Bajaj Allianz Life Assured Wealth Goal
A Non linked, Non Participating, Individual, Life Insurance Savings Plan
UIN: 116N170V05

Bajaj Allianz Life Insurance Company Limited
Bajaj Allianz Life Assured Wealth Goal
Part A
FORWARDING LETTER

Name of the Policyholder _____

Address _____

_____

Dear _____

Sub: Issuance of the Policy under application for the life insurance Policy towards _____Payment Savings plan dated

We would like to thank you for investing your faith in us.

Please find enclosed herewith your Policy Document, a copy of the Proposal Form and documents mentioned herein below, based on which your insurance Policy has been issued. This Policy is issued subject to section 45 of the Insurance Act, 1938, as amended from time to time.

Document Type	Specification of Documents provided	Identification No.
Proposal Form	Proposal Form	
Age proof		
Identity Proof		
Address Proof		

Within fifteen (15) days of the receipt of this Policy and thirty (30) days in case of electronic Policy and Policy obtained through distance mode, you have the option to review the terms and conditions of the Policy and if you disagree to any of the terms and conditions, you have an option to return the Policy stating the reasons for your objections. You shall be entitled to a refund comprising of all Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium and Rider Premium, if any, for the period the <<Life Assured / Primary Life Assured & Secondary Life Assured>> was/were provided cover and the expenses incurred by the Company on account of medical examination and stamp duty. The Free Look Period applicable for your Policy is <<15/30>> days.

For any queries kindly write to us at the below mentioned address and we assure and strive to provide you the best of services.

Authorised Signatory
Head- Underwriting
<Name of the authorised person>
FOR BAJAJ ALLIANZ LIFE INSURANCE COMPANY LTD.

Your Policy Servicing Branch Address: Bajaj Allianz Life Insurance Company Limited
Toll Free Numbers:

Sales Representative Details

Name		Code	
Address			
Phone Number		e-Mail Id	

Please read policy document, especially following clauses on

Benefits	Termination
Non-payment of Premium, Paid up benefits	Free Look Period

Disclaimer: In case of dispute, English version of policy document shall be final and binding.

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Preamble

The Company has received a Proposal Form, declaration and the first Premium from the Policyholder / Life Assured as named in this Schedule. The said Proposal Form and declaration along with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Policyholder as the basis of the contract of insurance (Policy), both parties to the assurance contract (Policy) do hereby further accept and affirm that the Policy, in consideration of and subject to due receipt of subsequent Regular Premiums (if applicable) as set out in the Schedule, with all its parts (Policy Document, Annexures and Endorsements, if any) shall be subject to the terms and conditions as contained in this Policy.

This Policy is issued on the basis of the information given and declaration made by the Policyholder in the Proposal Form, which is incorporated herein and forms the basis of this Policy.

SCHEDULE
Non-Linked Non-Participating Individual Life Insurance Savings Plan

Name of the Policyholder _____

Address _____

Address _____

Pin code _____

Gender		Date of Birth	
Age at Entry		Age	

Policy No.		Product Name	
Policy			
Product Code		Variant	
Unique Identification No:	116N170V05	Policy Commencement Date	
Policy Term		Date of Commencement of Risk	
Premium Paying Term		<Single/Regular Premium>*(₹)	
Premium Payment Frequency		Extra Premium* (₹)	
Deferment Period		SA Multiple	
Income Period*		Sum Assured (₹)	
Income Instalment Frequency			
Income Instalment* (₹)		Maturity Date	
ROP Benefit* (₹)		Maturity Benefit* (₹)	
Due Dates of Regular Premium		Due Date of Last Regular Premium	

 * <Single / Regular> Premium and Extra Premium are the total w.r.t. the Single Life or Joint Life (combined), as applicable
<Single / Regular> Premium includes any Extra Premium and Rider Premium, but, excludes any applicable GST & cess.
Income Period and Income Instalments are applicable only under Variants 1, 2, 3 or 4.
ROP Benefit is available only under Variants 1,2 or 3, and if applicable under the Policy.
Maturity Benefit is applicable only under Variants 5.

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Name of the <Life Assured / Primary Life Assured>

Address _____

Address _____

Address _____

Pin code _____

Date of Birth		Gender	
Age		Age	

<If the Policy is Joint Life:

Name of the Secondary Life Assured:

Date of Birth		Gender	
Age		Age	

Additional Benefit Riders:

Additional Rider Benefits / UIN	Name of the Rider Life Assured	Date of Commencement of Rider	Rider Premium Paying Term	Rider Term	Rider Maturity Date	Sum Assured	Rider Premium
Bajaj Allianz Accidental Death Benefit Rider / (UIN:116B034V02)							
Bajaj Allianz Accidental Permanent Total/Partial Disability Rider / (UIN:116B036V02)							
Bajaj Allianz Critical Illness Benefit Rider/(UIN:116B035V02)							
Bajaj Allianz Family Income Benefit Rider / (UIN:116B037V02)							
Bajaj Allianz Waiver of Premium Benefit Rider/ (UIN: 116B031V02)							

SINGLE / REGULAR PREMIUM PAYABLE FOR SELECTED PREMIUM PAYMENT FREQUENCY: Rs. [_____]

In Words: Rupees ……………………………………………………………………..Only

Details of the Nominee

Nominee(s) Name	Nominee(s) Age(s)	Nominee(s) Gender	Percentage Share	Relationship to the Life Assured	Appointee Name [in case of minor Nominee(s)]	Appointee(s) Gender	Appointees Relationship to the Nominee
	Years		%				
	Years		%				
	Years		%				
	Years		%				
	Years		%				

Sales Representative Details

Name		Code	
Address			
Phone Number		e-Mail Id	

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If any of the information given above or in the Proposal Form is incorrect, we request you to kindly send back the whole set-of documents to the Company citing the error/mistake.

To whom the Benefits are Payable: The Benefits are payable to the Claimant, limited at all times to the monies payable under this Policy.

The Policy shall be subject to and governed by the terms of the Policy Document along with the Schedule contained herein and endorsements, if any, made from time to time, and all these shall together form a single agreement

All taxes, including GST and cess, either existing or those that may apply in future (including enhancements of existing taxes) will be charged extra. Payment of such taxes shall be the responsibility of the Policyholder. Bajaj Allianz Life Insurance Company does not provide any warranty or assurance that the Policyholder will be, by virtue of purchasing this Policy, eligible for any income tax or other tax rebate or relief. Policyholder is advised to seek independent opinion for income or other tax rebate or relief.

Signed on behalf of Bajaj Allianz Life Insurance Company Limited for Policy No. _____

Issued on _____

Authorised Signatory:

| Affix
Stamp
(₹) |
|---|

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Part B
DEFINITIONS and ABBREVIATIONS

This Policy is issued on the basis of the information given and declaration made by the Policyholder in the Proposal Form and other declaration, which is incorporated herein and forms the basis of this Policy. The following terms shall have the meaning assigned to them below. The singular includes the plural and references to the male include the female where the context so permits.

1) Definitions and Abbreviations:

a. "Accident" means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

b. "Age" means age as at last birthday.

c. "Annualised Premium" means the premium amount payable in a Policy Year, as specified in the Schedule. In this calculation, any Extra Premium, Rider Premium and applicable taxes and loading for modal premiums, if any are excluded.

d. "Business Day" is the common working day of the Corporate Office of the Company.

e. "Claimant" means the Life Assured (if alive) or Policyholder (if different from the Life Assured) or the assignee or the Nominee or the legal heirs of Policyholder/Nominee(s) to whom the Policy Benefit will be payable.

f. "Company/We" refers to BAJAJ ALLIANZ LIFE INSURANCE COMPANY LIMITED.

g. "Date of Commencement of Risk" means the date specified in the Schedule (unless the Policyholder is informed otherwise by the Company) from which the risk cover of the Life Assured commences under the Policy. **In the case of a minor life, policy will vest on the life assured on the earlier of attainment of majority (i.e., 18 years age last birthday) and on maturity date**

h. "Death Benefit" is the benefit payable on the death of the Life Assured/s as mentioned in the Schedule. The details are as given in Section 4 below.

i. "Deferment Period" is the period commencing from the end of the Premium Payment Term until the start of the Income Period. Deferment Period is not applicable under Variant 5.

j. "Financial Year" means the year starting from 1st April of a year and ending on 31st March of the next year.

k. "Guaranteed Maturity Benefit (GMB)/Maturity Benefit (MB)" means the fixed percentage of the Total Premiums Paid and received under the Policy, and is the benefit payable on the Maturity Date under Variant 5. The details are as given in Section 4 below.

l. "Goods and Service Tax (GST)" is charged based on type of Policy communication address of Policyholder. This may change subject to change in rate/state in address of the Policyholder as on date of adjustment.

m. "Grace Period" means a period of fifteen (15) days for a monthly Premium Payment Frequency and thirty (30) days for other than monthly Premium Payment Frequency, from the due date of the Regular Premium payment, during which the Policy is considered to be in-force with the risk cover without any interruption, as per the terms and conditions of the Policy.

n. "Guaranteed Death Benefit" is 105% of the Total Premiums Paid and received, as on the date of death of the Life Assured.

o. "Income Instalment" is an amount as mentioned in the Schedule, w.r.t. Variants 1, 2, 3 and 4, payable during the Income Period in instalments as per the Income Instalment Frequency.
This Income Instalment amount is equal and constant through-out the Income Period for Variants 1, 2 and 4. For Variant 3, the Income Instalment amount (as specified in the Schedule) will increase by a simple step-up of 10% each five (5) years during the Income Period.

p. "Income Instalment Frequency" is a regular time interval during the Income Period as specified in the Schedule, at which the Income Instalment is payable.

q. "Income Period" means the period specified in the Schedule, w.r.t. Variants 1, 2, 3 and 4, during which the Income Instalment is payable, and the period commences after the Premium Payment Term and the Deferment Period, if any, and ends at the end of the Policy Term.

r. "IRDAI" means the Insurance Regulatory and Development Authority of India.

s. "Joint Life Policy" means a Policy in which there are two (2) Lives Assured – the Primary Life Assured and the Secondary Life Assured.

t. "Life Assured" means the person named as the Life Assured in the Schedule, whose life is assured under this Policy. Apart from the Single Life Policy, wherever applicable and to the extent applicable, in a Joint Life Policy, this terminology shall include the Primary Life Assured and/or the Secondary Life Assured.

u. "Maturity Benefit (MB)" means the Guaranteed Maturity Benefit (GMB) defined above.

v. "Maturity Date" means the date specified in the Schedule on which the Maturity Benefit (if any), as per Section 4) below, shall become payable to the Policyholder.

w. "Nominee" means the person who has been nominated in writing to the Company by the Policyholder, who is entitled to receive the Death Benefits under the Policy, as mentioned in Section 4) below.

x. "Paid up GMB" is the reduced value of the GMB arrived at by multiplying the GMB by a factor equal to the proportion of the number of Regular Premiums paid and received to the total number of Regular Premiums payable under the Policy.

y. "Paid up Income Instalment" is the reduced value of the Income Instalment arrived at by multiplying the Income Instalment by a factor equal to the proportion of the number of Regular Premiums paid and received to the total number of Regular Premiums payable under the Policy.

z. "Paid up Maturity Benefit" is the reduced value of the Maturity Benefit arrived at by multiplying the Maturity Benefit by a factor equal to the proportion of the number of Regular Premiums paid and received to the total number of Regular Premiums payable under the Policy.

aa. "Paid up Sum Assured on Death" is the reduced value of the Sum Assured on Death arrived at by multiplying the Sum Assured on Death by a factor equal to the proportion of the number of Regular Premiums paid and received to the total number of Regular Premiums payable under the Policy.

bb. "Paid up Sum Assured" is the reduced value of the Sum Assured arrived at by multiplying the Sum Assured by a factor equal to the proportion of the number of Regular Premiums paid & received to the total number of Regular Premiums payable under the Policy.

cc. "Policy" means the arrangements established by the Policy Document.

dd. "Policy Anniversary" means the date corresponding numerically with the Policy Commencement Date in each subsequent year during the Policy Term.

ee. "Policy Commencement Date" means the date of commencement of the Policy as specified in the Schedule.

ff. "Policy Document" means this Policy wording and that of the Additional Rider Benefits, if any, the Schedule (which is attached to and forms part of this Policy and includes any Annexure or endorsement to it and, if more than one, then, the latest in time) and the Proposal Form.

gg. "Policyholder" means the adult person named in the Schedule who has concluded the Policy with the Company.

hh. "Policy Term" means the period between the Policy Commencement Date and the Maturity Date, as specified in the Schedule.

ii. "Policy Year" means the year commencing on the Policy Commencement Date or a Policy Anniversary thereof.

jj. "Premium" refers to the Single Premium or the Regular Premium, as applicable in the Policy and specified in the Schedule.

kk. "Premium Paying Term" means the period specified in the Schedule during which the Regular Premium is payable.

ll. "Premium Payment Frequency" is a regular time interval as specified in the Schedule, at which the Regular Premium is payable during the Premium Paying Term.

mm. "Primary Life Assured" means the person named as the Primary Life Assured in the Schedule, who is the older out of the Primary Life Assured and the Secondary Life Assured and whose life is assured under this Joint Life Policy.

nn. "Proposal Form" means the Policyholder's statements in the proposal for this Policy submitted by or on behalf of the Policyholder along with any other information or documentation provided to the Company prior to inception.

oo. "Regular Premium" means the amount exclusive of applicable taxes, if any, payable by the Policyholder under the Policy at regular intervals during the Premium Paying Term, in amount and at the Premium Payment Frequency, both, as specified in the Schedule. The terminology is applicable even in a Policy where the Premium Paying Term is less than the Policy Term. The Regular Premium excludes any Rider Premium, any Extra Premium.

pp. "Revival Period" means the period of five (5) consecutive years from the date of first unpaid Regular Premium, during which the Policyholder is entitled to revive the Policy which was discontinued due to non-payment of Regular Premium.

qq. "Return of Premiums (ROP) Benefit" is an amount equal to Total Premiums Paid and received under the Policy and is payable on the Maturity Date under Variant 1, 2 & 3, as applicable under the Policy. The details are as given in Section 4 below.

rr. "Secondary Life Assured" means the second person in the Schedule, whose life is assured under this Joint Life Policy.

ss. "Single Premium" means the amount exclusive of applicable taxes, if any,

payable by the Policyholder at the Policy Commencement Date, as specified in the Schedule.

For the calculation of the benefits under the Policy (viz., Sum Assured, Death Benefit, Survival Benefits, Income Instalment, GMB, Maturity Benefit, etc.) the Single Premium used will exclude any Rider Premium, any Extra Premium.

tt. "Single Life Policy" means a Policy in which there is only one (1) life assured – the Life Assured.

uu. "Sum Assured" is the amount as specified in the Schedule used to decide the Death Benefit under the Policy.

vv. "Sum Assured on Death" is the amount payable on the death of the Life Assured in a Single Life Policy or on the second death out of the Primary Life Assured and the Secondary Life Assured in a Joint Life Policy, and is the higher of (i) 10 times Single Premium / 10 times Annualised Premium (as applicable) or (ii) Sum Assured.

In this calculation, the Single Premium used will exclude any Rider Premium, any Extra Premium and applicable taxes.

ww. "Surrender Value" means the benefit, if any, payable on the surrender of the Policy per the terms and conditions of the Policy. The details are as given in Section 8 below.

xx. "Survival Benefit" is the benefit payable during the Income Period w.r.t. Variants 1, 2, 3 and 4. The details are as given in Section 4 below. Survival Benefit are also referred as Regular Guaranteed Payouts.

yy. "Total Premiums" means the Single Premium or the total of all Regular Premiums paid & received by the Company (as applicable), excluding any Extra Premium, Rider Premium and/or taxes.

zz. "Variant" means the various benefit structures available under the Policy and listed in Section 2 below; out which the Policyholder has to choose one (1) in the Proposal Form and is as mentioned in the Schedule. The Variant once chosen cannot be changed thereafter.

aaa. "w.r.t." stands for with respect to.

Part C

2) Policy Description

a) This Policy is a non-linked, non-participating, life, individual, Single/Limited/Regular Premium payment, savings plan.

b) The Policy provides Death Benefit, Survival Benefit (under Variants 1, 2, 3 & 4), Maturity Benefit (under Variant 5), ROP Benefit (under Variants 1, 2 & 3), as applicable, and Surrender Value.

c) The Variants available for the Policy are (i) Variant 1 – Lifelong Income, (ii) Variant 2 - Second Income, (iii) Variant 3 – Step-up Income, (iv) Variant 4 - Extra Income and (v) Variant 5 – Wealth Creation

d) The Policyholder has the option to choose the Variant, take the Policy as Single Life Policy or Joint Life Policy, where available, and take the Policy with ROP Benefit or not (as available) in the Proposal Form and the option(s) in force will be specified in the Schedule. Once chosen and in force, these cannot be changed, subsequently, during the Policy Term.

e) The Policyholder will have the option to take the Death Benefit in a lumpsum (in Variants 1, 2, 3 & 4), Death Benefit in instalments (in Variant 5), to take the Maturity Benefit (in Variant 5) in instalments, choose the Income Instalment Frequency and choose the date of Income Instalment, all, as detailed in Section 10 below.

f) The Policy does not in any way confer any right whatsoever on the Policyholder to otherwise share in the profits or surplus of the business of the Company.

3) Premium

a) Single Premium, along with applicable taxes, is payable in full on the Policy Commencement Date.

b) Regular Premium:

i) Regular Premium, along with applicable taxes, is payable in full on the premium due dates specified in the Schedule or within the Grace Period allowed, during the Premium Paying Term.

ii) The Company does not have any obligation to issue a notice that Regular Premium is due or for the amount that is due.

iii) The Company will not accept any amount less than Regular Premium due as the Regular Premium.

iv) Where the Regular Premium along with applicable taxes, if any, in full, has not been paid even within the Grace Period, the Policy shall be subject to the "Non-payment of Premium, Paid up benefits and Non- Forfeiture" condition(s), as per Section 6 below.

Variant	Event	When, What & How Benefits are Payable
Variant 1 Lifelong Income	i) Death Benefit: On death of the Life Assured any time during the Policy Term	(1) If the Policy is in-force as on the date of death, all due Premiums are paid up to date, and the death is during the Policy Term, the Death Benefit payable is Sum Assured on Death in equal monthly instalments over a period of five (5) years from the date of intimation of death. The first monthly instalment will be due as on the date of intimation of death. (2) At no time the Death Benefit will be less than Guaranteed Death Benefit or the surrender value available then, whichever is higher. (3) The risk cover under the Policy will terminate immediately & automatically on the date of intimation of death of the Life Assured and the Policy will automatically terminate on the payment of the last Death Benefit instalment.
	ii) Survival Benefit: During the Income Period	(1) If the Policy is in-force as at each due date and all due Premiums under the Policy are paid and received, provided the Life Assured is alive then, the Income Instalments shall be payable in arrear during the Income Period and shall be a percentage of Annualised Premium under the policy. (2) The Policy will automatically terminate on the payment of the last Income Instalment.
	iii) ROP Benefit: At the end of the Policy Term	At the end of the Policy Term, provided the Policy is in-force and the Life Assured is alive then, the Total Premiums Paid and received under the Policy will be returned as ROP Benefit and the Policy will terminate, immediately & automatically.
Variant 2 Second Income	I) Death Benefit: On death of the Life Assured any time during the Policy Term	(1) If the Policy is in-force as on the date of death, all due Premiums are paid up to date, and the death is during the Policy Term, the Death Benefit payable is Sum Assured on Death in equal monthly instalments over a period of five (5) years from the date of intimation of death. The first monthly instalment will be due as on the date of intimation of death. (2) At no time the Death Benefit will be less than Guaranteed Death Benefit or the surrender value available then, whichever is higher. (3) The risk cover under the Policy will terminate immediately & automatically on the date of intimation of death of the Life Assured and the Policy will automatically terminate on the payment of the last Death Benefit instalment.

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Variant	Event	When, What & How Benefits are Payable
Variant 2 Second Income	ii) Survival Benefit: During the Income Period	(1) If the Policy is in-force as at each due date, all due Premiums are paid and received up to date, provided the Life Assured is alive then, the Income Instalments shall be payable in arrear during the Income Period and shall be a percentage of Annualised Premium under the policy. (2) The Policy will automatically terminate on the payment of the last Income Instalment.
	iii) ROP Benefit (if chosen): At the end of the Policy Term	If the ROP option was chosen in the Policy, at the end of the Policy Term, provided the Policy is in-force and the Life Assured is alive then, the Total Premiums Paid and received under the Policy will be returned as the ROP Benefit to and the Policy will terminate, immediately & automatically.
Variant 3 Step-up Income	I) Death Benefit: On death of the Life Assured any time during the Policy Term	(1) If the Policy is in-force as on the date of death, all due Premiums are paid up to date, and the death is during the Policy Term, the Death Benefit payable is Sum Assured on Death in equal monthly instalments over a period of five (5) years from the date of intimation of death. The first monthly instalment will be due as on the date of intimation of death. (2) At no time the Death Benefit will be less than Guaranteed Death Benefit or the surrender value available then, whichever is higher. (3) The risk cover under the Policy will terminate immediately & automatically on the date of intimation of death of the Life Assured and the Policy will automatically terminate on the payment of the last Death Benefit instalment.
	ii) Survival Benefit: During the Income Period	(1)If the Policy is in-force as at each due date and all due Premiums are paid and received up to date, provided the Life Assured is alive then, the Income Instalments shall be payable in arrear during the Income Period and shall be a percentage of Annualised Premium under the policy. (2)The above Income Instalments will be increased every five (5) year (since the start of the Income Period) by a simple step-up percentage as mentioned below. The percentages mentioned in the table will be applied on the first Income Instalment. _(see table below)_ (3)The Policy will automatically terminate on the payment of the last Income Instalment.
	iii) ROP Benefit: At the end of the Policy Term	Provided the Policy is in-force and the Life Assured is alive then, at the end of the Policy Term, the Total Premiums Paid and received as ROP Benefit will be returned and the Policy will terminate, immediately & automatically.
Variant 4 Extra Income	I) Death Benefit: On death of the Life Assured any time during the Policy Term	(1) If the Policy is in-force as on the date of death, all due Premiums are paid up to date and the death is during the Policy Term, the Death Benefit payable is Sum Assured on Death in equal monthly instalments over a period of five (5) years from the date of intimation of death. The first monthly instalment will be due as on the date of intimation of death. (2) At no time the Death Benefit will be less than Guaranteed Death Benefit or the surrender value available then, whichever is higher. (3) The risk cover under the Policy will terminate immediately & automatically on the date of intimation of death of the Life Assured and the Policy will automatically terminate on the payment of the last Death Benefit instalment
	ii) Survival Benefit: During the Income Period	(1) If the Policy is in-force as at each due date and all due Premiums under the Policy are paid and received, provided the Life Assured is alive then, the Income Instalments shall be payable in arrear during the Income Period and shall be a percentage of Annualised Premium under the policy. (2) The Policy will automatically terminate on the payment of the last Income Instalment.
	iii) ROP Benefit:	There is no ROP benefit in this variant.
Variant 5 Wealth Creation	I) Death Benefit: On death of the Life Assured / Primary Life Assured / Secondary Life Assured any time during the Policy Term	**Single Life Policy:** (1) If the Policy is in-force as on the date of death, all due Premiums are paid up to date and the death is during the Policy Term, the Death Benefit payable is Sum Assured on Death as a lumpsum and the Policy shall immediately and automatically terminate on such payment. (2) At no time the Death Benefit will be less than Guaranteed Death Benefit or the surrender value available then, whichever is higher.

Step-up table (under Variant 3, Survival Benefit):

Income Period	Year 1 - 5	Year 6 - 10	Year 11 - 15	Year 16 - 20
Step-up %-age	Nil	10%	20%	30%

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Variant	Event	When, What & How Benefits are Payable
		Joint Life Policy [of Primary Life & Secondary Life]; available only under a Single Premium Policy: (1) On the first death [out of Primary Life Assured & Secondary Life Assured]: (a) If the Policy is in-force as at the date of first death and the death is during the Policy Term, the Death Benefit payable is 125% of the Total Premiums Paid and received till the date of death. (b) The risk cover w.r.t. the deceased Life Assured will terminate, and the Policy will continue on the surviving Life Assured with all the remaining benefits until the end of the Policy Term. (2) On the death of the surviving Life Assured: (a) If the Policy is in-force as at the date of death and the death is during the Policy Term, the Death Benefit payable is Sum Assured on Death as a lumpsum and the Policy shall immediately and automatically terminate on such payment. (b) At no time, the Death Benefit will be less than Guaranteed Death Benefit or the surrender value available then, whichever is higher.
Variant 5 Wealth Creation	ii) Maturity Benefit: On survival of the Maturity Date	(1) If the Policy is in-force, all due Premiums are received up to date, and provided that the Life Assured (in a Single Life Policy) or at least one Life Assured (in a Joint Life Policy) is alive at the Maturity Date, the Maturity Benefit shall be payable which is a percentage of the Total Premiums Paid & received. (2) The Policy will terminate on the payment of the Maturity Benefit.

Under Variants 1, 2, 3 & 4, if any Survival Benefit has been paid under the Policy between the date of death and date of intimation / admission of death claim, the same will be recovered.

4) Policy Benefits:
a) Death Benefit, Maturity Benefit, Survival Benefit and ROP Benefit
I) If the Policy is paid-up as per Section 6)b) below, then, the paid-up benefits for each Variant will be the same as the in-force benefits mentioned in Benefit table above subject to the following conditions:
(1) In the determination of the benefits, the table above will be replaced by the Paid-up Sum Assured, Paid-up Sum Assured on Death, Paid-up GMB, Paid-up Maturity Benefit and Paid-up Income Instalment, as may applicable.
(2) Under Variant 1 to 4, at the start of the Income Period, if the Paid-up Income Instalment is less than Rs.5,000 per annum (or its equivalent in other Income Instalment Payment Frequencies), then,
(a) Policy will be terminated immediately and the present value of the outstanding Paid-up Income Instalments and any ROP Benefit will be paid as a lumpsum.
(b) The Present Value would be at an interest rate benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). The interest rate will be equal to [30-year G-Sec yield PLUS 2%] rounded-up to the higher full interest rate.
ii) If the Policy is lapsed as per Section 6)a) below, no benefit will be payable under the Policy.
b) Additional Riders
The benefits and the terms and conditions of the Rider will be as per the Rider Policy Document.

Part D

5) Free Look Period
Within 15 days of the receipt of this Policy and thirty (30) days in case of electronic policy and policy obtained through distance mode, the Policyholder will have an option to review the terms and conditions of the Policy and if the Policyholder disagrees to any of the terms and conditions, he will have an option to return the Policy stating the reasons for objections. The Policyholder shall be entitled to a refund comprising of all Single/ Regular Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium including proportionate amount of Rider Premium for the period the Life Assured was provided cover and the expenses incurred by the Company on account of medical examination and stamp duty charges.

6) Non-payment of Premium, Paid up benefits and Non-Forfeiture [Only for Regular Premium Policy]
a) If at least two (2) full Policy Years' Regular Premiums are not paid under a Policy, the Policy will immediately and automatically lapse at the expiry of the Grace Period, and no benefit will be payable under the Policy.
b) If at least two (2) full Policy Years' Regular Premiums have been paid under a Policy and subsequent Regular Premiums are not paid, then, the Policy will be, immediately and automatically, converted to a paid-up Policy at the expiry of the Grace Period. The benefits available w.r.t. a paid-up Policy are as mentioned under Section 4)a)i) above.
c) The Policyholder may revive a lapsed/paid-up Policy during the Revival Period, subject to the condition mentioned in Section 7) below.
7) Revival [Only for Regular Premium Policy]
A Policy, which has lapsed or has become paid up for non-payment of Regular Premium [both, as per Section 6) above], may be revived, subject to the following conditions;
a) The application for revival is made within the Revival Period, but before the end of the Policy Term;
b) The arrears of Regular Premiums together with interest, at such rate as the Company may decide from time to time along with applicable taxes are paid. The current applicable interest rate# on revival is 9.0% p.a. compounded half-yearly;
c) The Policyholder furnishes, at his own expense, satisfactory evidence of health of the Life Assured and continuity of insurability;
d) The revival may be on terms different from those applicable to the Policy before it lapsed/became paid-up, based on prevailing board approved underwriting guidelines;
e) The revival will take effect only on it being specifically communicated by the Company to the Policyholder.
f) The Company may revive or refuse to revive, based on the prevailing board approved underwriting guidelines. If revival is refused, based on the prevailing Board approved underwriting guidelines, the Company will refund the amount deposited for the purposes of revival. If the Primary Life Assured or the Secondary Life Assured (in a Joint Life Policy) is uninsurable at revival, then, a single Life Assured alone cannot be revived.
g) On revival, the Sum Assured, Sum Assured on Death, Maturity Benefit, , Survival Benefit / Income Instalment (as applicable) which prevailed before the date of latest lapse/paid-up will be reinstated.
Note: #The revival interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The revival interest rate will be reviewed on an annual basis. Any

change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

8) Surrender Value

a) The Policy can be surrendered by the Policyholder at any time during the Policy Term (i) under a Single Premium Policy and, (ii) provided at least two (2) full Policy Years' Regular Premiums have been paid and received, in a Regular Premium Policy.

b) The Surrender Value payable will be the higher of the guaranteed surrender value (GSV) or the special surrender value (SSV).

c) GSV = Total Premiums Paid and received * GSV factors less the sum of all in-force or paid-up Income Instalments paid (as applicable).

d) SSV.

· Variant 1, 2, 3 and 4 - The SSV is the sum of SSV1, SSV2 and SSV3, where.

i) SSV1 = Paid-up Sum Assured on Death * SSV1 factor.

ii) SSV2 (Where ROP Benefit available under the Policy) = ROP Benefit * SSV2 factor.
Under Variant 4, SSV2 = 0.

iii) SSV3 = Paid-up Income Instalment (/Paid-up Survival Benefits) * SSV3 factor.
Under Variant 3, the Paid-up Income Instalment applied in this calculation will be the annual (equivalent) instalment amount as at the commencement of the Income Period.

· Variant 5 - The SSV is the sum of SSV1 and SSV2 where.

i) SSV1 = Sum Assured on Death * SSV1 factor, for a Single Premium policy and Paid-up Sum Assured on Death * SSV1 factor, for a Regular Premium policy.

ii) SSV2 = GMB/MB in a Single Premium policy and Paid-up GMB/MB in a Regular Premium policy * SSV2 factor.

e) The Paid-up Income Instalment used in the above Surrender Value calculations will be the annual (equivalent) Paid-up Income Instalment

f) The GSV and SSV factors for all the Variants, as applicable, are provided in Annexure III.

g) The SSV factors for all the Variants are not guaranteed, and Company will revise these factors from time to time, subject to the prior approval of IRDAI.

h) The Policy will terminate on the date of surrender.

9) Foreclosure

If loan has been taken under the Policy and the Policy is paid-up [as mentioned in Section 6)b) above] and if at any time the loan outstanding plus interest-on-loan exceeds the Surrender Value available then under the Policy, the Policy will be immediately and automatically foreclosed after sufficient notice [as mentioned in Section 11)c) below] and no further benefits [as per Section 4) above] will be available under the Policy. However, if the Policy is in-force, it will still be continued.

10) Flexibilities

a) Option to take the equated monthly Instalments of Death Benefit in annual frequency (only in Variants 1 to 4)
The default option in the product is monthly. But the Claimant will have an option to take the same in yearly instalments.

i) The Claimant can take this option at the time of intimation of death.

ii) The Claimant will not have the flexibility to change this option subsequently.

b) Option to take the yearly Income Instalments in other Income Instalment Frequencies (only in Variants 1 to 4)
The default option under the Policy to receive the Income Instalments is on an annual basis. The Policyholder will have an option to take the same in other-than-yearly Income Instalment Frequencies subject to the following:

i) Policyholder can take this option at any time before the commencement of the Income Period to receive the Income Instalments in half-yearly, quarterly or monthly Income Instalment Frequency.

ii) The Income Instalments will be paid-out at the end of one (1) half-year, quarter or month (as chosen by the Policyholder) from the start of the Income Period, and at every subsequent half-year, quarter or month respectively.

iii) The Policyholder will not have the flexibility to change this option subsequently.

c) Option to change the date of Income Instalment (only in Variants 1 to 4)
The default option under the Policy to receive the Income Instalment is on the date such amount becomes due in arrears, i.e., one (1) Year from the start of the Income Period.

i) The Policyholder will have an option to prepone the start date of the Income instalments by a maximum of 365 days, provided that such date is within the Income Period.

ii) The Income Instalment will be discounted to the preponed date of Income Instalment. The discount rate applicable shall be equal to 5-year G-Sec Yield per annum plus a spread of 25 basis points. The interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

iii) The ROP Benefit will continue to be paid at the Maturity Date.

d) Option to take Maturity Benefit in Instalments (Only in Variant 5)
Under the Variant 5, the Policyholder will have an option to receive the Maturity Benefit in monthly or yearly instalments over a period of 5 Policy Years; which can be chosen at any time before the Maturity Date.

i) The interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). The interest rates applicable for calculating the instalments shall be equal to the 5-year G-Sec less a spread of 25 basis points will be applicable. The interest rate will be reviewed on an annual basis.

ii) Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

iii) The Policyholder will have the option, at any after the start of the instalments, to request for a discontinuance of the instalments in the opted frequency even after the instalments have commenced, and the Policyholder will be eligible to receive an amount equal to discounted value of the future instalments as on the date of such request (which would be discounted at the same interest rate used at the time of instalment calculation).

e) Death Benefit in Instalments (Variant 5)
At the time of intimation of death of the Life Assured (in a Single Life Policy or Joint Life Policy), the Policyholder or Nominee (as applicable) will have the option to take the Death Benefit in monthly or yearly instalments over a period of 5 years from the date of intimation of death, subject to the following:

i) The frequency needs to be intimated in writing to the Company.

ii) The amount of instalments, once started, cannot be changed. The first instalment shall be due on the date of intimation of death.

iii) The interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). The interest rate applicable for calculating the instalments shall be equal to 5-year G-Sec less a spread of 25 basis points will be applicable. The interest rate will be reviewed on an annual basis.

iv) Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

v) The Claimant will have the option, at any time during the payment of the instalments to request for a discontinuance of the instalments, even after the instalments have commenced by giving the Company a written intimation. The Policyholder will be eligible to receive an amount equal to discounted value of the future instalments as on the date of such request (which would be discounted at the same interest rate used at the time of instalment calculation).

f) Death Benefit in a Lumpsum Instalments (Variant 1, 2, 3, 4)

i) At any time during the Policy Term, the Policyholder or Nominee (as applicable) will have the option to take the outstanding death benefit instalments in a lumpsum by giving the Company a written intimation.

ii) The policyholder will be eligible to receive an amount equal to present value (PV) of the future instalments of the death benefit as on the date of such request.

iii) The interest rate to arrive at present value of future instalments will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). The interest rate applicable for calculating the death benefit shall be equal [5-year G-Sec plus 25 basis points].

iv) The interest rate applicable for new requests will be reviewed on an annual basis.

v) Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

g) Alteration of Premium Payment Frequency
The Policyholder will have the option to change the Premium Payment Frequency at Policy Anniversary during the Premium Paying Term, subject to the availability the Premium Payment Frequency and subject to the prevailing minimum Regular Premium allowed w.r.t. that Premium Payment Frequency under the Policy.

Quarterly and Monthly Premium Payment Frequencies are allowed only under auto-debit process (auto-debit process as allowed by RBI to financial institutions).

11) Policy Loans

Provided the Policy has acquired Surrender Value, during the Policy Term, the Policyholder will have the option to take Policy loan, subject to a maximum limit of 80% of the Surrender Value available under the Policy.

a) Loan interest rate applicable for the loan will be as decided by the Company from time-to-time. The rate of interest for loan is 9% p.a. compounding half-yearly.

b) On death, maturity or surrender, the outstanding Policy loan plus interest, as on the date of death/maturity/ surrender, will be deducted from the Death Benefit / GMB/Maturity Benefit / Surrender Value payable. Each Survival Benefit/Paid-up Survival Benefit as they become due will be adjusted against the outstanding Policy loan plus interest.

c) For an other-than in-force and other-than fully paid-up Policy: If, at any time (during the Policy Term), the outstanding Policy loan and interest exceeds the Surrender Value, then, the Company will inform the Policyholder for payment of interest-due and/or full/part repayment with the notice period of 30-days and, at the end of notice period, the Policy will be foreclosed and any Surrender Value will be adjusted towards the outstanding Policy loan plus interest.

d) For an in-force or fully paid-up Policy: The Policy will not be foreclosed on the ground of outstanding Policy loan amount including interest exceeds the Surrender Value, except for sub-section c) above

Note: #The loan interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The loan interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

Part E

CHARGES, FUND OPTIONS, PORTFOLIO STRATEGIES, Etc

Not Applicable

Part F

General Conditions

12) Suicide Exclusions

In case of death of Life Assured (in a Single Life Policy or Joint Life Policy) due to suicide within twelve (12) months from the Date of Commencement of Risk or the date of latest revival of the Policy, whichever is later, then, the Claimant shall be entitled to receive the higher of 80% of the Total Premiums Paid and received till the date of death of the Life Assured or the Surrender Value, if any, available as on the date of death, provided the Policy is in-force. The Policy will be automatically terminate on the date of death of the Life Assured

13) Age Proof

a) The Benefits payable under the Policy is calculated on the basis of the Life Assured's Age and gender as declared in the Proposal Form. If the Life Assured's Age has not been admitted by the Company, the Policyholder shall furnish such proof of the Life Assured's Age as is acceptable to the Company and have the Age admitted.

b) If the Age so admitted (the "correct Age") is found to be different from the Age declared in the Proposal Form, then, without prejudice to the Company's other rights and remedies including those under the Insurance Act 1938, the following actions shall be taken:

i) If the correct Age is such as would have made the Life Assured uninsurable under this Policy, the plan of assurance shall stand altered to such plan of assurance as is generally granted by the Company for the Life Assured's correct Age, which will be subject to the terms and conditions as are applicable to that plan of assurance. If it is not possible to grant any other plan of assurance, the Policy shall stand terminated with immediate effect and the Company shall make payment of a refund comprising the all Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium for the period the Life Assured was on cover and the expenses incurred by the Company on medical examination and stamp duty expense.

ii) If the Life Assured's correct Age is higher than the Age declared in the Proposal Form, the Premium payable under the Policy shall be altered corresponding to the correct Age of the Life Assured and the Benefits under the Policy will be corrected. If any benefit was paid out to the Policyholder/Claimant, the accumulated difference between the corrected Benefits and the original Benefits from the date of payment/s up to the date of such alteration shall be collected from the Policyholder. If the

Policyholder disagrees to pay the same, the Policy will be terminated with immediate effect by the Company and the Company shall make payment of a refund comprising the all Single/ Regular Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium for the period the Life Assured was on cover and the expenses incurred by the Company on medical examination and stamp duty expense; less any benefit was paid out.

iii) If the Life Assured's correct Age is lower than the Age declared in the Proposal Form, the Single/ Regular Premium payable under the Policy benefits shall be altered corresponding to the correct Age of the Life Assured. The Company shall pay any shortfall in benefits (which is the total of the difference between the original benefit and the corrected benefit from the date of payment/s up to the date of such alteration).

14) Assignment

Assignment should be in accordance with provisions of section 38 of the Insurance Act 1938 as amended from time to time. [A Leaflet containing the simplified version of the provisions of section 38 is enclosed in Annexure – AA for reference]

15) Nomination

Nomination should be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to time. [A Leaflet containing the simplified version of the provisions of section 39 is enclosed in Annexure – BB for reference]

16) Termination Conditions

a) This risk cover of the Life Assured, Primary Life Assured or Secondary Life Assured (as applicable) shall, immediately and automatically, terminate on the earliest occurrence of any of the following events:

i) On the date of death of the Life Assured, Primary Life Assured or Secondary Life Assured, as applicable, and as per Section 4) above

ii) On the lapsation of the Policy, as per Section 6a) above

iii) At the end of the Policy Term.

b) This Policy shall immediately and automatically terminate on the earliest occurrence of any of the following events:

i) On Free Look Cancellation

ii) On payment of the Death Benefit in a lump-sum; provided there are no other benefits available under the Policy.

iii) On payment of the Maturity Benefit in a lump-sum; provided there are no other benefits available under the Policy.

iv) On payment of the last Death Benefit instalment, unless lump-sum Death Benefit has been taken; provided there are no other benefits available under the Policy.

v) On payment of the last equal instalment w.r.t. the Maturity Benefit, unless lump-sum Maturity Benefit has been taken; provided there are no other benefits available under the Policy.

vi) On payment of the last Income Instalment w.r.t. the Income Benefit, provided the income instalment has not been preponed.

vii) On complete surrender of the Policy and on payment of the Surrender Value.

viii) On foreclosure [as per Section 9 above], if at any time, in a Policy that is paid-up, the outstanding loan plus loan interest exceeds the Surrender Value available under the Policy and no payment is made even on the expiry of the notice as mentioned in Section 11c) above.

ix) On the expiry of the Revival Period for a lapsed Policy [as per Section 7 above].

x) On the Maturity Date.

xi) On refund of eligible Premiums/Surrender Value under suicide clause on suicide of the Life Assured.

17) Fraud Mis-statement

Fraud and Mis-statement would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time. [A Leaflet containing the simplified version of the provisions of section 45 is enclosed in Annexure – CC for reference]

18) Notices

Any notice, direction or instruction under this Policy which may be in writing or in any kind of electronic/digital format and if it is to:

a. The Policyholder or the Life Assured:

i) Shall be sent either by hand, post, courier, facsimile, Short Messaging Service (SMS), Voice call, e-mail or through any other digital/electronic media to the Policyholder or Life Assured to the address or communication/correspondence details specified by the Policyholder in the Proposal Form or as per subsequent most recent change of address and/or communication/correspondence details intimation submitted by him to the

Company.

ii) The Company shall not be responsible for any consequences arising out of non-intimation of change of the Policyholder's address and/or communication/correspondence details. In case the notice comes back to the Company undelivered to the Policyholder due to any reason, there shall not be any obligation upon the Company to make any attempt again towards dispatch of the notice which was returned undelivered.

b. The Company, shall be submitted by hand, post, facsimile or e-mail to:
Bajaj Allianz Life Insurance Company,
Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006
Toll Free No. 1800 209 7272
Email: customercare@bajajallianz.co.in

19) Electronic Transactions
Subject to Section 17 above, the Policyholder agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time with regard to all transactions and hereby agrees and confirms that all transactions (other than those requiring a written notice or communication under this Policy) effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

20) Currency
All amounts payable either to or by the Company shall be payable in India and in Indian Currency.

21) Modifications
This Policy Document constitutes the complete contract of insurance. This Policy Document cannot be changed or varied except by an endorsement to the Policy, in writing and signed by an officer of the Company authorized for the purpose.

22) Payment of Claim
The Company shall be under no obligation to make any payment under Section 4a above w.r.t Death Benefit unless and until the Company has received from the Claimant (at no expense to the Company) any information and documentation it requests, including but not limited to:

a) For deaths due to unnatural causes:

i) Written notice as soon as possible and in any event preferably within 180 days of the death of the Life Assured, Primary Life Assured or Secondary Life Assured, and the circumstances resulting to the death of the Life Assured, Primary Life Assured or Secondary Life Assured.

ii) The Claimant's proof of entitlement to receive payment under the Policy.

iii) Original Policy Document.

iv) Original death certificate of the Life Assured, Primary Life Assured or Secondary Life Assured issued by a competent authority.

v) Claimant statement /claim intimation letter

vi) Bank account proof of Nominee

vii) Medical cause of death certificate from the doctor who last attended to the Life Assured, Primary Life Assured or Secondary Life Assured, or from the hospital in which the death occurred.

viii) A copy of First Information Report (FIR) and Post Mortem Report (PMR). Post Mortem Report is mandatory for claiming the Death Benefit due to an Accident under the Policy.

ix) Notarized Indemnity bond from the Claimant for waiver of title if there is no nomination or in case of Nominee's death.

x) NOC by all class one legal heirs if there is no nomination or in case of Nominee's death

xi) Without Prejudice to the right of the Company to insist for any of the documents as mentioned herein above to examine the admissibility of claim for the benefits under the Policy, the Company may, consider claims where the Claimant is unable to submit required documents.

b) For deaths due to natural causes:

i) Written notice as soon as possible and in any event preferably within 180 days of the death of the Life Assured, Primary Life Assured or Secondary Life Assured, and the circumstances resulting to the death of the Life Assured, Primary Life Assured or Secondary Life Assured.

ii) The Claimant's proof of entitlement to receive payment under the Policy.

iii) Original Policy Document.

iv) Original death certificate of the Life Assured, Primary Life Assured or Secondary Life Assured issued by a competent authority.

v) Claimant statement /claim intimation letter

vi) Bank account proof of Nominee

vii) Any other document as asked for by the Company depending on the facts and circumstances of each case.

viii) Notarized Indemnity bond from the Claimant for waiver of title if there is no nomination or in case of Nominee's death

ix) NOC by all class one legal heirs if there is no nomination or in case of Nominee's death

x) Without prejudice to the right of the Company to insist for any of the documents as mentioned herein above to examine the admissibility of claim for the benefits under the Policy, the Company may, consider claims where the Claimant is unable to submit required documents.
The Company shall be under no obligation to make any payment under Section 4a) above w.r.t GMB/Maturity Benefit unless and until the Company has received from the Claimant any information and documentation it requests, including but not limited to:

i) The Claimant's proof of entitlement to receive payment under the Policy.

ii) Original Policy Document.

iii) Any other document as asked for by the Company depending on the facts and circumstances of each case.

iv) Without prejudice to the right of the Company to insist for any of the documents as mentioned herein above to examine the admissibility of claim for the benefits under the Policy, the Company may, consider claims where the Claimant is unable to submit required documents.
The Company shall consider delayed claims on merits on satisfaction that the reasons for delay were on account of facts beyond the control of Claimant.

23) Loss of Policy Document

a) If the Policy Document is lost or destroyed, then subject to Sub–Section c) below, at the request of the Policyholder, the Company, if satisfied that the Policy Document has been lost or destroyed, will issue a copy of the Policy Document duly endorsed to show that it is issued following the loss or destruction of the original document. The Company will charge a fee for the issuance of a copy of the Policy Document. Currently, for issuance of duplicate Policy Document, a fee of Rs. 100 plus a Stamp Duty fee (as applicable for the applicable State/Union-Territory) is being charged.

b) Upon the issue of a copy of the Policy Document, the original Policy Document will cease to have any legal effect.

c) The Company reserves the right to make such investigations into and call for such evidence of the loss or destruction of the Policy Document at the expense of the Policyholder, as it considers necessary before issuing a copy of the Policy Document.

d) It is hereby understood and agreed that the Policyholder will protect the Company and hold the Company harmless from and against any claims, costs, expenses, awards or judgments arising out of or howsoever connected with the original Policy Document or arising out of the issuance of a copy of the Policy Document.

24) Governing Law
Any and all disputes arising out of and under this Policy shall be governed by and determined in accordance with Indian law and by the Indian Courts.

25) Taxation
Payment of taxes, including GST and cess, as applicable, shall be the responsibility of the Policyholder. The Policyholder agrees to pay or allows the Company to deduct/charge from any of the benefits payable or premium received under this Policy, a sum on account of any tax or other payment which may be imposed by any legislation, order, regulation or otherwise, upon the Company, Policyholder or any other beneficiary, which in the opinion of the Company is necessary and appropriate.

Part G

26) Grievance Redressal
In case you have any query or compliant/grievance, you may contact the Grievance Officer of any nearest Customer Care Centre at Branch Office of the Company during the Company's office hours from 9 am to 6 pm. Alternatively, you may communicate with the Company:
By post at: Customer Care Desk,
Bajaj Allianz Life Insurance Company Ltd.,
Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006
By Phone at: Toll Free No. 1800 209 7272
By Fax at: 020-6602-6789

By Email: customercare@bajajallianz.co.in

In case you are not satisfied with the resolution provided to you by the above office, or have not received any response within 10 days, or you have any suggestion in respect of this Policy or on the functioning of the office, you may contact the following official for resolution:

Grievance Redressal Officer,

Bajaj Allianz Life Insurance Company Ltd.

Bajaj Allianz House, 5th floor, Airport Road Yerawada, Pune, District – Pune, Maharashtra -411006

Tel. No: 1800- 209- 7272 | Fax: (+91 20) 40111502

Email ID: gro@bajajallianz.co.in

If Policyholder is not satisfied with the response or does not receive a response from the Company within fifteen (15) days, he may approach the IRDAI Grievance Cell Centre (IGCC) on the following contact details:

By Phone: TOLL FREE NO: 155255, 1800-425-4732

By Email: complaints@irdai.gov.in

By post at: Consumer Affairs Department – Grievance Redressal Cell

Insurance Regulatory and Development Authority of India

Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032

By Fax (Delhi Office) at: +91- 11 – 2374 7650

The Policyholder can also register his complaint online at http://www.igms.irda.gov.in/

27) Ombudsman

a) In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to any of the following:

i) Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy

ii) Delay in settlement of claim

iii) Dispute with regard to premium

iv) Non-receipt of your insurance document

v) Misrepresentation of policy terms and conditions

vi) Legal construction of insurance policies in so far as the dispute relates to claim

vii) Policy servicing related grievances against insurers and their agents and intermediaries

viii) Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer

b) The address and contact details of the Insurance Ombudsman centres are provided as Annexure 2 [attached herewith. For the latest list of insurance ombudsman, please refer to the IRDA website at https://www.irdai.gov.in/

Please refer to the Ombudsman website at http://ecoi.co.in/ombudsman.html

c) The complaint should be made in writing and duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.

d) Also please note that as per provision 14(3) of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made

i. Only if the grievance has been rejected by the grievance redressal mechanism of the Company or no reply is received within a period of one month from the date of receipt of the grievance by the insurer or the Complainant is not satisfied with the response of the insurer.

ii. The complaint should be filed within a period of one year from the date of receipt of order of rejection or decision by the Company or expiry of one month from the date of sending the written representation to insurer, where the subject matter of complaint should not be such where proceedings are pending before or disposed of by any court or consumer forum or arbitrator. THIS IS AN IMPORTANT DOCUMENT AND SHOULD BE PRESERVED SAFELY. PLEASE CHECK THE POLICY DOCUMENT UPON RECEIPT, AND IF ANY MISTAKE OR ERROR IS FOUND, THE SAME BE INFORMED IMMEDIATELY TO BAJAJ ALLIANZ LIFE INSURANCE COMPANY LIMITED

Bajaj Allianz Life Assured Wealth Goal
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

Annexure I

Sum Assured (SA) Multiple for All Variants 1 to 5							
Age at Entry (lbd)	SA Multiple	Age at Entry (lbd)	SA Multiple	Age at Entry (lbd)	SA Multiple	Age at Entry (lbd)	SA Multiple
0	15.50	17	13.80	34	12.10	51	10.65
1	15.40	18	13.70	35	12.00	52	10.60
2	15.30	19	13.60	36	11.90	53	10.55
3	15.20	20	13.50	37	11.80	54	10.50
4	15.10	21	13.40	38	11.70	55	10.45
5	15.00	22	13.30	39	11.60	56	10.40
6	14.90	23	13.20	40	11.50	57	10.35
7	14.80	24	13.10	41	11.40	58	10.30
8	14.70	25	13.00	42	11.30	59	10.25
9	14.60	26	12.90	43	11.20	60	10.20
10	14.50	27	12.80	44	11.10	61	10.18
11	14.40	28	12.70	45	11.00	62	10.15
12	14.30	29	12.60	46	10.90	63	10.10
13	14.20	30	12.50	47	10.85	64	10.05
14	14.10	31	12.40	48	10.80	65	10.00
15	14.00	32	12.30	49	10.75		
16	13.90	33	12.20	50	10.70		

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

4. In Joint Life Policy, Age is of the Primary Life Assured.
5. Premium Refers to Single Premium or Annualised Premium (excluding any Extra Premuium, Rider Premium or taxes/GST).

Bajaj Allianz Life Assured Wealth Goal
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

PPT	Variant-1-Lifelong Income (Limited/Regular Premium) Survival Benefit as a percentage of Annualised Premium											
	7			8			10			12		
	DP			DP			DP			DP		
Age	0	1	2	0	1	2	0	1	2	0	1	2
51-60	47.00%	52.75%	60.00%	63.75%	69.75%	74.50%	92.50%	99.75%	107.50%	120.25%	134.25%	144.50%
61-65	40.75%	46.75%	53.00%	59.50%	64.50%	71.50%	87.00%	94.25%	102.75%	115.75%	127.25%	138.75%

Note:
1. The above rates are w.r.t. a male Life Assured.
2. Rates for a female Life Assured will be with an age-set-back of 3 years.
3. Annualised Premium are excluding any Extra Premium, Rider Premium or taxes/GST.
4. Maximum Age at Maturity should be 99.

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PPT	5			7			8			10			12		
	PT			PT			PT			PT			PT		
Age	30	31	32	32	33	34	33	34	35	35	36	37	37	38	39
0-35	35.50%	38.50%	41.25%	57.00%	62.25%	66.75%	69.00%	75.75%	81.25%	99.75%	107.50%	117.25%	131.75%	142.25%	153.75%
36-45	32.50%	35.25%	37.75%	55.50%	61.00%	65.75%	68.50%	75.25%	80.50%	99.25%	107.00%	116.75%	131.00%	141.75%	153.00%
46-50	29.25%	31.75%	34.25%	53.75%	59.25%	64.50%	67.75%	74.25%	79.75%	98.25%	106.00%	115.75%	129.75%	140.50%	151.50%
51-60				48.00%	54.25%	60.25%	64.75%	71.00%	76.25%	94.00%	101.25%	110.50%	124.00%	134.25%	144.50%

Variant-2 - Second Income (With ROP) (Limited/Regular Premium) — Survival Benefit as a Percentage of Annualised Premium — Income Period: 25

PPT	5			7			8			10			12		
	PT			PT			PT			PT			PT		
Age	35	36	37	37	38	39	38	39	40	40	41	42	42	43	44
0-35	34.75%	37.25%	40.00%	55.75%	60.75%	65.25%	67.75%	73.75%	79.50%	98.25%	106.00%	115.00%	129.75%	140.00%	151.00%
36-45	31.25%	33.75%	36.25%	54.50%	59.75%	64.50%	67.25%	73.50%	79.00%	97.75%	105.50%	114.50%	129.25%	139.50%	150.25%
46-50	28.25%	30.50%	33.00%	53.00%	58.50%	63.50%	66.50%	72.75%	78.00%	96.75%	104.50%	113.50%	128.00%	138.25%	148.75%
51-60				47.75%	54.00%	60.00%	63.50%	69.75%	74.50%	92.50%	99.75%	108.25%	122.25%	132.25%	142.00%

Variant-2 - Second Income (With ROP) (Limited/Regular Premium) — Survival Benefit as a Percentage of Annualised Premium — Income Period: 30

PPT	5			7			8			10			12		
	PT			PT			PT			PT			PT		
Age	30	31	32	32	33	34	33	34	35	35	36	37	37	38	39
0-35	41.50%	44.25%	47.00%	65.25%	70.50%	75.00%	78.50%	85.00%	90.50%	111.00%	118.25%	127.75%	145.00%	155.25%	166.25%
36-45	37.00%	39.50%	42.00%	61.25%	66.75%	71.50%	75.50%	82.00%	87.00%	106.50%	113.75%	123.25%	139.75%	150.00%	160.75%
46-50	32.50%	34.75%	37.25%	57.75%	63.25%	68.50%	72.75%	79.00%	84.25%	103.25%	110.50%	120.00%	135.00%	145.25%	155.75%
51-60				48.25%	54.50%	60.50%	66.75%	72.75%	77.75%	98.00%	105.00%	114.00%	128.50%	138.25%	148.25%

Variant-2 - Second Income (Without-ROP) (Limited/Regular Premium) — Survival Benefit as a Percentage of Annualised Premium — Income Period: 25

PPT	5			7			8			10			12		
	PT			PT			PT			PT			PT		
Age	35	36	37	37	38	39	38	39	40	40	41	42	42	43	44
0-35	38.00%	40.25%	43.00%	60.25%	65.25%	69.75%	72.75%	78.50%	84.25%	103.50%	110.75%	119.50%	136.00%	145.75%	156.25%
36-45	33.00%	35.25%	37.75%	56.50%	61.75%	66.50%	70.00%	76.00%	81.25%	99.50%	106.75%	115.50%	131.25%	141.00%	151.25%
46-50	28.75%	30.75%	33.25%	53.25%	58.75%	63.75%	68.25%	74.25%	79.25%	97.50%	104.75%	113.75%	129.25%	139.00%	149.00%
51-60				48.00%	54.25%	60.25%	65.50%	71.50%	76.00%	93.00%	100.00%	108.50%	123.00%	132.50%	142.25%

Variant-2 - Second Income (Without-ROP) (Limited/Regular Premium) — Survival Benefit as a Percentage of Annualised Premium — Income Period: 30

Note:
1. The above rates are w.r.t. a male Life Assured.
2. Rates for a female Life Assured will be with an age-set-back of 3 years.
3. Annualised Premium are excluding any Extra Premium, Rider Premium or taxes/GST.

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UIN: 116N170V05

PPT	5	7	8	10	12
	PT				
Age	25	27	28	30	32
0-35	30.50%	49.50%	59.75%	84.00%	108.75%
36-45	27.75%	48.25%	58.25%	83.25%	107.75%
46-50	25.25%	46.50%	57.25%	81.75%	105.75%
51-60		40.50%	53.25%	76.00%	98.25%

Variant-3 - Step-up Income (Limited/Regular Premium)
Survival Benefit as a percentage of Annualised Premium
Income Period: 20 yrs

Note:

1. The above rates are w.r.t. a male Life Assured.

2. Rates for a female Life Assured will be with an age-set-back of 3 years.

3. Annualised Premium are excluding any Extra Premium, Rider Premium or taxes/GST.

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PPT	5			7			8			10			12		
	PT			PT			PT			PT			PT		
Age	15	16	17	17	18	19	18	19	20	20	21	22	22	23	24
0-35	73.50%	78.75%	83.75%	113.00%	120.25%	129.00%	135.25%	145.00%	154.50%	185.25%	197.25%	212.25%	239.50%	255.25%	273.50%
36-45	69.25%	74.25%	78.75%	109.25%	116.00%	124.75%	131.50%	141.25%	151.00%	182.50%	195.00%	210.25%	237.25%	253.50%	272.50%
46-50	65.25%	69.75%	74.00%	105.25%	112.00%	120.50%	126.75%	137.50%	147.25%	178.50%	192.00%	207.75%	233.75%	250.50%	270.00%
51-60							112.25%	122.75%	132.25%	165.25%	179.75%	196.75%	220.50%	239.00%	261.00%

Variant-4 - Extra Income (Limited/Regular Premium)
Survival Benefit as a Percentage of Annualised Premium
Income Period: 10

PPT	7			8			10			12			12		
	DP			DP			DP			DP			PT		
Age	20	21	22	22	23	24	23	24	25	25	26	27	27	28	29
0-35	55.25%	58.50%	63.00%	86.25%	91.50%	98.50%	103.50%	110.25%	118.00%	141.75%	152.00%	162.50%	184.00%	196.00%	210.00%
36-45	51.00%	54.75%	58.75%	82.25%	87.50%	94.50%	100.00%	107.00%	115.00%	140.00%	150.50%	161.75%	182.50%	195.25%	209.75%
46-50	47.75%	51.75%	54.75%	78.75%	83.75%	90.50%	95.50%	103.50%	111.75%	137.50%	148.50%	160.00%	180.00%	193.50%	209.25%
51-60							82.50%	90.25%	99.00%	127.50%	140.75%	154.50%	172.25%	189.00%	208.25%

Variant-4 - Extra Income (Limited/Regular Premium)
Survival Benefit as a Percentage of Annualised Premium
Income period: 15

Note:
1. The above rates are w.r.t. a male Life Assured.
2. Rates for a female Life Assured will be with an age-set-back of 3 years.
3. Annualised Premium are excluding any Extra Premium, Rider Premium or taxes/GST.

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Variant-5 - Wealth Creation (Limited / Regular Premium) Guranteed Maturity Benefit (GMB) as a Percentage of Total Premium Received										
PPT	5					8				
	PT					PT				
Age	10	15	20	25	30	10	15	20	25	30
0-35	142.50%	190.00%	255.00%	345.00%	460.00%	135.00%	177.50%	235.00%	330.00%	440.00%
36-45	137.50%	180.00%	240.00%	340.00%	450.00%	132.50%	175.00%	230.00%	315.00%	420.00%
46-50	132.50%	172.50%	230.00%	330.00%		130.00%	170.00%	225.00%	305.00%	
51-60	115.00%	145.00%				120.00%	160.00%			
61-65	105.00%					110.00%				

Variant-5 - Wealth Creation (Limited / Regular Premium) Guranteed Maturity Benefit (GMB) as a Percentage of Total Premium Received									
PPT	10					12			
	PT					PT			
Age	10	15	20	25	30	15	20	25	30
0-35	127.50%	167.50%	225.00%	310.00%	420.00%	160.00%	217.50%	295.00%	395.00%
36-45	125.00%	165.00%	220.00%	300.00%	405.00%	157.50%	215.00%	292.50%	390.00%
46-50	122.50%	162.50%	215.00%	295.00%		155.00%	210.00%	275.00%	
51-60	117.50%	157.50%				152.50%			
61-65	107.50%								

Variant-5 - Wealth Creation (Single Premium) Guranteed Maturity Benefit (GMB) as a Percentage of Total Premium Received Policy Term: 5 yrs										
PPT	5									
	Age Difference									
Age	0	1	2	3	4	5	6	7	8	9
13-35	127.30%	127.33%	127.36%	127.38%	127.39%	127.39%	127.40%	127.40%	127.40%	127.40%
36-45	125.74%	125.88%	126.00%	126.10%	126.19%	126.28%	126.35%	126.41%	126.47%	126.51%
46-50	119.31%	119.86%	120.35%	120.80%	121.21%	121.56%	121.86%	122.13%	122.35%	122.55%

Variant-5 - Wealth Creation (Single Premium) Guranteed Maturity Benefit (GMB) as a Percentage of Total Premium Received Policy Term: 5 yrs								
PPT	5							
	Age Difference							
Age	10	11-15	16-20	21-25	26-30	31-35	36-40	41 & above
13-35	127.40%	127.50%	127.83%	128.05%				
36-45	126.55%	126.65%	126.65%	126.76%	127.10%	127.32%		
46-50	122.72%	123.31%	123.62%	123.72%	123.73%	123.85%	124.22%	

Variant-5 - Wealth Creation (Single Premium) Guranteed Maturity Benefit (GMB) as a Percentage of Total Premium Received Policy Term: 10 yrs								
PPT	5							
	Age Difference							
Age	0	1	2	3	4	5	6	7
13-35	172.25%	172.37%	172.47%	172.55%	172.61%	172.66%	172.70%	172.73%
36-45	166.61%	167.12%	167.56%	167.94%	168.28%	168.58%	168.83%	169.06%
46-50	144.88%	146.56%	148.16%	149.67%	151.07%	152.35%	153.52%	154.57%

Variant-5 - Wealth Creation (Single Premium) Guranteed Maturity Benefit (GMB) as a Percentage of Total Premium Received Policy Term: 10 yrs									
PPT	5								
	Age Difference								
Age	8	9	10	11-15	16-20	21-25	26-30	31-35	36-40	41 & above
13-35	172.75%	172.76%	172.77%	172.92%	173.51%	174.17%	173.73%			
36-45	169.26%	169.43%	169.58%	170.03%	170.14%	170.31%	170.94%	171.65%	171.18%	
46-50	155.49%	156.31%	157.03%	159.45%	160.69%	161.24%	161.38%	161.58%	162.34%	163.22%

Note:
1. The above rates are w.r.t. a male Life Assured.
2. Rates for a female Life Assured will be with an age-set-back of 3 years.
3. Annualised Premium are excluding any Extra Premium, Rider Premium or taxes/GST.
4. In Joint Life Policy, Age is of the Primary Life Assured.

Bajaj Allianz Life Assured Wealth Goal
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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

Annexure III

Policy Year/ PT	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
2	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%
4	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%
6	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%
8	55%	55%	54%	54%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	51%	51%
9	61%	60%	58%	58%	57%	56%	56%	55%	55%	55%	54%	54%	54%	54%	53%	53%
10	67%	65%	63%	62%	60%	60%	59%	58%	58%	57%	57%	56%	56%	56%	55%	55%
11	72%	70%	67%	66%	64%	63%	62%	61%	60%	60%	59%	58%	58%	58%	57%	57%
12	78%	75%	72%	70%	68%	66%	65%	64%	63%	62%	61%	61%	60%	60%	59%	59%
13	84%	80%	76%	74%	71%	70%	68%	67%	66%	65%	64%	63%	62%	62%	61%	60%
14	90%	85%	81%	78%	75%	73%	71%	70%	68%	67%	66%	65%	64%	64%	63%	62%
15	90%	90%	85%	82%	79%	76%	74%	72%	71%	70%	68%	67%	66%	66%	65%	64%
16		90%	90%	86%	82%	80%	77%	75%	74%	72%	71%	70%	68%	68%	67%	66%
17			90%	90%	86%	83%	80%	78%	76%	75%	73%	72%	71%	70%	69%	68%
18				90%	90%	86%	83%	81%	79%	77%	75%	74%	73%	72%	70%	70%
19					90%	90%	86%	84%	82%	80%	78%	76%	75%	74%	72%	71%
20						90%	90%	87%	84%	82%	80%	78%	77%	76%	74%	73%
21							90%	90%	87%	85%	82%	81%	79%	78%	76%	75%
22								90%	90%	87%	85%	83%	81%	80%	78%	77%
23									90%	90%	87%	85%	83%	82%	80%	79%
24										90%	90%	87%	85%	84%	82%	80%
25											90%	90%	87%	86%	84%	82%
26												90%	90%	88%	86%	84%
27													90%	90%	88%	86%
28														90%	90%	88%
29															90%	90%
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Bajaj Allianz Life Assured Wealth Goal
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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

Annexure III

Policy Year/PT	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%
3	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%
5	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%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
10	55%	55%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
11	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%
12	58%	58%	58%	57%	57%	57%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%
13	60%	60%	59%	59%	58%	58%	58%	58%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%
14	62%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%	58%	57%	57%	57%	57%	57%
15	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%	58%	58%
16	65%	65%	64%	63%	63%	62%	62%	62%	61%	61%	60%	60%	60%	60%	59%	59%	59%	59%
17	67%	66%	66%	65%	64%	64%	63%	63%	62%	62%	62%	61%	61%	61%	60%	60%	60%	60%
18	69%	68%	67%	66%	66%	65%	65%	64%	64%	63%	63%	62%	62%	62%	61%	61%	61%	61%
19	70%	70%	69%	68%	67%	67%	66%	66%	65%	65%	64%	64%	63%	63%	62%	62%	62%	62%
20	72%	71%	70%	70%	69%	68%	67%	67%	66%	66%	65%	65%	64%	64%	64%	63%	63%	63%
21	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	66%	66%	66%	65%	65%	64%	64%	64%
22	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	67%	66%	66%	65%	65%	65%
23	77%	76%	75%	74%	73%	72%	72%	71%	70%	70%	69%	68%	68%	67%	67%	66%	66%	66%
24	79%	78%	77%	76%	75%	74%	73%	72%	71%	71%	70%	70%	69%	68%	68%	67%	67%	67%
25	81%	80%	78%	77%	76%	75%	74%	74%	73%	72%	71%	71%	70%	70%	69%	68%	68%	68%
26	83%	81%	80%	79%	78%	77%	76%	75%	74%	73%	73%	72%	71%	71%	70%	70%	69%	69%
27	84%	83%	82%	80%	79%	78%	77%	76%	75%	75%	74%	73%	72%	72%	71%	71%	70%	70%
28	86%	85%	83%	82%	81%	80%	78%	78%	77%	76%	75%	74%	74%	73%	72%	72%	71%	71%
29	88%	86%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	75%	74%	73%	73%	72%	72%
30	90%	88%	86%	85%	84%	82%	81%	80%	79%	78%	77%	77%	76%	75%	74%	74%	73%	73%
31	90%	90%	88%	86%	85%	84%	83%	82%	80%	80%	79%	78%	77%	76%	75%	75%	74%	74%
32		90%	90%	88%	87%	85%	84%	83%	82%	81%	80%	79%	78%	77%	77%	76%	75%	75%
33			90%	90%	88%	87%	85%	84%	83%	82%	81%	80%	79%	78%	78%	77%	76%	76%
34				90%	90%	88%	87%	86%	84%	83%	82%	81%	80%	80%	79%	78%	77%	77%
35					90%	90%	88%	87%	86%	85%	83%	82%	82%	81%	80%	79%	78%	78%
36						90%	90%	88%	87%	86%	85%	84%	83%	82%	81%	80%	79%	79%
37							90%	90%	88%	87%	86%	85%	84%	83%	82%	81%	80%	80%
38								90%	90%	88%	87%	86%	85%	84%	83%	82%	81%	81%
39									90%	90%	88%	87%	86%	85%	84%	83%	82%	82%
40										90%	90%	88%	87%	86%	85%	84%	83%	83%
41											90%	90%	88%	87%	86%	85%	84%	84%
42												90%	90%	88%	87%	86%	85%	85%
43													90%	90%	88%	87%	86%	86%
44														90%	90%	88%	87%	87%
45															90%	90%	88%	88%
46																90%	90%	89%
47																	90%	90%
48																		90%

Bajaj Allianz Life Assured Wealth Goal
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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)

<div align="right">Annexure I</div>

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

O/S Term to end of PT	Policy Term (PT)							
	34	35	36	37	38	39	40	41
0.5	0.067366	0.074434	0.082225	0.090802	0.100235	0.110594	0.121955	0.134392
1.0	0.127151	0.139976	0.153999	0.169300	0.185961	0.204058	0.223663	0.244835
1.5	0.174598	0.191588	0.210034	0.230006	0.251564	0.274756	0.299612	0.326142
2.0	0.217003	0.237390	0.259374	0.282995	0.308277	0.335220	0.363798	0.393951
2.5	0.250333	0.273122	0.297547	0.323617	0.351316	0.380596	0.411373	0.443523
3.0	0.280310	0.305055	0.331423	0.359386	0.388885	0.419823	0.452061	0.485417
3.5	0.303463	0.329528	0.357161	0.386302	0.416856	0.448684	0.481604	0.515388
4.0	0.324406	0.351538	0.380163	0.410189	0.441485	0.473876	0.507143	0.541020
4.5	0.340110	0.367892	0.397079	0.427555	0.459161	0.491693	0.524905	0.558507
5.0	0.354389	0.382685	0.412295	0.443076	0.474846	0.507380	0.540409	0.573625
5.5	0.364569	0.393098	0.422850	0.453664	0.485341	0.517639	0.550276	0.582936
6.0	0.373868	0.402566	0.432397	0.463187	0.494720	0.526743	0.558964	0.591064
6.5	0.379903	0.408574	0.438296	0.468884	0.500113	0.531722	0.563416	0.594878
7.0	0.385439	0.414062	0.443660	0.474038	0.504963	0.536171	0.567367	0.598237
7.5	0.388336	0.416770	0.446110	0.476156	0.506673	0.537394	0.568029	0.598269
8.0	0.391003	0.419254	0.448348	0.478082	0.508220	0.538494	0.568620	0.598298
8.5	0.391507	0.419467	0.448217	0.477551	0.507234	0.537004	0.566579	0.595672
9.0	0.391973	0.419664	0.448097	0.477067	0.506339	0.535655	0.564743	0.593325
9.5	0.390644	0.417983	0.446022	0.474558	0.503361	0.532179	0.560747	0.588799
10.0	0.389413	0.416429	0.444111	0.472258	0.500642	0.529018	0.557132	0.584728
10.5	0.386679	0.413304	0.440566	0.468265	0.496182	0.524077	0.551706	0.578824
11.0	0.384139	0.410409	0.437291	0.464589	0.492091	0.519564	0.546772	0.573484
11.5	0.380331	0.406186	0.432633	0.459482	0.486524	0.513537	0.540294	0.566573
12.0	0.376783	0.402262	0.428318	0.454765	0.481400	0.508009	0.534376	0.560289
12.5	0.372158	0.397209	0.422824	0.448824	0.475011	0.501180	0.527123	0.552640
13.0	0.367840	0.392503	0.417721	0.443319	0.469109	0.494892	0.520471	0.545654
13.5	0.362604	0.386831	0.411606	0.436762	0.462114	0.487474	0.512652	0.537467
14.0	0.357706	0.381536	0.405912	0.430669	0.455633	0.480622	0.505454	0.529958
14.5	0.352022	0.375413	0.399346	0.423666	0.448202	0.472782	0.497231	0.521387
15.0	0.346697	0.369686	0.393218	0.417143	0.441298	0.465517	0.489635	0.513496
15.5	0.340700	0.363246	0.386338	0.409830	0.433565	0.457385	0.481132	0.504659
16.0	0.335072	0.357213	0.379904	0.403004	0.426363	0.449830	0.473254	0.496496
16.5	0.328869	0.350568	0.372820	0.395490	0.418436	0.441511	0.464573	0.487490
17.0	0.323040	0.344332	0.366183	0.388463	0.411036	0.433763	0.456508	0.479145
17.5	0.316722	0.337571	0.358985	0.380839	0.403003	0.425343	0.447731	0.470046
18.0	0.310776	0.331218	0.352231	0.373696	0.395489	0.417484	0.439556	0.461593
18.5	0.304417	0.324417	0.344994	0.366036	0.387422	0.409033	0.430750	0.452467
19.0	0.298427	0.318017	0.338194	0.358847	0.379864	0.401129	0.422531	0.443967
19.5	0.292088	0.311239	0.330981	0.351212	0.371824	0.392706	0.413753	0.434867
20.0	0.286111	0.304853	0.324194	0.344037	0.364279	0.384814	0.405543	0.426373
20.5	0.279844	0.298148	0.317057	0.336479	0.356316	0.376469	0.396842	0.417347
21.0	0.273928	0.291825	0.310334	0.329368	0.348834	0.368638	0.388689	0.408905
21.5	0.267774	0.285237	0.303317	0.321931	0.340993	0.360413	0.380106	0.399991
22.0	0.261961	0.279019	0.296699	0.314925	0.333615	0.352683	0.372050	0.391640
22.5	0.255954	0.272583	0.289838	0.307646	0.325932	0.344615	0.363620	0.382874
23.0	0.250275	0.266504	0.283361	0.300782	0.318694	0.337023	0.355697	0.374649
23.5	0.244440	0.260248	0.276685	0.293691	0.311200	0.329143	0.347451	0.366062
24.0	0.238920	0.254334	0.270378	0.286999	0.304133	0.321719	0.339692	0.357992
24.5	0.233276	0.248280	0.263911	0.280121	0.296855	0.314053	0.331657	0.349610
25.0	0.227934	0.242552	0.257797	0.273624	0.289984	0.306824	0.324087	0.341723
25.5	0.222491	0.236714	0.251555	0.266979	0.282941	0.299394	0.316286	0.333571

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

O/S Term to end of PT	Policy Term (PT)						
	42	43	44	45	46	47	48
26.0	0.217337	0.231187	0.245651	0.260697	0.276288	0.292381	0.308929
26.5	0.212100	0.225572	0.239646	0.254298	0.269497	0.285205	0.301381
27.0	0.207138	0.220254	0.233962	0.248246	0.263078	0.278427	0.294257
27.5	0.202105	0.214864	0.228200	0.242102	0.256550	0.271519	0.286977
28.0	0.197334	0.209757	0.222743	0.236287	0.250376	0.264989	0.280101
28.5	0.192498	0.204587	0.217221	0.230401	0.244118	0.258358	0.273101
29.0	0.187912	0.199687	0.211990	0.224827	0.238195	0.252086	0.266485
29.5	0.183260	0.194728	0.206704	0.219196	0.232208	0.245736	0.259773
30.0	0.178847	0.190027	0.201693	0.213861	0.226538	0.239727	0.253424
30.5	0.174365	0.185266	0.196631	0.208477	0.220817	0.233658	0.247003
31.0	0.170113	0.180750	0.191830	0.203374	0.215397	0.227912	0.240926
31.5	0.165785	0.176171	0.186977	0.198224	0.209933	0.222118	0.234794
32.0	0.161676	0.171826	0.182373	0.193341	0.204753	0.216630	0.228987
32.5	0.157486	0.167411	0.177711	0.188410	0.199532	0.211101	0.223137
33.0	0.153508	0.163220	0.173287	0.183732	0.194582	0.205861	0.217595
33.5	-	0.158952	0.168798	0.179001	0.189587	0.200582	0.212016
34.0	-	0.154900	0.164537	0.174511	0.184848	0.195577	0.206728
34.5		-	0.160203	0.169960	0.180060	0.190531	0.201404
35.0		-	0.156087	0.165640	0.175516	0.185744	0.196357
35.5			-	0.161250	0.170914	0.180910	0.191270
36.0			-	0.157081	0.166545	0.176323	0.186445
36.5				-	0.162110	0.171679	0.181575
37.0				-	0.157898	0.167272	0.176954
37.5					-	0.162800	0.172279
38.0					-	0.158553	0.167841
38.5						-	0.163340
39.0						-	0.159066
39.5							-
40.0							-
40.5							
41.0							
41.5							
42.0							
42.5							
43.0							
43.5							
44.0							
44.5							
45.0							
45.5							
46.0							
46.5							
47.0							
47.5							
48.0							

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

O/S Term to end of PT	Policy Term (PT)							
	34	35	36	37	38	39	40	41
26.0	0.217337	0.231187	0.245651	0.260697	0.276288	0.292381	0.308929	0.325890
26.5	0.212100	0.225572	0.239646	0.254298	0.269497	0.285205	0.301381	0.317986
27.0	0.207138	0.220254	0.233962	0.248246	0.263078	0.278427	0.294257	0.310533
27.5	0.202105	0.214864	0.228200	0.242102	0.256550	0.271519	0.286977	0.302895
28.0	0.197334	0.209757	0.222743	0.236287	0.250376	0.264989	0.280101	0.295685
28.5	0.192498	0.204587	0.217221	0.230401	0.244118	0.258358	0.273101	0.288326
29.0	0.187912	0.199687	0.211990	0.224827	0.238195	0.252086	0.266485	0.281375
29.5	0.183260	0.194728	0.206704	0.219196	0.232208	0.245736	0.259773	0.274306
30.0	0.178847	0.190027	0.201693	0.213861	0.226538	0.239727	0.253424	0.267623
30.5	0.174365	0.185266	0.196631	0.208477	0.220817	0.233658	0.247003	0.260850
31.0	0.170113	0.180750	0.191830	0.203374	0.215397	0.227912	0.240926	0.254443
31.5	0.165785	0.176171	0.186977	0.198224	0.209933	0.222118	0.234794	0.247968
32.0	0.161676	0.171826	0.182373	0.193341	0.204753	0.216630	0.228987	0.241839
32.5	0.157486	0.167411	0.177711	0.188410	0.199532	0.211101	0.223137	0.235658
33.0	0.153508	0.163220	0.173287	0.183732	0.194582	0.205861	0.217595	0.229805
33.5	-	0.158952	0.168798	0.179001	0.189587	0.200582	0.212016	0.223912
34.0	-	0.154900	0.164537	0.174511	0.184848	0.195577	0.206728	0.218329
34.5		-	0.160203	0.169960	0.180060	0.190531	0.201404	0.212712
35.0		-	0.156087	0.165640	0.175516	0.185744	0.196357	0.207388
35.5			-	0.161250	0.170914	0.180910	0.191270	0.202030
36.0			-	0.157081	0.166545	0.176323	0.186445	0.196950
36.5				-	0.162110	0.171679	0.181575	0.191833
37.0				-	0.157898	0.167272	0.176954	0.186979
37.5					-	0.162800	0.172279	0.182082
38.0					-	0.158553	0.167841	0.177435
38.5						-	0.163340	0.172735
39.0						-	0.159066	0.168274
39.5							-	0.163751
40.0							-	0.159457
40.5								-
41.0								-
41.5								
42.0								
42.5								
43.0								
43.5								
44.0								
44.5								
45.0								
45.5								
46.0								
46.5								
47.0								
47.5								
48.0								

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 Insurance Co. Ltd.

Bajaj Allianz Life Assured Wealth Goal
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

O/S Term to end of PT	Policy Term (PT)						
	42	43	44	45	46	47	48
26.0	0.343223	0.360894	0.378875	0.397142	0.415675	0.434457	0.453468
26.5	0.334983	0.352341	0.370033	0.388037	0.406335	0.424907	0.443735
27.0	0.327221	0.344293	0.361724	0.379494	0.397583	0.415976	0.434651
27.5	0.319241	0.335991	0.353122	0.370615	0.388452	0.406616	0.425088
28.0	0.311716	0.328171	0.345028	0.362271	0.379883	0.397847	0.416145
28.5	0.304012	0.320137	0.336684	0.353636	0.370980	0.388699	0.406775
29.0	0.296740	0.312561	0.328823	0.345512	0.362614	0.380115	0.397995
29.5	0.289323	0.304809	0.320752	0.337140	0.353960	0.371198	0.388838
30.0	0.282316	0.297492	0.313140	0.329252	0.345816	0.362819	0.380246
30.5	0.275195	0.290033	0.305356	0.321157	0.337426	0.354153	0.371321
31.0	0.268464	0.282987	0.298009	0.313522	0.329522	0.345998	0.362935
31.5	0.261645	0.275830	0.290521	0.305716	0.321411	0.337597	0.354261
32.0	0.255195	0.269064	0.283448	0.298349	0.313762	0.329683	0.346100
32.5	0.248680	0.262213	0.276266	0.290842	0.305943	0.321563	0.337693
33.0	0.242513	0.255732	0.269476	0.283752	0.298563	0.313906	0.329774
33.5	0.236296	0.249188	0.262602	0.276553	0.291044	0.306078	0.321649
34.0	0.230409	0.242993	0.256101	0.269747	0.283943	0.298690	0.313986
34.5	0.224485	0.236751	0.249536	0.262859	0.276733	0.291165	0.306154
35.0	0.218872	0.230841	0.243323	0.256343	0.269918	0.284057	0.298762
35.5	0.213226	0.224893	0.237064	0.249766	0.263020	0.276841	0.291233
36.0	0.207875	0.219259	0.231137	0.243541	0.256496	0.270020	0.284121
36.5	0.202492	0.213593	0.225174	0.237270	0.249910	0.263117	0.276901
37.0	0.197388	0.208222	0.219524	0.231332	0.243678	0.256587	0.270077
37.5	0.192248	0.202822	0.213844	0.225358	0.237399	0.249997	0.263171
38.0	0.187373	0.197701	0.208461	0.219699	0.231454	0.243759	0.256638
38.5	0.182456	0.192545	0.203048	0.214010	0.225474	0.237477	0.250045
39.0	0.177790	0.187654	0.197915	0.208618	0.219809	0.231527	0.243805
39.5	0.173072	0.182722	0.192748	0.203197	0.214115	0.225544	0.237520
40.0	0.168594	0.178043	0.187847	0.198056	0.208717	0.219875	0.231568
40.5	0.164055	0.173312	0.182906	0.192882	0.203291	0.214177	0.225583
41.0	0.159745	0.168822	0.178217	0.187975	0.198145	0.208776	0.219912
41.5	-	0.164271	0.173477	0.183026	0.192967	0.203347	0.214212
42.0	-	0.159951	0.168978	0.178331	0.188054	0.198198	0.208809
42.5		-	0.164420	0.173586	0.183102	0.193017	0.203378
43.0		-	0.160092	0.169082	0.178403	0.188102	0.198228
43.5			-	0.164518	0.173654	0.183147	0.193045
44.0			-	0.160185	0.169146	0.178446	0.188129
44.5				-	0.164580	0.173695	0.183173
45.0				-	0.160243	0.169185	0.178470
45.5					-	0.164617	0.173718
46.0					-	0.160278	0.169207
46.5						-	0.164637
47.0						-	0.160298
47.5							-
48.0							-

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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

Annexure III

O/S Term to end of PT	Policy Term (PT)							
	34	35	36	37	38	39	40	41
0.5	0.887444	0.880520	0.872888	0.864486	0.855247	0.845102	0.833977	0.821800
1.0	0.787557	0.775315	0.761934	0.747337	0.731448	0.714198	0.695519	0.675355
1.5	0.703856	0.688049	0.670898	0.652342	0.632327	0.610816	0.587785	0.563231
2.0	0.629051	0.610605	0.590739	0.569422	0.546639	0.522399	0.496738	0.469722
2.5	0.565771	0.545711	0.524248	0.501387	0.477155	0.451607	0.424834	0.396963
3.0	0.508857	0.487713	0.465241	0.441482	0.416503	0.390408	0.363339	0.335475
3.5	0.460286	0.438651	0.415796	0.391790	0.366739	0.340783	0.314101	0.286914
4.0	0.416352	0.394525	0.371605	0.347692	0.322921	0.297466	0.271536	0.245383
4.5	0.378548	0.356867	0.334223	0.310740	0.286574	0.261924	0.237021	0.212130
5.0	0.344177	0.322804	0.300602	0.277714	0.254319	0.230630	0.206893	0.183383
5.5	0.314375	0.293494	0.271909	0.249778	0.227290	0.204671	0.182173	0.160073
6.0	0.287153	0.266846	0.245955	0.224651	0.203134	0.181634	0.160407	0.139726
6.5	0.263380	0.243740	0.223623	0.203208	0.182699	0.162330	0.142352	0.123032
7.0	0.241575	0.222634	0.203319	0.183812	0.164321	0.145078	0.126330	0.108332
7.5	0.222404	0.204202	0.185713	0.167122	0.148636	0.130483	0.112903	0.096138
8.0	0.204755	0.187297	0.169632	0.151948	0.134449	0.117357	0.100904	0.085317
8.5	0.189142	0.172434	0.155589	0.138791	0.122241	0.106156	0.090754	0.076250
9.0	0.174719	0.158750	0.142708	0.126773	0.111142	0.096023	0.081624	0.068146
9.5	0.161884	0.146644	0.131383	0.116277	0.101518	0.087304	0.073833	0.061291
10.0	0.149993	0.135462	0.120957	0.106651	0.092728	0.079377	0.066786	0.055125
10.5	0.139354	0.125511	0.111733	0.098187	0.085051	0.072504	0.060722	0.049863
11.0	0.129469	0.116292	0.103213	0.090396	0.078009	0.066226	0.055208	0.045104
11.5	0.120581	0.108043	0.095631	0.083502	0.071819	0.060743	0.050428	0.041009
12.0	0.112302	0.100379	0.088607	0.077135	0.066120	0.055714	0.046061	0.037285
12.5	0.104823	0.093488	0.082322	0.071469	0.061078	0.051293	0.042248	0.034056
13.0	0.097842	0.087070	0.076482	0.066219	0.056420	0.047222	0.038750	0.031107
13.5	0.091506	0.081271	0.071232	0.061522	0.052276	0.043621	0.035675	0.028532
14.0	0.085581	0.075858	0.066341	0.057158	0.048436	0.040295	0.032844	0.026170
14.5	0.080182	0.070946	0.061923	0.053234	0.045000	0.037335	0.030339	0.024093
15.0	0.075124	0.066352	0.057799	0.049579	0.041808	0.034592	0.028026	0.022181
15.5	0.070497	0.062167	0.054056	0.046277	0.038938	0.032139	0.025967	0.020490
16.0	0.066155	0.058245	0.050556	0.043195	0.036265	0.029859	0.024060	0.018927
16.5	0.062170	0.054658	0.047367	0.040398	0.033849	0.027809	0.022353	0.017537
17.0	0.058425	0.051291	0.044379	0.037782	0.031595	0.025900	0.020767	0.016249
17.5	0.054975	0.048201	0.041645	0.035399	0.029549	0.024175	0.019342	0.015096
18.0	0.051730	0.045297	0.039080	0.033166	0.027636	0.022565	0.018014	0.014025
18.5	0.048731	0.042623	0.036726	0.031123	0.025892	0.021104	0.016814	0.013062
19.0	0.045907	0.040107	0.034514	0.029206	0.024259	0.019737	0.015694	0.012166
19.5	0.043290	0.037782	0.032476	0.027447	0.022765	0.018492	0.014678	0.011355
20.0	0.040823	0.035592	0.030559	0.025793	0.021363	0.017325	0.013727	0.010599
20.5	0.038531	0.033563	0.028787	0.024270	0.020076	0.016258	0.012861	0.009913
21.0	0.036368	0.031650	0.027119	0.022837	0.018866	0.015257	0.012050	0.009271
21.5	0.034354	0.029874	0.025573	0.021514	0.017752	0.014338	0.011308	0.008686
22.0	0.032452	0.028197	0.024115	0.020267	0.016704	0.013474	0.010611	0.008138
22.5	0.030677	0.026635	0.022762	0.019112	0.015736	0.012679	0.009972	0.007637
23.0	0.028999	0.025160	0.021484	0.018022	0.014824	0.011930	0.009371	0.007166
23.5	0.027431	0.023784	0.020294	0.017010	0.013979	0.011239	0.008818	0.006735
24.0	0.025947	0.022483	0.019170	0.016056	0.013182	0.010587	0.008297	0.006329
24.5	0.024558	0.021267	0.018122	0.015166	0.012442	0.009984	0.007816	0.005955
25.0	0.023243	0.020117	0.017131	0.014327	0.011744	0.009415	0.007363	0.005604
25.5	0.022009	0.019040	0.016204	0.013543	0.011093	0.008886	0.006944	0.005279

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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

O/S Term to end of PT	Policy Term (PT)						
	42	43	44	45	46	47	48
0.5	0.808491	0.793975	0.778172	0.761001	0.742382	0.722229	0.700454
1.0	0.653659	0.630397	0.605552	0.579123	0.551131	0.521614	0.490635
1.5	0.537177	0.509671	0.480794	0.450658	0.419411	0.387237	0.354351
2.0	0.441452	0.412065	0.381738	0.350689	0.319173	0.287478	0.255922
2.5	0.368161	0.338635	0.308632	0.278439	0.248371	0.218771	0.189992
3.0	0.307038	0.278290	0.249527	0.221074	0.193276	0.166485	0.141047
3.5	0.259479	0.232088	0.205061	0.178736	0.153456	0.129554	0.107337
4.0	0.219286	0.193556	0.168519	0.144507	0.121840	0.100815	0.081683
4.5	0.187544	0.163575	0.140541	0.118755	0.098507	0.080045	0.063564
5.0	0.160396	0.138237	0.117208	0.097593	0.079642	0.063553	0.049463
5.5	0.138660	0.118227	0.099053	0.081390	0.065450	0.051382	0.039273
6.0	0.119870	0.101113	0.083710	0.067878	0.053786	0.041542	0.031181
6.5	0.104633	0.087411	0.071592	0.057364	0.044857	0.034139	0.025210
7.0	0.091333	0.075566	0.061229	0.048478	0.037409	0.028056	0.020382
7.5	0.080421	0.065960	0.052932	0.041461	0.031615	0.023398	0.016750
8.0	0.070812	0.057576	0.045759	0.035459	0.026718	0.019513	0.013765
8.5	0.062842	0.050697	0.039942	0.030654	0.022850	0.016490	0.011479
9.0	0.055768	0.044639	0.034865	0.026500	0.019542	0.013936	0.009574
9.5	0.049841	0.039615	0.030699	0.023131	0.016894	0.011919	0.008091
10.0	0.044544	0.035156	0.027031	0.020191	0.014605	0.010193	0.006837
10.5	0.040063	0.031420	0.023989	0.017779	0.012748	0.008812	0.005847
11.0	0.036033	0.028080	0.021289	0.015654	0.011128	0.007618	0.005001
11.5	0.032593	0.025256	0.019026	0.013892	0.009798	0.006649	0.004323
12.0	0.029482	0.022715	0.017004	0.012329	0.008627	0.005804	0.003737
12.5	0.026805	0.020547	0.015293	0.011018	0.007656	0.005111	0.003262
13.0	0.024372	0.018585	0.013755	0.009847	0.006794	0.004500	0.002847
13.5	0.022261	0.016898	0.012442	0.008857	0.006072	0.003993	0.002507
14.0	0.020333	0.015364	0.011254	0.007966	0.005427	0.003544	0.002208
14.5	0.018650	0.014033	0.010232	0.007205	0.004881	0.003167	0.001959
15.0	0.017106	0.012818	0.009303	0.006517	0.004390	0.002830	0.001738
15.5	0.015749	0.011757	0.008498	0.005926	0.003971	0.002546	0.001554
16.0	0.014499	0.010783	0.007762	0.005388	0.003592	0.002290	0.001388
16.5	0.013393	0.009928	0.007119	0.004921	0.003266	0.002071	0.001249
17.0	0.012372	0.009140	0.006530	0.004495	0.002969	0.001873	0.001123
17.5	0.011463	0.008443	0.006012	0.004123	0.002712	0.001703	0.001016
18.0	0.010621	0.007799	0.005534	0.003781	0.002477	0.001548	0.000919
18.5	0.009867	0.007226	0.005112	0.003481	0.002272	0.001414	0.000835
19.0	0.009168	0.006695	0.004722	0.003205	0.002084	0.001292	0.000759
19.5	0.008538	0.006220	0.004376	0.002960	0.001918	0.001185	0.000694
20.0	0.007952	0.005779	0.004054	0.002735	0.001766	0.001087	0.000634
20.5	0.007422	0.005382	0.003766	0.002534	0.001631	0.001000	0.000581
21.0	0.006928	0.005013	0.003499	0.002348	0.001507	0.000921	0.000533
21.5	0.006479	0.004679	0.003259	0.002181	0.001396	0.000851	0.000491
22.0	0.006060	0.004367	0.003035	0.002026	0.001294	0.000786	0.000452
22.5	0.005677	0.004084	0.002833	0.001887	0.001202	0.000728	0.000417
23.0	0.005319	0.003820	0.002644	0.001758	0.001117	0.000675	0.000385
23.5	0.004992	0.003579	0.002473	0.001640	0.001040	0.000627	0.000357
24.0	0.004684	0.003353	0.002313	0.001531	0.000968	0.000582	0.000331
24.5	0.004402	0.003147	0.002167	0.001432	0.000904	0.000542	0.000307
25.0	0.004137	0.002953	0.002030	0.001339	0.000844	0.000505	0.000285
25.5	0.003892	0.002775	0.001905	0.001255	0.000789	0.000471	0.000266

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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

Annexure III

O/S Term to end of PT	Policy Term (PT)							
	34	35	36	37	38	39	40	41
26.0	0.020842	0.018020	0.015328	0.012802	0.010479	0.008387	0.006548	0.004973
26.5	0.019745	0.017064	0.014507	0.012110	0.009906	0.007923	0.006180	0.004689
27.0	0.018706	0.016159	0.013730	0.011455	0.009364	0.007484	0.005833	0.004422
27.5	0.017730	0.015309	0.013002	0.010841	0.008858	0.007075	0.005510	0.004174
28.0	0.016804	0.014503	0.012312	0.010261	0.008378	0.006688	0.005205	0.003939
28.5	0.015933	0.013746	0.011664	0.009716	0.007930	0.006326	0.004920	0.003721
29.0	0.015108	0.013028	0.011050	0.009201	0.007505	0.005984	0.004651	0.003515
29.5	0.014330	0.012353	0.010473	0.008717	0.007107	0.005663	0.004400	0.003323
30.0	0.013593	0.011713	0.009927	0.008258	0.006730	0.005360	0.004162	0.003141
30.5	0.012898	0.011110	0.009412	0.007827	0.006376	0.005076	0.003939	0.002971
31.0	0.012239	0.010539	0.008924	0.007418	0.006040	0.004806	0.003728	0.002810
31.5	0.011618	0.010000	0.008465	0.007034	0.005725	0.004553	0.003530	0.002660
32.0	0.011028	0.009489	0.008030	0.006669	0.005426	0.004314	0.003343	0.002517
32.5	0.010472	0.009007	0.007619	0.006326	0.005145	0.004089	0.003167	0.002384
33.0	0.009944	0.008550	0.007230	0.006001	0.004878	0.003875	0.003000	0.002257
33.5	-	0.008119	0.006863	0.005694	0.004627	0.003674	0.002844	0.002139
34.0	-	0.007710	0.006514	0.005403	0.004389	0.003484	0.002695	0.002026
34.5		-	0.006186	0.005129	0.004165	0.003305	0.002555	0.001920
35.0		-	0.005874	0.004868	0.003952	0.003135	0.002423	0.001820
35.5			-	0.004623	0.003751	0.002974	0.002298	0.001726
36.0			-	0.004390	0.003561	0.002822	0.002180	0.001636
36.5				-	0.003381	0.002679	0.002069	0.001552
37.0				-	0.003211	0.002543	0.001963	0.001472
37.5					-	0.002415	0.001863	0.001397
38.0					-	0.002293	0.001769	0.001325
38.5						-	0.001679	0.001258
39.0						-	0.001595	0.001194
39.5							-	0.001134
40.0							-	0.001077
40.5								-
41.0								-
41.5								
42.0								
42.5								
43.0								
43.5								
44.0								
44.5								
45.0								
45.5								
46.0								
46.5								
47.0								
47.5								
48.0								

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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

O/S Term to end of PT	Policy Term (PT)						
	42	43	44	45	46	47	48
26.0	0.003663	0.002608	0.001788	0.001176	0.000738	0.000440	0.000247
26.5	0.003450	0.002454	0.001680	0.001103	0.000691	0.000411	0.000231
27.0	0.003250	0.002309	0.001579	0.001035	0.000648	0.000385	0.000216
27.5	0.003065	0.002175	0.001486	0.000973	0.000608	0.000360	0.000202
28.0	0.002890	0.002049	0.001398	0.000914	0.000570	0.000338	0.000188
28.5	0.002728	0.001932	0.001317	0.000860	0.000536	0.000317	0.000177
29.0	0.002575	0.001822	0.001240	0.000809	0.000504	0.000297	0.000165
29.5	0.002432	0.001720	0.001170	0.000762	0.000474	0.000279	0.000155
30.0	0.002298	0.001623	0.001103	0.000718	0.000446	0.000262	0.000146
30.5	0.002172	0.001533	0.001041	0.000677	0.000420	0.000247	0.000137
31.0	0.002053	0.001448	0.000983	0.000639	0.000396	0.000232	0.000129
31.5	0.001942	0.001369	0.000928	0.000603	0.000373	0.000219	0.000121
32.0	0.001837	0.001294	0.000877	0.000569	0.000352	0.000206	0.000114
32.5	0.001739	0.001224	0.000829	0.000537	0.000332	0.000194	0.000107
33.0	0.001645	0.001158	0.000783	0.000508	0.000313	0.000183	0.000101
33.5	0.001558	0.001096	0.000741	0.000480	0.000296	0.000173	0.000095
34.0	0.001475	0.001037	0.000701	0.000453	0.000279	0.000163	0.000090
34.5	0.001398	0.000982	0.000663	0.000429	0.000264	0.000154	0.000085
35.0	0.001324	0.000930	0.000628	0.000406	0.000250	0.000146	0.000080
35.5	0.001255	0.000881	0.000594	0.000384	0.000236	0.000138	0.000075
36.0	0.001189	0.000835	0.000563	0.000363	0.000223	0.000130	0.000071
36.5	0.001128	0.000791	0.000533	0.000344	0.000211	0.000123	0.000067
37.0	0.001069	0.000750	0.000505	0.000326	0.000200	0.000116	0.000064
37.5	0.001014	0.000711	0.000479	0.000309	0.000189	0.000110	0.000060
38.0	0.000962	0.000674	0.000454	0.000292	0.000179	0.000104	0.000057
38.5	0.000913	0.000639	0.000430	0.000277	0.000170	0.000099	0.000054
39.0	0.000866	0.000606	0.000408	0.000263	0.000161	0.000093	0.000051
39.5	0.000822	0.000575	0.000387	0.000249	0.000152	0.000088	0.000048
40.0	0.000780	0.000546	0.000367	0.000236	0.000144	0.000084	0.000046
40.5	0.000741	0.000518	0.000348	0.000224	0.000137	0.000079	0.000043
41.0	0.000704	0.000492	0.000330	0.000212	0.000130	0.000075	0.000041
41.5	-	0.000467	0.000314	0.000201	0.000123	0.000071	0.000039
42.0	-	0.000443	0.000298	0.000191	0.000117	0.000067	0.000037
42.5		-	0.000283	0.000181	0.000111	0.000064	0.000035
43.0		-	0.000268	0.000172	0.000105	0.000061	0.000033
43.5			-	0.000163	0.000100	0.000058	0.000031
44.0			-	0.000155	0.000095	0.000055	0.000030
44.5				-	0.000090	0.000052	0.000028
45.0				-	0.000085	0.000049	0.000027
45.5					-	0.000047	0.000025
46.0					-	0.000044	0.000024
46.5						-	0.000023
47.0						-	0.000021
47.5							-
48.0							-

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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

Annexure III

O/S Term to end of PT	Policy Term (PT)								
	25	27	28	30	31	32	33	34	35
0.5	0.007148	0.008320	0.009014	0.010670	0.011653	0.012753	0.013983	0.015354	0.016882
1.0	0.013914	0.016185	0.017529	0.020733	0.022631	0.024754	0.027123	0.029764	0.032699
1.5	0.019826	0.023011	0.024890	0.029363	0.032012	0.034973	0.038276	0.041954	0.046040
2.0	0.025424	0.029468	0.031849	0.037510	0.040858	0.044599	0.048770	0.053409	0.058559
2.5	0.030284	0.035038	0.037828	0.044447	0.048359	0.052728	0.057597	0.063010	0.069015
3.0	0.034889	0.040311	0.043484	0.051000	0.055439	0.060393	0.065912	0.072044	0.078840
3.5	0.038847	0.044822	0.048304	0.056531	0.061383	0.066798	0.072826	0.079522	0.086939
4.0	0.042599	0.049094	0.052866	0.061759	0.066999	0.072842	0.079346	0.086566	0.094560
4.5	0.045781	0.052709	0.056711	0.066120	0.071654	0.077823	0.084686	0.092303	0.100733
5.0	0.048798	0.056134	0.060353	0.070246	0.076056	0.082528	0.089726	0.097712	0.106548
5.5	0.051304	0.058983	0.063375	0.073633	0.079643	0.086335	0.093772	0.102022	0.111146
6.0	0.053681	0.061684	0.066238	0.076838	0.083037	0.089933	0.097594	0.106089	0.115481
6.5	0.055596	0.063877	0.068561	0.079412	0.085740	0.092770	0.100577	0.109229	0.118793
7.0	0.057413	0.065956	0.070761	0.081849	0.088297	0.095454	0.103396	0.112195	0.121919
7.5	0.058805	0.067579	0.072484	0.083740	0.090263	0.097491	0.105505	0.114379	0.124182
8.0	0.060127	0.069119	0.074117	0.085532	0.092124	0.099420	0.107500	0.116443	0.126320
8.5	0.061057	0.070245	0.075320	0.086847	0.093475	0.100795	0.108892	0.117846	0.127731
9.0	0.061941	0.071313	0.076462	0.088094	0.094755	0.102098	0.110210	0.119174	0.129066
9.5	0.062462	0.072000	0.077212	0.088918	0.095588	0.102924	0.111013	0.119941	0.129786
10.0	0.062957	0.072652	0.077924	0.089699	0.096378	0.103706	0.111774	0.120668	0.130468
10.5	0.063119	0.072951	0.078276	0.090101	0.096773	0.104073	0.112091	0.120916	0.130631
11.0	0.063272	0.073234	0.078609	0.090482	0.097147	0.104420	0.112391	0.121151	0.130785
11.5	0.063120	0.073190	0.078607	0.090516	0.097166	0.104398	0.112304	0.120974	0.130496
12.0	0.062976	0.073148	0.078606	0.090548	0.097183	0.104377	0.112221	0.120807	0.130223
12.5	0.062556	0.072802	0.078293	0.090259	0.096875	0.104023	0.111795	0.120281	0.129569
13.0	0.062156	0.072474	0.077995	0.089984	0.096582	0.103688	0.111391	0.119782	0.128950
13.5	0.061513	0.071867	0.077408	0.089409	0.095986	0.103047	0.110676	0.118964	0.127998
14.0	0.060901	0.071290	0.076850	0.088863	0.095421	0.102439	0.109999	0.118188	0.127096
14.5	0.060078	0.070461	0.076027	0.088036	0.094571	0.101546	0.109035	0.117124	0.125899
15.0	0.059294	0.069673	0.075244	0.087250	0.093765	0.100698	0.108121	0.116114	0.124764
15.5	0.058331	0.068662	0.074221	0.086202	0.092692	0.099583	0.106940	0.114838	0.123362
16.0	0.057415	0.067701	0.073248	0.085207	0.091674	0.098524	0.105818	0.113628	0.122031
16.5	0.056351	0.066547	0.072063	0.083970	0.090406	0.097213	0.104445	0.112167	0.120453
17.0	0.055339	0.065448	0.070935	0.082794	0.089201	0.095968	0.103140	0.110780	0.118955
17.5	0.054207	0.064188	0.069624	0.081400	0.087767	0.094486	0.101598	0.109156	0.117224
18.0	0.053130	0.062988	0.068376	0.080074	0.086403	0.093078	0.100133	0.107615	0.115580
18.5	0.051959	0.061656	0.066973	0.078555	0.084832	0.091452	0.098445	0.105848	0.113715
19.0	0.050845	0.060387	0.065639	0.077110	0.083337	0.089907	0.096840	0.104170	0.111943
19.5	0.049659	0.059013	0.064179	0.075498	0.081659	0.088163	0.095028	0.102281	0.109960
20.0	0.048530	0.057705	0.062789	0.073965	0.080062	0.086504	0.093305	0.100485	0.108076
20.5	0.047348	0.056316	0.061299	0.072292	0.078307	0.084671	0.091394	0.098493	0.105992
21.0	0.046222	0.054993	0.059881	0.070700	0.076636	0.082927	0.089577	0.096599	0.104012
21.5	0.045057	0.053609	0.058387	0.068996	0.074834	0.081032	0.087593	0.094526	0.101845
22.0	0.043947	0.052291	0.056965	0.067374	0.073119	0.079230	0.085707	0.092555	0.099785
22.5	0.042809	0.050930	0.055487	0.065664	0.071298	0.077302	0.083677	0.090426	0.097556
23.0	0.041726	0.049633	0.054080	0.064036	0.069565	0.075467	0.081745	0.088400	0.095436
23.5	0.040623	0.048305	0.052633	0.062344	0.067750	0.073533	0.079696	0.086239	0.093166
24.0	0.039571	0.047041	0.051255	0.060732	0.066022	0.071692	0.077746	0.084183	0.091007
24.5	-	0.045757	0.049851	0.059074	0.064235	0.069775	0.075702	0.082016	0.088719
25.0	-	0.044533	0.048513	0.057496	0.062532	0.067950	0.073756	0.079953	0.086542
25.5		0.043297	0.047159	0.055886	0.060789	0.066070	0.071740	0.077803	0.084260

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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
26.0		0.042119	0.045869	0.054353	0.059128	0.064280	0.069820	0.075756	0.082089
26.5		-	0.044569	0.052801	0.057441	0.062453	0.067851	0.073644	0.079836
27.0		-	0.043331	0.051323	0.055834	0.060713	0.065975	0.071633	0.077691
27.5			-	0.049836	0.054212	0.058950	0.064067	0.069576	0.075486
28.0			-	0.048419	0.052667	0.057271	0.062250	0.067618	0.073386
28.5				0.046998	0.051115	0.055580	0.060414	0.065632	0.071246
29.0				0.045645	0.049637	0.053970	0.058665	0.063740	0.069208
29.5				-	0.048159	0.052357	0.056909	0.061833	0.067146
30.0				-	0.046751	0.050820	0.055235	0.060017	0.065181
30.5					-	0.049286	0.053562	0.058196	0.063206
31.0					-	0.047824	0.051968	0.056461	0.061324
31.5						-	0.050379	0.054730	0.059441
32.0						-	0.048866	0.053080	0.057647
32.5							-	0.051439	0.055859
33.0							-	0.049875	0.054156
33.5								-	0.052464
34.0								-	0.050852
34.5									-
35.0									-
35.5									
36.0									
36.5									
37.0									
37.5									
38.0									
38.5									
39.0									
39.5									
40.0									
40.5									
41.0									
41.5									
42.0									
42.5									
43.0									
43.5									
44.0									

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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

Annexure III

O/S Term to end of PT	Policy Term (PT)								
	36	37	38	39	40	41	42	43	44
0.5	0.018581	0.020468	0.022563	0.024887	0.027464	0.030320	0.033483	0.036987	0.040866
1.0	0.035959	0.039573	0.043578	0.048009	0.052911	0.058328	0.064310	0.070913	0.078194
1.5	0.050573	0.055592	0.061144	0.067277	0.074045	0.081508	0.089726	0.098769	0.108708
2.0	0.064264	0.070573	0.077540	0.085222	0.093681	0.102985	0.113204	0.124415	0.136696
2.5	0.075661	0.083003	0.091100	0.100014	0.109813	0.120568	0.132353	0.145248	0.159332
3.0	0.086356	0.094649	0.103783	0.113821	0.124837	0.136903	0.150095	0.164492	0.180172
3.5	0.095137	0.104175	0.114118	0.125033	0.136991	0.150068	0.164336	0.179873	0.196753
4.0	0.103389	0.113114	0.123801	0.135518	0.148336	0.162329	0.177567	0.194125	0.212070
4.5	0.110039	0.120283	0.131531	0.143851	0.157313	0.171986	0.187940	0.205243	0.223956
5.0	0.116296	0.127019	0.138785	0.151658	0.165708	0.181000	0.197601	0.215572	0.234970
5.5	0.121209	0.132274	0.144407	0.157673	0.172136	0.187861	0.204909	0.223336	0.243191
6.0	0.125837	0.137219	0.149691	0.163317	0.178159	0.194278	0.211730	0.230567	0.250828
6.5	0.129335	0.140919	0.153607	0.167461	0.182542	0.198905	0.216602	0.235679	0.256172
7.0	0.132634	0.144405	0.157292	0.171356	0.186654	0.203239	0.221158	0.240452	0.261148
7.5	0.134983	0.146845	0.159829	0.173993	0.189392	0.206077	0.224089	0.243463	0.264224
8.0	0.137200	0.149146	0.162219	0.176474	0.191966	0.208740	0.226834	0.246280	0.267095
8.5	0.138617	0.150568	0.163643	0.177900	0.193386	0.210148	0.228219	0.247626	0.268382
9.0	0.139956	0.151910	0.164987	0.179242	0.194723	0.211471	0.229518	0.248887	0.269585
9.5	0.140621	0.152512	0.165519	0.179696	0.195090	0.211739	0.229674	0.248913	0.269460
10.0	0.141250	0.153081	0.166022	0.180125	0.195436	0.211992	0.229821	0.248938	0.269344
10.5	0.141312	0.153029	0.165843	0.179808	0.194968	0.211359	0.229006	0.247924	0.268110
11.0	0.141371	0.152980	0.165674	0.179508	0.194526	0.210762	0.228240	0.246971	0.266953
11.5	0.140949	0.152407	0.164933	0.178583	0.193400	0.209420	0.226665	0.245144	0.264854
12.0	0.140551	0.151865	0.164233	0.177708	0.192338	0.208154	0.225181	0.243425	0.262881
12.5	0.139744	0.150882	0.163051	0.176309	0.190701	0.206263	0.223017	0.240970	0.260115
13.0	0.138980	0.149952	0.161934	0.174986	0.189156	0.204479	0.220976	0.238656	0.257512
13.5	0.137866	0.148646	0.160412	0.173223	0.187131	0.202170	0.218365	0.235724	0.254240
14.0	0.136810	0.147410	0.158971	0.171556	0.185216	0.199990	0.215902	0.232959	0.251157
14.5	0.135448	0.145852	0.157187	0.169518	0.182900	0.197372	0.212961	0.229676	0.247513
15.0	0.134157	0.144376	0.155497	0.167590	0.180709	0.194897	0.210183	0.226577	0.244076
15.5	0.132594	0.142619	0.153514	0.165349	0.178181	0.192057	0.207007	0.223045	0.240169
16.0	0.131113	0.140954	0.151635	0.163226	0.175789	0.189371	0.204005	0.219709	0.236481
16.5	0.129383	0.139039	0.149499	0.160836	0.173113	0.186380	0.200673	0.216012	0.232400
17.0	0.127743	0.137223	0.147475	0.158572	0.170578	0.183549	0.197521	0.212518	0.228546
17.5	0.125872	0.135179	0.145222	0.156074	0.167801	0.180461	0.194093	0.208725	0.224366
18.0	0.124098	0.133241	0.143086	0.153706	0.165171	0.177536	0.190849	0.205137	0.220415
18.5	0.122106	0.131089	0.140740	0.151130	0.162328	0.174393	0.187373	0.201302	0.216195
19.0	0.120214	0.129048	0.138515	0.148688	0.159634	0.171416	0.184082	0.197672	0.212203
19.5	0.118115	0.126805	0.136095	0.146054	0.156751	0.168247	0.180595	0.193834	0.207989
20.0	0.116121	0.124675	0.133798	0.143556	0.154018	0.165244	0.177291	0.190201	0.204001
20.5	0.113929	0.122351	0.131313	0.140878	0.151110	0.162071	0.173816	0.186391	0.199828
21.0	0.111846	0.120144	0.128954	0.138336	0.148351	0.159061	0.170522	0.182782	0.195876
21.5	0.109575	0.117750	0.126414	0.135621	0.145428	0.155894	0.167075	0.179021	0.191768
22.0	0.107416	0.115476	0.124002	0.133044	0.142654	0.152889	0.163806	0.175455	0.187876
22.5	0.105081	0.113023	0.121415	0.130298	0.139720	0.149734	0.160395	0.171752	0.183849
23.0	0.102861	0.110693	0.118958	0.127690	0.136934	0.146740	0.157159	0.168241	0.180031
23.5	0.100480	0.108196	0.116332	0.124918	0.133992	0.143598	0.153785	0.164601	0.176091
24.0	0.098217	0.105822	0.113837	0.122285	0.131198	0.140616	0.150584	0.161149	0.172355
24.5	0.095811	0.103296	0.111184	0.119494	0.128250	0.137488	0.147247	0.157571	0.168504
25.0	0.093522	0.100894	0.108663	0.116841	0.125450	0.134518	0.144080	0.154177	0.164850
25.5	0.091112	0.098357	0.105997	0.114040	0.122502	0.131404	0.140777	0.150658	0.161084

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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

Annexure III

O/S Term to end of PT	Policy Term (PT)								
	36	37	38	39	40	41	42	43	44
26.0	0.088819	0.095944	0.103462	0.111377	0.119700	0.128446	0.137641	0.147317	0.157510
26.5	0.086427	0.093416	0.100799	0.108578	0.116757	0.125348	0.134371	0.143851	0.153822
27.0	0.084151	0.091011	0.098267	0.105916	0.113960	0.122404	0.131264	0.140560	0.150320
27.5	0.081798	0.088513	0.095626	0.103134	0.111033	0.119328	0.128026	0.137144	0.146703
28.0	0.079559	0.086136	0.093114	0.100487	0.108251	0.116404	0.124949	0.133898	0.143268
28.5	0.077264	0.083687	0.090514	0.097738	0.105354	0.113357	0.121747	0.130529	0.139716
29.0	0.075079	0.081357	0.088040	0.095123	0.102599	0.110460	0.118703	0.127328	0.136342
29.5	0.072858	0.078976	0.085500	0.092426	0.099748	0.107456	0.115543	0.124008	0.132851
30.0	0.070743	0.076709	0.083082	0.089860	0.097035	0.104598	0.112539	0.120852	0.129534
30.5	0.068607	0.074409	0.080618	0.087232	0.094245	0.101649	0.109433	0.117587	0.126105
31.0	0.066573	0.072220	0.078272	0.084730	0.091591	0.098844	0.106479	0.114482	0.122845
31.5	0.064531	0.070013	0.075897	0.082187	0.088879	0.095967	0.103438	0.111281	0.119482
32.0	0.062586	0.067912	0.073637	0.079766	0.086299	0.093229	0.100546	0.108236	0.116284
32.5	0.060643	0.065806	0.071363	0.077320	0.083680	0.090438	0.097586	0.105110	0.112995
33.0	0.058792	0.063801	0.069197	0.074991	0.081187	0.087783	0.094770	0.102137	0.109867
33.5	0.056950	0.061800	0.067030	0.072652	0.078673	0.085093	0.091905	0.099100	0.106662
34.0	0.055195	0.059894	0.064966	0.070425	0.076279	0.082532	0.089179	0.096210	0.103612
34.5	0.053453	0.057999	0.062910	0.068200	0.073879	0.079953	0.086422	0.093276	0.100504
35.0	0.051794	0.056195	0.060951	0.066080	0.071593	0.077499	0.083797	0.090484	0.097547
35.5	-	0.054406	0.059007	0.063971	0.069312	0.075040	0.081158	0.087664	0.094548
36.0	-	0.052702	0.057154	0.061962	0.067139	0.072699	0.078646	0.084980	0.091694
36.5		-	0.055320	0.059969	0.064980	0.070365	0.076132	0.082284	0.088816
37.0		-	0.053572	0.058071	0.062923	0.068142	0.073739	0.079718	0.086077
37.5			-	0.056193	0.060884	0.065935	0.071355	0.077153	0.083329
38.0			-	0.054404	0.058943	0.063832	0.069085	0.074711	0.080712
38.5				-	0.057024	0.061751	0.066833	0.072281	0.078100
39.0				-	0.055195	0.059768	0.064688	0.069967	0.075613
39.5					-	0.057810	0.062566	0.067673	0.073140
40.0					-	0.055944	0.060545	0.065488	0.070785
40.5						-	0.058549	0.063328	0.068452
41.0						-	0.056649	0.061270	0.066230
41.5							-	0.059241	0.064035
42.0							-	0.057307	0.061944
42.5								-	0.059882
43.0								-	0.057918
43.5									-
44.0									-

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 Insurance Co. Ltd.

Bajaj Allianz Life Assured Wealth Goal
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 4 - Extra Income

Annexure III

O/S Term to end of PT	Policy Term (PT)								
	15	16	17	18	19	20	21	22	23
0.5	0.003277	0.003605	0.003941	0.004284	0.004633	0.004990	0.005361	0.005750	0.006165
1.0	0.006363	0.006999	0.007650	0.008314	0.008991	0.009682	0.010399	0.011150	0.011954
1.5	0.008956	0.009868	0.010807	0.011766	0.012742	0.013739	0.014766	0.015839	0.016978
2.0	0.011398	0.012570	0.013779	0.015014	0.016271	0.017553	0.018871	0.020245	0.021697
2.5	0.013403	0.014803	0.016253	0.017739	0.019254	0.020797	0.022380	0.024022	0.025750
3.0	0.015292	0.016907	0.018583	0.020304	0.022060	0.023849	0.025680	0.027572	0.029558
3.5	0.016797	0.018593	0.020467	0.022398	0.024372	0.026385	0.028442	0.030562	0.032776
4.0	0.018215	0.020183	0.022242	0.024370	0.026549	0.028771	0.031040	0.033374	0.035802
4.5	0.019301	0.021407	0.023621	0.025919	0.028279	0.030690	0.033152	0.035680	0.038301
5.0	0.020325	0.022561	0.024920	0.027378	0.029908	0.032496	0.035140	0.037850	0.040651
5.5	0.021065	0.023398	0.025872	0.028460	0.031136	0.033880	0.036685	0.039560	0.042526
6.0	0.021763	0.024187	0.026770	0.029480	0.032292	0.035182	0.038141	0.041170	0.044290
6.5	0.022223	0.024708	0.027367	0.030171	0.033091	0.036104	0.039195	0.042362	0.045621
7.0	0.022657	0.025198	0.027929	0.030821	0.033844	0.036972	0.040188	0.043485	0.046874
7.5	0.022894	0.025464	0.028236	0.031186	0.034284	0.037501	0.040819	0.044227	0.047732
8.0	0.023117	0.025714	0.028526	0.031531	0.034698	0.038000	0.041414	0.044927	0.048539
8.5	0.023179	0.025778	0.028603	0.031633	0.034842	0.038201	0.041687	0.045284	0.048987
9.0	0.023238	0.025838	0.028675	0.031729	0.034977	0.038391	0.041944	0.045620	0.049409
9.5	0.023166	0.025747	0.028571	0.031624	0.034883	0.038323	0.041919	0.045650	0.049506
10.0	0.023098	0.025660	0.028473	0.031524	0.034794	0.038259	0.041895	0.045678	0.049597
10.5	0.022924	0.025452	0.028233	0.031260	0.034515	0.037978	0.041627	0.045439	0.049398
11.0	0.022760	0.025255	0.028007	0.031010	0.034252	0.037713	0.041374	0.045213	0.049210
11.5	0.022510	0.024960	0.027666	0.030627	0.033833	0.037268	0.040916	0.044755	0.048768
12.0	0.022275	0.024681	0.027345	0.030265	0.033437	0.036849	0.040484	0.044324	0.048351
12.5	0.021971	0.024324	0.026932	0.029797	0.032917	0.036283	0.039882	0.043697	0.047714
13.0	0.021684	0.023987	0.026543	0.029356	0.032426	0.035749	0.039314	0.043107	0.047113
13.5	0.021341	0.023587	0.026081	0.028830	0.031837	0.035098	0.038608	0.042356	0.046328
14.0	0.021017	0.023210	0.025646	0.028334	0.031280	0.034484	0.037943	0.041647	0.045588
14.5	-	0.022781	0.025153	0.027772	0.030647	0.033779	0.037168	0.040810	0.044696
15.0	-	0.022376	0.024687	0.027242	0.030049	0.033113	0.036438	0.040020	0.043855
15.5		-	0.024176	0.026660	0.029391	0.032377	0.035622	0.039128	0.042892
16.0		-	0.023694	0.026110	0.028769	0.031681	0.034853	0.038287	0.041984
16.5			-	0.025519	0.028102	0.030932	0.034018	0.037368	0.040982
17.0			-	0.024961	0.027471	0.030224	0.033231	0.036500	0.040036
17.5				-	0.026804	0.029475	0.032394	0.035573	0.039018
18.0				-	0.026174	0.028767	0.031605	0.034698	0.038058
18.5					-	0.028028	0.030778	0.033779	0.037043
19.0					-	0.027330	0.029998	0.032912	0.036086
19.5						-	0.029189	0.032012	0.035089
20.0						-	0.028426	0.031163	0.034148
20.5							-	0.030289	0.033179
21.0							-	0.029464	0.032264
21.5								-	0.031329
22.0								-	0.030446
22.5									-
23.0									-
23.5									
24.0									
24.5									
25.0									
25.5									
26.0									
26.5									
27.0									
27.5									
28.0									
28.5									
29.0									

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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)					
	24	25	26	27	28	29
0.5	0.006615	0.007111	0.007661	0.008276	0.008967	0.009743
1.0	0.012824	0.013781	0.014843	0.016030	0.017362	0.018858
1.5	0.018206	0.019548	0.021034	0.022689	0.024542	0.026621
2.0	0.023259	0.024961	0.026840	0.028931	0.031268	0.033889
2.5	0.027597	0.029601	0.031804	0.034247	0.036973	0.040025
3.0	0.031671	0.033958	0.036462	0.039234	0.042322	0.045773
3.5	0.035122	0.037646	0.040399	0.043435	0.046807	0.050571
4.0	0.038365	0.041111	0.044096	0.047377	0.051015	0.055068
4.5	0.041055	0.043992	0.047169	0.050648	0.054491	0.058763
5.0	0.043584	0.046700	0.050056	0.053718	0.057753	0.062229
5.5	0.045620	0.048890	0.052397	0.056207	0.060389	0.065015
6.0	0.047534	0.050950	0.054598	0.058545	0.062864	0.067629
6.5	0.049001	0.052546	0.056315	0.060375	0.064798	0.069662
7.0	0.050381	0.054047	0.057929	0.062094	0.066614	0.071570
7.5	0.051353	0.055128	0.059109	0.063361	0.067957	0.072976
8.0	0.052267	0.056145	0.060219	0.064553	0.069219	0.074296
8.5	0.052809	0.056777	0.060934	0.065338	0.070059	0.075175
9.0	0.053319	0.057372	0.061607	0.066077	0.070849	0.076001
9.5	0.053489	0.057615	0.061917	0.066445	0.071259	0.076435
10.0	0.053648	0.057843	0.062209	0.066791	0.071645	0.076843
10.5	0.053499	0.057749	0.062169	0.066796	0.071683	0.076895
11.0	0.053359	0.057660	0.062130	0.066800	0.071718	0.076945
11.5	0.052943	0.057279	0.061786	0.066490	0.071433	0.076669
12.0	0.052551	0.056919	0.061462	0.066199	0.071164	0.076409
12.5	0.051916	0.056298	0.060860	0.065617	0.070598	0.075847
13.0	0.051318	0.055712	0.060293	0.065070	0.070066	0.075318
13.5	0.050512	0.054896	0.059477	0.064259	0.069259	0.074509
14.0	0.049751	0.054127	0.058708	0.063495	0.068499	0.073747
14.5	0.048816	0.053160	0.057720	0.062494	0.067490	0.072726
15.0	0.047934	0.052248	0.056789	0.061551	0.066538	0.071764
15.5	0.046909	0.051171	0.055669	0.060399	0.065362	0.070565
16.0	0.045942	0.050154	0.054614	0.059314	0.064253	0.069435
16.5	0.044862	0.049004	0.053402	0.058051	0.062947	0.068091
17.0	0.043842	0.047918	0.052259	0.056859	0.061715	0.066825
17.5	0.042735	0.046726	0.050988	0.055519	0.060314	0.065371
18.0	0.041690	0.045601	0.049790	0.054255	0.058994	0.064001
18.5	0.040579	0.044394	0.048492	0.052872	0.057532	0.062469
19.0	0.039531	0.043256	0.047267	0.051567	0.056154	0.061025
19.5	0.038434	0.042057	0.045967	0.050168	0.054662	0.059448
20.0	0.037398	0.040925	0.044740	0.048849	0.053256	0.057960
20.5	0.036328	0.039750	0.043457	0.047459	0.051761	0.056367
21.0	0.035318	0.038640	0.042247	0.046148	0.050352	0.054863
21.5	0.034283	0.037500	0.040997	0.044786	0.048877	0.053278
22.0	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						-

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 Insurance Co. Ltd.

Bajaj Allianz Life Assured Wealth Goal
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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)

Annexure III

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					-

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 Insurance Co. Ltd.

Bajaj Allianz Life Assured Wealth Goal
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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		-

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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)

Annexure III

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					-

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

"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
0.5	0.946455	0.945307	0.944626	0.943003	0.942039	0.940961	0.939756	0.938411	0.936914
1.0	0.895778	0.893605	0.892319	0.889254	0.887438	0.885408	0.883142	0.880616	0.877809
1.5	0.848251	0.845273	0.843515	0.839333	0.836857	0.834089	0.831002	0.827565	0.823746
2.0	0.803246	0.799555	0.797381	0.792214	0.789159	0.785745	0.781941	0.777709	0.773013
2.5	0.760985	0.756743	0.754253	0.748347	0.744857	0.740960	0.736619	0.731794	0.726444
3.0	0.720948	0.716224	0.713458	0.706908	0.703042	0.698728	0.693925	0.688590	0.682681
3.5	0.683312	0.678224	0.675257	0.668245	0.664112	0.659502	0.654373	0.648679	0.642376
4.0	0.647641	0.642239	0.639100	0.631697	0.627338	0.622479	0.617076	0.611081	0.604451
4.5	0.614080	0.608450	0.605192	0.597531	0.593027	0.588010	0.582434	0.576252	0.569417
5.0	0.582258	0.576438	0.573083	0.565212	0.560592	0.555450	0.549737	0.543407	0.536413
5.5	0.552298	0.546346	0.542931	0.534948	0.530272	0.525071	0.519296	0.512901	0.505839
6.0	0.523879	0.517825	0.514366	0.506305	0.501591	0.496353	0.490541	0.484108	0.477008
6.5	0.497107	0.490991	0.487515	0.479442	0.474734	0.469507	0.463712	0.457301	0.450230
7.0	0.471704	0.465548	0.462065	0.454005	0.449314	0.444113	0.438350	0.431979	0.424954
7.5	0.447760	0.441593	0.438121	0.430118	0.425475	0.420333	0.414641	0.408352	0.401423
8.0	0.425032	0.418870	0.415417	0.407489	0.402901	0.397827	0.392215	0.386018	0.379195
8.5	0.403602	0.397465	0.394042	0.386216	0.381703	0.376719	0.371214	0.365140	0.358456
9.0	0.383252	0.377153	0.373766	0.366055	0.361621	0.356732	0.351337	0.345391	0.338851
9.5	0.364055	0.358009	0.354666	0.347086	0.342743	0.337963	0.332697	0.326897	0.320523
10.0	0.345819	0.339837	0.336541	0.329100	0.324851	0.320182	0.315045	0.309393	0.303187
10.5	0.328609	0.322702	0.319458	0.312166	0.308017	0.303468	0.298470	0.292978	0.286953
11.0	0.312255	0.306431	0.303243	0.296103	0.292056	0.287626	0.282766	0.277434	0.271588
11.5	0.296812	0.291082	0.287953	0.280971	0.277028	0.272721	0.268005	0.262837	0.257179
12.0	0.282133	0.276501	0.273434	0.266613	0.262773	0.258588	0.254014	0.249009	0.243534
12.5	0.268263	0.262741	0.259738	0.253080	0.249345	0.245283	0.240851	0.236010	0.230721
13.0	0.255075	0.249665	0.246728	0.240233	0.236602	0.232662	0.228370	0.223689	0.218582
13.5	0.242606	0.237318	0.234449	0.228121	0.224593	0.220772	0.216619	0.212098	0.207171
14.0	0.230746	0.225581	0.222781	0.216619	0.213192	0.209490	0.205473	0.201107	0.196356
14.5	0.219524	0.214491	0.211763	0.205768	0.202443	0.198856	0.194973	0.190759	0.186181
15.0	0.208848	0.203947	0.201290	0.195461	0.192236	0.188762	0.185009	0.180943	0.176533
15.5	0.198738	0.193977	0.191395	0.185734	0.182607	0.179245	0.175618	0.171696	0.167450
16.0	0.189118	0.184494	0.181986	0.176490	0.173460	0.170207	0.166704	0.162922	0.158833
16.5	0.180001	0.175521	0.173089	0.167762	0.164827	0.161681	0.158298	0.154652	0.150717
17.0	0.171323	0.166985	0.164628	0.159465	0.156624	0.153583	0.150317	0.146802	0.143014
17.5	0.163094	0.158902	0.156621	0.151626	0.148878	0.145939	0.142787	0.139400	0.135755
18.0	0.155260	0.151210	0.149004	0.144172	0.141515	0.138676	0.135635	0.132371	0.128864
18.5	0.147825	0.143920	0.141791	0.137124	0.134558	0.131818	0.128885	0.125741	0.122367
19.0	0.140747	0.136982	0.134927	0.130420	0.127943	0.125299	0.122471	0.119443	0.116197
19.5	0.134025	0.130402	0.128423	0.124077	0.121689	0.119139	0.116414	0.113498	0.110377
20.0	0.127625	0.124139	0.122232	0.118043	0.115740	0.113282	0.110657	0.107850	0.104848
20.5	0.121544	0.118194	0.116361	0.112329	0.110111	0.107744	0.105217	0.102516	0.099630
21.0	0.115753	0.112535	0.110771	0.106891	0.104756	0.102477	0.100044	0.097446	0.094672
21.5	0.110249	0.107161	0.105467	0.101738	0.099685	0.097493	0.095153	0.092655	0.089989
22.0	0.105007	0.102043	0.100417	0.096834	0.094860	0.092752	0.090502	0.088100	0.085539
22.5	0.100022	0.097181	0.095621	0.092182	0.090287	0.088262	0.086100	0.083794	0.081334
23.0	0.095275	0.092551	0.091055	0.087755	0.085934	0.083989	0.081913	0.079697	0.077335
23.5	0.090759	0.088150	0.086717	0.083553	0.081806	0.079940	0.077948	0.075821	0.073555
24.0	0.086458	0.083959	0.082585	0.079552	0.077877	0.076087	0.074174	0.072134	0.069959
24.5	-	0.079973	0.078658	0.075753	0.074148	0.072432	0.070599	0.068642	0.066557
25.0	-	0.076177	0.074918	0.072135	0.070597	0.068953	0.067195	0.065319	0.063320
25.5		0.072567	0.071362	0.068698	0.067226	0.065651	0.063968	0.062170	0.060255

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

"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"

Annexure III

O/S Term to end of PT	Policy Term (PT)								
	25	27	28	30	31	32	33	34	35
26.0		0.069128	0.067974	0.065425	0.064015	0.062507	0.060895	0.059173	0.057338
26.5		-	0.064753	0.062314	0.060965	0.059522	0.057979	0.056331	0.054574
27.0		-	0.061684	0.059351	0.058061	0.056680	0.055203	0.053625	0.051943
27.5			-	0.056534	0.055300	0.053979	0.052566	0.051057	0.049448
28.0			-	0.053850	0.052670	0.051407	0.050056	0.048612	0.047073
28.5				0.051298	0.050170	0.048963	0.047671	0.046291	0.044818
29.0				0.048867	0.047789	0.046635	0.045400	0.044080	0.042672
29.5				-	0.045524	0.044421	0.043241	0.041980	0.040635
30.0				-	0.043366	0.042312	0.041185	0.039980	0.038694
30.5					-	0.040307	0.039230	0.038079	0.036850
31.0					-	0.038397	0.037368	0.036268	0.035095
31.5						-	0.035597	0.034547	0.033426
32.0						-	0.033910	0.032907	0.031836
32.5							-	0.031347	0.030325
33.0							-	0.029861	0.028886
33.5								-	0.027517
34.0								-	0.026213
34.5									-
35.0									-
35.5									
36.0									
36.5									
37.0									
37.5									
38.0									
38.5									
39.0									
39.5									
40.0									
40.5									
41.0									
41.5									
42.0									
42.5									
43.0									
43.5									
44.0									

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

"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"

Annexure III

O/S Term to end of PT	Policy Term (PT)								
	36	37	38	39	40	41	42	43	44
0.5	0.935249	0.933400	0.931346	0.929069	0.926543	0.923744	0.920644	0.917210	0.913409
1.0	0.874692	0.871236	0.867406	0.863169	0.858483	0.853304	0.847586	0.841275	0.834317
1.5	0.819512	0.814823	0.809637	0.803909	0.797589	0.790623	0.782953	0.774516	0.765244
2.0	0.767813	0.762063	0.755715	0.748718	0.741016	0.732547	0.723249	0.713054	0.701890
2.5	0.720524	0.713988	0.706782	0.698854	0.690142	0.680587	0.670122	0.658680	0.646192
3.0	0.676149	0.668946	0.661018	0.652310	0.642762	0.632312	0.620897	0.608452	0.594913
3.5	0.635415	0.627747	0.619318	0.610073	0.599954	0.588901	0.576856	0.563757	0.549548
4.0	0.597135	0.589085	0.580248	0.570570	0.559997	0.548471	0.535939	0.522346	0.507642
4.5	0.561881	0.553596	0.544511	0.534576	0.523737	0.511943	0.499145	0.485295	0.470352
5.0	0.528708	0.520246	0.510976	0.500852	0.489825	0.477848	0.464877	0.450873	0.435802
5.5	0.498064	0.489531	0.480193	0.470006	0.458924	0.446907	0.433916	0.419919	0.404890
6.0	0.469196	0.460630	0.451264	0.441059	0.429973	0.417970	0.405017	0.391090	0.376171
6.5	0.442453	0.433931	0.424622	0.414488	0.403492	0.391602	0.378792	0.365043	0.350345
7.0	0.417235	0.408781	0.399553	0.389517	0.378641	0.366898	0.354266	0.340731	0.326293
7.5	0.393812	0.385481	0.376395	0.366521	0.355831	0.344301	0.331917	0.318669	0.304562
8.0	0.371704	0.363510	0.354579	0.344882	0.334394	0.323096	0.310978	0.298035	0.284278
8.5	0.351122	0.343103	0.334369	0.324892	0.314652	0.303632	0.291825	0.279233	0.265871
9.0	0.331679	0.323842	0.315311	0.306062	0.296075	0.285340	0.273852	0.261618	0.248656
9.5	0.313538	0.305910	0.297610	0.288617	0.278915	0.268494	0.257354	0.245505	0.232969
10.0	0.296390	0.288970	0.280903	0.272167	0.262749	0.252642	0.241850	0.230385	0.218272
10.5	0.280359	0.273166	0.265348	0.256888	0.247773	0.237999	0.227572	0.216506	0.204829
11.0	0.265195	0.258225	0.250655	0.242466	0.233650	0.224204	0.214136	0.203463	0.192214
11.5	0.250996	0.244259	0.236946	0.229040	0.220534	0.211425	0.201725	0.191450	0.180634
12.0	0.237556	0.231048	0.223986	0.216357	0.208153	0.199375	0.190033	0.180147	0.169752
12.5	0.224952	0.218676	0.211872	0.204524	0.196627	0.188182	0.179201	0.169706	0.159730
13.0	0.213017	0.206967	0.200412	0.193338	0.185739	0.177618	0.168987	0.159870	0.150300
13.5	0.201810	0.195987	0.189681	0.182881	0.175580	0.167783	0.159501	0.150758	0.141589
14.0	0.191192	0.185588	0.179525	0.172990	0.165977	0.158492	0.150547	0.142165	0.133382
14.5	0.181211	0.175824	0.170000	0.163727	0.157000	0.149824	0.142210	0.134184	0.125780
15.0	0.171751	0.166573	0.160980	0.154960	0.148509	0.141629	0.134336	0.126651	0.118611
15.5	0.162851	0.157878	0.152511	0.146739	0.140557	0.133969	0.126988	0.119638	0.111952
16.0	0.154412	0.149636	0.144487	0.138953	0.133031	0.126723	0.120043	0.113013	0.105667
16.5	0.146467	0.141882	0.136944	0.131643	0.125973	0.119938	0.113550	0.106832	0.099816
17.0	0.138930	0.134529	0.129795	0.124716	0.119289	0.113516	0.107409	0.100989	0.094289
17.5	0.131830	0.127607	0.123069	0.118206	0.113013	0.107493	0.101657	0.095527	0.089132
18.0	0.125094	0.121041	0.116692	0.112035	0.107067	0.101790	0.096214	0.090360	0.084257
18.5	0.118744	0.114855	0.110687	0.106229	0.101478	0.096434	0.091109	0.085522	0.079700
19.0	0.112717	0.108986	0.104992	0.100725	0.096180	0.091361	0.086275	0.080943	0.075389
19.5	0.107033	0.103454	0.099626	0.095542	0.091196	0.086591	0.081736	0.076648	0.071352
20.0	0.101636	0.098203	0.094535	0.090626	0.086470	0.082071	0.077436	0.072581	0.067532
20.5	0.096545	0.093251	0.089736	0.085994	0.082021	0.077818	0.073393	0.068763	0.063949
21.0	0.091709	0.088549	0.085182	0.081600	0.077800	0.073785	0.069562	0.065145	0.060556
21.5	0.087145	0.084114	0.080887	0.077458	0.073825	0.069989	0.065957	0.061744	0.057370
22.0	0.082808	0.079901	0.076808	0.073526	0.070052	0.066387	0.062539	0.058521	0.054351
22.5	0.078713	0.075924	0.072961	0.069819	0.066496	0.062995	0.059321	0.055488	0.051514
23.0	0.074820	0.072146	0.069306	0.066298	0.063121	0.059775	0.056269	0.052613	0.048825
23.5	0.071142	0.068578	0.065857	0.062977	0.059938	0.056741	0.053393	0.049906	0.046295
24.0	0.067645	0.065186	0.062579	0.059823	0.056916	0.053861	0.050665	0.047338	0.043896
24.5	0.064338	0.061981	0.059485	0.056846	0.054065	0.051145	0.048093	0.044919	0.041637
25.0	0.061192	0.058934	0.056543	0.054017	0.051357	0.048567	0.045652	0.042623	0.039495
25.5	0.058216	0.056053	0.053763	0.051345	0.048801	0.046134	0.043350	0.040459	0.037476

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

"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"

<div align="right">Annexure III</div>

O/S Term to end of PT	Policy Term (PT)								
	25	27	28	30	31	32	33	34	35
26.0	0.055385	0.053313	0.051120	0.048806	0.046372	0.043823	0.041164	0.038406	0.035561
26.5	0.052704	0.050720	0.048621	0.046406	0.044079	0.041642	0.039102	0.036469	0.033756
27.0	0.050153	0.048254	0.046244	0.044125	0.041899	0.039570	0.037144	0.034630	0.032043
27.5	0.047735	0.045918	0.043995	0.041968	0.039839	0.037613	0.035295	0.032896	0.030427
28.0	0.045434	0.043695	0.041855	0.039916	0.037881	0.035752	0.033539	0.031248	0.028893
28.5	0.043251	0.041588	0.039829	0.037975	0.036029	0.033995	0.031880	0.029693	0.027445
29.0	0.041174	0.039584	0.037901	0.036128	0.034267	0.032324	0.030303	0.028215	0.026071
29.5	0.039202	0.037682	0.036074	0.034379	0.032601	0.030743	0.028813	0.026820	0.024773
30.0	0.037325	0.035872	0.034335	0.032715	0.031015	0.029240	0.027397	0.025493	0.023540
30.5	0.035543	0.034154	0.032686	0.031138	0.029514	0.027818	0.026058	0.024240	0.022376
31.0	0.033845	0.032519	0.031116	0.029637	0.028085	0.026465	0.024784	0.023048	0.021269
31.5	0.032233	0.030966	0.029626	0.028213	0.026731	0.025184	0.023578	0.021922	0.020224
32.0	0.030697	0.029487	0.028207	0.026858	0.025443	0.023965	0.022432	0.020850	0.019230
32.5	0.029237	0.028082	0.026860	0.025572	0.024220	0.022810	0.021346	0.019836	0.018289
33.0	0.027847	0.026744	0.025577	0.024347	0.023057	0.021710	0.020312	0.018871	0.017395
33.5	0.026525	0.025472	0.024359	0.023185	0.021953	0.020667	0.019333	0.017958	0.016549
34.0	0.025266	0.024261	0.023198	0.022077	0.020902	0.019675	0.018401	0.017088	0.015744
34.5	0.024069	0.023110	0.022095	0.021026	0.019904	0.018732	0.017517	0.016265	0.014982
35.0	0.022928	0.022013	0.021044	0.020024	0.018953	0.017835	0.016676	0.015480	0.014257
35.5	-	0.020969	0.020045	0.019072	0.018050	0.016984	0.015877	0.014737	0.013570
36.0	-	0.019975	0.019094	0.018165	0.017190	0.016173	0.015117	0.014029	0.012915
36.5		-	0.018189	0.017302	0.016373	0.015402	0.014395	0.013357	0.012295
37.0		-	0.017327	0.016481	0.015594	0.014668	0.013708	0.012718	0.011704
37.5			-	0.015700	0.014854	0.013971	0.013055	0.012110	0.011144
38.0			-	0.014956	0.014149	0.013306	0.012433	0.011532	0.010610
38.5				-	0.013478	0.012675	0.011841	0.010982	0.010104
39.0				-	0.012839	0.012073	0.011278	0.010459	0.009621
39.5					-	0.011501	0.010743	0.009962	0.009163
40.0					-	0.010956	0.010233	0.009488	0.008726
40.5						-	0.009748	0.009038	0.008311
41.0						-	0.009286	0.008609	0.007916
41.5							-	0.008201	0.007540
42.0							-	0.007812	0.007182
42.5								-	0.006842
43.0								-	0.006518
43.5									-
44.0									-

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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

All Policy Terms		All Policy Terms		All Policy Terms	
O/S Term to Maturity	SSV 3 A	O/S Term to Maturity	SSV 3 A	O/S Term to Maturity	SSV 3 B
0.5	0.778170	22.0	6.224778	0.5	0.943003
1.0	1.605548	22.5	5.810206	1	0.889254
1.5	1.274764	23.0	6.423243	1.5	0.839333
2.0	2.012130	23.5	6.007334	2	0.792214
2.5	1.626788	24.0	6.618354	2.5	0.748347
3.0	2.315242	24.5	6.200832	3	0.706908
3.5	1.902664	25.0	6.809648	3.5	0.668245
4.0	2.563607	25.5	6.390251	4	0.631697
4.5	2.137989	26.0	6.996684	4.5	0.597531
5.0	2.783033	26.5	6.575175	5	0.565212
5.5	2.351946	27.0	7.179060	5.5	0.534948
6.0	2.987633	27.5	6.755215	6	0.506305
6.5	2.555165	28.0	7.356394	6.5	0.479442
7.0	3.185297	28.5	6.930011	7	0.454005
7.5	2.753644	29.0	7.528343	7.5	0.430118
8.0	3.380487	29.5	7.099248	8	0.407489
8.5	2.950786	30.0	7.694611	8.5	0.386216
9.0	3.575706	30.5	7.262646	9	0.366055
9.5	3.148479	31.0	7.854931	9.5	0.347086
10.0	3.772297	31.5	7.419975	10	0.3291
10.5	3.347702	32.0	8.009102	10.5	0.312166
11.0	3.970897	32.5	7.571057	11	0.296103
11.5	3.548869	33.0	8.156970	11.5	0.280971
12.0	4.171694	33.5	7.715784	12	0.266613
12.5	3.752038	34.0	8.298460	12.5	0.25308
13.0	4.374598	34.5	7.854120	13	0.240233
13.5	3.957038	35.0	8.433573	13.5	0.228121
14.0	4.579334	35.5	7.986117	14	0.216619
14.5	4.163541	36.0	8.562401	39.5	8.454745
15.0	4.785502	36.5	8.111909	40.0	9.019700
15.5	4.371120	37.0	8.685118	40.5	8.558760
16.0	4.992620	37.5	8.231724		
16.5	4.579282	38.0	8.802000		
17.0	5.200164	38.5	8.345876		
17.5	4.787500	39.0	8.913388		
18.0	5.407583	39.5	8.454745		
18.5	4.995224	40.0	9.019700		
19.0	5.614310	40.5	8.558760		
19.5	5.201900				
20.0	5.819784				
20.5	5.406979				
21.0	6.023455				
21.5	5.609921				

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 FnU) to arrive at the SSV3.

Bajaj Allianz Life Assured Wealth Goal
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU 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	0.936912	0.935248	0.933397	0.931344	0.929067
1.0	1.889249	1.887434	1.885403	1.883135	1.880609	1.877804	1.874688	1.871230	1.867402	1.863165
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	3.279247
3.5	3.208520	3.198611	3.187539	3.175176	3.161411	3.146117	3.129167	3.110412	3.089715	3.066911
4.0	4.033034	4.021490	4.008593	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	4.228890	4.197524	4.162944	4.124921
6.0	5.128242	5.110142	5.089972	5.067477	5.042431	5.014609	4.983779	4.949706	4.912150	4.870872
6.5	4.856154	4.836518	4.814670	4.790320	4.763211	4.733095	4.699716	4.662816	4.622140	4.577429
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	5.685640	5.658342	5.628067	5.594448	5.557126	5.515755	5.470005	5.419555	5.364096
9.0	6.412269	6.386500	6.358129	6.326714	6.291860	6.253187	6.210327	6.162925	6.110654	6.053188
9.5	6.079982	6.053101	6.023610	5.991038	5.954962	5.914971	5.870663	5.821659	5.767609	5.708173
10.0	6.764914	6.737108	6.706690	6.673174	6.636104	6.595047	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	7.086639	7.056959	7.024740	6.989454	6.950603	6.907693	6.860242	6.807798	6.749943	6.686291
11.5	6.724485	6.693839	6.660714	6.624579	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	7.352213	7.291694	7.225120
13.5	7.264807	7.230777	7.194598	7.155744	7.113656	7.067759	7.017444	6.962129	6.901263	6.834335
14.0	7.898505	7.863746	7.826929	7.787541	7.745022	7.698797	7.648236	7.592742	7.531736	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	7.686695
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	8.075973	8.020182	7.959291	7.892673
16.5	7.925875	7.887407	7.847153	7.804791	7.759905	7.711982	7.660418	7.604572	7.543786	7.477417
17.0	8.533892	8.494872	8.454087	8.411263	8.366018	8.317872	8.266246	8.210499	8.149974	8.084009
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	8.162236	8.115681	8.066557	8.014405	7.958664	7.898707	7.833870
19.0	8.884155	8.843389	8.800704	8.756026	8.709165	8.659829	8.607599	8.551948	8.492274	8.427916
19.5	8.452086	8.411073	8.368055	8.322987	8.275733	8.226057	8.173592	8.117857	8.058288	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	9.186907	9.145784	9.102371	9.056723	9.008804	8.958543	8.905722	8.850015	8.790979	8.728083
21.5	8.744024	8.703058	8.659690	8.613978	8.565925	8.515489	8.462509	8.406716	8.347726	8.285051
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	8.697767	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

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU 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
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	9.526281	9.484511	9.439930	9.392582	9.342532	9.289801	9.234354	9.176078	9.114748
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	7.334872	7.287925	7.237994	7.185116	7.129321	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	5.875683	5.845758	5.813204	5.777886	5.739709	5.698600	5.654521	5.607475	5.557482	5.504575
29.5	-	5.568699	5.537265	5.503145	5.466239	5.426458	5.383756	5.338124	5.289565	5.238110
30.0	-	5.304771	5.274424	5.241468	5.205798	5.167313	5.125958	5.081711	5.034565	4.984545
30.5		-	5.024444	4.992667	4.958261	4.921115	4.881163	4.838376	4.792734	4.744249
31.0		-	4.786311	4.755677	4.722493	4.686646	4.648058	4.606692	4.562517	4.515537
31.5			-	4.530281	4.498328	4.463793	4.426599	4.386695	4.344043	4.298635
32.0			-	4.315569	4.284803	4.251538	4.215693	4.177204	4.136031	4.092152
32.5				-	4.081724	4.049727	4.015235	3.978179	3.938510	3.896201
33.0				-	3.888270	3.857496	3.824308	3.788638	3.750422	3.709633
33.5					-	3.674669	3.642776	3.608486	3.571731	3.532475
34.0					-	3.500507	3.469862	3.436901	3.401554	3.363777
34.5						-	3.305406	3.273759	3.239808	3.203507
35.0						-	3.148746	3.118360	3.085752	3.050874
35.5							-	2.970564	2.939278	2.905802
36.0							-	2.829774	2.799757	2.767629
36.5								-	2.667060	2.636255
37.0								-	2.540653	2.511117
37.5									-	2.392101
38.0									-	2.278725
38.5										-
39.0										-

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for
Variant 2 - Second Income (Income Period : 25)

O/S Term to end of PT	Policy Term (PT)									
	35	36	37	38	39	40	41	42	43	44
0.5	0.936912	0.935248	0.933397	0.931344	0.929067	0.926541	0.923742	0.920642	0.917207	0.913407
1.0	1.877804	1.874688	1.871230	1.867402	1.863165	1.858477	1.853299	1.847581	1.841269	1.834312
1.5	1.762149	1.756421	1.750064	1.743030	1.735250	1.726651	1.717160	1.706690	1.695152	1.682448
2.0	2.653618	2.645614	2.636744	2.626940	2.616115	2.604176	2.591021	2.576543	2.560630	2.543157
2.5	2.493751	2.482673	2.470402	2.456842	2.441879	2.425388	2.407234	2.387277	2.365366	2.341341
3.0	3.343516	3.329767	3.314552	3.297757	3.279247	3.258874	3.236484	3.211914	3.184990	3.155540
3.5	3.146117	3.129167	3.110412	3.089715	3.066911	3.041831	3.014285	2.984086	2.951030	2.914910
4.0	3.960372	3.940653	3.918845	3.894796	3.868324	3.839241	3.807340	3.772419	3.734256	3.692630
4.5	3.730824	3.708000	3.682757	3.654919	3.624287	3.590646	3.553768	3.513427	3.469379	3.421379
5.0	4.514582	4.489082	4.460891	4.429815	4.395645	4.358147	4.317084	4.272215	4.223290	4.170055
5.5	4.257263	4.228890	4.197524	4.162944	4.124921	4.083210	4.037549	3.987683	3.933343	3.874267
6.0	5.014609	4.983779	4.949706	4.912150	4.870872	4.825618	4.776114	4.722102	4.663302	4.599459
6.5	4.733095	4.699716	4.662816	4.622140	4.577429	4.528415	4.474810	4.416342	4.352724	4.283688
7.0	5.467385	5.431844	5.392554	5.349252	5.301665	5.249515	5.192514	5.130379	5.062830	4.989595
7.5	5.164635	5.126908	5.085191	5.039203	4.988660	4.933262	4.872714	4.806726	4.735007	4.657286
8.0	5.878649	5.839089	5.795348	5.747126	5.694133	5.636061	5.572610	5.503491	5.428411	5.347109
8.5	5.557126	5.515755	5.470005	5.419555	5.364096	5.303312	5.236893	5.164537	5.085956	5.000880
9.0	6.253187	6.210327	6.162925	6.110654	6.053188	5.990209	5.921401	5.846459	5.765106	5.677068
9.5	5.914971	5.870663	5.821659	5.767609	5.708173	5.643012	5.571808	5.494244	5.410041	5.318927
10.0	6.595047	6.549578	6.499291	6.443822	6.382822	6.315939	6.242854	6.163248	6.076843	5.983380
10.5	6.241916	6.195330	6.143823	6.087004	6.024499	5.955947	5.881013	5.799375	5.710749	5.614871
11.0	6.907693	6.860242	6.807798	6.749943	6.686291	6.616475	6.540145	6.456984	6.366710	6.269058
11.5	6.541194	6.492911	6.439584	6.380765	6.316047	6.245034	6.167375	6.082733	5.990825	5.891385
12.0	7.194139	7.145249	7.091286	7.031779	6.966303	6.894445	6.815852	6.730172	6.637131	6.536464
12.5	6.815635	6.766146	6.711584	6.651451	6.585292	6.512673	6.433220	6.346570	6.252439	6.150557
13.0	7.457044	7.407156	7.352213	7.291694	7.225120	7.152041	7.072067	6.984833	6.890042	6.787435
13.5	7.067759	7.017444	6.962129	6.901263	6.834335	6.760871	6.680459	6.592713	6.497329	6.394030
14.0	7.698797	7.648236	7.592742	7.531736	7.464685	7.391096	7.310536	7.222606	7.126999	7.023427
14.5	7.299843	7.248970	7.193266	7.132127	7.064989	6.991334	6.910698	6.822663	6.726899	6.623111
15.0	7.921561	7.870548	7.814806	7.753720	7.686695	7.613193	7.532729	7.444866	7.349259	7.245611
15.5	7.513952	7.462693	7.406846	7.345774	7.278865	7.205545	7.125306	7.037682	6.942303	6.838852
16.0	8.127317	8.075973	8.020182	7.959291	7.892673	7.819725	7.739921	7.652768	7.557881	7.454927
16.5	7.711982	7.660418	7.604572	7.543786	7.477417	7.404836	7.325488	7.238852	7.144515	7.042119
17.0	8.317872	8.266246	8.210499	8.149974	8.084009	8.011959	7.933245	7.847323	7.753757	7.652170
17.5	7.895661	7.843811	7.788023	7.727638	7.661996	7.590427	7.512333	7.427139	7.334379	7.233648
18.0	8.494881	8.442964	8.387285	8.327187	8.262011	8.191072	8.113754	8.029455	7.937683	7.838015
18.5	8.066557	8.014405	7.958664	7.898707	7.833870	7.763469	7.686866	7.603440	7.512661	7.414080
19.0	8.659829	8.607599	8.551948	8.492274	8.427916	8.358188	8.282437	8.200026	8.110397	8.013076
19.5	8.226057	8.173592	8.117857	8.058288	7.994252	7.925063	7.850066	7.768599	7.680087	7.584017
20.0	8.814012	8.761468	8.705801	8.646480	8.582903	8.514383	8.440264	8.359870	8.272608	8.177932
20.5	8.375364	8.322603	8.266842	8.207591	8.144286	8.076270	8.002885	7.923455	7.837363	7.744039
21.0	8.958543	8.905722	8.850015	8.790979	8.728083	8.660701	8.588172	8.509823	8.425018	8.333166
21.5	8.515489	8.462509	8.406716	8.347726	8.285051	8.218108	8.146263	8.068840	7.985203	7.894735
22.0	9.094346	9.041354	8.985622	8.926822	8.864507	8.798132	8.727093	8.650708	8.568348	8.479370
22.5	8.647262	8.594204	8.538433	8.479676	8.417546	8.351544	8.281107	8.205580	8.124332	8.036718
23.0	9.222157	9.169168	9.113499	9.054928	8.993121	8.927625	8.857911	8.783358	8.703325	8.617174

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 2 - Second Income (Income Period : 25)

Annexure III

O/S Term to end of PT	Policy Term (PT)									
	35	36	37	38	39	40	41	42	43	44
23.5	8.771324	8.718404	8.662782	8.604289	8.542652	8.477482	8.408289	8.334496	8.255490	8.170629
24.0	9.342532	9.289801	9.234354	9.176078	9.114748	9.050035	8.981490	8.908572	8.830698	8.747225
24.5	8.888170	8.835662	8.780387	8.722264	8.661132	8.596716	8.528630	8.456379	8.379418	8.297132
25.0	9.455905	9.403723	9.348737	9.290894	9.230090	9.166104	9.098604	9.027139	8.951199	8.870199
25.5	8.998168	8.946386	8.891716	8.834147	8.773605	8.709932	8.642854	8.571978	8.496843	8.416900
26.0	9.562588	9.511290	9.457038	9.399855	9.339697	9.276463	9.209931	9.139766	9.065548	8.986767
26.5	9.101593	9.050871	8.997107	8.940336	8.880550	8.817684	8.751579	8.681954	8.608450	8.530605
27.0	9.662823	9.612740	9.559545	9.503280	9.443975	9.381596	9.316038	9.247074	9.174400	9.097597
27.5	9.198677	9.149329	9.096790	9.041100	8.982299	8.920390	8.855303	8.786873	8.714851	8.638883
28.0	9.756827	9.708257	9.656437	9.601399	9.543192	9.481857	9.417354	9.349575	9.278323	9.203298
28.5	9.289629	9.241930	9.190919	9.136618	9.079071	9.018329	8.954390	8.887181	8.816567	8.742302
29.0	9.844802	9.798001	9.747844	9.694336	9.637522	9.577461	9.514186	9.447655	9.377791	9.304398
29.5	9.374657	9.328832	9.279616	9.226992	9.170993	9.111673	9.049077	8.983201	8.914003	8.841345
30.0	8.926963	8.882128	8.833878	8.782177	8.727047	8.668539	8.606705	8.541581	8.473151	8.401336
30.5	8.501637	8.457955	8.410874	8.360333	8.306335	8.248916	8.188129	8.124019	8.056604	7.985839
31.0	8.096574	8.054040	8.008125	7.958752	7.905903	7.849605	7.789911	7.726869	7.660534	7.590889
31.5	7.711580	7.670304	7.625691	7.577653	7.526150	7.471189	7.412819	7.351084	7.286042	7.217715
32.0	7.344893	7.304851	7.261522	7.214803	7.164638	7.111017	7.053981	6.993574	6.929856	6.862886
32.5	6.996249	6.957504	6.915546	6.870254	6.821565	6.769445	6.713922	6.655031	6.592832	6.527386
33.0	6.664153	6.626672	6.586053	6.542159	6.494918	6.444279	6.390256	6.332875	6.272198	6.208289
33.5	6.348306	6.312120	6.272885	6.230456	6.184747	6.135699	6.083304	6.027578	5.968576	5.906356
34.0	6.047429	6.012498	5.974609	5.933605	5.889390	5.841894	5.791097	5.736999	5.679651	5.619107
34.5	-	5.727536	5.691009	5.651460	5.608788	5.562908	5.513794	5.461426	5.405845	5.347099
35.0	-	5.456079	5.420869	5.382731	5.341555	5.297246	5.249770	5.199090	5.145239	5.088258
35.5		-	5.163947	5.127225	5.087561	5.044857	4.999062	4.950133	4.898090	4.842961
36.0		-	4.919202	4.883847	4.845647	4.804493	4.760327	4.713098	4.662815	4.609490
36.5			-	4.652377	4.615635	4.576038	4.533519	4.488020	4.439538	4.388076
37.0			-	4.431879	4.396540	4.358446	4.317517	4.273690	4.226952	4.177297
37.5				-	4.188165	4.151561	4.112216	4.070069	4.025089	3.977270
38.0				-	3.989667	3.954496	3.916677	3.876148	3.832867	3.786820
38.5					-	3.767072	3.730760	3.691835	3.650248	3.605976
39.0					-	3.588531	3.553669	3.516286	3.476330	3.433767
39.5						-	3.385243	3.349375	3.311028	3.270162
40.0						-	3.224797	3.190387	3.153586	3.114352
40.5							-	3.039179	3.003892	2.966262
41.0							-	2.895137	2.861304	2.825214
41.5								-	2.725691	2.691105
42.0								-	2.596505	2.563363
42.5									-	2.441871
43.0									-	2.326138
43.5										-
44.0										-

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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)					O/S Term to end of PT	Policy Term (PT)				
	25	27	28	30	32		25	27	28	30	32
0.5	1.230390	1.228895	1.228010	1.225900	1.223247	23.0	6.685462	6.622538	6.587000	6.507515	6.416798
1.0	2.464507	2.461678	2.460008	2.456025	2.451026	23.5	6.368606	6.307635	6.273161	6.195906	6.107456
1.5	2.333747	2.328532	2.325461	2.318145	2.308962	24.0	6.066766	6.007705	5.974275	5.899220	5.813027
2.0	3.509924	3.502586	3.498271	3.488005	3.475131	24.5	-	5.722533	5.690196	5.617498	5.533803
2.5	3.325256	3.315039	3.309058	3.294859	3.277056	25.0	-	5.450898	5.419626	5.349229	5.267991
3.0	4.450304	4.437535	4.430079	4.412409	4.390270	25.5		5.192553	5.162369	5.094364	5.015735
3.5	4.217981	4.202093	4.192869	4.171078	4.143804	26.0		4.946452	4.917322	4.851641	4.775561
4.0	5.297787	5.279142	5.268362	5.242948	5.211176	26.5		-	4.684266	4.620944	4.547500
4.5	5.023253	5.001390	4.988839	4.959373	4.922612	27.0		-	4.462256	4.401215	4.330330
5.0	5.962943	5.938251	5.924148	5.891134	5.850028	27.5			-	4.192299	4.124009
5.5	5.656115	5.628252	5.612461	5.575694	5.530070	28.0			-	3.993300	3.927519
6.0	6.565076	6.534436	6.517172	6.477144	6.427611	28.5				3.804038	3.740763
6.5	6.229576	6.195817	6.176951	6.133487	6.079959	29.0				3.623745	3.562888
7.0	7.111221	7.074747	7.054491	7.008062	6.951110	29.5				-	3.393765
7.5	6.750260	6.710712	6.688923	6.639346	6.578914	30.0				-	3.232670
8.0	7.607620	7.565409	7.542299	7.490031	7.426647	30.5					3.079456
8.5	7.224033	7.178789	7.154206	7.099024	7.032614	31.0					2.933503
9.0	8.059787	8.011927	7.986081	7.928430	7.859485	31.5					-
9.5	7.656070	7.605247	7.577963	7.517575	7.445974	32.0					-
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						

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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)

Annexure III

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	6.526493	5.512897	5.498279	5.482781	5.466551	5.44969	5.432308
10.5	5.247976	5.237824	5.226449	6.157275	5.200069	5.185193	5.169349	5.152681	5.135305	5.117334
11.0	4.953109	4.942954	4.931554	5.808944	4.904992	4.889935	4.873836	4.856832	4.839055	4.820623
11.5	4.675276	4.665225	4.653925	5.481182	4.627505	4.612457	4.596308	4.579184	4.561213	4.542527
12.0	4.413026	4.403098	4.391925	5.171912	4.365716	4.350724	4.334584	4.317408	4.299323	4.280474
12.5	4.165849	4.156116	4.145157	4.880752	4.119385	4.104592	4.088619	4.071564	4.053545	4.034704
13.0	3.932516	3.922988	3.912253	4.605983	3.886954	3.872385	3.856612	3.839719	3.821817	3.803045
13.5	3.712535	3.703258	3.692803	4.347187	3.66813	3.65389	3.638434	3.621834	3.604192	3.585637
14.0	3.50486	3.495835	3.485664	4.102933	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										-

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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)

Annexure III

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	5.739659	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	6.093018	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	2.820697
22.5				-	2.752796	2.737224	2.720319	2.702061	2.682467	2.661542
23.0				-	2.598807	2.583908	2.567728	2.550239	2.531452	2.511366
23.5					-	2.439366	2.423907	2.407188	2.389216	2.369983
24.0					-	2.302909	2.28814	2.27216	2.254972	2.23656

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
A Non linked Non Participating Life Insurance Savings Plan
UIN: 116N170V05

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
24.5						-	2.160143	2.144893	2.128482	2.110893
25.0						-	2.039305	2.024754	2.009088	1.992288
25.5							-	1.911491	1.896555	1.880533
26.0							-	1.804562	1.790326	1.775047
26.5								-	1.690175	1.675624
27.0								-	1.595626	1.581769
27.5									-	1.493285
28.0									-	1.409751
28.5										-
29.0	-	-	-	-	-	-	-	-	-	-

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.

Address & Contact Details of Ombudsman Centres

In case you have any grievance, you may approach the Company Grievance Cell. In case you are not satisfied with the decision/resolution of the Company or if your complaint is not resolved/ not satisfied/not responded for 30 days, you may approach the Office of Insurance Ombudsman, in line with the details provided hereinabove in the policy document, at the addresses given below:

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19,Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 /Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596461 / 455 Fax : 0674 - 2596429 Email bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building. Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706196 /468 / Fax : 0172-2708274 Email bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana, (excluding 4 districts viz Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Jammu & Kashmir , Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /5284 /Fax : 044-24333664 Email bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)
NEW DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23239633 / 23237532 / Fax : 011-23230858 Email bimalokpal.delhi@cioins.co.in	Delhi, 4 Districts of Haryana viz. Gurugram, Faridabad, Sonepat and Bahadurgarh
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 / Fax : 0361-2732937 Email bimalokpal.guwahati@cioins.co.in	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123/ 23312122 / Fax: 040-23376599 Email bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam – and a part of the Territory of Pondicherry
JAIPUR	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
KOCHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759 / 2359338 / Fax : 0484-2359336 Email bimalokpal.ernakulam@cioins.co.in	Kerala , Lakshadweep, Mahe – a part of UT of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R. Avenue, Kolkatta – 700 072. Tel: 033 22124339/(40) / Fax: 033 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Andaman & Nicobar Islands , Sikkim
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331/30 / Fax : 0522-2231310 Email bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022 - 26106552 /(960)/ Fax : 022-26106052 Email bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace ,4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. Tel.: 0120-2514250/52/53 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

Annexure AA

Section 38 of Insurance Act, 1938, as amended from time to time – Assignment and Transfer of Insurance Policies

Assignment or transfer of a Policy should be in accordance with section 38 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. This Policy may be transferred / assigned, wholly or in part, with or without consideration.
2. An assignment may be effected in a Policy by an endorsement upon the Policy itself or by a separate instrument under notice to the Company.
3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
5. The transfer of assignment shall not be operative as against the Company until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Company.
6. Fee to be paid for assignment or transfer can be specified by the IRDAI through Regulations.
7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the Company of duly receiving the notice.
8. If the Company maintains one or more places of business, such notices shall be delivered only at the place where the Policy is being serviced.
9. The Company may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bona-fide or (b) not in the interest of the Policyholder / Life Assured or (c) not in public interest or (d) is for the purpose of trading of the Policy.
10. Before refusing to act upon endorsement, the Company should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of Policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Company, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Company.
12. The priority of claims of persons interested in the Policy would depend on the date on which the notices of assignment or transfer is delivered to the Company; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to IRDAI.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
   a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
   b. where the transfer or assignment is made upon condition that
   i. the proceeds under the Policy shall become payable to Policyholder or Nominee(s) in the event of assignee or transferee dying before the Life Assured OR
   ii. the Life Assured surviving the Policy Term
   Such conditional assignee will not be entitled to obtain a loan on Policy or surrender the Policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
14. In other cases, the Company shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
   a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
   b. may institute any proceedings in relation to the Policy
   c. obtain loan under the Policy or surrender the Policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
15. Any rights and remedies of an assignee or transferee of the Policy under an assignment or transfer effected before commencement of The Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.
   [Disclaimer: Section 38 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 38 as amended from time to time for complete and accurate details.]

Annexure BB

Section 39 of the Insurance Act, 1938, as amended from time to time – Nomination by Policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. The Policyholder of a life insurance Policy on his own life may nominate a person or persons to whom money secured by the Policy shall be paid in the event of his death.
2. Where the Nominee is a minor, the Policyholder may appoint any person to receive the money secured by the policy in the event of Policyholder's death during the minority of the Nominee. The manner of appointment to be laid down by the Company.
3. Nomination can be made at any time before the maturity of the Policy.
4. Nomination may be incorporated in the text of the Policy itself or may be endorsed on the Policy communicated to the Company and can be registered by the Company in the records relating to the Policy.
5. Nomination can be cancelled or changed at any time before Policy matures, by an endorsement or a further endorsement or a will as the case may be.
6. A notice in writing of change or cancellation of nomination must be delivered to the Company for the Company to be liable to such Nominee. Otherwise, Company will not be liable if a bona-fide payment is made to the person named in the text of the Policy or in the registered records of the Company.
7. Fee to be paid to the Company for registering change or cancellation of a nomination can be specified by the IRDAI through Regulations.
8. On receipt of notice with fee, the Company should grant a written acknowledgement to the Policyholder of having registered a nomination or cancellation or change thereof.
9. A transfer or assignment made in accordance with section 38 of the Insurance Act, 1938, as amended from time to time, shall automatically cancel the nomination except in case of assignment to the Company or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of Company's or transferee's or assignee's interest in the Policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any Policy of life insurance shall not be affected by the nomination.
11. In case of nomination by Policyholder whose life is insured, if the Nominees die before the Policyholder, the proceeds are payable to Policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case Nominee(s) survive the person whose life is insured, the amount secured by the Policy shall be paid to such survivor(s).
13. Where the Policyholder whose life is insured nominates his/her (a) parents or (b) spouse or (c) children or (d) spouse and children or (e) any of them,
   the Nominees are beneficially entitled to the amount payable by the Company to the Policyholder unless it is proved that Policyholder could not have conferred such beneficial title on the Nominee having regard to the nature of his title.
14. If Nominee(s) die after the Policyholder but before his share of the amount secured under the Policy is paid, the share of the expired Nominee(s) shall be payable to the heirs or legal representative of the Nominee(s) or holder of succession certificate of such Nominee(s).
15. The provisions of sub-section 13 and 14 above shall apply to all life insurance Policies maturing for payment after the commencement of The Insurance Laws (Amendment) Act, 2015 (i.e 20.03.2015).
16. If Policyholder dies after maturity but the proceeds and benefit of the Policy has not been paid to him because of his death, his Nominee(s) shall be entitled to the proceeds and benefit of the Policy.
17. The provisions of section 39 of the Insurance Act, 1938, as amended from time to time, are not applicable to any life insurance Policy to which section 6 of Married Women's Property Act, 1874, applies or has at any time applied except where before or after The Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the Policy it is mentioned that it is made under section 39 of the Insurance Act, 1938, as amended from time to time. Where nomination is intended to be made to spouse or children or spouse and children under section 6 of MWP Act, it should be specifically mentioned on the Policy. In such a case only, the provisions of section 39 of Insurance Act, 1938, as amended from time to time, will not apply.
   [Disclaimer: Section 39 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 39 as amended from time to time for complete and accurate details.]

Annexure CC

Section 45 of the Insurance Act, 1938, as amended from time to time – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding Policy not being called into question in terms of section 45 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015 are as follows:

1. No Policy of life insurance shall be called in question on any ground whatsoever after expiry of three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy or (d) the Date of Commencement of Rider; whichever is later.
2. On the ground of fraud, a Policy of life insurance may be called in question within three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy or (d) the Date of Commencement of Rider; whichever is later.
   For this, the Company should communicate in writing to the Company or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which such decision is based.
3. Fraud means any of the following acts committed by Life Assured or Policyholder or by his agent, with the intent to deceive the Company or to induce the Company to issue the life insurance Policy:
   a. The suggestion, as a fact of that which is not true and which the Life Assured or Policyholder does not believe to be true;
   b. The active concealment of a fact by the Life Assured or Policyholder having knowledge or belief of the fact;
   c. Any other act fitted to deceive; and
   d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the Life Assured or Policyholder or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Life Assured or Policyholder / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within three (3) years on the ground that any statement of or suppression of a fact material to expectancy of life of the Life Assured or Policyholder was incorrectly made in the Proposal Form or other documents, basis which Policy was issued or revived or Rider issued. For this, the Company should communicate in writing to the Life Assured or Policyholder or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium(s) collected on Policy till the date of repudiation shall be paid to the Policyholder or legal representative or Nominee or assignees of Policyholder, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the Company. The onus is on Company to show that if the Company had been aware of the said fact, no life insurance Policy would have been issued to the Policyholder.
9. The Company can call for proof of age at any time if he is entitled to do so and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof of age of Life Assured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.
   [Disclaimer: Section 45 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 45 as amended from time to time for complete and accurate details.]