

Govt. of India
Ministry of Communication & Information Technology
Department of Post, India

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Low Premium High Bonus

Isse Behtar Kuch Nah

Income Tax Rebate

Deposit premium through Cash/Cheque at any post office in India and also online

PLI limits: Sum assured minimum Rs. 20 thousand Maximum Rs. 50 Lakh

RPLI limits: Sum Assured minimum Rs. 10 thousand & Maximum Rs. 10 Lakh

Non standard age proof sum assured maximum limit is Rs. 1 Lakh

Non standard age proof age maximum limit is 45 years.

Rebate 1% and 2% for advance deposit premium of 6 and 12 months in PLI & RPLI

PLI Plans : -

S.L. No.	Names of Plan			Age at Entry	Loan/ Surrender Facility After
1	Endowment Assurance	EA	Santosh	19 to 55	3 Years
2	Whole Life Assurance	WLA	Suraksha	19 to 55	4 Years
3	Convertible Whole Life Assurance	CWL	Suvidha	19 to 55	4 Years
4	Anticipated Endowment Assurance (Money Back Policy)	AEA	Sumangal (I) 15 Years (II) 20 Years	19 to 45 for 15 years plan & 19 to 40 for 20 years Plan	Not allowed
5	Joint Life Endowment Assurance	YS	Yugal Suraksha	21 to 45	3 Years
6	Children Policy		Bal Policy	5 to 20	Not allowed

RPLI Plans : -

S.L. No.	Names of Plan			Age at Entry	Loan/ Surrender Facility After
1	Endowment Assurance	EA	Gram Santosh	19 to 55	3 Years
2	Whole Life Assurance	WLA	Gram Suraksha	19 to 55	4 Years
3	Convertible Whole Life Assurance	CWL	Gram Suvidha	19 to 55	4 Years
4	Anticipated Endowment Assurance (Money Back Policy)	AEA	Gram Sumangal (I) 15 Years (II) 20 Years	19 to 45 for 15 years plan & 19 to 40 for 20 years Plan	Not allowed
5	Gram Yojna (Money Back Policy)	GY	Gram Priya	19 to 45	Not allowed
6	Children Policy		Bal Policy	5 to 20	Not allowed

Bonus rate declared for the year 2020-21 are given below :-

S.L. No.	Names of Plan	Bonus in Rs. per year per lakh
1	Endowment Assurance/EA/Santosh	5200
2	Whole Life Assurance/WLA/Suraksha	7600
3	Convertible Whole Life Assurance/CWL/Suvidha	7600 if not converted
4	Anticipated Endowment Assurance (Money Back Policy)/AEA/Sumangal	4800
5	Joint Life Endowment Assurance/YS/Yugal Suraksha	5200
6	Children Policy/Bal Policy	5200

S.L. No.	Names of Plan	Bonus in Rs.per year per lakh
1	Endowment Assurance/EA/Gram Santosh	4800
2	Whole Life Assurance/WLA/Gram Suraksha	6000
3	Convertible Whole Life Assurance/CWL/Gram Suvidha	6000 if not converted
4	Anticipated Endowment Assurance (Money Back Policy)/AEA/Gram Sumangal	4500
5	Gram Yojna (Money Back Policy)/GY/Gram Priya	4500
6	Children Policy/Bal Policy	4800

Payment of Survival benefits under AEA/GY Plans if insurant survives

AEA-15 Years in both PLI and RPLI	AEA-20 Years in both PLI and RPLI	GY – 10 Years in RPLI
20% at the end of 6 years	20% at the end of 8 years	20% at the end of 4 years
20% at the end of 9 years	20% at the end of 12 years	20% at the end of 7 years
20% at the end of 12 years	20% at the end of 16 years	60% at the end of 10 years with accrued bonus
40% at the end of 15 years with accrued bonus	40% at the end of 20 years with accrued bonus	

PLI-AEA (Sumangal) monthly, Sum Assured of Rs. 10000/-

Age at Entry	15 Years Term Policy Rs.	Age at Entry	20 Years Term Policy Rs.
19 to 36 yrs.	Rs.66/-	19 to 36 yrs.	Rs.50/-
37 to 42 yrs.	Rs.68/-	37 to 39 yrs.	Rs.52/-
43 to 45 yrs.	Rs.70/-	40 yrs.	Rs.54/-

PLI-EA (Santosh) Monthly, Sum Assured of Rs. 10000/-

Entry Age	35 Yrs	40 Yrs	45 Yrs	50 Yrs	55 Yrs	58 Yrs	60 Yrs
19	52	38	30	24	20	18	18
20	54	40	32	26	20	20	18
21	58	42	32	26	22	20	18
22	64	44	34	28	22	20	20
23	70	48	36	28	24	20	20
24	76	52	38	30	24	22	20
25	84	54	40	32	26	22	22
26	94	58	42	32	26	24	22
27	106	64	44	34	28	24	24
28	122	70	48	36	28	26	24
29	144	76	52	38	30	26	26
30	172	84	56	40	32	28	26
31		94	60	42	34	30	28
32		106	64	46	34	30	28
33		122	70	48	36	32	30
34		144	76	52	38	34	30
35		172	84	56	40	36	32
36			94	60	44	38	34
37			106	64	46	40	36
38			122	70	50	42	38
39			144	78	52	44	40
40			174	86	56	46	42
41				96	60	50	44
42				108	66	54	48
43				124	72	58	50
44				144	78	62	54
45				174	86	66	58
46					96	72	62
47					110	80	68
48					126	88	74
49					146	98	80
50					176	110	88
51						130	104
52						150	118
53						178	132
54							152
55							180

Rebate for each 20,000/- sum assured is Rs. 01 for monthly premium frequency.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be Rs. 05.

Example Age 27, Maturity Age 35 years, Sum Assured 7 lakhs

Calculations: See table, Entry Age -27 and Maturity age - 35 Yrs. = Rs. 106

Sum Assured of one lakh is $106 \times 10 = 1060$ (- Rebate for each 20, 000) $-5 = 1055$

Premium for Sum Assured Rs. 7 lakh is $= 7 \times 1055 = 7385$ (Without GST)

PLI-EA (Santosh) Quarterly, Sum Assured of Rs. 10000/-

Entry Age	35 Yrs	40 Yrs	45 Yrs	50 Yrs	55 Yrs	58 Yrs	60 Yrs
19	155.8	113.8	89.8	72	60	54	54
20	161.6	119.8	95.8	78	60	60	54
21	173.6	125.8	95.8	78	66	60	54
22	191.6	131.8	101.8	83.8	66	60	60
23	209.6	143.8	107.8	83.8	72	60	60
24	227.6	155.8	113.8	89.8	72	66	60
25	251.4	161.6	119.8	95.8	78	66	66
26	281.4	173.6	125.8	95.8	78	72	66
27	317.4	191.6	131.8	101.8	83.8	72	72
28	365.2	209.6	143.8	107.8	83.8	78	72
29	431	227.6	155.8	113.8	89.8	78	78
30	514.8	251.4	167.6	119.8	95.8	83.8	78
31		281.4	179.6	125.8	101.8	89.8	83.8
32		317.4	191.6	137.8	101.8	89.8	83.8
33		365.2	209.6	143.8	107.8	95.8	89.8
34		431	227.6	155.8	113.8	101.8	89.8
35		514.8	251.4	167.6	119.8	107.8	95.8
36			281.4	179.6	131.8	113.8	101.8
37			317.4	191.6	137.8	119.8	107.8
38			365.2	209.6	149.8	125.8	113.8
39			431	233.6	155.8	131.8	119.8
40			520.8	257.4	167.6	137.8	125.8
41				287.4	179.6	149.8	131.8
42				323.2	197.6	161.6	143.8
43				371.2	215.6	173.6	149.8
44				431	233.6	185.6	161.6
45				520.8	257.4	197.6	173.6
46					287.4	215.6	185.6
47					329.2	239.6	203.6
48					377.2	263.4	221.6
49					437	293.4	239.6
50					526.8	329.2	263.4
51						389.2	311.4
52						449	353.2
53						532.8	395.2
54							455
55							538.8

Rebate for each 20,000/- sum assured is Rs. 01 for monthly, Rs. 03 for quarterly.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be 05 for monthly, 15 for quarterly.

Example Age 35, Maturity Age 58 years, Sum Assured 12 lakhs

Calculations: See table, Entry Age -35 and Maturity age -58 Yrs. = Rs. 107.8

Sum Assured of one lakh is 107.8 x 10 = 1078 (- Rs. 03 Rebate for each 20,000) -15 = 1063

Premium for Sum Assured Rs. 12 lakh is = 12 x 1063 = 12756 (Without GST)

PLI-EA (Santosh) Half yearly, Sum Assured of Rs. 10000/-

Entry Age	35 Yrs	40 Yrs	45 Yrs	50 Yrs	55 Yrs	58 Yrs	60 Yrs
19	307.4	224.6	177.4	142	118.4	106.4	106.4
20	319.2	236.6	189.2	153.8	118.4	118.4	106.4
21	342.8	248.4	189.2	153.8	130.2	118.4	106.4
22	378.4	260.2	201	165.6	130.2	118.4	118.4
23	413.8	283.8	212.8	165.6	142	118.4	118.4
24	449.2	307.4	224.6	177.4	142	130.2	118.4
25	496.6	319.2	236.6	189.2	153.8	130.2	130.2
26	555.6	342.8	248.4	189.2	153.8	142	130.2
27	626.6	378.4	260.2	201	165.6	142	142
28	721.2	413.8	283.8	212.8	165.6	153.8	142
29	851.2	449.2	307.4	224.6	177.4	153.8	153.8
30	1016.6	496.6	331	236.6	189.2	165.6	153.8
31		555.6	354.8	248.4	201	177.4	165.6
32		626.6	378.4	272	201	177.4	165.6
33		721.2	413.8	283.8	212.8	189.2	177.4
34		851.2	449.2	307.4	224.6	201	177.4
35		1016.6	496.6	331	236.6	212.8	189.2
36			555.6	354.8	260.2	224.6	201
37			626.6	378.4	272	236.6	212.8
38			721.2	413.8	295.6	248.4	224.6
39			851.2	461	307.4	260.2	236.6
40			1028.4	508.4	331	272	248.4
41				567.4	354.8	295.6	260.2
42				638.4	390.2	319.2	283.8
43				733	425.6	342.8	295.6
44				851.2	461	366.6	319.2
45				1028.4	508.4	390.2	342.8
46					567.4	425.6	366.6
47					650.2	473	402
48					744.8	520.2	437.4
49					863	579.2	473
50					1040.2	650.2	520.2
51						768.4	614.8
52						886.6	697.4
53						1052	780.2
54							898.4
55							1064

Rebate for each 20,000/- sum assured is Rs. 01 for monthly, Rs. 06 for half yearly.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be 05 for monthly, 30 for half-yearly.

Example Age 23, Maturity Age 45 years, Sum Assured 3 lakhs

Calculations: See table, Entry Age -23 and Maturity age -45 Yrs. = Rs. 212.8

Sum Assured of one lakh is $212.8 \times 10 = 2128$ (- Rs. 6 Rebate for each 20, 000) $-30 = 2098$

Premium for Sum Assured Rs. 03 lakh is $= 03 \times 2098 = 6294$ (Without GST)

PLI-EA (Santosh) Yearly, Sum Assured of Rs. 10000/-

Entry Age	35 Yrs	40 Yrs	45 Yrs	50 Yrs	55 Yrs	58 Yrs	60 Yrs
19	605.4	442.4	349.4	279.4	233	209.6	209.6
20	628.6	465.8	372.6	302.8	233	233	209.6
21	675.2	489	372.6	302.8	256.2	233	209.6
22	745	512.2	395.8	326	256.2	233	233
23	815	558.8	419.2	326	279.4	233	233
24	884.8	605.4	442.4	349.4	279.4	256.2	233
25	977.8	628.6	465.8	372.6	302.8	256.2	256.2
26	1094.2	675.2	489	372.6	302.8	279.4	256.2
27	1234	745	512.2	395.8	326	279.4	279.4
28	1420.2	815	558.8	419.2	326	302.8	279.4
29	1676.2	884.8	605.4	442.4	349.4	302.8	302.8
30	2002.2	977.8	652	465.8	372.6	326	302.8
31		1094.2	698.6	489	395.8	349.4	326
32		1234	745	535.6	395.8	349.4	326
33		1420.2	815	558.8	419.2	372.6	349.4
34		1676.2	884.8	605.4	442.4	395.8	349.4
35		2002.2	977.8	652	465.8	419.2	372.6
36			1094.2	698.6	512.2	442.4	395.8
37			1234	745	535.6	464.4	419.2
38			1420.2	815	582.2	489	442.4
39			1676.2	908	605.4	512.2	465.8
40			2025.4	1001.2	652	535.6	489
41				1117.6	698.6	582.2	512.2
42				1257.2	768.4	628.6	558.8
43				1443.4	838.2	675.2	582.2
44				1676.2	908	721.8	628.6
45				2025.4	1001.2	768.4	675.2
46					1117.6	838.2	721.8
47					1280.6	931.4	791.6
48					1466.8	1024.4	861.4
49					1699.6	1140.8	931.4
50					2048.8	1280.6	1024.4
51						1513.4	1210.6
52						1746.2	1373.6
53						2072	1536.6
54							1769.4
55							2095.4

Rebate for each 20,000/- sum assured is Rs. 01 for monthly, Rs. 12 for annual.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be 05 for monthly & Rs. 60 for yearly.

Example Age 42, Maturity Age 50 years, Sum Assured 4 lakhs

Calculations: See table, Entry Age - 42 and Maturity age -50 Yrs. = Rs. 1257.2

Sum Assured of 1 lakh is $1257.2 \times 10 = 12572$ (- Rs. 12 Rebate for each 20,000)-60 = 12512

Premium for Sum Assured Rs. 04 lakh is = $04 \times 12512 = 50048$ (Without GST)

PLI-WLA (Suraksha) monthly, Sum Assured of Rs. 10,000/-

Age at Entry	Premium ceasing at the age of		
	55 Yrs	58 Yrs	60 Yrs
19	16	14	14
20	16	16	14
21	16	16	16
22	16	16	16
23	18	16	16
24	18	18	16
25	18	18	18
26	18	18	18
27	20	18	18
28	20	20	18
29	22	20	20
30	22	22	20
31	24	22	22
32	24	24	22
33	26	24	24
34	28	26	24
35	28	26	26
36	30	28	26
37	32	30	28
38	34	32	30
39	36	32	32
40	38	34	32
41	42	36	34
42	46	40	36
43	50	42	38
44	54	46	42
45	60	48	44
46	66	54	48
47	76	58	52
48	84	64	56
49	98	70	60
50	118	80	66
51		98	82
52		114	92
53		134	104
54			118
55			140

Rebate for each 20,000/- sum assured is Rs. 01 for monthly premium frequency.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be Rs. 05.

Example Age 41, Premium ceasing age 58 Yrs, Sum Assured 2 lakhs

Calculations: See table, Entry Age -41 and Premium ceasing age 58 Yrs. = Rs. 36

Sum Assured of one lakh is $36 \times 10 = 360$ (- Rebate for each 20,000) $-5 = 355$

Premium for Sum Assured Rs. 2 lakh is $= 2 \times 355 = 710$ (Without GST)

PLI-CWLA (Suvidha) monthly, Sum Assured of Rs. 10000/-

Option to convert the policy at the end of 5 years from the commencement, into an Endowment Assurance maturing at the specified age

Entry Age	Monthly Premium Payable for the first 5 Years and thereafter if option is not exercised but ceasing at the age of 60 Yrs.	Monthly Premium Payable after the first 5 Years if option is not exercised to convert the policy in to Endowment Assurance maturing at the age 50, 55 or 58 Years (Premium in Rs)		
		50 Yrs.	55 Yrs.	58 Yrs.
19	14	28	22	20
20	14	30	22	22
21	16	30	24	22
22	16	32	24	22
23	16	32	26	22
24	16	36	26	24
25	18	38	30	24
26	18	38	30	26
27	18	42	32	26
28	18	44	32	30
29	20	46	34	30
30	20	50	38	32
31	22	52	40	34
32	22	60	40	34
33	24	62	42	36
34	24	70	44	38
35	26	78	48	40
36	26	86	54	44
37	28	94	56	46
38	30	108	62	48
39	32	128	66	50
40	32	154	72	54
41	34	180	80	60
42	36	252	92	66
43	38	376	104	72
44	42	728	116	78
45	44		138	84
46	48		170	94
47	52		226	110
48	56		332	128
49	60		638	156
50	66			198

Rebate for each 20,000/- sum assured is Rs. 01 for monthly premium frequency.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be Rs. 05.

Example Age 37, Sum Assured 15 lakhs

Calculations: See table, Entry Age-37 & Monthly Premium Payable for the first 5 Years = Rs. 28

Sum Assured of one lakh is $28 \times 10 = 280$ (- Rebate for each 20,000) $-5 = 275$

Premium for Sum Assured Rs. 15 lakh is $= 15 \times 275 = \text{Rs. } 4125$ (Without GST)

If insurant come after five year and choose maturity age as 50 years then revised premium will be $((94 \times 10) - 5) \times 15 = (940 - 5) \times 15 = 935 \times 15 = 14025$ (Without GST)

PLI-YS (Yugal Suraksha) monthly, Sum Assured of Rs. 10,000/-

EquivalentAGE	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
21	191	159	136	118	104	93	84	77	70	64	59	55	51	48	45	42
22	191	159	136	118	104	93	84	77	70	64	59	55	51	48	45	42
23	191	159	136	118	104	93	84	77	70	64	59	55	51	48	45	42
24	191	159	136	118	104	93	84	77	70	64	59	55	51	48	45	42
25	191	159	136	118	104	93	84	77	70	64	60	55	51	48	45	42
26	191	159	136	118	104	93	84	77	70	64	60	55	51	48	45	42
27	191	159	136	118	104	93	84	77	70	65	60	55	52	48	45	42
28	191	159	136	118	105	93	84	77	70	65	60	55	52	48	45	42
29	191	159	136	118	105	94	84	77	70	65	60	56	52	48	45	43
30	191	159	136	118	105	94	85	77	70	65	60	56	52	49	46	43
31	191	159	136	118	105	94	85	77	71	65	60	56	52	49	46	43
32	191	159	136	118	105	94	85	77	71	65	60	56	52	49	46	43
33	191	159	136	119	105	94	85	77	71	65	61	56	53	49	46	44
34	191	159	136	119	105	94	85	78	71	66	61	57	53	50	47	44
35	191	159	136	119	105	94	85	78	71	66	61	57	53	50	47	44
36	191	159	136	119	105	94	86	78	71	66	61	57	54	50	47	45
37	191	159	136	119	106	95	86	78	72	66	62	58	54	51	48	45
38	191	160	137	119	106	95	86	79	72	67	62	58	54	51	48	46
39	191	160	137	120	106	95	86	79	73	67	63	58	55	52	49	47
40	192	160	137	120	106	96	87	79	73	68	63	59	56	52	50	47
41	192	160	137	120	107	96	87	80	74	68	64	60	56	53	51	
42	193	161	138	121	107	97	88	80	74	69	64	60	57	54		
43	193	161	138	121	108	97	88	81	75	70	65	61	58			
44	193	161	139	122	108	98	89	82	76	70	66	62				
45	194	162	139	122	109	98	90	83	76	71	67					

Difference between age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Add in age of younger spouse	0	1	1	2	2	3	3	4	5	5	6	7	8	8	9	10	11

Difference between age	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Add in age of younger spouse	11	12	13	14	15	16	17	18	19	20	21	22	23	24

Difference between age: Difference between ages of two lives assured.

Add in age of younger spouse: Additions to the lower age to arrive at the equivalent age of the two lives assured.

Rebate Rs. 01/- for first 40,000/- and thereafter Rs. 01 for each 10,000/- sum assured

Age limit minimum 21 years and maximum 45 years for each spouse

Example Proponent Age 40 and Spouse Age 35 Maturity period 07 Yrs, Sum Assured 6 lakhs

Calculations: See table, See Difference between age = 40-35 = 05 add in age of younger spouse i.e.

35+03 = 38, it means equivalent age is 38. Now see age 38 Yrs and period 07 Yrs = Rs. 137

Premium of 06 lakh Sum Assured is 137 x 60 = 8220 (- Rebate for each for first 40,000 is

Rs. 01 and after this Rs. 01 for each 10,000) -(1+56) = 8220-57=8163 (Without GST)

RPLI-AEA (Gram Sumangal) for Sum Assured of Rs. 1000/-

Age at Entry	Monthly		Quarterly		Half-Yearly		Annual	
	15 YEARS	20 YEARS	15 YEARS	20 YEARS	15 YEARS	20 YEARS	15 YEARS	20 YEARS
19	6.55	4.95	19.50	14.70	38.75	29.15	76.55	57.35
20	6.55	4.95	19.50	14.70	38.75	29.15	76.55	57.35
21	6.55	4.95	19.50	14.70	38.75	29.15	76.55	57.35
22	6.55	4.95	19.50	14.70	38.75	29.15	76.55	57.35
23	6.55	4.95	19.50	14.70	38.75	29.15	76.55	57.35
24	6.55	4.95	19.50	14.70	38.75	29.15	76.55	57.35
25	6.55	4.95	19.50	14.70	38.75	29.15	76.55	57.35
26	6.55	5.00	19.50	14.85	38.75	29.45	76.55	57.95
27	6.55	5.00	19.50	14.85	38.75	29.45	76.55	57.95
28	6.55	5.00	19.50	14.85	38.75	29.45	76.55	57.95
29	6.55	5.00	19.50	14.85	38.75	29.45	76.55	57.95
30	6.60	5.00	19.65	14.85	39.05	29.45	77.15	57.95
31	6.60	5.05	19.65	15.00	39.05	29.75	77.15	58.55
32	6.60	5.05	19.65	15.00	39.05	29.75	77.15	58.55
33	6.60	5.05	19.65	15.00	39.05	29.75	77.15	58.55
34	6.60	5.10	19.65	15.15	39.05	30.05	77.15	59.15
35	6.65	5.10	19.80	15.15	39.35	30.05	77.75	59.15
36	6.65	5.15	19.80	15.30	39.35	30.05	77.75	59.75
37	6.70	5.15	19.95	15.30	39.65	30.35	78.35	59.75
38	6.70	5.20	19.95	15.45	39.65	30.65	78.35	60.35
39	6.75	5.25	20.10	15.60	39.95	30.95	78.95	60.95
40	6.75	5.30	20.10	15.75	39.95	31.25	78.95	61.55

Rebate for each 20,000/- sum assured is Rs. 01 for monthly, Rs. 03 for quarterly, Rs. 06 for half yearly & Rs. 12 for annual.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be 05 for monthly, 15 for quarterly, 30 for half-yearly and 60 for yearly.

Example Age 37 Yrs, Policy term in AEA-15 years, Sum Assured 3 lakhs
Calculations for standard age proof : See table, Entry Age – 37

Sum Assured of 1 lakh is for monthhly $6.70 \times 100 = 670$ (-Rs. 1Rebate for each 20,000) -5 =665

Sum Assured of 1 lakh is for Quarterly $19.95 \times 100 = 1995$ (-Rs. 3 Rebate for each 20,000) -15 =1980

Sum Assured of 1 lakh is for Half-Yearly $39.65 \times 100 = 3965$ (- Rs. 6 Rebate for each 20,000)-30 =3935

Sum Assured of 1 lakh is for Half-Yearly $78.35 \times 100 = 7835$ (- Rs.12 Rebate for each 20,000) -60 =7775

Premium for Sum Assured 03Lakhs :- Monthly- $665 \times 3 = 1995$, Quarterly- $1980 \times 3 = 5940$, Halfyearly- $3935 \times 3 = 11805$, Yearly $7775 \times 3 = 23325$ (Without GST) (For Standard age proof)

RPLI-EA (Gram Santosh) Monthly for Sum Assured of Rs. 1000/-

AGE AT ENTRY	35 Yrs	40 Yrs	45 Yrs	50 Yrs	55 Yrs	58 Yrs	60 Yrs
19	5.1	3.75	2.95	2.4	2	1.85	1.75
20	5.45	3.95	3.1	2.5	2.05	1.9	1.8
21	5.85	4.2	3.25	2.6	2.1	1.95	1.85
22	6.35	4.45	3.4	2.7	2.2	2	1.9
23	6.95	4.75	3.55	2.8	2.3	2.05	1.95
24	7.6	5.1	3.75	2.95	2.4	2.15	2
25	8.4	5.45	3.95	3.1	2.5	2.25	2.1
26	9.4	5.85	4.2	3.25	2.6	2.35	2.2
27	10.65	6.35	4.45	3.4	2.7	2.45	2.3
28	12.2	6.95	4.75	3.6	2.85	2.55	2.4
29	14.3	7.6	5.1	3.8	3	2.65	2.5
30	17.25	8.4	5.5	4	3.15	2.75	2.6
31		9.4	5.9	4.25	3.3	2.9	2.7
32		10.65	6.4	4.5	3.45	3.05	2.8
33		12.2	6.95	4.8	3.65	3.2	2.9
34		14.3	7.65	5.15	3.85	3.35	3.05
35		17.25	8.45	5.5	4.05	3.5	3.2
36			9.45	5.95	4.3	3.7	3.35
37			10.65	6.45	4.6	3.9	3.55
38			12.25	7	4.9	4.15	3.75
39			14.35	7.7	5.2	4.4	3.95
40			17.3	8.5	5.6	4.65	4.2
41				9.5	6.05	4.95	4.45
42				10.75	6.55	5.3	4.7
43				12.35	7.15	5.7	5
44				14.45	7.8	6.15	5.35
45				17.4	8.65	6.65	5.75
46					9.65	7.25	6.2
47					10.9	7.95	6.75
48					12.5	8.75	7.3
49					14.6	9.75	8
50					17.55	11	8.85
51						13.06	10.49
52						15.07	11.71
53						17.84	13.24
54							15.25
55							18.01

Rebate for each 20,000/- sum assured is Rs. 01 for monthly premium frequency.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be Rs. 05.

Example Age 29, Maturity Age 50 years, Sum Assured 9 lakhs for Standard Age Proof

Calculations: See table, Entry Age -29 and Maturity age -50 Yrs. = Rs. 3.8

Sum Assured of one lakh is $3.8 \times 100 = 380$ (- Rebate for each 20, 000) $-5 = 375$

Premium for Sum Assured Rs. 9 lakh is $= 9 \times 375 = 3375$ (Without GST)

RPLI-EA (Gram Santosh) Quarterly for Sum Assured of Rs. 1000/-

AGE AT ENTRY	35 Yrs	40 Yrs	45 Yrs	50 Yrs	55 Yrs	58 Yrs	60 Yrs
19	15.15	11.1	8.7	7.05	5.85	5.4	5.1
20	16.2	11.7	9.15	7.35	6.00	5.55	5.25
21	17.4	12.45	9.6	7.65	6.15	5.7	5.4
22	18.9	13.2	10.05	7.95	6.45	5.85	5.55
23	20.7	14.1	10.5	8.25	6.75	6.00	5.7
24	22.65	15.15	11.1	8.7	7.05	6.3	5.85
25	25.05	16.2	11.7	9.15	7.35	6.6	6.15
26	28.05	17.4	12.45	9.6	7.65	6.9	6.45
27	31.8	18.9	13.2	10.05	7.95	7.2	6.75
28	36.45	20.7	14.1	10.65	8.4	7.5	7.05
29	42.75	22.65	15.15	11.25	8.85	7.8	7.35
30	51.6	25.05	16.2	11.85	9.3	8.1	7.65
31		28.05	17.55	12.6	9.75	8.55	7.95
32		31.8	19.05	13.35	10.2	9.00	8.25
33		36.45	20.7	14.25	10.8	9.45	8.55
34		42.75	22.8	15.3	11.4	9.9	9.00
35		51.6	25.2	16.35	12.00	10.35	9.45
36			28.2	17.7	12.75	10.95	9.9
37			31.8	19.2	13.65	11.55	10.5
38			36.6	20.85	14.55	12.3	11.1
39			42.9	22.95	15.45	13.05	11.7
40			51.75	25.35	16.65	13.8	12.45
41				28.35	18.00	14.7	13.2
42				32.1	19.5	15.75	13.95
43				36.9	21.3	16.95	14.85
44				43.2	23.25	18.3	15.9
45				52.05	25.8	19.8	17.1
46					28.56	21.46	18.35
47					32.26	23.53	19.98
48					37.00	25.9	21.61
49					43.22	28.86	23.68
50					51.95	32.56	26.2
51						38.66	31.05
52						44.61	34.66
53						52.81	39.19
54							45.14
55							53.31

Rebate for each 20,000/- sum assured is Rs. 01 for monthly, Rs. 03 for quarterly.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be 05 for monthly, 15 for quarterly.

Example Age 49, Maturity Age 60 years, Sum Assured 8 lakhs for standard age proof

Calculations: See table, Entry Age -49 and Maturity age-60 Yrs = Rs. 23.68

Sum Assured of one lakh is $23.68 \times 100 = 2368$ (- Rs. 03 Rebate for each 20, 000) -15 = 2353

Premium for Sum Assured Rs. 08 lakh is = $8 \times 2353 = 18824$ (Without GST)

RPLI-EA (Gram Santosh) Half yearly for Sum Assured of Rs. 1000/-

AGE AT ENTRY	35 Yrs	40 Yrs	45 Yrs	50 Yrs	55 Yrs	58 Yrs	60 Yrs
19	30.05	21.95	17.15	13.85	11.45	10.55	9.95
20	32.15	23.15	18.05	14.45	11.75	10.85	10.25
21	34.55	24.65	18.95	15.05	12.05	11.15	10.55
22	37.55	26.15	19.85	15.65	12.65	11.45	10.85
23	41.15	27.95	20.75	16.25	13.25	11.75	11.15
24	45.05	30.05	21.95	17.15	13.85	12.35	11.45
25	49.85	32.15	23.15	18.05	14.45	12.95	12.05
26	55.85	34.55	24.65	18.95	15.05	13.55	12.65
27	63.35	37.55	26.15	19.85	15.65	14.15	13.25
28	72.65	41.15	27.95	21.05	16.55	14.75	13.85
29	85.25	45.05	30.05	22.25	17.45	15.35	14.45
30	102.95	49.85	32.23	23.45	18.35	15.95	15.05
31		55.85	34.85	24.95	19.25	16.85	15.65
32		63.35	37.85	26.45	20.15	17.75	16.25
33		72.65	41.15	28.25	21.35	18.65	16.85
34		85.25	45.35	30.35	22.55	19.55	17.75
35		102.95	50.15	32.45	23.75	20.45	18.65
36			56.15	35.15	25.25	21.65	19.55
37			63.35	38.15	27.05	22.85	20.75
38			72.95	41.45	28.85	24.35	21.95
39			85.55	45.65	30.65	25.85	23.15
40			103.25	50.45	33.05	27.35	24.65
41				56.45	35.75	29.15	26.15
42				63.95	38.75	31.25	27.65
43				73.55	42.35	33.65	29.45
44				86.15	46.25	36.35	31.55
45				103.85	51.35	39.35	33.95
46					56.55	42.49	36.33
47					63.87	46.59	39.56
48					73.25	51.28	42.78
49					85.56	57.14	46.88
50					102.84	64.46	51.86
51						76.53	61.47
52						88.31	68.62
53						104.54	77.59
54							89.37
55							105.54

Rebate for each 20,000/- sum assured is Rs. 01 for monthly, Rs. 06 for half yearly.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be 05 for monthly, 30 for half-yearly.

Example Age 22 Maturity Age 45 years, Sum Assured 5 lakhs for Standard age proof

Calculations: See table, Entry Age -22 and Maturity age -45 Yrs. = Rs. 19.85

Sum Assured of one lakh is $19.85 \times 100 = 1985$ (- Rs. 6 Rebate for each 20,000) $-30 = 1955$

Premium for Sum Assured Rs. 5 lakh is $= 5 \times 1955 = 9775$ (Without GST)

RPLI-EA (Gram Santosh) Annual for Sum Assured of Rs. 1000/-

AGE AT ENTRY	35 Yrs	40 Yrs	45 Yrs	50 Yrs	55 Yrs	58 Yrs	60 Yrs
19	59.15	42.95	33.35	26.75	21.95	20.15	18.95
20	63.35	45.35	35.15	27.95	22.55	20.75	19.55
21	68.15	48.35	36.95	29.15	23.15	21.35	20.15
22	74.15	51.35	38.75	30.35	24.35	21.95	20.75
23	81.35	54.95	40.55	31.55	25.55	22.55	21.35
24	89.15	59.15	42.95	33.35	26.75	23.75	21.95
25	98.75	63.35	45.35	35.15	27.95	24.95	23.15
26	110.75	68.15	48.35	36.95	29.15	26.15	24.35
27	125.75	74.15	51.35	38.75	30.35	27.35	25.55
28	144.35	81.35	54.95	41.15	32.15	28.55	26.75
29	169.55	89.15	59.15	43.55	33.95	29.75	27.95
30	204.95	98.75	63.35	45.95	35.75	30.95	29.15
31		110.75	68.75	48.95	37.55	32.75	30.35
32		125.75	74.75	51.95	39.35	34.55	31.55
33		144.35	81.35	55.55	41.75	36.35	32.75
34		169.55	89.75	59.75	44.15	38.15	34.55
35		204.95	99.35	63.95	46.55	39.95	36.55
36			111.35	69.35	49.55	42.35	38.15
37			125.75	75.35	53.15	44.75	40.55
38			144.95	81.95	56.75	47.75	42.95
39			170.15	90.35	60.35	50.75	45.35
40			205.55	99.95	65.15	53.75	48.35
41				111.95	70.55	57.35	51.35
42				126.95	76.55	61.55	54.35
43				146.15	83.75	66.35	57.95
44				171.35	91.55	71.75	62.15
45				206.75	101.75	77.75	66.95
46					111.17	83.52	71.42
47					125.57	91.58	77.76
48					144	100.8	84.1
49					168.19	112.32	92.16
50					202.18	126.72	101.95
51						150.45	120.84
52						173.61	134.9
53						205.52	152.52
54							175.68
55							207.48

Rebate for each 20,000/- sum assured is Rs. 01 for monthly & Rs. 12 for annual.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be 05 for monthly and 60 for yearly.

Example Age 51, Maturity Age 58 years, Sum Assured 2 lakhs for standard age proof

Calculations: See table, Entry Age - 51 and Maturity age -58 Yrs. = Rs. 150.45

Sum Assured of 1 lakh is $150.45 \times 100 = 15045$ (- Rs. 12 Rebate for each 20,000)-60 = 14985

Premium for Sum Assured Rs. 04 lakh is $= 2 \times 14985 = 29970$ (Without GST)

RPLI-WLA (Gram Suraksha) Monthly for Sum Assured of Rs. 1000/-

AGE AT ENTRY	PREMIUM CEASING AT AGE OF		
	55 Year	58 Year	60 Year
19	1.5	1.45	1.4
20	1.55	1.5	1.45
21	1.6	1.55	1.5
22	1.65	1.6	1.55
23	1.7	1.65	1.6
24	1.75	1.7	1.65
25	1.8	1.75	1.7
26	1.85	1.8	1.75
27	1.95	1.85	1.8
28	2.05	1.9	1.85
29	2.15	2	1.95
30	2.25	2.1	2.05
31	2.35	2.2	2.1
32	2.45	2.3	2.2
33	2.55	2.4	2.3
34	2.7	2.5	2.4
35	2.85	2.65	2.5
36	3	2.8	2.65
37	3.2	2.95	2.8
38	3.4	3.1	2.95
39	3.6	3.25	3.1
40	3.85	3.45	3.25
41	4.15	3.65	3.45
42	4.5	3.9	3.65
43	4.9	4.2	3.85
44	5.35	4.5	4.1
45	5.9	4.85	4.4
46	6.55	5.3	4.75
47	7.35	5.8	5.15
48	8.4	6.35	5.55
49	9.8	7.05	6.05
50	11.75	7.9	6.65
51		9.8	8.27
52		11.3	9.21
53		13.34	10.37
54			11.89
55			13.98

Rebate for each 20,000/- sum assured is Rs. 01 for monthly premium frequency.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be Rs. 05.

Example Age 32, Premium ceasing age 55 Yrs, Sum Assured 3 lakhs

Calculations: See table, Entry Age -32 and Premium ceasing age 55 Yrs. = Rs.2.45

Sum Assured of one lakh is $2.45 \times 100 = 245$ (- Rebate for each 20,000) $-5 = 240$

Premium for Sum Assured Rs. 3 lakh is $= 3 \times 240 = 720$ (Without GST)

RPLI-CWLA (Gram Suvidha) Monthlyfor Sum Assured of Rs. 1000/-

AGE AT ENTRY	Monthly Premiums Payable for the First 5 Years and thereafter if option is not exercised but ceasing at age 60 years	Monthly Premiums Payable after the first 5 Years if option is exercised to convert the policy into endowment assurance maturing at age				AGE AT ENTRY
		50 Year	55 Year	58 Year	60 Year	
19	1.4	2.8	2.3	2.05	1.95	19
20	1.45	2.95	2.4	2.15	2	20
21	1.5	3.1	2.5	2.25	2.1	21
22	1.55	3.25	2.6	2.35	2.2	22
23	1.6	3.4	2.7	2.45	2.3	23
24	1.65	3.6	2.85	2.55	2.4	24
25	1.7	3.8	3	2.65	2.5	25
26	1.75	4	3.15	2.75	2.6	26
27	1.8	4.25	3.3	2.9	2.7	27
28	1.85	4.5	3.45	3.05	2.8	28
29	1.95	4.8	3.65	3.2	2.9	29
30	2.05	5.15	3.85	3.35	3.05	30
31	2.1	5.5	4.05	3.5	3.2	31
32	2.2	5.95	4.3	3.7	3.35	32
33	2.3	6.45	4.6	3.9	3.55	33
34	2.4	7	4.9	4.15	3.75	34
35	2.5	7.7	5.2	4.4	3.95	35
36	2.65	8.5	5.6	4.65	4.2	36
37	2.8	9.5	6.05	4.95	4.45	37
38	2.95	10.75	6.55	5.3	4.7	38
39	3.1	12.35	7.15	5.7	5	39
40	3.25	14.45	7.8	6.15	5.35	40
41	3.45		8.85	6.65	5.75	41
42	3.65		9.65	7.25	6.2	42
43	3.85		10.9	7.95	6.75	43
44	4.1		12.5	8.75	7.3	44
45	4.4		14.6	9.75	8	45

Rebate for each 20,000/- sum assured is Rs. 01 for monthly premium frequency.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be Rs. 05.

Example Age 33 Sum Assured 7 lakhs for standard age proof

Calculations: See table, Entry Age-33& Monthly Premium Payable for the first 5 Years = Rs. 2.3

Sum Assured of one lakh is $2.3 \times 100 = 230$ (- Rebate for each 20, 000) $-5 = 225$

Premium for Sum Assured Rs. 7 lakh is $= 7 \times 225 = \text{Rs.}1575$ (Without GST)

If insurant come after five year and choose maturity age as 55 years then revised premium will be $((4.6 \times 100) - 5) \times 7 = (460 - 5) \times 7 = 455 \times 7 = 3185$ (Without GST)

RPLI-GY (Gram Priya) for Sum Assured of Rs. 1000/-

ENTRY AGE	Monthly	Quarterly	Half Yearly	Annual
19	9.65	28.95	57.65	114.4
20	9.7	29	57.7	114.45
21	9.7	29	57.75	114.55
22	9.7	29.05	57.8	114.6
23	9.7	29.05	57.8	114.65
24	9.7	29.05	57.85	114.7
25	9.7	29.1	57.9	114.8
26	9.7	29.1	57.9	114.85
27	9.75	29.1	57.95	114.95
28	9.75	29.15	58	115.05
29	9.75	29.2	58.1	115.2
30	9.75	29.2	58.15	115.3
31	9.75	29.25	58.2	115.45
32	9.8	29.3	58.3	115.6
33	9.8	29.3	58.35	115.75
34	9.8	29.35	58.45	115.9
35	9.8	29.4	58.5	116
36	9.85	29.4	58.55	116.15
37	9.85	29.45	58.65	116.3
38	9.85	29.5	58.7	116.4
39	9.85	29.5	58.75	116.5
40	9.85	29.5	58.75	116.55
41	9.9	29.65	59.05	117.1
42	9.95	29.8	59.35	117.75
43	10	30	59.7	118.4
44	10.05	30.15	60.05	119.1
45	10.15	30.65	60.4	119.8

Rebate for each 20,000/- sum assured is Rs. 01 for monthly, Rs. 03 for quarterly, Rs. 06 for half yearly & Rs. 12 for annual.

Suppose Sum Assured is Rs. 01 Lakh then rebate will be 05 for monthly, 15 for quarterly, 30 for half-yearly and 60 for yearly.

Example Age 27 Yrs, Policy term in GY always 10 Years, Sum Assured 4 lakhs

Calculations for standard age proof : See table, Entry Age – 27

Sum Assured of 1 lakh is for monthhly $9.75 \times 100 = 975$ (-Rs. 1Rebate for each 20,000) $-5 = 970$

Sum Assured of 1 lakh is for Quarterly $29.1 \times 100 = 2910$ (-Rs. 3 Rebate for each 20,000) $-15 = 2895$

Sum Assured of 1 lakh is for Half-Yearly $57.95 \times 100 = 5795$ (- Rs. 6 Rebate for each 20,000) $-30 = 5765$

Sum Assured of 1 lakh is for Half-Yearly $114.95 \times 100 = 11495$ (- Rs.12 Rebate for each 20,000) $-60 = 11435$

For Sum Assured 04 Lakhs Monthly- $975 \times 4 = 3880$, Quarterly- $2895 \times 4 = 11580$, Halfyearly- $5765 \times 4 = 23060$, Yearly $11435 \times 4 = 45740$ (Without GST) (For Standard age proof)

Calculate of First Preimum:

If Date of Birth: 05-06-1986 Sum Assured:Rs.6,00,000 Monthly Premium for EA/45

Suppose today date is 13-09-2020

then age of proponent is 34 Years, 3 Months & 8 days

And age to next birthday is 35 Years.

Now see the table PLI EA Monthly

See age at entry as 35 and maturity age 45 Yrs

In the table amount is Rs. 84, this Premium is for Sum assured of Rs. 10,000

Then, sum assured of 01 lakh will be multiply with 10 = $84 \times 10 = 840$

Now a rebate of Rs. 01 for per 20,000 sum assured then rebate for 1 lakh is Rs. $1 \times 5 = 5$

Then premium is $840 - 05 = 835$ and

Premium of sum assured of Rs. 06 lakh is $835 \times 6 = 5010$

GST @ 4.5% then $5010 \times 4.5 / 100 = 225.45$ in Round figure = 226

Hence first premium monthly $5010 + 226 = 5236$

Calculate Maturity amount:

for PLI-EA bonus rate is Rs. 5200 per year per lakh

Then one year bonus of Sum Assured of Rs. 06 lakh is = $5200 \times 6 = 31200$

And Plan term is 10 years ($45 - 35 = 10$) then bonus is = $31200 \times 10 = 3,12,000$

Maturity amount is = Sum Assured + Bonus = 06 lakh + 3,12,000 = 9,12,000

Calculation of Surrender & Loan amount

Surrender value = (paid up value x surrender factor) + Bonus

Paid up value = $\frac{\text{No. of Installment deposited}}{\text{Total No. of Installment to be deposited}} \times \text{Sum Assured}$

Suppose above customer come after 6 years ($6 \times 12 = 72$ months) for Surrender or Loan
Then customer age will be $35 + 6 = 41$ years and deposit month will be 72 months, policy term was 10 years then total no. of installment to be deposited are 10 years $\times 12 = 120$ months, Sum assured was 06 lakh

Paid up value = $\frac{72}{120} \times 600000 = 3,60,000$

Now see the surrender factor table

present age of customer is 41 years and for EA/45 year plan

There is surrender factor is 0.823

Now the surrender amount is = $360000 \times 0.823 = \text{Rs. } 296280$

Bonus will also be calculated on paid up value = $296280 \times 6 \text{ years} \times 5200 / 100000 = 92439$

Surrender value = (paid up value x surrender factor) + Bonus

Surrender value = $(360000 \times 0.823) + 92439 = 296280 + 92439 = 388719$

Loan calculations:

Loan = Surrender value x 90 %

if above customer want to take loan = $388719 \times 90 / 100 = 349847.10 = 349800$ (in nearest hundred)

Surrender Factor table:-

Actual Age	EA/30	EA/33	EA/35	EA/40	EA/45	EA/50	EA/55	EA/58	EA/60	WL
20	0.616	0.533	0.485	0.383	0.303	0.242	0.196	0.174	0.162	0.101
21	0.646	0.559	0.508	0.401	0.318	0.254	0.205	0.182	0.169	0.105
22	0.678	0.587	0.533	0.42	0.333	0.266	0.214	0.19	0.176	0.109
23	0.712	0.616	0.559	0.441	0.349	0.278	0.224	0.199	0.184	0.113
24	0.747	0.646	0.587	0.462	0.366	0.291	0.234	0.208	0.192	0.118
25	0.784	0.678	0.616	0.485	0.383	0.305	0.245	0.217	0.201	0.123
26	0.823	0.712	0.646	0.508	0.402	0.319	0.257	0.227	0.21	0.128
27	0.864	0.747	0.678	0.533	0.421	0.335	0.269	0.238	0.22	0.133
28	0.907	0.784	0.712	0.56	0.441	0.351	0.281	0.249	0.23	0.139
29	0.952	0.823	0.747	0.587	0.463	0.367	0.295	0.26	0.241	0.145
30		0.864	0.784	0.616	0.485	0.385	0.309	0.272	0.252	0.151
31		0.907	0.823	0.646	0.509	0.404	0.323	0.285	0.264	0.158
32		0.952	0.864	0.678	0.534	0.423	0.339	0.299	0.276	0.165
33			0.907	0.712	0.56	0.443	0.355	0.313	0.289	0.172
34			0.952	0.747	0.588	0.465	0.372	0.327	0.302	0.18
35				0.784	0.617	0.488	0.389	0.343	0.316	0.188
36				0.823	0.647	0.511	0.408	0.359	0.331	0.196
37				0.864	0.679	0.536	0.428	0.376	0.347	0.204
38				0.907	0.712	0.562	0.448	0.394	0.363	0.213
39				0.952	0.748	0.59	0.47	0.413	0.38	0.223
40					0.784	0.618	0.492	0.432	0.398	0.232
41					0.823	0.649	0.516	0.453	0.417	0.242
42					0.864	0.68	0.541	0.474	0.437	0.253
43					0.907	0.714	0.566	0.497	0.457	0.264
44					0.952	0.749	0.594	0.52	0.478	0.275
45						0.785	0.622	0.545	0.501	0.286
46						0.824	0.652	0.57	0.524	0.298
47						0.864	0.683	0.597	0.548	0.31
48						0.907	0.716	0.625	0.574	0.322
49						0.952	0.75	0.655	0.6	0.334
50							0.787	0.686	0.628	0.347
51							0.825	0.713	0.657	0.36
52							0.865	0.752	0.688	0.374
53							0.907	0.788	0.72	0.387
54							0.952	0.826	0.753	0.401
55								0.865	0.789	0.415
56								0.908	0.826	0.429
57								0.952	0.866	0.443
58									0.908	0.458
59									0.952	0.473
60										0.487