

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

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

PT: Policy Term

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

	Policy Term (PT)					
O/S Term to end of PT	5	6	7	8	10	12
0.0	-	-	-	-	-	-
0.5	0.00114	0.00125	0.00138	0.00154	0.00192	0.00241
1.0	0.00223	0.00246	0.00272	0.00302	0.00377	0.00473
1.5	0.00319	0.00350	0.00387	0.00429	0.00534	0.00671
2.0	0.00411	0.00451	0.00498	0.00551	0.00686	0.00861
2.5	0.00492	0.00539	0.00593	0.00656	0.00814	0.01020
3.0	0.00570	0.00623	0.00685	0.00757	0.00938	0.01174
3.5	0.00637	0.00696	0.00764	0.00843	0.01042	0.01302
4.0	0.00702	0.00766	0.00840	0.00926	0.01141	0.01425
4.5		0.00826	0.00905	0.00996	0.01225	0.01526
5.0		0.00884	0.00967	0.01064	0.01305	0.01623
5.5			0.01020	0.01120	0.01371	0.01702
6.0			0.01071	0.01175	0.01434	0.01777
6.5				0.01220	0.01486	0.01837
7.0				0.01264	0.01535	0.01895
7.5					0.01575	0.01939
8.0					0.01613	0.01982
8.5					0.01642	0.02013
9.0					0.01671	0.02044
9.5						0.02065
10.0						0.02085
10.5						0.02097
11.0						0.02109
11.5						
12.0						
12.5						
13.0						

<b>13.5</b>	
<b>14.0</b>	
<p><i>Note: Outstanding (O/s) term to end of PT is to be calculated as the difference between (end date of PT and policy surrender date) divided by 365, rounded down to nearest half year.</i></p>	

Bajaj Allianz Life Assured Wealth Goal Platinum - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Product Option 1 - Smart Income						
	Policy Term (PT)					
O/S Term to end of PT	5	6	7	8	10	12
0.0	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
0.5	0.96337	0.96325	0.96312	0.96297	0.96259	0.96211
1.0	0.92807	0.92786	0.92761	0.92732	0.92659	0.92566
1.5	0.89416	0.89387	0.89352	0.89312	0.89212	0.89082
2.0	0.86149	0.86112	0.86069	0.86018	0.85893	0.85729
2.5	0.83009	0.82966	0.82916	0.82858	0.82712	0.82523
3.0	0.79983	0.79934	0.79878	0.79813	0.79649	0.79436
3.5	0.77073	0.77020	0.76959	0.76889	0.76712	0.76481
4.0	0.74269	0.74212	0.74147	0.74072	0.73883	0.73635
4.5		0.71512	0.71444	0.71366	0.71168	0.70909
5.0		0.68911	0.68840	0.68758	0.68553	0.68283
5.5			0.66335	0.66252	0.66042	0.65765
6.0			0.63922	0.63836	0.63622	0.63340
6.5				0.61514	0.61298	0.61012
7.0				0.59276	0.59058	0.58770
7.5					0.56905	0.56617
8.0					0.54831	0.54543
8.5					0.52836	0.52550
9.0					0.50914	0.50630
9.5						0.48784
10.0						0.47006
10.5						0.45296
11.0						0.43648
11.5						
12.0						
12.5						
13.0						
13.5						

14.0						
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*Note: Outstanding (O/s) term to end of PT is to be calculated as the difference between (end date of PT and policy surrender date) divided by 365, rounded down to nearest half year.*

Bajaj Allianz Life Assured Wealth Goal Platinum - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for																																				
Product Option 1 - Smart Income																																				
	Policy Term (PPT)																																			
O/S Term to end of PT	5	5	5	5	6	6	6	6	6	7	7	7	7	7	7	8	8	8	8	8	8	10	10	10	10	10	10	10	12	12	12	12	12	12		
EGP Start Year	2	3	4	5	2	3	4	5	6	2	3	4	5	6	7	2	3	4	5	6	7	8	2	3	4	5	6	7	8	2	3	4	5	6	7	8
0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.0	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	
1.5	0.96346	0.96346	0.96346	0.96346	0.96337	0.96337	0.96337	0.96337	0.96325	0.96325	0.96325	0.96325	0.96325	0.96325	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	0.96312	
2.0	1.92826	1.92826	1.92826	1.92826	1.92807	1.92807	1.92807	1.92807	0.92807	1.92786	1.92786	1.92786	1.92786	1.92786	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	1.92761	
2.5	1.85796	1.85796	1.85796	0.89442	1.85762	1.85762	1.85762	1.85762	0.89416	1.85723	1.85723	1.85723	1.85723	1.85723	0.89387	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	1.85677	
3.0	2.79023	2.79023	1.79023	0.86181	2.78975	2.78975	2.78975	1.78975	0.86149	2.78919	2.78919	2.78919	2.78919	1.78919	0.86112	2.78855	2.78855	2.78855	2.78855	2.78855	1.78855	0.86069	2.78691	2.78691	2.78691	2.78691	2.78691	2.78691	2.78691	2.78691	2.78691	2.78691	2.78691	2.78691	2.78691	
3.5	2.68872	2.68872	1.72510	0.83046	2.68805	2.68805	2.68805	1.72450	0.83009	2.68728	2.68728	2.68728	2.68728	1.72382	0.82966	2.68639	2.68639	2.68639	2.68639	2.68639	1.72302	0.82916	2.68414	2.68414	2.68414	2.68414	2.68414	2.68414	2.68414	2.68414	2.68414	2.68414	2.68414	2.68414	2.68414	
4.0	3.59090	2.59090	1.66234	0.80025	3.59006	3.59006	2.59006	1.66164	0.79983	3.58909	3.58909	3.58909	2.58909	1.66083	0.79934	3.58797	3.58797	3.58797	3.58797	3.58797	2.58797	1.65990	0.79878	3.58516	3.58516	3.58516	3.58516	3.58516	3.58516	3.58516	3.58516	3.58516	3.58516	3.58516	3.58516	
4.5	-	-	-	-	3.45945	3.45945	2.49583	1.60119	0.77073	3.45825	3.45825	3.45825	2.49471	1.60029	0.77020	3.45687	3.45687	3.45687	3.45687	2.49341	1.59925	0.76959	3.45342	3.45342	3.45342	3.45342	3.45342	3.45342	3.45342	3.45342	3.45342	3.45342	3.45342	3.45342	3.45342	
5.0	-	-	-	-	4.33359	3.33359	2.40503	1.54293	0.74269	4.33218	4.33218	3.33218	2.40376	1.54195	0.74212	4.33057	4.33057	4.33057	3.3057	2.40231	1.54082	0.74147	4.32652	4.32652	4.32652	4.32652	4.32652	4.32652	4.32652	4.32652	4.32652	4.32652	4.32652	4.32652	4.32652	
5.5	-	-	-	-	-	-	-	-	-	4.17457	4.17457	3.21095	2.31631	1.48585	0.71512	4.17270	4.17270	4.17270	3.20915	2.31473	1.48465	0.71444	4.16802	4.16802	4.16802	4.16802	4.16802	4.16802	4.16802	4.16802	4.16802	4.16802	4.16802	4.16802	4.16802	
6.0	-	-	-	-	-	-	-	-	-	5.02269	4.02269	3.09413	2.23204	1.43179	0.68911	5.02058	5.02058	4.02058	3.09216	2.23035	1.43052	0.68840	5.01533	5.01533	5.01533	5.01533	5.01533	5.01533	5.01533	5.01533	5.01533	5.01533	5.01533	5.01533	5.01533	
6.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.83793	4.83793	3.87431	2.97966	2.14921	1.37848	0.66335	4.83207	4.83207	4.83207	4.83207	4.83207	4.83207	4.83207	4.83207	4.83207	4.83207	4.83207	4.83207	4.83207	
7.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.66192	4.66192	3.73335	2.87126	2.07101	1.32833	0.63922	5.65552	5.65552	5.65552	5.65552	5.65552	5.65552	5.65552	5.65552	5.65552	5.65552	5.65552	5.65552		
7.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					

**Bajaj Allianz Life Assured Wealth Goal Platinum - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for  
Product Option 2 - Regular Income**

	Policy Term (PT)												
O/S Term to end of PT	5	6	7	8	9	10	11	12	13	14	15	16	17
0.0	-	-	-	-	-	-	-	-	-	-	-	-	-
0.5	0.00114	0.00125	0.00138	0.00154	0.00172	0.00192	0.00215	0.00241	0.00269	0.00300	0.00332	0.00365	0.00399
1.0	0.00223	0.00246	0.00272	0.00302	0.00337	0.00377	0.00422	0.00473	0.00529	0.00588	0.00651	0.00715	0.00782
1.5	0.00319	0.00350	0.00387	0.00429	0.00478	0.00534	0.00599	0.00671	0.00750	0.00835	0.00925	0.01019	0.01116
2.0	0.00411	0.00451	0.00498	0.00551	0.00614	0.00686	0.00768	0.00861	0.00962	0.01072	0.01189	0.01311	0.01437
2.5	0.00492	0.00539	0.00593	0.00656	0.00730	0.00814	0.00911	0.01020	0.01141	0.01273	0.01413	0.01561	0.01713
3.0	0.00570	0.00623	0.00685	0.00757	0.00841	0.00938	0.01049	0.01174	0.01314	0.01466	0.01629	0.01800	0.01979
3.5	0.00637	0.00696	0.00764	0.00843	0.00935	0.01042	0.01164	0.01302	0.01457	0.01626	0.01808	0.02001	0.02202
4.0	0.00702	0.00766	0.00840	0.00926	0.01026	0.01141	0.01274	0.01425	0.01594	0.01780	0.01981	0.02194	0.02417
4.5		0.00826	0.00905	0.00996	0.01102	0.01225	0.01366	0.01526	0.01706	0.01905	0.02122	0.02352	0.02594
5.0		0.00884	0.00967	0.01064	0.01175	0.01305	0.01454	0.01623	0.01814	0.02026	0.02257	0.02504	0.02765
5.5			0.01020	0.01120	0.01236	0.01371	0.01525	0.01702	0.01901	0.02122	0.02365	0.02625	0.02901
6.0			0.01071	0.01175	0.01295	0.01434	0.01594	0.01777	0.01984	0.02215	0.02468	0.02742	0.03032
6.5				0.01220	0.01343	0.01486	0.01650	0.01837	0.02049	0.02287	0.02548	0.02831	0.03133
7.0				0.01264	0.01390	0.01535	0.01703	0.01895	0.02112	0.02356	0.02625	0.02917	0.03231
7.5					0.01427	0.01575	0.01745	0.01939	0.02160	0.02407	0.02681	0.02980	0.03302
8.0					0.01463	0.01613	0.01785	0.01982	0.02205	0.02457	0.02735	0.03041	0.03370
8.5						0.01642	0.01815	0.02013	0.02238	0.02491	0.02773	0.03082	0.03417
9.0						0.01671	0.01845	0.02044	0.02270	0.02525	0.02809	0.03122	0.03461
9.5							0.01865	0.02065	0.02291	0.02546	0.02831	0.03145	0.03487
10.0							0.01886	0.02085	0.02311	0.02567	0.02852	0.03167	0.03511
10.5								0.02097	0.02322	0.02577	0.02861	0.03176	0.03520
11.0								0.02109	0.02333	0.02587	0.02870	0.03184	0.03528
11.5									0.02336	0.02588	0.02869	0.03181	0.03524
12.0									0.02339	0.02589	0.02868	0.03178	0.03519
12.5										0.02583	0.02859	0.03166	0.03504
13.0										0.02577	0.02850	0.03155	0.03490
13.5											0.02835	0.03135	0.03466
14.0											0.02820	0.03116	0.03443
14.5												0.03091	0.03413
15.0												0.03066	0.03384
15.5													0.03349
16.0													0.03315

16.5	
17.0	

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



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

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

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