

Annexure I - Sample Premium rate table
SUD Life Group Term Insurance Plus

Sample Premium Rate (For SA - 1000/-)									
Commission		5%							
Stamp Duty Amortised (In Years)		No Stamp duty Amortisation							
Sum Assured		10,00,000							
Age \ Category	Category 1	Category 2	Category 3	Category 4	Category 5	Category 6	Category 7	Category 8	Category 9
18	0.80	0.85	0.89	0.99	1.08	1.26	1.44	1.67	1.95
19	0.83	0.87	0.92	1.02	1.12	1.31	1.50	1.74	2.03
20	0.85	0.90	0.95	1.05	1.15	1.35	1.55	1.80	2.10
21	0.86	0.91	0.96	1.07	1.17	1.38	1.59	1.84	2.15
22	0.87	0.93	0.98	1.08	1.19	1.40	1.61	1.88	2.19
23	0.88	0.94	0.99	1.10	1.20	1.42	1.63	1.90	2.22
24	0.89	0.94	1.00	1.11	1.21	1.43	1.65	1.92	2.25
25	0.89	0.95	1.00	1.11	1.22	1.44	1.66	1.94	2.27
26	0.90	0.95	1.01	1.12	1.23	1.45	1.68	1.95	2.29
27	0.91	0.96	1.02	1.13	1.24	1.47	1.69	1.97	2.31
28	0.91	0.97	1.03	1.14	1.26	1.48	1.71	2.00	2.34
29	0.92	0.98	1.04	1.16	1.27	1.51	1.74	2.03	2.38
30	0.94	1.00	1.06	1.18	1.30	1.53	1.77	2.07	2.42
31	0.96	1.02	1.08	1.20	1.32	1.57	1.81	2.12	2.49
32	0.98	1.04	1.11	1.23	1.36	1.61	1.87	2.18	2.56
33	1.01	1.07	1.14	1.27	1.40	1.67	1.93	2.26	2.66
34	1.04	1.11	1.18	1.32	1.46	1.73	2.01	2.36	2.77
35	1.08	1.15	1.22	1.37	1.52	1.81	2.10	2.47	2.91
36	1.12	1.20	1.28	1.44	1.59	1.90	2.21	2.60	3.07
37	1.18	1.26	1.34	1.51	1.68	2.01	2.34	2.76	3.26
38	1.24	1.33	1.42	1.60	1.77	2.13	2.49	2.94	3.47
39	1.31	1.40	1.50	1.69	1.89	2.27	2.66	3.14	3.72
40	1.39	1.49	1.60	1.81	2.02	2.43	2.85	3.37	4.00
41	1.48	1.60	1.71	1.94	2.17	2.62	3.08	3.65	4.33
42	1.59	1.72	1.84	2.09	2.34	2.84	3.34	3.96	4.71
43	1.72	1.85	1.99	2.27	2.54	3.09	3.64	4.33	5.15
44	1.86	2.01	2.17	2.47	2.77	3.38	3.99	4.75	5.66
45	2.03	2.20	2.37	2.71	3.04	3.72	4.39	5.23	6.25
46	2.22	2.41	2.60	2.97	3.35	4.10	4.85	5.79	6.92
47	2.44	2.65	2.86	3.28	3.70	4.54	5.38	6.43	7.68
48	2.69	2.92	3.15	3.62	4.09	5.03	5.96	7.13	8.54
49	2.95	3.21	3.47	4.00	4.52	5.56	6.60	7.91	9.47
50	3.24	3.53	3.82	4.40	4.98	6.14	7.30	8.75	10.48
51	3.55	3.87	4.19	4.83	5.47	6.75	8.03	9.64	11.56
52	3.87	4.22	4.58	5.28	5.99	7.40	8.81	10.57	12.68
53	4.21	4.59	4.98	5.75	6.52	8.07	9.61	11.54	13.86
54	4.55	4.97	5.39	6.23	7.07	8.76	10.44	12.54	15.07
55	4.91	5.36	5.82	6.73	7.65	9.47	11.30	13.58	16.32
56	5.28	5.77	6.27	7.25	8.24	10.22	12.19	14.66	17.62
57	5.67	6.20	6.73	7.80	8.86	10.99	13.12	15.79	18.98
58	6.08	6.65	7.23	8.38	9.52	11.82	14.11	16.98	20.42
59	6.52	7.14	7.76	8.99	10.23	12.70	15.17	18.26	21.97
60	7.00	7.67	8.33	9.66	11.00	13.66	16.32	19.65	23.64
61	7.52	8.24	8.96	10.40	11.83	14.70	17.57	21.16	25.47
62	8.10	8.87	9.65	11.20	12.75	15.85	18.95	22.83	27.48
63	8.73	9.57	10.41	12.08	13.76	17.12	20.47	24.66	29.69
64	9.43	10.34	11.24	13.06	14.88	18.51	22.14	26.69	32.14
65	10.20	11.18	12.17	14.14	16.11	20.05	23.99	28.92	34.83
66	11.05	12.12	13.19	15.33	17.47	21.75	26.03	31.38	37.80
67	11.98	13.14	14.30	16.63	18.96	23.61	28.26	34.08	41.06
68	13.00	14.27	15.53	18.06	20.60	25.66	30.72	37.05	44.64
69	14.12	15.50	16.88	19.63	22.39	27.90	33.41	40.30	48.57
70	15.35	16.85	18.35	21.35	24.35	30.35	36.35	43.86	52.86
71	16.69	18.32	19.96	23.22	26.49	33.03	39.57	47.74	57.54
72	18.15	19.93	21.71	25.27	28.83	35.95	43.07	51.97	62.65
73	19.74	21.67	23.61	27.49	31.37	39.13	46.88	56.58	68.21
74	21.46	23.58	25.69	29.91	34.14	42.58	51.03	61.59	74.26
75	23.34	25.64	27.94	32.54	37.14	46.34	55.54	67.04	80.84
76	25.39	27.89	30.40	35.40	40.41	50.43	60.45	72.97	87.99
77	27.61	30.33	33.06	38.51	43.96	54.87	65.77	79.40	95.76
78	30.01	32.98	35.95	41.88	47.82	59.68	71.55	86.39	104.19
79	32.63	35.86	39.08	45.54	52.00	64.91	77.82	93.97	113.34