 34.79% | 37.56% | 38.86% | 39.77% | 74.57% | 75.36% | 76.15% | 77.15% | 110.66% | 108.17% | 107.76% | 108.43% | 156.10% | 148.00% | 145.25% | 144.94% |
| 35 | 34.57% | 37.33% | 38.64% | 39.54% | 74.41% | 75.25% | 76.02% | 77.07% | 110.63% | 108.20% | 107.81% | 108.52% | 156.17% | 148.11% | 145.39% | 145.13% |
| 36 | 34.32% | 37.08% | 38.39% | 39.30% | 74.23% | 75.11% | 75.94% | 76.98% | 110.60% | 108.22% | 107.86% | 108.61% | 156.25% | 148.22% | 145.53% | 145.33% |
| 37 | 34.05% | 36.81% | 38.12% | 39.02% | 74.04% | 74.96% | 75.82% | 76.88% | 110.57% | 108.23% | 107.91% | 108.70% | 156.33% | 148.33% | 145.68% | 145.53% |
| 38 | 33.74% | 36.51% | 37.83% | 38.72% | 73.83% | 74.79% | 75.68% | 76.76% | 110.52% | 108.24% | 107.96% | 108.79% | 156.41% | 148.44% | 145.82% | 145.74% |
| 39 | 33.39% | 36.18% | 37.50% | 38.39% | 73.59% | 74.61% | 75.52% | 76.62% | 110.47% | 108.25% | 108.00% | 108.87% | 156.47% | 148.54% | 145.97% | 145.95% |
| 40 | 33.00% | 35.82% | 37.15% | 38.03% | 73.32% | 74.41% | 75.34% | 76.47% | 110.39% | 108.23% | 108.03% | 108.95% | 156.51% | 148.63% | 146.10% | 146.16% |
| 41 | 32.57% | 35.43% | 36.76% | 37.63% | 73.03% | 74.17% | 75.14% | 76.29% | 110.29% | 108.20% | 108.04% | 109.03% | 156.52% | 148.69% | 146.23% | 146.36% |
| 42 | 32.10% | 34.99% | 36.33% | 37.19% | 72.69% | 73.90% | 74.90% | 76.09% | 110.15% | 108.14% | 108.03% | 109.08% | 156.50% | 148.73% | 146.33% | 146.55% |
| 43 | 31.58% | 34.52% | 35.86% | 36.71% | 72.31% | 73.60% | 74.63% | 75.85% | 109.97% | 108.04% | 108.00% | 109.13% | 156.42% | 148.74% | 146.42% | 146.73% |
| 44 | 31.01% | 34.00% | 35.34% | 36.17% | 71.87% | 73.24% | 74.31% | 75.57% | 109.72% | 107.90% | 107.94% | 109.14% | 156.27% | 148.70% | 146.47% | 146.89% |
| 45 | 30.38% | 33.42% | 34.76% | 35.59% | 71.37% | 72.83% | 73.95% | 75.26% | 109.40% | 107.71% | 107.83% | 109.13% | 156.05% | 148.61% | 146.48% | 147.02% |
| 46 | 29.69% | 32.79% | 34.13% | 34.94% | 70.79% | 72.36% | 73.53% | 74.89% | 109.01% | 107.47% | 107.69% | 109.09% | 155.75% | 148.47% | 146.46% | 147.12% |
| 47 | 28.94% | 32.10% | 33.43% | 34.24% | 70.14% | 71.82% | 73.05% | 74.47% | 108.53% | 107.17% | 107.51% | 109.02% | 155.37% | 148.27% | 146.40% | 147.18% |
| 48 | 28.12% | 31.34% | 32.67% | 33.47% | 69.40% | 71.20% | 72.50% | 74.01% | 107.97% | 106.81% | 107.28% | 108.91% | 154.91% | 148.02% | 146.29% | 147.22% |
| 49 | 27.23% | 30.51% | 31.83% | 32.63% | 68.57% | 70.52% | 71.90% | 73.48% | 107.33% | 106.39% | 107.01% | 108.78% | 154.37% | 147.72% | 146.15% | 147.23% |
| 50 | 26.27% | 29.60% | 30.92% | 31.72% | 67.66% | 69.76% | 71.23% | 72.91% | 106.60% | 105.92% | 106.71% | 108.63% | 153.76% | 147.39% | 145.99% | 147.21% |
| 51 | 25.23% | 28.62% | 29.93% | 30.74% | 66.66% | 68.94% | 70.50% | 72.29% | 105.82% | 105.42% | 106.39% | 108.45% | 153.10% | 147.03% | 145.80% | 147.18% |
| 52 | 24.12% | 27.56% | 28.87% | 29.68% | 65.59% | 68.04% | 69.72% | 71.63% | 104.97% | 104.88% | 106.05% | 108.27% | 152.41% | 146.65% | 145.62% | 147.14% |
| 53 | 22.92% | 26.42% | 27.72% | 28.50% | 64.43% | 67.09% | 68.89% | 70.92% | 104.08% | 104.32% | 105.70% | 108.08% | 151.71% | 146.28% | 145.43% | 147.09% |
| 54 | 21.58% | 25.17% | 26.42% | 27.21% | 63.20% | 66.07% | 68.00% | 70.18% | 103.16% | 103.75% | 105.35% | 107.90% | 151.00% | 145.91% | 145.26% | 147.06% |
| 55 | 20.10% | 23.75% | 25.00% | 25.83% | 61.90% | 64.98% | 67.06% | 69.40% | 102.20% | 103.16% | 105.00% | 107.73% | 150.31% | 145.56% | 145.10% | 147.02% |
| 56 | 18.49% | 22.20% | 23.45% | 24.33% | 60.51% | 63.83% | 66.07% | 68.57% | 101.21% | 102.57% | 104.65% | 107.55% | 149.63% | 145.23% | 144.95% | 146.98% |
| 57 | 16.71% | 20.50% | 21.74% | 22.67% | 59.00% | 62.59% | 65.01% | 67.70% | 100.18% | 101.95% | 104.30% | 107.36% | 148.94% | 144.91% | 144.80% | 146.92% |
| 58 | 14.71% | 18.57% | 19.79% | 20.80% | 57.34% | 61.25% | 63.88% | 66.76% | 99.08% | 101.30% | 103.93% | 107.15% | 148.23% | 144.57% | 144.63% | 146.83% |
| 59 | 12.42% | 16.34% | 17.53% | 18.49% | 55.48% | 59.77% | 62.62% | 65.71% | 97.86% | 100.58% | 103.51% | 106.89% | 147.46% | 144.20% | 144.41% | 146.67% |
| 60 | 9.73% | 13.67% | 14.66% | 15.76% | 53.42% | 58.10% | 61.21% | 64.52% | 96.49% | 99.77% | 103.02% | 106.56% | 146.59% | 143.74% | 144.10% | 146.40% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 3 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 42.70% | 44.13% | 44.99% | 45.73% | 86.90% | 85.03% | 84.60% | 84.87% | 125.98% | 119.76% | 117.49% | 116.95% | 175.24% | 162.38% | 157.19% | 155.21% |
| 1 | 42.77% | 44.19% | 45.04% | 45.78% | 87.05% | 85.15% | 84.70% | 84.96% | 126.19% | 119.92% | 117.63% | 117.08% | 175.50% | 162.58% | 157.36% | 155.38% |
| 2 | 42.86% | 44.26% | 45.11% | 45.84% | 87.22% | 85.29% | 84.82% | 85.07% | 126.43% | 120.11% | 117.79% | 117.23% | 175.80% | 162.81% | 157.57% | 155.57% |
| 3 | 43.00% | 44.37% | 45.20% | 45.92% | 87.45% | 85.46% | 84.98% | 85.21% | 126.73% | 120.34% | 117.99% | 117.42% | 176.17% | 163.10% | 157.83% | 155.81% |
| 4 | 43.03% | 44.40% | 45.22% | 45.94% | 87.54% | 85.54% | 85.04% | 85.27% | 126.86% | 120.44% | 118.08% | 117.50% | 176.33% | 163.23% | 157.94% | 155.92% |
| 5 | 43.02% | 44.39% | 45.21% | 45.93% | 87.56% | 85.55% | 85.05% | 85.28% | 126.90% | 120.48% | 118.11% | 117.53% | 176.38% | 163.27% | 157.98% | 155.96% |
| 6 | 42.98% | 44.36% | 45.19% | 45.91% | 87.55% | 85.54% | 85.04% | 85.27% | 126.89% | 120.47% | 118.11% | 117.53% | 176.37% | 163.26% | 157.97% | 155.96% |
| 7 | 42.92% | 44.32% | 45.15% | 45.87% | 87.50% | 85.51% | 85.01% | 85.24% | 126.85% | 120.43% | 118.08% | 117.50% | 176.31% | 163.22% | 157.94% | 155.93% |
| 8 | 42.86% | 44.26% | 45.10% | 45.82% | 87.44% | 85.45% | 84.96% | 85.20% | 126.77% | 120.38% | 118.03% | 117.46% | 176.22% | 163.15% | 157.88% | 155.88% |
| 9 | 42.78% | 44.20% | 45.04% | 45.77% | 87.35% | 85.39% | 84.90% | 85.14% | 126.67% | 120.30% | 117.96% | 117.40% | 176.10% | 163.06% | 157.80% | 155.82% |
| 10 | 42.70% | 44.14% | 44.98% | 45.71% | 87.25% | 85.31% | 84.83% | 85.08% | 126.55% | 120.21% | 117.88% | 117.34% | 175.95% | 162.95% | 157.71% | 155.74% |
| 11 | 42.61% | 44.07% | 44.92% | 45.64% | 87.15% | 85.22% | 84.76% | 85.01% | 126.43% | 120.11% | 117.80% | 117.26% | 175.80% | 162.83% | 157.61% | 155.66% |
| 12 | 42.53% | 44.00% | 44.86% | 45.58% | 87.04% | 85.14% | 84.68% | 84.94% | 126.30% | 120.01% | 117.72% | 117.19% | 175.65% | 162.71% | 157.52% | 155.58% |
| 13 | 42.45% | 43.94% | 44.80% | 45.52% | 86.97% | 85.03% | 84.61% | 84.88% | 126.18% | 119.92% | 117.65% | 117.13% | 175.50% | 162.61% | 157.43% | 155.51% |
| 14 | 42.39% | 43.88% | 44.74% | 45.46% | 86.85% | 84.99% | 84.55% | 84.82% | 126.07% | 119.84% | 117.58% | 117.08% | 175.38% | 162.52% | 157.36% | 155.46% |
| 15 | 42.33% | 43.83% | 44.69% | 45.41% | 86.77% | 84.92% | 84.49% | 84.76% | 125.99% | 119.78% | 117.53% | 117.04% | 175.28% | 162.45% | 157.31% | 155.43% |
| 16 | 42.28% | 43.78% | 44.64% | 45.36% | 86.71% | 84.87% | 84.45% | 84.72% | 125.92% | 119.73% | 117.50% | 117.02% | 175.21% | 162.40% | 157.28% | 155.42% |
| 17 | 42.24% | 43.74% | 44.60% | 45.31% | 86.66% | 84.84% | 84.41% | 84.69% | 125.88% | 119.70% | 117.48% | 117.01% | 175.17% | 162.38% | 157.27% | 155.43% |
| 18 | 42.21% | 43.71% | 44.56% | 45.26% | 86.62% | 84.81% | 84.39% | 84.66% | 125.85% | 119.69% | 117.47% | 117.02% | 175.16% | 162.38% | 157.28% | 155.46% |
| 19 | 42.18% | 43.68% | 44.53% | 45.22% | 86.60% | 84.79% | 84.37% | 84.64% | 125.84% | 119.69% | 117.48% | 117.04% | 175.16% | 162.39% | 157.31% | 155.51% |
| 20 | 42.15% | 43.65% | 44.49% | 45.17% | 86.59% | 84.77% | 84.35% | 84.63% | 125.85% | 119.70% | 117.50% | 117.07% | 175.19% | 162.43% | 157.36% | 155.59% |
| 21 | 42.13% | 43.62% | 44.45% | 45.12% | 86.58% | 84.76% | 84.34% | 84.62% | 125.87% | 119.72% | 117.53% | 117.12% | 175.23% | 162.47% | 157.43% | 155.67% |
| 22 | 42.10% | 43.58% | 44.40% | 45.06% | 86.57% | 84.75% | 84.33% | 84.62% | 125.89% | 119.75% | 117.57% | 117.17% | 175.28% | 162.53% | 157.50% | 155.78% |
| 23 | 42.07% | 43.54% | 44.35% | 44.99% | 86.56% | 84.74% | 84.31% | 84.61% | 125.92% | 119.78% | 117.61% | 117.24% | 175.34% | 162.60% | 157.59% | 155.89% |
| 24 | 42.04% | 43.50% | 44.29% | 44.92% | 86.55% | 84.73% | 84.30% | 84.60% | 125.95% | 119.82% | 117.66% | 117.31% | 175.41% | 162.68% | 157.69% | 156.02% |
| 25 | 41.99% | 43.44% | 44.22% | 44.84% | 86.53% | 84.71% | 84.28% | 84.60% | 125.98% | 119.86% | 117.71% | 117.38% | 175.48% | 162.76% | 157.79% | 156.15% |
| 26 | 41.93% | 43.37% | 44.13% | 44.74% | 86.50% | 84.68% | 84.26% | 84.59% | 126.00% | 119.89% | 117.77% | 117.46% | 175.55% | 162.85% | 157.91% | 156.30% |
| 27 | 41.87% | 43.29% | 44.03% | 44.64% | 86.47% | 84.65% | 84.23% | 84.57% | 126.03% | 119.93% | 117.83% | 117.55% | 175.63% | 162.95% | 158.03% | 156.45% |
| 28 | 41.78% | 43.19% | 43.92% | 44.52% | 86.42% | 84.61% | 84.20% | 84.56% | 126.05% | 119.97% | 117.89% | 117.64% | 175.71% | 163.05% | 158.16% | 156.62% |
| 29 | 41.68% | 43.08% | 43.79% | 44.39% | 86.36% | 84.56% | 84.16% | 84.54% | 126.07% | 120.01% | 117.96% | 117.73% | 175.79% | 163.16% | 158.30% | 156.79% |
| 30 | 41.57% | 42.95% | 43.65% | 44.25% | 86.29% | 84.50% | 84.12% | 84.52% | 126.08% | 120.06% | 118.03% | 117.83% | 175.87% | 163.27% | 158.44% | 156.97% |
| 31 | 41.43% | 42.80% | 43.49% | 44.09% | 86.21% | 84.44% | 84.07% | 84.49% | 126.09% | 120.10% | 118.10% | 117.93% | 175.96% | 163.39% | 158.59% | 157.16% |
| 32 | 41.27% | 42.63% | 43.31% | 43.91% | 86.11% | 84.36% | 84.02% | 84.45% | 126.10% | 120.15% | 118.17% | 118.04% | 176.06% | 163.52% | 158.75% | 157.36% |
| 33 | 41.09% | 42.43% | 43.12% | 43.72% | 85.99% | 84.27% | 83.96% | 84.41% | 126.12% | 120.20% | 118.25% | 118.15% | 176.17% | 163.66% | 158.91% | 157.57% |
| 34 | 40.88% | 42.22% | 42.90% | 43.50% | 85.86% | 84.18% | 83.89% | 84.37% | 126.13% | 120.25% | 118.33% | 118.26% | 176.28% | 163.80% | 159.08% | 157.79% |
| 35 | 40.64% | 41.98% | 42.67% | 43.27% | 85.72% | 84.08% | 83.78% | 84.31% | 126.14% | 120.30% | 118.41% | 118.38% | 176.41% | 163.95% | 159.26% | 158.03% |
| 36 | 40.37% | 41.71% | 42.41% | 43.01% | 85.56% | 83.96% | 83.73% | 84.25% | 126.15% | 120.36% | 118.49% | 118.50% | 176.53% | 164.10% | 159.45% | 158.27% |
| 37 | 40.07% | 41.42% | 42.13% | 42.72% | 85.38% | 83.83% | 83.63% | 84.17% | 126.17% | 120.41% | 118.58% | 118.63% | 176.66% | 164.26% | 159.64% | 158.52% |
| 38 | 39.72% | 41.11% | 41.82% | 42.41% | 85.18% | 83.69% | 83.51% | 84.08% | 126.17% | 120.45% | 118.66% | 118.75% | 176.79% | 164.41% | 159.83% | 158.79% |
| 39 | 39.35% | 40.76% | 41.48% | 42.06% | 84.96% | 83.53% | 83.38% | 83.98% | 126.16% | 120.49% | 118.73% | 118.88% | 176.90% | 164.55% | 160.02% | 159.06% |
| 40 | 38.93% | 40.37% | 41.10% | 41.68% | 84.71% | 83.34% | 83.23% | 83.86% | 126.14% | 120.51% | 118.79% | 119.00% | 176.99% | 164.69% | 160.21% | 159.33% |
| 41 | 38.46% | 39.96% | 40.69% | 41.26% | 84.44% | 83.13% | 83.05% | 83.72% | 126.08% | 120.52% | 118.85% | 119.12% | 177.06% | 164.80% | 160.39% | 159.59% |
| 42 | 37.95% | 39.50% | 40.23% | 40.80% | 84.11% | 82.88% | 82.84% | 83.55% | 125.99% | 120.49% | 118.88% | 119.22% | 177.08% | 164.89% | 160.55% | 159.85% |
| 43 | 37.39% | 38.99% | 39.73% | 40.29% | 83.74% | 82.59% | 82.59% | 83.35% | 125.85% | 120.43% | 118.89% | 119.31% | 177.05% | 164.94% | 160.69% | 160.10% |
| 44 | 36.78% | 38.43% | 39.18% | 39.73% | 83.31% | 82.25% | 82.30% | 83.11% | 125.65% | 120.33% | 118.86% | 119.38% | 176.95% | 164.95% | 160.80% | 160.32% |
| 45 | 36.10% | 37.82% | 38.56% | 39.11% | 82.81% | 81.85% | 81.96% | 82.83% | 125.38% | 120.18% | 118.81% | 119.41% | 176.78% | 164.91% | 160.87% | 160.52% |
| 46 | 35.36% | 37.13% | 37.88% | 38.42% | 82.23% | 81.38% | 81.56% | 82.50% | 125.03% | 119.98% | 118.71% | 119.42% | 176.53% | 164.82% | 160.91% | 160.68% |
| 47 | 34.54% | 36.38% | 37.14% | 37.68% | 81.57% | 80.85% | 81.10% | 82.13% | 124.60% | 119.72% | 118.57% | 119.40% | 176.20% | 164.68% | 160.90% | 160.81% |
| 48 | 33.65% | 35.56% | 36.31% | 36.86% | 80.81% | 80.24% | 80.58% | 81.70% | 124.09% | 119.41% | 118.39% | 119.35% | 175.79% | 164.48% | 160.85% | 160.91% |
| 49 | 32.67% | 34.66% | 35.42% | 35.97% | 79.96% | 79.55% | 79.99% | 81.22% | 123.50% | 119.05% | 118.18% | 119.27% | 175.31% | 164.24% | 160.78% | 160.98% |
| 50 | 31.62% | 33.67% | 34.44% | 35.01% | 79.02% | 78.79% | 79.35% | 80.70% | 122.85% | 118.65% | 117.94% | 119.17% | 174.76% | 163.96% | 160.67% | 161.03% |
| 51 | 30.47% | 32.60% | 33.38% | 33.97% | 77.99% | 77.97% | 78.65% | 80.13% | 122.13% | 118.21% | 117.67% | 119.05% | 174.17% | 163.66% | 160.55% | 161.05% |
| 52 | 29.24% | 31.44% | 32.23% | 32.83% | 76.88% | 77.07% | 77.89% | 79.51% | 121.38% | 117.75% | 117.40% | 118.92% | 173.56% | 163.35% | 160.43% | 161.07% |
| 53 | 27.92% | 30.19% | 30.98% | 31.57% | 75.69% | 76.11% | 77.09% | 78.87% | 120.59% | 117.28% | 117.12% | 118.79% | 172.95% | 163.05% | 160.31% | 161.09% |
| 54 | 26.47% | 28.82% | 29.57% | 30.21% | 74.43% | 75.09% | 76.24% | 78.19% | 119.79% | 116.81% | 116.85% | 118.66% | 172.35% | 162.77% | 160.21% | 161.11% |
| 55 | 24.83% | 27.27% | 28.04% | 28.74% | 73.09% | 74.02% | 75.34% | 77.48% | 118.97% | 116.35% | 116.59% | 118.54% | 171.78% | 162.51% | 160.12% | 161.13% |
| 56 | 23.05% | 25.58% | 26.37% | 27.14% | 71.66% | 72.87% | 74.40% | 76.73% | 118.14% | 115.89% | 116.34% | 118.41% | 171.23% | 162.27% | 160.04% | 161.14% |
| 57 | 21.09% | 23.71% | 24.52% | 25.39% | 70.13% | 71.65% | 73.39% | 75.93% | 117.28% | 115.43% | 116.08% | 118.28% | 170.69% | 162.04% | 159.96% | 161.14% |
| 58 | 18.88% | 21.60% | 22.43% | 23.41% | 68.47% | 70.32% | 72.31% | 75.07% | 116.39% | 114.95% | 115.81% | 118.11% | 170.14% | 161.80% | 159.86% | 161.09% |
| 59 | 16.34% | 19.16% | 20.01% | 21.01% | 66.60% | 68.88% | 71.14% | 74.11% | 115.41% | 114.42% | 115.49% | 117.89% | 169.55% | 161.52% | 159.69% | 160.96% |
| 60 | 13.38% | 16.25% | 16.93% | 18.07% | 64.49% | 67.24% | 69.79% | 73.01% | 114.32% | 113.82% | 115.11% | 117.59% | 168.84% | 161.15% | 159.43% | 160.72% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 4 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 49.39% | 49.30% | 49.47% | 49.86% | 98.98% | 94.36% | 92.73% | 92.37% | 142.23% | 132.40% | 128.50% | 127.12% | 196.43% | 178.88% | 171.55% | 168.47% |
| 1 | 49.47% | 49.36% | 49.53% | 49.91% | 99.14% | 94.49% | 92.84% | 92.47% | 142.45% | 132.57% | 128.65% | 127.26% | 196.71% | 179.10% | 171.74% | 168.65% |
| 2 | 49.58% | 49.44% | 49.60% | 49.98% | 99.33% | 94.64% | 92.97% | 92.59% | 142.71% | 132.77% | 128.83% | 127.42% | 197.03% | 179.35% | 171.97% | 168.86% |
| 3 | 49.72% | 49.56% | 49.70% | 50.07% | 99.58% | 94.83% | 93.14% | 92.75% | 143.03% | 133.02% | 129.05% | 127.62% | 197.43% | 179.67% | 172.24% | 169.12% |
| 4 | 49.76% | 49.59% | 49.73% | 50.09% | 99.68% | 94.91% | 93.21% | 92.81% | 143.17% | 133.13% | 129.14% | 127.71% | 197.61% | 179.80% | 172.37% | 169.24% |
| 5 | 49.75% | 49.58% | 49.72% | 50.08% | 99.71% | 94.93% | 93.23% | 92.82% | 143.22% | 133.17% | 129.17% | 127.74% | 197.66% | 179.85% | 172.41% | 169.28% |
| 6 | 49.71% | 49.55% | 49.69% | 50.05% | 99.70% | 94.92% | 93.21% | 92.81% | 143.21% | 133.16% | 129.17% | 127.74% | 197.65% | 179.84% | 172.41% | 169.28% |
| 7 | 49.65% | 49.51% | 49.65% | 50.01% | 99.65% | 94.88% | 93.18% | 92.78% | 143.16% | 133.12% | 129.14% | 127.72% | 197.59% | 179.80% | 172.37% | 169.26% |
| 8 | 49.58% | 49.45% | 49.60% | 49.96% | 99.58% | 94.83% | 93.13% | 92.74% | 143.08% | 133.06% | 129.09% | 127.67% | 197.49% | 179.72% | 172.31% | 169.21% |
| 9 | 49.50% | 49.39% | 49.54% | 49.90% | 99.49% | 94.76% | 93.07% | 92.68% | 142.97% | 132.98% | 129.02% | 127.61% | 197.36% | 179.62% | 172.23% | 169.14% |
| 10 | 49.41% | 49.32% | 49.47% | 49.84% | 99.38% | 94.67% | 92.99% | 92.61% | 142.85% | 132.88% | 128.94% | 127.54% | 197.21% | 179.51% | 172.13% | 169.06% |
| 11 | 49.32% | 49.24% | 49.40% | 49.77% | 99.22% | 94.58% | 92.92% | 92.54% | 142.71% | 132.78% | 128.85% | 127.47% | 197.05% | 179.38% | 172.03% | 168.98% |
| 12 | 49.23% | 49.17% | 49.34% | 49.70% | 99.10% | 94.49% | 92.84% | 92.47% | 142.57% | 132.68% | 128.77% | 127.40% | 196.88% | 179.26% | 171.93% | 168.90% |
| 13 | 49.15% | 49.10% | 49.27% | 49.64% | 98.99% | 94.41% | 92.76% | 92.40% | 142.45% | 132.58% | 128.69% | 127.33% | 196.73% | 179.15% | 171.84% | 168.83% |
| 14 | 49.08% | 49.03% | 49.21% | 49.57% | 98.90% | 94.36% | 92.68% | 92.34% | 142.34% | 132.50% | 128.62% | 127.28% | 196.60% | 179.06% | 171.77% | 168.78% |
| 15 | 49.01% | 48.98% | 49.15% | 49.51% | 98.81% | 94.26% | 92.64% | 92.28% | 142.25% | 132.44% | 128.57% | 127.24% | 196.50% | 178.99% | 171.72% | 168.75% |
| 16 | 48.96% | 48.93% | 49.10% | 49.46% | 98.75% | 94.21% | 92.59% | 92.24% | 142.18% | 132.39% | 128.54% | 127.23% | 196.43% | 178.94% | 171.70% | 168.75% |
| 17 | 48.91% | 48.89% | 49.06% | 49.41% | 98.70% | 94.17% | 92.56% | 92.21% | 142.14% | 132.36% | 128.52% | 127.22% | 196.39% | 178.92% | 171.69% | 168.77% |
| 18 | 48.88% | 48.85% | 49.02% | 49.36% | 98.66% | 94.15% | 92.53% | 92.19% | 142.11% | 132.35% | 128.52% | 127.24% | 196.38% | 178.93% | 171.71% | 168.81% |
| 19 | 48.85% | 48.81% | 48.98% | 49.31% | 98.64% | 94.13% | 92.52% | 92.18% | 142.11% | 132.36% | 128.54% | 127.27% | 196.40% | 178.95% | 171.76% | 168.88% |
| 20 | 48.82% | 48.78% | 48.93% | 49.26% | 98.63% | 94.12% | 92.51% | 92.17% | 142.13% | 132.38% | 128.57% | 127.32% | 196.43% | 179.00% | 171.82% | 168.97% |
| 21 | 48.79% | 48.75% | 48.89% | 49.20% | 98.62% | 94.11% | 92.50% | 92.17% | 142.15% | 132.41% | 128.61% | 127.38% | 196.49% | 179.06% | 171.90% | 169.08% |
| 22 | 48.76% | 48.71% | 48.84% | 49.14% | 98.62% | 94.11% | 92.49% | 92.18% | 142.18% | 132.44% | 128.66% | 127.45% | 196.55% | 179.14% | 172.00% | 169.20% |
| 23 | 48.73% | 48.67% | 48.78% | 49.07% | 98.61% | 94.10% | 92.49% | 92.18% | 142.22% | 132.49% | 128.71% | 127.53% | 196.63% | 179.22% | 172.11% | 169.34% |
| 24 | 48.69% | 48.61% | 48.72% | 49.00% | 98.60% | 94.09% | 92.49% | 92.19% | 142.26% | 132.54% | 128.78% | 127.61% | 196.72% | 179.32% | 172.23% | 169.49% |
| 25 | 48.63% | 48.55% | 48.64% | 48.91% | 98.59% | 94.08% | 92.48% | 92.20% | 142.31% | 132.59% | 128.85% | 127.71% | 196.81% | 179.43% | 172.36% | 169.66% |
| 26 | 48.57% | 48.48% | 48.55% | 48.81% | 98.57% | 94.06% | 92.47% | 92.21% | 142.35% | 132.64% | 128.92% | 127.81% | 196.91% | 179.54% | 172.50% | 169.83% |
| 27 | 48.50% | 48.39% | 48.44% | 48.71% | 98.54% | 94.04% | 92.46% | 92.22% | 142.39% | 132.70% | 129.00% | 127.92% | 197.01% | 179.67% | 172.65% | 170.02% |
| 28 | 48.40% | 48.28% | 48.32% | 48.59% | 98.50% | 94.02% | 92.44% | 92.22% | 142.43% | 132.76% | 129.09% | 128.03% | 197.12% | 179.80% | 172.81% | 170.21% |
| 29 | 48.29% | 48.16% | 48.19% | 48.45% | 98.45% | 93.99% | 92.42% | 92.22% | 142.47% | 132.82% | 129.18% | 128.14% | 197.24% | 179.94% | 172.97% | 170.42% |
| 30 | 48.16% | 48.01% | 48.04% | 48.30% | 98.39% | 93.94% | 92.40% | 92.22% | 142.51% | 132.89% | 129.27% | 128.27% | 197.36% | 180.08% | 173.15% | 170.64% |
| 31 | 48.01% | 47.85% | 47.87% | 48.14% | 98.32% | 93.89% | 92.38% | 92.22% | 142.55% | 132.96% | 129.36% | 128.39% | 197.49% | 180.24% | 173.34% | 170.87% |
| 32 | 47.84% | 47.67% | 47.69% | 47.96% | 98.23% | 93.83% | 92.35% | 92.21% | 142.59% | 133.03% | 129.46% | 128.53% | 197.64% | 180.41% | 173.53% | 171.11% |
| 33 | 47.63% | 47.46% | 47.49% | 47.75% | 98.13% | 93.77% | 92.31% | 92.20% | 142.63% | 133.11% | 129.57% | 128.67% | 197.79% | 180.58% | 173.74% | 171.37% |
| 34 | 47.40% | 47.23% | 47.26% | 47.53% | 98.01% | 93.70% | 92.27% | 92.19% | 142.68% | 133.19% | 129.68% | 128.81% | 197.95% | 180.77% | 173.96% | 171.64% |
| 35 | 47.14% | 46.98% | 47.02% | 47.29% | 97.89% | 93.62% | 92.19% | 92.17% | 142.74% | 133.28% | 129.79% | 128.97% | 198.12% | 180.96% | 174.19% | 171.93% |
| 36 | 46.84% | 46.70% | 46.75% | 47.02% | 97.75% | 93.53% | 92.17% | 92.14% | 142.79% | 133.36% | 129.90% | 129.13% | 198.31% | 181.16% | 174.42% | 172.23% |
| 37 | 46.51% | 46.39% | 46.45% | 46.72% | 97.60% | 93.43% | 92.10% | 92.10% | 142.84% | 133.45% | 130.02% | 129.29% | 198.49% | 181.36% | 174.67% | 172.54% |
| 38 | 46.14% | 46.06% | 46.13% | 46.40% | 97.43% | 93.32% | 92.02% | 92.06% | 142.89% | 133.53% | 130.13% | 129.46% | 198.67% | 181.56% | 174.92% | 172.87% |
| 39 | 45.73% | 45.69% | 45.77% | 46.04% | 97.24% | 93.19% | 91.92% | 92.00% | 142.92% | 133.60% | 130.24% | 129.63% | 198.83% | 181.76% | 175.17% | 173.20% |
| 40 | 45.29% | 45.29% | 45.38% | 45.64% | 97.02% | 93.04% | 91.81% | 91.92% | 142.94% | 133.66% | 130.35% | 129.80% | 198.98% | 181.95% | 175.42% | 173.54% |
| 41 | 44.79% | 44.85% | 44.95% | 45.20% | 96.76% | 92.85% | 91.66% | 91.83% | 142.93% | 133.70% | 130.44% | 129.96% | 199.10% | 182.12% | 175.66% | 173.88% |
| 42 | 44.25% | 44.36% | 44.47% | 44.72% | 96.46% | 92.63% | 91.49% | 91.71% | 142.88% | 133.71% | 130.51% | 130.11% | 199.18% | 182.27% | 175.89% | 174.21% |
| 43 | 43.65% | 43.82% | 43.93% | 44.18% | 96.11% | 92.37% | 91.28% | 91.56% | 142.77% | 133.69% | 130.56% | 130.25% | 199.21% | 182.38% | 176.10% | 174.53% |
| 44 | 42.98% | 43.22% | 43.34% | 43.59% | 95.70% | 92.05% | 91.02% | 91.37% | 142.61% | 133.63% | 130.59% | 130.36% | 199.17% | 182.45% | 176.27% | 174.83% |
| 45 | 42.25% | 42.56% | 42.69% | 42.94% | 95.21% | 91.67% | 90.72% | 91.15% | 142.38% | 133.52% | 130.57% | 130.45% | 199.05% | 182.47% | 176.41% | 175.10% |
| 46 | 41.45% | 41.83% | 41.97% | 42.22% | 94.63% | 91.22% | 90.35% | 90.88% | 142.07% | 133.35% | 130.52% | 130.51% | 198.86% | 182.44% | 176.51% | 175.34% |
| 47 | 40.56% | 41.02% | 41.17% | 41.44% | 93.96% | 90.70% | 89.93% | 90.56% | 141.68% | 133.14% | 130.43% | 130.54% | 198.58% | 182.36% | 176.58% | 175.55% |
| 48 | 39.59% | 40.13% | 40.29% | 40.58% | 93.20% | 90.11% | 89.45% | 90.19% | 141.21% | 132.87% | 130.30% | 130.54% | 198.23% | 182.22% | 176.60% | 175.72% |
| 49 | 38.53% | 39.15% | 39.33% | 39.64% | 92.34% | 89.44% | 88.91% | 89.78% | 140.67% | 132.55% | 130.13% | 130.51% | 197.81% | 182.04% | 176.59% | 175.86% |
| 50 | 37.37% | 38.08% | 38.28% | 38.62% | 91.39% | 88.70% | 88.31% | 89.32% | 140.06% | 132.20% | 129.94% | 130.45% | 197.34% | 181.83% | 176.56% | 175.97% |
| 51 | 36.12% | 36.92% | 37.14% | 37.53% | 90.35% | 87.89% | 87.65% | 88.83% | 139.41% | 131.81% | 129.72% | 130.38% | 196.82% | 181.60% | 176.51% | 176.07% |
| 52 | 34.76% | 35.66% | 35.91% | 36.32% | 89.22% | 87.01% | 86.95% | 88.30% | 138.72% | 131.41% | 129.50% | 130.30% | 196.30% | 181.37% | 176.46% | 176.16% |
| 53 | 33.30% | 34.30% | 34.56% | 34.98% | 88.02% | 86.08% | 86.21% | 87.74% | 138.01% | 131.01% | 129.29% | 130.21% | 195.78% | 181.15% | 176.42% | 176.24% |
| 54 | 31.72% | 32.80% | 33.04% | 33.54% | 86.74% | 85.09% | 85.43% | 87.16% | 137.30% | 130.61% | 129.07% | 130.13% | 195.29% | 180.96% | 176.40% | 176.33% |
| 55 | 29.93% | 31.11% | 31.40% | 31.99% | 85.39% | 84.05% | 84.61% | 86.55% | 136.60% | 130.23% | 128.87% | 130.05% | 194.83% | 180.80% | 176.39% | 176.42% |
| 56 | 27.96% | 29.26% | 29.61% | 30.31% | 83.95% | 82.94% | 83.75% | 85.91% | 135.90% | 129.86% | 128.68% | 129.96% | 194.41% | 180.65% | 176.39% | 176.50% |
| 57 | 25.79% | 27.22% | 27.62% | 28.45% | 82.41% | 81.77% | 82.83% | 85.22% | 135.19% | 129.48% | 128.48% | 129.86% | 194.01% | 180.53% | 176.38% | 176.55% |
| 58 | 23.35% | 24.92% | 25.39% | 26.37% | 80.75% | 80.50% | 81.85% | 84.47% | 134.45% | 129.10% | 128.27% | 129.72% | 193.61% | 180.39% | 176.35% | 176.56% |
| 59 | 20.56% | 22.27% | 22.80% | 23.87% | 78.93% | 79.11% | 80.77% | 83.62% | 133.66% | 128.68% | 128.00% | 129.52% | 193.16% | 180.20% | 176.25% | 176.49% |
| 60 | 17.28% | 19.10% | 19.52% | 20.81% | 76.84% | 77.55% | 79.55% | 82.64% | 132.78% | 128.18% | 127.66% | 129.23% | 192.62% | 179.91% | 176.03% | 176.30% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Guaranteed Survival Benefit Rates - Option 3 - Income with High Lump Sum option

**Premium Band 4: Rs. 1,50,000 and Above**

| | Deferment: 5 | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | PPT: 5 | | | | PPT: 8 | | | | PPT: 10 | | | | PPT: 12 | | | |
| Age(Years)/ Income Period | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 | 10 | 15 | 20 | 25 |
| 0 | 56.55% | 54.84% | 54.29% | 54.30% | 111.86% | 104.38% | 101.47% | 100.43% | 159.63% | 145.96% | 140.33% | 138.03% | 219.14% | 196.58% | 186.99% | 182.68% |
| 1 | 56.64% | 54.91% | 54.35% | 54.35% | 112.04% | 104.52% | 101.59% | 100.54% | 159.87% | 146.15% | 140.50% | 138.18% | 219.44% | 196.82% | 187.20% | 182.88% |
| 2 | 56.76% | 55.00% | 54.43% | 54.42% | 112.25% | 104.68% | 101.73% | 100.68% | 160.15% | 146.36% | 140.68% | 138.36% | 219.79% | 197.10% | 187.44% | 183.11% |
| 3 | 56.92% | 55.13% | 54.54% | 54.52% | 112.52% | 104.89% | 101.92% | 100.84% | 160.50% | 146.64% | 140.92% | 138.58% | 220.23% | 197.44% | 187.74% | 183.39% |
| 4 | 56.96% | 55.16% | 54.57% | 54.55% | 112.63% | 104.98% | 101.99% | 100.91% | 160.65% | 146.75% | 141.02% | 138.68% | 220.41% | 197.59% | 187.87% | 183.52% |
| 5 | 56.95% | 55.16% | 54.56% | 54.54% | 112.66% | 105.00% | 102.01% | 100.93% | 160.70% | 146.79% | 141.06% | 138.72% | 220.48% | 197.64% | 187.92% | 183.58% |
| 6 | 56.91% | 55.12% | 54.53% | 54.51% | 112.65% | 104.99% | 102.00% | 100.92% | 160.69% | 146.79% | 141.06% | 138.72% | 220.47% | 197.63% | 187.92% | 183.58% |
| 7 | 56.85% | 55.08% | 54.49% | 54.46% | 112.60% | 104.95% | 101.96% | 100.89% | 160.64% | 146.75% | 141.03% | 138.69% | 220.40% | 197.59% | 187.88% | 183.55% |
| 8 | 56.78% | 55.02% | 54.43% | 54.41% | 112.52% | 104.89% | 101.91% | 100.84% | 160.55% | 146.68% | 140.97% | 138.65% | 220.30% | 197.51% | 187.82% | 183.50% |
| 9 | 56.69% | 54.95% | 54.37% | 54.35% | 112.42% | 104.82% | 101.84% | 100.78% | 160.44% | 146.59% | 140.90% | 138.59% | 220.16% | 197.40% | 187.73% | 183.43% |
| 10 | 56.60% | 54.87% | 54.30% | 54.28% | 112.31% | 104.73% | 101.77% | 100.71% | 160.30% | 146.49% | 140.82% | 138.52% | 219.99% | 197.28% | 187.63% | 183.35% |
| 11 | 56.50% | 54.79% | 54.22% | 54.21% | 112.19% | 104.63% | 101.68% | 100.63% | 160.16% | 146.38% | 140.72% | 138.44% | 219.82% | 197.15% | 187.53% | 183.27% |
| 12 | 56.40% | 54.71% | 54.15% | 54.13% | 112.07% | 104.53% | 101.60% | 100.56% | 160.02% | 146.28% | 140.64% | 138.36% | 219.64% | 197.02% | 187.42% | 183.18% |
| 13 | 56.31% | 54.63% | 54.08% | 54.06% | 111.95% | 104.44% | 101.52% | 100.49% | 159.88% | 146.18% | 140.56% | 138.30% | 219.49% | 196.90% | 187.33% | 183.12% |
| 14 | 56.23% | 54.56% | 54.01% | 53.99% | 111.80% | 104.38% | 101.45% | 100.43% | 159.76% | 146.09% | 140.49% | 138.25% | 219.35% | 196.81% | 187.26% | 183.07% |
| 15 | 56.16% | 54.50% | 53.95% | 53.93% | 111.76% | 104.30% | 101.40% | 100.38% | 159.67% | 146.02% | 140.44% | 138.21% | 219.25% | 196.74% | 187.21% | 183.05% |
| 16 | 56.10% | 54.45% | 53.89% | 53.87% | 111.69% | 104.24% | 101.35% | 100.34% | 159.60% | 145.98% | 140.41% | 138.20% | 219.18% | 196.69% | 187.19% | 183.05% |
| 17 | 56.05% | 54.40% | 53.85% | 53.81% | 111.64% | 104.21% | 101.32% | 100.31% | 159.56% | 145.95% | 140.39% | 138.20% | 219.14% | 196.68% | 187.20% | 183.09% |
| 18 | 56.01% | 54.36% | 53.80% | 53.76% | 111.61% | 104.18% | 101.30% | 100.30% | 159.54% | 145.95% | 140.40% | 138.23% | 219.14% | 196.69% | 187.23% | 183.15% |
| 19 | 55.98% | 54.32% | 53.76% | 53.71% | 111.59% | 104.17% | 101.29% | 100.29% | 159.55% | 145.96% | 140.43% | 138.27% | 219.16% | 196.73% | 187.29% | 183.23% |
| 20 | 55.95% | 54.29% | 53.71% | 53.65% | 111.58% | 104.16% | 101.28% | 100.30% | 159.57% | 145.99% | 140.47% | 138.33% | 219.21% | 196.79% | 187.37% | 183.34% |
| 21 | 55.92% | 54.25% | 53.66% | 53.60% | 111.58% | 104.16% | 101.28% | 100.31% | 159.60% | 146.03% | 140.52% | 138.41% | 219.28% | 196.87% | 187.47% | 183.48% |
| 22 | 55.89% | 54.21% | 53.61% | 53.53% | 111.58% | 104.16% | 101.29% | 100.33% | 159.65% | 146.08% | 140.58% | 138.50% | 219.37% | 196.96% | 187.59% | 183.63% |
| 23 | 55.85% | 54.16% | 53.55% | 53.46% | 111.58% | 104.16% | 101.30% | 100.36% | 159.70% | 146.13% | 140.65% | 138.59% | 219.46% | 197.07% | 187.72% | 183.79% |
| 24 | 55.80% | 54.10% | 53.48% | 53.38% | 111.58% | 104.17% | 101.31% | 100.38% | 159.75% | 146.20% | 140.74% | 138.70% | 219.57% | 197.19% | 187.87% | 183.97% |
| 25 | 55.74% | 54.04% | 53.39% | 53.30% | 111.58% | 104.17% | 101.32% | 100.41% | 159.81% | 146.26% | 140.82% | 138.81% | 219.69% | 197.33% | 188.02% | 184.17% |
| 26 | 55.67% | 53.95% | 53.30% | 53.20% | 111.57% | 104.16% | 101.33% | 100.44% | 159.87% | 146.34% | 140.92% | 138.94% | 219.82% | 197.47% | 188.19% | 184.38% |
| 27 | 55.59% | 53.86% | 53.19% | 53.09% | 111.55% | 104.15% | 101.33% | 100.47% | 159.93% | 146.42% | 141.02% | 139.07% | 219.95% | 197.63% | 188.38% | 184.61% |
| 28 | 55.49% | 53.74% | 53.06% | 52.97% | 111.48% | 104.16% | 101.34% | 100.50% | 159.99% | 146.50% | 141.13% | 139.20% | 220.10% | 197.80% | 188.57% | 184.84% |
| 29 | 55.37% | 53.61% | 52.93% | 52.83% | 111.44% | 104.14% | 101.35% | 100.54% | 160.06% | 146.59% | 141.24% | 139.35% | 220.25% | 197.97% | 188.77% | 185.09% |
| 30 | 55.22% | 53.45% | 52.77% | 52.68% | 111.39% | 104.12% | 101.35% | 100.57% | 160.12% | 146.68% | 141.36% | 139.50% | 220.42% | 198.16% | 188.99% | 185.36% |
| 31 | 55.06% | 53.28% | 52.60% | 52.51% | 111.33% | 104.09% | 101.36% | 100.60% | 160.19% | 146.78% | 141.48% | 139.65% | 220.60% | 198.36% | 189.22% | 185.64% |
| 32 | 54.86% | 53.09% | 52.41% | 52.33% | 111.27% | 104.06% | 101.36% | 100.63% | 160.27% | 146.88% | 141.61% | 139.82% | 220.79% | 198.57% | 189.46% | 185.94% |
| 33 | 54.64% | 52.87% | 52.20% | 52.12% | 111.19% | 104.03% | 101.36% | 100.65% | 160.35% | 146.99% | 141.74% | 140.00% | 221.00% | 198.80% | 189.72% | 186.25% |
| 34 | 54.39% | 52.63% | 51.97% | 51.89% | 111.10% | 103.99% | 101.35% | 100.68% | 160.44% | 147.10% | 141.88% | 140.18% | 221.22% | 199.03% | 189.98% | 186.58% |
| 35 | 54.10% | 52.36% | 51.72% | 51.64% | 111.07% | 103.94% | 101.30% | 100.70% | 160.53% | 147.22% | 142.03% | 140.37% | 221.45% | 199.27% | 190.27% | 186.93% |
| 36 | 53.78% | 52.07% | 51.44% | 51.37% | 110.91% | 103.90% | 101.33% | 100.72% | 160.63% | 147.34% | 142.18% | 140.57% | 221.69% | 199.53% | 190.56% | 187.30% |
| 37 | 53.43% | 51.75% | 51.13% | 51.06% | 110.79% | 103.84% | 101.30% | 100.74% | 160.72% | 147.46% | 142.33% | 140.78% | 221.94% | 199.78% | 190.87% | 187.68% |
| 38 | 53.03% | 51.40% | 50.80% | 50.73% | 110.66% | 103.77% | 101.27% | 100.74% | 160.81% | 147.58% | 142.49% | 141.00% | 222.18% | 200.05% | 191.18% | 188.08% |
| 39 | 52.60% | 51.02% | 50.43% | 50.36% | 110.50% | 103.67% | 101.22% | 100.74% | 160.89% | 147.69% | 142.64% | 141.22% | 222.42% | 200.30% | 191.50% | 188.49% |
| 40 | 52.12% | 50.60% | 50.02% | 49.95% | 110.32% | 103.56% | 101.15% | 100.72% | 160.95% | 147.79% | 142.79% | 141.43% | 222.63% | 200.56% | 191.82% | 188.91% |
| 41 | 51.60% | 50.13% | 49.56% | 49.49% | 110.10% | 103.42% | 101.05% | 100.69% | 160.98% | 147.87% | 142.93% | 141.65% | 222.82% | 200.79% | 192.14% | 189.33% |
| 42 | 51.02% | 49.62% | 49.06% | 48.99% | 109.84% | 103.23% | 100.93% | 100.64% | 160.97% | 147.92% | 143.05% | 141.86% | 222.96% | 201.00% | 192.44% | 189.75% |
| 43 | 50.38% | 49.05% | 48.50% | 48.43% | 109.52% | 103.01% | 100.77% | 100.55% | 160.91% | 147.94% | 143.15% | 142.05% | 223.05% | 201.18% | 192.72% | 190.15% |
| 44 | 49.67% | 48.41% | 47.87% | 47.82% | 109.13% | 102.72% | 100.56% | 100.44% | 160.79% | 147.92% | 143.22% | 142.22% | 223.07% | 201.32% | 192.98% | 190.53% |
| 45 | 48.89% | 47.70% | 47.18% | 47.14% | 108.66% | 102.38% | 100.31% | 100.29% | 160.59% | 147.86% | 143.25% | 142.37% | 223.02% | 201.42% | 193.20% | 190.89% |
| 46 | 48.02% | 46.92% | 46.41% | 46.38% | 108.10% | 101.97% | 100.00% | 100.10% | 160.32% | 147.74% | 143.25% | 142.48% | 222.90% | 201.46% | 193.38% | 191.22% |
| 47 | 47.06% | 46.05% | 45.56% | 45.56% | 107.45% | 101.48% | 99.64% | 99.86% | 159.97% | 147.56% | 143.21% | 142.56% | 222.69% | 201.45% | 193.52% | 191.51% |
| 48 | 46.00% | 45.09% | 44.63% | 44.66% | 106.69% | 100.92% | 99.22% | 99.58% | 159.55% | 147.34% | 143.13% | 142.61% | 222.41% | 201.39% | 193.63% | 191.77% |
| 49 | 44.85% | 44.03% | 43.60% | 43.68% | 105.84% | 100.29% | 98.74% | 99.27% | 159.05% | 147.07% | 143.01% | 142.63% | 222.06% | 201.29% | 193.70% | 191.99% |
| 50 | 43.58% | 42.87% | 42.48% | 42.61% | 104.89% | 99.59% | 98.21% | 98.91% | 158.49% | 146.76% | 142.87% | 142.63% | 221.66% | 201.16% | 193.75% | 192.19% |
| 51 | 42.21% | 41.61% | 41.27% | 41.46% | 103.86% | 98.82% | 97.64% | 98.52% | 157.89% | 146.43% | 142.71% | 142.61% | 221.24% | 201.01% | 193.79% | 192.37% |
| 52 | 40.72% | 40.25% | 39.96% | 40.19% | 102.74% | 98.00% | 97.02% | 98.10% | 157.26% | 146.09% | 142.55% | 142.57% | 220.81% | 200.87% | 193.83% | 192.54% |
| 53 | 39.12% | 38.78% | 38.51% | 38.78% | 101.55% | 97.12% | 96.38% | 97.67% | 156.63% | 145.75% | 142.39% | 142.54% | 220.40% | 200.75% | 193.88% | 192.70% |
| 54 | 37.39% | 37.15% | 36.89% | 37.27% | 100.30% | 96.20% | 95.70% | 97.22% | 156.00% | 145.42% | 142.23% | 142.50% | 220.03% | 200.66% | 193.95% | 192.87% |
| 55 | 35.43% | 35.32% | 35.14% | 35.65% | 98.97% | 95.23% | 95.00% | 96.75% | 155.39% | 145.11% | 142.09% | 142.46% | 219.70% | 200.60% | 194.03% | 193.04% |
| 56 | 33.26% | 33.31% | 33.22% | 33.87% | 97.56% | 94.21% | 94.27% | 96.25% | 154.79% | 144.82% | 141.96% | 142.42% | 219.41% | 200.57% | 194.12% | 193.20% |
| 57 | 30.87% | 31.09% | 31.10% | 31.92% | 96.06% | 93.13% | 93.49% | 95.72% | 154.20% | 144.53% | 141.82% | 142.36% | 219.16% | 200.55% | 194.21% | 193.34% |
| 58 | 28.18% | 28.59% | 28.72% | 29.74% | 94.43% | 91.96% | 92.65% | 95.12% | 153.59% | 144.22% | 141.65% | 142.25% | 218.91% | 200.52% | 194.26% | 193.43% |
| 59 | 25.11% | 25.71% | 25.96% | 27.12% | 92.65% | 90.68% | 91.72% | 94.42% | 152.93% | 143.88% | 141.44% | 142.08% | 218.62% | 200.43% | 194.24% | 193.42% |
| 60 | 21.50% | 22.22% | 22.48% | 23.91% | 90.65% | 89.23% | 90.65% | 93.57% | 152.18% | 143.45% | 141.13% | 141.81% | 218.22% | 200.24% | 194.09% | 193.29% |

## Pramerica Life Guaranteed Return on Wealth (UIN 140N077V01) - Loyalty Addition Rates - Option 4 - Lump Sum

**Premium Band 1: Rs. 30,000 to Rs. 49,999**

| | PPT: 5 | | | PPT: 8 | | | PPT: 10 | | | PPT: 12 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Age(Years)/ Policy Term | 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 140N077V01) - Loyalty Addition Rates - Option 4 - Lump Sum

Premium Band 2: Rs. 50,000 to Rs. 74,999

| | PPT: 5 | | | PPT: 8 | | | PPT: 10 | | | PPT: 12 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Age(Years)/ Policy Term | 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% | 18.87750% |
| 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 140N077V01) - Loyalty Addition Rates - Option 4 - Lump Sum

Premium Band 3: Rs. 75,000 to Rs. 1,49,999

| | PPT: 5 | | | PPT: 8 | | | PPT: 10 | | | PPT: 12 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Age(Years)/ Policy Term | 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 140N077V01) - Loyalty Addition Rates - Option 4 - Lump Sum

Premium Band 4: Rs. 1,50,000 and above

| | PPT: 5 | | | PPT: 8 | | | PPT: 10 | | | PPT: 12 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Age(Years)/ Policy Term | 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% |