

Mortality charges for ICICI Pru SmartKid Premier

Mortality Charges per mille Life Insurance Cover

Age last b'day	Base Mortality Charges	Age last b'day	Base Mortality Charges
		41	3.12
7	0.69	42	3.35
8	0.68	43	3.65
9	0.71	44	4.00
10	0.79	45	4.40
11	0.91	46	4.86
12	1.01	47	5.38
13	1.08	48	5.96
14	1.15	49	6.59
15	1.21	50	7.28
16	1.26	51	8.03
17	1.31	52	8.83
18	1.36	53	9.69
19	1.40	54	10.61
20	1.44	55	11.57
21	1.47	56	12.49
22	1.50	57	13.44
23	1.52	58	14.62
24	1.54	59	16.02
25	1.56	60	17.65
26	1.57	61	19.50
27	1.57	62	21.58
28	1.58	63	23.88
29	1.58	64	25.72
30	1.59	65	28.03
31	1.64	66	31.53
32	1.70	67	35.42
33	1.78	68	39.71
34	1.88	69	44.46
35	2.00	70	49.69
36	2.14	71	55.45
37	2.29	72	61.78
38	2.48	73	68.73
39	2.70	74	76.35
40	2.91	75	84.69

Note:

The above charges are annual and will be charged on a monthly basis.

Single Life Charges

For a male life assured, use age last birthday to determine the charge to apply.

For a female life assured, use the charge applicable for a male life two years younger

Example 1 - For a male life aged 56 last birthday, use the rate shown above for a life aged 56 (12.49)

Example 2 - For a female life aged 40 last birthday, use the rate shown above for a life aged 38 (2.48)

Joint Life Charges

Joint life mortality charge will be calculated as follows:

Single Life Charge (for the male life)

PLUS Single Life Charge (for the female life)

LESS 5%[Single Life Charge (for the male life) + Single Life Charge (for the female life)]

PLUS Extra mortality charges if applicable