

Bajaj Allianz Life Guaranteed Wealth Goal

Death Benefit (DB) Instalment % for Variant 2

Annexure I

Annexure I

Option 1 - DB Instalments % of AP for Variant 2							
Age at Entry (lbd)	% of AP	Age at Entry (lbd)	% of AP	Age at Entry (lbd)	% of AP	Age at Entry (lbd)	% of AP
1	100.60%	16	96.40%	31	94.90%	46	93.40%
2	99.60%	17	96.30%	32	94.80%	47	93.30%
3	98.60%	18	96.20%	33	94.70%	48	93.20%
4	97.60%	19	96.10%	34	94.60%	49	93.10%
5	97.50%	20	96.00%	35	94.50%	50	93.00%
6	97.40%	21	95.90%	36	94.40%	51	92.90%
7	97.30%	22	95.80%	37	94.30%	52	92.80%
8	97.20%	23	95.70%	38	94.20%	53	92.70%
9	97.10%	24	95.60%	39	94.10%	54	92.60%
10	97.00%	25	95.50%	40	94.00%	55	92.50%
11	96.90%	26	95.40%	41	93.90%	56	92.40%
12	96.80%	27	95.30%	42	93.80%	57	92.30%
13	96.70%	28	95.20%	43	93.70%	58	92.20%
14	96.60%	29	95.10%	44	93.60%	59	92.10%
15	96.50%	30	95.00%	45	93.50%	60	92.00%

Option 2 - DB Instalments % of AP for Variant 2							
Age at Entry (lbd)	% of AP	Age at Entry (lbd)	% of AP	Age at Entry (lbd)	% of AP	Age at Entry (lbd)	% of AP
1	64.90%	16	63.40%	31	61.90%	46	60.40%
2	64.80%	17	63.30%	32	61.80%	47	60.30%
3	64.70%	18	63.20%	33	61.70%	48	60.20%
4	64.60%	19	63.10%	34	61.60%	49	60.10%
5	64.50%	20	63.00%	35	61.50%	50	60.00%
6	64.40%	21	62.90%	36	61.40%	51	59.90%
7	64.30%	22	62.80%	37	61.30%	52	59.80%
8	64.20%	23	62.70%	38	61.20%	53	59.70%
9	64.10%	24	62.60%	39	61.10%	54	59.60%
10	64.00%	25	62.50%	40	61.00%	55	59.50%
11	63.90%	26	62.40%	41	60.90%	56	59.40%
12	63.80%	27	62.30%	42	60.80%	57	59.30%
13	63.70%	28	62.20%	43	60.70%	58	59.20%
14	63.60%	29	62.10%	44	60.60%	59	59.10%
15	63.50%	30	62.00%	45	60.50%	60	59.00%

Note:

1. The Death Benefit Instalment will be a percentage of the Annualised Premium (AP) based on Age at Entry
2. The above rates are w.r.t. a male Life Assured.
3. For Female lives, 3-year age-setback shall be applied, such that DB Instalment % used is Max(Age - 3, minimum age)

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Sum Assured (SA) Multiples for Variant 2 & Variant 3

Annexure I								Annexure I								Annexure I								Annexure I		
Option 1 - SA Multiple for Variant 3								Option 2 - SA Multiple for Variant 3								Option 3 - SA Multiple for Variant 3								SA Multiple for Variant 2		
Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	SA Multiple	Age at Entry (Ibd)	Option 1	Option 2
0	15.50	17	13.80	34	12.30	51	11.45	0	9.45	17	8.40	34	7.48	51	5.20	0	21.15	17	18.80	34	16.75	51	NA	All Ages	10.00	7.00
1	15.40	18	13.70	35	12.25	52	11.40	1	9.35	18	8.35	35	7.46	52	5.18	1	21.00	18	18.70	35	16.70	52	NA			
2	15.30	19	13.60	36	12.20	53	11.35	2	9.30	19	8.30	36	7.42	53	5.16	2	20.85	19	18.55	36	16.65	53	NA			
3	15.20	20	13.50	37	12.15	54	11.30	3	9.25	20	8.20	37	7.40	54	5.14	3	20.75	20	18.40	37	16.55	54	NA			
4	15.10	21	13.40	38	12.10	55	11.25	4	9.20	21	8.15	38	7.36	55	5.12	4	20.60	21	18.25	38	16.50	55	NA			
5	15.00	22	13.30	39	12.05	56	11.20	5	9.15	22	8.10	39	7.34	56	5.10	5	20.45	22	18.15	39	16.45	56	NA			
6	14.90	23	13.20	40	12.00	57	11.15	6	9.05	23	8.05	40	7.30	57	5.06	6	20.30	23	18.00	40	16.35	57	NA			
7	14.80	24	13.10	41	11.95	58	11.10	7	9.00	24	7.95	41	7.28	58	5.04	7	20.20	24	17.85	41	16.30	58	NA			
8	14.70	25	13.00	42	11.90	59	11.05	8	8.95	25	7.90	42	7.24	59	5.02	8	20.05	25	17.75	42	16.25	59	NA			
9	14.60	26	12.90	43	11.85	60	11.00	9	8.90	26	7.85	43	7.22	60	5.00	9	19.90	26	17.60	43	16.15	60	NA			
10	14.50	27	12.80	44	11.80			10	8.85	27	7.80	44	7.18			10	19.75	27	17.45	44	16.10					
11	14.40	28	12.70	45	11.75			11	8.75	28	7.75	45	7.16			11	19.65	28	17.30	45	16.00					
12	14.30	29	12.60	46	11.70			12	8.70	29	7.65	46	7.12			12	19.50	29	17.20	46	15.95					
13	14.20	30	12.50	47	11.65			13	8.65	30	7.60	47	7.10			13	19.35	30	17.05	47	15.90					
14	14.10	31	12.45	48	11.60			14	8.60	31	7.58	48	7.06			14	19.25	31	17.00	48	15.80					
15	14.00	32	12.40	49	11.55			15	8.50	32	7.54	49	7.04			15	19.10	32	16.90	49	15.75					
16	13.90	33	12.35	50	11.50			16	8.45	33	7.52	50	7.00			16	18.95	33	16.85	50	15.70					

Note:

1. The above rates are w.r.t. a male Life Assured.
2. SA Multiple for a female Life Assured will be with an age-set-back of 3 years. For female lives aged 0 to 2, the SA Multiple of male life aged 0 will be used.
3. Sum Assured is based on the SA Multiple given above and Annualized Premium, for the given Age at entry