

Bajaj Allianz Life Assured Wealth Goal - Guaranteed Surrender Value Factor (GSV) to be applied on Total Premiums Received till date (as detailed in FnU) for
 Variant 1 - Lifelong Income, Variant 2 - Second Income, Variant 3 - Step Up Income, Variant 4 - Extra Income

Policy Year/PT	15	16	17	18	19	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	48			
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	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%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%		
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%		
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%		
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%		
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%		
8	55%	55%	54%	54%	53%	53%	53%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%		
9	61%	60%	58%	58%	57%	56%	56%	55%	55%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%		
10	67%	65%	63%	62%	60%	60%	59%	58%	58%	57%	57%	56%	56%	56%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%		
11	72%	70%	67%	66%	64%	63%	62%	61%	60%	60%	59%	58%	58%	58%	57%	57%	56%	56%	56%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%		
12	78%	75%	72%	70%	68%	66%	65%	64%	63%	62%	61%	61%	60%	60%	59%	59%	58%	58%	58%	57%	57%	57%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%		
13	84%	80%	76%	74%	71%	70%	68%	67%	66%	65%	64%	63%	62%	62%	61%	60%	60%	59%	59%	58%	58%	58%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%		
14	90%	85%	81%	78%	75%	73%	71%	70%	68%	67%	66%	65%	64%	63%	62%	62%	61%	61%	60%	60%	59%	59%	58%	58%	58%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%		
15	90%	90%	85%	82%	79%	76%	74%	72%	71%	70%	68%	67%	66%	65%	64%	63%	62%	62%	61%	61%	60%	60%	60%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	58%		
16		90%		86%	82%	80%	77%	75%	74%	72%	71%	70%	68%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%	59%		
17			90%		86%	83%	80%	78%	76%	75%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%		
18				90%	86%	83%	81%	79%	77%	75%	74%	73%	72%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	
19					90%	86%	83%	81%	79%	77%	75%	74%	73%	72%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	60%	60%	60%	60%	60%	60%	60%	60%	60%	
20						90%	86%	83%	81%	79%	77%	75%	74%	73%	72%	70%	70%	69%	68%	67%	67%	66%	66%	65%	65%	64%	64%	63%	63%	62%	62%	62%	62%	62%	62%	62%	
21							90%	87%	85%	82%	80%	78%	77%	76%	74%	73%	72%	71%	70%	70%	69%	68%	67%	67%	66%	66%	65%	65%	64%	64%	63%	63%	63%	63%	63%	63%	
22								90%	87%	85%	83%	81%	80%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	66%	66%	65%	65%	64%	64%	64%	64%	64%	
23									90%	87%	85%	83%	82%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	66%	66%	65%	65%	64%	64%	64%	64%	
24										90%	87%	85%	84%	82%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	66%	66%	66%	66%	66%	66%	
25											90%	87%	86%	84%	82%	81%	80%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	66%	66%	66%	66%		
26												90%	87%	86%	84%	83%	81%	80%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	66%	66%	66%		
27													90%	88%	86%	84%	83%	82%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	66%	66%	
28														90%	88%	86%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	
29															90%	88%	86%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	
30																90%	88%	86%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	
31																	90%	88%	86%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	
32																		90%	88%	87%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	
33																			90%	88%	87%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	
34																				90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	
35																					90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	
36																						90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	
37																							90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	
38																								90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%
39																									90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	78%	77%	76%
40																										90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	78%	77%
41																											90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	78%
42																												90%	88%	87%	86%	84%	83%	82%	81%	80%	79%
43																													90%	88%	87%	86%	84%	83%	82%	81%	80%
44																														90%	88%	87%	86%	84%	83%	82%	81%
45																															90%	88%	87%	86%	84%	83%	82%
46																																90%	88%	87%	86%	84%	83%
47																																	90%	88%	87%	86%	84%
48																																		90%	88%	87%	86%

PT: Policy Term

**Bajaj Allianz Life Assured Wealth Goal - Guaranteed Surrender Value Factor (GSV)
to be applied on Total Premiums Received till date (as detailed in FnU) for
Variant 5 - Wealth Creation (Limited/Regular Premium)**

Policy Year/PT	10	15	20	25	30
2	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%
8	70%	60%	60%	60%	60%
9	90%	65%	60%	60%	60%
10	90%	70%	65%	60%	60%
11		75%	65%	65%	60%
12		80%	70%	65%	65%
13		85%	70%	65%	65%
14		90%	75%	70%	65%
15		90%	75%	70%	65%
16			80%	70%	70%
17			80%	75%	70%
18			85%	75%	70%
19			90%	75%	70%
20			90%	80%	75%
21				80%	75%
22				80%	75%
23				85%	80%
24				90%	80%
25				90%	80%
26					85%
27					85%
28					85%
29					90%
30					90%

PT: Policy Term

Bajaj Allianz Life Assured Wealth Goal - Guaranteed Surrender Value Factor (GSV) to be applied on Single Premium Received (as detailed in FnU) for Variant 5 - Wealth Creation (Single Premium)		
Policy Year/PT	5	10
1	90%	90%
2	100%	100%
3	100%	100%
4	100%	100%
5	100%	100%
6		100%
7		100%
8		100%
9		100%
10		100%

PT: Policy Term

**Bajaj Allianz Life Assured Wealth Goal - Guaranteed Surrender Value Factor (GSV) to be applied on Total Premiums Received till date (as detailed in FnU) for
Variant 6 - Assured Income (Limited/Regular Premium)**

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

PT: Policy Term

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FoU for Variant 1 - Lifelong Income															
O/S Term to end of PT	Policy Term (PT)														
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
0.5	0.067366	0.074434	0.082225	0.090802	0.100235	0.110594	0.121995	0.134392	0.147985	0.162814	0.178962	0.196509	0.215541	0.236145	0.258413
1.0	0.127151	0.139976	0.153999	0.169300	0.185961	0.204058	0.223663	0.244835	0.267631	0.292086	0.318225	0.346053	0.375555	0.406696	0.439419
1.5	0.174598	0.191588	0.210034	0.230006	0.251564	0.274756	0.299612	0.326142	0.354331	0.384135	0.415478	0.448251	0.482307	0.517465	0.553506
2.0	0.217003	0.237390	0.259374	0.282995	0.308277	0.335200	0.363798	0.393951	0.425581	0.458655	0.493194	0.529278	0.566846	0.605968	0.645693
2.5	0.250333	0.271212	0.293647	0.317617	0.343136	0.370204	0.398831	0.428927	0.460493	0.493631	0.528351	0.564664	0.602581	0.642113	0.683365
3.0	0.280310	0.305055	0.331423	0.359386	0.388885	0.419823	0.452061	0.485417	0.519963	0.555624	0.592401	0.630307	0.669342	0.709512	0.750811
3.5	0.303463	0.329258	0.357161	0.386302	0.416856	0.448864	0.481604	0.515388	0.549763	0.584415	0.619351	0.654582	0.690118	0.726065	0.762411
4.0	0.324064	0.351338	0.380163	0.410189	0.441485	0.473876	0.507413	0.542020	0.577635	0.614281	0.651983	0.690663	0.730342	0.771031	0.812730
4.5	0.340110	0.367892	0.397079	0.427955	0.459561	0.491893	0.524965	0.558807	0.593451	0.628932	0.665282	0.702531	0.740701	0.779803	0.819838
5.0	0.354389	0.382685	0.412295	0.443276	0.474664	0.506499	0.538809	0.571625	0.604981	0.638911	0.673348	0.708313	0.743827	0.779891	0.816506
5.5	0.364569	0.393098	0.422850	0.453664	0.485341	0.517639	0.550276	0.582936	0.615620	0.648354	0.679976	0.709907	0.739557	0.769017	0.798411
6.0	0.373868	0.402566	0.432387	0.463187	0.494920	0.527437	0.559864	0.592204	0.624574	0.656991	0.688462	0.719895	0.751291	0.782641	0.813946
6.5	0.379903	0.408574	0.438296	0.468884	0.500113	0.531722	0.563416	0.594878	0.625777	0.655781	0.684785	0.712788	0.740781	0.768755	0.796700
7.0	0.385439	0.414062	0.443660	0.474038	0.504993	0.536371	0.567807	0.598923	0.629459	0.659177	0.687919	0.715620	0.743281	0.770903	0.798486
7.5	0.388336	0.416770	0.446110	0.476256	0.506873	0.537894	0.568929	0.599489	0.629195	0.657995	0.685837	0.712752	0.739751	0.766834	0.793995
8.0	0.391003	0.419354	0.448438	0.478302	0.508220	0.538494	0.568620	0.598298	0.627330	0.655536	0.682847	0.709207	0.734641	0.760150	0.785735
8.5	0.391507	0.419847	0.448817	0.477551	0.507234	0.537004	0.566579	0.595672	0.624399	0.652395	0.679529	0.705739	0.731054	0.756485	0.781931
9.0	0.391973	0.419664	0.448097	0.476707	0.506339	0.536555	0.566473	0.595325	0.623111	0.649914	0.675748	0.699599	0.722474	0.745383	0.768326
9.5	0.392444	0.419893	0.446221	0.474558	0.503961	0.533179	0.562047	0.590399	0.618109	0.645254	0.671782	0.697745	0.723171	0.748071	0.772446
10.0	0.389413	0.416429	0.444111	0.472258	0.500642	0.529018	0.557132	0.584728	0.611563	0.637421	0.662119	0.685524	0.707551	0.728122	0.747407
10.5	0.386679	0.413304	0.440566	0.468265	0.496182	0.524077	0.551706	0.578824	0.605202	0.630837	0.655691	0.679784	0.699939	0.720288	0.739454
11.0	0.384139	0.410409	0.437291	0.464589	0.492091	0.519564	0.546772	0.573484	0.599481	0.624574	0.648608	0.671454	0.693107	0.713491	0.732652
11.5	0.380331	0.406386	0.432633	0.459282	0.486244	0.513537	0.540173	0.566160	0.591498	0.616194	0.640236	0.663620	0.686353	0.708437	0.729871
12.0	0.376783	0.402162	0.428118	0.454576	0.481400	0.508589	0.534767	0.560288	0.585189	0.609466	0.633150	0.656272	0.678753	0.699603	0.718839
12.5	0.372158	0.397209	0.422824	0.448824	0.475011	0.501180	0.527123	0.552640	0.577548	0.601869	0.624941	0.647220	0.668804	0.688714	0.707946
13.0	0.367840	0.392503	0.417721	0.443319	0.469109	0.494882	0.520471	0.545654	0.570268	0.594361	0.617235	0.639394	0.660862	0.680682	0.700183
13.5	0.362604	0.386831	0.411606	0.436762	0.462114	0.487474	0.512652	0.537467	0.561755	0.585378	0.608228	0.630324	0.651558	0.671954	0.690606
14.0	0.357576	0.381366	0.405623	0.430267	0.455213	0.480262	0.504549	0.528098	0.550979	0.573293	0.595041	0.616234	0.635883	0.654003	0.670624
14.5	0.352022	0.375413	0.399346	0.423666	0.448202	0.472782	0.497231	0.521387	0.545103	0.568257	0.590755	0.612534	0.633606	0.653088	0.671949
15.0	0.346697	0.369686	0.393118	0.417143	0.441298	0.465517	0.489335	0.512496	0.535918	0.558276	0.603976	0.624986	0.645308	0.664927	0.682952
15.5	0.340700	0.363246	0.386338	0.409830	0.433653	0.457385	0.481132	0.504659	0.527835	0.550551	0.572723	0.594296	0.615240	0.635545	0.655220
16.0	0.335072	0.357113	0.379904	0.403004	0.426363	0.449830	0.473254	0.496496	0.519432	0.541959	0.564098	0.585849	0.606242	0.626272	0.644944
16.5	0.328869	0.350568	0.372820	0.395460	0.418434	0.441511	0.464473	0.487298	0.509854	0.532129	0.554163	0.575904	0.597311	0.618347	0.638064
17.0	0.323040	0.344332	0.366183	0.388463	0.411036	0.433763	0.456508	0.479145	0.501562	0.523667	0.545390	0.566684	0.587519	0.607885	0.627778
17.5	0.316722	0.337571	0.358985	0.380839	0.403003	0.425343	0.447731	0.470064	0.492184	0.514005	0.535594	0.556956	0.577512	0.597850	0.617665
18.0	0.310776	0.331218	0.352231	0.373696	0.395489	0.417484	0.439556	0.461593	0.483494	0.505176	0.526576	0.547650	0.568372	0.588727	0.608708
18.5	0.304417	0.324417	0.344994	0.366036	0.387422	0.409033	0.430750	0.452467	0.474087	0.495532	0.516742	0.537675	0.558304	0.578615	0.598599
19.0	0.298427	0.318017	0.338194	0.358847	0.379864	0.401129	0.422311	0.443467	0.464567	0.485569	0.506437	0.527121	0.547583	0.567863	0.587907
19.5	0.292808	0.312139	0.332091	0.352122	0.372484	0.392706	0.413753	0.434467	0.454867	0.475092	0.495181	0.515082	0.534842	0.554407	0.573727
20.0	0.286111	0.304853	0.324194	0.343407	0.362479	0.381404	0.400184	0.418823	0.437323	0.455682	0.473952	0.492082	0.510111	0.527981	0.545732
20.5	0.279844	0.298148	0.317057	0.336479	0.355316	0.374669	0.393442	0.411747	0.429596	0.446947	0.463849	0.480253	0.496111	0.511473	0.527280
21.0	0.273928	0.291826	0.310334	0.329368	0.348831	0.368738	0.388089	0.406895	0.425160	0.442913	0.460196	0.476950	0.493113	0.508715	0.523786
21.5	0.267774	0.285237	0.303317	0.321931	0.340993	0.360413	0.380106	0.399991	0.420000	0.440074	0.460170	0.480252	0.500295	0.520287	0.540203
22.0	0.261961	0.279019	0.296699	0.314925	0.333615	0.352683	0.372050	0.391640	0.411386	0.431234	0.451141	0.471075	0.491012	0.510933	0.530818
22.5	0.255954	0.272583	0.289838	0.307646	0.325932	0.344615	0.363620	0.382874	0.402319	0.421892	0.441563	0.461291	0.481071	0.500866	0.520661
23.0	0.250275	0.266504	0.283361	0.300782	0.318694	0.337023	0.355697	0.374649	0.393818	0.413156	0.432624	0.452192	0.471836	0.491538	0.511278
23.5	0.244440	0.260448	0.277685	0.295061	0.312691	0.330584	0.348741	0.367154	0.385824	0.404701	0.423742	0.442904	0.462144	0.481416	0.500716
24.0	0.238920	0.254334	0.270378	0.286999	0.304133	0.321719	0.339697	0.357992	0.376537	0.395372	0.414372	0.433539	0.452852	0.472290	0.491835
24.5	0.233276	0.248280	0.263911	0.280121	0.296855	0.314053	0.331657	0.349610	0.367864	0.386376	0.405113	0.424048	0.443160	0.462430	0.481836
25.0	0.227934	0.242552	0.257797	0.273624	0.289984	0.306824	0.324087	0.341723	0.359666	0.377935	0.396439	0.415172	0.434114	0.453246	0.472546
25.5	0.222491	0.236714	0.251555	0.266979	0.282941	0.299394	0.316286	0.333571	0.351204	0.369150	0.387378	0.405863	0.424586	0.443528	0.462668
26.0	0.217337	0.231187	0.245651	0.260667	0.276268	0.292381	0.308929	0.325850	0.343193	0.360894	0.378907	0.397181	0.415675	0.434347	0.453247
26.5	0.212100	0.225572	0.239646	0.254296	0.269497	0.285205	0.301381	0.317986	0.334983	0.352341	0.370033	0.388037	0.406335	0.424907	0.443735
27.0	0.207138	0.220254	0.233962	0.248246	0.263078	0.278427	0.294257	0.310533	0.327221	0.344393	0.361724	0.379348	0.397283	0.415596	0.434251
27.5	0.202105	0.214864	0.228200	0.242102	0.256500	0.271519	0.286977	0.302895	0.319241	0.335991	0.353122	0.370515	0.388242	0.406316	0.424688
28.0	0.197334	0.209757	0.222743	0.236287	0.250376	0.264989	0.280101	0.295685	0.311716	0.328187	0.345028	0.362171	0.379638	0.397467	0.415645
28.5	0.192498	0.204587	0.217221	0.230400	0.244116	0.258358	0.273101	0.288326	0.304012	0.320137	0.336684	0.353636	0.370980	0.388769	0.406975
29.0	0.187912	0.199687	0.211990	0.224827	0.238195	0.252086	0.266485	0.281375	0.296740	0.312561	0.328823	0.345512	0.362614	0.380115	

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 1 - Lifelong Income

Policy Term (PT)

O/S Term to end of PT	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
0.5	0.887444	0.880520	0.872888	0.864886	0.855247	0.845102	0.833977	0.821800	0.808491	0.793975	0.778172	0.761001	0.742382	0.722229	0.700454
1.0	0.787557	0.775315	0.761934	0.747337	0.731448	0.714198	0.695519	0.675355	0.653659	0.630397	0.605523	0.579123	0.551131	0.521614	0.490635
1.5	0.703856	0.688049	0.670898	0.652342	0.632377	0.610818	0.587785	0.562331	0.534777	0.505671	0.480794	0.458058	0.431913	0.402737	0.354351
2.0	0.629051	0.609605	0.592739	0.574622	0.554639	0.532399	0.508738	0.483692	0.457308	0.429742	0.401288	0.371248	0.339132	0.304578	0.257221
2.5	0.565771	0.545711	0.524248	0.501387	0.477155	0.451607	0.424834	0.396693	0.368161	0.338635	0.308632	0.278439	0.248371	0.218771	0.189992
3.0	0.508857	0.487713	0.465241	0.441482	0.416503	0.390408	0.363339	0.335475	0.307038	0.278290	0.249527	0.221074	0.193276	0.166485	0.141047
3.5	0.460286	0.438551	0.415796	0.391790	0.366739	0.340783	0.314101	0.286914	0.259479	0.232008	0.205061	0.178736	0.153456	0.129554	0.107337
4.0	0.416322	0.394525	0.371625	0.347680	0.322821	0.297446	0.271536	0.245383	0.219286	0.193456	0.168093	0.143489	0.119755	0.096883	0.074883
4.5	0.378548	0.356867	0.334223	0.310740	0.286524	0.261801	0.236630	0.211130	0.185544	0.160041	0.135725	0.112755	0.090257	0.068304	0.046954
5.0	0.344177	0.322804	0.300602	0.277714	0.254119	0.230630	0.206893	0.183383	0.160396	0.138227	0.117208	0.097593	0.079642	0.063553	0.049463
5.5	0.314375	0.293494	0.271909	0.249778	0.227290	0.204671	0.182173	0.160073	0.138660	0.118227	0.098903	0.081390	0.065450	0.051382	0.039273
6.0	0.287153	0.266846	0.245955	0.224651	0.203134	0.181654	0.160407	0.139726	0.119870	0.101113	0.083710	0.067878	0.053376	0.041542	0.031181
6.5	0.263380	0.243740	0.223623	0.203008	0.181899	0.161230	0.141252	0.123032	0.106433	0.091411	0.077192	0.063664	0.050857	0.039439	0.029210
7.0	0.241575	0.222634	0.203319	0.183512	0.164321	0.145078	0.126330	0.108332	0.091333	0.075566	0.061129	0.048478	0.037409	0.028056	0.020282
7.5	0.222404	0.204202	0.185713	0.167122	0.148636	0.130483	0.112903	0.096138	0.080421	0.065960	0.052932	0.041461	0.031611	0.023398	0.016750
8.0	0.204755	0.187297	0.169632	0.151948	0.134449	0.117357	0.100904	0.085317	0.070812	0.057576	0.045799	0.035459	0.026718	0.019513	0.013765
8.5	0.189142	0.172434	0.155589	0.139191	0.122241	0.106156	0.090754	0.076250	0.062842	0.050697	0.039942	0.030654	0.022850	0.016490	0.011479
9.0	0.174719	0.158750	0.142708	0.126773	0.111142	0.096003	0.081424	0.067446	0.054068	0.041885	0.030865	0.021954	0.015942	0.011936	0.009574
9.5	0.161884	0.146644	0.131383	0.116277	0.101518	0.087304	0.073833	0.061291	0.494841	0.039615	0.030699	0.023131	0.016894	0.011919	0.008091
10.0	0.149993	0.135462	0.120957	0.106651	0.092728	0.079377	0.066786	0.055125	0.044544	0.035156	0.027031	0.020191	0.014605	0.010193	0.006837
10.5	0.139354	0.125511	0.111733	0.098187	0.085051	0.072504	0.060722	0.049883	0.040063	0.031420	0.023989	0.017779	0.012748	0.008812	0.005847
11.0	0.129469	0.116292	0.103213	0.090396	0.077800	0.066276	0.055208	0.044504	0.034203	0.024880	0.017289	0.012654	0.009128	0.006718	0.005001
11.5	0.120581	0.108043	0.095631	0.083402	0.071415	0.060428	0.049499	0.039093	0.029256	0.020208	0.013892	0.009796	0.007498	0.006409	0.005133
12.0	0.112302	0.100379	0.088607	0.077135	0.066210	0.055714	0.045601	0.037285	0.029482	0.022715	0.017004	0.012329	0.008627	0.005804	0.003737
12.5	0.104823	0.093488	0.082322	0.071469	0.061078	0.051293	0.042428	0.034056	0.026805	0.020547	0.015293	0.011018	0.007656	0.005111	0.003262
13.0	0.097842	0.087070	0.076482	0.066219	0.056420	0.047222	0.038750	0.031107	0.024272	0.018585	0.013755	0.009947	0.006794	0.004500	0.002847
13.5	0.091496	0.081271	0.071233	0.061421	0.052176	0.043621	0.035745	0.028633	0.022461	0.016988	0.012443	0.008857	0.006072	0.004157	0.002707
14.0	0.085581	0.075858	0.066341	0.057158	0.048436	0.040295	0.032844	0.026170	0.020333	0.015164	0.011254	0.007966	0.005427	0.003544	0.002208
14.5	0.080182	0.070946	0.061923	0.053234	0.045000	0.037335	0.030339	0.024093	0.018650	0.014033	0.010232	0.007205	0.004881	0.003167	0.001959
15.0	0.075124	0.066352	0.057990	0.049979	0.042108	0.034808	0.028206	0.022181	0.017106	0.012818	0.009303	0.006517	0.004390	0.002830	0.001738
15.5	0.070497	0.062167	0.054056	0.046277	0.038938	0.032139	0.025967	0.020490	0.015749	0.011757	0.008498	0.005926	0.003971	0.002546	0.001554
16.0	0.066155	0.058245	0.050556	0.043198	0.036265	0.029819	0.024069	0.018927	0.014499	0.010783	0.007782	0.005388	0.003626	0.002320	0.001488
16.5	0.062170	0.054658	0.047367	0.040398	0.033849	0.027809	0.022353	0.017537	0.013393	0.009928	0.007119	0.004921	0.003266	0.002071	0.001249
17.0	0.058425	0.051291	0.044370	0.037782	0.031595	0.025900	0.020767	0.016249	0.012372	0.009140	0.006530	0.004495	0.002969	0.001873	0.001123
17.5	0.054975	0.048201	0.041645	0.035399	0.029549	0.024175	0.019342	0.015096	0.011463	0.008443	0.006012	0.004123	0.002712	0.001703	0.001016
18.0	0.051730	0.045297	0.039080	0.033166	0.027636	0.022565	0.018014	0.014025	0.010621	0.007799	0.005534	0.003781	0.002477	0.001548	0.000919
18.5	0.048711	0.042623	0.036876	0.031423	0.026382	0.021604	0.017414	0.013692	0.009967	0.007276	0.005112	0.003481	0.002272	0.001414	0.000835
19.0	0.045907	0.040107	0.034514	0.029206	0.024259	0.019737	0.015694	0.012166	0.009168	0.006695	0.004722	0.003205	0.002084	0.001292	0.000759
19.5	0.043290	0.037782	0.032476	0.027447	0.022765	0.018492	0.014678	0.011355	0.008538	0.006220	0.004376	0.002960	0.001918	0.001185	0.000694
20.0	0.040823	0.035592	0.030559	0.025793	0.021363	0.017325	0.013727	0.010599	0.007952	0.005799	0.004054	0.002735	0.001766	0.001087	0.000634
20.5	0.038531	0.033563	0.028797	0.024270	0.020076	0.016238	0.012861	0.009913	0.007382	0.005334	0.003761	0.002463	0.001500	0.000909	0.000541
21.0	0.036368	0.031650	0.027110	0.022837	0.018866	0.015257	0.012050	0.009271	0.006928	0.005013	0.003499	0.002348	0.001507	0.000921	0.000533
21.5	0.034354	0.029874	0.025573	0.021514	0.017752	0.014338	0.011308	0.008686	0.006479	0.004679	0.003259	0.002181	0.001396	0.000851	0.000491
22.0	0.032452	0.028197	0.024115	0.020267	0.016704	0.013474	0.010611	0.008138	0.006060	0.004367	0.003035	0.002026	0.001294	0.000786	0.000452
22.5	0.030677	0.026635	0.022762	0.019112	0.015736	0.012679	0.009972	0.007637	0.005677	0.004084	0.002833	0.001887	0.001202	0.000728	0.000417
23.0	0.028999	0.025160	0.021484	0.018032	0.014824	0.011930	0.009371	0.007166	0.005319	0.003820	0.002648	0.001758	0.001117	0.000676	0.000388
23.5	0.027431	0.023784	0.020294	0.017010	0.013979	0.011239	0.008818	0.006735	0.004992	0.003579	0.002473	0.001640	0.001040	0.000627	0.000357
24.0	0.025947	0.022483	0.019170	0.016056	0.013182	0.010587	0.008297	0.006329	0.004684	0.003353	0.002313	0.001531	0.000968	0.000582	0.000331
24.5	0.024558	0.021267	0.018122	0.015166	0.012442	0.009984	0.007816	0.005955	0.004402	0.003147	0.002167	0.001432	0.000904	0.000542	0.000307
25.0	0.023243	0.020117	0.017131	0.014327	0.011744	0.009415	0.007363	0.005604	0.004137	0.002953	0.002090	0.001399	0.000844	0.000526	0.000285
25.5	0.022009	0.019040	0.016204	0.013543	0.011093	0.008886	0.006944	0.005279	0.003892	0.002775	0.001905	0.001255	0.000789	0.000471	0.000266
26.0	0.020842	0.018020	0.015328	0.012802	0.010479	0.008387	0.006548	0.004973	0.003663	0.002608	0.001788	0.001176	0.000738	0.000440	0.000247
26.5	0.019745	0.017064	0.014507	0.012110	0.009906	0.007923	0.006180	0.004689	0.003450	0.002454	0.001680	0.001103	0.000691	0.000411	0.000231
27.0	0.018706	0.016159	0.013730	0.011455	0.009364	0.007484	0.005833	0.004422	0.003250	0.002309	0.001579	0.001035	0.000648	0.000385	0.000216
27.5	0.017730	0.015309	0.013002	0.010844	0.008858	0.007075	0.005510	0.004174	0.003065	0.002175	0.001486	0.000973	0.000608	0.000360	0.000202
28.0	0.016804	0.014503	0.012312	0.010261	0.008378	0.006668	0.005025	0.003930	0.002890	0.002049	0.001398	0.000914	0.000570	0.000338	0.000188
28.5	0.015933	0.013746	0.011664	0.009716	0.007930	0.006326	0.004920	0.003721	0.002728	0.001932	0.001317	0.000860	0.000536	0.000317	0.000177
29.0	0.015108	0.013028	0.011050	0.009201	0.007505	0.005984	0.004651	0.003515	0.002575	0.001822	0.001240	0.000809	0.000504	0.000297	

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 2 - Second Income, Variant 3 - Step Up Income

O/S Term to end of PT	Policy Term (PT)																	
	25	27	28	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
0.5	0.007148	0.008230	0.009014	0.010670	0.011653	0.012753	0.013983	0.015354	0.016882	0.018581	0.020468	0.022563	0.024887	0.027464	0.030320	0.033483	0.036987	0.040866
1.0	0.013914	0.016185	0.017529	0.020733	0.022631	0.024754	0.027123	0.029764	0.032699	0.035959	0.039573	0.043578	0.048009	0.052911	0.058328	0.064310	0.070913	0.078194
1.5	0.019826	0.023011	0.024890	0.029363	0.032012	0.034973	0.038276	0.041954	0.046040	0.050573	0.055552	0.061144	0.067277	0.074045	0.081508	0.089726	0.098769	0.108708
2.0	0.025424	0.029468	0.031849	0.037510	0.040858	0.044599	0.048770	0.053409	0.058559	0.064264	0.070573	0.077540	0.085222	0.093681	0.102985	0.113204	0.124415	0.136696
2.5	0.030284	0.035038	0.037828	0.044447	0.048859	0.052728	0.057597	0.063010	0.069015	0.075661	0.083000	0.091100	0.100014	0.109813	0.120568	0.132353	0.145248	0.159332
3.0	0.034889	0.040311	0.043484	0.051000	0.055439	0.060393	0.065912	0.072044	0.078840	0.086356	0.094649	0.103783	0.113821	0.124837	0.136903	0.150095	0.164492	0.180127
3.5	0.039807	0.046021	0.049404	0.058533	0.063883	0.069382	0.075062	0.081993	0.089137	0.097452	0.106000	0.114840	0.124018	0.134586	0.146608	0.160136	0.175213	0.191973
4.0	0.045299	0.052904	0.056786	0.067579	0.073699	0.079942	0.087345	0.095966	0.104850	0.114053	0.123538	0.133350	0.143548	0.154186	0.166329	0.179945	0.194108	0.212700
4.5	0.045781	0.052709	0.056711	0.066120	0.071654	0.077823	0.084686	0.092303	0.100733	0.110009	0.120283	0.131531	0.143851	0.157313	0.171986	0.187940	0.205243	0.223956
5.0	0.048798	0.056134	0.060353	0.070246	0.076056	0.082528	0.089726	0.097712	0.106548	0.116296	0.127019	0.138785	0.151568	0.165708	0.181000	0.197601	0.215752	0.234970
5.5	0.051304	0.058983	0.063375	0.073633	0.079643	0.086335	0.093772	0.102022	0.111146	0.121209	0.132274	0.144407	0.157673	0.172136	0.187861	0.204990	0.223336	0.243191
6.0	0.053681	0.061684	0.066238	0.076888	0.083037	0.089933	0.097594	0.106089	0.115481	0.125837	0.137129	0.149491	0.163011	0.177815	0.193947	0.211470	0.230567	0.250828
6.5	0.055596	0.063877	0.068651	0.079412	0.085740	0.092770	0.100577	0.109229	0.118739	0.129135	0.140409	0.152667	0.167041	0.182542	0.199305	0.217462	0.237039	0.258172
7.0	0.057413	0.065956	0.070761	0.081849	0.088297	0.095454	0.103396	0.112195	0.121919	0.132584	0.144205	0.156792	0.171356	0.186954	0.203699	0.221598	0.240652	0.261148
7.5	0.058805	0.067579	0.072484	0.083740	0.090263	0.097491	0.105505	0.114479	0.124382	0.135238	0.147069	0.159892	0.173729	0.188593	0.204507	0.221499	0.239683	0.259148
8.0	0.060127	0.069119	0.074117	0.085532	0.092124	0.099420	0.107500	0.116443	0.126230	0.137009	0.148746	0.161459	0.175154	0.189861	0.205601	0.222403	0.240307	0.259459
8.5	0.061057	0.070245	0.075230	0.086847	0.093475	0.100795	0.108892	0.117846	0.127731	0.138567	0.150364	0.163131	0.176988	0.191956	0.208054	0.225319	0.243763	0.263422
9.0	0.061941	0.071133	0.076121	0.087804	0.094475	0.101891	0.110120	0.119174	0.129066	0.139916	0.151746	0.164573	0.178420	0.193308	0.209271	0.226341	0.244545	0.263905
9.5	0.062462	0.072000	0.077122	0.088918	0.095588	0.102924	0.111103	0.119941	0.129786	0.140621	0.152512	0.165459	0.179486	0.194620	0.210883	0.228297	0.246881	0.266640
10.0	0.062967	0.072822	0.077924	0.089809	0.096479	0.103826	0.112005	0.120943	0.130868	0.141801	0.153762	0.166771	0.180858	0.196052	0.212385	0.229887	0.248581	0.268484
10.5	0.063119	0.072951	0.078027	0.090010	0.096673	0.104020	0.112191	0.120916	0.130611	0.141312	0.153029	0.165784	0.179608	0.194526	0.210649	0.227996	0.246592	0.266510
11.0	0.063272	0.073124	0.078209	0.090242	0.096917	0.104262	0.112391	0.121151	0.130785	0.141371	0.152909	0.165514	0.179208	0.194056	0.210192	0.227567	0.246173	0.266115
11.5	0.063120	0.073010	0.078100	0.090156	0.096831	0.104176	0.112304	0.121064	0.130659	0.141254	0.152859	0.165493	0.179283	0.194240	0.210404	0.227801	0.246424	0.266384
12.0	0.062976	0.072848	0.077948	0.089948	0.096623	0.103968	0.112097	0.120857	0.130451	0.140949	0.152467	0.165043	0.178803	0.193864	0.210154	0.227581	0.246224	0.266181
12.5	0.062556	0.072402	0.077502	0.089529	0.096204	0.103549	0.111678	0.120438	0.129936	0.140384	0.151811	0.164257	0.177743	0.192308	0.208074	0.225081	0.243344	0.262881
13.0	0.062156	0.072002	0.077102	0.089129	0.095804	0.103149	0.111278	0.119938	0.129436	0.140000	0.151552	0.164139	0.177783	0.192482	0.208378	0.225425	0.243708	0.263245
13.5	0.061513	0.071367	0.076467	0.088494	0.095169	0.102514	0.110643	0.119303	0.128801	0.139249	0.150656	0.163063	0.176499	0.191000	0.206626	0.223413	0.241476	0.260913
14.0	0.060901	0.070755	0.075855	0.087882	0.094557	0.101902	0.110031	0.118691	0.128189	0.138637	0.149944	0.162251	0.175607	0.190050	0.205626	0.222363	0.240426	0.259863
14.5	0.060078	0.070461	0.075561	0.087588	0.094263	0.101608	0.109737	0.118497	0.127995	0.138443	0.149850	0.162257	0.175673	0.190156	0.205772	0.222459	0.240522	0.259959
15.0	0.059294	0.069677	0.074777	0.086804	0.093479	0.100824	0.108953	0.117713	0.127211	0.137559	0.148766	0.160973	0.174229	0.189654	0.206240	0.223837	0.242460	0.262097
15.5	0.058331	0.068714	0.073814	0.085841	0.092516	0.099861	0.107990	0.117488	0.127346	0.138594	0.150241	0.162428	0.175284	0.189759	0.205895	0.223532	0.242175	0.261812
16.0	0.057415	0.067798	0.072898	0.084925	0.091599	0.098944	0.107073	0.116571	0.126429	0.137626	0.149193	0.161260	0.173857	0.188022	0.203817	0.221204	0.239367	0.259004
16.5	0.056351	0.066734	0.071834	0.083861	0.090535	0.097880	0.106009	0.115507	0.125365	0.136562	0.148129	0.160196	0.172793	0.187008	0.202853	0.220190	0.238350	0.258487
17.0	0.055339	0.065722	0.070822	0.082849	0.089523	0.096868	0.104997	0.114495	0.124353	0.135550	0.147117	0.159164	0.171721	0.185976	0.201871	0.219166	0.237225	0.256362
17.5	0.054207	0.064590	0.069690	0.081717	0.088391	0.095736	0.103865	0.113363	0.124121	0.136168	0.148495	0.161122	0.174079	0.188304	0.203859	0.220496	0.238555	0.257692
18.0	0.053120	0.063503	0.068603	0.080630	0.087304	0.094649	0.102778	0.112276	0.123034	0.135081	0.147428	0.160085	0.173072	0.187337	0.202942	0.219647	0.237706	0.256843
18.5	0.051959	0.062342	0.067442	0.079469	0.086143	0.093488	0.101617	0.111115	0.122073	0.134320	0.146867	0.160024	0.173811	0.188286	0.204291	0.221250	0.239309	0.258446
19.0	0.050845	0.061228	0.066328	0.078355	0.085029	0.092374	0.100503	0.110001	0.120959	0.133206	0.145753	0.159500	0.174467	0.190682	0.207297	0.224356	0.242415	0.260572
19.5	0.049659	0.059942	0.064942	0.076969	0.083643	0.091088	0.099217	0.108715	0.119573	0.131720	0.144167	0.157914	0.172981	0.189396	0.206211	0.223470	0.241729	0.260086
20.0	0.048500	0.058783	0.063783	0.075810	0.082484	0.089929	0.098058	0.107556	0.118414	0.129601	0.142128	0.155975	0.170142	0.185629	0.202484	0.219753	0.238022	0.256389
20.5	0.047348	0.057631	0.062631	0.074658	0.081332	0.088777	0.096906	0.106404	0.117262	0.128449	0.140876	0.154623	0.169700	0.186127	0.203012	0.220301	0.238570	0.256937
21.0	0.046222	0.056505	0.061505	0.073532	0.080206	0.087651	0.095780	0.105278	0.116136	0.127323	0.139850	0.153697	0.168874	0.185401	0.202316	0.219645	0.237914	0.256281
21.5	0.045057	0.055340	0.060340	0.072367	0.079041	0.086486	0.094615	0.104113	0.114971	0.126158	0.138685	0.152532	0.167709	0.184236	0.201151	0.218500	0.236769	0.255136
22.0	0.043947	0.054230	0.059230	0.071257	0.077931	0.085376	0.093505	0.102903	0.113661	0.124748	0.137175	0.150922	0.165099	0.181626	0.198541	0.215870	0.234139	0.252506
22.5	0.042809	0.053092	0.058092	0.070119	0.076793	0.084238	0.092367	0.101765	0.112523	0.123610	0.135937	0.149684	0.164861	0.181388	0.198303	0.215652	0.233921	0.252288
23.0	0.041726	0.052009	0.057009	0.069036	0.075710	0.083155	0.091284	0.100682	0.111440	0.122527	0.134854	0.148501	0.163578	0.179995	0.197810	0.216039	0.234268	0.252635
23.5	0.040623	0.050906	0.055906	0.067933	0.074607	0.082052	0.090181	0.099579	0.110337	0.121424	0.133751	0.147408	0.162485	0.178902	0.196717	0.214946	0.233175	0.251542
24.0	0.039571	0.049854	0.054854	0.066881	0.073555	0.081000	0.089129	0.098527	0.109285	0.120372	0.132709	0.146356	0.161433	0.177950	0.195765	0.213994	0.232223	0.250590
24.5	0.045757	0.049851	0.059074	0.064235	0.069775	0.075702	0.082016	0.088719	0.095811	0.103296	0.111184	0.119494	0.128250					

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 4 - Extra Income															
O/S Term to end of PT	Policy Term (PT)														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
0.5	0.003277	0.003605	0.003941	0.004284	0.004633	0.004990	0.005361	0.005750	0.006165	0.006615	0.007111	0.007661	0.008276	0.008967	0.009743
1.0	0.006363	0.006999	0.007650	0.008314	0.008991	0.009682	0.010399	0.011150	0.011954	0.012824	0.013781	0.014843	0.016030	0.017362	0.018858
1.5	0.008956	0.009868	0.010807	0.011766	0.012742	0.013739	0.014766	0.015839	0.016978	0.018206	0.019548	0.021034	0.022689	0.024542	0.026621
2.0	0.011398	0.012570	0.013779	0.015014	0.016271	0.017553	0.018871	0.020245	0.021697	0.023259	0.024961	0.026840	0.028931	0.031268	0.033889
2.5	0.013403	0.014803	0.016253	0.017739	0.019254	0.020797	0.022380	0.024022	0.025750	0.027597	0.029601	0.031804	0.034247	0.036973	0.040025
3.0	0.015292	0.016907	0.018583	0.020304	0.022060	0.023849	0.025680	0.027572	0.029558	0.031671	0.033958	0.036462	0.039234	0.042322	0.045773
3.5	0.016797	0.018593	0.020467	0.022398	0.024372	0.026385	0.028442	0.030562	0.032776	0.035122	0.037646	0.040399	0.043345	0.046807	0.050571
4.0	0.018215	0.020183	0.022242	0.024370	0.026549	0.028771	0.031040	0.033374	0.035802	0.038365	0.041111	0.044096	0.047377	0.051015	0.055068
4.5	0.019301	0.021407	0.023621	0.025919	0.028279	0.030690	0.033152	0.035680	0.038301	0.041055	0.043992	0.047169	0.050648	0.054491	0.058763
5.0	0.020325	0.022561	0.024920	0.027378	0.029908	0.032496	0.035140	0.037850	0.040651	0.043584	0.046700	0.050056	0.053718	0.057753	0.062229
5.5	0.021065	0.023398	0.025872	0.028460	0.031136	0.033880	0.036685	0.039560	0.042526	0.045620	0.048890	0.052397	0.056207	0.060389	0.065015
6.0	0.021763	0.024187	0.026770	0.029480	0.032292	0.035182	0.038141	0.041170	0.044290	0.047534	0.050950	0.054598	0.058545	0.062864	0.067629
6.5	0.022223	0.024708	0.027367	0.030171	0.033091	0.036104	0.039195	0.042362	0.045621	0.049001	0.052546	0.056315	0.060375	0.064798	0.069662
7.0	0.022657	0.025198	0.027929	0.030821	0.033844	0.036972	0.040188	0.043485	0.046874	0.050381	0.054047	0.057929	0.062094	0.066614	0.071570
7.5	0.022894	0.025464	0.028236	0.031186	0.034284	0.037501	0.040819	0.044227	0.047732	0.051353	0.055128	0.059109	0.063361	0.067957	0.072976
8.0	0.023117	0.025714	0.028526	0.031531	0.034698	0.038000	0.041414	0.044927	0.048539	0.052267	0.056145	0.060219	0.064553	0.069219	0.074296
8.5	0.023179	0.025778	0.028603	0.031633	0.034842	0.038201	0.041687	0.045284	0.048987	0.052809	0.056777	0.060934	0.065338	0.070059	0.075175
9.0	0.023238	0.025838	0.028675	0.031729	0.034977	0.038391	0.041944	0.045620	0.049409	0.053319	0.057372	0.061607	0.066077	0.070849	0.076001
9.5	0.023166	0.025747	0.028571	0.031624	0.034883	0.038323	0.041919	0.045650	0.049506	0.053489	0.057615	0.061917	0.066445	0.071259	0.076435
10.0	0.023098	0.025660	0.028473	0.031524	0.034794	0.038259	0.041895	0.045678	0.049597	0.053648	0.057843	0.062209	0.066791	0.071645	0.076843
10.5	0.022924	0.025452	0.028233	0.031260	0.034515	0.037978	0.041627	0.045439	0.049398	0.053499	0.057749	0.062169	0.066796	0.071683	0.076895
11.0	0.022760	0.025255	0.028007	0.031010	0.034252	0.037713	0.041374	0.045213	0.049210	0.053359	0.057660	0.062130	0.066800	0.071718	0.076945
11.5	0.022510	0.024960	0.027666	0.030627	0.033833	0.037268	0.040916	0.044755	0.048768	0.052943	0.057279	0.061786	0.066490	0.071433	0.076669
12.0	0.022275	0.024681	0.027345	0.030265	0.033437	0.036849	0.040484	0.044324	0.048351	0.052551	0.056919	0.061462	0.066199	0.071164	0.076409
12.5	0.021971	0.024324	0.026932	0.029797	0.032917	0.036283	0.039882	0.043697	0.047714	0.051916	0.056298	0.060860	0.065617	0.070598	0.075847
13.0	0.021684	0.023987	0.026543	0.029356	0.032426	0.035749	0.039314	0.043107	0.047113	0.051318	0.055712	0.060293	0.065070	0.070066	0.075318
13.5	0.021341	0.023587	0.026081	0.028830	0.031837	0.035098	0.038608	0.042356	0.046328	0.050512	0.054896	0.059477	0.064259	0.069259	0.074509
14.0	0.021017	0.023210	0.025646	0.028334	0.031280	0.034484	0.037943	0.041647	0.045588	0.049751	0.054127	0.058708	0.063495	0.068499	0.073747
14.5		0.022781	0.025153	0.027772	0.030647	0.033779	0.037168	0.040810	0.044696	0.048816	0.053160	0.057720	0.062494	0.067490	0.072726
15.0		0.022376	0.024687	0.027242	0.030049	0.033113	0.036438	0.040020	0.043855	0.047934	0.052248	0.056789	0.061551	0.066538	0.071764
15.5			0.024176	0.026660	0.029391	0.032377	0.035622	0.039128	0.042892	0.046909	0.051171	0.055669	0.060399	0.065362	0.070565
16.0			0.023694	0.026110	0.028769	0.031681	0.034853	0.038287	0.041984	0.045942	0.050154	0.054614	0.059314	0.064253	0.069435
16.5				0.025519	0.028102	0.030932	0.034018	0.037368	0.040982	0.044862	0.049004	0.053402	0.058051	0.062947	0.068091
17.0				0.024961	0.027471	0.030224	0.033231	0.036500	0.040366	0.044384	0.047918	0.052259	0.056859	0.061715	0.066825
17.5					0.026804	0.029475	0.032394	0.035573	0.039018	0.042735	0.046726	0.050988	0.055519	0.060314	0.065371
18.0					0.026174	0.028767	0.031605	0.034698	0.038058	0.041690	0.045601	0.049790	0.054255	0.058994	0.064001
18.5						0.028028	0.030778	0.033779	0.037043	0.040579	0.044394	0.048492	0.052872	0.057532	0.062469
19.0						0.027330	0.029998	0.032912	0.036086	0.039531	0.043256	0.047267	0.051567	0.056154	0.061025
19.5							0.029189	0.032012	0.035089	0.038434	0.042057	0.045967	0.050168	0.054662	0.059448
20.0							0.028426	0.031163	0.034148	0.037398	0.040925	0.044740	0.048849	0.053256	0.057960
20.5								0.030289	0.033179	0.036328	0.039750	0.043457	0.047459	0.051761	0.056367
21.0								0.029464	0.032264	0.035318	0.038640	0.042247	0.046148	0.050352	0.054863
21.5									0.031329	0.034283	0.037500	0.040997	0.044786	0.048877	0.053278
22.0									0.030446	0.033306	0.036424	0.039817	0.043500	0.047486	0.051783
22.5										0.032313	0.035327	0.038611	0.042180	0.046049	0.050227
23.0										0.031375	0.034292	0.037473	0.040934	0.044692	0.048760
23.5											0.033244	0.036317	0.039665	0.043305	0.047251
24.0											0.032254	0.035227	0.038468	0.041996	0.045827
24.5												0.034126	0.037257	0.040668	0.044376
25.0												0.033087	0.036114	0.039414	0.043006
25.5													0.034963	0.038150	0.041621
26.0													0.033877	0.036957	0.040314
26.5														0.035759	0.039000
27.0														0.034628	0.037759
27.5															0.036516
28.0															0.035343
28.5															
29.0															

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 to nearest half year.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 5 - Wealth Creation (Limited/Regular Premium)

O/S Term to end of PT	Policy Term (PT)				
	10	15	20	25	30
0.5	0.001838	0.003212	0.004892	0.006971	0.010406
1.0	0.003479	0.006135	0.009335	0.013288	0.019801
1.5	0.004749	0.008487	0.013023	0.018532	0.027446
2.0	0.005882	0.010627	0.016374	0.023288	0.034354
2.5	0.006724	0.012284	0.019081	0.027167	0.039861
3.0	0.007476	0.013792	0.021541	0.030686	0.044842
3.5	0.008001	0.014895	0.023448	0.033482	0.048698
4.0	0.008470	0.015900	0.025182	0.036020	0.052189
4.5	0.008764	0.016568	0.026436	0.037955	0.054775
5.0	0.009026	0.017176	0.027577	0.039712	0.057117
5.5	0.009153	0.017509	0.028302	0.040957	0.058728
6.0	0.009266	0.017812	0.028961	0.042088	0.060189
6.5	0.009274	0.017894	0.029260	0.042780	0.061054
7.0	0.009282	0.017968	0.029532	0.043408	0.061839
7.5	0.009208	0.017865	0.029494	0.043650	0.062135
8.0	0.009142	0.017771	0.029460	0.043870	0.062404
8.5	0.009012	0.017540	0.029163	0.043748	0.062265
9.0	0.008896	0.017328	0.028892	0.043638	0.062139
9.5		0.017010	0.028402	0.043221	0.061666
10.0		0.016720	0.027955	0.042843	0.061237
10.5		0.016347	0.027330	0.042190	0.060505
11.0		0.016007	0.026760	0.041596	0.059841
11.5		0.015604	0.026047	0.040759	0.058908
12.0		0.015236	0.025398	0.039997	0.058060
12.5		0.014820	0.024637	0.039021	0.056967
13.0		0.014441	0.023944	0.038133	0.055973
13.5		0.014023	0.023166	0.037061	0.054752
14.0		0.013642	0.022457	0.036084	0.053641
14.5			0.021686	0.034953	0.052319
15.0			0.020983	0.033922	0.051117
15.5			0.020234	0.032766	0.049718
16.0			0.019551	0.031713	0.048445
16.5			0.018836	0.030561	0.046992
17.0			0.018184	0.029511	0.045670
17.5			0.017508	0.028386	0.044185
18.0			0.016892	0.027361	0.042834
18.5			0.016259	0.026281	0.041341
19.0			0.015681	0.025297	0.039982
19.5				0.024275	0.038504
20.0				0.023343	0.037157
20.5				0.022386	0.035713
21.0				0.021514	0.034398
21.5				0.020625	0.033007
22.0				0.019815	0.031740
22.5				0.018996	0.030418
23.0				0.018249	0.029213
23.5				0.017497	0.027969
24.0				0.016810	0.026836
24.5					0.025678
25.0					0.024622
25.5					0.023552
26.0					0.022577
26.5					0.021595
27.0					0.020700
27.5					0.019803
28.0					0.018985
28.5					0.018167
29.0					0.017422
29.5					
30.0					

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 to nearest half year.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 5 - Wealth Creation (Single Premium)		
O/S Term to end of PT	Policy Term (PT)	
	5	10
0.5	0.000015	0.000063
1.0	0.000028	0.000120
1.5	0.000038	0.000165
2.0	0.000046	0.000204
2.5	0.000052	0.000235
3.0	0.000056	0.000261
3.5	0.000058	0.000280
4.0	0.000059	0.000296
4.5	0.000058	0.000307
5.0		0.000315
5.5		0.000320
6.0		0.000322
6.5		0.000322
7.0		0.000320
7.5		0.000316
8.0		0.000310
8.5		0.000303
9.0		0.000295
9.5		0.000287
10.0		

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 5 - Wealth Creation (Single Premium)		
O/S Term to end of PT	Policy Term (PT)	
	5	10
0.5	0.96447	0.964423
1.0	0.930204	0.930116
1.5	0.897158	0.897038
2.0	0.865288	0.86514
2.5	0.834552	0.834383
3.0	0.804908	0.804722
3.5	0.776319	0.77612
4.0	0.748747	0.748537
4.5	0.722154	0.721937
5.0		0.696284
5.5		0.671546
6.0		0.647687
6.5		0.624678
7.0		0.602487
7.5		0.581086
8.0		0.560445
8.5		0.540539
9.0		0.521341
9.5		0.502825
10.0		

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 to nearest half year.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 6 - Assured Income																				
O/S Term to end of PT	Income period: 25 years										Income period: 30 years									
	Policy Term (PT)																			
	5	6	7	8	9	10	11	12	13	14	5	6	7	8	9	10	11	12	13	14
0.5	0.01128	0.01241	0.01372	0.01524	0.01701	0.01905	0.02135	0.02392	0.02672	0.02973	0.01172	0.01288	0.01424	0.01583	0.01767	0.01978	0.02217	0.02484	0.02775	0.03087
1.0	0.02202	0.02422	0.02677	0.02975	0.03321	0.03717	0.04166	0.04667	0.05212	0.05798	0.02287	0.02515	0.02781	0.03090	0.03449	0.03860	0.04327	0.04847	0.05413	0.06027
1.5	0.03129	0.03435	0.03790	0.04204	0.04685	0.05239	0.05869	0.06575	0.07349	0.08185	0.03249	0.03567	0.03936	0.04366	0.04866	0.05441	0.06095	0.06828	0.07633	0.08501
2.0	0.04011	0.04399	0.04850	0.05375	0.05985	0.06688	0.07490	0.08390	0.09382	0.10455	0.04166	0.04569	0.05037	0.05582	0.06215	0.06946	0.07778	0.08713	0.09743	0.10858
2.5	0.04768	0.05221	0.05747	0.06359	0.07070	0.07891	0.08830	0.09888	0.11060	0.12335	0.04952	0.05422	0.05968	0.06604	0.07342	0.08195	0.09170	0.10269	0.11487	0.12811
3.0	0.05489	0.06004	0.06601	0.07295	0.08103	0.09036	0.10106	0.11314	0.12657	0.14124	0.05700	0.06236	0.06855	0.07577	0.08415	0.09385	0.10495	0.11750	0.13145	0.14668
3.5	0.06101	0.06666	0.07318	0.08076	0.08956	0.09975	0.11144	0.12470	0.13949	0.15572	0.06537	0.07163	0.07860	0.08637	0.09502	0.10460	0.11514	0.12691	0.14007	0.15472
4.0	0.06685	0.07297	0.08002	0.08819	0.09769	0.10869	0.12133	0.13570	0.15179	0.16950	0.06943	0.07578	0.08310	0.09159	0.10146	0.11288	0.12601	0.14094	0.15764	0.17603
4.5	0.07824	0.08569	0.09431	0.10432	0.11591	0.12924	0.14443	0.16148	0.18034	0.08125	0.08899	0.09795	0.10834	0.12037	0.13422	0.15000	0.16771	0.18729	0.20987	0.23557
5.0	0.08326	0.09109	0.10014	0.11063	0.12278	0.13677	0.15273	0.17071	0.19065	0.08647	0.09460	0.10400	0.11489	0.12751	0.14204	0.15862	0.17729	0.19800	0.22087	0.24597
5.5	0.09550	0.10486	0.11568	0.12821	0.14264	0.15914	0.17776	0.19848	0.09919	0.10890	0.12014	0.13315	0.14814	0.16527	0.18461	0.20613	0.22997	0.25613	0.28461	0.31551
6.0	0.09971	0.10995	0.12049	0.13338	0.14824	0.16523	0.18446	0.20592	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441
6.5	0.11290	0.12424	0.13735	0.15245	0.16975	0.18934	0.21127	0.09919	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801
7.0	0.11627	0.12782	0.14113	0.15647	0.17405	0.19399	0.21637	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801
7.5	0.13049	0.14390	0.15934	0.17703	0.19713	0.21972	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351
8.0	0.13303	0.14654	0.16208	0.17988	0.20013	0.22292	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351
8.5	0.14833	0.16385	0.18164	0.20187	0.22468	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001
9.0	0.15003	0.16555	0.18331	0.20353	0.22635	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001
9.5	0.16643	0.18208	0.20117	0.22285	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001	0.46651
10.0	0.16727	0.18482	0.20477	0.22732	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001	0.46651
10.5	0.18479	0.20452	0.22683	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001	0.46651	0.50301
11.0	0.18476	0.20428	0.22635	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001	0.46651	0.50301
11.5	0.20333	0.22508	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001	0.46651	0.50301	0.54001
12.0	0.20242	0.22386	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001	0.46651	0.50301	0.54001
12.5	0.22042	0.21198	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001	0.46651	0.50301	0.54001
13.0	0.22019	0.21198	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001	0.46651	0.50301	0.54001
13.5	0.22019	0.21198	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001	0.46651	0.50301	0.54001
14.0	0.22019	0.21198	0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386	0.23857	0.26471	0.29329	0.32441	0.35801	0.39351	0.43001	0.46651	0.50301	0.54001

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 to nearest half year.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 5 - Wealth Creation (Limited/Regular Premium)

O/S Term to end of PT	Policy Term (PT)				
	10	15	20	25	30
0.5	0.892673	0.909778	0.908162	0.906162	0.902856
1.0	0.796865	0.827697	0.824759	0.821129	0.815150
1.5	0.711489	0.753268	0.749293	0.744460	0.736634
2.0	0.635260	0.685532	0.680732	0.674950	0.665680
2.5	0.567302	0.624080	0.618669	0.612216	0.602048
3.0	0.506614	0.568137	0.562264	0.555313	0.544499
3.5	0.452489	0.517359	0.511184	0.503917	0.492806
4.0	0.404147	0.471119	0.464744	0.457277	0.446020
4.5	0.361018	0.429125	0.422671	0.415122	0.403935
5.0	0.322492	0.390875	0.384406	0.376854	0.365821
5.5	0.288111	0.356118	0.349725	0.342244	0.331493
6.0	0.257395	0.324453	0.318172	0.310813	0.300386
6.5	0.229976	0.295664	0.289561	0.282374	0.272339
7.0	0.205479	0.269431	0.263523	0.256536	0.246911
7.5	0.183606	0.245569	0.239900	0.233148	0.223961
8.0	0.164062	0.223821	0.218395	0.211891	0.203145
8.5	0.146610	0.204031	0.198876	0.192641	0.184343
9.0	0.131014	0.185991	0.181101	0.175140	0.167282
9.5		0.169569	0.164958	0.159285	0.151860
10.0		0.154597	0.150255	0.144865	0.137861
10.5		0.140963	0.136894	0.131795	0.125200
11.0		0.128531	0.124721	0.119904	0.113702
11.5		0.117208	0.113655	0.109122	0.103298
12.0		0.106882	0.103571	0.099309	0.093846
12.5		0.097474	0.094398	0.090407	0.085290
13.0		0.088895	0.086038	0.082303	0.077514
13.5		0.081076	0.078431	0.074947	0.070472
14.0		0.073946	0.071496	0.068248	0.064070
14.5			0.065183	0.062165	0.058269
15.0			0.059428	0.056624	0.052994
15.5			0.054187	0.051589	0.048213
16.0			0.049408	0.047001	0.043863
16.5			0.045055	0.042831	0.039919
17.0			0.041086	0.039031	0.036329
17.5			0.037469	0.035574	0.033073
18.0			0.034171	0.032423	0.030108
18.5			0.031166	0.029557	0.027417
19.0			0.028425	0.026943	0.024966
19.5				0.024564	0.022741
20.0				0.022395	0.020714
20.5				0.020420	0.018872
21.0				0.018619	0.017194
21.5				0.016979	0.015668
22.0				0.015483	0.014278
22.5				0.014120	0.013013
23.0				0.012877	0.011861
23.5				0.011745	0.010812
24.0				0.010712	0.009856
24.5					0.008986
25.0					0.008192
25.5					0.007470
26.0					0.006811
26.5					0.006211
27.0					0.005664
27.5					0.005165
28.0					0.004710
28.5					0.004296
29.0					0.003918
29.5					
30.0					

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 to nearest half year.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 2 - Second Income, Variant 3 - Step Up Income

O/S Term to end of PT	Policy Term (PT)																	
	25	27	28	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
0.5	0.946455	0.945207	0.944626	0.943003	0.942039	0.940961	0.939756	0.938411	0.936914	0.935249	0.933400	0.931346	0.929096	0.926543	0.923744	0.920644	0.917210	0.913409
1.0	0.895778	0.893605	0.891219	0.888624	0.885748	0.882508	0.878914	0.875061	0.870947	0.866574	0.861942	0.857051	0.851901	0.846491	0.840821	0.834891	0.828701	0.822261
1.5	0.848251	0.845273	0.843155	0.839933	0.836857	0.834089	0.831002	0.827565	0.823746	0.819512	0.814823	0.809637	0.803999	0.797958	0.791623	0.785093	0.778376	0.771484
2.0	0.803246	0.799555	0.797381	0.792214	0.789159	0.785745	0.781941	0.777799	0.773103	0.767813	0.762063	0.755715	0.748718	0.741016	0.732547	0.723249	0.713054	0.701890
2.5	0.760985	0.756743	0.754253	0.748347	0.744857	0.740960	0.736614	0.731794	0.726444	0.720524	0.713988	0.706782	0.698854	0.690122	0.680587	0.670212	0.658980	0.646912
3.0	0.720948	0.716224	0.713458	0.706908	0.703042	0.698728	0.693925	0.688590	0.682681	0.676149	0.668946	0.661018	0.652310	0.642762	0.632312	0.620987	0.608842	0.594913
3.5	0.683312	0.678224	0.675257	0.668245	0.664112	0.659502	0.654373	0.648679	0.642437	0.635615	0.627717	0.619118	0.609816	0.599811	0.589101	0.577584	0.565267	0.552148
4.0	0.647641	0.642239	0.639100	0.631697	0.627338	0.622479	0.617076	0.611081	0.604545	0.597425	0.589735	0.581487	0.572681	0.563317	0.552400	0.540821	0.528584	0.515697
4.5	0.614080	0.608450	0.605192	0.597531	0.593207	0.588010	0.582434	0.576252	0.569417	0.561881	0.553596	0.544511	0.534576	0.523737	0.511943	0.499145	0.485295	0.470352
5.0	0.582258	0.576438	0.573083	0.565212	0.560592	0.555450	0.549737	0.543407	0.536413	0.528708	0.520246	0.510976	0.500852	0.489825	0.477848	0.464877	0.450873	0.435802
5.5	0.552298	0.546346	0.542931	0.534948	0.530272	0.525071	0.519296	0.512920	0.505839	0.498064	0.489531	0.480193	0.470006	0.458924	0.446970	0.433916	0.419819	0.404890
6.0	0.523879	0.517825	0.514366	0.506305	0.501591	0.496353	0.490541	0.484108	0.477008	0.469196	0.460630	0.451264	0.441109	0.429973	0.417970	0.405017	0.391090	0.376171
6.5	0.497107	0.490991	0.487515	0.479442	0.474734	0.469507	0.463712	0.457301	0.450230	0.442453	0.433991	0.424622	0.414448	0.403492	0.391662	0.378792	0.365043	0.350345
7.0	0.471704	0.465548	0.462065	0.454005	0.449314	0.444113	0.438350	0.431929	0.424854	0.417125	0.408781	0.399551	0.389517	0.378641	0.366898	0.354266	0.340731	0.326293
7.5	0.447760	0.441593	0.438121	0.430118	0.425475	0.420333	0.414641	0.408352	0.401423	0.393812	0.385481	0.376395	0.366521	0.355831	0.344301	0.331917	0.318669	0.304562
8.0	0.425032	0.418870	0.415417	0.407489	0.402901	0.397827	0.392215	0.386018	0.379195	0.371704	0.363510	0.354579	0.344882	0.334394	0.323096	0.310978	0.298035	0.284278
8.5	0.403602	0.397465	0.394042	0.386216	0.381703	0.376719	0.371214	0.365140	0.358456	0.351122	0.343103	0.334369	0.324892	0.314652	0.303632	0.291825	0.279233	0.265871
9.0	0.383252	0.377153	0.373736	0.366055	0.361621	0.356732	0.351337	0.345391	0.338815	0.331679	0.323842	0.315311	0.306062	0.296075	0.285340	0.273840	0.261618	0.248656
9.5	0.364055	0.358009	0.354666	0.347086	0.342743	0.337963	0.332697	0.326897	0.320523	0.313538	0.305910	0.297610	0.288617	0.278915	0.268494	0.257354	0.245505	0.232969
10.0	0.345819	0.339837	0.336541	0.329100	0.324861	0.320182	0.314945	0.309193	0.302867	0.295996	0.288599	0.280603	0.272057	0.262949	0.252362	0.241386	0.229925	0.218279
10.5	0.328609	0.322702	0.319458	0.312166	0.308017	0.303468	0.298470	0.292978	0.286951	0.280359	0.273166	0.265348	0.256888	0.247773	0.237999	0.227575	0.216506	0.204829
11.0	0.312255	0.306431	0.303243	0.296103	0.292056	0.287626	0.282766	0.277434	0.271588	0.265195	0.258225	0.250655	0.242466	0.233660	0.224240	0.214136	0.203463	0.192214
11.5	0.296812	0.291082	0.287953	0.280971	0.277028	0.272721	0.268005	0.262837	0.257179	0.250996	0.244259	0.236946	0.229004	0.220534	0.211425	0.201725	0.191450	0.180634
12.0	0.282133	0.276501	0.273434	0.266413	0.262473	0.258188	0.254014	0.249009	0.243534	0.237556	0.231048	0.223986	0.216357	0.208153	0.199375	0.190033	0.180147	0.169752
12.5	0.268263	0.262741	0.259738	0.253800	0.249445	0.245283	0.240851	0.236101	0.231071	0.224952	0.218876	0.211872	0.204524	0.196627	0.188182	0.179201	0.169706	0.159730
13.0	0.255075	0.249665	0.246728	0.240733	0.236602	0.232462	0.228370	0.223869	0.218582	0.213017	0.206967	0.200412	0.193338	0.185739	0.177618	0.168967	0.159870	0.150300
13.5	0.242606	0.237318	0.234449	0.228421	0.224593	0.220772	0.216649	0.212098	0.207119	0.201808	0.196161	0.189681	0.182881	0.175880	0.167783	0.159591	0.150398	0.141189
14.0	0.230746	0.225581	0.222781	0.216761	0.213192	0.209480	0.205473	0.201107	0.196356	0.191192	0.185588	0.179525	0.172990	0.165977	0.158492	0.150547	0.142165	0.133382
14.5	0.219524	0.214491	0.211763	0.205768	0.202443	0.198856	0.194973	0.190759	0.186181	0.181211	0.175824	0.170000	0.163727	0.157000	0.149824	0.142210	0.134184	0.125780
15.0	0.208848	0.203947	0.201290	0.195461	0.192236	0.188762	0.185009	0.180943	0.176533	0.171751	0.166573	0.160980	0.154960	0.148509	0.141629	0.134336	0.126651	0.118611
15.5	0.198738	0.193977	0.191395	0.185734	0.182607	0.179245	0.175618	0.171696	0.167450	0.162851	0.157878	0.152511	0.146739	0.140557	0.133969	0.126988	0.119638	0.111952
16.0	0.189118	0.184494	0.181986	0.176490	0.173460	0.170207	0.166704	0.162922	0.158833	0.154412	0.149636	0.144484	0.138953	0.133031	0.126723	0.120043	0.113013	0.105667
16.5	0.180001	0.175521	0.173089	0.167622	0.164627	0.161481	0.158298	0.154862	0.151071	0.146827	0.142148	0.137044	0.131542	0.125673	0.119358	0.112590	0.105382	0.097845
17.0	0.171323	0.166985	0.164628	0.159265	0.156244	0.153083	0.150117	0.146802	0.143014	0.138730	0.134059	0.129095	0.123841	0.118299	0.112476	0.106271	0.099699	0.092789
17.5	0.163094	0.158902	0.156621	0.151266	0.148278	0.145199	0.142387	0.139400	0.135755	0.131830	0.127607	0.123069	0.118206	0.113013	0.107493	0.101657	0.095527	0.089132
18.0	0.155260	0.151210	0.149004	0.144172	0.141515	0.138676	0.135635	0.132371	0.128864	0.125094	0.121041	0.116692	0.112035	0.107067	0.101790	0.096214	0.090360	0.084257
18.5	0.147825	0.143920	0.141791	0.137124	0.134558	0.131818	0.128885	0.125741	0.122367	0.118744	0.114855	0.110687	0.106229	0.101478	0.096434	0.091109	0.085522	0.079700
19.0	0.140747	0.136982	0.134927	0.130420	0.127943	0.125299	0.122471	0.119443	0.116197	0.112711	0.108996	0.104952	0.100575	0.095851	0.090776	0.085349	0.079569	0.073439
19.5	0.134025	0.130407	0.128423	0.124077	0.121689	0.119139	0.116414	0.113498	0.110377	0.107033	0.103454	0.099626	0.095542	0.091196	0.086591	0.081736	0.076648	0.071352
20.0	0.127625	0.124135	0.122232	0.118043	0.115740	0.113282	0.110657	0.107850	0.104848	0.101636	0.980203	0.949535	0.909626	0.868470	0.826207	0.077436	0.725581	0.683532
20.5	0.121544	0.118194	0.116361	0.112329	0.110111	0.107744	0.105217	0.102516	0.999630	0.965425	0.932121	0.898736	0.865294	0.828201	0.077818	0.073393	0.068763	0.063949
21.0	0.115753	0.112535	0.110771	0.106891	0.104756	0.102477	0.100044	0.974446	0.946672	0.919709	0.888549	0.858182	0.818600	0.077800	0.073785	0.069562	0.065145	0.060556
21.5	0.110249	0.107161	0.105467	0.101738	0.099685	0.097493	0.095153	0.092655	0.089989	0.087145	0.084114	0.080887	0.077458	0.073825	0.069989	0.065957	0.061744	0.057370
22.0	0.105007	0.102043	0.100417	0.096834	0.094860	0.092752	0.090502	0.088100	0.085539	0.082820	0.079901	0.076808	0.073526	0.070052	0.066387	0.062539	0.058521	0.054351
22.5	0.100022	0.097181	0.095621	0.092182	0.090287	0.088262	0.086100	0.083794	0.081334	0.078713	0.075924	0.072961	0.069819	0.066496	0.062995	0.059321	0.055488	0.051514
23.0	0.095275	0.092515	0.091055	0.087725	0.085939	0.083989	0.081913	0.079697	0.077335	0.074820	0.072146	0.069306	0.066286	0.063021	0.059575	0.056069	0.052513	0.048825
23.5	0.090759	0.088150	0.086717	0.083553	0.081806	0.079840	0.077748	0.075521	0.073155	0.070638	0.067958	0.065112	0.062097	0.058918	0.055571	0.052169	0.048723	0.045245
24.0	0.086458	0.083959	0.082585	0.079552	0.078777	0.076807	0.074114	0.071214	0.069959	0.067645	0.065196	0.062579	0.059823	0.056916	0.053861	0.050665	0.047338	0.043896
24.5	0.079973	0.078658	0.077553	0.074148	0.072432	0.070599	0.068642	0.066557	0.064338	0.061981	0.059485	0.056848	0.054065					

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 6 - Assured Income																						
Income period: 25 years										Income period: 30 years												
O/S Term to end of PT	Policy Term (PT)																					
	5	6	7	8	9	10	11	12	13	14	5	6	7	8	9	10	11	12	13	14		
0.5	0.12322	0.12322	0.12322	0.12323	0.12323	0.12323	0.12323	0.12324	0.12324	0.12325	0.07651	0.07651	0.07651	0.07651	0.07651	0.07652	0.07652	0.07652	0.07652	0.07653		
1.0	0.11751	0.11751	0.11752	0.11752	0.11753	0.11754	0.11755	0.11755	0.11756	0.11757	0.07296	0.07297	0.07297	0.07297	0.07298	0.07298	0.07299	0.07299	0.07300	0.07300		
1.5	0.08005	0.08005	0.08006	0.08007	0.08007	0.08008	0.08009	0.08010	0.08011	0.08013	0.04970	0.04971	0.04971	0.04971	0.04972	0.04973	0.04974	0.04974	0.04975	0.04975		
2.0	0.07635	0.07635	0.07636	0.07637	0.07638	0.07639	0.07641	0.07642	0.07644	0.07646	0.04741	0.04741	0.04741	0.04742	0.04743	0.04743	0.04744	0.04745	0.04746	0.04747		
2.5	0.07282	0.07283	0.07284	0.07285	0.07286	0.07288	0.07290	0.07292	0.07294	0.07296	0.04522	0.04522	0.04523	0.04523	0.04524	0.04525	0.04526	0.04528	0.04529	0.04531		
3.0	0.06946	0.06947	0.06948	0.06950	0.06951	0.06953	0.06956	0.06958	0.06961	0.06964	0.04313	0.04314	0.04314	0.04315	0.04316	0.04317	0.04319	0.04320	0.04322	0.04324		
3.5	0.06626	0.06627	0.06628	0.06630	0.06632	0.06634	0.06637	0.06640	0.06643	0.06647	0.04114	0.04115	0.04116	0.04117	0.04118	0.04119	0.04121	0.04123	0.04125	0.04127		
4.0	0.06320	0.06322	0.06324	0.06326	0.06328	0.06331	0.06334	0.06337	0.06341	0.06345	0.03925	0.03925	0.03927	0.03928	0.03929	0.03931	0.03933	0.03935	0.03937	0.03940		
4.5		0.06031	0.06033	0.06035	0.06038	0.06041	0.06044	0.06048	0.06053	0.06058		0.03745	0.03746	0.03747	0.03749	0.03751	0.03753	0.03756	0.03758	0.03761		
5.0		0.05754	0.05756	0.05759	0.05762	0.05765	0.05769	0.05773	0.05778	0.05784		0.03573	0.03574	0.03576	0.03578	0.03580	0.03582	0.03585	0.03588	0.03591		
5.5			0.05492	0.05495	0.05498	0.05502	0.05506	0.05511	0.05516	0.05522			0.03410	0.03412	0.03414	0.03416	0.03419	0.03422	0.03425	0.03429		
6.0			0.05241	0.05244	0.05247	0.05251	0.05256	0.05261	0.05267	0.05273			0.03254	0.03256	0.03258	0.03261	0.03263	0.03267	0.03270	0.03274		
6.5				0.05004	0.05008	0.05012	0.05017	0.05022	0.05028	0.05036				0.03107	0.03109	0.03112	0.03115	0.03118	0.03122	0.03127		
7.0					0.04776	0.04780	0.04784	0.04789	0.04795	0.04800				0.02966	0.02968	0.02971	0.02974	0.02977	0.02981	0.02986		
7.5						0.04562	0.04567	0.04572	0.04578	0.04585					0.02833	0.02836	0.02839	0.02843	0.02847	0.02852		
8.0							0.04355	0.04360	0.04365	0.04371					0.02704	0.02707	0.02710	0.02714	0.02719	0.02724		
8.5								0.04162	0.04167	0.04174						0.02584	0.02588	0.02592	0.02596	0.02602		
9.0									0.03973	0.03979						0.02467	0.02471	0.02475	0.02480	0.02485		
9.5										0.03800							0.02359	0.02364	0.02368	0.02374		
10.0											0.03628							0.02253	0.02257	0.02262	0.02268	
10.5												0.03472							0.02156	0.02161	0.02167	
11.0													0.03316							0.02059	0.02064	0.02070
11.5														0.03176							0.01972	0.01978
12.0															0.03044							0.01890
12.5																0.03008						0.01806
13.0																	0.02770					0.01726
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 to nearest half year.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FtU for Variant - 1 - Lifetime Income

All Policy Terms		Income Instalment	
O/S Term to Maturity	SSV 3 A	Due	SSV 3 B
0.5	0.778170	0.5	0.943003
1.0	1.605548	1	0.889254
1.5	1.274764	1.5	0.839333
2.0	2.032130	2	0.792214
2.5	1.626788	2.5	0.748347
3.0	2.315242	3	0.706908
3.5	1.902664	3.5	0.668245
4.0	2.583607	4	0.631687
4.5	2.157989	4.5	0.597531
5.0	2.783033	5	0.565212
5.5	2.351946	5.5	0.534948
6.0	2.987633	6	0.506305
6.5	2.555165	6.5	0.479442
7.0	3.185297	7	0.454005
7.5	2.753644	7.5	0.430118
8.0	3.380487	8	0.407489
8.5	2.950786	8.5	0.386216
9.0	3.575706	9	0.366055
9.5	3.148479	9.5	0.347086
10.0	3.772297	10	0.3291
10.5	3.347702	10.5	0.312166
11.0	3.970897	11	0.296103
11.5	3.548869	11.5	0.280971
12.0	4.171694	12	0.266613
12.5	3.752038	12.5	0.25308
13.0	4.374698	13	0.240333
13.5	3.957038	13.5	0.228121
14.0	4.579334	14	0.216619
14.5	4.163341		
15.0	4.785502		
15.5	4.371120		
16.0	4.992620		
16.5	4.579282		
17.0	5.201164		
17.5	4.787500		
18.0	5.407583		
18.5	4.995224		
19.0	5.643110		
19.5	5.201900		
20.0	5.819784		
20.5	5.406979		
21.0	6.023455		
21.5	5.609021		
22.0	6.224778		
22.5	5.810206		
23.0	6.432243		
23.5	6.007384		
24.0	6.618354		
24.5	6.200832		
25.0	6.809648		
25.5	6.390251		
26.0	6.996684		
26.5	6.575175		
27.0	7.179060		
27.5	6.752125		
28.0	7.356294		
28.5	6.930011		
29.0	7.528343		
29.5	7.099248		
30.0	7.694611		
30.5	7.262646		
31.0	7.854931		
31.5	7.419975		
32.0	8.009102		
32.5	7.571057		
33.0	8.156970		
33.5	7.715784		
34.0	8.288460		
34.5	7.854120		
35.0	8.433573		
35.5	7.986117		
36.0	8.562401		
36.5	8.111909		
37.0	8.685118		
37.5	8.211724		
38.0	8.802000		
38.5	8.348676		
39.0	8.913388		
39.5	8.454745		
40.0	9.019700		
40.5	8.558760		

SSV3, if Surrender is during Income Period:
 1. SSV3 will be calculated using only SSV3 A; SSV3 = SSV3 A
 2. SSV3 A based on the period of Outstanding Income Period.
 3. Outstanding Income period = Income Period in the Policy minus No. of Income Instalments (in years) paid where No. of Income Instalments (in years) paid is rounded to nearest half year
SSV3, if Surrender is before payment of the First Income Instalment:
 1. SSV3 will be calculated using both SSV3 A & SSV3 B; SSV3 = SSV3 A * SSV3 B
 2. SSV3 A will be based on the total Income Period.
 3. SSV3 B will be based on the outstanding term to date of first Income Instalment due
 Outstanding Term to 1st Income Instalment = Date of 1st income instalment due (in years), rounded to nearest half year minus Date of surrender. The final SSV3 factor as above will be applied on the annual (equivalent) paid-up Income Instalment (as detailed in the FtU) to arrive at the SSV3.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FntU for Variant 2 - Second Income (Income Period : 25)										
O/S Term to end of PT	Policy Term (PT)									
	30	31	32	33	34	35	36	37	38	39
0.5	0.943001	0.942038	0.940959	0.939752	0.938409	0.936932	0.935348	0.933657	0.931864	0.929967
1.0	1.889249	1.887434	1.885403	1.883135	1.880669	1.877904	1.874858	1.871523	1.867902	1.864105
1.5	1.783187	1.779852	1.776121	1.771954	1.767312	1.762149	1.756421	1.750064	1.743030	1.735250
2.0	2.683079	2.678403	2.673174	2.667338	2.660840	2.653618	2.645614	2.636744	2.626940	2.616115
2.5	2.534505	2.528039	2.520809	2.512735	2.503745	2.493751	2.482673	2.470402	2.456842	2.441879
3.0	3.394158	3.386116	3.377128	3.367092	3.355925	3.343516	3.329767	3.314552	3.297757	3.279427
3.5	3.208520	3.198611	3.187539	3.175376	3.162141	3.146917	3.129716	3.110612	3.089715	3.066911
4.0	4.033034	4.021490	4.008993	3.994197	3.978171	3.960372	3.940653	3.918845	3.894796	3.868324
4.5	3.814898	3.801539	3.786621	3.769967	3.751426	3.730824	3.708000	3.682757	3.654919	3.624287
5.0	4.608560	4.593618	4.576939	4.558325	4.537604	4.514582	4.489082	4.460891	4.429815	4.395645
5.5	4.361795	4.345161	4.326610	4.305912	4.282867	4.257263	4.228990	4.197524	4.162944	4.124921
6.0	5.128242	5.110142	5.089972	5.067477	5.042431	5.014669	4.983778	4.949706	4.911550	4.870373
6.5	4.856154	4.836518	4.814670	4.790320	4.763211	4.733095	4.699716	4.662816	4.622140	4.577420
7.0	5.598502	5.577547	5.554257	5.528321	5.499453	5.467385	5.431844	5.392554	5.349252	5.301665
7.5	5.303947	5.281619	5.256853	5.229310	5.198669	5.164635	5.126908	5.085191	5.039203	4.988660
8.0	6.024890	6.001392	5.975375	5.946471	5.914337	5.878649	5.839089	5.795348	5.747126	5.694133
8.5	5.710370	5.685440	5.658242	5.628671	5.596448	5.561218	5.522575	5.480005	5.433955	5.384698
9.0	6.412269	6.385000	6.355129	6.322674	6.287660	6.250187	6.210327	6.168295	6.124354	6.078318
9.5	6.079982	6.051101	6.020360	5.987638	5.952942	5.916491	5.877663	5.835859	5.791609	5.701873
10.0	6.764914	6.737108	6.706690	6.673174	6.636104	6.595947	6.549578	6.499291	6.443822	6.382822
10.5	6.416821	6.387988	6.356576	6.322078	6.284013	6.241916	6.195330	6.143823	6.087004	6.024499
11.0	7.086539	7.056959	7.024740	6.989454	6.950601	6.907693	6.860242	6.807988	6.750943	6.689291
11.5	6.724485	6.693839	6.660714	6.624570	6.584911	6.541194	6.492911	6.439584	6.380765	6.316047
12.0	7.380839	7.349403	7.315552	7.278752	7.238459	7.194139	7.145249	7.091286	7.031779	6.966303
12.5	7.006191	6.973822	6.939125	6.901564	6.860586	6.815635	6.766146	6.711584	6.651451	6.585292
13.0	7.650560	7.617434	7.582069	7.543922	7.502437	7.457044	7.407156	7.352123	7.291694	7.225120
13.5	7.294807	7.250777	7.194598	7.157449	7.116368	7.071499	7.013644	6.962129	6.906338	6.833338
14.0	7.895025	7.863746	7.826929	7.78541	7.740202	7.692397	7.642372	7.590742	7.537376	7.464685
14.5	7.502866	7.467245	7.429638	7.389569	7.346498	7.299843	7.248970	7.193266	7.132127	7.064989
15.0	8.127045	8.090735	8.052513	8.011935	7.968480	7.921561	7.870548	7.814806	7.753720	7.686955
15.5	7.722585	7.685467	7.646494	7.605253	7.561262	7.513952	7.462693	7.406846	7.345774	7.278865
16.0	8.338253	8.300500	8.260946	8.219215	8.174855	8.127317	8.076973	8.023082	7.959291	7.892673
16.5	7.925975	7.887407	7.847151	7.804791	7.759905	7.711982	7.660418	7.604712	7.543786	7.477412
17.0	8.533892	8.494872	8.454087	8.411263	8.366018	8.317872	8.266246	8.210499	8.149974	8.084000
17.5	8.114359	8.074748	8.033350	7.989941	7.944191	7.895661	7.843811	7.788023	7.727638	7.661996
18.0	8.715451	8.675402	8.633552	8.589723	8.543633	8.494881	8.442964	8.387285	8.327187	8.262011
18.5	8.289389	8.248913	8.206570	8.162336	8.115881	8.066557	8.014405	7.958664	7.898707	7.833870
19.0	8.884155	8.843189	8.800704	8.756026	8.709165	8.659829	8.607959	8.551948	8.492274	8.427916
19.5	8.452086	8.411073	8.368055	8.322967	8.275333	8.224657	8.171352	8.117857	8.052888	7.994252
20.0	9.041030	8.999892	8.956675	8.911365	8.863871	8.814012	8.761468	8.705801	8.646480	8.582903
20.5	8.603375	8.562194	8.518821	8.473276	8.425498	8.375364	8.322603	8.266842	8.207591	8.144286
21.0	9.188907	9.145784	9.102371	9.057272	9.008804	8.958843	8.905722	8.850015	8.790979	8.728083
21.5	8.744024	8.700896	8.656890	8.611978	8.565925	8.517449	8.465908	8.409716	8.347726	8.280531
22.0	9.322491	9.281764	9.238538	9.192877	9.144818	9.094346	9.041354	8.985622	8.926822	8.864507
22.5	8.874693	8.834309	8.791323	8.745793	8.697677	8.647262	8.594204	8.538433	8.479676	8.417546
23.0	9.448405	9.408423	9.365756	9.320452	9.272568	9.222157	9.169168	9.113499	9.054928	8.993121
23.5	8.995975	8.956499	8.914251	8.869271	8.821609	8.771324	8.718404	8.662782	8.604289	8.542652
24.0	9.565211	9.523281	9.484511	9.438930	9.390581	9.340323	9.288001	9.234554	9.178078	9.118446
24.5	9.108418	9.070122	9.028930	8.984849	8.937910	8.888170	8.835662	8.780387	8.722264	8.661132
25.0	8.673439	8.635806	8.595233	8.551707	8.505248	8.455905	8.403723	8.348737	8.290894	8.230090
25.5	8.260191	8.223396	8.183657	8.140934	8.095228	8.046575	7.995019	7.940602	7.883308	7.823061
26.0	7.866634	7.830682	7.791788	7.749892	7.704973	7.657058	7.606192	7.552419	7.495758	7.436164
26.5	7.492573	7.457588	7.419685	7.378794	7.334972	7.289225	7.241594	7.181116	7.125321	7.070597
27.0	7.136299	7.102269	7.065352	7.025465	6.982547	6.936588	6.887619	6.835677	6.780798	6.723001
27.5	6.797557	6.764556	6.728723	6.689957	6.648192	6.603396	6.555580	6.504777	6.451023	6.394341
28.0	6.474893	6.442901	6.408130	6.370471	6.329847	6.286208	6.239548	6.189897	6.137285	6.081748
28.5	6.168016	6.137071	6.103423	6.066948	6.027560	5.985197	5.939836	5.891493	5.840193	5.785969
29.0	5.875643	5.845758	5.813204	5.777886	5.739709	5.698660	5.654521	5.607475	5.557482	5.504575
29.5	5.568999	5.537265	5.503145	5.466239	5.426458	5.383756	5.338124	5.289565	5.238110	5.183710
30.0	5.304771	5.274424	5.241468	5.205798	5.167313	5.125958	5.081711	5.034565	4.984545	4.931649
30.5	5.024444	4.992667	4.958261	4.921115	4.881163	4.838376	4.792734	4.744249	4.692910	4.638710
31.0	4.786311	4.756677	4.722493	4.686646	4.648058	4.606692	4.562517	4.515537	4.465835	4.413410
31.5	4.530281	4.498328	4.463793	4.426993	4.387979	4.346809	4.303432	4.257804	4.209865	4.160550
32.0	4.315569	4.284803	4.251538	4.215588	4.176993	4.135801	4.113031	4.136031	4.092152	4.046321
32.5	4.081724	4.049727	4.015235	3.978179	3.938510	3.896201	3.851299	3.803854	3.753910	3.701501
33.0	3.888270	3.854796	3.824308	3.786338	3.746308	3.704208	3.660077	3.613962	3.565910	3.515970
33.5	3.674669	3.642776	3.608486	3.571731	3.532475	3.490766	3.446652	3.400182	3.351404	3.300360
34.0	3.500507	3.469862	3.436901	3.401554	3.363777	3.323610	3.281104	3.236310	3.189280	3.140060
34.5	3.305406	3.273759	3.239808	3.203608	3.165208	3.124668	3.081948	3.037098	2.990168	2.941110
35.0	3.148746	3.118360	3.085752	3.050874	3.013774	2.974504	2.933024	2.889294	2.843364	2.795294
35.5	2.970564	2.939278	2.905802	2.870162	2.832322	2.792342	2.750272	2.706062	2.659762	2.611342
36.0	2.829774	2.799757	2.767629	2.733449	2.697169	2.658849	2.618449	2.575929	2.531349	2.484669
36.5	2.667060	2.632525	2.595845	2.557065	2.516145	2.473125	2.428065	2.380925	2.331765	2.280545
37.0	2.540653	2.511117	2.478417	2.442617	2.404777	2.364857	2.322917	2.278917	2.232917	2.184917
37.5	2.406531	2.372101	2.334601	2.294001	2.251261	2.206441	2.160521	2.112561	2.062521	2.010441
38.0	2.278725	2.240245	2.198765	2.154245	2.107725	2.059165	2.008525	1.955845	1.901165	1.844445
38.5	2.157125	2.114645	2.069165	2.020645	1.969125	1.915565	1.859925	1.802245	1.742565	1.680845
39.0	2.041125	1.994645	1.945165	1.892645	1.837125	1.778605	1.717045	1.653485	1.587965	1.520445

Outstanding (O/S) term to end of PT to be calculated as the difference between [end date of PT and policy surrender date] divided by 365, N rounded to nearest half year. The SSV3 factor as above will be applied on the annual (equivalent) paid-up Income Instalment (as detailed in the FntU) to arrive at the SSV3.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 3 - Step Up Income (Income period : 20)

O/S Term to end of PT	Policy Term (PT)				
	25	27	28	30	32
0.5	1.230390	1.228895	1.228010	1.225900	1.223247
1.0	2.464507	2.461678	2.460008	2.456025	2.451026
1.5	2.333747	2.328532	2.325461	2.318145	2.308962
2.0	3.509924	3.502586	3.498271	3.488005	3.475131
2.5	3.325256	3.315039	3.309058	3.294859	3.277056
3.0	4.450304	4.437535	4.430079	4.412409	4.390270
3.5	4.217981	4.202093	4.192869	4.171078	4.143804
4.0	5.297787	5.279142	5.268362	5.242948	5.211176
4.5	5.023253	5.001390	4.988839	4.959373	4.922612
5.0	5.962943	5.938251	5.924148	5.891134	5.850028
5.5	5.656115	5.628252	5.612461	5.575694	5.530070
6.0	6.565076	6.534436	6.517172	6.477144	6.427611
6.5	6.229576	6.195817	6.176951	6.133487	6.079959
7.0	7.111221	7.074747	7.054491	7.008062	6.951110
7.5	6.750260	6.710712	6.688923	6.639346	6.578914
8.0	7.607620	7.565409	7.542299	7.490031	7.426647
8.5	7.224033	7.178789	7.154206	7.099024	7.032614
9.0	8.059787	8.011927	7.986081	7.928430	7.859485
9.5	7.656070	7.605247	7.577963	7.517575	7.445974
10.0	8.372576	8.319210	8.290702	8.228012	8.154219
10.5	7.955896	7.899742	7.869871	7.804635	7.728540
11.0	8.659953	8.601426	8.570399	8.503044	8.425083
11.5	8.231665	8.170579	8.138268	8.068507	7.988492
12.0	8.924559	8.861313	8.827925	8.756178	8.674525
12.5	8.485821	8.420309	8.385732	8.311721	8.228172
13.0	9.168651	9.101254	9.065688	8.989824	8.904787
13.5	8.720434	8.651141	8.614515	8.536545	8.449721
14.0	9.394128	9.323290	9.285795	9.206120	9.117909
14.5	8.937258	8.864950	8.826556	8.744984	8.655090
15.0	9.502608	9.429141	9.390029	9.306946	9.215762
15.5	9.042610	8.968190	8.928409	8.843765	8.751091
16.0	9.604879	9.529773	9.489481	9.403635	9.309849
16.5	9.141847	9.066305	9.025580	8.938569	8.843516
17.0	9.701136	9.625378	9.584358	9.496502	9.400541
17.5	9.235150	9.159437	9.118236	9.029646	8.932703
18.0	9.791548	9.716051	9.674783	9.585741	9.488148
18.5	9.322687	9.247659	9.206449	9.117134	9.018901
19.0	9.876277	9.801847	9.760787	9.671436	9.572860
19.5	9.404628	9.331024	9.290238	9.201080	9.102251
20.0	8.955503	8.882817	8.842374	8.753598	8.654778
20.5	8.528816	8.457470	8.417638	8.329857	8.231681
21.0	8.122459	8.052490	8.013304	7.926628	7.829268
21.5	7.736236	7.667937	7.629591	7.544501	7.448500
22.0	7.368377	7.301749	7.264254	7.180794	7.086251
22.5	7.018618	6.953856	6.917344	6.835870	6.743222
23.0	6.685462	6.622538	6.587000	6.507515	6.416798
23.5	6.368606	6.307635	6.273161	6.195906	6.107456
24.0	6.066766	6.007705	5.974275	5.899220	5.813027
24.5		5.722533	5.690196	5.617498	5.533803
25.0		5.450898	5.419626	5.349229	5.267991
25.5		5.192553	5.162369	5.094364	5.015735
26.0		4.946452	4.917322	4.851641	4.775561
26.5			4.684266	4.620944	4.547500
27.0			4.462256	4.401215	4.330330
27.5				4.192299	4.124009
28.0				3.993300	3.927519
28.5				3.804038	3.740763
29.0				3.623745	3.562888
29.5					3.393765
30.0					3.232670
30.5					3.079456
31.0					2.933503
31.5					
32.0					

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 to nearest half year. The SSV3 factor as above will be applied on the annual (equivalent) paid-up income Instalment (as detailed in the FnU) to arrive at the SSV3.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 4 - Extra Income (Income Period : 10)										
O/S Term to end of PT	Policy Term (PT)									
	15	16	17	18	19	20	21	22	23	24
0.5	0.941708	0.941387	0.94106	0.940725	0.940384	0.940036	0.939672	0.939292	0.938888	0.938449
1.0	1.886813	1.88621	1.885593	1.884963	1.884321	1.883666	1.882982	1.882271	1.881511	1.880685
1.5	1.777411	1.776262	1.775076	1.773864	1.77263	1.771371	1.77007	1.768721	1.767293	1.765755
2.0	2.674352	2.672722	2.671038	2.669314	2.667558	2.665769	2.663929	2.662022	2.660009	2.65785
2.5	2.52007	2.517753	2.515342	2.512864	2.510335	2.50776	2.505119	2.502399	2.499544	2.496505
3.0	3.374689	3.371769	3.368722	3.365583	3.362379	3.359115	3.355778	3.352346	3.348758	3.344955
3.5	3.180924	3.177254	3.173397	3.169402	3.165309	3.161134	3.156869	3.152497	3.147955	3.14317
4.0	3.998284	3.99396	3.989397	3.984656	3.97979	3.97482	3.96975	3.964561	3.959193	3.953559
4.5	3.769715	3.76464	3.759254	3.753619	3.747807	3.741855	3.735779	3.729569	3.723167	3.716492
5.0	4.554213	4.548487	4.542386	4.535978	4.529348	4.522544	4.515598	4.508506	4.501211	4.493638
5.5	4.294884	4.288465	4.281578	4.274303	4.266729	4.258926	4.25094	4.242783	4.234409	4.225752
6.0	5.050323	5.043308	5.035745	5.027722	5.019337	5.010673	5.001792	4.992721	4.983422	4.973836
6.5	4.763744	4.756129	4.747868	4.739048	4.729776	4.720145	4.710238	4.700097	4.689708	4.679021
7.0	5.493426	5.485304	5.476449	5.466949	5.45692	5.446463	5.435678	5.424624	5.413305	5.40168
7.5	5.182651	5.174041	5.164607	5.154421	5.143604	5.132262	5.120508	5.108424	5.09603	5.083315
8.0	5.889455	5.880442	5.870522	5.859761	5.848277	5.836188	5.823613	5.810654	5.797352	5.783713
8.5	5.55715	5.547773	5.537401	5.526091	5.513953	5.501096	5.487656	5.473743	5.459425	5.444731
9.0	6.243594	6.233923	6.223183	6.211422	6.198741	6.185242	6.171079	6.156368	6.141196	6.125616
9.5	5.892102	5.882181	5.871124	5.858957	5.84577	5.831654	5.816758	5.801216	5.78512	5.768555
10.0	5.560398	5.550286	5.53898	5.526493	5.512897	5.498279	5.482781	5.466551	5.44965	5.432308
10.5	5.247976	5.237824	5.226449	5.213775	5.200069	5.185193	5.169349	5.152681	5.135305	5.117334
11.0	4.953109	4.942954	4.931554	4.918944	4.904992	4.889935	4.873836	4.856832	4.839055	4.820623
11.5	4.675276	4.665225	4.653925	4.641182	4.627505	4.612457	4.596308	4.579184	4.561213	4.542527
12.0	4.413026	4.403098	4.391925	4.37912	4.365716	4.350724	4.334584	4.317408	4.299323	4.280474
12.5	4.165849	4.156116	4.145157	4.132752	4.119385	4.104592	4.088619	4.071564	4.053545	4.034704
13.0	3.932516	3.922988	3.912253	3.899583	3.886954	3.872385	3.856612	3.839719	3.821817	3.803045
13.5	3.712535	3.703258	3.692803	3.68117	3.66813	3.65389	3.638434	3.621834	3.604192	3.585637
14.0	3.50486	3.495835	3.485664	3.474293	3.461626	3.447723	3.432599	3.416313	3.39896	3.380658
14.5		3.300281	3.290428	3.872788	3.267127	3.253628	3.238918	3.223043	3.206087	3.188154
15.0		3.115666	3.106128	3.655553	3.083556	3.070459	3.056164	3.040707	3.024159	3.006611
15.5			2.932374	3.450802	2.910589	2.897939	2.884112	2.869138	2.853075	2.836001
16.0			2.768338	3.257519	2.747326	2.735112	2.721746	2.707248	2.691668	2.675071
16.5				3.075298	2.593443	2.581692	2.568817	2.554838	2.539793	2.523734
17.0				2.903268	2.44818	2.436877	2.424482	2.411008	2.396487	2.38096
17.5					2.311229	2.300384	2.288485	2.275539	2.261571	2.246616
18.0					2.18194	2.171536	2.160116	2.147682	2.13425	2.119852
18.5						2.050063	2.039124	2.02721	2.014331	2.000509
19.0						1.935382	1.924909	1.913497	1.90115	1.887885
19.5							1.81723	1.806318	1.794507	1.78181
20.0							1.715574	1.705144	1.693847	1.681693
20.5								1.609759	1.598971	1.587359
21.0								1.519709	1.509409	1.498317
21.5									1.424972	1.414394
22.0									1.345259	1.33517
22.5										1.26048
23.0										1.189967
23.5										
24.0										

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 to nearest half year. The SSV3 factor as above will be applied on the annual (equivalent) paid-up Income Instalment (as detailed in the FnU) to arrive at the SSV3.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 4 - Extra Income (Income Period : 15)											
O/S Term to end of PT	Policy Term (PT)										
	20	21	22	23	24	25	26	27	28	29	
0.5	0.940036	0.939672	0.939292	0.938888	0.938449	0.937965	0.937427	0.936826	0.936152	0.935393	
1.0	1.883666	1.882982	1.882271	1.881511	1.880685	1.879777	1.87877	1.877642	1.87638	1.874961	
1.5	1.771371	1.77007	1.768721	1.767293	1.765755	1.764074	1.762222	1.760154	1.757845	1.755251	
2.0	2.665769	2.663929	2.662022	2.660009	2.65785	2.655494	2.652904	2.650018	2.646798	2.643184	
2.5	2.50776	2.505119	2.502399	2.499544	2.496505	2.493215	2.489618	2.485626	2.481184	2.476209	
3.0	3.359115	3.355778	3.352346	3.348758	3.344955	3.340854	3.336381	3.331432	3.325932	3.319781	
3.5	3.161134	3.156869	3.152497	3.147955	3.14317	3.138048	3.132493	3.126382	3.119611	3.112059	
4.0	3.97482	3.96975	3.964561	3.959193	3.953559	3.947554	3.941065	3.933952	3.926089	3.917333	
4.5	3.741855	3.735779	3.729569	3.723167	3.716492	3.709419	3.701824	3.693548	3.684438	3.674327	
5.0	4.522544	4.515598	4.508506	4.501211	4.493638	4.485648	4.477106	4.467833	4.45766	4.446395	
5.5	4.258926	4.25094	4.242783	4.234409	4.225752	4.216674	4.207025	4.196615	4.185252	4.17272	
6.0	5.010673	5.001792	4.992721	4.983422	4.973836	4.963828	4.953237	4.941862	4.92949	4.91589	
6.5	4.720145	4.710238	4.700097	4.689708	4.679021	4.667912	4.656226	4.643745	4.630248	4.61548	
7.0	5.446463	5.435678	5.424624	5.413305	5.40168	5.389638	5.377024	5.363612	5.349171	5.333428	
7.5	5.132262	5.120508	5.108424	5.09603	5.083315	5.070178	5.056476	5.041992	5.026483	5.009666	
8.0	5.836188	5.823613	5.810654	5.797352	5.783713	5.769652	5.755038	5.739569	5.723261	5.705559	
8.5	5.501096	5.487656	5.473743	5.459425	5.444731	5.429598	5.413918	5.397493	5.380077	5.361374	
9.0	6.185242	6.171079	6.156368	6.141196	6.125616	6.109588	6.093108	6.075725	6.057471	6.03795	
9.5	5.831654	5.816758	5.801216	5.78512	5.768555	5.751506	5.733906	5.715599	5.69636	5.675896	
10.0	6.498279	6.482781	6.466551	6.44969	6.432308	6.414411	6.39596	6.376818	6.356775	6.335552	
10.5	6.128252	6.112185	6.095266	6.077617	6.059354	6.040517	6.021093	6.00098	5.979989	5.957863	
11.0	6.779296	6.762774	6.745299	6.727007	6.708023	6.688417	6.668197	6.647293	6.625536	6.60269	
11.5	6.394608	6.377685	6.359695	6.340766	6.321046	6.300613	6.279509	6.257696	6.23504	6.211328	
12.0	7.031748	7.014524	6.996134	6.976704	6.956392	6.935295	6.913478	6.890933	6.867557	6.843164	
12.5	6.633947	6.616487	6.597758	6.57787	6.556982	6.535206	6.512624	6.489263	6.46505	6.439841	
13.0	7.25865	7.241037	7.222066	7.201837	7.180504	7.158198	7.135013	7.111006	7.086134	7.060289	
13.5	6.84909	6.831396	6.812253	6.791747	6.77002	6.747201	6.723405	6.6987	6.673084	6.646486	
14.0	7.462639	7.444929	7.425694	7.405009	7.383003	7.359802	7.33554	7.310299	7.284112	7.256936	
14.5	7.042521	7.024859	7.005606	6.984815	6.962599	6.939069	6.914361	6.888576	6.861769	6.833931	
15.0	6.646053	6.628492	6.609284	6.588463	6.566133	6.542387	6.517363	6.491183	6.463915	6.435583	
15.5	6.272633	6.255333	6.236364	6.21574	6.19354	6.169848	6.144789	6.118483	6.09102	6.062439	
16.0	5.920193	5.903182	5.884485	5.864101	5.842088	5.818522	5.793513	5.767182	5.739637	5.710928	
16.5	5.588113	5.571501	5.55321	5.533226	5.511588	5.488352	5.463617	5.437492	5.410088	5.381472	
17.0	5.27466	5.258457	5.240585	5.22102	5.199785	5.176917	5.152505	5.126649	5.09946	5.071021	
17.5	4.979221	4.963496	4.946133	4.927096	4.906393	4.884046	4.860128	4.834726	4.807941	4.779862	
18.0	4.70033	4.685079	4.668226	4.649717	4.629556	4.607744	4.584342	4.559423	4.533087	4.505419	
18.5	4.437399	4.422664	4.406372	4.388464	4.368929	4.347758	4.324995	4.300699	4.274961	4.247858	
19.0	4.189176	4.174947	4.159207	4.141889	4.122973	4.102441	4.08032	4.056656	4.031533	4.005022	
19.5		3.941405	3.926246	3.909559	3.891316	3.871487	3.850092	3.827161	3.802764	3.776966	
20.0		3.720927	3.706332	3.690262	3.672675	3.653536	3.632853	3.610648	3.586976	3.561896	
20.5			3.499004	3.483566	3.466663	3.448254	3.428336	3.40692	3.384052	3.359777	
21.0				3.303275	3.288447	3.272207	3.254507	3.235332	3.214687	3.192607	3.169126
21.5					3.104494	3.088926	3.071952	3.053548	3.03371	3.012466	2.98984
22.0						2.930833	2.915911	2.899636	2.881977	2.862921	2.84249
22.5							2.752796	2.737224	2.720319	2.702061	2.682467
23.0								2.598807	2.583908	2.567728	2.550239
23.5									2.439366	2.423907	2.407188
24.0										2.302909	2.28814
24.5											2.160143
25.0											2.039305
25.5											1.911491
26.0											1.804562
26.5											1.690175
27.0											1.595626
27.5											1.493285
28.0											1.409751
28.5											
29.0											

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 to nearest half year. The SSV3 factor as above will be applied on the annual (equivalent) paid-up Income Instalment (as detailed in the FnU) to arrive at the SSV3.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 6 - Assured Income																									
Income period: 25 years										Income period: 30 years															
O/S Term to end of PT	Policy Term (PT)																								
	5	6	7	8	9	10	11	12	13	14	5	6	7	8	9	10	11	12	13	14					
0.5	9.68191	9.68079	9.67948	9.67796	9.67619	9.67416	9.67186	9.66930	9.66651	9.66350	10.05510	10.05394	10.05258	10.05100	10.04916	10.04705	10.04467	10.04200	10.03910	10.03598					
1.0	9.22062	9.21848	9.21599	9.21309	9.20972	9.20586	9.20149	9.19661	9.19130	9.18559	9.57603	9.57381	9.57122	9.56821	9.56471	9.56070	9.55616	9.55110	9.54558	9.53965					
1.5	7.84123	7.83863	7.83561	7.83208	7.82799	7.82328	7.81792	7.81192	7.80534	7.79823	8.14347	8.14077	8.13763	8.13397	8.12972	8.12482	8.11926	8.11303	8.10619	8.09882					
2.0	7.46839	7.46516	7.46141	7.45705	7.45198	7.44613	7.43948	7.43200	7.42377	7.41487	7.75625	7.75291	7.74901	7.74448	7.73922	7.73315	7.72623	7.71847	7.70992	7.70067					
2.5	7.11388	7.11019	7.10592	7.10094	7.09515	7.08847	7.08084	7.07224	7.06273	7.05239	7.38809	7.38426	7.37991	7.37464	7.36863	7.36169	7.35377	7.34484	7.33496	7.32422					
3.0	6.77621	6.77211	6.76736	6.76183	6.75541	6.74798	6.73948	6.72989	6.71924	6.70763	7.03740	7.03314	7.02820	7.02246	7.01579	7.00808	6.99926	6.98929	6.97823	6.96617					
3.5	6.45055	6.45065	6.44557	6.43966	6.43280	6.42486	6.41576	6.40546	6.39398	6.38141	6.70386	6.69920	6.69401	6.68788	6.68075	6.67251	6.66306	6.65236	6.64044	6.62739					
4.0	6.14912	6.14446	6.13908	6.13285	6.12560	6.11721	6.10759	6.09666	6.08447	6.07107	6.38614	6.38130	6.37571	6.36924	6.36171	6.35300	6.34301	6.33166	6.31899	6.30507					
4.5		5.85325	5.84768	5.84123	5.83375	5.82508	5.81513	5.80382	5.79115	5.77718		6.07886	6.07308	6.06638	6.05861	6.04961	6.03928	6.02753	6.01437	5.99986					
5.0		5.57584	5.57011	5.56348	5.55580	5.54691	5.53668	5.52504	5.51197	5.49752		5.79076	5.78481	5.77793	5.76995	5.76071	5.75009	5.73800	5.72443	5.70943					
5.5			5.30611	5.29940	5.29162	5.28262	5.27228	5.26048	5.24721	5.23250		5.51064	5.50366	5.49559	5.48624	5.47550	5.46324	5.44946	5.43419						
6.0			5.05463	5.04785	5.04001	5.03093	5.02050	5.00859	4.99517	4.98025		5.24946	5.24242	5.23427	5.22485	5.21401	5.20164	5.18770	5.17222						
6.5				4.80861	4.80077	4.79171	4.78130	4.76940	4.75598	4.74103		4.98396	4.98582	4.97641	4.96550	4.95324	4.93930	4.92378							
7.0					4.58071	4.57289	4.56387	4.55349	4.54164	4.52824	4.51330		4.75727	4.74915	4.73978	4.72901	4.71669	4.70278	4.68727						
7.5						4.35616	4.34724	4.33697	4.32525	4.31199	4.29719			4.52407	4.51480	4.50414	4.49197	4.47820	4.46282						
8.0							4.14088	4.13075	4.11917	4.10607	4.09142			4.30965	4.30050	4.28997	4.27795	4.26434	4.24913						
8.5								3.94463	3.93468	3.92331	3.91044	3.89604			4.09668	4.08634	4.07453	4.06117	4.04621						
9.0									3.75768	3.74791	3.73676	3.72413	3.70998			3.90252	3.89237	3.88079	3.86768	3.85298					
9.5										3.57028	3.55938	3.54705	3.53322				3.70790	3.69658	3.68377	3.66941					
10.0											3.40107	3.39043	3.37839	3.36488				3.53216	3.52111	3.50861	3.49458				
10.5												3.22974	3.21802	3.20488					3.35423	3.34206	3.32841				
11.0													3.07667	3.06527	3.05249					3.19526	3.18342	3.17015			
11.5																					3.03255	3.01967			
12.0																						2.87633			
12.5																							2.74001		
13.0																								2.61015	
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 to nearest half year.