

Bajaj Allianz Life Assured Wealth Goal Platinum - Guaranteed Surrender Value Factor (GSV) to be applied on Total Premiums Received till date (as detailed in FnU) for Option 1 - Smart Income and Option 2 - Regular Income (Limited/Regular Premium)

Policy Year/PT	5	6	7	8	9	10	11	12	13	14	15	16	17
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6		90%	90%	70%	70%	50%	50%	50%	50%	50%	50%	50%	50%
7			90%	90%	80%	50%	50%	50%	50%	50%	50%	50%	50%
8				90%	90%	70%	70%	70%	70%	70%	70%	70%	70%
9					90%	90%	70%	70%	70%	70%	70%	70%	70%
10						90%	90%	80%	80%	80%	70%	70%	70%
11							90%	90%	80%	80%	80%	80%	70%
12								90%	90%	80%	80%	80%	80%
13									90%	90%	80%	80%	80%
14										90%	90%	80%	80%
15											90%	90%	80%
16												90%	90%
17													90%

PT: Policy Term

Bajaj Allianz Life Assured Wealth Goal Platinum - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Product Option 1 - Smart Income

O/S Term to end of PT	Policy Term (PT)					
	5	6	7	8	10	12
0.0	-	-	-	-	-	-
0.5	0.00114	0.00125	0.00138	0.00154	0.00182	0.00241
1.0	0.00223	0.00246	0.00272	0.00302	0.00377	0.00473
1.5	0.00319	0.00350	0.00387	0.00429	0.00534	0.00671
2.0	0.00411	0.00451	0.00498	0.00551	0.00686	0.00861
2.5	0.00492	0.00539	0.00593	0.00656	0.00814	0.01020
3.0	0.00570	0.00623	0.00685	0.00757	0.00938	0.01174
3.5	0.00637	0.00696	0.00764	0.00843	0.01042	0.01300
4.0	0.00702	0.00766	0.00840	0.00926	0.01141	0.01425
4.5		0.00826	0.00905	0.00996	0.01225	0.01526
5.0		0.00884	0.00967	0.01064	0.01305	0.01623
5.5			0.01020	0.01120	0.01371	0.01702
6.0				0.01175	0.01434	0.01777
6.5				0.01220	0.01486	0.01837
7.0				0.01264	0.01535	0.01895
7.5					0.01575	0.01939
8.0					0.01613	0.01982
8.5					0.01642	0.02013
9.0					0.01671	0.02044
9.5						0.02065
10.0						0.02085
10.5						0.02097
11.0						0.02109
11.5						
12.0						
12.5						
13.0						
13.5						
14.0						

Note: Outstanding (O/S) term to end of PT is to be calculated as the difference between (end date of PT and policy surrender date) divided by 365, rounded down to nearest half year.

Bajaj Allianz Life Assured Wealth Goal Platinum - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FNU for

Product Option 1 - Smart Income

O/S Term to end of PT	Policy Term (PT)						
	5	6	7	8	10	12	15
0.0	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
0.5	0.96337	0.96335	0.96312	0.96297	0.96259	0.96211	0.96122
1.0	0.92807	0.92786	0.92761	0.92732	0.92659	0.92566	0.92394
1.5	0.89416	0.89387	0.89352	0.89312	0.89212	0.89082	0.88840
2.0	0.86149	0.86112	0.86069	0.86018	0.85893	0.85729	0.85423
2.5	0.83009	0.82966	0.82916	0.82858	0.82712	0.82521	0.82162
3.0	0.79983	0.79934	0.79878	0.79813	0.79649	0.79436	0.79026
3.5	0.77073	0.77020	0.76959	0.76889	0.76712	0.76481	0.76032
4.0	0.74269	0.74212	0.74147	0.74072	0.73883	0.73635	0.73151
4.5		0.71512	0.71444	0.71366	0.71168	0.70909	0.70598
5.0		0.68911	0.68840	0.68759	0.68552	0.68282	0.67749
5.5			0.66335	0.66252	0.66042	0.65765	0.65215
6.0			0.63922	0.63836	0.63622	0.63340	0.62775
6.5				0.61514	0.61298	0.61012	0.60440
7.0				0.59276	0.59058	0.58770	0.58191
7.5					0.56905	0.56617	0.56037
8.0					0.54831	0.54543	0.53962
8.5					0.52836	0.52550	0.51972
9.0					0.50914	0.50630	0.50055
9.5						0.48784	0.48216
10.0						0.47006	0.46444
10.5						0.45296	0.44743
11.0						0.43648	0.43103
11.5							0.41529
12.0							0.40011
12.5							0.38553
13.0							0.37147
13.5							0.35796
14.0							0.34493

Note: Outstanding (O/S) term to end of PT is to be calculated as the difference between (end date of PT and policy surrender date) divided by 365, rounded down to nearest half year.

Note: Outstanding (O/N) term to end of PT is to be calculated as the difference between (end date of PT and policy surrender date) divided by 365, rounded down to nearest half year.
In case of Monthly Mode of Early Guaranteed Payout (EGGP), the above factors will be multiplied by 98%.

Bajaj Allianz Life Assured Wealth Goal Platinum - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Product Option 2 - Regular Income																
O/S Term to end of PT	Policy Term (PT)															
	5	6	7	8	9	10	11	12	13	14	15	16	17			
0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.5	0.00114	0.00125	0.00138	0.00154	0.00172	0.00192	0.00215	0.00241	0.00269	0.00300	0.00332	0.00365	0.00399			
1.0	0.00223	0.00246	0.00272	0.00302	0.00337	0.00377	0.00422	0.00473	0.00529	0.00588	0.00651	0.00715	0.00782			
1.5	0.00319	0.00350	0.00387	0.00429	0.00478	0.00534	0.00599	0.00671	0.00750	0.00835	0.00925	0.01019	0.01116			
2.0	0.00411	0.00451	0.00498	0.00551	0.00614	0.00686	0.00768	0.00861	0.00962	0.01072	0.01189	0.01311	0.01437			
2.5	0.00492	0.00539	0.00593	0.00656	0.00730	0.00814	0.00911	0.01020	0.01141	0.01273	0.01413	0.01561	0.01713			
3.0	0.00570	0.00623	0.00685	0.00757	0.00841	0.00938	0.01049	0.01174	0.01314	0.01465	0.01629	0.01800	0.01979			
3.5	0.00637	0.00696	0.00764	0.00843	0.00935	0.01042	0.01164	0.01302	0.01457	0.01626	0.01808	0.02001	0.02202			
4.0	0.00702	0.00766	0.00840	0.00926	0.01026	0.01141	0.01274	0.01425	0.01594	0.01780	0.01981	0.02194	0.02417			
4.5		0.00826	0.00905	0.00996	0.01102	0.01225	0.01366	0.01526	0.01706	0.01905	0.02122	0.02352	0.02594			
5.0		0.00884	0.00967	0.01064	0.01175	0.01305	0.01454	0.01623	0.01814	0.02026	0.02257	0.02504	0.02765			
5.5			0.01020	0.01120	0.01236	0.01371	0.01525	0.01702	0.01901	0.02122	0.02365	0.02625	0.02901			
6.0				0.01175	0.01295	0.01434	0.01594	0.01777	0.01984	0.02215	0.02468	0.02742	0.03032			
6.5				0.01220	0.01343	0.01486	0.01650	0.01837	0.02048	0.02287	0.02548	0.02831	0.03133			
7.0				0.01264	0.01390	0.01535	0.01703	0.01895	0.02117	0.02356	0.02625	0.02917	0.03231			
7.5					0.01427	0.01575	0.01745	0.01939	0.02160	0.02407	0.02681	0.02980	0.03302			
8.0					0.01463	0.01613	0.01785	0.01982	0.02205	0.02457	0.02735	0.03041	0.03370			
8.5						0.01642	0.01815	0.02013	0.02238	0.02491	0.02773	0.03082	0.03417			
9.0						0.01671	0.01845	0.02044	0.02270	0.02525	0.02809	0.03122	0.03461			
9.5							0.01865	0.02065	0.02291	0.02546	0.02831	0.03145	0.03487			
10.0							0.01886	0.02085	0.02311	0.02567	0.02852	0.03167	0.03511			
10.5								0.02097	0.02322	0.02577	0.02861	0.03176	0.03520			
11.0									0.02109	0.02333	0.02587	0.02870	0.03184	0.03528		
11.5										0.02336	0.02588	0.02869	0.03181	0.03524		
12.0										0.02339	0.02589	0.02868	0.03178	0.03519		
12.5											0.02583	0.02859	0.03166	0.03504		
13.0											0.02577	0.02850	0.03155	0.03490		
13.5												0.02835	0.03135	0.03466		
14.0												0.02820	0.03116	0.03443		
14.5													0.03091	0.03413		
15.0														0.03066	0.03384	
15.5															0.03349	
16.0																0.03315
16.5																
17.0																

Note: Outstanding (O/S) term to end of PT is to be calculated as the difference between (end date of PT and policy surrender date) divided by 365, rounded down to nearest half year.

**Bajaj Allianz Life Assured Wealth Goal Platinum - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for
Product Option 2 - Regular Income**

	Policy Term (PT)												
O/S Term to end of PT	5	6	7	8	9	10	11	12	13	14	15	16	17
0.0	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
0.5	0.96337	0.96325	0.96312	0.96297	0.96280	0.96259	0.96237	0.96211	0.96183	0.96153	0.96122	0.96089	0.96056
1.0	0.92807	0.92786	0.92761	0.92732	0.92698	0.92659	0.92615	0.92566	0.92512	0.92455	0.92394	0.92331	0.92267
1.5	0.89416	0.89387	0.89352	0.89312	0.89265	0.89212	0.89150	0.89082	0.89007	0.88926	0.88840	0.88751	0.88659
2.0	0.86149	0.86112	0.86069	0.86018	0.85960	0.85893	0.85816	0.85729	0.85635	0.85532	0.85423	0.85309	0.85191
2.5	0.83009	0.82966	0.82916	0.82858	0.82790	0.82712	0.82623	0.82523	0.82412	0.82291	0.82162	0.82027	0.81888
3.0	0.79983	0.79934	0.79878	0.79813	0.79737	0.79649	0.79549	0.79436	0.79310	0.79173	0.79026	0.78872	0.78712
3.5	0.77073	0.77020	0.76959	0.76889	0.76807	0.76712	0.76604	0.76481	0.76344	0.76193	0.76032	0.75862	0.75684
4.0	0.74269	0.74212	0.74147	0.74072	0.73985	0.73883	0.73767	0.73635	0.73488	0.73326	0.73151	0.72966	0.72773
4.5		0.71512	0.71444	0.71366	0.71274	0.71168	0.71047	0.70909	0.70754	0.70583	0.70398	0.70202	0.69995
5.0		0.68911	0.68840	0.68758	0.68663	0.68553	0.68427	0.68283	0.68121	0.67943	0.67749	0.67542	0.67324
5.5			0.66335	0.66252	0.66154	0.66042	0.65912	0.65765	0.65599	0.65415	0.65215	0.65000	0.64773
6.0			0.63922	0.63836	0.63737	0.63622	0.63490	0.63340	0.63170	0.62981	0.62775	0.62554	0.62319
6.5				0.61514	0.61414	0.61298	0.61164	0.61012	0.60841	0.60649	0.60440	0.60214	0.59973
7.0				0.59276	0.59175	0.59058	0.58924	0.58770	0.58597	0.58404	0.58191	0.57961	0.57716
7.5					0.57022	0.56905	0.56771	0.56617	0.56444	0.56250	0.56037	0.55805	0.55557
8.0					0.54947	0.54831	0.54696	0.54543	0.54370	0.54176	0.53962	0.53729	0.53479
8.5						0.52836	0.52702	0.52550	0.52378	0.52185	0.51972	0.51739	0.51490
9.0						0.50914	0.50781	0.50630	0.50459	0.50267	0.50055	0.49823	0.49574
9.5							0.48934	0.48784	0.48615	0.48426	0.48216	0.47986	0.47738
10.0							0.47153	0.47006	0.46839	0.46652	0.46444	0.46217	0.45971
10.5								0.45296	0.45131	0.44947	0.44743	0.44518	0.44275
11.0								0.43648	0.43486	0.43305	0.43103	0.42882	0.42643
11.5									0.41904	0.41726	0.41529	0.41311	0.41076
12.0									0.40380	0.40205	0.40011	0.39798	0.39566
12.5										0.38742	0.38553	0.38344	0.38117
13.0										0.37333	0.37147	0.36943	0.36720
13.5											0.35796	0.35596	0.35379
14.0											0.34493	0.34298	0.34086
14.5												0.33051	0.32843
15.0												0.31848	0.31646
15.5													0.30495
16.0													0.29385
16.5													
17.0													

Note: Outstanding (O/s) term to end of PT is to be calculated as the difference between (end date of PT and policy surrender date) divided by 365, rounded down to nearest half year.