

Bajaj Allianz Guaranteed Wealth Goal

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Bajaj Allianz Guaranteed Wealth Goal

Bajaj Allianz Life Guaranteed Wealth Goal - Guaranteed Surrender Value Factor 2 (GSV2) to be applied on Accrued Guaranteed Additions as detailed in FnU for Variant 1				
O/S Term\PT	10	12	15	20
0	0.500000	0.500000	0.500000	0.500000
0.5	0.477778	0.481818	0.485714	0.489474
1.0	0.455556	0.463636	0.471429	0.478947
1.5	0.433333	0.445455	0.457143	0.468421
2.0	0.411111	0.427273	0.442857	0.457895
2.5	0.388889	0.409091	0.428571	0.447368
3.0	0.366667	0.390909	0.414286	0.436842
3.5	0.344444	0.372727	0.400000	0.426316
4.0	0.322222	0.354545	0.385714	0.415789
4.5	0.300000	0.336364	0.371429	0.405263
5.0	0.277778	0.318182	0.357143	0.394737
5.5	0.255556	0.300000	0.342857	0.384211
6.0	0.233333	0.281818	0.328571	0.373684
6.5	0.211111	0.263636	0.314286	0.363158
7.0	0.188889	0.245455	0.300000	0.352632
7.5	0.166667	0.227273	0.285714	0.342105
8.0	0.144444	0.209091	0.271429	0.331579
8.5	0.122222	0.190909	0.257143	0.321053
9.0	0.100000	0.172727	0.242857	0.310526
9.5		0.154545	0.228571	0.300000
10.0		0.136364	0.214286	0.289474
10.5		0.118182	0.200000	0.278947
11.0		0.100000	0.185714	0.268421
11.5			0.171429	0.257895
12.0			0.157143	0.247368
12.5			0.142857	0.236842
13.0			0.128571	0.226316
13.5			0.114286	0.215789
14.0			0.100000	0.205263
14.5				0.194737
15.0				0.184211
15.5				0.173684
16.0				0.163158
16.5				0.152632
17.0				0.142105
17.5				0.131579
18.0				0.121053
18.5				0.110526
19.0				0.100000
19.5				
20.0				

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

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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 up to nearest half year.

where PT is the Policy Term

where PT is the Policy Term

Bajaj Allianz Guaranteed Wealth Goal

Bajaj Allianz Life Guaranteed Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 1 - Wealth Creation				
O/S Term\PT	10	12	15	20
0.0	0.000000	0.000000	0.000000	0.000000
0.5	0.002134	0.002680	0.003686	0.005613
1.0	0.004188	0.005257	0.007227	0.010996
1.5	0.005937	0.007450	0.010278	0.015761
2.0	0.007621	0.009560	0.013210	0.020332
2.5	0.009045	0.011334	0.015695	0.024332
3.0	0.010417	0.013042	0.018085	0.028170
3.5	0.011568	0.014460	0.020075	0.031480
4.0	0.012676	0.015826	0.021988	0.034657
4.5	0.013598	0.016945	0.023548	0.037342
5.0	0.014487	0.018022	0.025048	0.039921
5.5	0.015218	0.018891	0.026240	0.042044
6.0	0.015922	0.019728	0.027386	0.044084
6.5	0.016494	0.020391	0.028269	0.045705
7.0	0.017045	0.021029	0.029118	0.047262
7.5	0.017482	0.021519	0.029742	0.048438
8.0	0.017904	0.021992	0.030344	0.049569
8.5	0.018229	0.022341	0.030757	0.050357
9.0	0.018542	0.022678	0.031154	0.051116
9.5		0.022910	0.031395	0.051572
10.0		0.023133	0.031627	0.052011
10.5		0.023267	0.031728	0.052188
11.0		0.023396	0.031826	0.052359
11.5			0.031815	0.052307
12.0			0.031804	0.052258
12.5			0.031702	0.052021
13.0			0.031604	0.051794
13.5			0.031429	0.051413
14.0			0.031261	0.051046
14.5				0.050553
15.0				0.050078
15.5				0.049501
16.0				0.048945
16.5				0.048307
17.0				0.047691
17.5				0.047009
18.0				0.046351
18.5				0.045638
19.0				0.044952
19.5				
20.0				

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

Bajaj Allianz Life Guaranteed Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 1 - Wealth Creation				
O/S Term\PT	10	12	15	20
0.0	1.000000	1.000000	1.000000	1.000000
0.5	0.962384	0.961846	0.960855	0.958957
1.0	0.926183	0.925148	0.923243	0.919598
1.5	0.891551	0.890112	0.887425	0.882218
2.0	0.858214	0.856403	0.852998	0.846358
2.5	0.826292	0.824189	0.820189	0.812284
3.0	0.795557	0.793186	0.788642	0.779581
3.5	0.766099	0.763527	0.758552	0.748491
4.0	0.737732	0.734977	0.729611	0.718641
4.5	0.710522	0.707639	0.701980	0.690249
5.0	0.684315	0.681317	0.675396	0.662978
5.5	0.659160	0.656090	0.649990	0.637026
6.0	0.634930	0.631796	0.625540	0.612090
6.5	0.611659	0.608493	0.602150	0.588344
7.0	0.589240	0.586050	0.579634	0.565519
7.5	0.567698	0.564507	0.558074	0.543767
8.0	0.546943	0.543756	0.537315	0.522852
8.5	0.526992	0.523826	0.517420	0.502904
9.0	0.507768	0.504627	0.498261	0.483716
9.5		0.486178	0.479883	0.465397
10.0		0.468404	0.462184	0.447773
10.5		0.451317	0.445194	0.430929
11.0		0.434854	0.428829	0.414719
11.5			0.413112	0.399212
12.0			0.397970	0.384285
12.5			0.383421	0.369991
13.0			0.369403	0.356228
13.5			0.355928	0.343038
14.0			0.342945	0.330336
14.5				0.318152
15.0				0.306418
15.5				0.295154
16.0				0.284304
16.5				0.273884
17.0				0.263845
17.5				0.254199
18.0				0.244906
18.5				0.235972
19.0				0.227365
19.5				
20.0				

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 up to nearest half year.

Bajaj Allianz Guaranteed Wealth Goal

where PT is the Policy Term

Bajaj Allianz Guaranteed Wealth Goal

Bajaj Allianz Life Guaranteed Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 2 - Assured Income (Limited/Regular Premium)													
O/S Term\PT	5	6	7	8	9	10	11	12	13	14	15	16	17
0.00	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
0.50	0.001263	0.001389	0.001536	0.001707	0.001906	0.002133	0.002391	0.002679	0.002993	0.003330	0.003685	0.004054	0.004432
1.00	0.002480	0.002728	0.003016	0.003351	0.003741	0.004187	0.004693	0.005257	0.005871	0.006532	0.007227	0.007948	0.008688
1.50	0.003545	0.003891	0.004294	0.004764	0.005309	0.005937	0.006650	0.007450	0.008327	0.009274	0.010277	0.011323	0.012399
2.00	0.004570	0.005012	0.005526	0.006124	0.006819	0.007621	0.008534	0.009559	0.010689	0.011911	0.013209	0.014566	0.015964
2.50	0.005464	0.005984	0.006587	0.007288	0.008103	0.009045	0.010121	0.011334	0.012676	0.014136	0.015695	0.017331	0.019025
3.00	0.006325	0.006920	0.007608	0.008409	0.009340	0.010416	0.011649	0.013041	0.014588	0.016276	0.018084	0.019990	0.021966
3.50	0.007073	0.007728	0.008485	0.009364	0.010385	0.011567	0.012923	0.014460	0.016173	0.018052	0.020074	0.022214	0.024444
4.00	0.007792	0.008506	0.009329	0.010283	0.011392	0.012675	0.014150	0.015825	0.017699	0.019760	0.021988	0.024353	0.026827
4.50		0.009174	0.010049	0.011062	0.012237	0.013598	0.015163	0.016944	0.018943	0.021151	0.023547	0.026104	0.028788
5.00		0.009817	0.010742	0.011811	0.013051	0.014486	0.016138	0.018022	0.020141	0.022489	0.025047	0.027788	0.030675
5.50			0.011328	0.012441	0.013728	0.015217	0.016932	0.018891	0.021099	0.023554	0.026239	0.029127	0.032184
6.00			0.011893	0.013047	0.014380	0.015922	0.017698	0.019728	0.022022	0.024580	0.027386	0.030416	0.033636
6.50				0.013549	0.014915	0.016493	0.018311	0.020390	0.022743	0.025373	0.028268	0.031406	0.034754
7.00				0.014032	0.015431	0.017044	0.018902	0.021028	0.023438	0.026137	0.029117	0.032358	0.035830
7.50					0.015846	0.017482	0.019364	0.021519	0.023963	0.026706	0.029742	0.033055	0.036616
8.00					0.016246	0.017904	0.019810	0.021991	0.024469	0.027253	0.030343	0.033725	0.037372
8.50						0.018229	0.020146	0.022341	0.024834	0.027638	0.030756	0.034178	0.037881
9.00						0.018542	0.020471	0.022677	0.025184	0.028009	0.031154	0.034614	0.038371
9.50							0.020702	0.022909	0.025417	0.028243	0.031395	0.034869	0.038651
10.00							0.020925	0.023133	0.025640	0.028468	0.031627	0.035115	0.038921
10.50								0.023267	0.025764	0.028580	0.031728	0.035209	0.039017
11.00								0.023396	0.025883	0.028688	0.031825	0.035301	0.039108
11.50									0.025917	0.028700	0.031814	0.035267	0.039056
12.00									0.025949	0.028712	0.031803	0.035234	0.039005
12.50										0.028642	0.031702	0.035098	0.038835
13.00										0.028576	0.031604	0.034967	0.038671
13.50											0.031429	0.034749	0.038409
14.00											0.031260	0.034540	0.038157
14.50												0.034258	0.037823
15.00												0.033986	0.037501
15.50													0.037111
16.00													0.036735
16.50													
17.00													

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 Guaranteed Wealth Goal

Bajaj Allianz Life Guaranteed Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 2 - Assured Income													
O/S Term\PT	5	6	7	8	9	10	11	12	13	14	15	16	17
0.00	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
0.50	0.963240	0.963116	0.962972	0.962803	0.962608	0.962383	0.962129	0.961846	0.961537	0.961204	0.960855	0.960491	0.960119
1.00	0.927833	0.927593	0.927315	0.926990	0.926614	0.926182	0.925693	0.925148	0.924553	0.923914	0.923242	0.922544	0.921829
1.50	0.893825	0.893496	0.893112	0.892666	0.892147	0.891550	0.890872	0.890112	0.889278	0.888378	0.887425	0.886431	0.885409
2.00	0.861064	0.860651	0.860171	0.859612	0.858963	0.858213	0.857361	0.856403	0.855348	0.854208	0.852997	0.851732	0.850429
2.50	0.829584	0.829107	0.828552	0.827907	0.827157	0.826291	0.825302	0.824188	0.822956	0.821617	0.820188	0.818689	0.817139
3.00	0.799255	0.798718	0.798095	0.797371	0.796529	0.795556	0.794443	0.793185	0.791790	0.790269	0.788642	0.786928	0.785152
3.50	0.770100	0.769517	0.768843	0.768060	0.767150	0.766098	0.764892	0.763527	0.762006	0.760341	0.758552	0.756661	0.754692
4.00	0.742009	0.741384	0.740663	0.739827	0.738855	0.737731	0.736441	0.734977	0.733342	0.731547	0.729610	0.727557	0.725414
4.50		0.714340	0.713585	0.712711	0.711696	0.710521	0.709172	0.707638	0.705921	0.704029	0.701979	0.699798	0.697512
5.00		0.688283	0.687497	0.686588	0.685534	0.684315	0.682913	0.681317	0.679525	0.677546	0.675395	0.673098	0.670684
5.50			0.662418	0.661487	0.660408	0.659160	0.657725	0.656089	0.654250	0.652211	0.649989	0.647608	0.645094
6.00			0.638255	0.637303	0.636202	0.634930	0.633466	0.631795	0.629914	0.627824	0.625539	0.623082	0.620482
6.50				0.614056	0.612943	0.611658	0.610180	0.608493	0.606589	0.604471	0.602149	0.599644	0.596984
7.00				0.591656	0.590534	0.589239	0.587750	0.586049	0.584129	0.581987	0.579634	0.577088	0.574376
7.50					0.568993	0.567697	0.566208	0.564507	0.562584	0.560437	0.558073	0.555509	0.552770
8.00					0.548237	0.546942	0.545455	0.543756	0.541834	0.539685	0.537315	0.534738	0.531977
8.50						0.526991	0.525513	0.523826	0.521917	0.519780	0.517419	0.514848	0.512085
9.00						0.507768	0.506301	0.504626	0.502731	0.500608	0.498260	0.495697	0.492937
9.50							0.487832	0.486178	0.484305	0.482207	0.479883	0.477342	0.474602
10.00							0.470037	0.468403	0.466554	0.464481	0.462183	0.459667	0.456948
10.50								0.451317	0.449497	0.447457	0.445194	0.442713	0.440028
11.00								0.434854	0.433064	0.431056	0.428829	0.426385	0.423735
11.50									0.417267	0.415297	0.413111	0.410711	0.408106
12.00									0.402046	0.400114	0.397970	0.395614	0.393054
12.50										0.385519	0.383420	0.381113	0.378606
13.00										0.371456	0.369402	0.367145	0.364688
13.50											0.355927	0.353722	0.351322
14.00											0.342944	0.340790	0.338445
14.50												0.328359	0.326071
15.00												0.316381	0.314150
15.50													0.302691
16.00													0.291650
16.50													
17.00													

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 Guaranteed Wealth Goal

Bajaj Allianz Life Guaranteed Wealth Goal - Special Surrender Value Factor 1 (SVF1) to be applied as detailed in Fn1 for Variant 3 - Second Income (with ROP and without ROP)																																															
O/S Term	PT	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47																		
0.00		0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000																		
0.50		0.005613	0.006029	0.007116	0.007631	0.008188	0.008802	0.009484	0.010246	0.011102	0.012065	0.013145	0.014357	0.015715	0.017232	0.018926	0.020812	0.022911	0.025244	0.027835	0.030711	0.033901	0.037440	0.041362	0.045710	0.050529	0.055667	0.061178	0.068236																		
1.00		0.010996	0.011809	0.013190	0.014933	0.016020	0.017216	0.018543	0.020026	0.021689	0.023558	0.025653	0.028002	0.030629	0.033562	0.036827	0.040459	0.044492	0.048964	0.053919	0.059402	0.065467	0.072169	0.079570	0.087740	0.096749	0.106677	0.117607	0.129628																		
1.50		0.015760	0.016938	0.019382	0.021415	0.022962	0.024654	0.026526	0.028612	0.030947	0.033566	0.036502	0.039791	0.043466	0.047564	0.052127	0.057194	0.062813	0.069032	0.075908	0.083500	0.091873	0.101098	0.111250	0.122412	0.134668	0.148109	0.162827	0.178918																		
2.00		0.020331	0.021856	0.024609	0.027620	0.029605	0.031769	0.034157	0.036782	0.039782	0.043110	0.046837	0.051008	0.055665	0.060854	0.066524	0.072703	0.080307	0.089434	0.099569	0.106801	0.116542	0.128034	0.140637	0.154440	0.169534	0.186008	0.203953	0.223459																		
2.50		0.024331	0.026179	0.029212	0.032505	0.035463	0.038033	0.040857	0.043989	0.047482	0.051390	0.055764	0.060655	0.066113	0.072190	0.078942	0.086423	0.094695	0.103882	0.113872	0.124920	0.137044	0.150325	0.164688	0.180700	0.197969	0.216793	0.237090	0.259096																		
3.00		0.028170	0.030327	0.033626	0.037188	0.041071	0.044207	0.047655	0.050848	0.054387	0.058293	0.062477	0.066945	0.071604	0.076584	0.082964	0.090632	0.099120	0.108493	0.118829	0.130170	0.142622	0.156255	0.171151	0.187391	0.205060	0.224236	0.245199	0.267401																		
3.50		0.031749	0.033924	0.037471	0.041275	0.045398	0.049271	0.052862	0.056821	0.061216	0.066118	0.071592	0.077703	0.084515	0.092088	0.100489	0.109781	0.120032	0.131310	0.143692	0.157250	0.172065	0.188216	0.205779	0.224832	0.245444	0.267676	0.291577	0.317176																		
4.00		0.034656	0.037377	0.041159	0.045194	0.049546	0.054293	0.058219	0.062533	0.067314	0.072637	0.078574	0.085197	0.092574	0.100771	0.109857	0.119898	0.130864	0.142736	0.155465	0.169129	0.183621	0.200027	0.218295	0.238422	0.260516	0.284686	0.310366	0.338058																		
4.50		0.037342	0.040319	0.044321	0.048569	0.053126	0.058072	0.062860	0.067473	0.072043	0.077569	0.083230	0.089158	0.095367	0.101859	0.108738	0.123032	0.140001	0.152846	0.166909	0.182362	0.198976	0.217122	0.236763	0.257957	0.280750	0.305174	0.331240	0.358934																		
5.00		0.039921	0.043143	0.047355	0.051806	0.056559	0.061695	0.067303	0.072741	0.077596	0.083576	0.089226	0.096729	0.105063	0.115003	0.125121	0.136289	0.148577	0.162056	0.176796	0.192865	0.210331	0.229257	0.249699	0.271704	0.295203	0.320375	0.347345	0.375739																		
5.50		0.042044	0.045493	0.049899	0.054539	0.059471	0.064776	0.070543	0.076724	0.083188	0.089812	0.096542	0.103734	0.111282	0.120763	0.131255	0.142829	0.155557	0.169508	0.184749	0.201347	0.219362	0.238853	0.259867	0.282442	0.306599	0.332340	0.359641	0.388451																		
6.00		0.044084	0.047751	0.052342	0.057161	0.062266	0.067730	0.073649	0.080121	0.085995	0.092471	0.099645	0.107610	0.116453	0.126257	0.137099	0.149053	0.162151	0.176579	0.192285	0.209369	0.227886	0.247892	0.269421	0.292503	0.317147	0.343342	0.371048	0.400193																		
6.50		0.045704	0.049567	0.054328	0.059314	0.064577	0.070189	0.076239	0.082830	0.089455	0.096123	0.103492	0.111658	0.120714	0.130745	0.141834	0.154053	0.167476	0.182169	0.198195	0.215612	0.234473	0.254820	0.276685	0.300087	0.325025	0.351474	0.379383	0.408664																		
7.00		0.047262	0.051313	0.056236	0.061381	0.066796	0.072547	0.078723	0.085426	0.092767	0.099918	0.107470	0.115527	0.124784	0.135029	0.146348	0.158816	0.172550	0.187481	0.203804	0.221528	0.240701	0.261359	0.283526	0.307212	0.332407	0.359072	0.387143	0.416521																		
7.50		0.048438	0.052653	0.057721	0.063031	0.068564	0.074445	0.080735	0.087533	0.094952	0.102498	0.110190	0.118681	0.128073	0.138457	0.149920	0.162542	0.176394	0.191541	0.208042	0.225947	0.245300	0.266131	0.288458	0.312281	0.337581	0.364311	0.392395	0.421723																		
8.00		0.049568	0.053941	0.059147	0.064576	0.070263	0.076266	0.082655	0.089554	0.097045	0.105256	0.113079	0.121698	0.131216	0.141730	0.153330	0.166095	0.180007	0.195403	0.212269	0.230141	0.249657	0.270645	0.293113	0.317055	0.342443	0.369221	0.397302	0.426566																		
8.50		0.050357	0.054860	0.060183	0.065734	0.071541	0.077657	0.084155	0.091125	0.098676	0.106923	0.115887	0.124992	0.134368	0.144271	0.155936	0.168766	0.182835	0.198207	0.214937	0.233071	0.252542	0.273672	0.296166	0.320109	0.345465	0.372172	0.400135	0.429226																		
9.00		0.051115	0.055743	0.061179	0.066847	0.072769	0.078993	0.085585	0.092633	0.100239	0.108520	0.117597	0.126384	0.136050	0.146699	0.158426	0.171316	0.185445	0.200877	0.217666	0.235855	0.255474	0.276541	0.299053	0.323291	0.348465	0.374945	0.402790	0.431710																		
9.50		0.051571	0.056296	0.061819	0.067584	0.073607	0.079927	0.086605	0.093722	0.101376	0.109679	0.118752	0.128126	0.137826	0.148494	0.160229	0.173116	0.187343	0.202944	0.219914	0.238270	0.257146	0.277815	0.300589	0.324426	0.349615	0.376800	0.405715	0.435278																		
10.00		0.052010	0.056828	0.062435	0.068293	0.074411	0.080823	0.087584	0.094767	0.102367	0.110491	0.119859	0.129594	0.139527	0.150212	0.161952	0.174835	0.188924	0.204339	0.221079	0.239203	0.258735	0.279686	0.302045	0.325782	0.350844	0.377149	0.404584	0.433004																		
10.50		0.052188	0.057068	0.062773	0.068745	0.074855	0.081345	0.088178	0.095420	0.103150	0.111499	0.120553	0.130443	0.141070	0.152539	0.163803	0.175931	0.189951	0.205266	0.221930	0.239990	0.259482	0.280355	0.302636	0.326346	0.351493	0.378086	0.405937	0.434305																		
11.00		0.052358	0.057298	0.063019	0.069012	0.075282	0.081847	0.088749	0.096048	0.103825	0.112178	0.121218	0.131066	0.141843	0.153496	0.166164	0.179841	0.194591	0.210515	0.227708	0.246300	0.266349	0.287815	0.310690	0.335014	0.360846	0.388173	0.417049	0.447485																		
11.50		0.052707	0.057727	0.063404	0.069509	0.075780	0.082202	0.088960	0.096037	0.104117	0.112481	0.121503	0.131300	0.141993	0.153528	0.166171	0.179841	0.194591	0.210515	0.227708	0.246300	0.266349	0.287815	0.310690	0.335014	0.360846	0.388173	0.417049	0.447485																		
12.00		0.052257	0.057256	0.063030	0.069104	0.075474	0.082152	0.089164	0.096557	0.104397	0.112770	0.121775	0.131524	0.142137	0.153723	0.165274	0.177877	0.191633	0.206615	0.222883	0.240478	0.259422	0.279717	0.301347	0.324267	0.348413	0.373869	0.399973	0.427111																		
12.50		0.052021	0.057021	0.062792	0.068879	0.075274	0.081985	0.089035	0.096433	0.104227	0.112406	0.121191	0.131389	0.141916	0.153390	0.165362	0.177854	0.191470	0.206289	0.222370	0.239757	0.258474	0.278524	0.299888	0.322523	0.346361	0.371308	0.397329	0.424400																		
13.00		0.051794	0.056795	0.062564	0.068662	0.075082	0.081826	0.088912	0.096373	0.104260	0.112644	0.121610	0.131360	0.141705	0.153061	0.165447	0.177832	0.191315	0.205976	0.221879	0.239069	0.257571	0.277388	0.298500	0.320866	0.344475	0.369502	0.395452	0.421063																		
13.50		0.051412	0.056390	0.062131	0.068213	0.074630	0.081383	0.088486	0.095965	0.103845	0.112248	0.121193	0.130794	0.141156	0.152392	0.164618	0.177386	0.190714	0.205188	0.220878	0.237830	0.256071	0.275606	0.296417	0.318461	0.341760	0.365948	0.391171	0.417186																		
14.00		0.051045	0.056001	0.061714	0.067781	0.074196	0.080958	0.088076	0.095572	0.103485	0.111868	0.120792	0.130347	0.140630	0.151751	0.163824	0.176959	0.190138	0.204435	0.219922	0.236646	0.254639	0.273907	0.294432	0.316173	0.339062	0.363302	0.388772	0.415320																		
14.50		0.050552	0.055464	0.061126	0.067153	0.073539	0.080284	0.087395	0.094800	0.102601	0.110874	0.120075	0.129581	0.139787	0.150794	0.162714	0.175645	0.189619	0.203629	0.218826	0.235293	0.253043	0.272161	0.292189	0.313252	0.335376	0.358598	0.383808	0.409408																		
15.00		0.050078	0.054946	0.060560	0.066548	0.072906	0.079636	0.086740	0.094234	0.102143	0.110508	0.119385	0.128846	0.138977	0.149876	0.161649	0.174402	0.188241	0.202154	0.217192	0.233412	0.250805	0.269518	0.289604	0.310470	0.332649	0.355850	0.379952	0.404811																		
15.50		0.049501	0.054310	0.059854	0.065780	0.072086	0.078774	0.085847	0.093318	0.101208	0.109552	0.118398	0.127810	0.137867	0.148661	0.160289	0.172857	0.186486	0.200274	0.215177	0.231429	0.248459																									

Bajaj Allianz Guaranteed Wealth Goal

[illegible]

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 Guaranteed Wealth Goal

[illegible]

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

[illegible]

Note: Outstanding (O)/A 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