

Bajaj Allianz Life POS Goal Suraksha- Guaranteed Surrender Value Factor 1 (GSV1) to be applied
on Total Premiums Paid as detailed in FnU

Policy Term	PPT	Policy Surrender Year																			
(In Years)	(In Years)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
10	7	0%	30%	35%	50%	50%	50%	60%	60%	90%	90%										
12	6	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
12	7	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
12	8	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
15	5	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	6	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	7	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	8	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	10	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	12	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
20	5	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	6	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	7	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	8	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	10	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	12	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%

Bajaj Allianz Life POS Goal Suraksha - Guaranteed Surrender Value Factor 2 (GSV2) to be applied on Accrued Guaranteed Additions				
O/S Term\PT	10	12	15	20
0	1.000000	1.000000	1.000000	1.000000
0.5	0.947042	0.946501	0.945504	0.943593
1.0	0.896889	0.895865	0.893978	0.890367
1.5	0.849595	0.848193	0.845574	0.840499
2.0	0.804794	0.803058	0.799791	0.793424
2.5	0.762514	0.760530	0.756755	0.749294
3.0	0.722456	0.720254	0.716034	0.707619
3.5	0.684624	0.682274	0.677727	0.668533
4.0	0.648774	0.646296	0.641469	0.631605
4.5	0.614895	0.612343	0.607335	0.596954
5.0	0.582785	0.580174	0.575016	0.564204
5.5	0.552425	0.549793	0.544565	0.533457
6.0	0.523646	0.521003	0.515726	0.504386
6.5	0.496423	0.493796	0.488531	0.477077
7.0	0.470616	0.468010	0.462770	0.451246
7.5	0.446194	0.443629	0.438458	0.426964
8.0	0.423039	0.420518	0.415424	0.403989
8.5	0.401121	0.398657	0.393670	0.382377
9.0	0.380338	0.377931	0.373055	0.361920
9.5	0.360659	0.358319	0.353574	0.342661
10.0		0.339725	0.335111	0.324427
10.5		0.322123	0.317653	0.307246
11.0		0.305433	0.301105	0.290975
11.5		0.289630	0.285452	0.275631
12.0			0.270612	0.261097
12.5			0.256569	0.247380
13.0			0.243254	0.234384
13.5			0.230651	0.222110
14.0			0.218701	0.210479
14.5			0.207385	0.199488
15.0				0.189071
15.5				0.179221
16.0				0.169885
16.5				0.161053
17.0				0.152680
17.5				0.144757
18.0				0.137245
18.5				0.130134
19.0				0.123392
19.5				0.117008
20.0				
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29.5	

*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 up to nearest half year.
where PT is the Policy Term*

Bajaj Allianz Life POS Goal Suraksha - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU

O/S Term\PT	10	12	15	20
0.0	0.000000	0.000000	0.000000	0.000000
0.5	0.002182	0.002741	0.003770	0.005741
1.0	0.004283	0.005377	0.007392	0.011246
1.5	0.006072	0.007619	0.010511	0.016118
2.0	0.007794	0.009777	0.013509	0.020791
2.5	0.009250	0.011591	0.016050	0.024880
3.0	0.010652	0.013337	0.018493	0.028804
3.5	0.011829	0.014787	0.020527	0.032186
4.0	0.012962	0.016183	0.022484	0.035433
4.5	0.013905	0.017327	0.024077	0.038177
5.0	0.014814	0.018428	0.025611	0.040812
5.5	0.015561	0.019317	0.026828	0.042981
6.0	0.016281	0.020172	0.028000	0.045064
6.5	0.016866	0.020849	0.028902	0.046719
7.0	0.017429	0.021501	0.029769	0.048310
7.5	0.017876	0.022003	0.030407	0.049510
8.0	0.018307	0.022486	0.031022	0.050664
8.5	0.018639	0.022843	0.031443	0.051469
9.0	0.018959	0.023186	0.031850	0.052243
9.5		0.023423	0.032095	0.052708
10.0		0.023651	0.032332	0.053155
10.5		0.023788	0.032435	0.053336
11.0		0.023920	0.032535	0.053509
11.5			0.032523	0.053456
12.0			0.032512	0.053404
12.5			0.032407	0.053162
13.0			0.032307	0.052929
13.5			0.032128	0.052539
14.0			0.031955	0.052163
14.5				0.051659
15.0				0.051174
15.5				0.050584

16.0		0.050015
16.5		0.049363
17.0		0.048734
17.5		0.048036
18.0		0.047364
18.5		0.046635
19.0		0.045933
19.5		
20.0		

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where PT is the Policy Term*

Bajaj Allianz Life POS Goal Suraksha - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU

O/S Term\PT	10	12	15	20
0.0	1.000000	1.000000	1.000000	1.000000
0.5	0.962336	0.961786	0.960773	0.958831
1.0	0.926090	0.925032	0.923084	0.919356
1.5	0.891423	0.889952	0.887204	0.881879
2.0	0.858053	0.856201	0.852718	0.845930
2.5	0.826103	0.823953	0.819863	0.811781
3.0	0.795344	0.792920	0.788274	0.779010
3.5	0.765866	0.763237	0.758151	0.747865
4.0	0.737482	0.734665	0.729179	0.717966
4.5	0.710258	0.707310	0.701525	0.689535
5.0	0.684039	0.680974	0.674921	0.662230
5.5	0.658875	0.655736	0.649501	0.636253
6.0	0.634637	0.631432	0.625038	0.611294
6.5	0.611359	0.608123	0.601640	0.587533
7.0	0.588936	0.585675	0.579117	0.564696
7.5	0.567391	0.564129	0.557554	0.542938
8.0	0.546634	0.543377	0.536794	0.522019
8.5	0.526682	0.523446	0.516899	0.502070
9.0	0.507458	0.504247	0.497742	0.482884
9.5		0.485800	0.479368	0.464571
10.0		0.468028	0.461672	0.446953
10.5		0.450945	0.444688	0.430119
11.0		0.434486	0.428329	0.413919
11.5			0.412619	0.398424
12.0			0.397485	0.383509
12.5			0.382944	0.369229
13.0			0.368934	0.355481
13.5			0.355468	0.342306
14.0			0.342494	0.329620
14.5				0.317452
15.0				0.305733
15.5				0.294486

16.0		0.283653
16.5		0.273249
17.0		0.263227
17.5		0.253597
18.0		0.244320
18.5		0.235402
19.0		0.226810
19.5		
20.0		

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where PT is the Policy Term*