



PNB MetLife India Insurance Company Limited. (Insurance Regulatory and Development Authority Life Insurance Registration No. 117)  
Registered Office: 'Brigade Seshamahal', 5, Vani Vilas Road, Basavanagudi, Bangalore - 560 004, [www.pnbmetlife.com](http://www.pnbmetlife.com), Fax: +91-80-4150 6969

## TABLE OF COST OF INSURANCE CHARGES

### Met Smart Child- Monthly Cost of Insurance\*\* Table per thousand Sum at Risk

Age	COI - Male	COI - Female
18	0.117500	0.099583
19	0.122500	0.106000
20	0.127000	0.112000
21	0.131000	0.117500
22	0.134583	0.122500
23	0.137667	0.127000
24	0.140333	0.131000
25	0.142417	0.134583
26	0.144167	0.137667
27	0.145333	0.140333
28	0.146000	0.142417
29	0.146250	0.144167
30	0.146333	0.145333
31	0.148250	0.146000
32	0.152917	0.146250
33	0.159667	0.146333
34	0.168417	0.148250
35	0.179333	0.152917
36	0.192167	0.159667
37	0.207167	0.168417
38	0.224167	0.179333
39	0.244917	0.192167
40	0.268750	0.207167
41	0.291583	0.224167
42	0.313750	0.244917
43	0.339667	0.268750
44	0.371417	0.291583
45	0.409250	0.313750
46	0.453417	0.339667

Age	COI - Male	COI - Female
47	0.503667	0.371417
48	0.560167	0.409250
49	0.622667	0.453417
50	0.691417	0.503667
51	0.766417	0.560167
52	0.847417	0.622667
53	0.934667	0.691417
54	1.028167	0.766417
55	1.127750	0.847417
56	1.232917	0.934667
57	1.332417	1.028167
58	1.436000	1.127750
59	1.564000	1.232917
60	1.716500	1.332417
61	1.893417	1.436000
62	2.094750	1.564000
63	2.320500	1.716500
64	2.570667	1.893417
65	2.771167	2.094750
66	3.021333	2.320500
67	3.402500	2.570667
68	3.824667	2.771167
69	4.291667	3.021333
70	4.807333	3.402500
71	5.375917	3.824667
72	6.001917	4.291667
73	6.690167	4.807333
74	7.445750	5.375917
75	8.273917	6.001917

\*\* Applicable taxes will be charged over and above the Mortality Charge

UIN: 117L072V01