

HDFC Life Samporn Nivesh

Risk Benefit Charge Rates (per 1000 Sum at Risk)

Age	Basic Death Benefit	Age	Basic Death Benefit
0	5.7785	41	2.5467
1	5.0655	42	2.7820
2	3.8149	43	3.0544
3	2.8750	44	3.3703
4	2.1710	45	3.7356
5	1.6445	46	4.1561
6	1.2532	47	4.6365
7	0.9672	48	5.1773
8	0.7670	49	5.7766
9	0.6390	50	6.4292
10	0.5720	51	7.1279
11	0.5564	52	7.8657
12	0.5818	53	8.6353
13	0.6377	54	9.4322
14	0.7131	55	10.2544
15	0.7976	56	11.1053
16	0.8840	57	11.9925
17	0.9659	58	12.9266
18	1.0394	59	13.9217
19	1.1024	60	14.9936
20	1.1538	61	16.1597
21	1.1941	62	17.4382
22	1.2253	63	18.8455
23	1.2487	64	20.3977
24	1.2656	65	22.1111
25	1.2792	66	24.0000
26	1.2916	67	26.0793
27	1.3046	68	28.3641
28	1.3215	69	30.8692
29	1.3436	70	33.6109
30	1.3722		
31	1.4086		
32	1.4547		
33	1.5126		
34	1.5828		
35	1.6666		
36	1.7654		
37	1.8805		
38	2.0137		
39	2.1671		
40	2.3433		

The Accidental Death Benefit charge rate is 0.75 per 1000 Sum at Risk.