

Bajaj Allianz Life Guaranteed Income Goal

UIN - 116N157V10

Variant 1 – Lump Sum Benefit & Variant 2 – Income Benefit (GSV factors are as per the table below)

PT/ PPTs	Policy Surrender Year																			
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
5/5	30%	35%	90%	90%																
7/7	30%	35%	50%	50%	90%	90%														
10/5, 10/7, 10/10	30%	35%	50%	50%	50%	50%	60%	90%	90%											
12/5, 12/7, 12/8, 12/12	30%	35%	50%	50%	50%	50%	60%	60%	70%	90%	90%									
15/5,15/7,15/8,15/10,15/12	30%	35%	50%	50%	50%	50%	60%	60%	70%	75%	80%	85%	90%	90%						
20/5,20/7,20/8,20/10,20/12	30%	35%	50%	50%	50%	50%	60%	60%	65%	65%	70%	70%	75%	75%	80%	80%	85%	90%	90%	

Variant 1- Lump Sum Benefit

Bajaj Allianz - Special Surrender Value Factor 1 on Death							
OS Term (nearest half-year duration)	Policy Term - Premium Payment Term						
	10-5	10-7	10-10	12-5	12-7	12-8	12-12
0.5	0.000431	0.000431	0.000431	0.000446	0.000446	0.000446	0.000446
1	0.000824	0.000824	0.000824	0.000852	0.000852	0.000852	0.000852
1.5	0.001178	0.001178	0.001178	0.001215	0.001215	0.001215	0.001215
2	0.001501	0.001501	0.001501	0.001545	0.001545	0.001545	0.001545
2.5	0.001792	0.001792	0.001792	0.001841	0.001841	0.001841	0.001841
3	0.002057	0.002057	0.002057	0.002110	0.002110	0.002110	0.002110
3.5	0.002295	0.002295	0.002295	0.002352	0.002352	0.002352	0.002352
4	0.002511	0.002511	0.002511	0.002572	0.002572	0.002572	0.002572
4.5	0.002704	0.002704	0.002704	0.002769	0.002769	0.002769	0.002769
5	0.002879	0.002879	0.002879	0.002948	0.002948	0.002948	0.002948
5.5	0.003034	0.003034	0.003034	0.003108	0.003108	0.003108	0.003108
6	0.003173	0.003173	0.003173	0.003253	0.003253	0.003253	0.003253
6.5	0.003293	0.003293	0.003293	0.003381	0.003381	0.003381	0.003381
7	0.003400	0.003400	0.003400	0.003497	0.003497	0.003497	0.003497
7.5	0.003488	0.003488	0.003488	0.003598	0.003598	0.003598	0.003598
8	0.003566	0.003566	0.003566	0.003688	0.003688	0.003688	0.003688
8.5	0.003624	0.003624	0.003624	0.003762	0.003762	0.003762	0.003762
9	0.003675	0.003675	0.003675	0.003829	0.003829	0.003829	0.003829
9.5				0.003879	0.003879	0.003879	0.003879
10				0.003923	0.003923	0.003923	0.003923
10.5				0.003950	0.003950	0.003950	0.003950
11				0.003972	0.003972	0.003972	0.003972
11.5							

Bajaj Allianz Life Guaranteed Income Goal

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Bajaj Allianz - Special Surrender Value Factor 1 on Death										
OS Term	Policy Term - Premium Payment Term									
(nearest half-year duration)	15-5	15-7	15-8	15-10	15-12	20-5	20-7	20-8	20-10	20-12
0.5	0.000487	0.000487	0.000487	0.000487	0.000487	0.000640	0.000640	0.000640	0.000640	0.000640
1	0.000929	0.000929	0.000929	0.000929	0.000929	0.001216	0.001216	0.001216	0.001216	0.001216
1.5	0.001318	0.001318	0.001318	0.001318	0.001318	0.001708	0.001708	0.001708	0.001708	0.001708
2	0.00167	0.00167	0.00167	0.00167	0.00167	0.002151	0.002151	0.002151	0.002151	0.002151
2.5	0.001981	0.001981	0.001981	0.001981	0.001981	0.002526	0.002526	0.002526	0.002526	0.002526
3	0.002262	0.002262	0.002262	0.002262	0.002262	0.002863	0.002863	0.002863	0.002863	0.002863
3.5	0.00251	0.00251	0.00251	0.00251	0.00251	0.003146	0.003146	0.003146	0.003146	0.003146
4	0.002735	0.002735	0.002735	0.002735	0.002735	0.003400	0.003400	0.003400	0.003400	0.003400
4.5	0.002933	0.002933	0.002933	0.002933	0.002933	0.003610	0.003610	0.003610	0.003610	0.003610
5	0.003113	0.003113	0.003113	0.003113	0.003113	0.003799	0.003799	0.003799	0.003799	0.003799
5.5	0.003272	0.003272	0.003272	0.003272	0.003272	0.003953	0.003953	0.003953	0.003953	0.003953
6	0.003416	0.003416	0.003416	0.003416	0.003416	0.004091	0.004091	0.004091	0.004091	0.004091
6.5	0.003543	0.003543	0.003543	0.003543	0.003543	0.004203	0.004203	0.004203	0.004203	0.004203
7	0.003659	0.003659	0.003659	0.003659	0.003659	0.004303	0.004303	0.004303	0.004303	0.004303
7.5	0.003761	0.003761	0.003761	0.003761	0.003761	0.004383	0.004383	0.004383	0.004383	0.004383
8	0.003853	0.003853	0.003853	0.003853	0.003853	0.004454	0.004454	0.004454	0.004454	0.004454
8.5	0.003934	0.003934	0.003934	0.003934	0.003934	0.004510	0.004510	0.004510	0.004510	0.004510
9	0.004007	0.004007	0.004007	0.004007	0.004007	0.004560	0.004560	0.004560	0.004560	0.004560
9.5	0.004069	0.004069	0.004069	0.004069	0.004069	0.004598	0.004598	0.004598	0.004598	0.004598
10	0.004125	0.004125	0.004125	0.004125	0.004125	0.004632	0.004632	0.004632	0.004632	0.004632
10.5	0.00417	0.00417	0.00417	0.00417	0.00417	0.004658	0.004658	0.004658	0.004658	0.004658
11	0.00421	0.00421	0.00421	0.00421	0.00421	0.004681	0.004681	0.004681	0.004681	0.004681
11.5	0.004239	0.004239	0.004239	0.004239	0.004239	0.004697	0.004697	0.004697	0.004697	0.004697
12	0.004264	0.004264	0.004264	0.004264	0.004264	0.004712	0.004712	0.004712	0.004712	0.004712
12.5	0.004276	0.004276	0.004276	0.004276	0.004276	0.004722	0.004722	0.004722	0.004722	0.004722
13	0.004285	0.004285	0.004285	0.004285	0.004285	0.004730	0.004730	0.004730	0.004730	0.004730
13.5	0.004281	0.004281	0.004281	0.004281	0.004281	0.004734	0.004734	0.004734	0.004734	0.004734
14	0.004273	0.004273	0.004273	0.004273	0.004273	0.004737	0.004737	0.004737	0.004737	0.004737
14.5						0.004735	0.004735	0.004735	0.004735	0.004735
15						0.004732	0.004732	0.004732	0.004732	0.004732
15.5						0.004725	0.004725	0.004725	0.004725	0.004725
16						0.004716	0.004716	0.004716	0.004716	0.004716
16.5						0.004701	0.004701	0.004701	0.004701	0.004701
17						0.004685	0.004685	0.004685	0.004685	0.004685
17.5						0.004661	0.004661	0.004661	0.004661	0.004661
18						0.004636	0.004636	0.004636	0.004636	0.004636
18.5						0.004601	0.004601	0.004601	0.004601	0.004601
19						0.004566	0.004566	0.004566	0.004566	0.004566
19.5										

Bajaj Allianz Life Guaranteed Income Goal

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Variant 1- Lump Sum Benefit

Bajaj Allianz - Special Surrender Value Factor 2 on Maturity							
OS Term (nearest half-year duration)	Policy Term - Premium Payment Term						
	10-5	10-7	10-10	12-5	12-7	12-8	12-12
0.5	0.912456	0.912456	0.912456	0.912442	0.912442	0.912442	0.912442
1	0.832576	0.832576	0.832576	0.832550	0.832550	0.832550	0.832550
1.5	0.759693	0.759693	0.759693	0.759660	0.759660	0.759660	0.759660
2	0.693189	0.693189	0.693189	0.693151	0.693151	0.693151	0.693151
2.5	0.632511	0.632511	0.632511	0.632470	0.632470	0.632470	0.632470
3	0.577144	0.577144	0.577144	0.577101	0.577101	0.577101	0.577101
3.5	0.526626	0.526626	0.526626	0.526582	0.526582	0.526582	0.526582
4	0.480529	0.480529	0.480529	0.480485	0.480485	0.480485	0.480485
4.5	0.438470	0.438470	0.438470	0.438426	0.438426	0.438426	0.438426
5	0.400093	0.400093	0.400093	0.400048	0.400048	0.400048	0.400048
5.5	0.365076	0.365076	0.365076	0.365031	0.365031	0.365031	0.365031
6	0.333125	0.333125	0.333125	0.333079	0.333079	0.333079	0.333079
6.5	0.303973	0.303973	0.303973	0.303926	0.303926	0.303926	0.303926
7	0.277371	0.277371	0.277371	0.277325	0.277325	0.277325	0.277325
7.5	0.253101	0.253101	0.253101	0.253053	0.253053	0.253053	0.253053
8	0.230955	0.230955	0.230955	0.230906	0.230906	0.230906	0.230906
8.5	0.210750	0.210750	0.210750	0.210699	0.210699	0.210699	0.210699
9	0.192312	0.192312	0.192312	0.192260	0.192260	0.192260	0.192260
9.5				0.175438	0.175438	0.175438	0.175438
10				0.160087	0.160087	0.160087	0.160087
10.5				0.146081	0.146081	0.146081	0.146081
11				0.133301	0.133301	0.133301	0.133301
11.5							

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Bajaj Allianz - Special Surrender Value Factor 2 on Maturity										
OS Term	Policy Term - Premium Payment Term									
(nearest half-year duration)	15-5	15-7	15-8	15-10	15-12	20-5	20-7	20-8	20-10	20-12
0.5	0.912402	0.912402	0.912402	0.912402	0.912402	0.912255	0.912255	0.912255	0.912255	0.912255
1	0.832478	0.832478	0.832478	0.832478	0.832478	0.832210	0.832210	0.832210	0.832210	0.832210
1.5	0.759568	0.759568	0.759568	0.759568	0.759568	0.759221	0.759221	0.759221	0.759221	0.759221
2	0.693044	0.693044	0.693044	0.693044	0.693044	0.692633	0.692633	0.692633	0.692633	0.692633
2.5	0.632355	0.632355	0.632355	0.632355	0.632355	0.631909	0.631909	0.631909	0.631909	0.631909
3	0.57698	0.57698	0.57698	0.57698	0.57698	0.576509	0.576509	0.576509	0.576509	0.576509
3.5	0.526461	0.526461	0.526461	0.526461	0.526461	0.525982	0.525982	0.525982	0.525982	0.525982
4	0.480365	0.480365	0.480365	0.480365	0.480365	0.479883	0.479883	0.479883	0.479883	0.479883
4.5	0.438309	0.438309	0.438309	0.438309	0.438309	0.437837	0.437837	0.437837	0.437837	0.437837
5	0.399935	0.399935	0.399935	0.399935	0.399935	0.399474	0.399474	0.399474	0.399474	0.399474
5.5	0.364923	0.364923	0.364923	0.364923	0.364923	0.364481	0.364481	0.364481	0.364481	0.364481
6	0.332976	0.332976	0.332976	0.332976	0.332976	0.332553	0.332553	0.332553	0.332553	0.332553
6.5	0.303827	0.303827	0.303827	0.303827	0.303827	0.303428	0.303428	0.303428	0.303428	0.303428
7	0.277231	0.277231	0.277231	0.277231	0.277231	0.276853	0.276853	0.276853	0.276853	0.276853
7.5	0.252963	0.252963	0.252963	0.252963	0.252963	0.252609	0.252609	0.252609	0.252609	0.252609
8	0.23082	0.23082	0.23082	0.23082	0.23082	0.230489	0.230489	0.230489	0.230489	0.230489
8.5	0.210616	0.210616	0.210616	0.210616	0.210616	0.210308	0.210308	0.210308	0.210308	0.210308
9	0.19218	0.19218	0.19218	0.19218	0.19218	0.191893	0.191893	0.191893	0.191893	0.191893
9.5	0.175359	0.175359	0.175359	0.175359	0.175359	0.175093	0.175093	0.175093	0.175093	0.175093
10	0.160011	0.160011	0.160011	0.160011	0.160011	0.159764	0.159764	0.159764	0.159764	0.159764
10.5	0.146007	0.146007	0.146007	0.146007	0.146007	0.145777	0.145777	0.145777	0.145777	0.145777
11	0.133228	0.133228	0.133228	0.133228	0.133228	0.133015	0.133015	0.133015	0.133015	0.133015
11.5	0.121569	0.121569	0.121569	0.121569	0.121569	0.121371	0.121371	0.121371	0.121371	0.121371
12	0.11093	0.11093	0.11093	0.11093	0.11093	0.110746	0.110746	0.110746	0.110746	0.110746
12.5	0.101224	0.101224	0.101224	0.101224	0.101224	0.101052	0.101052	0.101052	0.101052	0.101052
13	0.092367	0.092367	0.092367	0.092367	0.092367	0.092207	0.092207	0.092207	0.092207	0.092207
13.5	0.084286	0.084286	0.084286	0.084286	0.084286	0.084136	0.084136	0.084136	0.084136	0.084136
14	0.076912	0.076912	0.076912	0.076912	0.076912	0.076771	0.076771	0.076771	0.076771	0.076771
14.5						0.070052	0.070052	0.070052	0.070052	0.070052
15						0.063920	0.063920	0.063920	0.063920	0.063920
15.5						0.058326	0.058326	0.058326	0.058326	0.058326
16						0.053221	0.053221	0.053221	0.053221	0.053221
16.5						0.048564	0.048564	0.048564	0.048564	0.048564
17						0.044314	0.044314	0.044314	0.044314	0.044314
17.5						0.040436	0.040436	0.040436	0.040436	0.040436
18						0.036898	0.036898	0.036898	0.036898	0.036898
18.5						0.033670	0.033670	0.033670	0.033670	0.033670
19						0.030724	0.030724	0.030724	0.030724	0.030724
19.5										

Bajaj Allianz Life Guaranteed Income Goal

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Bajaj Allianz - Special Surrender Value Factor 1 on Death (During PT)								
OS Term	Policy Term - Premium Payment Term							
(nearest half-year duration)	5-5	7-7	10-5	10-7	10-10	12-5	12-7	12-12
0.5	0.000381	0.000409	0.000431	0.000431	0.000431	0.000446	0.000446	0.000446
1	0.000691	0.000766	0.000824	0.000824	0.000824	0.000852	0.000852	0.000852
1.5	0.000937	0.001075	0.001178	0.001178	0.001178	0.001215	0.001215	0.001215
2	0.001136	0.001345	0.001501	0.001501	0.001501	0.001545	0.001545	0.001545
2.5	0.001289	0.001576	0.001792	0.001792	0.001792	0.001841	0.001841	0.001841
3	0.001411	0.001777	0.002057	0.002057	0.002057	0.002110	0.002110	0.002110
3.5	0.001499	0.001947	0.002295	0.002295	0.002295	0.002352	0.002352	0.002352
4	0.001568	0.002093	0.002511	0.002511	0.002511	0.002572	0.002572	0.002572
4.5		0.002212	0.002704	0.002704	0.002704	0.002769	0.002769	0.002769
5		0.002313	0.002879	0.002879	0.002879	0.002948	0.002948	0.002948
5.5		0.002390	0.003034	0.003034	0.003034	0.003108	0.003108	0.003108
6		0.002455	0.003173	0.003173	0.003173	0.003253	0.003253	0.003253
6.5			0.003293	0.003293	0.003293	0.003381	0.003381	0.003381
7			0.003400	0.003400	0.003400	0.003497	0.003497	0.003497
7.5			0.003488	0.003488	0.003488	0.003598	0.003598	0.003598
8			0.003566	0.003566	0.003566	0.003688	0.003688	0.003688
8.5			0.003624	0.003624	0.003624	0.003762	0.003762	0.003762
9			0.003675	0.003675	0.003675	0.003829	0.003829	0.003829
9.5						0.003879	0.003879	0.003879
10						0.003923	0.003923	0.003923
10.5						0.003950	0.003950	0.003950
11						0.003972	0.003972	0.003972
11.5								

Variant 2- Income Benefit

Bajaj Allianz Life Guaranteed Income Goal

UIN - 116N157V10

Variant 2- Income Benefit

Bajaj Allianz - Special Surrender Value Factor 2 on Maturity (During PT)								
OS Term	Policy Term - Premium Payment Term							
(nearest half-year duration)	5-5	7-7	10-5	10-7	10-10	12-5	12-7	12-12
0.5	0.816147	0.876672	0.912456	0.912456	0.912456	0.912442	0.912442	0.912442
1	0.666095	0.768553	0.832576	0.832576	0.832576	0.832550	0.832550	0.832550
1.5	0.543637	0.673772	0.759693	0.759693	0.759693	0.759660	0.759660	0.759660
2	0.443692	0.590680	0.693189	0.693189	0.693189	0.693151	0.693151	0.693151
2.5	0.362125	0.517839	0.632511	0.632511	0.632511	0.632470	0.632470	0.632470
3	0.295554	0.453980	0.577144	0.577144	0.577144	0.577101	0.577101	0.577101
3.5	0.241225	0.398000	0.526626	0.526626	0.526626	0.526582	0.526582	0.526582
4	0.196882	0.348923	0.480529	0.480529	0.480529	0.480485	0.480485	0.480485
4.5		0.305901	0.438470	0.438470	0.438470	0.438426	0.438426	0.438426
5		0.268184	0.400093	0.400093	0.400093	0.400048	0.400048	0.400048
5.5		0.235121	0.365076	0.365076	0.365076	0.365031	0.365031	0.365031
6		0.206134	0.333125	0.333125	0.333125	0.333079	0.333079	0.333079
6.5			0.303973	0.303973	0.303973	0.303926	0.303926	0.303926
7			0.277371	0.277371	0.277371	0.277325	0.277325	0.277325
7.5			0.253101	0.253101	0.253101	0.253053	0.253053	0.253053
8			0.230955	0.230955	0.230955	0.230906	0.230906	0.230906
8.5			0.210750	0.210750	0.210750	0.210699	0.210699	0.210699
9			0.192312	0.192312	0.192312	0.192260	0.192260	0.192260
9.5						0.175438	0.175438	0.175438
10						0.160087	0.160087	0.160087
10.5						0.146081	0.146081	0.146081
11						0.133301	0.133301	0.133301
11.5								

Bajaj Allianz Life Guaranteed Income Goal

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Variant 2 - Income Benefit – PV factors (as mentioned in F&U section of Surrender Benefit (8.3.e) vi.)

Bajaj Allianz - Special Surrender Value Factor (After PT)								
OS GMI Period	Policy Term - Premium Payment Term							
(nearest half-year duration)	5-5	7-7	10-5	10-7	10-10	12-5	12-7	12-12
0.5	0.967189	0.968321	0.967189	0.968321	0.969458	0.967189	0.968321	0.970599
1	0.935454	0.937647	0.935454	0.937647	0.939850	0.935454	0.937647	0.942063
1.5	0.934617	0.937091	0.934617	0.937091	0.939514	0.934818	0.937218	0.941829
2	0.903951	0.907406	0.903951	0.907406	0.910820	0.904146	0.907528	0.914138
2.5	0.902442	0.906413	0.902442	0.906413	0.910220	0.903005	0.906761	0.913718
3	0.872831	0.877699	0.872831	0.877699	0.882420	0.873376	0.878036	0.886854
3.5	0.870549	0.876212	0.870549	0.876212	0.881524	0.871663	0.876889	0.886226
4	0.841985	0.848455	0.841985	0.848455	0.854601	0.843062	0.849110	0.860171
4.5	0.838811	0.846411	0.838811	0.846411	0.853375	0.840698	0.847538	0.859310
5	0.811288	0.819598	0.811288	0.819598	0.827312	0.813114	0.820689	0.834046
5.5		0.816926		0.816926	0.825719		0.818640	0.832929
6		0.791047		0.791047	0.800500		0.792706	0.808440
6.5		0.787666		0.787666	0.798501		0.790125	0.807039
7		0.762714		0.762714	0.774113		0.765095	0.783311
7.5					0.771663			0.781597
8					0.748095			0.758618
8.5					0.745146			0.756561
9					0.722388			0.734318
9.5					0.718886			0.731884
10					0.696930			0.710366
10.5								0.707521
11								0.686719
11.5								0.683422
12								0.663329

Note:

- (1) Outstanding term to be calculated as the difference between (maturity date and policy surrender date) divided by 365, rounded to nearest half year
- (2) Outstanding GMI Period to be calculated as the difference between (maturity installment period and policy surrender date) divided by 365, rounded to nearest half year