

Mortality Charges: UIN: 105L139V01, 105L140V01, 105L141V01, 105L143V01

Mortality charge depends on age, Sum Assured and gender. Mortality Charges per mille Sum at Risk are mention below

Class I extra mortality charges are 25% of base mortality charge

The mortality charge per mille Sum at Risk is annual and will be charged on a monthly basis.

Age last b'day	Sum Assured	Sum Assured Band		
		<=10 Lakh	10 Lakh to <50 Lakh	>=50 Lakh
0	4.98	4.12	3.43	
1	3.75	3.10	2.58	
2	2.83	2.34	1.85	
3	2.14	1.77	1.47	
4	1.62	1.34	1.12	
5	1.24	1.03	0.86	
6	0.97	0.81	0.67	
7	0.79	0.65	0.55	
8	0.66	0.56	0.47	
9	0.63	0.53	0.44	
10	0.64	0.53	0.44	
11	0.69	0.57	0.47	
12	0.76	0.63	0.52	
13	0.85	0.70	0.59	
14	0.94	0.78	0.65	
15	1.04	0.86	0.72	
16	1.12	0.93	0.78	
17	1.20	0.99	0.83	
18	1.26	1.05	0.87	
19	1.32	1.09	0.91	
20	1.36	1.12	0.94	
21	1.39	1.15	0.98	
22	1.41	1.17	0.97	
23	1.43	1.18	0.98	
24	1.44	1.19	0.99	
25	1.45	1.20	1.00	
26	1.47	1.22	1.02	
27	1.49	1.24	1.03	
28	1.52	1.26	1.05	
29	1.56	1.29	1.08	
30	1.59	1.31	1.09	
31	1.61	1.32	1.09	
32	1.67	1.38	1.14	
33	1.76	1.44	1.19	
34	1.86	1.53	1.26	
35	1.97	1.62	1.34	
36	2.11	1.73	1.43	
37	2.26	1.86	1.53	
38	2.44	2.00	1.66	
39	2.65	2.17	1.79	
40	2.72	2.23	1.86	

Age last b'day	Sum Assured	Sum Assured Band		
		<=10 Lakh	10 Lakh to <50 Lakh	>=50 Lakh
41	2.78	2.30	1.92	
42	2.85	2.36	1.99	
43	3.16	2.61	2.20	
44	3.51	2.90	2.44	
45	3.74	3.06	2.55	
46	4.17	3.41	2.84	
47	4.66	3.81	3.17	
48	5.20	4.25	3.54	
49	5.77	4.72	3.93	
50	5.81	4.93	4.06	
51	6.39	5.43	4.47	
52	7.00	5.95	4.89	
53	7.63	6.48	5.33	
54	8.29	7.04	5.79	
55	8.97	7.61	6.26	
56	9.68	8.22	6.76	
57	10.44	8.86	7.29	
58	11.25	9.55	7.85	
59	12.13	10.29	8.46	
60	13.98	11.71	9.72	
61	15.82	13.13	10.97	
62	17.67	14.55	12.23	
63	19.17	15.78	13.26	
64	20.82	17.14	14.40	
65	23.67	19.64	15.66	
66	25.78	21.39	17.04	
67	28.11	23.32	18.57	
68	30.68	25.44	20.25	
69	33.50	27.76	22.09	
70	39.46	32.45	26.16	
71	45.42	37.13	30.23	
72	51.38	41.82	34.30	
73	56.22	45.72	37.47	
74	61.53	49.99	40.94	
75	72.17	59.23	48.10	
76	82.80	68.46	55.26	
77	93.44	77.70	62.42	
78	102.51	85.13	68.29	
79	112.53	93.31	74.74	
80	123.60	102.31	81.82	

* For female life assured, mortality charge is charge for age less 2 years.

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The mortality charge per mille Sum at Risk is annual and will be charged on a monthly basis.

Age last b'day \ Sum Assured	Sum Assured Band		
	<=10 Lakh	10 Lakh to <50 Lakh	>=50 Lakh
18	1.44	1.22	1.05
19	1.49	1.27	1.09
20	1.54	1.31	1.12
21	1.57	1.34	1.15
22	1.60	1.36	1.17
23	1.62	1.38	1.18
24	1.64	1.39	1.19
25	1.65	1.40	1.20
26	1.67	1.42	1.22
27	1.70	1.44	1.23
28	1.73	1.47	1.25
29	1.77	1.50	1.29
30	1.80	1.53	1.31
31	1.83	1.55	1.32
32	1.91	1.61	1.37
33	2.00	1.69	1.44
34	2.12	1.79	1.52
35	2.25	1.90	1.62
36	2.40	2.03	1.73
37	2.58	2.18	1.85
38	2.78	2.35	2.00
39	3.01	2.54	2.17
40	3.12	2.64	2.27

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	<=10 Lakh	10 Lakh to <50 Lakh	>=50 Lakh
41	3.23	2.75	2.38
42	3.34	2.85	2.48
43	3.69	3.15	2.74
44	4.10	3.50	3.04
45	4.40	3.72	3.22
46	4.91	4.16	3.59
47	5.48	4.64	4.01
48	6.11	5.17	4.48
49	6.78	5.74	4.96
50	6.93	6.06	5.20
51	7.62	6.67	5.72
52	8.34	7.30	6.26
53	9.09	7.96	6.82
54	9.86	8.63	7.40
55	10.67	9.33	8.00
56	11.51	10.07	8.63
57	12.40	10.85	9.30
58	13.35	11.68	10.01
59	14.38	12.59	10.79
60	17.45	14.87	12.93
61	18.84	16.05	13.95
62	20.38	17.36	15.10
63	22.08	18.81	16.35
64	23.95	20.40	17.74
65	26.97	23.12	19.27
66	29.32	25.13	20.94
67	31.90	27.34	22.79
68	34.72	29.76	24.80
69	37.81	32.41	27.01
70	47.07	39.72	33.83
71	51.27	43.26	36.85
72	55.85	47.12	40.14
73	60.83	51.33	43.72
74	66.24	55.89	47.61
75	81.14	69.87	58.60
76	88.33	76.06	63.60
77	96.13	82.78	69.43
78	104.60	90.08	75.55
79	113.79	97.99	82.18
80	123.75	106.57	89.38