

Pramerica Life Rakshak Smart (UIN: 140N075V04)

Pramerica Life Rakshak Smart Enhanced Life Option Premium Rates																								
Policy Term 10 years: 1,00,000 TO 2,49,999					Policy Term 12 years: 1,50,000 to 2,49,999					Policy Term 15 years: 2,50,000 to 2,49,999					Policy Term 20 years: 3,50,000 to 2,49,999					Policy Term 25 years: 4,50,000 to 2,49,999				
Band 1:					Band 2:					Band 3:					Band 4:					Band 5:				
Age(Years)					Age(Years)					Age(Years)					Age(Years)					Age(Years)				
10					10					10					10					10				
12					12					12					12					12				
15					15					15					15					15				
20					20					20					20					20				
18	218.07	164.05	152.41	137.11	18	215.13	161.55	150.12	134.57	18	209.44	157.10	146.16	130.10	18	202.22	153.24	143.26	127.62	18	202.22	153.24	143.26	127.62
19	218.14	164.12	152.49	137.24	19	215.21	161.62	150.20	134.69	19	209.52	157.17	146.24	130.22	19	202.29	153.31	143.34	127.73	19	202.29	153.31	143.34	127.73
20	218.19	164.17	152.55	137.34	20	215.25	161.67	150.26	134.79	20	209.56	157.22	146.30	130.32	20	202.34	153.35	143.40	127.83	20	202.34	153.35	143.40	127.83
21	218.22	164.20	152.60	137.43	21	215.28	161.70	150.31	134.88	21	209.59	157.25	146.34	130.41	21	202.36	153.38	143.44	127.91	21	202.36	153.38	143.44	127.91
22	218.24	164.23	152.64	137.53	22	215.30	161.73	150.35	134.98	22	209.60	157.28	146.39	130.51	22	202.38	153.41	143.48	128.00	22	202.38	153.41	143.48	128.00
23	218.26	164.26	152.70	137.64	23	215.32	161.76	150.41	135.09	23	209.62	157.31	146.44	130.62	23	202.40	153.44	143.53	128.11	23	202.40	153.44	143.53	128.11
24	218.29	164.31	152.77	137.79	24	215.36	161.80	150.48	135.23	24	209.66	157.35	146.51	130.76	24	202.43	153.48	143.60	128.24	24	202.43	153.48	143.60	128.24
25	218.35	164.37	152.87	137.97	25	215.41	161.87	150.57	135.41	25	209.71	157.42	146.60	130.94	25	202.48	153.54	143.68	128.41	25	202.48	153.54	143.68	128.41
26	218.43	164.47	152.99	138.20	26	215.49	161.96	150.70	135.63	26	209.78	157.51	146.72	131.16	26	202.56	153.63	143.80	128.62	26	202.56	153.63	143.80	128.62
27	218.54	164.59	153.16	138.48	27	215.60	162.09	150.86	135.91	27	209.89	157.64	146.88	131.44	27	202.66	153.75	143.95	128.88	27	202.66	153.75	143.95	128.88
28	218.69	164.75	153.36	138.82	28	215.75	162.25	151.07	136.26	28	210.03	157.80	147.08	131.77	28	202.80	153.90	144.14	129.19	28	202.80	153.90	144.14	129.19
29	218.88	164.95	153.62	139.24	29	215.94	162.45	151.32	136.68	29	210.20	158.00	147.32	132.18	29	202.98	154.09	144.37	129.58	29	202.98	154.09	144.37	129.58
30	219.11	165.20	153.92	139.74	30	216.17	162.70	151.63	137.17	30	210.42	158.24	147.61	132.67	30	203.20	154.33	144.65	130.04	30	203.20	154.33	144.65	130.04
31	219.40	165.49	154.28	140.32	31	216.46	162.99	151.99	137.76	31	210.69	158.54	147.96	133.24	31	203.46	154.60	144.98	130.58	31	203.46	154.60	144.98	130.58
32	219.73	165.84	154.71	141.00	32	216.79	163.33	152.41	138.43	32	211.00	158.88	148.36	133.91	32	203.78	154.93	145.37	131.22	32	203.78	154.93	145.37	131.22
33	220.12	166.24	155.21	141.78	33	217.18	163.73	152.90	139.21	33	211.37	159.28	148.84	134.61	33	204.14	155.31	145.82	131.95	33	204.14	155.31	145.82	131.95
34	220.57	166.70	155.79	142.68	34	217.63	164.20	153.47	140.10	34	211.79	159.74	149.40	135.54	34	204.56	155.75	146.35	132.78	34	204.56	155.75	146.35	132.78
35	221.08	167.23	156.45	143.69	35	218.14	164.73	154.12	141.11	35	212.27	160.27	150.04	136.54	35	205.04	156.25	146.94	133.73	35	205.04	156.25	146.94	133.73
36	221.67	167.84	157.20	144.84	36	218.73	165.33	154.87	142.26	36	212.83	160.88	150.78	137.68	36	205.59	156.83	147.63	134.79	36	205.59	156.83	147.63	134.79
37	222.34	168.54	158.08	146.13	37	219.40	166.03	155.73	143.54	37	213.45	161.57	151.63	138.96	37	206.22	157.48	148.41	136.00	37	206.22	157.48	148.41	136.00
38	223.11	169.33	159.07	147.57	38	220.17	166.82	156.71	144.98	38	214.17	162.36	152.59	140.39	38	206.94	158.24	149.31	137.36	38	206.94	158.24	149.31	137.36
39	223.98	170.23	160.20	149.20	39	221.04	167.72	157.83	146.58	39	214.99	163.26	153.68	141.98	39	207.76	159.09	150.34	138.88	39	207.76	159.09	150.34	138.88
40	224.98	171.26	161.47	151.03	40	222.03	168.75	159.10	148.38	40	215.93	164.29	154.92	143.75	40	208.69	160.07	151.51	140.57	40	208.69	160.07	151.51	140.57
41	226.12	172.43	162.90	153.06	41	223.17	169.92	160.52	150.40	41	217.00	165.46	156.32	145.73	41	209.76	161.17	152.84	142.45	41	209.76	161.17	152.84	142.45
42	227.42	173.76	164.53	155.33	42	224.48	171.25	162.13	152.65	42	218.22	166.78	157.91	147.93	42	210.98	162.43	154.32	144.54	42	210.98	162.43	154.32	144.54
43	228.91	175.27	166.37	157.84	43	225.96	172.75	163.95	155.16	43	219.62	168.28	159.70	150.42	43	212.37	163.86	156.01	146.86	43	212.37	163.86	156.01	146.86
44	230.60	176.97	168.46	160.64	44	227.65	174.45	165.99	157.95	44	221.20	169.98	161.71	153.19	44	213.95	165.46	157.90	149.47	44	213.95	165.46	157.90	149.47
45	232.52	178.88	170.80	163.75	45	229.57	176.36	168.32	161.05	45	223.00	171.88	163.96	156.26	45	215.75	167.27	160.03	152.38	45	215.75	167.27	160.03	152.38
46	234.67	181.02	173.41	167.19	46	231.72	178.49	170.90	164.47	46	225.02	173.99	166.48	159.66	46	217.76	169.28	162.39	155.60	46	217.76	169.28	162.39	155.60
47	237.08	183.39	176.32	170.97	47	234.12	180.85	173.77	168.24	47	227.27	176.34	169.32	163.40	47	220.01	171.50	165.02	159.15	47	220.01	171.50	165.02	159.15
48	239.73	186.00	179.52	175.12	48	236.77	183.45	176.96	172.37	48	229.76	178.93	172.42	167.50	48	222.49	173.95	167.95	163.03	48	222.49	173.95	167.95	163.03
49	242.62	188.84	183.01	179.65	49	239.65	186.28	180.43	176.88	49	232.47	181.74	175.87	171.97	49	225.19	176.60	171.15	167.27	49	225.19	176.60	171.15	167.27
50	245.74	191.90	186.80	184.53	50	242.77	189.33	184.19	181.75	50	235.39	184.78	179.59	176.81	50	228.11	179.47	174.64	171.84	50	228.11	179.47	174.64	171.84

Note:

(i) Rates are for age last birthday

(ii) The premium rates above are per 1,000 of Sum Assured

(iii) For Females, there is a 3 years age setback. Ages where the setback results in unavailability of premium rates for female lives, premium rate available for lowest age, under respective policy term, would be applicable. For instance, premium rate for a female aged 8 (or less), opting policy term 12, would be 159.03 (same as that of age 6). Same applies to other bands and policy terms.

(iv) The premium rates are exclusive of GST