



**Annexure - 1**

**LIC's Jeevan Shanti**

**Option J: Joint Life Immediate Annuity for life with a provision for 100% of the annuity payable as long as one of the Annuitant survives and return of Purchase Price on death of last survivor**

Annuity rates p.a. payable yearly for Rs.1000/- Purchase Price													
Age x (Ibd)	Age y (Ibd)												
	18	19	20	21	22	23	24	25	26	27	28	29	30
21	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60
22	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60
23	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60
24	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60
25	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60
26	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60
27	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.70	62.70
28	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70
29	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70
30	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70
31	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70
32	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70
33	62.60	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70
34	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
35	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
36	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
37	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
38	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
39	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
40	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
41	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
42	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80
43	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80
44	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80
45	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80
46	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80
47	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80
48	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80
49	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80
50	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80
51	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80
52	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80
53	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80
54	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80
55	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80
56	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80
57	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80
58	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80
59	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80
60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80
61	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
62	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
63	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
64	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
65	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
66	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
67	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
68	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
69	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
70	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
71	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
72	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
73	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
74	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
75	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
76	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
77	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
78	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
79	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
80	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
81	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
82	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
83	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
84	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80
85	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80

x = Primary Annuitant, y = Secondary Annuitant

At New Business Stage, the annuity rates given above shall be applicable for age at entry 30 to 85 years (for both lives). Rates in respect of ages beyond this range shall be applicable for Nominees or Policyholders under Individual Deferred Annuity / Pension plans.

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Annuity rates p.a. payable yearly for Rs.1000/- Purchase Price														
Age x (Ibd)	<----- Age y (Ibd) ----->													
	31	32	33	34	35	36	37	38	39	40	41	42	43	44
21	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.70
22	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70
23	62.60	62.60	62.60	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
24	62.60	62.60	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
25	62.60	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
26	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
27	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
28	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
29	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80
30	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80
31	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80	62.80
32	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80	62.80	62.80
33	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
34	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
35	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
36	62.70	62.70	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.90
37	62.70	62.70	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.90	62.90
38	62.70	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90
39	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90
40	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90
41	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	62.90
42	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	62.90
43	62.80	62.80	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	62.90	63.00
44	62.80	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	62.90	63.00	63.00
45	62.80	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00
46	62.80	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00
47	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00
48	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.00
49	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.00
50	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.00
51	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.00	63.10
52	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.00	63.10
53	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10
54	62.80	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.00	63.10	63.10
55	62.80	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10
56	62.80	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10
57	62.80	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10
58	62.80	62.80	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.00	63.10	63.10	63.10
59	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.10
60	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.10
61	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20
62	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20
63	62.80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20
64	62.80	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.10	63.20
65	62.80	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.10	63.20
66	62.80	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
67	62.80	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
68	62.80	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
69	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
70	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
71	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
72	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
73	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
74	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
75	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
76	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
77	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
78	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
79	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
80	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
81	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
82	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
83	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
84	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20
85	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.20	63.20

x = Primary Annuitant, y = Secondary Annuitant

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22	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
23	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
24	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
25	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
26	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
27	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.80	62.80	62.80	62.80
28	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
29	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
30	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
31	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
32	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
33	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90
34	62.80	62.80	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
35	62.80	62.80	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
36	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
37	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
38	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00
39	62.90	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.00	63.00	63.00
40	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00
41	62.90	62.90	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00
42	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.10	63.10	63.10
43	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.10	63.10
44	63.00	63.00	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.10	63.10	63.10	63.10
45	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10
46	63.00	63.00	63.00	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.20	63.20	63.20
47	63.00	63.00	63.10	63.10	63.10	63.10	63.10	63.10	63.20	63.20	63.20	63.20	63.20
48	63.00	63.10	63.10	63.10	63.10	63.10	63.10	63.20	63.20	63.20	63.20	63.20	63.20
49	63.10	63.10	63.10	63.10	63.10	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.30
50	63.10	63.10	63.10	63.10	63.20	63.20	63.20	63.20	63.20	63.20	63.30	63.30	63.30
51	63.10	63.10	63.10	63.10	63.20	63.20	63.20	63.20	63.20	63.20	63.30	63.30	63.30
52	63.10	63.10	63.10	63.20	63.20	63.20	63.20	63.30	63.30	63.30	63.30	63.30	63.40
53	63.10	63.10	63.20	63.20	63.20	63.20	63.20	63.30	63.30	63.30	63.30	63.40	63.40
54	63.10	63.10	63.20	63.20	63.20	63.20	63.30	63.30	63.30	63.30	63.40	63.40	63.40
55	63.10	63.20	63.20	63.20	63.20	63.30	63.30	63.30	63.30	63.40	63.40	63.40	63.40
56	63.10	63.20	63.20	63.20	63.20	63.30	63.30	63.30	63.40	63.40	63.40	63.40	63.50
57	63.10	63.20	63.20	63.20	63.30	63.30	63.30	63.40	63.40	63.40	63.40	63.50	63.50
58	63.20	63.20	63.20	63.20	63.30	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.50
59	63.20	63.20	63.20	63.30	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.50	63.60
60	63.20	63.20	63.20	63.30	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.50	63.60
61	63.20	63.20	63.20	63.30	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.60	63.60
62	63.20	63.20	63.30	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.50	63.60	63.60
63	63.20	63.20	63.30	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.50	63.60	63.70
64	63.20	63.20	63.30	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.50	63.60	63.70
65	63.20	63.20	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.60	63.60	63.60	63.70
66	63.20	63.30	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70
67	63.20	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.50	63.60	63.60	63.70	63.70
68	63.20	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.60	63.70	63.80
69	63.20	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80
70	63.20	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80
71	63.20	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80
72	63.20	63.30	63.30	63.40	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80
73	63.20	63.30	63.30	63.40	63.40	63.50	63.50	63.50	63.60	63.60	63.70	63.80	63.80
74	63.20	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.80
75	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.80
76	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.80
77	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.80
78	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.90
79	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.90
80	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.90
81	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.90
82	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.90
83	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.90
84	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.90
85	63.30	63.30	63.30	63.40	63.40	63.50	63.50	63.60	63.60	63.70	63.70	63.80	63.90

x = Primary Annuitant, y = Secondary Annuitant

At New Business Stage, the annuity rates given above shall be applicable for age at entry 30 to 85 years (for both lives). Rates in respect of ages beyond this range shall be applicable for Nominees or Policyholders under Individual Deferred Annuity / Pension plans.

Annexure - 1

LIC's Jeevan Shanti

**Option J: Joint Life Immediate Annuity for life with a provision for 100% of the annuity payable as long as one of the Annuitant survives and return of Purchase Price on death of last survivor**

Annuity rates p.a. payable yearly for Rs.1000/- Purchase Price														
Age x (lbd)	<----- Age y (lbd) ----->													
	58	59	60	61	62	63	64	65	66	67	68	69	70	71
21	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
22	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
23	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
24	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
25	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
26	62.70	62.70	62.70	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
27	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
28	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
29	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
30	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
31	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.90	62.90	62.90
32	62.80	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
33	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
34	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
35	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
36	62.90	62.90	62.90	62.90	62.90	62.90	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00
37	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00
38	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00
39	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00
40	63.00	63.00	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10
41	63.00	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10
42	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10
43	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.20	63.20	63.20	63.20	63.20	63.20
44	63.10	63.10	63.10	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20
45	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20
46	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.30	63.30	63.30	63.30	63.30	63.30
47	63.20	63.20	63.20	63.20	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30
48	63.20	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.40	63.40
49	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.40	63.40	63.40	63.40	63.40	63.40
50	63.30	63.30	63.30	63.30	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40
51	63.30	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.50	63.50	63.50	63.50	63.50
52	63.40	63.40	63.40	63.40	63.40	63.40	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50
53	63.40	63.40	63.40	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.60	63.60	63.60
54	63.40	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.60	63.60	63.60	63.60	63.60	63.60
55	63.50	63.50	63.50	63.50	63.50	63.60	63.60	63.60	63.60	63.60	63.60	63.70	63.70	63.70
56	63.50	63.50	63.50	63.60	63.60	63.60	63.60	63.60	63.70	63.70	63.70	63.70	63.70	63.70
57	63.50	63.60	63.60	63.60	63.60	63.70	63.70	63.70	63.70	63.70	63.80	63.80	63.80	63.80
58	63.60	63.60	63.60	63.60	63.70	63.70	63.70	63.70	63.80	63.80	63.80	63.80	63.80	63.90
59	63.60	63.60	63.60	63.70	63.70	63.70	63.70	63.80	63.80	63.80	63.90	63.90	63.90	63.90
60	63.60	63.60	63.70	63.70	63.70	63.80	63.80	63.80	63.90	63.90	63.90	63.90	64.00	64.00
61	63.60	63.70	63.70	63.70	63.80	63.80	63.90	63.90	63.90	64.00	64.00	64.00	64.10	64.10
62	63.70	63.70	63.70	63.80	63.80	63.90	63.90	63.90	64.00	64.00	64.00	64.10	64.10	64.10
63	63.70	63.70	63.80	63.80	63.90	63.90	63.90	64.00	64.00	64.10	64.10	64.10	64.20	64.20
64	63.70	63.80	63.80	63.90	63.90	63.90	64.00	64.00	64.10	64.10	64.10	64.20	64.20	64.20
65	63.70	63.80	63.80	63.90	63.90	64.00	64.00	64.10	64.10	64.10	64.20	64.20	64.30	64.30
66	63.80	63.80	63.90	63.90	64.00	64.00	64.10	64.10	64.20	64.20	64.20	64.30	64.30	64.40
67	63.80	63.80	63.90	63.90	64.00	64.00	64.10	64.10	64.20	64.30	64.30	64.30	64.40	64.40
68	63.80	63.90	63.90	64.00	64.00	64.10	64.10	64.20	64.20	64.30	64.30	64.40	64.40	64.50
69	63.80	63.90	63.90	64.00	64.10	64.10	64.20	64.20	64.30	64.30	64.40	64.40	64.50	64.60
70	63.80	63.90	64.00	64.00	64.10	64.10	64.20	64.20	64.30	64.30	64.40	64.40	64.50	64.60
71	63.90	63.90	64.00	64.00	64.10	64.20	64.20	64.20	64.30	64.40	64.40	64.50	64.60	64.70
72	63.90	63.90	64.00	64.10	64.10	64.20	64.20	64.30	64.30	64.40	64.50	64.50	64.60	64.70
73	63.90	63.90	64.00	64.10	64.10	64.20	64.20	64.30	64.40	64.40	64.50	64.60	64.60	64.70
74	63.90	64.00	64.00	64.10	64.20	64.20	64.30	64.40	64.40	64.50	64.50	64.60	64.70	64.80
75	63.90	64.00	64.00	64.10	64.20	64.20	64.30	64.40	64.40	64.50	64.60	64.60	64.70	64.80
76	63.90	64.00	64.00	64.10	64.20	64.30	64.30	64.40	64.40	64.50	64.60	64.70	64.80	64.90
77	63.90	64.00	64.00	64.10	64.20	64.30	64.40	64.40	64.50	64.50	64.60	64.70	64.80	64.90
78	63.90	64.00	64.10	64.10	64.20	64.30	64.40	64.40	64.50	64.60	64.60	64.70	64.80	64.90
79	63.90	64.00	64.10	64.10	64.20	64.30	64.40	64.40	64.50	64.60	64.60	64.70	64.80	64.90
80	63.90	64.00	64.10	64.10	64.20	64.30	64.40	64.40	64.50	64.60	64.70	64.80	64.90	65.00
81	63.90	64.00	64.10	64.10	64.20	64.30	64.40	64.40	64.50	64.60	64.70	64.80	64.90	65.10
82	63.90	64.00	64.10	64.20	64.20	64.30	64.40	64.40	64.50	64.60	64.70	64.80	64.90	65.10
83	63.90	64.00	64.10	64.20	64.20	64.30	64.40	64.40	64.50	64.60	64.70	64.80	64.90	65.10
84	63.90	64.00	64.10	64.20	64.20	64.30	64.40	64.40	64.50	64.60	64.70	64.80	64.90	65.10
85	63.90	64.00	64.10	64.20	64.20	64.30	64.40	64.40	64.50	64.60	64.70	64.80	64.90	65.10

x = Primary Annuitant, y = Secondary Annuitant

At New Business Stage, the annuity rates given above shall be applicable for age at entry 30 to 85 years (for both lives). Rates in respect of ages beyond this range shall be applicable for Nominees or Policyholders under Individual Deferred Annuity / Pension plans.

LIC's Jeevan Shanti

**Option J: Joint Life Immediate Annuity for life with a provision for 100% of the annuity payable as long as one of the Annuitant survives and return of Purchase Price on death of last survivor**

Age x (lbd)	Annuity rates p.a. payable yearly for Rs.1000/- Purchase Price													
	<----- Age y (lbd) ----->													
	72	73	74	75	76	77	78	79	80	81	82	83	84	85
21	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
22	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
23	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
24	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
25	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70	62.70
26	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
27	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
28	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
29	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
30	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80	62.80
31	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
32	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
33	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
34	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
35	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90	62.90
36	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00
37	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00
38	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00	63.00
39	63.00	63.00	63.00	63.00	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10
40	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10
41	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10
42	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10	63.10
43	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20
44	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20	63.20
45	63.20	63.20	63.20	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30
46	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30
47	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30	63.30
48	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40
49	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40	63.40
50	63.40	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50
51	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50	63.50
52	63.50	63.50	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60
53	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60	63.60
54	63.60	63.60	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70
55	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70	63.70
56	63.70	63.80	63.80	63.80	63.80	63.80	63.80	63.80	63.80	63.80	63.80	63.80	63.80	63.80
57	63.80	63.80	63.80	63.80	63.80	63.80	63.90	63.90	63.90	63.90	63.90	63.90	63.90	63.90
58	63.90	63.90	63.90	63.90	63.90	63.90	63.90	63.90	63.90	63.90	63.90	63.90	63.90	63.90
59	63.90	63.90	64.00	64.00	64.00	64.00	64.00	64.00	64.00	64.00	64.00	64.00	64.00	64.00
60	64.00	64.00	64.00	64.00	64.00	64.00	64.10	64.10	64.10	64.10	64.10	64.10	64.10	64.10
61	64.10	64.10	64.10	64.10	64.10	64.10	64.10	64.10	64.10	64.10	64.10	64.20	64.20	64.20
62	64.10	64.10	64.20	64.20	64.20	64.20	64.20	64.20	64.20	64.20	64.20	64.20	64.20	64.20
63	64.20	64.20	64.20	64.20	64.30	64.30	64.30	64.30	64.30	64.30	64.30	64.30	64.30	64.30
64	64.30	64.30	64.30	64.30	64.30	64.40	64.40	64.40	64.40	64.40	64.40	64.40	64.40	64.40
65	64.30	64.40	64.40	64.40	64.40	64.40	64.50	64.50	64.50	64.50	64.50	64.50	64.50	64.50
66	64.40	64.40	64.50	64.50	64.50	64.50	64.50	64.60	64.60	64.60	64.60	64.60	64.60	64.60
67	64.50	64.50	64.50	64.60	64.60	64.60	64.60	64.60	64.70	64.70	64.70	64.70	64.70	64.70
68	64.50	64.60	64.60	64.60	64.70	64.70	64.70	64.70	64.80	64.80	64.80	64.80	64.80	64.80
69	64.60	64.60	64.70	64.70	64.80	64.80	64.80	64.80	64.80	64.90	64.90	64.90	64.90	64.90
70	64.70	64.70	64.80	64.80	64.80	64.90	64.90	64.90	64.90	65.00	65.00	65.00	65.00	65.00
71	64.70	64.80	64.80	64.90	64.90	65.00	65.00	65.00	65.00	65.10	65.10	65.10	65.10	65.10
72	64.80	64.80	64.90	64.90	65.00	65.00	65.10	65.10	65.10	65.20	65.20	65.20	65.20	65.20
73	64.80	64.90	65.00	65.00	65.10	65.10	65.20	65.20	65.20	65.30	65.30	65.30	65.30	65.30
74	64.90	65.00	65.00	65.10	65.10	65.20	65.20	65.30	65.30	65.40	65.40	65.40	65.40	65.40
75	64.90	65.00	65.10	65.20	65.20	65.30	65.30	65.40	65.40	65.50	65.50	65.50	65.50	65.60
76	65.00	65.10	65.10	65.20	65.30	65.30	65.40	65.40	65.50	65.50	65.60	65.60	65.60	65.70
77	65.00	65.10	65.20	65.30	65.30	65.40	65.50	65.50	65.60	65.60	65.70	65.70	65.70	65.80
78	65.10	65.20	65.20	65.30	65.40	65.50	65.50	65.60	65.70	65.70	65.80	65.80	65.80	65.90
79	65.10	65.20	65.30	65.40	65.40	65.50	65.60	65.70	65.70	65.80	65.80	65.90	65.90	66.00
80	65.10	65.20	65.30	65.40	65.50	65.60	65.70	65.70	65.80	65.90	65.90	66.00	66.00	66.10
81	65.20	65.30	65.40	65.40	65.50	65.60	65.70	65.80	65.90	65.90	66.00	66.00	66.10	66.10
82	65.20	65.30	65.40	65.50	65.60	65.70	65.70	65.80	65.90	66.00	66.10	66.10	66.20	66.20
83	65.20	65.30	65.40	65.50	65.60	65.70	65.80	65.90	66.00	66.00	66.10	66.20	66.20	66.30
84	65.20	65.30	65.40	65.50	65.60	65.70	65.80	65.90	66.00	66.10	66.20	66.20	66.30	66.40
85	65.20	65.30	65.40	65.60	65.70	65.80	65.90	66.00	66.10	66.10	66.20	66.30	66.40	66.40

x = Primary Annuitant, y = Secondary Annuitant

At New Business Stage, the annuity rates given above shall be applicable for age at entry 30 to 85 years (for both lives). Rates in respect of ages beyond this range shall be applicable for Nominees or Policyholders under Individual Deferred Annuity / Pension plans.