

Appendix - 1 : Premium Rates (Per 1000 SA)  
Endowment with Whole Life Option

**HDFC Standard Life Insurance Company Limited**

Entry Age	Policy Term (in Years)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
0	142.38	130.11	119.14	109.50	101.58	96.23	90.09	84.62	79.74	75.20	71.11	68.57	65.33	62.30	59.53	56.96	54.57	52.46	50.50	48.65	46.92	45.31	43.81	42.41	41.09	39.85	38.68	37.56	36.48	35.44	34.44	33.46	32.50	31.57	30.66	29.77	28.90	28.06	27.24	26.44	25.66	24.90	24.16	23.44	22.73	22.04	21.36	20.70	20.06	19.43	18.81	18.21	17.62	17.04	16.48	15.93	15.39	14.86	14.34	13.83	13.33	12.84	12.36	11.89	11.43	10.98	10.54	10.11	9.69	9.28	8.88	8.48	8.09	7.71	7.34	6.97	6.61	6.26	5.91	5.57	5.24	4.91	4.59	4.28	3.97	3.67	3.38	3.10	2.83	2.57	2.31	2.06	1.81	1.57	1.34	1.12	0.91	0.71	0.52	0.34	0.17	0.01	-0.14	-0.30	-0.47	-0.64	-0.81	-0.98	-1.15	-1.32	-1.49	-1.66	-1.83	-1.99	-2.16	-2.32	-2.48	-2.64	-2.80	-2.96	-3.12	-3.27	-3.43	-3.58	-3.73	-3.88	-4.03	-4.18	-4.33	-4.48	-4.63	-4.78	-4.92	-5.07	-5.21	-5.35	-5.49	-5.63	-5.77	-5.90	-6.04	-6.17	-6.30	-6.43	-6.56	-6.69	-6.81	-6.94	-7.06	-7.18	-7.30	-7.42	-7.54	-7.65	-7.76	-7.87	-7.98	-8.09	-8.19	-8.29	-8.39	-8.49	-8.58	-8.67	-8.76	-8.85	-8.94	-9.03	-9.11	-9.19	-9.27	-9.35	-9.43	-9.51	-9.58	-9.66	-9.73	-9.80	-9.87	-9.94	-10.01	-10.07	-10.14	-10.20	-10.26	-10.32	-10.38	-10.44	-10.49	-10.54	-10.59	-10.64	-10.69	-10.74	-10.79	-10.83	-10.88	-10.92	-10.96	-11.00	-11.04	-11.08	-11.12	-11.16	-11.19	-11.23	-11.26	-11.29	-11.32	-11.35	-11.38	-11.41	-11.44	-11.47	-11.50	-11.52	-11.55	-11.58	-11.60	-11.62	-11.64	-11.66	-11.68	-11.70	-11.72	-11.74	-11.76	-11.78	-11.79	-11.81	-11.82	-11.84	-11.85	-11.86	-11.87	-11.88	-11.89	-11.90	-11.91	-11.92	-11.93	-11.94	-11.95	-11.96	-11.97	-11.98	-11.99	-12.00	-12.01	-12.02	-12.03	-12.04	-12.05	-12.06	-12.07	-12.08	-12.09	-12.10	-12.11	-12.12	-12.13	-12.14	-12.15	-12.16	-12.17	-12.18	-12.19	-12.20	-12.21	-12.22	-12.23	-12.24	-12.25	-12.26	-12.27	-12.28	-12.29	-12.30	-12.31	-12.32	-12.33	-12.34	-12.35	-12.36	-12.37	-12.38	-12.39	-12.40	-12.41	-12.42	-12.43	-12.44	-12.45	-12.46	-12.47	-12.48	-12.49	-12.50	-12.51	-12.52	-12.53	-12.54	-12.55	-12.56	-12.57	-12.58	-12.59	-12.60	-12.61	-12.62	-12.63	-12.64	-12.65	-12.66	-12.67	-12.68	-12.69	-12.70	-12.71	-12.72	-12.73	-12.74	-12.75	-12.76	-12.77	-12.78	-12.79	-12.80	-12.81	-12.82	-12.83	-12.84	-12.85	-12.86	-12.87	-12.88	-12.89	-12.90	-12.91	-12.92	-12.93	-12.94	-12.95	-12.96	-12.97	-12.98	-12.99	-13.00	-13.01	-13.02	-13.03	-13.04	-13.05	-13.06	-13.07	-13.08	-13.09	-13.10	-13.11	-13.12	-13.13	-13.14	-13.15	-13.16	-13.17	-13.18	-13.19	-13.20	-13.21	-13.22	-13.23	-13.24	-13.25	-13.26	-13.27	-13.28	-13.29	-13.30	-13.31	-13.32	-13.33	-13.34	-13.35	-13.36	-13.37	-13.38	-13.39	-13.40	-13.41	-13.42	-13.43	-13.44	-13.45	-13.46	-13.47	-13.48	-13.49	-13.50	-13.51	-13.52	-13.53	-13.54	-13.55	-13.56	-13.57	-13.58	-13.59	-13.60	-13.61	-13.62	-13.63	-13.64	-13.65	-13.66	-13.67	-13.68	-13.69	-13.70	-13.71	-13.72	-13.73	-13.74	-13.75	-13.76	-13.77	-13.78	-13.79	-13.80	-13.81	-13.82	-13.83	-13.84	-13.85	-13.86	-13.87	-13.88	-13.89	-13.90	-13.91	-13.92	-13.93	-13.94	-13.95	-13.96	-13.97	-13.98	-13.99	-14.00	-14.01	-14.02	-14.03	-14.04	-14.05	-14.06	-14.07	-14.08	-14.09	-14.10	-14.11	-14.12	-14.13	-14.14	-14.15	-14.16	-14.17	-14.18	-14.19	-14.20	-14.21	-14.22	-14.23	-14.24	-14.25	-14.26	-14.27	-14.28	-14.29	-14.30	-14.31	-14.32	-14.33	-14.34	-14.35	-14.36	-14.37	-14.38	-14.39	-14.40	-14.41	-14.42	-14.43	-14.44	-14.45	-14.46	-14.47	-14.48	-14.49	-14.50	-14.51	-14.52	-14.53	-14.54	-14.55	-14.56	-14.57	-14.58	-14.59	-14.60	-14.61	-14.62	-14.63	-14.64	-14.65	-14.66	-14.67	-14.68	-14.69	-14.70	-14.71	-14.72	-14.73	-14.74	-14.75	-14.76	-14.77	-14.78	-14.79	-14.80	-14.81	-14.82	-14.83	-14.84	-14.85	-14.86	-14.87	-14.88	-14.89	-14.90	-14.91	-14.92	-14.93	-14.94	-14.95	-14.96	-14.97	-14.98	-14.99	-15.00	-15.01	-15.02	-15.03	-15.04	-15.05	-15.06	-15.07	-15.08	-15.09	-15.10	-15.11	-15.12	-15.13	-15.14	-15.15	-15.16	-15.17	-15.18	-15.19	-15.20	-15.21	-15.22	-15.23	-15.24	-15.25	-15.26	-15.27	-15.28	-15.29	-15.30	-15.31	-15.32	-15.33	-15.34	-15.35	-15.36	-15.37	-15.38	-15.39	-15.40	-15.41	-15.42	-15.43	-15.44	-15.45	-15.46	-15.47	-15.48	-15.49	-15.50	-15.51	-15.52	-15.53	-15.54	-15.55	-15.56	-15.57	-15.58	-15.59	-15.60	-15.61	-15.62	-15.63	-15.64	-15.65	-15.66	-15.67	-15.68	-15.69	-15.70	-15.71	-15.72	-15.73	-15.74	-15.75	-15.76	-15.77	-15.78	-15.79	-15.80	-15.81	-15.82	-15.83	-15.84	-15.85	-15.86	-15.87	-15.88	-15.89	-15.90	-15.91	-15.92	-15.93	-15.94	-15.95	-15.96	-15.97	-15.98	-15.99	-16.00	-16.01	-16.02	-16.03	-16.04	-16.05	-16.06	-16.07	-16.08	-16.09	-16.10	-16.11	-16.12	-16.13	-16.14	-16.15	-16.16	-16.17	-16.18	-16.19	-16.20	-16.21	-16.22	-16.23	-16.24	-16.25	-16.26	-16.27	-16.28	-16.29	-16.30	-16.31	-16.32	-16.33	-16.34	-16.35	-16.36	-16.37	-16.38	-16.39	-16.40	-16.41	-16.42	-16.43	-16.44	-16.45	-16.46	-16.47	-16.48	-16.49	-16.50	-16.51	-16.52	-16.53	-16.54	-16.55	-16.56	-16.57	-16.58	-16.59	-16.60	-16.61	-16.62	-16.63	-16.64	-16.65	-16.66	-16.67	-16.68	-16.69	-16.70	-16.71	-16.72	-16.73	-16.74	-16.75	-16.76	-16.77	-16.78	-16.79	-16.80	-16.81	-16.82	-16.83	-16.84	-16.85	-16.86	-16.87	-16.88	-16.89	-16.90	-16.91	-16.92	-16.93	-16.94	-16.95	-16.96	-16.97	-16.98	-16.99	-17.00	-17.01	-17.02	-17.03	-17.04	-17.05	-17.06	-17.07	-17.08	-17.09	-17.10	-17.11	-17.12	-17.13	-17.14	-17.15	-17.16	-17.17	-17.18	-17.19	-17.20	-17.21	-17.22	-17.23	-17.24	-17.25	-17.26	-17.27	-17.28	-17.29	-17.30	-17.31	-17.32	-17.33	-17.34	-17.35	-17.36	-17.37	-17.38	-17.39	-17.40	-17.41	-17.42	-17.43	-17.44	-17.45	-17.46	-17.47	-17.48	-17.49	-17.50	-17.51	-17.52	-17.53	-17.54	-17.55	-17.56	-17.57	-17.58	-17.59	-17.60	-17.61	-17.62	-17.63	-17.64	-17.65	-17.66	-17.67	-17.68	-17.69	-17.70	-17.71	-17.72	-17.73	-17.74	-17.75	-17.76	-17.77	-17.78	-17.79	-17.80	-17.81	-17.82	-17.83	-17.84	-17.85	-17.86	-17.87	-17.88	-17.89	-17.90	-17.91	-17.92	-17.93	-17.94	-17.95	-17.96	-17.97	-17.98	-17.99	-18.00	-18.01	-18.02	-18.03	-18.04	-18.05	-18.06	-18.07	-18.08	-18.09	-18.10	-18.11	-18.12	-18.13	-18.14	-18.15	-18.16	-18.17	-18.18	-18.19	-18.20	-18.21	-18.22	-18.23	-18.24	-18.25	-18.26	-18.27	-18.28	-18.29	-18.30	-18.31	-18.32	-18.33	-18.34	-18.35	-18.36	-18.37	-18.38	-18.39	-18.40	-18.41	-18.42	-18.43	-18.44	-18.45	-18.46	-18.47	-18.48	-18.49	-18.50	-18.51	-18.52	-18.53	-18.54	-18.55	-18.56	-18.57	-18.58	-18.59	-18.60	-18.61	-18.62	-18.63	-18.64	-18.65	-18.66	-18.67	-18.68	-18.69	-18.70	-18.71	-18.72	-18.73	-18.74	-18.75	-18.76	-18.77	-18.78	-18.79	-18.80	-18.81	-18.82	-18.83	-18.84	-18.85	-18.86	-18.87	-18.88	-18.89	-18.90	-18.91	-18.92	-18.93	-18.94	-18.95	-18.96	-18.97	-18.98	-18.99	-19.00	-19.01	-19.02	-19.03	-19.04	-19.05	-19.06	-19.07	-19.08	-19.09	-19.10	-19.11	-19.12	-19.13	-19.14	-19.15	-19.16	-19.17	-19.18	-19.19	-19.20	-19.21	-19.22	-19.23	-19.24	-19.25	-19.26	-19.27	-19.28	-19.29	-19.30	-19.31	-19.32	-19.33	-19.34	-19.35	-19.36	-19.37	-19.38	-19.39	-19.40	-19.41	-19.42	-19.43	-19.44	-19.45	-19.46	-19.47	-19.48	-19.49	-19.50	-19.51	-19.52	-19.53	-19.54	-19.55	-19.56	-19.57	-19.58	-19.59	-19.60	-19.61	-19.62	-19.63	-19.64	-19.65	-19.66	-19.67	-19.68	-19.69	-19.70	-19.71	-19.72	-19.73	-19.74	-19.75	-19.76	-19.77	-19.78	-19.79	-19.80	-19.81	-19.82	-19.83	-19.84	-19.85	-19.86	-19.87	-19.88	-19.89	-19.90	-19.91	-19.92	-19.93	-19.94	-19.95	-19.96	-19.97	-19.98	-19.99	-20.00	-20.01	-20.02	-20.03	-20.04	-20.05	-20.06	-20.07	-20.08	-20.09	-20.10	-20.11	-20.12	-20.13	-20.14	-20.15	-20.16	-20.17	-20.18	-20.19	-20.20	-20.21	-20.22	-20.23	-20.24	-20.25	-20.26	-20.27	-20.28	-20.29	-20.30	-20.31	-20.32	-20.33	-20.34	-20.35	-20.36	-20.37	-20.38	-20.39	-20.40	-20.41	-20.42	-20.43	-20.44	-20.45	-20.46	-20.47	-20.48	-20.49	-20.50	-20.51	-20.52	-20.53	-20.54	-20.55	-20.56	-20.57	-20.58	-20.59	-20.60	-20.61	-20.62	-20.63	-20.64	-20.65	-20.66	-20.67	-20.68	-20.69	-20.70	-20.71	-20.72	-20.73	-20.74	-20.75	-20.76	-20.77	-20.78	-20.79	-20.80	-20.81	-20.82	-20.83	-20.84	-20.85	-20.86	-20.87	-20.88	-20.89	-20.90	-20.91	-20.92	-20.93	-20.94	-20.95	-20.96	-20.97	-20.98	-20.99	-21.00	-21.01	-21.02	-21.03	-21.04	-21.05	-21.06	-21.07	-21.08	-21.09	-21.10	-21.11	-21.12	-21.13	-21.14	-21.15	-21.16	-21.17	-21.18	-21.19	-21.20	-21.21	-21.22	-21.23	-21.24	-21.25	-21.26	-21.27	-21.28	-21.29	-21.30	-21.31	-21.32	-21.33	-21.34	-21.35	-21.36	-21.37	-21.38	-21.39	-21.40	-21.41	-21.42	-21.43	-21.44	-21.45	-21.46	-21.47	-21.48	-21.49	-21.50	-21.51	-21.52	-21.53	-21.54	-21.55	-21.56	-21.57	-21.58	-21.59	-21.60	-21.61	-21.62	-21.63</