

Product: Canara HSBC Oriental Bank of Commerce Life Insurance Pension4Life Plan
 Option 5- Immediate Joint Life annuity with Return of Purchase Price
 Annuity Rates per 1,000 Purchase Price for all gender combinations:

Age of Primary Annuitant/Age of Secondary Annuitant	42*	43*	44*	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
42*	61.78	61.86	61.93	62.01	62.08	62.15	62.22	62.28	62.34	62.40	62.46	62.51	62.56	62.61	62.65	62.70	62.73	62.77	62.80	62.83	62.86	62.88	62.90	62.92	62.94	62.96	62.97	62.98	62.99
43*	61.86	61.94	62.02	62.10	62.17	62.25	62.32	62.39	62.45	62.52	62.58	62.63	62.69	62.74	62.79	62.83	62.87	62.91	62.95	62.98	63.01	63.04	63.06	63.08	63.10	63.12	63.13	63.14	63.15
44*	61.93	62.02	62.10	62.19	62.27	62.35	62.42	62.49	62.56	62.63	62.70	62.76	62.81	62.87	62.92	62.97	63.01	63.05	63.09	63.13	63.16	63.19	63.21	63.24	63.26	63.28	63.29	63.30	63.32
45	62.01	62.10	62.19	62.27	62.36	62.44	62.52	62.60	62.67	62.74	62.81	62.88	62.94	63.00	63.05	63.10	63.15	63.20	63.24	63.28	63.31	63.34	63.37	63.40	63.42	63.44	63.46	63.47	63.48
46	62.08	62.17	62.27	62.36	62.45	62.53	62.62	62.70	62.78	62.85	62.93	63.00	63.06	63.13	63.18	63.24	63.29	63.34	63.38	63.43	63.46	63.50	63.53	63.56	63.58	63.60	63.62	63.64	63.65
47	62.15	62.25	62.35	62.44	62.53	62.62	62.71	62.81	62.90	62.99	63.07	63.15	63.23	63.31	63.38	63.44	63.51	63.57	63.62	63.67	63.72	63.77	63.81	63.84	63.87	63.90	63.93	63.95	63.97
48	62.22	62.32	62.42	62.52	62.62	62.71	62.81	62.90	62.99	63.07	63.15	63.23	63.31	63.38	63.44	63.51	63.57	63.62	63.67	63.72	63.77	63.81	63.84	63.87	63.90	63.93	63.95	63.97	63.99
49	62.28	62.39	62.49	62.60	62.70	62.80	62.90	62.99	63.09	63.18	63.26	63.35	63.42	63.50	63.57	63.64	63.70	63.76	63.82	63.87	63.92	63.96	64.00	64.03	64.07	64.09	64.12	64.14	64.16
50	62.34	62.45	62.56	62.67	62.78	62.88	62.99	63.09	63.18	63.28	63.37	63.46	63.54	63.62	63.70	63.77	63.84	63.90	63.96	64.01	64.06	64.11	64.15	64.19	64.23	64.26	64.28	64.30	64.32
51	62.40	62.52	62.63	62.74	62.85	62.96	63.07	63.18	63.28	63.38	63.47	63.57	63.65	63.74	63.82	63.90	63.97	64.04	64.10	64.16	64.21	64.26	64.31	64.35	64.38	64.42	64.45	64.47	64.49
52	62.46	62.58	62.70	62.81	62.93	63.04	63.15	63.26	63.37	63.47	63.57	63.67	63.76	63.85	63.94	64.02	64.10	64.17	64.24	64.30	64.36	64.41	64.46	64.50	64.54	64.58	64.61	64.63	64.66
53	62.51	62.63	62.76	62.88	63.00	63.11	63.23	63.35	63.46	63.57	63.67	63.77	63.87	63.96	64.05	64.14	64.22	64.30	64.37	64.43	64.50	64.55	64.61	64.65	64.70	64.73	64.77	64.80	64.82
54	62.56	62.69	62.81	62.94	63.06	63.19	63.31	63.42	63.54	63.65	63.76	63.87	63.97	64.07	64.17	64.26	64.34	64.42	64.50	64.57	64.63	64.69	64.75	64.80	64.85	64.89	64.92	64.95	64.98
55	62.61	62.74	62.87	63.00	63.13	63.25	63.38	63.50	63.62	63.74	63.85	63.96	64.07	64.18	64.27	64.37	64.46	64.54	64.62	64.70	64.77	64.83	64.89	64.94	64.99	65.04	65.07	65.11	65.14
56	62.65	62.79	62.92	63.05	63.18	63.32	63.44	63.57	63.70	63.82	63.94	64.05	64.17	64.27	64.38	64.48	64.57	64.66	64.74	64.82	64.90	64.96	65.03	65.08	65.14	65.18	65.22	65.26	65.29
57	62.70	62.83	62.97	63.10	63.24	63.37	63.51	63.64	63.77	63.90	64.02	64.14	64.26	64.37	64.48	64.58	64.68	64.77	64.86	64.94	65.02	65.09	65.16	65.22	65.27	65.32	65.37	65.41	65.44
58	62.73	62.87	63.01	63.15	63.29	63.43	63.57	63.70	63.84	63.97	64.10	64.22	64.34	64.46	64.57	64.68	64.78	64.88	64.97	65.06	65.14	65.22	65.29	65.35	65.41	65.46	65.51	65.55	65.59
59	62.77	62.91	63.05	63.20	63.34	63.48	63.62	63.76	63.90	64.04	64.17	64.30	64.42	64.54	64.66	64.77	64.88	64.98	65.08	65.17	65.26	65.33	65.41	65.48	65.54	65.59	65.64	65.69	65.72
60	62.80	62.95	63.09	63.24	63.38	63.53	63.67	63.82	63.96	64.10	64.24	64.37	64.50	64.62	64.74	64.86	64.97	65.08	65.18	65.27	65.36	65.45	65.52	65.60	65.66	65.72	65.77	65.82	65.86
61	62.83	62.98	63.13	63.28	63.43	63.57	63.72	63.87	64.01	64.16	64.30	64.43	64.57	64.70	64.82	64.94	65.06	65.17	65.27	65.37	65.47	65.55	65.63	65.71	65.78	65.84	65.89	65.94	65.99
62	62.86	63.01	63.16	63.31	63.46	63.61	63.77	63.92	64.06	64.21	64.36	64.50	64.63	64.77	64.90	65.02	65.14	65.26	65.36	65.47	65.56	65.65	65.74	65.82	65.89	65.95	66.01	66.06	66.11
63	62.88	63.04	63.19	63.34	63.50	63.65	63.81	63.96	64.11	64.26	64.41	64.55	64.69	64.83	64.96	65.09	65.22	65.33	65.45	65.55	65.65	65.75	65.84	65.92	65.99	66.06	66.12	66.17	66.22
64	62.90	63.06	63.21	63.37	63.53	63.69	63.84	64.00	64.15	64.31	64.46	64.61	64.75	64.89	65.03	65.16	65.29	65.41	65.52	65.63	65.74	65.84	65.93	66.01	66.09	66.16	66.22	66.28	66.33
65	62.92	63.08	63.24	63.40	63.56	63.72	63.88	64.03	64.19	64.35	64.50	64.65	64.80	64.94	65.08	65.22	65.35	65.48	65.60	65.71	65.82	65.92	66.01	66.10	66.18	66.25	66.32	66.38	66.43
66	62.94	63.10	63.26	63.42	63.58	63.74	63.90	64.07	64.23	64.38	64.54	64.70	64.85	64.99	65.14	65.27	65.41	65.54	65.66	65.78	65.89	65.99	66.09	66.18	66.26	66.34	66.41	66.47	66.52
67	62.96	63.12	63.28	63.44	63.60	63.77	63.93	64.09	64.26	64.42	64.58	64.73	64.89	65.04	65.18	65.32	65.46	65.59	65.72	65.84	65.95	66.06	66.16	66.25	66.34	66.41	66.49	66.55	66.61
68	62.97	63.13	63.29	63.46	63.62	63.79	63.95	64.12	64.28	64.45	64.61	64.77	64.92	65.07	65.22	65.37	65.51	65.64	65.77	65.89	66.01	66.12	66.22	66.32	66.41	66.49	66.56	66.63	66.69
69	62.98	63.14	63.30	63.47	63.64	63.80	63.97	64.14	64.30	64.47	64.63	64.80	64.95	65.11	65.26	65.41	65.55	65.69	65.82	65.94	66.06	66.17	66.28	66.38	66.47	66.55	66.63	66.70	66.76
70	62.99	63.15	63.32	63.48	63.65	63.82	63.99	64.16	64.32	64.49	64.66	64.82	64.98	65.14	65.29	65.44	65.59	65.72	65.86	65.99	66.11	66.22	66.33	66.43	66.52	66.61	66.69	66.76	66.82
71	63.00	63.16	63.33	63.49	63.66	63.83	64.00	64.17	64.34	64.51	64.68	64.84	65.00	65.16	65.32	65.47	65.62	65.76	65.89	66.02	66.15	66.27	66.38	66.48	66.57	66.66	66.74	66.81	66.88
72	63.01	63.17	63.34	63.50	63.67	63.84	64.01	64.18	64.35	64.53	64.69	64.86	65.02	65.19	65.34	65.50	65.64	65.79	65.93	66.06	66.18	66.30	66.41	66.52	66.62	66.71	66.79	66.86	66.93
73	63.01	63.17	63.34	63.51	63.68	63.85	64.02	64.19	64.37	64.54	64.71	64.88	65.04	65.20	65.36	65.52	65.67	65.81	65.95	66.09	66.21	66.33	66.45	66.55	66.65	66.74	66.83	66.90	66.97
74	63.01	63.18	63.34	63.51	63.68	63.86	64.03	64.20	64.38	64.55	64.72	64.89	65.05	65.22	65.38	65.53	65.69	65.83	65.97	66.11	66.24	66.36	66.48	66.58	66.68	66.78	66.86	66.94	67.01
75	63.01	63.18	63.35	63.52	63.69	63.86	64.04	64.21	64.38	64.56	64.73	64.90	65.07	65.23	65.39	65.55	65.70	65.85	65.99	66.13	66.26	66.38	66.50	66.61	66.71	66.81	66.89	66.97	67.04
76	63.02	63.18	63.35	63.52	63.69	63.87	64.04	64.21	64.39	64.56	64.73	64.91	65.07	65.24	65.40	65.56	65.71	65.86	66.01	66.15	66.28	66.40	66.52	66.63	66.73	66.83	66.92	66.99	67.07
77	63.02	63.18	63.35	63.52	63.69	63.87	64.04	64.22	64.39	64.57	64.74	64.91	65.08	65.25	65.41	65.57	65.72	65.88	66.02	66.16	66.29	66.42	66.54	66.65	66.75	66.85	66.94	67.02	67.09
78	63.02	63.18	63.35	63.52	63.70	63.87	64.05	64.22	64.40	64.57	64.74	64.92	65.09	65.25	65.42	65.58	65.73	65.88	66.03	66.17	66.30	66.43	66.55	66.66	66.77	66.86	66.95	67.03	67.10
79	63.02	63.18	63.35	63.52	63.70	63.87	64.05	64.22	64.40	64.57	64.75	64.92	65.09	65.26	65.42	65.58	65.74	65.89	66.04	66.18	66.31	66.44	66.56	66.67	66.78	66.88	66.97	67.05	67.12
80	63.02	63.18	63.35	63.52	63.70	63.87	64.05	64.22	64.40	64.57	64.75	64.92	65.09	65.26	65.42	65.59	65.74	65.90	66.04	66.18	66.32	66.45	66.57	66.68	66.79	66.89	66.98	67.06	67.13
81	63.02	63.18	63.35	63.52	63.70	63.87	64.05	64.22	64.40	64.57	64.75	64.92	65.09	65.26	65.4														

Product: Canara HSBC O
Option 5- Immediate Joint
Annuity Rates per 1,000 Pur Annual Annuity Rates per ₹1,000 Purchase Price are as follows:

Age of Primary Annuitant/Age of Secondary Annuitant	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
42*	63.00	63.00	63.01	63.01	63.01	63.02	63.02	63.02	63.02	63.02	63.02	63.02	63.02	63.01	63.01	63.01	63.01	63.01	63.01	63.01	63.01	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00
43*	63.16	63.17	63.17	63.18	63.18	63.18	63.18	63.18	63.18	63.18	63.18	63.18	63.18	63.18	63.18	63.18	63.18	63.18	63.17	63.17	63.17	63.17	63.17	63.17	63.17	63.17	63.16	63.16	63.16
44*	63.33	63.33	63.34	63.34	63.35	63.35	63.35	63.35	63.35	63.35	63.35	63.35	63.35	63.35	63.35	63.35	63.35	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.33	63.33	63.33	63.33	63.33
45	63.49	63.50	63.51	63.51	63.52	63.52	63.52	63.52	63.52	63.52	63.52	63.52	63.52	63.52	63.52	63.52	63.52	63.52	63.51	63.51	63.51	63.51	63.51	63.51	63.51	63.51	63.50	63.50	63.50
46	63.66	63.67	63.68	63.68	63.69	63.69	63.69	63.70	63.70	63.70	63.70	63.70	63.70	63.69	63.69	63.69	63.69	63.69	63.69	63.68	63.68	63.68	63.68	63.68	63.68	63.68	63.67	63.67	63.67
47	63.83	63.84	63.85	63.86	63.86	63.87	63.87	63.87	63.87	63.87	63.87	63.87	63.87	63.87	63.87	63.87	63.86	63.86	63.86	63.86	63.86	63.85	63.85	63.85	63.85	63.85	63.85	63.85	63.85
48	64.00	64.01	64.02	64.03	64.04	64.04	64.04	64.05	64.05	64.05	64.05	64.05	64.05	64.04	64.04	64.04	64.04	64.04	64.04	64.03	64.03	64.03	64.03	64.03	64.03	64.02	64.02	64.02	64.02
49	64.17	64.18	64.19	64.20	64.21	64.21	64.22	64.22	64.22	64.22	64.22	64.22	64.22	64.22	64.22	64.22	64.22	64.21	64.21	64.21	64.21	64.20	64.20	64.20	64.20	64.20	64.20	64.19	64.19
50	64.34	64.35	64.37	64.38	64.38	64.39	64.39	64.40	64.40	64.40	64.40	64.40	64.40	64.40	64.39	64.39	64.39	64.39	64.39	64.38	64.38	64.38	64.38	64.38	64.38	64.37	64.37	64.37	64.37
51	64.51	64.53	64.54	64.55	64.56	64.56	64.57	64.57	64.57	64.57	64.57	64.57	64.57	64.57	64.57	64.57	64.57	64.56	64.56	64.56	64.56	64.56	64.55	64.55	64.55	64.55	64.55	64.54	64.54
52	64.68	64.69	64.71	64.72	64.73	64.73	64.74	64.74	64.75	64.75	64.75	64.75	64.75	64.75	64.75	64.74	64.74	64.74	64.74	64.73	64.73	64.73	64.73	64.73	64.72	64.72	64.72	64.72	64.72
53	64.84	64.86	64.88	64.89	64.90	64.91	64.91	64.92	64.92	64.92	64.92	64.92	64.92	64.92	64.92	64.92	64.91	64.91	64.91	64.91	64.90	64.90	64.90	64.90	64.90	64.89	64.89	64.89	64.89
54	65.00	65.02	65.04	65.05	65.07	65.07	65.08	65.09	65.09	65.09	65.09	65.09	65.09	65.09	65.09	65.09	65.09	65.08	65.08	65.08	65.08	65.07	65.07	65.07	65.07	65.06	65.06	65.06	65.06
55	65.16	65.19	65.20	65.22	65.23	65.24	65.25	65.25	65.26	65.26	65.26	65.26	65.26	65.26	65.26	65.26	65.26	65.25	65.25	65.25	65.24	65.24	65.24	65.24	65.23	65.23	65.23	65.23	65.23
56	65.32	65.34	65.36	65.38	65.39	65.40	65.41	65.42	65.42	65.42	65.43	65.43	65.43	65.43	65.43	65.42	65.42	65.42	65.42	65.41	65.41	65.41	65.41	65.40	65.40	65.40	65.39	65.39	65.39
57	65.47	65.50	65.52	65.53	65.55	65.56	65.57	65.58	65.58	65.59	65.59	65.59	65.59	65.59	65.59	65.59	65.59	65.58	65.58	65.58	65.57	65.57	65.57	65.57	65.56	65.56	65.56	65.56	65.55
58	65.62	65.64	65.67	65.69	65.70	65.71	65.72	65.73	65.74	65.74	65.75	65.75	65.75	65.75	65.75	65.75	65.74	65.74	65.74	65.74	65.73	65.73	65.73	65.72	65.72	65.72	65.71	65.71	65.71
59	65.76	65.79	65.81	65.83	65.85	65.86	65.88	65.88	65.89	65.90	65.90	65.90	65.90	65.90	65.90	65.90	65.89	65.89	65.89	65.89	65.88	65.88	65.88	65.88	65.87	65.87	65.87	65.87	65.86
60	65.89	65.93	65.95	65.97	65.99	66.01	66.02	66.03	66.04	66.04	66.05	66.05	66.05	66.05	66.05	66.05	66.05	66.04	66.04	66.04	66.03	66.03	66.03	66.03	66.02	66.02	66.02	66.02	66.01
61	66.02	66.06	66.09	66.11	66.13	66.15	66.16	66.17	66.18	66.18	66.19	66.19	66.19	66.19	66.19	66.19	66.19	66.18	66.18	66.18	66.17	66.17	66.17	66.17	66.16	66.16	66.16	66.15	66.15
62	66.15	66.18	66.21	66.24	66.26	66.28	66.29	66.30	66.31	66.32	66.32	66.33	66.33	66.33	66.33	66.33	66.33	66.32	66.32	66.32	66.31	66.31	66.31	66.31	66.30	66.30	66.30	66.29	66.29
63	66.27	66.30	66.33	66.36	66.38	66.40	66.42	66.43	66.44	66.45	66.45	66.46	66.46	66.46	66.46	66.46	66.46	66.45	66.45	66.45	66.44	66.44	66.44	66.43	66.43	66.43	66.42	66.42	66.42
64	66.38	66.41	66.45	66.48	66.50	66.52	66.54	66.55	66.56	66.57	66.57	66.58	66.58	66.58	66.58	66.58	66.58	66.57	66.57	66.57	66.56	66.56	66.56	66.55	66.55	66.55	66.54	66.54	66.54
65	66.48	66.52	66.55	66.58	66.61	66.63	66.65	66.66	66.67	66.68	66.69	66.69	66.70	66.70	66.70	66.70	66.70	66.69	66.69	66.68	66.68	66.68	66.67	66.67	66.67	66.66	66.66	66.66	66.65
66	66.57	66.62	66.65	66.68	66.71	66.73	66.75	66.77	66.78	66.79	66.79	66.80	66.80	66.80	66.80	66.80	66.80	66.79	66.79	66.79	66.78	66.78	66.77	66.77	66.77	66.76	66.76	66.75	66.75
67	66.66	66.71	66.74	66.78	66.81	66.83	66.85	66.86	66.88	66.89	66.89	66.90	66.90	66.90	66.90	66.90	66.90	66.89	66.89	66.88	66.88	66.87	66.87	66.87	66.86	66.86	66.85	66.85	66.85
68	66.74	66.79	66.83	66.86	66.89	66.92	66.94	66.95	66.97	66.98	66.98	66.99	66.99	66.99	66.99	66.99	66.99	66.98	66.98	66.97	66.97	66.96	66.96	66.95	66.95	66.94	66.94	66.93	66.93
69	66.81	66.86	66.90	66.94	66.97	66.99	67.02	67.03	67.05	67.06	67.06	67.07	67.07	67.07	67.07	67.07	67.06	67.06	67.06	67.05	67.05	67.04	67.03	67.03	67.02	67.02	67.01	67.01	67.01
70	66.88	66.93	66.97	67.01	67.04	67.07	67.09	67.10	67.12	67.13	67.14	67.14	67.15	67.15	67.15	67.15	67.14	67.14	67.13	67.13	67.12	67.12	67.11	67.10	67.10	67.09	67.09	67.08	67.07
71	66.94	66.99	67.03	67.07	67.10	67.13	67.15	67.17	67.18	67.19	67.20	67.21	67.21	67.21	67.21	67.21	67.21	67.20	67.20	67.19	67.18	67.18	67.17	67.16	67.15	67.14	67.14	67.13	67.13
72	66.99	67.04	67.08	67.12	67.16	67.18	67.21	67.23	67.24	67.25	67.26	67.27	67.27	67.27	67.27	67.27	67.26	67.26	67.25	67.24	67.24	67.23	67.22	67.21	67.20	67.19	67.19	67.18	67.18
73	67.03	67.08	67.13	67.17	67.20	67.23	67.26	67.28	67.29	67.30	67.31	67.32	67.32	67.32	67.32	67.32	67.31	67.30	67.30	67.29	67.28	67.27	67.27	67.26	67.25	67.24	67.23	67.22	67.22
74	67.07	67.12	67.17	67.21	67.25	67.28	67.30	67.32	67.33	67.35	67.35	67.36	67.36	67.36	67.36	67.36	67.35	67.34	67.34	67.33	67.32	67.31	67.30	67.29	67.28	67.27	67.26	67.26	67.25
75	67.10	67.16	67.20	67.25	67.28	67.31	67.34	67.35	67.37	67.38	67.39	67.39	67.40	67.40	67.39	67.39	67.38	67.38	67.37	67.36	67.35	67.34	67.33	67.32	67.31	67.30	67.29	67.28	67.27
76	67.13	67.18	67.23	67.28	67.31	67.34	67.37	67.38	67.40	67.41	67.42	67.42	67.42	67.42	67.42	67.42	67.41	67.40	67.39	67.38	67.37	67.36	67.35	67.34	67.32	67.31	67.30	67.29	67.28
77	67.15	67.21	67.26	67.30	67.34	67.37	67.39	67.41	67.42	67.44	67.44	67.45	67.45	67.45	67.44	67.44	67.43	67.42	67.41	67.40	67.38	67.37	67.36	67.35	67.33	67.32	67.31	67.30	67.28
78	67.17	67.23	67.28	67.32	67.35	67.38	67.41	67.43	67.44	67.45	67.46	67.46	67.46	67.46	67.45	67.45	67.44	67.43	67.42	67.41	67.39	67.38	67.37	67.35	67.34	67.32	67.31	67.30	67.28
79	67.18	67.24	67.29	67.33	67.37	67.40	67.42	67.44	67.46	67.47	67.47	67.48	67.48	67.47	67.47	67.46	67.45	67.44	67.42	67.41	67.39	67.38	67.36	67.35	67.33	67.32	67.30	67.29	67.27
80	67.19	67.25	67.30	67.35	67.38	67.41	67.44	67.45	67.47	67.48	67.48	67.48	67.48	67.48	67.47	67.46	67.45	67.44	67.42	67.41	67.39	67.37	67.36	67.34	67.32	67.31	67.29	67.27	67.25
81	67.20	67.26	67.31	67.35	67.39	67.42	67.44	67.46	67.47	67.48	67.49	67.49	67.49	67.48	67.47	67.46													