

<b>Kotak Term Group Plan</b>			
<b>Annual Male Risk Premium Rates</b>			
<b>Age Last Birthday</b>	<b>Rate per mille</b>	<b>Age Last Birthday</b>	<b>Rate per mille</b>
18	0.348	45	1.114
19	0.363	46	1.227
20	0.376	47	1.355
21	0.388	48	1.497
22	0.398	49	1.654
23	0.409	50	1.825
24	0.42	51	2.01
25	0.43	52	2.207
26	0.436	53	2.418
27	0.441	54	2.648
28	0.444	55	2.9
29	0.447	56	3.164
30	0.446	57	3.413
31	0.448	58	3.672
32	0.451	59	3.992
33	0.468	60	4.373
34	0.49	61	4.814
35	0.519	62	5.316
36	0.552	63	5.878
37	0.591	64	6.499
38	0.635	65	6.992
39	0.69	66	7.608
40	0.753	67	8.552
41	0.813	68	9.594
42	0.869	69	10.755
43	0.936	70	12.047
44	1.017	71	13.472
		72	15.041
		73	16.765
		74	18.659
		75	20.734

Females will be rated using a 3 year age setback on male rates.