Bajaj Allianz Life Insurance Company Limited
Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit
Part A
FORWARDING LETTER

Name of the Policyholder _____

Address _____

Dear _____

Sub: Issuance of the Policy under application for the life insurance policy towards Regular Premium Payment Endowment plan dated <XXX>.

We would like to thank you for investing your faith in us. Your policy requires Regular Premiums to be paid for <XX> years.

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 Regular Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium and Rider Premium, if any, for the period the Life Assured was provided cover and the expenses incurred by the Company on account of medical examination and stamp duty.

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

_____

FOR BAJAJ ALLIANZ LIFE INSURANCE COMPANY LTD.

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

Sales Representative Details

Name		Code	
Address			
Phone Number		e-Mail Id	

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

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan
UIN : 116N162V02

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, both parties to the assurance contract do hereby further accept and affirm that the Policy, in consideration of and subject to due receipt of subsequent Regular Premiums 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
Participating Non Linked Monthly Income Endowment Plan
Regular Premium

Name of the Policyholder _____
Address _____
Address _____
Pin code _____

Gender		Date of Birth	
Age at Entry		Age	

Policy No.		Product Name	Bajaj Allianz Life Flexi Income Goal
Policy			
Product Code		Variant	Variant 1: Income Benefit
Unique Identification No:	116N162V02	Policy Commencement Date	
Policy Term		Date of Commencement of Risk	
Premium Paying Term		Regular Premium* (₹)	
Premium Payment Frequency		Extra Premium* (₹)	
		Maturity Date	
Due Dates of Regular Premium		Due Date of Last R egular Premium	
Cash Bonus Frequency			

** Regular Premium and Extra Premium are the total w.r.t. the Single Life or Joint Life, as applicable*
Regular Premium includes any Extra Premium and Rider Premium, but excludes applicable GST & cess.

If the Policy is Single Life or Joint Life:

Name of the Policyholder _____
Address _____
Address _____
Pin code _____

Date of Birth		Gender	
Age		Age	
Regular Premium* (₹)		Extra Premium (₹)	
Guaranteed Monthly Income (GMI) (₹)		Death Benefit	Sum Assured on Death w.r.t. Life Assured/Primary Life Assured + 105% of ACB if any +105% of AGMI if any + Terminal Bonus, (if any)
GMI Period			
Guaranteed Death Benefit	105% of Total Premium paid		
Sum Assured on Maturity	50% of Sum Assured	Maturity Date	Sum assured on Maturity + ACB if any +AGMI if any + Terminal Bonus, if any.

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan
UIN : 116N162V02

** Regular Premium includes any Extra Premium and Rider Premium, but excludes applicable GST & cess.*
Note: Detail in the table above are w.r.t. the Life Assured or the Primary Life Assured, as applicable.

If the Policy is Joint Life:

Name of the Spouse _____

Date of Birth		Gender	
Age		Age	
Regular Premium* (₹)		Extra Premium (₹)	
Sum Assured w.r.t. Spouse (₹)		Death Benefit	
		Maturity Date	Nil

** Regular Premium includes any Extra Premium and Rider Premium, but excludes applicable GST & cess.*
Note: Detail in the table above are w.r.t. the Spouse only.

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)							

TOTAL REGULAR PREMIUM PAYABLE FOR SELECTED PREMIUM PAYMENT FREQUENCY: ₹ _____
In Words: Rupees ……Only

Details of the Nominee

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

Sales Representative Details

Name		Code	
Address			
Phone Number		e-Mail Id	

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. _____

Affix
Stamp
(₹)

Issued on

Authorised Signatory:

Part B
DEFINITIONS & 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. "Accumulated Cash Bonus" means, if the Policyholder decided to accumulate all or any Cash Bonus under the Policy, the amount of Cash Bonus including the Investment Return available under the Policy at the point of time.

b. "ACB" means Accumulated Cash Bonus

c. "Accumulated GMI" means, if the Policyholder decided to accumulate all or any GMI in the Policy, the amount of GMI including the Investment Return available under the Policy at point of time. This can include even the Paid up GMI.

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

e. "AGMI" means Accumulated GMI.

f. "Annualised Premium" means the total amount of Regular Premiums payable in a Policy Year chosen by the Policyholder, as specified in the Schedule w.r.t. the Life Assured or Primary Life Assured (in a Joint Life Policy). In this calculation any Extra Premium, Rider Premium and applicable taxes are excluded.

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

h. "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.

i. "Cash Bonus" is the amount of bonus that will be paid-out to the Policyholder at the end of each Policy Year, based on the rates of Cash Bonus declared by the Company at the end of the previous Financial Year.

j. "Company" refers to BAJAJ ALLIANZ LIFE INSURANCE COMPANY LIMITED.

k. "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.

l. "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 4a) below.

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

n. "GMI" means the Guaranteed Monthly Income.

o. "GMI Period" is the period from the end of the Premium Paying Term to the Policy Term.

p. "Goods and Service Tax" is charged based on type of policy communication address of Policy Holder. This may change subject to change in rate/state in address of the Policy Holder as on date of adjustment.

q. "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.

r. "GST" means Goods and Service Tax

s. "Guaranteed Death Benefit" is 105% of the Total Premiums received w.r.t. the Life Assured/Primary Life Assured, as on the date of death of the Life Assured/Primary Life Assured.

t. "Guaranteed Monthly Income" is an amount as mentioned in the Schedule, which is payable at the beginning of every month after the Premium Paying Term and till the end of the Policy Term, subject to Life Assured being alive.

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

v. "Investment Return" means, if the Policyholder decided to accumulate (i) all or any Cash Bonus under the Policy and/or (ii) all or any GMI under the Policy, the additional amount that shall be added, respectively to the, (i) Accumulated Cash Bonus and/or (ii) Accumulated GMI (including Paid up GMI), at the end of each Policy Year.
This will be based on the rate of Investment Return declared by the Company at the end of the previous Financial Year.

w. "Joint Life Policy" means a Policy in which there are two (2) lives assured – the Primary Life Assured and the Spouse.

x. "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, this terminology shall include the Primary Life Assured and/or the Spouse.

y. "Maturity Benefit" is the benefit payable on the Maturity Date. The details are as given in Section 4c) below.

z. "Maturity Booster" is the benefit which is equal to 50% of the Sum Assured and payable as part of the Maturity Benefit. The details are as given in Section 4c) below.

aa. "Maturity Date" means the date specified in the Schedule on which the Maturity Benefit as per Section 4c) below shall become payable to the Policyholder.

bb. "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 4a) below.

cc. "Paid up GMI" is the reduced value of the GMI arrived at by multiplying the GMI with the proportion of the number of Regular Premiums paid to the total number of Regular Premiums payable under the Policy. The Paid up GMI shall be payable at the beginning of every month after the Premium Paying Term and till the end of the Policy Term, as long as the Life Assured/Primary Life Assured is alive.

dd. "Paid up Maturity Booster" is the reduced value of the Maturity Booster arrived at by multiplying the Maturity Booster with the proportion of the number of Regular Premiums paid to the total number of Regular Premiums payable under the Policy, and shall be attached to the Policy at the end of specified period, as per the details in Section 4c below.

ee. "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 with the proportion of the number of Regular Premiums paid to the total number of Regular Premiums payable under the Policy.

ff. "Paid up Sum Assured" is the reduced value of the Sum Assured arrived at by multiplying the Sum Assured with the proportion of the number of Regular Premiums paid to the total number of Regular Premiums payable under the Policy.

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

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

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

jj. "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.

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

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

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

nn. "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.

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

pp. "Primary Life Assured" means the person named as the Primary Life Assured in the Schedule, whose life is assured under this Joint Life Policy.

qq. "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.

rr. "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.

i. The terminology is applicable even in a Policy where the Premium Paying Term is less than the Policy Term.

ii. The Regular Premium includes any Rider Premium and any Extra Premium.

iii. In a Joint Life Policy, the Regular Premium is total of the Regular Premium w.r.t. Primary Life Assured and the Regular Premium w.r.t. Spouse.

ss. "Regular Premium w.r.t. Primary Life Assured" shall mean the amount, as mentioned in the Schedule, which is payable w.r.t. the Primary Life Assured under this Joint Life Policy.

tt. "Regular Premium w.r.t. Spouse" shall mean the amount, as mentioned in the Schedule, which is payable w.r.t. the Spouse under this Joint Life Policy.

uu. 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.

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

ww. "Spouse" means the person named as the Spouse in the Schedule, whose life is assured under this Joint Life Policy.

xx. "Sum Assured" is the amount as specified in the Schedule under the Policy w.r.t. the

Life Assured/Primary Life Assured.

yy. "Sum Assured on Death" is the amount payable on the death of the Life Assured / Primary Life Assured, as specified in the Schedule under the Policy and is the higher of:

(I) 10 times the Annualised Premium or (ii) Sum Assured.

zz. "Sum Assured on Maturity" is as specified in Schedule.

aaa. "Sum Assured w.r.t. Spouse" is the amount as specified in the Schedule under the Joint Life Policy, and will be w.r.t. the Spouse.

bbb. "Surrender Benefit" means the benefit, if any, payable on the surrender of the Policy. The details are as given in Section 8 below.

ccc. "Survival Benefit" means the benefit payable on survival of the Life Assured/Primary Life Assured. The details are as per Section 4b) below.

ddd. "Terminal Bonus" is the amount of bonus that will be attached with the Policy, based on the rates of Terminal Bonus declared by the Company at the end of previous Financial Year.

eee. "Total Premiums Paid" means the total of all Regular Premiums received by the Company w.r.t. the Life Assured or Primary Life Assured, excluding any Extra Premium, Rider Premium and taxes.

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

Part C

2) Policy Description

a) This Policy is a non-linked, participating, life, individual, limited premium payment, monthly income, savings plan.
The Policy provides Death Benefit, Survival Benefit of Cash Bonus (if any) and Guaranteed Monthly Income (GMIs), Maturity Booster as part of Maturity Benefit, Surrender Benefit and Terminal Bonus, if any.

b) The Variants available for the Policy were (i) Variant 1 – Income Benefit, and (ii) Variant 2 – Enhanced Benefit. The Policyholder has the option to choose the Variant at the Policy Commencement Date. This cannot be changed, subsequently, during the Policy Term. This Policy is under Variant 1 – Income Benefit.

c) The Policyholder had the option to take the Policy as Single Life Policy or Joint Life Policy, at the Policy Commencement Date. This cannot be changed, subsequently, during the Policy Term.

d) The Policyholder will have the option to discontinue the cover on the Spouse at any Policy Anniversary. If the cover for the Spouse is discontinued, the Regular Premium under the Policy will be revised to the Regular Premium w.r.t. Primary Life Assured. The revised Regular Premium will be payable from that Policy Anniversary and will be payable for the remainder of the Premium Payment Term. If the cover for the Spouse under the Policy is discontinued, then, the cover cannot be reinstated during the Policy Term.

e) The Policy enables the Policyholder to receive the bonus, in the manner, amount and timing as declared by the Company, as per the relevant IRDAI Regulations, and does not in any way confer any right whatsoever on the Policyholder or the Life Assured to otherwise share in the assets, the profits or surplus of the business of the Company.

3) Regular Premium

a) 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.

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

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

d) 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 and Forfeiture" condition(s), as per Section 6 below.

4) Policy Benefits

a) Death Benefit

i) Single Life Policy
On the death of the Life Assured during the Policy Term and before the Maturity Date, subject to Section 6, Section 7, Section 8, Section 11 and Section 22 below, provided the Policy has not been terminated per Section 16 below, the Company shall pay the following Death Benefit to the Claimant.

(1) If the Policy is in-force as on the date of death, and all Regular Premiums are paid up-to-date,

(a) The Death Benefit payable is the Sum Assured on Death, Plus Terminal Bonus, if any, Plus 105% of ACB, if any, Plus 105% of AGMI, if any.

(b) At no time, the Death Benefit Plus Cash Bonuses already paid-out shall be less than the Guaranteed Death Benefit. If there is any shortfall, the same shall be added to the Death Benefit.

(c) The amount of Sum Assured on Death will be paid-out in equal monthly instalments over the period of the lower of [Outstanding Policy Term or 12 years]. The first instalment shall be due on the date of death. The amount of monthly instalments will be equal to [Sum Assured on Death / (Instalment period * 12)].

(d) The remaining portion of the Death Benefit along with any shortfall [as per Sub-Section (b) above] shall be paid-out immediately.

(e) The risk cover under the Policy shall terminate immediately and automatically on the date of death. No future Survival Benefits or Maturity Benefit shall be available under the Policy. The Policy will terminate on the payment of the last equal monthly instalment [as per Sub-Section (c) above].

(2) If the Policy is paid-up, as per Section 6 below,

(a) The Death Benefit payable is the same as detailed in Sub-Section i)(1) above, except that the Sum Assured on Death will be replaced by Paid up Sum Assured on Death in the determination of the benefit/s.

(b) If the paid-up equal monthly instalment is less than Rs. 400 per month, then, the benefit will be paid annually, which will be equal to the Paid up Sum Assured on Death paid in equal yearly instalments over the period of the lower of [Outstanding PT or 12 years]. The amount of monthly instalments will be equal to [Paid-up Sum Assured on Death / (Instalment period)].

(3) If the Policy is lapsed as on the date of death [as per Section 6 below], no Death Benefit shall be payable.

ii) Joint Life Policy
On the death of the Primary Life Assured or the Spouse during the Policy Term and before the Maturity Date, subject to Section 6, Section 7, Section 8, Section 11 and Section 22 below, provided the Policy has not been terminated per Section 16 below, the Company shall pay the following Death Benefit to the Claimant.

(1) If the Policy is in-force, and all Regular Premiums are paid up-to-date,

(a) Death of Primary Life Assured while the Spouse is still alive:

(i) The Death Benefit payable is the Sum Assured on Death, Plus Terminal Bonus, if any, Plus 105% of ACB, if any, Plus 105% of AGMI, if any.

(ii) At no time, the Death Benefit Plus Cash Bonuses already paid-out shall be less than the Guaranteed Death Benefit. If there is any shortfall, the same shall be added to the Death Benefit.

(iii) The amount of Sum Assured on Death will be paid-out in equal monthly instalments over the period of the lower of [Outstanding Policy Term or 12 years]. The first instalment shall be due on the date of death. The amount of monthly instalments will be equal to [Sum Assured on Death / (Instalment period * 12)].

(iv) The remaining portion of the Death Benefit along with any shortfall [as per Sub-Section (ii) above] shall be paid-out immediately.

(v) The risk cover with respect to the Primary Life Assured shall terminate immediately and automatically on the date of death. No future Survival Benefits or Maturity Benefit shall be available under the Policy.

(vi) The Policy will continue on the life of the Spouse with the Death Benefit with respect to the Spouse. All Regular Premiums with respect to Spouse due from the date of death of the Primary Life Assured shall be waived by the Company.

(b) Death of Primary Life Assured after the death of the Spouse:

(i) The details of the Death Benefit available and its payment shall be as mentioned in Sub-Section (a)(I) to Sub-Section (a)(iv) above.

(ii) The risk cover with respect to the Primary Life Assured shall terminate immediately & automatically. No future Survival Benefits or Maturity Benefit shall be available in the Policy. The Policy will terminate on the payment of the last equal monthly instalment [as per Sub-Section (a)(iii) or Sub-Section (b)(i) above w.r.t. Primary Life Assured and/or as per Sub-Section (c)(ii) or Sub-Section (d)(ii) below w.r.t. Spouse].

(c) Death of Spouse while the Primary Life Assured is still alive:

(i) The Death Benefit payable is the Sum Assured w.r.t. Spouse.

(ii) The Death Benefit will be paid-out in equal monthly instalments over the period of the lower of [Outstanding Policy Term or 12 years]. The first instalment shall be due on the date of death of the Spouse. The amount of monthly instalments will be equal to [Sum Assured / (Instalment period * 12)].

(iii) The risk cover w.r.t. the Spouse shall terminate immediately and automatically.

(iv) The Policy will continue on the Primary Life Assured with all the benefits, namely, Death Benefit, Survival Benefit and Maturity Benefit. All future Regular Premiums w.r.t. Primary Life Assured due under the Policy have to be paid by the Policyholder, as and when they become due.

(d) Death of Spouse after the death of the Primary Life Assured:

(i) The Death Benefit payable is the Sum Assured w.r.t. Spouse.

(ii) The Death Benefit will be paid-out in equal monthly instalments over the period of

the lower of [Outstanding PT or 12 years]. The first instalment shall be due on the date of death. The amount of monthly instalments will be equal to [Sum Assured / (Instalment period * 12)].

(iii) The risk cover w.r.t. the Spouse shall terminate immediately & automatically.

(iv) Any outstanding equal monthly instalments [as per Sub-Section (a)(iii) above w.r.t. Primary Life Assured and/or Spouse] shall continue to be paid as and when they become due. The Policy will terminate on payment of the last equal monthly instalment [as per Sub-Section (a)(iii) above w.r.t. Primary Life Assured and/or as per Sub-Section (c)(ii) or Sub-Section (d)(ii) below w.r.t. Spouse].

In case of joint life policy, if both lives die together, then respective Death Benefit of the Primary Life Assured and the Spouse will be paid to their Nominee(s)/legal heirs as mentioned in Section (1), Sub-Section (a), (b), (c) and (d) above. The risk cover with respect to Primary Life Assured and the Spouse will be terminated immediately, and the policy will be terminated on payment of the death benefit.

(2) If the Policy is paid-up, as per Section 6 below, the Death Benefit payable is the same as detailed in Sub-Section (1)(a) and Sub-Section (1)(b) above, except that, in the determination of the benefit/s,:

a) The Sum Assured and Sum Assured on Death will be replaced, respectively, by Paid up Sum Assured and Paid up Sum Assured on Death for the Primary Life Assured, and

b) If the paid-up equal monthly instalment, w.r.t. the Primary Life Assured and/or the Spouse, is less than Rs. 400 per month, then, the benefit will be paid annually, which will be equal to the Paid up Sum Assured on Death paid-out in equal yearly instalments over the period of the lower of [Outstanding PT or 12 years]. The amount of monthly instalments will be equal to [Sum Assured on Death / (Instalment period)].

c) There is no Death Benefit payable w.r.t. Spouse in a Policy that is paid-up [as per Section 6 below].

(3) If the Policy is lapsed as on the date of death [as per Section 6 below], no Death Benefit shall be payable.

iii) Notwithstanding that mentioned above, if the death of the Life Assured, Primary Life Assured or Spouse is during the Grace Period, the full Death Benefit as per Sub-Section i)(1), Sub-Section ii)(1)(a), Sub-Section ii)(1)(b), Sub-Section ii)(1)(c) or Sub-Section ii)(1)(d) above, as applicable, will be payable, after deduction of the due Regular Premiums from the Death Benefit payable.

b) Survival Benefit:

Irrespective of if the Policy is a Single Life or Joint Life Policy, provided the Policy has not been terminated as per Section 16 below or the Death Benefit w.r.t. the Life Assured/Primary Life Assured has not been accepted under the Policy: On the survival of the Life Assured or Primary Life Assured (as applicable) to the respective due dates of benefit payment,

i) Cash Bonus:

(1) If all Regular Premiums due are paid up-to-date, the Cash Bonus shall be payable.

(2) The Policyholder will have the option to choose to take the Cash Bonuses in monthly instalments or on annual basis. The option has to be chosen at the Policy Commencement Date by giving the Company notice as per Section 10d below. Once selected, this option can be changed by the Policyholder at any Policy Anniversary.

(3) If the Policyholder has chosen to take the Cash Bonus in monthly instalments, the Cash Bonuses will be paid at the end of each month. The rate of monthly Cash Bonus will be based on the Cash Bonus rate (if any) declared at the previous valuation. This declared rate will be applicable for one (1) year from the Policy Anniversary after a declaration. The Monthly Cash Bonus = [95% * Declared Cash Bonus] / 12

(4) If the Policyholder has chosen to take the Cash Bonus on annual basis, the Cash Bonuses will be paid at the end of each Policy Year.

(5) The Cash Bonuses, if any, will be paid-out to the Policyholder at the above mentioned dates, till the end of the Policy Term.

(6) If the Policy is lapsed or paid-up [as per Section 6 below], Cash Bonus shall be paid-out till all applicable due dates of Cash Bonus consistent with the date of first unpaid Regular Premium, as applicable. No Cash Bonus shall be payable subsequently.

ii) Guaranteed Monthly Income (GMI):

If the Life Assured / Primary Life Assured (as applicable) is alive on the GMI due date and provided the Policy has not been terminated per Section 16 below,

(1) If all Regular Premiums due are paid up-to-date

(a) The GMI shall be payable at the beginning of each month, over the GMI Period.

(b) The first instalment of GMI will start after the Premium Paying Term.

(2) If the Policy is paid-up, as per Section 6 below,

(a) Paid up GMI shall be payable at the beginning of each month after the Premium Paying Term and till the end of the Policy Term.

(b) If the Paid up GMI is less than Rs. 400 per month, then, the benefit will be paid at the end of each Policy Year, which will be equal to Paid up Sum Assured spread over the GMI Period.

(3) If death of the Life Assured/Primary Life Assured (as applicable) occurs during the GMI Period, the benefit [as in Sub-Section (1) or Sub-Section (2) above] will be stopped immediately. Any GMI/Paid up GMI paid during the GMI Period, from the date of death to the date of intimation, will be recovered from the Death Benefit.

(4) If the Policy is lapsed [as per Section 6 below], no GMI shall be payable.

c) Maturity Benefit:

If the Life Assured / Primary Life Assured (as applicable) is alive on the Maturity Date and provided the Policy has not been terminated per Section 16 below,

i) Maturity Booster Plus Terminal Bonus, if any, Plus ACB, if any, Plus AGMI, if any, shall be payable as the Maturity Benefit.

ii) If the Policy is paid up [as per section 6 below] at the Maturity Date, Paid up Maturity Booster Plus Terminal Bonus, if any, Plus ACB, if any, Plus AGMI, if any, shall be payable as the Maturity Benefit.

iii) The Policyholder will have an option to take Maturity Benefit in monthly or yearly instalments over a period of 5, 10, 15 or 20 years. This option and the instalment period can be chosen by the Policyholder at any time before Maturity Date.

The returns used to arrive at these instalments shall be equal to the prevailing yields of the G-Sec w.r.t. to the chosen instalment period less 25 basis points.

iv) If the Policy is lapsed [as per Section 6 below], no Maturity Benefit shall be payable.

v) The risk cover/s under the Policy will terminate on the Maturity Date and the Policy will terminate on the payment of the last instalment [per Sub-Section iii) above].

d) Additional Riders

The benefits and the terms and conditions of the Rider will be as per the Rider Policy Document.

e) Bonus

The Company will carry out annual valuation (as per the applicable IRDAI regulations) at the end of each Financial Year and may declare following bonuses for the participating policies.

i) Cash Bonus: This is a regular bonus rate expressed as a percentage of the Sum Assured. This rate will be applied to the Sum Assured under the Policy to determine the amount of Cash Bonus that will be paid-out to the Policyholder. The Cash Bonus shall be available provided all the due Regular Premiums under the Policy are paid up to date.

ii) Terminal Bonus: If the Policy has completed ten (10) Policy Years, the Company shall pay a Terminal Bonus, as declared, as a percentage of the Sum Assured. Such Terminal Bonus is payable as part of the Death Benefit or the Maturity Benefit.

iii) Interim Cash Bonus: In the event of a death claim or maturity of the Policy part way through a Financial Year or before the valuation result is declared, an interim bonus shall be payable, as decided by the Company at the previous valuation date.

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 Regular Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium including proportionate amount of Rider risk 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.

*Policies obtained through distance mode will be sold through online sales and tele-calling

6) Non-payment of Premium , Paid up benefits and Non-Forfeiture

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 other than Accumulated Cash Bonus if any, will be payable under the Policy. The Accumulated Cash Bonus, if any, will be paid out at the end of Grace Period.

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.

i) A paid-up Policy will not be eligible for any future Cash Bonus. However, it will be eligible for any Investment Return, if there is any ACB and/or AGMI under the Policy.

ii) There is no paid-up value w.r.t. the Spouse cover. The Spouse cover will lapse immediately and automatically at the expiry of the Grace Period, and no benefit w.r.t. the Spouse will be payable under the Policy.
iii) The benefits available w.r.t. a lapsed and a paid-up Policy are as mentioned under each of the benefits in Section 4 above.
c) The Policyholder may revive a lapsed/paid-up Policy or a lapsed Spouse cover during the Revival Period, subject to the condition mentioned in Section 7 below.

7) Revival
A Policy, which has lapsed or has become paid up for non-payment of Regular Premium or a Spouse cover which has lapsed [all, as per Section 6 above], may be revived, subject to the following conditions;
a) The application for revival is made within the Revival Period;
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 board approved underwriting guidelines, the Company will refund the amount deposited for the purposes of revival. If the Primary Life Assured in a Joint Life Policy is uninsurable at revival, then, the spouse cover alone cannot be revived.
g) On revival,
i) The Sum Assured and Sum Assured on Death (as applicable) which prevailed before the date of latest lapse/paid-up will be reinstated.
ii) All Survival Benefits, if any, due during the lapse/paid-up period will be paid-out to the Policyholder.
iii) Any difference between the full GMI/s payable and the Paid up GMI/s paid (till date) will be paid out immediately.
iv) If the Cash Bonuses and/or GMIs are being accumulated under the Policy, any unattached Investment Return, as applicable, will be added to the ACB and/or AGMI, as applicable.
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 Benefit
a) The Policy can be surrendered by the Policyholder at any time, provided at least two (2) full Policy Years' Regular Premiums have been paid.
b) The Surrender Benefit payable will be the higher of the guaranteed surrender value (GSV) or the special surrender value (SSV), and will only be w.r.t. the Life Assured or the Primary Life Assured (in a Joint Life Policy). There is no Surrender Benefit available w.r.t. the Spouse.
c) The GSV is the sum of GSV1 and the amount of any ACB and/or AGMI.
i) GSV1 is obtained by multiplying GSV1 factor with the Total Premiums Paid less the Survival Benefits paid till date.
ii) GSV1 factors are provided in Annexure II attached herewith.
iii) The GSV1 factors are guaranteed through-out the Policy Term.
d) The SSV is the sum of the amount of SSV1, SSV2 and SSV3 and the amount of any ACB and/or AGMI.
i) If surrender happens during the Premium Paying Term:
For a paid-up Policy [as per Section 6b) above] or an in-force Policy [where all the due Regular Premiums have been paid in full till the date of surrender],
(1) The SSV1 will be equal to SSV1 factor multiplied with the Paid-up Sum Assured on Death and
(2) The SSV2 will be equal to SSV2 factor multiplied with the 1.5 * Paid-up Sum Assured.
(3) The SSV3 will be equal to SSV3 factor multiplied with the Paid-up Sum Assured.
ii) If Surrender happens after the Premium Paying Term:
(1) For a fully paid-up Policy (where all the due Regular Premiums have been paid in full till the end of the Premium Paying Term),
(a) The SSV1 will be equal to SSV1 factor multiplied with the Sum Assured on Death and
(b) The SSV2 will be equal to SSV2 factor multiplied with the 1.5 * Sum Assured less GMIs paid till date.
(c) The SSV3 will be equal to SSV3 factor multiplied with the Sum Assured
(2) For a paid up Policy [as per Section 6b) above],
(a) The SSV1 will be equal to SSV1 factor multiplied with the Paid-up Sum Assured on Death and
(b) The SSV2 will be equal to SSV2 factor multiplied with the 1.5 * Paid-up Sum Assured on Death less Paid up GMIs paid till date.
(c) The SSV3 will be equal to SSV3 factor multiplied with the Paid-up Sum Assured.
iii) SSV1, SSV2 and SSV3 factors are provided in Annexure II attached herewith.
iv) The SSV1, SSV2 and SSV3 factors are not guaranteed, and Company will revise these factors from time to time, subject to the prior approval of IRDAI.
e) 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 6b) 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 e) 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 continue.

10) Flexibilities
a) 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.
Monthly Premium Payment Frequency is allowed only under auto-debit process (auto-debit process as allowed by RBI to financial institutions).

b) Accumulation of Cash Bonus (ACB)
i) The Policyholder will have an option to accumulate all or part of the Cash Bonuses, if any, declared under the Policy. These Cash Bonuses will not be paid-out to the Policyholder on their due dates and will be accumulated under the Policy.
ii) The rate of Investment Return will be declared by the Company every Financial Year.
iii) Investment Return will be added at the end of each Policy Year to the ACB, based on the declared rate.
iv) Investment Return credited to the ACB will be only to the extent and duration for which the ACB and new CB/s remain in the Policy in a given period. Any withdrawal (full or part) from the ACB will get credit only for the period it remained in the Policy.
v) Anytime during the Policy Term, the Policyholder will have the option to withdraw, in part or in full, the ACB, without any penalty. Any Cash Bonuses declared-but-not taken as a pay-out will become part of ACB.
vi) On death in a Policy where there is ACB, an additional 5% of the ACB, as at the date of intimation of death, will be included in the Death Benefit.

c) Accumulation of GMI (AGMI)
i) The Policyholder will have an option to accumulate all or part of the GMIs under the Policy. These GMIs will not be paid-out to the Policyholder on their due dates and will be accumulated under the Policy.
ii) The rate of Investment Return will be same as that declared under sub-section b) above.
iii) Investment Return will be added at the end of each Policy Year to the Accumulated GMIs (AGMI), based on the declared rate.
iv) Investment Return credited to the AGMI will be only to the extent and duration for which the AGMI and new GMI /s remain in the Policy in a given period. Any withdrawal (full or part) from the AGMI will get credit only for the period it remained in the Policy.
v) Anytime during the Policy Term, the Policyholder will have the option to withdraw, in part or in full, the AGMI, without any penalty. Any GMI not taken as pay-out will become part of AGMI.
vi) On death in a policy where there is AGMI, an additional 5% of the AGMI, as at the date of intimation of death, will be included in the Death Benefit.

d) Option to take the Cash Bonus in Monthly Instalments
The Policyholder will have an option to take the Cash Bonus, if any, in monthly instalments. The details of the monthly Cash Bonus are as mentioned in Section 4)b)I) above.

e) Option to take the GMIs as Annual Instalments
The default option in the Policy is monthly GMI. But, the Policyholder will have an option to take the GMIs as annual instalments.
i) If the option is chosen by the Policyholder, the GMIs will not be paid monthly. They will be accumulated under the Policy, as per the Accumulation of GMIs mentioned in Sub-Section c) above.
ii) At the end of each Policy Year, this AGMI will be paid out to the Policyholder.

f) Death Benefit in a Lump-sum
i) At the time of intimation of death, the Claimant will have the option to take the equal instalments w.r.t. the Sum Assured on Death w.r.t. Life Assured / Primary Life Assured and/or Sum Assured w.r.t. Spouse (as the case maybe) [as [per Section 4 above] in a lump-sum.
ii) The lump-sum payable will be the discounted value of the equal instalments at a rate of return 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 1%] rounded-up to the next full interest rate. The rate of return will be reviewed on an annual basis. Any change in bases used for determination of applicable rate will be subject to prior approval of IRDAI.
g) Option to take Maturity Benefit in Instalments
i) The Policyholder will have an option to take Maturity Benefit in monthly or yearly instalments over a period of 5, 10, 15 or 20 years. This option and the instalment period can be chosen by the Policyholder at any time before Maturity Date.

ii) The returns used to arrive at these instalments shall be equal to the prevailing yields of the G-Sec w.r.t. to the chosen instalment period less 25 basis points.

iii) The policyholder will have the option, at any maturity date anniversary, to request for a discontinuance of the instalments even after the instalments have commenced. The policyholder will be eligible to receive an amount equal to discounted value of the future instalments as on the date of such request.

11) Policy Loans
The Policy holder can take loan under the Policy, provided the Policy has acquired Surrender Benefit.
a) The maximum amount of loan will be equal to 80% of the amount of Surrender Benefit less any ACB and/or AGMI available as on the date of loan.
b) The loan rate of interest# applicable on the loan amount will be decided by the Company from time to time.
c) The Policyholder can repay part or full amount of loan and/or loan interest at any time during the Policy Term.
d) If death, surrender or maturity takes place during the subsistence of loan, then, any loan and/or loan-interest outstanding as at the date of death, surrender or at the Maturity Date (as applicable) will be recovered from the Death Benefit, Surrender Benefit or Maturity Benefit, as applicable.
e) Notwithstanding what has been mentioned in Sub-Section c) above, any time during the Policy Term, if the outstanding loan plus loan interest exceeds the Surrender Benefit available under the Policy as on that date, the Policyholder will be informed of the same with a 30-days advance notice for payment of interest-due and/or full/part repayment.
f) Subject to Sub-Section e) above, if under a Policy that is paid-up [as per Section 6b) above], the full or part of the loan and/or loan interest is not repaid within the above mentioned notice period, the Policy will be foreclosed, automatically and immediately, by adjusting the amount of Surrender Benefit to the outstanding loan plus loan-interest, without any requirement of further notice to the Policyholder and no benefits under the Policy will be payable. However an in-force Policy where all Regular Premiums are paid will continue.

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/Primary Life Assured(in case of Joint Life) 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 received (w.r.t. the Life Assured/Primary Life Assured/Spouse) till the date of death of the Life Assured/Primary Life Assured(in case of Joint Life) or the Surrender Benefit, if any, available as on the date of death, provided the Policy is in-force and the Policy will be terminated.
In case of death of Spouse (in case of Joint Life) 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 80% of the Total Premiums received (w.r.t. the Spouse) till the date of death of the Spouse(in case of Joint Life), provided the Policy is in-force. The Policy will continue on Primary Life Assured (if surviving), subject to payment of all due Premiums.

13) Age Proof
a) The Premium 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 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.
ii) If the Life Assured's correct Age is higher than the Age declared in the Proposal Form, the Regular Premium payable under the Policy shall be altered corresponding to the correct Age of the Life Assured and the accumulated difference between the corrected Regular Premium and the original Regular Premium from the Policy Commencement Date 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 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.
iii) If the Life Assured's correct Age is lower than the Age declared in the Proposal Form, the Regular Premium payable under the Policy shall be altered corresponding to the correct Age of the Life Assured from the next due date of Regular Premium. The Company shall refund of the excess premium received (which is the total of the difference between the original Regular Premium and the corrected Regular Premium from the Policy Commencement Date 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 the Spouse 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 Spouse, as applicable, and as per Section 4a) above
ii) On the lapsation of the Policy, as per Section 6a) above
iii) On the lapsation of Spouse cover, as per Section 6bii) above

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 last equal instalment w.r.t. the Death Benefit, unless lump-sum [as per Section 10 f) above] has been taken; provided there are no other benefits available under the Policy.
iii) On payment of the Death Benefit in a lump-sum [if lump-sum as per Section 10 f) above has been taken]; provided there are no other benefits available under the Policy.
iv) On complete surrender of the Policy and on payment of the Surrender Benefit.
v) 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 Benefit available under the Policy and no payment is made even on the expiry of the notice as mentioned in Section 11e) above.
vi) On the expiry of the Revival Period for a lapsed Policy [as per Section 7 above].
vii) On the Maturity Date.
viii) On refund of eligible premiums/surrender value under suicide clause on suicide of the Life Assured / Primary Life Assured

17) Fraud and Misstatement

Fraud and Misstatement 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 i) to iii) 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 Spouse, and the circumstances resulting to the death/ATPD/CI of the Life Assured, Primary Life Assured or Spouse.
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 Spouse 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 Spouse, 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 Spouse, and the circumstances resulting to the death of the Life Assured, Primary Life Assured or Spouse.
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 Spouse 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 4c) above w.r.t 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.

26) Status of Insurance Agent

The insurance agent is only authorized by the Company to arrange completion and submission of the Proposal Form. Any representation made by the insurance agent, which is against the express terms and conditions as contained in this Policy shall not be binding on the Company. Information or payment given to the insurance agent should not be considered as having been given to the Company. In absence of any specific authorisation to an insurance agent to accept premium on behalf of the Company and issue receipt thereof, payment made to an insurance agent shall be considered from the date of receipt of the premium amount by the Company. In the event of happening of any eventuality between the date of payment of premium amount to the insurance agent and the date of receipt of the premium amount by the Company, same shall be considered in accordance with the terms and conditions as contained herein above as if the premium was not paid as on the date of happening of the eventuality.

Part G

27) 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 | 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@irda.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/

28) 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://cioins.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

Dated at _____ this ___Day of _____201_

For and on behalf of Bajaj Allianz Life Insurance Company Limited

Authorised Signatory
Bajaj Allianz Life Insurance Company Limited
Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006
IRDAI Reg. No.: 116| BALIC CIN: U66010PN2001PLC015959

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 & 2

Guaranteed Surrender Value Factor 1 (GSV 1) to apply on Total Premiums paid till date (in %)

Policy Year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
2	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
3	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35
4	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
5	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
6	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
7	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
8	54	54	53	53	53	52	52	52	52	52	52	52	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	50	50	50	50	50	50	50	50	50	50	50	50
9	58	58	57	56	56	55	55	55	54	54	54	54	53	53	53	53	53	53	52	52	52	52	52	52	52	52	52	52	52	52	52	52	51	51	51	51	51	51	51	51	51	51	51	51
10	63	62	60	60	59	58	58	57	57	56	56	56	55	55	55	55	54	54	54	54	54	53	53	53	53	53	53	53	53	53	53	53	52	52	52	52	52	52	52	52	52	52	52	52
11	67	66	64	63	62	61	60	60	59	58	58	58	57	57	56	56	56	56	55	55	55	55	55	55	54	54	54	54	54	54	54	54	53	53	53	53	53	53	53	53	53	53	53	53
12	72	70	68	66	65	64	63	62	61	61	60	60	59	59	58	58	58	57	57	57	56	56	56	56	56	55	55	55	55	55	55	55	54	54	54	54	54	54	54	54	54	54	53	53
13	76	74	71	70	68	67	66	65	64	63	62	62	61	60	60	60	59	59	58	58	58	58	57	57	57	57	56	56	56	56	56	56	55	55	55	55	55	55	55	55	54	54	54	54
14	81	78	75	73	71	70	68	67	66	65	64	64	63	62	62	61	61	60	60	60	59	59	59	58	58	58	58	57	57	57	57	57	56	56	56	56	56	56	55	55	55	55	55	55
15	85	82	79	76	74	72	71	70	68	67	66	66	65	64	63	63	62	62	61	61	61	60	60	60	59	59	59	58	58	58	58	58	57	57	57	57	57	56	56	56	56	56	56	56
16	90	86	82	80	77	75	74	72	71	70	68	68	67	66	65	65	64	63	63	62	62	62	61	61	60	60	60	60	59	59	59	59	58	58	58	58	58	57	57	57	57	57	57	56
17	90	90	86	83	80	78	76	75	73	72	71	70	69	68	67	66	66	65	64	64	63	63	62	62	62	61	61	61	60	60	60	60	59	59	59	59	58	58	58	58	58	58	57	57
18		90	90	86	83	81	79	77	75	74	73	72	70	70	69	68	67	66	66	65	65	64	64	63	63	62	62	62	61	61	61	61	60	60	60	60	59	59	59	59	58	58	58	58
19			90	90	86	84	82	80	78	76	75	74	72	71	70	70	69	68	67	67	66	66	65	65	64	64	63	63	62	62	62	62	61	61	61	60	60	60	60	60	59	59	59	59
20				90	90	87	84	82	80	78	77	76	74	73	72	71	70	70	69	68	67	67	66	66	65	65	64	64	64	63	63	63	62	62	62	61	61	61	61	60	60	60	60	60
21					90	90	87	85	82	81	79	78	76	75	74	73	72	71	70	70	69	68	68	67	66	66	66	65	65	64	64	64	63	63	63	62	62	62	61	61	61	61	60	60
22						90	90	87	85	83	81	80	78	77	76	75	74	73	72	71	70	70	69	68	68	67	67	66	66	65	65	65	64	64	63	63	63	63	62	62	62	62	61	61
23							90	90	87	85	83	82	80	79	77	76	75	74	73	72	72	71	70	70	69	68	68	67	67	66	66	66	65	65	64	64	64	63	63	63	63	62	62	62
24								90	90	87	85	84	82	80	79	78	77	76	75	74	73	72	71	71	70	70	69	68	68	67	67	67	66	66	65	65	64	64	63	63	63	63	63	63
25									90	90	87	86	84	82	81	80	78	77	76	75	74	74	73	72	71	71	70	70	69	68	68	68	67	67	66	66	66	65	65	65	64	64	64	63
26										90	90	88	86	84	83	81	80	79	78	77	76	75	74	73	73	72	71	71	70	70	69	69	68	68	67	67	66	66	66	65	65	65	64	64
27											90	90	88	86	84	83	82	80	79	78	77	76	75	75	74	73	72	72	71	71	70	70	69	69	68	68	67	67	67	66	66	66	65	65
28												90	90	88	86	85	83	82	81	80	78	78	77	76	75	74	74	73	72	72	71	71	70	70	69	69	68	68	67	67	67	66	66	66
29													90	90	88	86	85	83	82	81	80	79	78	77	76	75	75	74	73	73	72	72	71	70	70	70	69	69	68	68	67	67	67	66
30														90	90	88	86	85	84	82	81	80	79	78	77	77	76	75	74	74	73	73	72	71	71	70	70	70	69	69	68	68	68	67
31															90	90	88	86	85	84	83	82	80	80	79	78	77	76	75	75	74	74	73	72	72	71	71	70	70	70	69	69	68	68
32																90	90	88	87	85	84	83	82	81	80	79	78	77	77	76	75	75	74	73	73	72	72	71	71	70	70	70	69	69
33																	90	90	88	87	85	84	83	82	81	80	79	78	78	77	76	76	75	74	74	73	73	72	72	71	71	70	70	70
34																		90	90	88	87	86	84	83	82	81	80	80	79	78	77	77	76	75	75	74	74	73	72	72	72	71	71	70
35																			90	90	88	87	86	85	83	82	82	81	80	79	78	78	77	76	76	75	74	74	73	73	72	72	71	71
36																				90	90	88	87	86	85	84	83	82	81	80	79	79	78	77	76	76	75	75	74	74	73	73	72	72
37																					90	90	88	87	86	85	84	83	82	81	80	80	79	78	77	77	76	76	75	75	74	74	73	73
38																						90	90	88	87	86	85	84	83	82	81	81	80	79	78	78	77	76	76	75	75	74	74	73
39																							90	90	88	87	86	85	84	83	82	82	81	80	79	79	78	77	77	76	76	75	75	74
40																								90	90	88	87	86	85	84	83	83	82	81	80	80	79	78	78	77	76	76	75	75
41																									90	90	88	87	86	85	84	84	83	82	81	81	80	79	79	78	77	77	76	76
42																										90	90	88	87	85	85	85	84	83	82	82	81	80	80	79	78	78	77	77
43																											90	90	88	87	86	86	85	84	83	83	82	81	81	80	78	78	77	77
44																												90	90	88	87	87	86	85	84	84	83	81	81	80	79	79	78	78
45																													90	90	88	88	87	86	85	85	83	82	82	81	80	80	79	79
46																														90	90	89	88	87	86	85	84	83	83	82	81	81	80	80
47																															90	90	89	88	87	86	85	84	84	83	82	82	80	80
48																																90	90	89	87	87	86	85	85	84	83	82	81	81
49																																	90	90	88	88	87	86	86	85	83	83	82	82
50																																		90	90	89	88	87	87	85	84	84	83	83
51																																			90	90	89	88	87	86	85	85	84	83
52																																				90	90	88	88	87	86	86	84	84
53																																					90	90	89	88	87	86	85	85
54																																						90	90	89	87	87	86	86
55																																							90	90	88	88	87	87
56																																								90	90	89	88	87
57																																									90	90	88	88
58																																										90	90	89
59																																											90	90
60																																												90

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit

PPT 5-7

O/S duration to maturity / PT	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
0.5	0.00327	0.00355	0.00384	0.00414	0.00444	0.00476	0.00511	0.00548	0.00589	0.00635	0.00686	0.00743	0.00807	0.00879	0.00960	0.01051	0.01152
1.0	0.00648	0.00705	0.00762	0.00820	0.00881	0.00945	0.01013	0.01087	0.01168	0.01258	0.01358	0.01471	0.01598	0.01740	0.01899	0.02077	0.02276
1.5	0.00937	0.01020	0.01105	0.01191	0.01280	0.01373	0.01472	0.01579	0.01695	0.01824	0.01968	0.02129	0.02309	0.02512	0.02738	0.02992	0.03275
2.0	0.01222	0.01331	0.01443	0.01556	0.01673	0.01795	0.01924	0.02062	0.02213	0.02380	0.02566	0.02774	0.03007	0.03268	0.03560	0.03887	0.04251
2.5	0.01475	0.01610	0.01747	0.01887	0.02030	0.02179	0.02336	0.02504	0.02686	0.02886	0.03109	0.03357	0.03635	0.03946	0.04295	0.04684	0.05118
3.0	0.01725	0.01884	0.02046	0.02212	0.02381	0.02557	0.02741	0.02937	0.03150	0.03383	0.03641	0.03929	0.04251	0.04612	0.05015	0.05465	0.05967
3.5	0.01945	0.02127	0.02314	0.02504	0.02699	0.02900	0.03110	0.03333	0.03573	0.03835	0.04125	0.04447	0.04807	0.05209	0.05659	0.06161	0.06721
4.0	0.02162	0.02367	0.02578	0.02792	0.03011	0.03237	0.03472	0.03721	0.03989	0.04280	0.04600	0.04956	0.05352	0.05795	0.06291	0.06843	0.07459
4.5	0.02351	0.02578	0.02811	0.03048	0.03291	0.03541	0.03801	0.04074	0.04366	0.04683	0.05031	0.05416	0.05844	0.06322	0.06856	0.07451	0.08114
5.0	0.02538	0.02785	0.03040	0.03301	0.03567	0.03840	0.04123	0.04421	0.04738	0.05080	0.05455	0.05868	0.06328	0.06840	0.07411	0.08048	0.08757
5.5	0.02699	0.02966	0.03241	0.03523	0.03811	0.04107	0.04413	0.04734	0.05074	0.05440	0.05838	0.06277	0.06764	0.07305	0.07908	0.08580	0.09327
6.0	0.02858	0.03143	0.03439	0.03742	0.04052	0.04370	0.04699	0.05042	0.05404	0.05793	0.06216	0.06679	0.07192	0.07762	0.08396	0.09102	0.09887
6.5	0.02994	0.03296	0.03610	0.03932	0.04263	0.04602	0.04952	0.05317	0.05701	0.06112	0.06556	0.07042	0.07578	0.08172	0.08833	0.09567	0.10384
7.0	0.03129	0.03447	0.03778	0.04120	0.04471	0.04831	0.05202	0.05588	0.05994	0.06425	0.06891	0.07399	0.07957	0.08576	0.09262	0.10024	0.10871
7.5	0.03243	0.03575	0.03922	0.04281	0.04650	0.05030	0.05422	0.05828	0.06254	0.06706	0.07192	0.07720	0.08299	0.08938	0.09646	0.10432	0.11304
8.0	0.03355	0.03701	0.04064	0.04440	0.04828	0.05227	0.05638	0.06064	0.06510	0.06982	0.07487	0.08035	0.08634	0.09293	0.10023	0.10832	0.11728
8.5	0.03450	0.03807	0.04183	0.04574	0.04978	0.05395	0.05825	0.06271	0.06736	0.07227	0.07751	0.08317	0.08934	0.09612	0.10360	0.11188	0.12105
9.0	0.03543	0.03912	0.04301	0.04706	0.05127	0.05561	0.06010	0.06474	0.06958	0.07468	0.08010	0.08594	0.09229	0.09925	0.10691	0.11538	0.12475
9.5	0.03621	0.03999	0.04398	0.04817	0.05252	0.05701	0.06167	0.06648	0.07151	0.07678	0.08239	0.08840	0.09492	0.10203	0.10986	0.11848	0.12802
10.0	0.03698	0.04085	0.04495	0.04925	0.05374	0.05840	0.06321	0.06821	0.07340	0.07886	0.08464	0.09082	0.09750	0.10477	0.11275	0.12154	0.13123
10.5	0.03762	0.04155	0.04574	0.05015	0.05475	0.05954	0.06451	0.06966	0.07502	0.08064	0.08659	0.09293	0.09977	0.10719	0.11531	0.12423	0.13406
11.0	0.03825	0.04225	0.04652	0.05103	0.05575	0.06067	0.06578	0.07109	0.07661	0.08240	0.08851	0.09502	0.10200	0.10957	0.11783	0.12689	0.13684
11.5	0.03876	0.04282	0.04715	0.05173	0.05655	0.06158	0.06682	0.07227	0.07794	0.08389	0.09015	0.09681	0.10394	0.11165	0.12004	0.12921	0.13928
12.0	0.03927	0.04338	0.04777	0.05243	0.05734	0.06248	0.06784	0.07343	0.07925	0.08535	0.09176	0.09857	0.10585	0.11369	0.12221	0.13150	0.14168
12.5	0.03969	0.04383	0.04826	0.05298	0.05796	0.06319	0.06865	0.07436	0.08031	0.08655	0.09311	0.10006	0.10747	0.11545	0.12408	0.13348	0.14375
13.0	0.04010	0.04427	0.04875	0.05352	0.05857	0.06389	0.06945	0.07527	0.08136	0.08773	0.09443	0.10152	0.10907	0.11717	0.12592	0.13543	0.14580
13.5	0.04042	0.04461	0.04913	0.05394	0.05904	0.06442	0.07007	0.07598	0.08217	0.08867	0.09550	0.10272	0.11040	0.11862	0.12748	0.13709	0.14754
14.0	0.04074	0.04496	0.04950	0.05435	0.05950	0.06494	0.07067	0.07668	0.08298	0.08959	0.09655	0.10390	0.11170	0.12005	0.12902	0.13872	0.14926
14.5	0.04099	0.04522	0.04978	0.05465	0.05984	0.06533	0.07111	0.07719	0.08358	0.09029	0.09736	0.10482	0.11275	0.12121	0.13028	0.14008	0.15070
15.0	0.04124	0.04548	0.05005	0.05495	0.06017	0.06570	0.07154	0.07770	0.08417	0.09098	0.09815	0.10573	0.11378	0.12235	0.13153	0.14142	0.15212
15.5	0.04143	0.04567	0.05025	0.05516	0.06039	0.06595	0.07183	0.07804	0.08458	0.09147	0.09873	0.10641	0.11456	0.12323	0.13251	0.14249	0.15326
16.0	0.04161	0.04585	0.05044	0.05536	0.06062	0.06620	0.07212	0.07838	0.08498	0.09195	0.09930	0.10708	0.11533	0.12410	0.13348	0.14355	0.15439
16.5	0.04174	0.04598	0.05056	0.05549	0.06075	0.06635	0.07229	0.07858	0.08522	0.09225	0.09967	0.10753	0.11586	0.12473	0.13420	0.14435	0.15526
17.0		0.04610	0.05069	0.05561	0.06088	0.06649	0.07245	0.07877	0.08546	0.09254	0.10004	0.10797	0.11639	0.12535	0.13491	0.14513	0.15612
17.5		0.04617	0.05075	0.05567	0.06093	0.06654	0.07251	0.07885	0.08557	0.09269	0.10023	0.10822	0.11671	0.12574	0.13538	0.14568	0.15673
18.0			0.05081	0.05572	0.06098	0.06660	0.07258	0.07893	0.08567	0.09282	0.10041	0.10847	0.11703	0.12613	0.13584	0.14621	0.15733
18.5			0.05082	0.05572	0.06097	0.06658	0.07255	0.07890	0.08565	0.09283	0.10045	0.10854	0.11715	0.12631	0.13608	0.14652	0.15769
19.0				0.05572	0.06096	0.06656	0.07252	0.07888	0.08564	0.09283	0.10048	0.10861	0.11727	0.12649	0.13632	0.14682	0.15804
19.5				0.05566	0.06089	0.06647	0.07242	0.07877	0.08553	0.09272	0.10038	0.10853	0.11722	0.12648	0.13635	0.14690	0.15817
20.0					0.06082	0.06638	0.07233	0.07866	0.08541	0.09261	0.10028	0.10845	0.11717	0.12647	0.13639	0.14698	0.15830
20.5					0.06070	0.06624	0.07216	0.07848	0.08522	0.09240	0.10007	0.10825	0.11697	0.12629	0.13624	0.14686	0.15822
21.0						0.06610	0.07201	0.07830	0.08503	0.09220	0.09986	0.10804	0.11678	0.12612	0.13609	0.14675	0.15814
21.5						0.06592	0.07179	0.07806	0.08476	0.09192	0.09956	0.10773	0.11646	0.12580	0.13578	0.14645	0.15786
22.0							0.07158	0.07783	0.08450	0.09163	0.09926	0.10742	0.11615	0.12548	0.13548	0.14616	0.15759
22.5							0.07132	0.07754	0.08418	0.09128	0.09888	0.10701	0.11572	0.12505	0.13503	0.14571	0.15714
23.0								0.07725	0.08387	0.09094	0.09851	0.10662	0.11530	0.12461	0.13459	0.14527	0.15670
23.5								0.07692	0.08350	0.09053	0.09807	0.10614	0.11480	0.12408	0.13403	0.14469	0.15611
24.0									0.08313	0.09014	0.09763	0.10567	0.11430	0.12355	0.13347	0.14412	0.15552
24.5									0.08273	0.08969	0.09714	0.10514	0.11372	0.12293	0.13282	0.14343	0.15480
25.0										0.08924	0.09666	0.10461	0.11315	0.12232	0.13217	0.14275	0.15409
25.5										0.08876	0.09612	0.10403	0.11252	0.12164	0.13144	0.14197	0.15326
26.0											0.09560	0.10345	0.11189	0.12097	0.13072	0.14120	0.15245
26.5											0.09503	0.10283	0.11122	0.12023	0.12992	0.14035	0.15154
27.0												0.10222	0.11055	0.11951	0.12914	0.13951	0.15064
27.5												0.10156	0.10983	0.11873	0.12830	0.13860	0.14967
28.0													0.10913	0.11796	0.12747	0.13770	0.14870
28.5													0.10838	0.11715	0.12659	0.13674	0.14767
29.0														0.11635	0.12572	0.13580	0.14665
29.5														0.11551	0.12481	0.13481	0.14558
30.0															0.12391	0.13384	0.14452
30.5															0.12297	0.13282	0.14342
31.0																0.13181	0.14233
31.5																0.13078	0.14120
32.0																	0.14009
32.5																	0.13895
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Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit

PPT 5-7

O/S duration to maturity / PT	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
0.5	0.01265	0.01390	0.01530	0.01685	0.01857	0.02047	0.02259	0.02493	0.02752	0.03039	0.03356	0.03707	0.04095	0.04523	0.04995	0.05516	0.06090
1.0	0.02498	0.02744	0.03017	0.03320	0.03656	0.04028	0.04439	0.04894	0.05395	0.05949	0.06559	0.07232	0.07973	0.08787	0.09681	0.10662	0.11736
1.5	0.03590	0.03940	0.04329	0.04759	0.05235	0.05761	0.06342	0.06982	0.07688	0.08465	0.09320	0.10258	0.11288	0.12416	0.13650	0.14997	0.16465
2.0	0.04657	0.05107	0.05606	0.06158	0.06768	0.07441	0.08182	0.08999	0.09896	0.10882	0.11962	0.13146	0.14440	0.15853	0.17391	0.19063	0.20875
2.5	0.05601	0.06137	0.06731	0.07387	0.08111	0.08909	0.09788	0.10752	0.11811	0.12971	0.14240	0.15626	0.17137	0.18781	0.20564	0.22494	0.24577
3.0	0.06525	0.07143	0.07828	0.08584	0.09418	0.10335	0.11343	0.12449	0.13660	0.14983	0.16428	0.18001	0.19711	0.21565	0.23569	0.25729	0.28050
3.5	0.07342	0.08032	0.08794	0.09636	0.10562	0.11581	0.12699	0.13923	0.15261	0.16722	0.18312	0.20039	0.21912	0.23936	0.26118	0.28460	0.30966
4.0	0.08142	0.08900	0.09737	0.10661	0.11677	0.12792	0.14015	0.15352	0.16811	0.18400	0.20126	0.21997	0.24020	0.26200	0.28541	0.31046	0.33716
4.5	0.08850	0.09666	0.10567	0.11559	0.12651	0.13849	0.15159	0.16591	0.18151	0.19846	0.21686	0.23675	0.25820	0.28125	0.30594	0.33228	0.36024
5.0	0.09543	0.10415	0.11377	0.12437	0.13601	0.14877	0.16272	0.17794	0.19449	0.21246	0.23191	0.25290	0.27548	0.29969	0.32553	0.35302	0.38209
5.5	0.10157	0.11075	0.12089	0.13205	0.14430	0.15772	0.17238	0.18834	0.20569	0.22450	0.24482	0.26670	0.29020	0.31533	0.34209	0.37046	0.40038
6.0	0.10758	0.11721	0.12785	0.13955	0.15239	0.16645	0.18178	0.19846	0.21657	0.23616	0.25730	0.28002	0.30437	0.33034	0.35794	0.38711	0.41777
6.5	0.11289	0.12291	0.13396	0.14611	0.15944	0.17401	0.18991	0.20718	0.22591	0.24615	0.26796	0.29136	0.31638	0.34303	0.37127	0.40104	0.43226
7.0	0.11810	0.12848	0.13993	0.15252	0.16632	0.18140	0.19783	0.21568	0.23500	0.25586	0.27829	0.30232	0.32798	0.35524	0.38407	0.41439	0.44609
7.5	0.12270	0.13338	0.14516	0.15811	0.17229	0.18779	0.20465	0.22296	0.24277	0.26412	0.28706	0.31160	0.33775	0.36549	0.39476	0.42548	0.45752
8.0	0.12722	0.13819	0.15029	0.16358	0.17813	0.19402	0.21132	0.23007	0.25033	0.27216	0.29557	0.32059	0.34720	0.37538	0.40506	0.43613	0.46846
8.5	0.13120	0.14241	0.15476	0.16833	0.18318	0.19939	0.21702	0.23613	0.25676	0.27895	0.30274	0.32813	0.35509	0.38360	0.41357	0.44489	0.47741
9.0	0.13511	0.14655	0.15915	0.17298	0.18812	0.20464	0.22259	0.24204	0.26302	0.28557	0.30972	0.33545	0.36275	0.39156	0.42179	0.45333	0.48600
9.5	0.13855	0.15017	0.16296	0.17701	0.19237	0.20913	0.22734	0.24705	0.26830	0.29112	0.31553	0.34152	0.36906	0.39809	0.42850	0.46017	0.49291
10.0	0.14193	0.15373	0.16671	0.18096	0.19654	0.21353	0.23198	0.25194	0.27345	0.29653	0.32120	0.34743	0.37519	0.40442	0.43499	0.46677	0.49957
10.5	0.14490	0.15683	0.16996	0.18436	0.20010	0.21726	0.23589	0.25604	0.27774	0.30101	0.32586	0.35227	0.38018	0.40952	0.44018	0.47201	0.50480
11.0	0.14781	0.15988	0.17315	0.18770	0.20360	0.22092	0.23973	0.26005	0.28194	0.30539	0.33041	0.35697	0.38502	0.41448	0.44522	0.47708	0.50985
11.5	0.15035	0.16253	0.17590	0.19055	0.20657	0.22401	0.24293	0.26338	0.28538	0.30895	0.33409	0.36075	0.38888	0.41838	0.44914	0.48098	0.51369
12.0	0.15285	0.16513	0.17860	0.19336	0.20948	0.22703	0.24607	0.26664	0.28876	0.31244	0.33768	0.36443	0.39263	0.42218	0.45295	0.48476	0.51739
12.5	0.15502	0.16737	0.18092	0.19575	0.21194	0.22956	0.24866	0.26930	0.29148	0.31522	0.34051	0.36730	0.39552	0.42506	0.45579	0.48753	0.52006
13.0	0.15715	0.16958	0.18319	0.19809	0.21434	0.23203	0.25120	0.27190	0.29415	0.31795	0.34328	0.37010	0.39833	0.42787	0.45856	0.49023	0.52264
13.5	0.15896	0.17146	0.18512	0.20006	0.21635	0.23407	0.25326	0.27398	0.29625	0.32005	0.34539	0.37219	0.40040	0.42988	0.46050	0.49205	0.52431
14.0	0.16075	0.17330	0.18702	0.20200	0.21832	0.23606	0.25528	0.27602	0.29830	0.32212	0.34745	0.37424	0.40241	0.43184	0.46238	0.49382	0.52594
14.5	0.16226	0.17485	0.18860	0.20360	0.21993	0.23767	0.25689	0.27761	0.29987	0.32365	0.34894	0.37568	0.40378	0.43311	0.46353	0.49483	0.52678
15.0	0.16373	0.17638	0.19016	0.20517	0.22151	0.23926	0.25846	0.27917	0.30140	0.32515	0.35040	0.37708	0.40511	0.43435	0.46466	0.49582	0.52759
15.5	0.16494	0.17763	0.19143	0.20645	0.22278	0.24050	0.25967	0.28033	0.30250	0.32619	0.35136	0.37795	0.40587	0.43499	0.46515	0.49614	0.52772
16.0	0.16613	0.17885	0.19268	0.20770	0.22402	0.24172	0.26085	0.28146	0.30358	0.32720	0.35230	0.37880	0.40661	0.43561	0.46563	0.49646	0.52785
16.5	0.16705	0.17981	0.19366	0.20868	0.22498	0.24263	0.26171	0.28225	0.30429	0.32781	0.35280	0.37918	0.40686	0.43571	0.46556	0.49619	0.52738
17.0	0.16796	0.18076	0.19462	0.20964	0.22591	0.24353	0.26255	0.28303	0.30498	0.32841	0.35329	0.37955	0.40710	0.43580	0.46548	0.49594	0.52692
17.5	0.16862	0.18145	0.19533	0.21034	0.22659	0.24415	0.26310	0.28349	0.30534	0.32866	0.35340	0.37952	0.40691	0.43543	0.46493	0.49518	0.52593
18.0	0.16927	0.18214	0.19602	0.21103	0.22725	0.24476	0.26365	0.28395	0.30570	0.32889	0.35351	0.37948	0.40672	0.43507	0.46438	0.49443	0.52497
18.5	0.16968	0.18258	0.19648	0.21147	0.22766	0.24512	0.26393	0.28413	0.30576	0.32882	0.35329	0.37910	0.40615	0.43431	0.46341	0.49324	0.52355
19.0	0.17008	0.18301	0.19692	0.21191	0.22807	0.24547	0.26420	0.28431	0.30582	0.32875	0.35307	0.37871	0.40559	0.43357	0.46247	0.49208	0.52216
19.5	0.17025	0.18321	0.19713	0.21211	0.22824	0.24559	0.26424	0.28424	0.30563	0.32841	0.35256	0.37802	0.40470	0.43247	0.46115	0.49053	0.52036
20.0	0.17042	0.18340	0.19734	0.21231	0.22840	0.24570	0.26427	0.28417	0.30543	0.32807	0.35206	0.37735	0.40383	0.43140	0.45986	0.48901	0.51861
20.5	0.17037	0.18337	0.19732	0.21228	0.22835	0.24559	0.26407	0.28387	0.30500	0.32748	0.35130	0.37639	0.40268	0.43002	0.45825	0.48715	0.51650
21.0	0.17031	0.18335	0.19730	0.21225	0.22829	0.24547	0.26388	0.28357	0.30458	0.32691	0.35056	0.37546	0.40154	0.42866	0.45666	0.48534	0.51444
21.5	0.17006	0.18310	0.19706	0.21201	0.22801	0.24515	0.26348	0.28306	0.30394	0.32611	0.34958	0.37429	0.40015	0.42704	0.45480	0.48322	0.51207
22.0	0.16980	0.18286	0.19683	0.21176	0.22774	0.24482	0.26308	0.28256	0.30331	0.32533	0.34862	0.37314	0.39879	0.42545	0.45298	0.48115	0.50974
22.5	0.16936	0.18243	0.19639	0.21131	0.22726	0.24429	0.26247	0.28185	0.30247	0.32434	0.34746	0.37177	0.39720	0.42363	0.45090	0.47882	0.50715
23.0	0.16893	0.18199	0.19595	0.21086	0.22678	0.24376	0.26187	0.28116	0.30165	0.32337	0.34631	0.37043	0.39564	0.42184	0.44887	0.47654	0.50461
23.5	0.16832	0.18138	0.19533	0.21022	0.22610	0.24304	0.26108	0.28027	0.30064	0.32221	0.34498	0.36889	0.39389	0.41985	0.44663	0.47403	0.50183
24.0	0.16772	0.18077	0.19471	0.20958	0.22543	0.24232	0.26029	0.27939	0.29964	0.32107	0.34366	0.36738	0.39216	0.41789	0.44442	0.47156	0.49910
24.5	0.16698	0.18000	0.19391	0.20875	0.22457	0.24141	0.25931	0.27832	0.29846	0.31974	0.34217	0.36569	0.39025	0.41575	0.44202	0.46891	0.49618
25.0	0.16624	0.17924	0.19312	0.20794	0.22372	0.24051	0.25835	0.27726	0.29729	0.31844	0.34070	0.36403	0.38838	0.41364	0.43967	0.46630	0.49330
25.5	0.16537	0.17833	0.19218	0.20695	0.22269	0.23943	0.25719	0.27603	0.29594	0.31696	0.33905	0.36220	0.38634	0.41137	0.43715	0.46351	0.49025
26.0	0.16452	0.17744	0.19125	0.20598	0.22168	0.23836	0.25606	0.27481	0.29462	0.31550	0.33744	0.36040	0.38434	0.40914	0.43467	0.46078	0.48725
26.5	0.16355	0.17642	0.19017	0.20486	0.22050	0.23712	0.25475	0.27341	0.29311	0.31387	0.33566	0.35845	0.38217	0.40675	0.43204	0.45789	0.48410
27.0	0.16260	0.17541	0.18912	0.20375	0.21933	0.23589	0.25346	0.27203	0.29163	0.31226	0.33390	0.35652	0.38005	0.40440	0.42946	0.45506	0.48100
27.5	0.16155	0.17430	0.18794	0.20250	0.21802	0.23451	0.25200	0.27048	0.28998	0.31049	0.33199	0.35443	0.37777	0.40191	0.42673	0.45208	0.47776
28.0	0.16052	0.17320	0.18677	0.20127	0.21673	0.23315	0.25056	0.26896	0.28836	0.30875	0.33010	0.35238	0.37553	0.39946	0.42405	0.44915	0.47458
28.5	0.15941	0.17201	0.18551	0.19993	0.21530	0.23164	0.24896	0.26728	0.28657	0.30684	0.32806	0.35018	0.37315	0.39688	0.42124	0.44610	0.47127
29.0	0.15832	0.17084	0.18426	0.19860	0.21389	0.23016	0.24740	0.26562	0.28481	0.30496	0.32604	0.34801	0.37080	0.39433	0.41848	0.44310	0.46802
29.5	0.15716	0.16959	0.18292	0.19717	0.21238	0.22854	0.24569	0.26381	0.28290	0.30293	0.32388	0.34570	0.36832	0.39165	0.41558	0.43997	0.46465
30.0	0.15602	0.16837	0.18160	0.19577	0.21088	0.22696	0.24401	0.26203	0.28101	0.30093	0.32175	0.34342	0.36587	0.38901	0.41274	0.43690	0.46134
30.5	0.15482	0.16708	0.18021	0.19428	0.20929	0.22526	0.24220	0.26012	0.27899	0.29878	0.31947	0.34099	0.36328	0.38624	0.40976	0.43371	0.45792
31.0	0.15364	0.16580	0.17884	0.19281	0.20771	0.22359	0.24043	0.25823	0.27699	0.29667	0.31722	0.33860	0.36073	0.38351	0.40684	0.43057	0.45455
31.5	0.15242	0.16448	0.17742	0.19127	0.20606	0.22182	0.23855	0.25623	0.27487	0.29442	0.31484	0.33607	0.35804	0.38065	0.40379	0.42732	0.45107
32.0	0.15122	0.16317	0.17601	0.18975	0.20444	0.22008	0.23669	0.25426	0.27278	0.29220	0.31249	0.33358	0.35540	0.37784	0.40079	0.42412	0.44766
32.5	0.14997	0.16183	0.17455	0.18818	0.20274	0.21826	0.23475	0.25219	0.27058	0.28987	0.31002	0.33097	0.35263	0.37490	0.39767	0.42080	0.44413
33.0	0.14875	0.16050	0.17311	0.18663	0.20107	0.21647	0.23283	0.25015	0.26841	0.28757	0.30758	0.32838	0.34989	0.37200	0.39460	0.41754	0.44067
33.5	0.14749	0.15913	0.17163	0.18503	0.19935	0.21462	0.23085	0.24803	0.26614	0.28516	0.30503	0.32568	0.34704	0.36898	0.39140	0.41416	0.43709
34.0		0.15779	0.17018	0.18346	0.19765	0.21279	0.22889	0.24593	0.26391	0.28279	0.30252	0.32302	0.34422	0.36601	0.38826	0.41083	0.43358
34.5		0.15641	0.16869	0.18184	0.19591	0.21092	0.22687	0.24377	0.26160	0.28033	0.29990	0.32026	0.34130	0.36292	0.38500	0.40740	0.42995
35.0			0.16722	0.18025	0.19419	0.20906	0.22488	0.24164	0.25932	0.27790	0.29733	0.31753	0.33842	0.35988	0.38179	0.40402	0.42639
35.5			0.16572	0.17863	0.19244	0.20717	0.22284	0.23945	0.25698	0.27540	0.29467	0.31471	0.33543	0.35673	0.37848	0.40053	0.42272
36.0				0.17703	0.19071	0.20531	0.22083	0.23729	0.25467	0.27294	0.29205	0.31193	0.33249	0.35363	0.37521	0.39709	0.41911
36.5				0.17541	0.18896	0.20341	0.21879	0.23509	0.25231	0.27041	0.28936	0.30907	0.32946	0.35043	0.37184	0.39355	0.41540
37.0					0.18722	0.20154	0.21677	0.23292	0.24998	0.26792	0.28670	0.30625	0.32648	0.34728	0.36853	0.39007	0.41174
37.5					0.18547	0.19964	0.21472	0.23072	0.24761	0.26539	0.28399	0.30337	0.32342	0.34405	0.36512	0.38649	0.40799
38.0						0.19777	0.21270	0.22854	0.24528	0.26289	0.28132	0.30052	0.32041	0.34086	0.36176	0.38296	0.40430
38.5						0.19588	0.21066	0.22634	0.24291	0.26035	0.27861	0.29763	0.31733	0.33761	0.35833	0.37935	0.40052
39.0							0.20865	0.22417	0.24058	0.25784	0.27593	0.29478	0.31430	0.33440	0.35495	0.37580	0.39679
39.5							0.20662	0.22198	0.23822	0.25531	0.27322	0.29188	0.31122	0.33114	0.35150	0.37217	0.39299
40.0								0.21982	0.23589	0.25282	0.27055	0.28903	0.30819	0.32792	0.34810	0.36859	0.38924
40.5								0.21764	0.23355	0.25030	0.26785	0.28615	0.30511	0.32466	0.34465	0.36496	0.38543
41.0									0.23124	0.24782	0.26519	0.28330	0.30208	0.32144	0.34125	0.36138	0.38167
41.5									0.22892	0.24532	0.26251	0.28044	0.29903	0.31819	0.33781	0.35775	0.37786
42.0										0.24285	0.25987	0.27761	0.29601	0.31499	0.33442	0.35417	0.37410
42.5										0.24038	0.25721	0.27477	0.29298	0.31176	0.33100	0.35056	0.37030
43.0											0.25459	0.27197	0.28999	0.30858	0.32762	0.34700	0.36655
43.5											0.25197	0.26916	0.28699	0.30538	0.32423	0.34341	0.36277
44.0												0.26638	0.28403	0.30223	0.32089	0.33987	0.35904
44.5												0.26360	0.28106	0.29907	0.31753	0.33632	0.35530
45.0													0.27813	0.29595	0.31421	0.33281	0.35160
45.5													0.27520	0.29283	0.31090	0.32930	0.34789
46.0														0.28974	0.30762	0.32583	0.34423
46.5														0.28666	0.30435	0.32236	0.34057
47.0															0.30112	0.31893	0.33695
47.5															0.29789	0.31551	0.33334
48.0																0.31214	0.32977
48.5																0.30877	0.32621
49.0																	0.32269
49.5																	0.31919
50.0																	

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit										
	PPT 5-7									
O/S duration to maturity / PT	51	52	53	54	55	56	57	58	59	60
0.5	0.067213	0.074149	0.081759	0.090093	0.099206	0.109149	0.119974	0.131731	0.144469	0.158233
1.0	0.129108	0.141919	0.155865	0.171007	0.187405	0.205107	0.224157	0.244584	0.266405	0.289619
1.5	0.180603	0.197902	0.216604	0.236759	0.258403	0.281555	0.306217	0.332367	0.359958	0.388915
2.0	0.228346	0.249455	0.272118	0.296356	0.322167	0.349521	0.378361	0.408597	0.440105	0.472723
2.5	0.268176	0.292181	0.317798	0.345009	0.373770	0.404001	0.435585	0.468369	0.502155	0.536710
3.0	0.305332	0.331795	0.359863	0.389476	0.420543	0.452929	0.486461	0.520917	0.556039	0.591527
3.5	0.336366	0.364679	0.394546	0.425869	0.458512	0.492293	0.526987	0.562324	0.597993	0.633649
4.0	0.365477	0.395355	0.426702	0.459382	0.493214	0.527972	0.563384	0.599137	0.634877	0.670226
4.5	0.389777	0.420811	0.453214	0.486814	0.521397	0.556698	0.592409	0.628182	0.663639	0.698381
5.0	0.412686	0.444689	0.477945	0.512249	0.547350	0.582953	0.618717	0.654269	0.689210	0.723133
5.5	0.431759	0.464453	0.498283	0.533016	0.568374	0.604035	0.639636	0.674787	0.709078	0.742103
6.0	0.449821	0.483086	0.517360	0.552388	0.587866	0.623449	0.658756	0.693384	0.726922	0.758968
6.5	0.464783	0.498427	0.532963	0.568113	0.603556	0.638929	0.673839	0.707879	0.740639	0.771728
7.0	0.479011	0.512955	0.547672	0.582864	0.618192	0.653281	0.687729	0.721127	0.753072	0.783188
7.5	0.490702	0.524815	0.559590	0.594716	0.629840	0.664578	0.698526	0.731275	0.762433	0.791639
8.0	0.501860	0.536092	0.570876	0.605888	0.640765	0.675116	0.708536	0.740620	0.770987	0.799299
8.5	0.510919	0.545177	0.579889	0.614721	0.649301	0.683237	0.716123	0.747563	0.777190	0.804682
9.0	0.519593	0.553847	0.588459	0.623084	0.657348	0.690854	0.723200	0.754001	0.782901	0.809602
9.5	0.526513	0.560697	0.595153	0.629531	0.663453	0.696521	0.728341	0.758535	0.786764	0.812748
10.0	0.533158	0.567255	0.601541	0.635661	0.669233	0.701864	0.733163	0.762765	0.790345	0.815646
10.5	0.538323	0.572285	0.606364	0.640200	0.673412	0.705609	0.736408	0.765454	0.792439	0.817123
11.0	0.543296	0.577116	0.610981	0.644531	0.677385	0.709155	0.739467	0.767976	0.794392	0.818493
11.5	0.547010	0.580651	0.614277	0.647527	0.680019	0.711372	0.741218	0.769227	0.795122	0.818697
12.0	0.550594	0.584055	0.617443	0.650395	0.682532	0.713479	0.742877	0.770407	0.795806	0.818887
12.5	0.553097	0.586352	0.619483	0.652128	0.683912	0.714465	0.743436	0.770518	0.795463	0.818098
13.0	0.555519	0.588569	0.621448	0.653793	0.685234	0.715405	0.743967	0.770624	0.795140	0.817359
13.5	0.557009	0.589834	0.622446	0.654486	0.685586	0.715388	0.743561	0.769819	0.793941	0.815782
14.0	0.558453	0.591056	0.623409	0.655153	0.685924	0.715372	0.743173	0.769054	0.792805	0.814295
14.5	0.559088	0.591454	0.623536	0.654980	0.685426	0.714529	0.741976	0.767502	0.790910	0.812080
15.0	0.559704	0.591839	0.623659	0.654813	0.684946	0.713719	0.740829	0.766021	0.789108	0.809983
15.5	0.559615	0.591504	0.623054	0.653915	0.683738	0.712191	0.738977	0.763852	0.786640	0.807244
16.0	0.559529	0.591179	0.622467	0.653046	0.682571	0.710718	0.737198	0.761776	0.784286	0.804639
16.5	0.558827	0.590226	0.621244	0.651537	0.680767	0.708615	0.734799	0.759093	0.781341	0.801462
17.0	0.558142	0.589298	0.620056	0.650075	0.679022	0.706585	0.732489	0.756517	0.778521	0.798431
17.5	0.556917	0.587818	0.618308	0.648050	0.676715	0.703997	0.729629	0.753402	0.775174	0.794885
18.0	0.555723	0.586377	0.616609	0.646084	0.674479	0.701493	0.726868	0.750402	0.771960	0.791489
18.5	0.554053	0.584451	0.614416	0.643621	0.671745	0.698495	0.723619	0.746919	0.768273	0.787628
19.0	0.552424	0.582572	0.612281	0.641226	0.669091	0.695590	0.720475	0.743558	0.764721	0.783921
19.5	0.550377	0.580266	0.609711	0.638391	0.665996	0.692243	0.716893	0.739764	0.760742	0.779789
20.0	0.548377	0.578014	0.607204	0.635630	0.662986	0.688994	0.713422	0.736093	0.756900	0.775811
20.5	0.546012	0.575386	0.604313	0.632479	0.659583	0.685352	0.709558	0.732031	0.752670	0.771446
21.0	0.543697	0.572818	0.601491	0.629407	0.656269	0.681809	0.705806	0.728095	0.748578	0.767233
21.5	0.541062	0.569919	0.598330	0.625989	0.652605	0.677915	0.701701	0.723805	0.744133	0.762666
22.0	0.538483	0.567083	0.595240	0.622653	0.649033	0.674122	0.697710	0.719639	0.739824	0.758247
22.5	0.535623	0.563956	0.591852	0.619011	0.645149	0.670015	0.693400	0.715154	0.735193	0.753505
23.0	0.532820	0.560896	0.588537	0.615451	0.641358	0.666010	0.689204	0.710793	0.730697	0.748908
23.5	0.529773	0.557580	0.584960	0.611622	0.637291	0.661724	0.684722	0.706142	0.725908	0.744014
24.0	0.526786	0.554333	0.581458	0.607876	0.633316	0.657540	0.680351	0.701613	0.721251	0.739261
24.5	0.523585	0.550862	0.577725	0.603892	0.629097	0.653105	0.675725	0.696822	0.716328	0.734237
25.0	0.520446	0.547461	0.574068	0.599992	0.624970	0.648771	0.671208	0.692151	0.711532	0.729351
25.5	0.517121	0.543865	0.570210	0.595883	0.620627	0.644214	0.666463	0.687245	0.706496	0.724216
26.0	0.513857	0.540339	0.566428	0.591857	0.616375	0.639757	0.661825	0.682455	0.701584	0.719215
26.5	0.510432	0.536644	0.562470	0.587650	0.611933	0.635103	0.656984	0.677454	0.696454	0.713987
27.0	0.507069	0.533018	0.558589	0.583524	0.607582	0.630547	0.652248	0.672566	0.691445	0.708890
27.5	0.503563	0.529245	0.554555	0.579241	0.603065	0.625818	0.647331	0.667491	0.686240	0.703586
28.0	0.500120	0.525540	0.550595	0.575039	0.598637	0.621185	0.642518	0.662526	0.681153	0.698408
28.5	0.496550	0.521707	0.546504	0.570699	0.594064	0.616400	0.637546	0.657393	0.675890	0.693045
29.0	0.493042	0.517942	0.542487	0.566440	0.589579	0.611710	0.632675	0.652368	0.670742	0.687803
29.5	0.489420	0.514063	0.538353	0.562061	0.584969	0.606888	0.627665	0.647196	0.665436	0.682395
30.0	0.485859	0.510252	0.534293	0.557762	0.580445	0.602158	0.622753	0.642129	0.660243	0.677104
30.5	0.482193	0.506337	0.530131	0.553357	0.575812	0.597314	0.617720	0.636933	0.654911	0.671666
31.0	0.478588	0.502488	0.526040	0.549032	0.571264	0.592561	0.612783	0.631839	0.649687	0.666341
31.5	0.474882	0.498544	0.521856	0.544613	0.566620	0.587708	0.607742	0.626633	0.644342	0.660885
32.0	0.471237	0.494666	0.517744	0.540271	0.562059	0.582944	0.602794	0.621526	0.639103	0.655540
32.5	0.467495	0.490697	0.513546	0.535846	0.557415	0.578093	0.597757	0.616322	0.633758	0.650080
33.0	0.463812	0.486793	0.509417	0.531495	0.552851	0.573329	0.592810	0.611215	0.628515	0.644728
33.5	0.460034	0.482800	0.505206	0.527067	0.548211	0.568489	0.587785	0.606024	0.623181	0.639276
34.0	0.456315	0.478872	0.501064	0.522713	0.543650	0.563733	0.582849	0.600928	0.617947	0.633927
34.5	0.452499	0.474855	0.496842	0.518284	0.539019	0.558908	0.577843	0.595759	0.612634	0.628493
35.0	0.448743	0.470902	0.492688	0.513928	0.534466	0.554165	0.572925	0.590681	0.607418	0.623160
35.5	0.444891	0.466860	0.488452	0.509499	0.529844	0.549359	0.567944	0.585540	0.602133	0.617753
36.0	0.441097	0.462881	0.484284	0.505141	0.525299	0.544633	0.563047	0.580488	0.596943	0.612443
36.5	0.437209	0.458813	0.480035	0.500709	0.520687	0.539845	0.558093	0.575378	0.591693	0.607070
37.0	0.433379	0.454807	0.475851	0.496347	0.516148	0.535135	0.553221	0.570355	0.586534	0.601792
37.5	0.429458	0.450714	0.471586	0.491910	0.511543	0.530365	0.548292	0.565279	0.581322	0.596458
38.0	0.425595	0.446682	0.467385	0.487542	0.507009	0.525671	0.543444	0.560287	0.576198	0.591217
38.5	0.421645	0.442565	0.463104	0.483099	0.502407	0.520915	0.538540	0.555243	0.571024	0.585924
39.0	0.417752	0.438509	0.458886	0.478723	0.497876	0.516233	0.533714	0.550281	0.565936	0.580722
39.5	0.413780	0.434372	0.454590	0.474271	0.493275	0.511488	0.528831	0.545267	0.560799	0.575473
40.0	0.409865	0.430295	0.450356	0.469887	0.488744	0.506816	0.524025	0.540333	0.555746	0.570310
40.5	0.405880	0.426145	0.446048	0.465428	0.484143	0.502079	0.519158	0.535345	0.550644	0.565102
41.0	0.401951	0.422054	0.441802	0.461035	0.479610	0.497414	0.514368	0.530436	0.545624	0.559979
41.5	0.397963	0.417898	0.437488	0.456573	0.475009	0.492682	0.509515	0.525470	0.540552	0.554808
42.0	0.394030	0.413800	0.433236	0.452175	0.470475	0.488022	0.504737	0.520581	0.535560	0.549721
42.5	0.390050	0.409648	0.428923	0.447713	0.465876	0.483297	0.499896	0.515634	0.530515	0.544585
43.0	0.386124	0.405554	0.424671	0.443315	0.461343	0.478641	0.495127	0.510762	0.525548	0.539529
43.5	0.382161	0.401416	0.420369	0.438861	0.456751	0.473924	0.490298	0.505831	0.520525	0.534422
44.0	0.378252	0.397334	0.416126	0.434469	0.452224	0.469275	0.485539	0.500974	0.515579	0.529395
44.5	0.374317	0.393220	0.411843	0.430031	0.447645	0.464570	0.480722	0.496058	0.510576	0.524313
45.0	0.370435	0.389162	0.407619	0.425655	0.443131	0.459932	0.475974	0.491214	0.505647	0.519309
45.5	0.366537	0.385081	0.403366	0.421242	0.438573	0.455245	0.471174	0.486315	0.500663	0.514250
46.0	0.362690	0.381054	0.399170	0.416890	0.434078	0.450623	0.466442	0.481487	0.495752	0.509267
46.5	0.358836	0.377015	0.394955	0.412511	0.429550	0.445962	0.461663	0.476608	0.490787	0.504229
47.0	0.355032	0.373029	0.390797	0.408192	0.425084	0.441365	0.456952	0.471799	0.485894	0.499265
47.5	0.351226	0.369038	0.386628	0.403856	0.420595	0.436737	0.452203	0.466945	0.480952	0.494250
48.0	0.347471	0.365099	0.382514	0.399578	0.416166	0.432173	0.447520	0.462160	0.476081	0.489307
48.5	0.343719	0.361162	0.378398	0.395292	0.411723	0.427588	0.442808	0.457339	0.471167	0.484316
49.0	0.340016	0.357276	0.374336	0.391064	0.407340	0.423064	0.438161	0.452584	0.466323	0.479397
49.5	0.336321	0.353396	0.370277	0.386834	0.402951	0.418529	0.433495	0.447803	0.461444	0.474437
50.0	0.332674	0.349567	0.366272	0.382661	0.398621	0.414055	0.428891	0.443088	0.456633	0.469547
50.5	0.329039	0.345748	0.362274	0.378493	0.394292	0.409577	0.424278	0.438355	0.451796	0.464623
51.0		0.341979	0.358330	0.374380	0.390020	0.405158	0.419727	0.433686	0.447026	0.459768
51.5		0.338223	0.354397	0.370277	0.385756	0.400743	0.415173	0.429009	0.442240	0.454889
52.0			0.350515	0.366228	0.381547	0.396386	0.410681	0.424394	0.437519	0.450077
52.5			0.346649	0.362192	0.377351	0.392038	0.406192	0.419778	0.432790	0.445249
53.0				0.358209	0.373209	0.387747	0.401763	0.415224	0.428125	0.440487
53.5				0.354243	0.369083	0.383470	0.397345	0.410676	0.423460	0.435719
54.0					0.365010	0.379248	0.392985	0.406188	0.418857	0.431014
54.5					0.360957	0.375044	0.388639	0.401712	0.414261	0.426311
55.0						0.370894	0.384350	0.397294	0.409725	0.421670
55.5						0.366764	0.380079	0.392892	0.405202	0.417036
56.0							0.375864	0.388548	0.400739	0.412464
56.5							0.371670	0.384222	0.396292	0.407906
57.0								0.379953	0.391903	0.403407
57.5								0.375706	0.387534	0.398925
58.0									0.383222	0.394502
58.5									0.378933	0.390099
59.0										0.385754
59.5										0.381432

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit

PPT 8-9

O/S duration to maturity / PT	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
0.5	0.00414	0.00445	0.00477	0.00511	0.00548	0.00590	0.00635	0.00686	0.00743	0.00808	0.00880	0.00961	0.01051	0.01152	0.01265	0.01391	0.01531
1.0	0.00821	0.00882	0.00946	0.01014	0.01088	0.01169	0.01259	0.01360	0.01473	0.01599	0.01742	0.01901	0.02079	0.02278	0.02500	0.02747	0.03020
1.5	0.01193	0.01282	0.01375	0.01474	0.01581	0.01698	0.01827	0.01971	0.02132	0.02313	0.02516	0.02743	0.02997	0.03280	0.03596	0.03946	0.04335
2.0	0.01559	0.01676	0.01798	0.01928	0.02066	0.02218	0.02385	0.02571	0.02779	0.03013	0.03274	0.03567	0.03895	0.04260	0.04666	0.05117	0.05617
2.5	0.01891	0.02035	0.02184	0.02342	0.02510	0.02693	0.02894	0.03117	0.03366	0.03644	0.03956	0.04306	0.04696	0.05132	0.05616	0.06153	0.06748
3.0	0.02219	0.02389	0.02565	0.02749	0.02946	0.03160	0.03394	0.03653	0.03941	0.04264	0.04626	0.05030	0.05482	0.05985	0.06545	0.07165	0.07852
3.5	0.02513	0.02708	0.02910	0.03121	0.03345	0.03586	0.03849	0.04140	0.04463	0.04824	0.05228	0.05679	0.06183	0.06745	0.07369	0.08060	0.08826
4.0	0.02803	0.03024	0.03250	0.03487	0.03736	0.04005	0.04297	0.04619	0.04976	0.05374	0.05819	0.06316	0.06871	0.07489	0.08176	0.08936	0.09777
4.5	0.03062	0.03306	0.03557	0.03818	0.04093	0.04386	0.04705	0.05054	0.05441	0.05871	0.06352	0.06888	0.07486	0.08152	0.08891	0.09710	0.10615
5.0	0.03318	0.03585	0.03860	0.04144	0.04443	0.04762	0.05106	0.05483	0.05898	0.06360	0.06875	0.07449	0.08089	0.08802	0.09593	0.10468	0.11436
5.5	0.03543	0.03833	0.04130	0.04438	0.04760	0.05102	0.05470	0.05871	0.06313	0.06802	0.07346	0.07953	0.08629	0.09380	0.10215	0.11138	0.12158
6.0	0.03765	0.04077	0.04397	0.04728	0.05073	0.05437	0.05829	0.06254	0.06720	0.07236	0.07810	0.08448	0.09158	0.09948	0.10825	0.11794	0.12864
6.5	0.03959	0.04292	0.04633	0.04986	0.05353	0.05739	0.06153	0.06600	0.07089	0.07629	0.08227	0.08892	0.09632	0.10454	0.11365	0.12374	0.13486
7.0	0.04150	0.04504	0.04866	0.05240	0.05628	0.06037	0.06472	0.06941	0.07452	0.08015	0.08638	0.09329	0.10097	0.10950	0.11896	0.12942	0.14095
7.5	0.04315	0.04687	0.05070	0.05464	0.05873	0.06303	0.06758	0.07248	0.07780	0.08363	0.09007	0.09721	0.10513	0.11392	0.12366	0.13443	0.14630
8.0	0.04477	0.04868	0.05271	0.05685	0.06115	0.06564	0.07040	0.07550	0.08102	0.08706	0.09371	0.10107	0.10922	0.11827	0.12828	0.13935	0.15155
8.5	0.04616	0.05023	0.05444	0.05877	0.06326	0.06796	0.07291	0.07820	0.08391	0.09013	0.09697	0.10452	0.11288	0.12213	0.13237	0.14368	0.15615
9.0	0.04752	0.05176	0.05615	0.06067	0.06535	0.07023	0.07538	0.08086	0.08675	0.09316	0.10018	0.10792	0.11647	0.12593	0.13639	0.14794	0.16066
9.5	0.04866	0.05305	0.05759	0.06229	0.06715	0.07222	0.07755	0.08321	0.08928	0.09586	0.10305	0.11096	0.11967	0.12930	0.13994	0.15168	0.16460
10.0	0.04979	0.05433	0.05902	0.06389	0.06893	0.07418	0.07969	0.08553	0.09177	0.09852	0.10588	0.11394	0.12282	0.13262	0.14344	0.15536	0.16848
10.5	0.05073	0.05538	0.06022	0.06523	0.07044	0.07586	0.08154	0.08755	0.09396	0.10087	0.10838	0.11660	0.12562	0.13556	0.14652	0.15859	0.17186
11.0	0.05165	0.05642	0.06140	0.06656	0.07193	0.07751	0.08337	0.08954	0.09612	0.10319	0.11085	0.11921	0.12837	0.13845	0.14954	0.16176	0.17518
11.5	0.05240	0.05727	0.06236	0.06765	0.07316	0.07890	0.08492	0.09125	0.09799	0.10521	0.11301	0.12151	0.13080	0.14099	0.15220	0.16453	0.17807
12.0	0.05314	0.05811	0.06331	0.06873	0.07438	0.08028	0.08645	0.09294	0.09983	0.10720	0.11515	0.12377	0.13318	0.14350	0.15482	0.16726	0.18091
12.5	0.05373	0.05877	0.06407	0.06960	0.07537	0.08140	0.08771	0.09436	0.10140	0.10891	0.11699	0.12574	0.13527	0.14569	0.15710	0.16963	0.18336
13.0	0.05431	0.05943	0.06482	0.07045	0.07635	0.08251	0.08896	0.09575	0.10294	0.11059	0.11881	0.12768	0.13732	0.14784	0.15935	0.17196	0.18577
13.5	0.05477	0.05995	0.06540	0.07112	0.07711	0.08339	0.08997	0.09689	0.10421	0.11200	0.12035	0.12934	0.13908	0.14970	0.16129	0.17397	0.18784
14.0	0.05522	0.06045	0.06597	0.07178	0.07787	0.08426	0.09096	0.09802	0.10547	0.11339	0.12186	0.13097	0.14082	0.15153	0.16320	0.17594	0.18987
14.5	0.05557	0.06083	0.06640	0.07227	0.07844	0.08492	0.09173	0.09890	0.10648	0.11452	0.12311	0.13233	0.14229	0.15308	0.16482	0.17762	0.19159
15.0	0.05591	0.06121	0.06683	0.07276	0.07901	0.08558	0.09249	0.09977	0.10747	0.11564	0.12434	0.13367	0.14373	0.15460	0.16641	0.17927	0.19328
15.5	0.05616	0.06148	0.06713	0.07311	0.07941	0.08605	0.09305	0.10043	0.10823	0.11650	0.12532	0.13476	0.14490	0.15586	0.16774	0.18064	0.19469
16.0	0.05640	0.06175	0.06743	0.07345	0.07981	0.08652	0.09360	0.10107	0.10897	0.11736	0.12628	0.13582	0.14606	0.15710	0.16904	0.18200	0.19607
16.5	0.05657	0.06193	0.06763	0.07367	0.08006	0.08682	0.09397	0.10151	0.10950	0.11798	0.12700	0.13664	0.14697	0.15808	0.17009	0.18309	0.19718
17.0	0.05674	0.06210	0.06782	0.07389	0.08032	0.08713	0.09433	0.10195	0.11003	0.11860	0.12771	0.13744	0.14786	0.15905	0.17112	0.18416	0.19828
17.5	0.05683	0.06220	0.06792	0.07400	0.08045	0.08729	0.09454	0.10221	0.11035	0.11900	0.12820	0.13801	0.14850	0.15977	0.17189	0.18498	0.19912
18.0	0.05693	0.06230	0.06802	0.07411	0.08059	0.08746	0.09474	0.10247	0.11068	0.11940	0.12867	0.13857	0.14914	0.16048	0.17266	0.18578	0.19995
18.5	0.05697	0.06233	0.06805	0.07414	0.08062	0.08750	0.09481	0.10258	0.11083	0.11960	0.12894	0.13890	0.14955	0.16095	0.17318	0.18635	0.20054
19.0	0.05700	0.06236	0.06807	0.07417	0.08065	0.08755	0.09488	0.10268	0.11097	0.11980	0.12921	0.13923	0.14995	0.16141	0.17370	0.18690	0.20112
19.5	0.05699	0.06233	0.06803	0.07412	0.08060	0.08749	0.09483	0.10265	0.11097	0.11983	0.12928	0.13936	0.15013	0.16165	0.17398	0.18722	0.20146
20.0		0.06230	0.06799	0.07407	0.08054	0.08744	0.09479	0.10262	0.11097	0.11987	0.12936	0.13949	0.15031	0.16188	0.17426	0.18754	0.20179
20.5		0.06222	0.06790	0.07396	0.08042	0.08730	0.09465	0.10248	0.11083	0.11975	0.12927	0.13943	0.15029	0.16190	0.17432	0.18763	0.20190
21.0			0.06780	0.07384	0.08029	0.08717	0.09450	0.10234	0.11070	0.11963	0.12918	0.13937	0.15027	0.16192	0.17438	0.18772	0.20201
21.5			0.06766	0.07368	0.08010	0.08696	0.09428	0.10210	0.11046	0.11939	0.12894	0.13915	0.15007	0.16175	0.17424	0.18760	0.20189
22.0				0.07351	0.07992	0.08676	0.09406	0.10187	0.11022	0.11915	0.12871	0.13894	0.14988	0.16158	0.17409	0.18747	0.20178
22.5				0.07330	0.07968	0.08649	0.09377	0.10155	0.10988	0.11880	0.12835	0.13858	0.14952	0.16123	0.17376	0.18715	0.20146
23.0					0.07944	0.08623	0.09348	0.10124	0.10955	0.11846	0.12800	0.13822	0.14917	0.16089	0.17343	0.18683	0.20115
23.5					0.07916	0.08591	0.09313	0.10087	0.10915	0.11802	0.12754	0.13775	0.14868	0.16039	0.17293	0.18633	0.20064
24.0						0.08560	0.09279	0.10049	0.10874	0.11759	0.12709	0.13728	0.14820	0.15990	0.17243	0.18583	0.20014
24.5						0.08524	0.09240	0.10006	0.10827	0.11709	0.12655	0.13670	0.14760	0.15928	0.17179	0.18517	0.19946
25.0							0.09201	0.09963	0.10781	0.11659	0.12601	0.13614	0.14700	0.15866	0.17115	0.18451	0.19879
25.5							0.09157	0.09916	0.10729	0.11602	0.12541	0.13549	0.14631	0.15793	0.17038	0.18371	0.19796
26.0								0.09869	0.10678	0.11547	0.12480	0.13484	0.14563	0.15720	0.16962	0.18292	0.19714
26.5								0.09817	0.10621	0.11485	0.12414	0.13412	0.14486	0.15638	0.16875	0.18200	0.19617
27.0									0.10566	0.11425	0.12348	0.13341	0.14410	0.15557	0.16789	0.18110	0.19522
27.5									0.10506	0.11360	0.12277	0.13265	0.14326	0.15468	0.16694	0.18008	0.19415
28.0										0.11295	0.12207	0.13189	0.14244	0.15380	0.16600	0.17908	0.19309
28.5										0.11227	0.12133	0.13107	0.14157	0.15285	0.16498	0.17799	0.19192
29.0											0.12059	0.13027	0.14070	0.15191	0.16397	0.17691	0.19077
29.5											0.11981	0.12943	0.13978	0.15092	0.16289	0.17575	0.18953
30.0												0.12859	0.13887	0.14994	0.16183	0.17461	0.18831
30.5												0.12772	0.13793	0.14891	0.16072	0.17341	0.18701
31.0													0.13699	0.14789	0.15962	0.17222	0.18573
31.5													0.13602	0.14683	0.15847	0.17098	0.18439
32.0														0.14579	0.15734	0.16975	0.18307
32.5														0.14471	0.15617	0.16848	0.18170
33.0															0.15501	0.16723	0.18034
33.5															0.15383	0.16594	0.17895
34.0																0.16467	0.17757
34.5																0.16336	0.17615
35.0																	0.17476
35.5																	0.17333
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Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit														
PPT 8-9														
O/S duration to maturity / PT	37	38	39	40	41	42	43	44	45	46	47	48	49	50
0.5	0.01686	0.01858	0.02049	0.02260	0.02494	0.02754	0.03041	0.03358	0.03709	0.04097	0.04526	0.04998	0.05519	0.06094
1.0	0.03324	0.03660	0.04032	0.04444	0.04899	0.05401	0.05955	0.06566	0.07240	0.07981	0.08796	0.09691	0.10673	0.11749
1.5	0.04766	0.05243	0.05770	0.06352	0.06993	0.07700	0.08478	0.09334	0.10274	0.11305	0.12435	0.13671	0.15020	0.16490
2.0	0.06170	0.06782	0.07456	0.08199	0.09017	0.09916	0.10904	0.11987	0.13173	0.14469	0.15885	0.17426	0.19101	0.20917
2.5	0.07406	0.08132	0.08932	0.09813	0.10780	0.11841	0.13004	0.14276	0.15666	0.17180	0.18828	0.20616	0.22550	0.24638
3.0	0.08611	0.09447	0.10367	0.11378	0.12487	0.13701	0.15029	0.16477	0.18055	0.19770	0.21629	0.23639	0.25805	0.28132
3.5	0.09670	0.10600	0.11622	0.12744	0.13973	0.15316	0.16781	0.18376	0.20110	0.21989	0.24020	0.26208	0.28558	0.31073
4.0	0.10704	0.11724	0.12845	0.14072	0.15414	0.16879	0.18474	0.20207	0.22085	0.24116	0.26304	0.28654	0.31168	0.33847
4.5	0.11613	0.12709	0.13912	0.15229	0.16667	0.18234	0.19937	0.21784	0.23782	0.25936	0.28251	0.30730	0.33374	0.36182
5.0	0.12501	0.13671	0.14953	0.16355	0.17885	0.19548	0.21354	0.23308	0.25417	0.27686	0.30117	0.32714	0.35474	0.38395
5.5	0.13280	0.14512	0.15861	0.17335	0.18940	0.20685	0.22575	0.24618	0.26818	0.29180	0.31705	0.34395	0.37246	0.40252
6.0	0.14042	0.15334	0.16747	0.18290	0.19968	0.21790	0.23760	0.25886	0.28172	0.30620	0.33232	0.36006	0.38938	0.42021
6.5	0.14710	0.16051	0.17518	0.19118	0.20857	0.22742	0.24779	0.26973	0.29327	0.31845	0.34525	0.37366	0.40360	0.43499
7.0	0.15363	0.16753	0.18272	0.19926	0.21723	0.23669	0.25769	0.28027	0.30447	0.33029	0.35772	0.38673	0.41723	0.44912
7.5	0.15935	0.17364	0.18925	0.20625	0.22469	0.24465	0.26615	0.28925	0.31397	0.34031	0.36823	0.39770	0.42862	0.46086
8.0	0.16495	0.17962	0.19564	0.21308	0.23198	0.25240	0.27440	0.29799	0.32319	0.35001	0.37839	0.40828	0.43956	0.47211
8.5	0.16983	0.18482	0.20117	0.21895	0.23822	0.25902	0.28140	0.30539	0.33098	0.35816	0.38688	0.41708	0.44863	0.48137
9.0	0.17462	0.18991	0.20658	0.22470	0.24432	0.26549	0.28824	0.31259	0.33854	0.36606	0.39511	0.42558	0.45736	0.49027
9.5	0.17879	0.19431	0.21123	0.22961	0.24951	0.27096	0.29400	0.31863	0.34486	0.37264	0.40191	0.43258	0.46450	0.49750
10.0	0.18288	0.19863	0.21579	0.23443	0.25459	0.27632	0.29963	0.32453	0.35101	0.37903	0.40852	0.43936	0.47140	0.50447
10.5	0.18642	0.20234	0.21969	0.23852	0.25888	0.28081	0.30433	0.32943	0.35609	0.38428	0.41390	0.44484	0.47695	0.51002
11.0	0.18990	0.20599	0.22352	0.24253	0.26309	0.28521	0.30892	0.33421	0.36105	0.38939	0.41913	0.45017	0.48232	0.51538
11.5	0.19291	0.20912	0.22677	0.24592	0.26661	0.28887	0.31271	0.33812	0.36507	0.39350	0.42332	0.45438	0.48653	0.51954
12.0	0.19586	0.21219	0.22996	0.24924	0.27006	0.29245	0.31641	0.34194	0.36900	0.39751	0.42739	0.45848	0.49061	0.52356
12.5	0.19839	0.21480	0.23265	0.25201	0.27291	0.29538	0.31942	0.34501	0.37212	0.40067	0.43055	0.46162	0.49369	0.52653
13.0	0.20088	0.21736	0.23529	0.25473	0.27570	0.29825	0.32236	0.34801	0.37517	0.40374	0.43363	0.46467	0.49668	0.52942
13.5	0.20299	0.21952	0.23750	0.25697	0.27798	0.30055	0.32469	0.35036	0.37751	0.40607	0.43592	0.46690	0.49881	0.53141
14.0	0.20508	0.22165	0.23966	0.25917	0.28021	0.30282	0.32697	0.35265	0.37981	0.40835	0.43815	0.46906	0.50087	0.53335
14.5	0.20683	0.22342	0.24144	0.26095	0.28199	0.30458	0.32872	0.35438	0.38149	0.40997	0.43970	0.47051	0.50219	0.53450
15.0	0.20855	0.22516	0.24319	0.26270	0.28374	0.30632	0.33044	0.35606	0.38314	0.41156	0.44121	0.47191	0.50347	0.53562
15.5	0.20997	0.22658	0.24460	0.26409	0.28509	0.30763	0.33169	0.35725	0.38425	0.41258	0.44212	0.47269	0.50409	0.53606
16.0	0.21137	0.22798	0.24598	0.26545	0.28642	0.30891	0.33292	0.35842	0.38533	0.41358	0.44300	0.47345	0.50469	0.53649
16.5	0.21249	0.22908	0.24706	0.26648	0.28739	0.30982	0.33374	0.35915	0.38596	0.41408	0.44337	0.47365	0.50472	0.53632
17.0	0.21359	0.23018	0.24812	0.26750	0.28835	0.31071	0.33455	0.35986	0.38657	0.41457	0.44372	0.47386	0.50475	0.53615
17.5	0.21443	0.23100	0.24891	0.26823	0.28900	0.31126	0.33501	0.36020	0.38677	0.41462	0.44362	0.47357	0.50428	0.53547
18.0	0.21526	0.23181	0.24968	0.26894	0.28964	0.31181	0.33545	0.36053	0.38697	0.41468	0.44352	0.47330	0.50381	0.53479
18.5	0.21585	0.23237	0.25020	0.26939	0.29001	0.31207	0.33559	0.36052	0.38681	0.41436	0.44301	0.47260	0.50290	0.53367
19.0	0.21643	0.23293	0.25071	0.26984	0.29037	0.31233	0.33572	0.36052	0.38666	0.41404	0.44252	0.47192	0.50202	0.53256
19.5	0.21677	0.23325	0.25098	0.27004	0.29047	0.31232	0.33558	0.36022	0.38619	0.41339	0.44167	0.47086	0.50074	0.53105
20.0	0.21710	0.23356	0.25125	0.27023	0.29058	0.31231	0.33544	0.35993	0.38574	0.41276	0.44085	0.46983	0.49949	0.52958
20.5	0.21721	0.23365	0.25129	0.27020	0.29045	0.31206	0.33505	0.35938	0.38501	0.41183	0.43971	0.46848	0.49791	0.52775
21.0	0.21732	0.23373	0.25133	0.27018	0.29033	0.31182	0.33467	0.35884	0.38429	0.41092	0.43860	0.46715	0.49635	0.52596
21.5	0.21720	0.23360	0.25115	0.26993	0.28999	0.31136	0.33406	0.35807	0.38334	0.40976	0.43722	0.46554	0.49450	0.52386
22.0	0.21709	0.23347	0.25098	0.26969	0.28965	0.31091	0.33347	0.35731	0.38239	0.40862	0.43586	0.46396	0.49269	0.52181
22.5	0.21677	0.23312	0.25059	0.26924	0.28911	0.31025	0.33267	0.35635	0.38124	0.40726	0.43428	0.46213	0.49061	0.51948
23.0	0.21645	0.23278	0.25021	0.26880	0.28858	0.30961	0.33188	0.35539	0.38010	0.40591	0.43271	0.46034	0.48858	0.51720
23.5	0.21593	0.23224	0.24963	0.26815	0.28785	0.30876	0.33090	0.35425	0.37877	0.40437	0.43094	0.45833	0.48632	0.51468
24.0	0.21542	0.23170	0.24905	0.26752	0.28713	0.30794	0.32994	0.35312	0.37745	0.40285	0.42920	0.45635	0.48410	0.51221
24.5	0.21471	0.23097	0.24828	0.26669	0.28622	0.30692	0.32879	0.35181	0.37596	0.40115	0.42728	0.45418	0.48168	0.50953
25.0	0.21402	0.23025	0.24752	0.26587	0.28532	0.30592	0.32765	0.35053	0.37449	0.39948	0.42539	0.45206	0.47930	0.50690
25.5	0.21316	0.22935	0.24657	0.26486	0.28424	0.30473	0.32634	0.34907	0.37286	0.39765	0.42333	0.44976	0.47675	0.50409
26.0	0.21231	0.22846	0.24564	0.26387	0.28317	0.30356	0.32505	0.34763	0.37124	0.39584	0.42130	0.44750	0.47424	0.50133
26.5	0.21130	0.22741	0.24453	0.26270	0.28192	0.30222	0.32359	0.34602	0.36947	0.39387	0.41912	0.44508	0.47158	0.49841
27.0	0.21030	0.22637	0.24344	0.26154	0.28069	0.30089	0.32215	0.34444	0.36772	0.39193	0.41697	0.44270	0.46896	0.49554
27.5	0.20917	0.22517	0.24218	0.26022	0.27928	0.29939	0.32054	0.34269	0.36582	0.38984	0.41468	0.44019	0.46620	0.49253
28.0	0.20805	0.22400	0.24094	0.25891	0.27790	0.29792	0.31895	0.34097	0.36394	0.38779	0.41242	0.43771	0.46349	0.48956
28.5	0.20681	0.22269	0.23956	0.25745	0.27636	0.29628	0.31720	0.33909	0.36191	0.38559	0.41002	0.43509	0.46064	0.48647
29.0	0.20559	0.22139	0.23820	0.25601	0.27483	0.29466	0.31547	0.33724	0.35991	0.38342	0.40766	0.43252	0.45784	0.48343
29.5	0.20427	0.21999	0.23671	0.25443	0.27316	0.29289	0.31359	0.33523	0.35776	0.38110	0.40516	0.42982	0.45492	0.48028
30.0	0.20296	0.21860	0.23523	0.25287	0.27151	0.29114	0.31174	0.33325	0.35564	0.37882	0.40270	0.42716	0.45204	0.47717
30.5	0.20157	0.21711	0.23365	0.25119	0.26973	0.28925	0.30973	0.33113	0.35338	0.37640	0.40011	0.42437	0.44904	0.47394
31.0	0.20020	0.21565	0.23209	0.24953	0.26797	0.28739	0.30776	0.32903	0.35114	0.37402	0.39755	0.42163	0.44609	0.47077
31.5	0.19876	0.21410	0.23043	0.24777	0.26610	0.28540	0.30565	0.32680	0.34877	0.37150	0.39487	0.41876	0.44302	0.46749
32.0	0.19733	0.21257	0.22880	0.24602	0.26425	0.28344	0.30357	0.32459	0.34643	0.36901	0.39222	0.41593	0.44000	0.46426
32.5	0.19585	0.21098	0.22709	0.24419	0.26229	0.28136	0.30137	0.32226	0.34396	0.36639	0.38944	0.41298	0.43686	0.46092
33.0	0.19439	0.20940	0.22540	0.24239	0.26037	0.27932	0.29920	0.31996	0.34153	0.36381	0.38670	0.41007	0.43377	0.45764
33.5	0.19288	0.20777	0.22364	0.24051	0.25836	0.27717	0.29692	0.31754	0.33897	0.36110	0.38384	0.40704	0.43057	0.45424
34.0	0.19139	0.20616	0.22191	0.23865	0.25637	0.27506	0.29467	0.31516	0.33645	0.35844	0.38102	0.40406	0.42741	0.45090
34.5	0.18986	0.20451	0.22013	0.23673	0.25432	0.27286	0.29234	0.31268	0.33382	0.35566	0.37808	0.40096	0.42414	0.44745
35.0	0.18835	0.20287	0.21837	0.23484	0.25229	0.27070	0.29003	0.31023	0.33122	0.35291	0.37518	0.39790	0.42091	0.44405
35.5	0.18680	0.20121	0.21657	0.23290	0.25021	0.26846	0.28764	0.30769	0.32853	0.35007	0.37218	0.39474	0.41758	0.44055
36.0	0.18528	0.19956	0.21479	0.23098	0.24815	0.26626	0.28529	0.30519	0.32588	0.34726	0.36922	0.39162	0.41430	0.43709
36.5	0.18373	0.19788	0.21298	0.22903	0.24604	0.26400	0.28288	0.30262	0.32314	0.34436	0.36616	0.38839	0.41091	0.43354
37.0		0.19622	0.21118	0.22710	0.24397	0.26177	0.28049	0.30007	0.32044	0.34150	0.36314	0.38522	0.40757	0.43003
37.5		0.19454	0.20937	0.22514	0.24185	0.25950	0.27806	0.29748	0.31768	0.33857	0.36004	0.38195	0.40414	0.42643
38.0			0.20757	0.22320	0.23977	0.25726	0.27566	0.29491	0.31495	0.33568	0.35698	0.37872	0.40075	0.42288
38.5			0.20575	0.22124	0.23765	0.25499	0.27322	0.29230	0.31217	0.33272	0.35385	0.37542	0.39728	0.41925
39.0				0.21930	0.23556	0.25274	0.27081	0.28972	0.30942	0.32980	0.35076	0.37217	0.39386	0.41566
39.5				0.21734	0.23345	0.25047	0.26837	0.28711	0.30663	0.32683	0.34762	0.36884	0.39036	0.41199
40.0					0.23137	0.24823	0.26596	0.28453	0.30387	0.32390	0.34451	0.36556	0.38691	0.40838
40.5					0.22926	0.24596	0.26353	0.28193	0.30109	0.32094	0.34136	0.36223	0.38340	0.40469
41.0						0.24373	0.26113	0.27935	0.29834	0.31801	0.33825	0.35894	0.37993	0.40106
41.5						0.24148	0.25871	0.27676	0.29557	0.31505	0.33511	0.35561	0.37642	0.39737
42.0							0.25632	0.27420	0.29283	0.31213	0.33200	0.35232	0.37295	0.39373
42.5							0.25392	0.27162	0.29007	0.30919	0.32887	0.34901	0.36945	0.39004
43.0								0.26908	0.28735	0.30628	0.32578	0.34573	0.36599	0.38640
43.5								0.26652	0.28461	0.30336	0.32267	0.34243	0.36251	0.38273
44.0									0.28191	0.30048	0.31960	0.33918	0.35906	0.37911
44.5									0.27921	0.29759	0.31652	0.33591	0.35560	0.37546
45.0										0.29473	0.31348	0.33268	0.35218	0.37186
45.5										0.29187	0.31043	0.32944	0.34876	0.36824
46.0											0.30742	0.32624	0.34537	0.36467
46.5											0.30441	0.32304	0.34198	0.36109
47.0												0.31988	0.33863	0.35755
47.5												0.31672	0.33528	0.35401
48.0													0.33197	0.35052
48.5													0.32866	0.34703
49.0														0.34358
49.5														0.34013
50.0														

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit										
PPT 8-9										
O/S duration to maturity / PT	51	52	53	54	55	56	57	58	59	60
0.5	0.067251	0.074191	0.081805	0.090144	0.099262	0.109210	0.120041	0.131804	0.144550	0.158321
1.0	0.129241	0.142065	0.156025	0.171182	0.187596	0.205316	0.224384	0.244831	0.266672	0.289909
1.5	0.180878	0.198202	0.216932	0.237115	0.258790	0.281975	0.306671	0.332856	0.360484	0.389479
2.0	0.228799	0.249947	0.272653	0.296935	0.322792	0.350194	0.379084	0.409371	0.440931	0.473601
2.5	0.268838	0.292899	0.318574	0.345845	0.374668	0.404963	0.436613	0.469462	0.503314	0.537932
3.0	0.306226	0.332760	0.360901	0.390591	0.421735	0.454200	0.487809	0.522343	0.557539	0.593097
3.5	0.337513	0.365914	0.395870	0.427285	0.460020	0.493893	0.528677	0.564101	0.599851	0.635582
4.0	0.366891	0.396872	0.428323	0.461108	0.495044	0.529905	0.565417	0.601262	0.637087	0.672512
4.5	0.391473	0.422625	0.455147	0.488867	0.523566	0.558980	0.594798	0.630669	0.666213	0.701029
5.0	0.414671	0.446807	0.480194	0.514628	0.549857	0.585580	0.621455	0.657106	0.692133	0.726125
5.5	0.434046	0.466887	0.500861	0.535736	0.571231	0.607018	0.642735	0.677986	0.712361	0.745449
6.0	0.452411	0.485835	0.520266	0.555445	0.591066	0.626780	0.662204	0.696930	0.730546	0.762646
6.5	0.467688	0.501504	0.536207	0.571518	0.607111	0.642619	0.677648	0.711785	0.744617	0.775751
7.0	0.482228	0.516356	0.551250	0.586610	0.622093	0.657319	0.691884	0.725374	0.757383	0.787532
7.5	0.494241	0.528549	0.563512	0.598813	0.634097	0.668975	0.703039	0.735876	0.767091	0.796320
8.0	0.505717	0.540154	0.575135	0.610328	0.645368	0.679859	0.713392	0.745557	0.775971	0.804293
8.5	0.515103	0.549576	0.584493	0.619513	0.654261	0.688337	0.721334	0.752850	0.782515	0.810006
9.0	0.524098	0.558577	0.593401	0.628219	0.662652	0.696297	0.728750	0.759619	0.788547	0.815233
9.5	0.531346	0.565766	0.600441	0.635018	0.669111	0.702320	0.734243	0.764499	0.792747	0.818705
10.0	0.538314	0.572655	0.607167	0.641489	0.675234	0.708003	0.739401	0.769057	0.796645	0.821906
10.5	0.543809	0.578024	0.612336	0.646379	0.679766	0.712101	0.742995	0.772089	0.799073	0.823706
11.0	0.549104	0.583185	0.617289	0.651050	0.684080	0.715985	0.746386	0.774936	0.801340	0.825377
11.5	0.553146	0.587058	0.620930	0.654395	0.687064	0.718552	0.748485	0.776528	0.802402	0.825902
12.0	0.557052	0.590791	0.624430	0.657600	0.689916	0.720995	0.750474	0.778030	0.803398	0.826392
12.5	0.559883	0.593424	0.626813	0.659680	0.691645	0.722329	0.751378	0.778480	0.803387	0.825924
13.0	0.562624	0.595968	0.629110	0.661680	0.693302	0.723603	0.752238	0.778907	0.803375	0.825484
13.5	0.564439	0.597566	0.630448	0.662717	0.694000	0.723931	0.752174	0.778440	0.802506	0.824228
14.0	0.566199	0.599113	0.631741	0.663717	0.694671	0.724246	0.752113	0.777995	0.801682	0.823042
14.5	0.567156	0.599840	0.632204	0.663885	0.694516	0.723747	0.751257	0.776780	0.800116	0.821149
15.0	0.568085	0.600546	0.632653	0.664048	0.694367	0.723266	0.750436	0.775618	0.798626	0.819354
15.5	0.568315	0.600538	0.632381	0.663487	0.693499	0.722078	0.748923	0.773785	0.796488	0.816936
16.0	0.568538	0.600530	0.632117	0.662945	0.692661	0.720933	0.747468	0.772027	0.794445	0.814635
16.5	0.568149	0.599899	0.631223	0.661770	0.691194	0.719167	0.745405	0.769678	0.791829	0.811780
17.0	0.567770	0.599284	0.630354	0.660631	0.689773	0.717461	0.743417	0.767420	0.789321	0.809053
17.5	0.566854	0.598122	0.628931	0.658936	0.687799	0.715208	0.740892	0.764636	0.786303	0.805830
18.0	0.565960	0.596989	0.627545	0.657288	0.685884	0.713027	0.738451	0.761953	0.783401	0.802741
18.5	0.564594	0.595374	0.625673	0.655150	0.683480	0.710360	0.735533	0.758801	0.780040	0.799202
19.0	0.563260	0.593799	0.623847	0.653069	0.681143	0.707773	0.732707	0.755756	0.776800	0.795801
19.5	0.561511	0.591799	0.621591	0.650555	0.678372	0.704754	0.729454	0.752289	0.773146	0.791992
20.0	0.559800	0.589845	0.619388	0.648103	0.675675	0.701819	0.726298	0.748932	0.769616	0.788321
20.5	0.557725	0.587517	0.616806	0.645267	0.672592	0.698500	0.722759	0.745195	0.765710	0.784278
21.0	0.555694	0.585240	0.614282	0.642499	0.669586	0.695268	0.719319	0.741570	0.761928	0.780371
21.5	0.553343	0.582635	0.611423	0.639390	0.666237	0.691692	0.715535	0.737602	0.757804	0.776124
22.0	0.551040	0.580084	0.608625	0.636352	0.662968	0.688206	0.711851	0.733745	0.753803	0.772012
22.5	0.548457	0.577244	0.605532	0.633012	0.659393	0.684412	0.707858	0.729579	0.749491	0.767587
23.0	0.545924	0.574461	0.602503	0.629745	0.655899	0.680709	0.703966	0.725522	0.745301	0.763295
23.5	0.543146	0.571425	0.599213	0.626211	0.652134	0.676729	0.699795	0.721186	0.740827	0.758717
24.0	0.540420	0.568447	0.595990	0.622751	0.648450	0.672841	0.695724	0.716958	0.736473	0.754267
24.5	0.537481	0.565248	0.592537	0.619055	0.644526	0.668707	0.691403	0.712477	0.731860	0.749556
25.0	0.534595	0.562109	0.589151	0.615433	0.640683	0.664663	0.687180	0.708102	0.727364	0.744970
25.5	0.531524	0.558777	0.585565	0.611604	0.636628	0.660400	0.682734	0.703499	0.722634	0.740144
26.0	0.528506	0.555505	0.582046	0.607850	0.632653	0.656226	0.678384	0.699001	0.718017	0.735439
26.5	0.525325	0.552065	0.578352	0.603914	0.628492	0.651859	0.673835	0.694298	0.713188	0.730516
27.0	0.522199	0.548685	0.574725	0.600052	0.624411	0.647579	0.669381	0.689697	0.708470	0.725711
27.5	0.518930	0.545158	0.570946	0.596031	0.620165	0.643129	0.664750	0.684911	0.703560	0.720707
28.0	0.515715	0.541691	0.567234	0.592084	0.615999	0.638764	0.660211	0.680226	0.698757	0.715817
28.5	0.512373	0.538095	0.563388	0.587999	0.611689	0.634250	0.655517	0.675377	0.693783	0.710747
29.0	0.509085	0.534559	0.559608	0.583986	0.607458	0.629821	0.650913	0.670626	0.688913	0.705788
29.5	0.505682	0.530908	0.555712	0.579852	0.603102	0.625261	0.646172	0.665730	0.683890	0.700667
30.0	0.502333	0.527316	0.551880	0.575790	0.598822	0.620783	0.641519	0.660928	0.678967	0.695653
30.5	0.498877	0.523620	0.547945	0.571622	0.594434	0.616192	0.636747	0.656000	0.673910	0.690495
31.0	0.495475	0.519983	0.544075	0.567524	0.590121	0.611682	0.632061	0.651163	0.668950	0.685440
31.5	0.491971	0.516250	0.540110	0.563332	0.585713	0.607073	0.627271	0.646216	0.663872	0.680257
32.0	0.488521	0.512575	0.536208	0.559209	0.581379	0.602543	0.622566	0.641359	0.658888	0.675175
32.5	0.484972	0.508807	0.532219	0.555001	0.576960	0.597927	0.617770	0.636405	0.653801	0.669980
33.0	0.481477	0.505097	0.528293	0.550861	0.572614	0.593388	0.613056	0.631538	0.648806	0.664882
33.5	0.477884	0.501298	0.524283	0.546641	0.568191	0.588772	0.608264	0.626588	0.643721	0.659686
34.0	0.474345	0.497556	0.520334	0.542488	0.563839	0.584232	0.603551	0.621724	0.638725	0.654584
34.5	0.470707	0.493724	0.516304	0.538259	0.559415	0.579623	0.598769	0.616786	0.633652	0.649397
35.0	0.467123	0.489949	0.512335	0.534095	0.555061	0.575087	0.594065	0.611931	0.628666	0.644302
35.5	0.463442	0.486085	0.508284	0.529857	0.550638	0.570486	0.589298	0.607011	0.623611	0.639133
36.0	0.459814	0.482277	0.504294	0.525683	0.546283	0.565958	0.584607	0.602172	0.618642	0.634052
36.5	0.456089	0.478379	0.500220	0.521434	0.541861	0.561367	0.579857	0.597274	0.613612	0.628908
37.0	0.452417	0.474537	0.496206	0.517248	0.537505	0.556847	0.575181	0.592455	0.608665	0.623850
37.5	0.448653	0.470607	0.492110	0.512986	0.533080	0.552264	0.570448	0.587582	0.603663	0.618735
38.0	0.444940	0.466732	0.488072	0.508787	0.528721	0.547751	0.565787	0.582785	0.598742	0.613704
38.5	0.441140	0.462770	0.483952	0.504510	0.524293	0.543175	0.561070	0.577934	0.593769	0.608621
39.0	0.437391	0.458864	0.479889	0.500295	0.519928	0.538666	0.556423	0.573158	0.588875	0.603620
39.5	0.433563	0.454875	0.475747	0.496004	0.515493	0.534092	0.551718	0.568329	0.583930	0.598570
40.0	0.429785	0.450941	0.471662	0.491773	0.511121	0.529585	0.547083	0.563573	0.579062	0.593600
40.5	0.425935	0.446933	0.467501	0.487467	0.506678	0.525012	0.542387	0.558761	0.574143	0.588583
41.0	0.422136	0.442977	0.463396	0.483221	0.502297	0.520504	0.537759	0.554021	0.569299	0.583643
41.5	0.418277	0.438956	0.459222	0.478904	0.497847	0.515930	0.533069	0.549224	0.564403	0.578655
42.0	0.414467	0.434987	0.455104	0.474645	0.493458	0.511420	0.528446	0.544497	0.559579	0.573743
42.5	0.410607	0.430961	0.450924	0.470322	0.489003	0.506844	0.523760	0.539711	0.554701	0.568780
43.0	0.406796	0.426988	0.446799	0.466056	0.484608	0.502331	0.519140	0.534993	0.549894	0.563892
43.5	0.402947	0.422969	0.442621	0.461733	0.480152	0.497756	0.514458	0.530216	0.545031	0.558951
44.0	0.399146	0.419002	0.438498	0.457466	0.475756	0.493243	0.509841	0.525505	0.540237	0.554082
44.5	0.395317	0.414999	0.434333	0.453152	0.471306	0.488673	0.505164	0.520736	0.535386	0.549159
45.0	0.391535	0.411047	0.430221	0.448893	0.466915	0.484163	0.500551	0.516032	0.530603	0.544306
45.5	0.387734	0.407069	0.426078	0.444596	0.462478	0.479604	0.495884	0.511272	0.525764	0.539398
46.0	0.383981	0.403142	0.421986	0.440354	0.458099	0.475104	0.491279	0.506576	0.520991	0.534559
46.5	0.380216	0.399198	0.417873	0.436083	0.453685	0.470562	0.486626	0.501829	0.516164	0.529665
47.0	0.376497	0.395303	0.413811	0.431866	0.449328	0.466079	0.482035	0.497145	0.511402	0.524839
47.5	0.372773	0.391399	0.409735	0.427630	0.444944	0.461564	0.477404	0.492416	0.506591	0.519960
48.0	0.369095	0.387543	0.405710	0.423446	0.440616	0.457106	0.472833	0.487749	0.501844	0.515147
48.5	0.365417	0.383686	0.401680	0.419252	0.436271	0.452625	0.468232	0.483044	0.497053	0.510286
49.0	0.361784	0.379875	0.397698	0.415110	0.431980	0.448200	0.463689	0.478401	0.492325	0.505489
49.5	0.358156	0.376067	0.393717	0.410964	0.427681	0.443761	0.459125	0.473729	0.487562	0.500651
50.0	0.354571	0.372305	0.389784	0.406869	0.423435	0.439377	0.454618	0.469116	0.482860	0.495877
50.5	0.350994	0.368550	0.385856	0.402776	0.419187	0.434986	0.450100	0.464484	0.478132	0.491068
51.0		0.364841	0.381976	0.398733	0.414991	0.430650	0.445637	0.459910	0.473463	0.486321
51.5		0.361141	0.378105	0.394698	0.410800	0.426314	0.441169	0.455325	0.468777	0.481548
52.0			0.374280	0.390711	0.406659	0.422031	0.436757	0.450798	0.464149	0.476836
52.5			0.370468	0.386734	0.402528	0.417754	0.432346	0.446267	0.459511	0.472107
53.0				0.382806	0.398446	0.413529	0.427989	0.441791	0.454931	0.467438
53.5				0.378892	0.394377	0.409315	0.423640	0.437319	0.450349	0.462759
54.0					0.390357	0.405151	0.419344	0.432901	0.445824	0.458139
54.5					0.386352	0.401001	0.415059	0.428492	0.441302	0.453518
55.0						0.396901	0.410826	0.424137	0.436836	0.448953
55.5						0.392818	0.406608	0.419794	0.432379	0.444393
56.0							0.402440	0.415504	0.427976	0.439889
56.5							0.398291	0.411230	0.423587	0.435395
57.0								0.407007	0.419251	0.430956
57.5								0.402803	0.414932	0.426530
58.0									0.410664	0.422159
58.5									0.406417	0.417805
59.0										0.413503
59.5										0.409221

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit

PPT 10-11

O/S duration to maturity / PT	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
0.5	0.00476	0.00511	0.00548	0.00589	0.00635	0.00686	0.00743	0.00807	0.00879	0.00960	0.01051	0.01152	0.01265	0.01390	0.01530
1.0	0.00945	0.01013	0.01087	0.01168	0.01258	0.01358	0.01471	0.01598	0.01740	0.01899	0.02077	0.02276	0.02498	0.02744	0.03017
1.5	0.01373	0.01472	0.01579	0.01695	0.01824	0.01968	0.02129	0.02309	0.02512	0.02738	0.02992	0.03275	0.03590	0.03940	0.04329
2.0	0.01795	0.01924	0.02062	0.02213	0.02380	0.02566	0.02774	0.03007	0.03268	0.03560	0.03887	0.04251	0.04657	0.05107	0.05606
2.5	0.02179	0.02336	0.02504	0.02686	0.02886	0.03109	0.03357	0.03635	0.03946	0.04295	0.04684	0.05118	0.05601	0.06137	0.06731
3.0	0.02557	0.02741	0.02937	0.03150	0.03383	0.03641	0.03929	0.04251	0.04612	0.05015	0.05465	0.05967	0.06525	0.07143	0.07828
3.5	0.02900	0.03110	0.03333	0.03573	0.03835	0.04125	0.04447	0.04807	0.05209	0.05659	0.06161	0.06721	0.07342	0.08032	0.08794
4.0	0.03237	0.03472	0.03721	0.03989	0.04280	0.04600	0.04956	0.05352	0.05795	0.06291	0.06843	0.07459	0.08142	0.08900	0.09737
4.5	0.03541	0.03801	0.04074	0.04366	0.04683	0.05031	0.05416	0.05844	0.06322	0.06856	0.07451	0.08114	0.08850	0.09666	0.10567
5.0	0.03840	0.04123	0.04421	0.04738	0.05080	0.05455	0.05868	0.06328	0.06840	0.07411	0.08048	0.08757	0.09543	0.10415	0.11377
5.5	0.04107	0.04413	0.04734	0.05074	0.05440	0.05838	0.06277	0.06764	0.07305	0.07908	0.08580	0.09327	0.10157	0.11075	0.12089
6.0	0.04370	0.04699	0.05042	0.05404	0.05793	0.06216	0.06679	0.07192	0.07762	0.08396	0.09102	0.09887	0.10758	0.11721	0.12785
6.5	0.04602	0.04952	0.05317	0.05701	0.06112	0.06556	0.07042	0.07578	0.08172	0.08833	0.09567	0.10384	0.11289	0.12291	0.13396
7.0	0.04831	0.05202	0.05588	0.05994	0.06425	0.06891	0.07399	0.07957	0.08576	0.09262	0.10024	0.10871	0.11810	0.12848	0.13993
7.5	0.05030	0.05422	0.05828	0.06254	0.06706	0.07192	0.07720	0.08299	0.08938	0.09646	0.10432	0.11304	0.12270	0.13338	0.14516
8.0	0.05227	0.05638	0.06064	0.06510	0.06982	0.07487	0.08035	0.08634	0.09293	0.10023	0.10832	0.11728	0.12722	0.13819	0.15029
8.5	0.05395	0.05825	0.06271	0.06736	0.07227	0.07751	0.08317	0.08934	0.09612	0.10360	0.11188	0.12105	0.13120	0.14241	0.15476
9.0	0.05561	0.06010	0.06474	0.06958	0.07468	0.08010	0.08594	0.09229	0.09925	0.10691	0.11538	0.12475	0.13511	0.14655	0.15915
9.5	0.05701	0.06167	0.06648	0.07151	0.07678	0.08239	0.08840	0.09492	0.10203	0.10986	0.11848	0.12802	0.13855	0.15017	0.16296
10.0	0.05840	0.06321	0.06821	0.07340	0.07886	0.08464	0.09082	0.09750	0.10477	0.11275	0.12154	0.13123	0.14193	0.15373	0.16671
10.5	0.05954	0.06451	0.06966	0.07502	0.08064	0.08659	0.09293	0.09977	0.10719	0.11531	0.12423	0.13406	0.14490	0.15683	0.16996
11.0	0.06067	0.06578	0.07109	0.07661	0.08240	0.08851	0.09502	0.10200	0.10957	0.11783	0.12689	0.13684	0.14781	0.15988	0.17315
11.5	0.06158	0.06682	0.07227	0.07794	0.08389	0.09015	0.09681	0.10394	0.11165	0.12004	0.12921	0.13928	0.15035	0.16253	0.17590
12.0	0.06248	0.06784	0.07343	0.07925	0.08535	0.09176	0.09857	0.10585	0.11369	0.12221	0.13150	0.14168	0.15285	0.16513	0.17860
12.5	0.06319	0.06865	0.07436	0.08031	0.08655	0.09311	0.10006	0.10747	0.11545	0.12408	0.13348	0.14375	0.15502	0.16737	0.18092
13.0	0.06389	0.06945	0.07527	0.08136	0.08773	0.09443	0.10152	0.10907	0.11717	0.12592	0.13543	0.14580	0.15715	0.16958	0.18319
13.5	0.06442	0.07007	0.07598	0.08217	0.08867	0.09550	0.10272	0.11040	0.11862	0.12748	0.13709	0.14754	0.15896	0.17146	0.18512
14.0	0.06494	0.07067	0.07668	0.08298	0.08959	0.09655	0.10390	0.11170	0.12005	0.12902	0.13872	0.14926	0.16075	0.17330	0.18702
14.5	0.06533	0.07111	0.07719	0.08358	0.09029	0.09736	0.10482	0.11275	0.12121	0.13028	0.14008	0.15070	0.16226	0.17485	0.18860
15.0	0.06570	0.07154	0.07770	0.08417	0.09098	0.09815	0.10573	0.11378	0.12235	0.13153	0.14142	0.15212	0.16373	0.17638	0.19016
15.5	0.06595	0.07183	0.07804	0.08458	0.09147	0.09873	0.10641	0.11456	0.12323	0.13251	0.14249	0.15326	0.16494	0.17763	0.19143
16.0	0.06620	0.07212	0.07838	0.08498	0.09195	0.09930	0.10708	0.11533	0.12410	0.13348	0.14355	0.15439	0.16613	0.17885	0.19268
16.5	0.06635	0.07229	0.07858	0.08522	0.09225	0.09967	0.10753	0.11586	0.12473	0.13420	0.14435	0.15526	0.16705	0.17981	0.19366
17.0	0.06649	0.07245	0.07877	0.08546	0.09254	0.10004	0.10797	0.11639	0.12535	0.13491	0.14513	0.15612	0.16796	0.18076	0.19462
17.5	0.06654	0.07251	0.07885	0.08557	0.09269	0.10023	0.10822	0.11671	0.12574	0.13538	0.14568	0.15673	0.16862	0.18145	0.19533
18.0	0.06660	0.07258	0.07893	0.08567	0.09282	0.10041	0.10847	0.11703	0.12613	0.13584	0.14621	0.15733	0.16927	0.18214	0.19602
18.5	0.06658	0.07255	0.07890	0.08565	0.09283	0.10045	0.10854	0.11715	0.12631	0.13608	0.14652	0.15769	0.16968	0.18258	0.19648
19.0	0.06656	0.07252	0.07888	0.08564	0.09283	0.10048	0.10861	0.11727	0.12649	0.13632	0.14682	0.15804	0.17008	0.18301	0.19692
19.5	0.06647	0.07242	0.07877	0.08553	0.09272	0.10038	0.10853	0.11722	0.12648	0.13635	0.14690	0.15817	0.17025	0.18321	0.19713
20.0	0.06638	0.07233	0.07866	0.08541	0.09261	0.10028	0.10845	0.11717	0.12647	0.13639	0.14698	0.15830	0.17042	0.18340	0.19734
20.5	0.06624	0.07216	0.07848	0.08522	0.09240	0.10007	0.10825	0.11697	0.12629	0.13624	0.14686	0.15822	0.17037	0.18337	0.19732
21.0	0.06610	0.07201	0.07830	0.08503	0.09220	0.09986	0.10804	0.11678	0.12612	0.13609	0.14675	0.15814	0.17031	0.18335	0.19730
21.5	0.06592	0.07179	0.07806	0.08476	0.09192	0.09956	0.10773	0.11646	0.12580	0.13578	0.14645	0.15786	0.17006	0.18310	0.19706
22.0		0.07158	0.07783	0.08450	0.09163	0.09926	0.10742	0.11615	0.12548	0.13548	0.14616	0.15759	0.16980	0.18286	0.19683
22.5		0.07132	0.07754	0.08418	0.09128	0.09888	0.10701	0.11572	0.12505	0.13503	0.14571	0.15714	0.16936	0.18243	0.19639
23.0			0.07725	0.08387	0.09094	0.09851	0.10662	0.11530	0.12461	0.13459	0.14527	0.15670	0.16893	0.18199	0.19595
23.5			0.07692	0.08350	0.09053	0.09807	0.10614	0.11480	0.12408	0.13403	0.14469	0.15611	0.16832	0.18138	0.19533
24.0				0.08313	0.09014	0.09763	0.10567	0.11430	0.12355	0.13347	0.14412	0.15552	0.16772	0.18077	0.19471
24.5				0.08273	0.08969	0.09714	0.10514	0.11372	0.12293	0.13282	0.14343	0.15480	0.16698	0.18000	0.19391
25.0					0.08924	0.09666	0.10461	0.11315	0.12232	0.13217	0.14275	0.15409	0.16624	0.17924	0.19312
25.5					0.08876	0.09612	0.10403	0.11252	0.12164	0.13144	0.14197	0.15326	0.16537	0.17833	0.19218
26.0						0.09560	0.10345	0.11189	0.12097	0.13072	0.14120	0.15245	0.16452	0.17744	0.19125
26.5						0.09503	0.10283	0.11122	0.12023	0.12992	0.14035	0.15154	0.16355	0.17642	0.19017
27.0							0.10222	0.11055	0.11951	0.12914	0.13951	0.15064	0.16260	0.17541	0.18912
27.5							0.10156	0.10983	0.11873	0.12830	0.13860	0.14967	0.16155	0.17430	0.18794
28.0								0.10913	0.11796	0.12747	0.13770	0.14870	0.16052	0.17320	0.18677
28.5								0.10838	0.11715	0.12659	0.13674	0.14767	0.15941	0.17201	0.18551
29.0									0.11635	0.12572	0.13580	0.14665	0.15832	0.17084	0.18426
29.5									0.11551	0.12481	0.13481	0.14558	0.15716	0.16959	0.18292
30.0										0.12391	0.13384	0.14452	0.15602	0.16837	0.18160
30.5										0.12297	0.13282	0.14342	0.15482	0.16708	0.18021
31.0											0.13181	0.14233	0.15364	0.16580	0.17884
31.5											0.13078	0.14120	0.15242	0.16448	0.17742
32.0												0.14009	0.15122	0.16317	0.17601
32.5												0.13895	0.14997	0.16183	0.17455
33.0													0.14875	0.16050	0.17311
33.5													0.14749	0.15913	0.17163
34.0														0.15779	0.17018
34.5														0.15641	0.16869
35.0															0.16722
35.5															0.16572
36.0															
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Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit														
PPT 10-11														
O/S duration to maturity / PT	37	38	39	40	41	42	43	44	45	46	47	48	49	50
0.5	0.01685	0.01857	0.02047	0.02259	0.02493	0.02752	0.03039	0.03356	0.03707	0.04095	0.04523	0.04995	0.05516	0.06090
1.0	0.03320	0.03656	0.04028	0.04439	0.04894	0.05395	0.05949	0.06559	0.07232	0.07973	0.08787	0.09681	0.10662	0.11736
1.5	0.04759	0.05235	0.05761	0.06342	0.06982	0.07688	0.08465	0.09320	0.10258	0.11288	0.12416	0.13650	0.14997	0.16465
2.0	0.06158	0.06768	0.07441	0.08182	0.08999	0.09896	0.10882	0.11962	0.13146	0.14440	0.15853	0.17391	0.19063	0.20875
2.5	0.07387	0.08111	0.08909	0.09788	0.10752	0.11811	0.12971	0.14240	0.15626	0.17137	0.18781	0.20564	0.22494	0.24577
3.0	0.08584	0.09418	0.10335	0.11343	0.12449	0.13660	0.14983	0.16428	0.18001	0.19711	0.21565	0.23569	0.25729	0.28050
3.5	0.09636	0.10562	0.11581	0.12699	0.13923	0.15261	0.16722	0.18312	0.20039	0.21912	0.23936	0.26118	0.28460	0.30966
4.0	0.10661	0.11677	0.12792	0.14015	0.15352	0.16811	0.18400	0.20126	0.21997	0.24020	0.26200	0.28541	0.31046	0.33716
4.5	0.11559	0.12651	0.13849	0.15159	0.16591	0.18151	0.19846	0.21686	0.23675	0.25820	0.28125	0.30594	0.33228	0.36024
5.0	0.12437	0.13601	0.14877	0.16272	0.17794	0.19449	0.21246	0.23191	0.25290	0.27548	0.29969	0.32553	0.35302	0.38209
5.5	0.13205	0.14430	0.15772	0.17238	0.18834	0.20569	0.22450	0.24482	0.26670	0.29020	0.31533	0.34209	0.37046	0.40038
6.0	0.13955	0.15239	0.16645	0.18178	0.19846	0.21657	0.23616	0.25730	0.28002	0.30437	0.33034	0.35794	0.38711	0.41777
6.5	0.14611	0.15944	0.17401	0.18991	0.20718	0.22591	0.24615	0.26796	0.29136	0.31638	0.34303	0.37127	0.40104	0.43226
7.0	0.15252	0.16632	0.18140	0.19783	0.21568	0.23500	0.25586	0.27829	0.30232	0.32798	0.35524	0.38407	0.41439	0.44609
7.5	0.15811	0.17229	0.18779	0.20465	0.22296	0.24277	0.26412	0.28706	0.31160	0.33775	0.36549	0.39476	0.42548	0.45752
8.0	0.16358	0.17813	0.19402	0.21132	0.23007	0.25033	0.27216	0.29557	0.32059	0.34720	0.37538	0.40506	0.43613	0.46846
8.5	0.16833	0.18318	0.19939	0.21702	0.23613	0.25676	0.27895	0.30274	0.32813	0.35509	0.38360	0.41357	0.44489	0.47741
9.0	0.17298	0.18812	0.20464	0.22259	0.24204	0.26302	0.28557	0.30972	0.33545	0.36275	0.39156	0.42179	0.45333	0.48600
9.5	0.17701	0.19237	0.20913	0.22734	0.24705	0.26830	0.29112	0.31553	0.34152	0.36906	0.39809	0.42850	0.46017	0.49291
10.0	0.18096	0.19654	0.21353	0.23198	0.25194	0.27345	0.29653	0.32120	0.34743	0.37519	0.40442	0.43499	0.46677	0.49957
10.5	0.18436	0.20010	0.21726	0.23589	0.25604	0.27774	0.30101	0.32586	0.35227	0.38018	0.40952	0.44018	0.47201	0.50480
11.0	0.18770	0.20360	0.22092	0.23973	0.26005	0.28194	0.30539	0.33041	0.35697	0.38502	0.41448	0.44522	0.47708	0.50985
11.5	0.19055	0.20657	0.22401	0.24293	0.26338	0.28538	0.30895	0.33409	0.36075	0.38888	0.41838	0.44914	0.48098	0.51369
12.0	0.19336	0.20948	0.22703	0.24607	0.26664	0.28876	0.31244	0.33768	0.36443	0.39263	0.42218	0.45295	0.48476	0.51739
12.5	0.19575	0.21194	0.22956	0.24866	0.26930	0.29148	0.31522	0.34051	0.36730	0.39552	0.42506	0.45579	0.48753	0.52006
13.0	0.19809	0.21434	0.23203	0.25120	0.27190	0.29415	0.31795	0.34328	0.37010	0.39833	0.42787	0.45856	0.49023	0.52264
13.5	0.20006	0.21635	0.23407	0.25326	0.27398	0.29625	0.32005	0.34539	0.37219	0.40040	0.42988	0.46050	0.49205	0.52431
14.0	0.20200	0.21832	0.23606	0.25528	0.27602	0.29830	0.32212	0.34745	0.37424	0.40241	0.43184	0.46238	0.49382	0.52594
14.5	0.20360	0.21993	0.23767	0.25689	0.27761	0.29987	0.32365	0.34894	0.37568	0.40378	0.43311	0.46353	0.49483	0.52678
15.0	0.20517	0.22151	0.23926	0.25846	0.27917	0.30140	0.32515	0.35040	0.37708	0.40511	0.43435	0.46466	0.49582	0.52759
15.5	0.20645	0.22278	0.24050	0.25967	0.28033	0.30250	0.32619	0.35136	0.37795	0.40587	0.43499	0.46515	0.49614	0.52772
16.0	0.20770	0.22402	0.24172	0.26085	0.28146	0.30358	0.32720	0.35230	0.37880	0.40661	0.43561	0.46563	0.49646	0.52785
16.5	0.20868	0.22498	0.24263	0.26171	0.28225	0.30429	0.32781	0.35280	0.37918	0.40686	0.43571	0.46556	0.49619	0.52738
17.0	0.20964	0.22591	0.24353	0.26255	0.28303	0.30498	0.32841	0.35329	0.37955	0.40710	0.43580	0.46548	0.49594	0.52692
17.5	0.21034	0.22659	0.24415	0.26310	0.28349	0.30534	0.32866	0.35340	0.37952	0.40691	0.43543	0.46493	0.49518	0.52593
18.0	0.21103	0.22725	0.24476	0.26365	0.28395	0.30570	0.32889	0.35351	0.37948	0.40672	0.43507	0.46438	0.49443	0.52497
18.5	0.21147	0.22766	0.24512	0.26393	0.28413	0.30576	0.32882	0.35329	0.37910	0.40615	0.43431	0.46341	0.49324	0.52355
19.0	0.21191	0.22807	0.24547	0.26420	0.28431	0.30582	0.32875	0.35307	0.37871	0.40559	0.43357	0.46247	0.49208	0.52216
19.5	0.21211	0.22824	0.24559	0.26424	0.28424	0.30563	0.32841	0.35256	0.37802	0.40470	0.43247	0.46115	0.49053	0.52036
20.0	0.21231	0.22840	0.24570	0.26427	0.28417	0.30543	0.32807	0.35206	0.37735	0.40383	0.43140	0.45986	0.48901	0.51861
20.5	0.21228	0.22835	0.24559	0.26407	0.28387	0.30500	0.32748	0.35130	0.37639	0.40268	0.43002	0.45825	0.48715	0.51650
21.0	0.21225	0.22829	0.24547	0.26388	0.28357	0.30458	0.32691	0.35056	0.37546	0.40154	0.42866	0.45666	0.48534	0.51444
21.5	0.21201	0.22801	0.24515	0.26348	0.28306	0.30394	0.32611	0.34958	0.37429	0.40015	0.42704	0.45480	0.48322	0.51207
22.0	0.21176	0.22774	0.24482	0.26308	0.28256	0.30331	0.32533	0.34862	0.37314	0.39879	0.42545	0.45298	0.48115	0.50974
22.5	0.21131	0.22726	0.24429	0.26247	0.28185	0.30247	0.32434	0.34746	0.37177	0.39720	0.42363	0.45090	0.47882	0.50715
23.0	0.21086	0.22678	0.24376	0.26187	0.28116	0.30165	0.32337	0.34631	0.37043	0.39564	0.42184	0.44887	0.47654	0.50461
23.5	0.21022	0.22610	0.24304	0.26108	0.28027	0.30064	0.32221	0.34498	0.36889	0.39389	0.41985	0.44663	0.47403	0.50183
24.0	0.20958	0.22543	0.24232	0.26029	0.27939	0.29964	0.32107	0.34366	0.36738	0.39216	0.41789	0.44442	0.47156	0.49910
24.5	0.20875	0.22457	0.24141	0.25931	0.27832	0.29846	0.31974	0.34217	0.36569	0.39025	0.41575	0.44202	0.46891	0.49618
25.0	0.20794	0.22372	0.24051	0.25835	0.27726	0.29729	0.31844	0.34070	0.36403	0.38838	0.41364	0.43967	0.46630	0.49330
25.5	0.20695	0.22269	0.23943	0.25719	0.27603	0.29594	0.31696	0.33905	0.36220	0.38634	0.41137	0.43715	0.46351	0.49025
26.0	0.20598	0.22168	0.23836	0.25606	0.27481	0.29462	0.31550	0.33744	0.36040	0.38434	0.40914	0.43467	0.46078	0.48725
26.5	0.20486	0.22050	0.23712	0.25475	0.27341	0.29311	0.31387	0.33566	0.35845	0.38217	0.40675	0.43204	0.45789	0.48410
27.0	0.20375	0.21933	0.23589	0.25346	0.27203	0.29163	0.31226	0.33390	0.35652	0.38005	0.40440	0.42946	0.45506	0.48100
27.5	0.20250	0.21802	0.23451	0.25200	0.27048	0.28998	0.31049	0.33199	0.35443	0.37777	0.40191	0.42673	0.45208	0.47776
28.0	0.20127	0.21673	0.23315	0.25056	0.26896	0.28836	0.30875	0.33010	0.35238	0.37553	0.39946	0.42405	0.44915	0.47458
28.5	0.19993	0.21530	0.23164	0.24896	0.26728	0.28657	0.30684	0.32806	0.35018	0.37315	0.39688	0.42124	0.44610	0.47127
29.0	0.19860	0.21389	0.23016	0.24740	0.26562	0.28481	0.30496	0.32604	0.34801	0.37080	0.39433	0.41848	0.44310	0.46802
29.5	0.19717	0.21238	0.22854	0.24569	0.26381	0.28290	0.30293	0.32388	0.34570	0.36832	0.39165	0.41558	0.43997	0.46465
30.0	0.19577	0.21088	0.22696	0.24401	0.26203	0.28101	0.30093	0.32175	0.34342	0.36587	0.38901	0.41274	0.43690	0.46134
30.5	0.19428	0.20929	0.22526	0.24220	0.26012	0.27899	0.29878	0.31947	0.34099	0.36328	0.38624	0.40976	0.43371	0.45792
31.0	0.19281	0.20771	0.22359	0.24043	0.25823	0.27699	0.29667	0.31722	0.33860	0.36073	0.38351	0.40684	0.43057	0.45455
31.5	0.19127	0.20606	0.22182	0.23855	0.25623	0.27487	0.29442	0.31484	0.33607	0.35804	0.38065	0.40379	0.42732	0.45107
32.0	0.18975	0.20444	0.22008	0.23669	0.25426	0.27278	0.29220	0.31249	0.33358	0.35540	0.37784	0.40079	0.42412	0.44766
32.5	0.18818	0.20274	0.21826	0.23475	0.25219	0.27058	0.28987	0.31002	0.33097	0.35263	0.37490	0.39767	0.42080	0.44413
33.0	0.18663	0.20107	0.21647	0.23283	0.25015	0.26841	0.28757	0.30758	0.32838	0.34989	0.37200	0.39460	0.41754	0.44067
33.5	0.18503	0.19935	0.21462	0.23085	0.24803	0.26614	0.28516	0.30503	0.32568	0.34704	0.36898	0.39140	0.41416	0.43709
34.0	0.18346	0.19765	0.21279	0.22889	0.24593	0.26391	0.28279	0.30252	0.32302	0.34422	0.36601	0.38826	0.41083	0.43358
34.5	0.18184	0.19591	0.21092	0.22687	0.24377	0.26160	0.28033	0.29990	0.32026	0.34130	0.36292	0.38500	0.40740	0.42995
35.0	0.18025	0.19419	0.20906	0.22488	0.24164	0.25932	0.27790	0.29733	0.31753	0.33842	0.35988	0.38179	0.40402	0.42639
35.5	0.17863	0.19244	0.20717	0.22284	0.23945	0.25698	0.27540	0.29467	0.31471	0.33543	0.35673	0.37848	0.40053	0.42272
36.0	0.17703	0.19071	0.20531	0.22083	0.23729	0.25467	0.27294	0.29205	0.31193	0.33249	0.35363	0.37521	0.39709	0.41911
36.5	0.17541	0.18896	0.20341	0.21879	0.23509	0.25231	0.27041	0.28936	0.30907	0.32946	0.35043	0.37184	0.39355	0.41540
37.0		0.18722	0.20154	0.21677	0.23292	0.24998	0.26792	0.28670	0.30625	0.32648	0.34728	0.36853	0.39007	0.41174
37.5		0.18547	0.19964	0.21472	0.23072	0.24761	0.26539	0.28399	0.30337	0.32342	0.34405	0.36512	0.38649	0.40799
38.0			0.19777	0.21270	0.22854	0.24528	0.26289	0.28132	0.30052	0.32041	0.34086	0.36176	0.38296	0.40430
38.5			0.19588	0.21066	0.22634	0.24291	0.26035	0.27861	0.29763	0.31733	0.33761	0.35833	0.37935	0.40052
39.0				0.20865	0.22417	0.24058	0.25784	0.27593	0.29478	0.31430	0.33440	0.35495	0.37580	0.39679
39.5				0.20662	0.22198	0.23822	0.25531	0.27322	0.29188	0.31122	0.33114	0.35150	0.37217	0.39299
40.0					0.21982	0.23589	0.25282	0.27055	0.28903	0.30819	0.32792	0.34810	0.36859	0.38924
40.5					0.21764	0.23355	0.25030	0.26785	0.28615	0.30511	0.32466	0.34465	0.36496	0.38543
41.0						0.23124	0.24782	0.26519	0.28330	0.30208	0.32144	0.34125	0.36138	0.38167
41.5						0.22892	0.24532	0.26251	0.28044	0.29903	0.31819	0.33781	0.35775	0.37786
42.0							0.24285	0.25987	0.27761	0.29601	0.31499	0.33442	0.35417	0.37410
42.5							0.24038	0.25721	0.27477	0.29298	0.31176	0.33100	0.35056	0.37030
43.0								0.25459	0.27197	0.28999	0.30858	0.32762	0.34700	0.36655
43.5								0.25197	0.26916	0.28699	0.30538	0.32423	0.34341	0.36277
44.0									0.26638	0.28403	0.30223	0.32089	0.33987	0.35904
44.5									0.26360	0.28106	0.29907	0.31753	0.33632	0.35530
45.0										0.27813	0.29595	0.31421	0.33281	0.35160
45.5										0.27520	0.29283	0.31090	0.32930	0.34789
46.0											0.28974	0.30762	0.32583	0.34423
46.5											0.28666	0.30435	0.32236	0.34057
47.0												0.30112	0.31893	0.33695
47.5												0.29789	0.31551	0.33334
48.0													0.31214	0.32977
48.5													0.30877	0.32621
49.0														0.32269
49.5														0.31919
50.0														

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit										
PPT 10-11										
O/S duration to maturity / PT	51	52	53	54	55	56	57	58	59	60
0.5	0.067213	0.074149	0.081759	0.090093	0.099206	0.109149	0.119974	0.131731	0.144469	0.158233
1.0	0.129108	0.141919	0.155865	0.171007	0.187405	0.205107	0.224157	0.244584	0.266405	0.289619
1.5	0.180603	0.197902	0.216604	0.236759	0.258403	0.281555	0.306217	0.332367	0.359958	0.388915
2.0	0.228346	0.249455	0.272118	0.296356	0.322167	0.349521	0.378361	0.408597	0.440105	0.472723
2.5	0.268176	0.292181	0.317798	0.345009	0.373770	0.404001	0.435585	0.468369	0.502155	0.536710
3.0	0.305332	0.331795	0.359863	0.389476	0.420543	0.452929	0.486461	0.520917	0.556039	0.591527
3.5	0.336366	0.364679	0.394546	0.425869	0.458512	0.492293	0.526987	0.562324	0.597993	0.633649
4.0	0.365477	0.395355	0.426702	0.459382	0.493214	0.527972	0.563384	0.599137	0.634877	0.670226
4.5	0.389777	0.420811	0.453214	0.486814	0.521397	0.556698	0.592409	0.628182	0.663639	0.698381
5.0	0.412686	0.444689	0.477945	0.512249	0.547350	0.582953	0.618717	0.654269	0.689210	0.723133
5.5	0.431759	0.464453	0.498283	0.533016	0.568374	0.604035	0.639636	0.674787	0.709078	0.742103
6.0	0.449821	0.483086	0.517360	0.552388	0.587866	0.623449	0.658756	0.693384	0.726922	0.758968
6.5	0.464783	0.498427	0.532963	0.568113	0.603556	0.638929	0.673839	0.707879	0.740639	0.771728
7.0	0.479011	0.512955	0.547672	0.582864	0.618192	0.653281	0.687729	0.721127	0.753072	0.783188
7.5	0.490702	0.524815	0.559590	0.594716	0.629840	0.664578	0.698526	0.731275	0.762433	0.791639
8.0	0.501860	0.536092	0.570876	0.605888	0.640765	0.675116	0.708536	0.740620	0.770987	0.799299
8.5	0.510919	0.545177	0.579889	0.614721	0.649301	0.683237	0.716123	0.747563	0.777190	0.804682
9.0	0.519593	0.553847	0.588459	0.623084	0.657348	0.690854	0.723200	0.754001	0.782901	0.809602
9.5	0.526513	0.560697	0.595153	0.629531	0.663453	0.696521	0.728341	0.758535	0.786764	0.812748
10.0	0.533158	0.567255	0.601541	0.635661	0.669233	0.701864	0.733163	0.762765	0.790345	0.815646
10.5	0.538323	0.572285	0.606364	0.640200	0.673412	0.705609	0.736408	0.765454	0.792439	0.817123
11.0	0.543296	0.577116	0.610981	0.644531	0.677385	0.709155	0.739467	0.767976	0.794392	0.818493
11.5	0.547010	0.580651	0.614277	0.647527	0.680019	0.711372	0.741218	0.769227	0.795122	0.818697
12.0	0.550594	0.584055	0.617443	0.650395	0.682532	0.713479	0.742877	0.770407	0.795806	0.818887
12.5	0.553097	0.586352	0.619483	0.652128	0.683912	0.714465	0.743436	0.770518	0.795463	0.818098
13.0	0.555519	0.588569	0.621448	0.653793	0.685234	0.715405	0.743967	0.770624	0.795140	0.817359
13.5	0.557009	0.589834	0.622446	0.654486	0.685586	0.715388	0.743561	0.769819	0.793941	0.815782
14.0	0.558453	0.591056	0.623409	0.655153	0.685924	0.715372	0.743173	0.769054	0.792805	0.814295
14.5	0.559088	0.591454	0.623536	0.654980	0.685426	0.714529	0.741976	0.767502	0.790910	0.812080
15.0	0.559704	0.591839	0.623659	0.654813	0.684946	0.713719	0.740829	0.766021	0.789108	0.809983
15.5	0.559615	0.591504	0.623054	0.653915	0.683738	0.712191	0.738977	0.763852	0.786640	0.807244
16.0	0.559529	0.591179	0.622467	0.653046	0.682571	0.710718	0.737198	0.761776	0.784286	0.804639
16.5	0.558827	0.590226	0.621244	0.651537	0.680767	0.708615	0.734799	0.759093	0.781341	0.801462
17.0	0.558142	0.589298	0.620056	0.650075	0.679022	0.706585	0.732489	0.756517	0.778521	0.798431
17.5	0.556917	0.587818	0.618308	0.648050	0.676715	0.703997	0.729629	0.753402	0.775174	0.794885
18.0	0.555723	0.586377	0.616609	0.646084	0.674479	0.701493	0.726868	0.750402	0.771960	0.791489
18.5	0.554053	0.584451	0.614416	0.643621	0.671745	0.698495	0.723619	0.746919	0.768273	0.787628
19.0	0.552424	0.582572	0.612281	0.641226	0.669091	0.695590	0.720475	0.743558	0.764721	0.783921
19.5	0.550377	0.580266	0.609711	0.638391	0.665996	0.692243	0.716893	0.739764	0.760742	0.779789
20.0	0.548377	0.578014	0.607204	0.635630	0.662986	0.688994	0.713422	0.736093	0.756900	0.775811
20.5	0.546012	0.575386	0.604313	0.632479	0.659583	0.685352	0.709558	0.732031	0.752670	0.771446
21.0	0.543697	0.572818	0.601491	0.629407	0.656269	0.681809	0.705806	0.728095	0.748578	0.767233
21.5	0.541062	0.569919	0.598330	0.625989	0.652605	0.677915	0.701701	0.723805	0.744133	0.762666
22.0	0.538483	0.567083	0.595240	0.622653	0.649033	0.674122	0.697710	0.719639	0.739824	0.758247
22.5	0.535623	0.563956	0.591852	0.619011	0.645149	0.670015	0.693400	0.715154	0.735193	0.753505
23.0	0.532820	0.560896	0.588537	0.615451	0.641358	0.666010	0.689204	0.710793	0.730697	0.748908
23.5	0.529773	0.557580	0.584960	0.611622	0.637291	0.661724	0.684722	0.706142	0.725908	0.744014
24.0	0.526786	0.554333	0.581458	0.607876	0.633316	0.657540	0.680351	0.701613	0.721251	0.739261
24.5	0.523585	0.550862	0.577725	0.603892	0.629097	0.653105	0.675725	0.696822	0.716328	0.734237
25.0	0.520446	0.547461	0.574068	0.599992	0.624970	0.648771	0.671208	0.692151	0.711532	0.729351
25.5	0.517121	0.543865	0.570210	0.595883	0.620627	0.644214	0.666463	0.687245	0.706496	0.724216
26.0	0.513857	0.540339	0.566428	0.591857	0.616375	0.639757	0.661825	0.682455	0.701584	0.719215
26.5	0.510432	0.536644	0.562470	0.587650	0.611933	0.635103	0.656984	0.677454	0.696454	0.713987
27.0	0.507069	0.533018	0.558589	0.583524	0.607582	0.630547	0.652248	0.672566	0.691445	0.708890
27.5	0.503563	0.529245	0.554555	0.579241	0.603065	0.625818	0.647331	0.667491	0.686240	0.703586
28.0	0.500120	0.525540	0.550595	0.575039	0.598637	0.621185	0.642518	0.662526	0.681153	0.698408
28.5	0.496550	0.521707	0.546504	0.570699	0.594064	0.616400	0.637546	0.657393	0.675890	0.693045
29.0	0.493042	0.517942	0.542487	0.566440	0.589579	0.611710	0.632675	0.652368	0.670742	0.687803
29.5	0.489420	0.514063	0.538353	0.562061	0.584969	0.606888	0.627665	0.647196	0.665436	0.682395
30.0	0.485859	0.510252	0.534293	0.557762	0.580445	0.602158	0.622753	0.642129	0.660243	0.677104
30.5	0.482193	0.506337	0.530131	0.553357	0.575812	0.597314	0.617720	0.636933	0.654911	0.671666
31.0	0.478588	0.502488	0.526040	0.549032	0.571264	0.592561	0.612783	0.631839	0.649687	0.666341
31.5	0.474882	0.498544	0.521856	0.544613	0.566620	0.587708	0.607742	0.626633	0.644342	0.660885
32.0	0.471237	0.494666	0.517744	0.540271	0.562059	0.582944	0.602794	0.621526	0.639103	0.655540
32.5	0.467495	0.490697	0.513546	0.535846	0.557415	0.578093	0.597757	0.616322	0.633758	0.650080
33.0	0.463812	0.486793	0.509417	0.531495	0.552851	0.573329	0.592810	0.611215	0.628515	0.644728
33.5	0.460034	0.482800	0.505206	0.527067	0.548211	0.568489	0.587785	0.606024	0.623181	0.639276
34.0	0.456315	0.478872	0.501064	0.522713	0.543650	0.563733	0.582849	0.600928	0.617947	0.633927
34.5	0.452499	0.474855	0.496842	0.518284	0.539019	0.558908	0.577843	0.595759	0.612634	0.628493
35.0	0.448743	0.470902	0.492688	0.513928	0.534466	0.554165	0.572925	0.590681	0.607418	0.623160
35.5	0.444891	0.466860	0.488452	0.509499	0.529844	0.549359	0.567944	0.585540	0.602133	0.617753
36.0	0.441097	0.462881	0.484284	0.505141	0.525299	0.544633	0.563047	0.580488	0.596943	0.612443
36.5	0.437209	0.458813	0.480035	0.500709	0.520687	0.539845	0.558093	0.575378	0.591693	0.607070
37.0	0.433379	0.454807	0.475851	0.496347	0.516148	0.535135	0.553221	0.570355	0.586534	0.601792
37.5	0.429458	0.450714	0.471586	0.491910	0.511543	0.530365	0.548292	0.565279	0.581322	0.596458
38.0	0.425595	0.446682	0.467385	0.487542	0.507009	0.525671	0.543444	0.560287	0.576198	0.591217
38.5	0.421645	0.442565	0.463104	0.483099	0.502407	0.520915	0.538540	0.555243	0.571024	0.585924
39.0	0.417752	0.438509	0.458886	0.478723	0.497876	0.516233	0.533714	0.550281	0.565936	0.580722
39.5	0.413780	0.434372	0.454590	0.474271	0.493275	0.511488	0.528831	0.545267	0.560799	0.575473
40.0	0.409865	0.430295	0.450356	0.469887	0.488744	0.506816	0.524025	0.540333	0.555746	0.570310
40.5	0.405880	0.426145	0.446048	0.465428	0.484143	0.502079	0.519158	0.535345	0.550644	0.565102
41.0	0.401951	0.422054	0.441802	0.461035	0.479610	0.497414	0.514368	0.530436	0.545624	0.559979
41.5	0.397963	0.417898	0.437488	0.456573	0.475009	0.492682	0.509515	0.525470	0.540552	0.554808
42.0	0.394030	0.413800	0.433236	0.452175	0.470475	0.488022	0.504737	0.520581	0.535560	0.549721
42.5	0.390050	0.409648	0.428923	0.447713	0.465876	0.483297	0.499896	0.515634	0.530515	0.544585
43.0	0.386124	0.405554	0.424671	0.443315	0.461343	0.478641	0.495127	0.510762	0.525548	0.539529
43.5	0.382161	0.401416	0.420369	0.438861	0.456751	0.473924	0.490298	0.505831	0.520525	0.534422
44.0	0.378252	0.397334	0.416126	0.434469	0.452224	0.469275	0.485539	0.500974	0.515579	0.529395
44.5	0.374317	0.393220	0.411843	0.430031	0.447645	0.464570	0.480722	0.496058	0.510576	0.524313
45.0	0.370435	0.389162	0.407619	0.425655	0.443131	0.459932	0.475974	0.491214	0.505647	0.519309
45.5	0.366537	0.385081	0.403366	0.421242	0.438573	0.455245	0.471174	0.486315	0.500663	0.514250
46.0	0.362690	0.381054	0.399170	0.416890	0.434078	0.450623	0.466442	0.481487	0.495752	0.509267
46.5	0.358836	0.377015	0.394955	0.412511	0.429550	0.445962	0.461663	0.476608	0.490787	0.504229
47.0	0.355032	0.373029	0.390797	0.408192	0.425084	0.441365	0.456952	0.471799	0.485894	0.499265
47.5	0.351226	0.369038	0.386628	0.403856	0.420595	0.436737	0.452203	0.466945	0.480952	0.494250
48.0	0.347471	0.365099	0.382514	0.399578	0.416166	0.432173	0.447520	0.462160	0.476081	0.489307
48.5	0.343719	0.361162	0.378398	0.395292	0.411723	0.427588	0.442808	0.457339	0.471167	0.484316
49.0	0.340016	0.357276	0.374336	0.391064	0.407340	0.423064	0.438161	0.452584	0.466323	0.479397
49.5	0.336321	0.353396	0.370277	0.386834	0.402951	0.418529	0.433495	0.447803	0.461444	0.474437
50.0	0.332674	0.349567	0.366272	0.382661	0.398621	0.414055	0.428891	0.443088	0.456633	0.469547
50.5	0.329039	0.345748	0.362274	0.378493	0.394292	0.409577	0.424278	0.438355	0.451796	0.464623
51.0		0.341979	0.358330	0.374380	0.390020	0.405158	0.419727	0.433686	0.447026	0.459768
51.5		0.338223	0.354397	0.370277	0.385756	0.400743	0.415173	0.429009	0.442240	0.454889
52.0			0.350515	0.366228	0.381547	0.396386	0.410681	0.424394	0.437519	0.450077
52.5			0.346649	0.362192	0.377351	0.392038	0.406192	0.419778	0.432790	0.445249
53.0				0.358209	0.373209	0.387747	0.401763	0.415224	0.428125	0.440487
53.5				0.354243	0.369083	0.383470	0.397345	0.410676	0.423460	0.435719
54.0					0.365010	0.379248	0.392985	0.406188	0.418857	0.431014
54.5					0.360957	0.375044	0.388639	0.401712	0.414261	0.426311
55.0						0.370894	0.384350	0.397294	0.409725	0.421670
55.5						0.366764	0.380079	0.392892	0.405202	0.417036
56.0							0.375864	0.388548	0.400739	0.412464
56.5							0.371670	0.384222	0.396292	0.407906
57.0								0.379953	0.391903	0.403407
57.5								0.375706	0.387534	0.398925
58.0									0.383222	0.394502
58.5									0.378933	0.390099
59.0										0.385754
59.5										0.381432

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit

PPT 12-14

O/S duration to maturity / PT	24	25	26	27	28	29	30	31	32	33	34	35	36	37
0.5	0.00547	0.00588	0.00634	0.00685	0.00742	0.00806	0.00878	0.00959	0.01049	0.01150	0.01263	0.01388	0.01528	0.01682
1.0	0.01084	0.01165	0.01254	0.01355	0.01467	0.01594	0.01735	0.01894	0.02072	0.02270	0.02491	0.02737	0.03009	0.03312
1.5	0.01573	0.01689	0.01817	0.01960	0.02120	0.02300	0.02502	0.02728	0.02980	0.03262	0.03576	0.03925	0.04312	0.04740
2.0	0.02052	0.02202	0.02368	0.02553	0.02760	0.02991	0.03251	0.03542	0.03867	0.04229	0.04633	0.05081	0.05577	0.06127
2.5	0.02488	0.02669	0.02868	0.03089	0.03336	0.03612	0.03921	0.04268	0.04654	0.05086	0.05566	0.06098	0.06688	0.07340
3.0	0.02915	0.03126	0.03358	0.03614	0.03899	0.04219	0.04577	0.04977	0.05424	0.05921	0.06475	0.07089	0.07769	0.08519
3.5	0.03303	0.03541	0.03801	0.04089	0.04408	0.04764	0.05163	0.05609	0.06106	0.06661	0.07277	0.07960	0.08716	0.09550
4.0	0.03684	0.03948	0.04237	0.04554	0.04906	0.05298	0.05737	0.06227	0.06774	0.07383	0.08060	0.08810	0.09639	0.10553
4.5	0.04028	0.04317	0.04630	0.04974	0.05354	0.05778	0.06250	0.06778	0.07366	0.08021	0.08749	0.09555	0.10446	0.11428
5.0	0.04365	0.04678	0.05016	0.05386	0.05794	0.06248	0.06753	0.07317	0.07946	0.08645	0.09422	0.10283	0.11233	0.12279
5.5	0.04668	0.05003	0.05364	0.05757	0.06190	0.06669	0.07203	0.07797	0.08460	0.09197	0.10015	0.10920	0.11920	0.13020
6.0	0.04965	0.05322	0.05705	0.06121	0.06578	0.07083	0.07644	0.08268	0.08963	0.09736	0.10593	0.11543	0.12590	0.13743
6.5	0.05229	0.05607	0.06011	0.06448	0.06926	0.07453	0.08037	0.08687	0.09409	0.10211	0.11102	0.12087	0.13173	0.14369
7.0	0.05489	0.05887	0.06311	0.06769	0.07268	0.07816	0.08423	0.09097	0.09845	0.10677	0.11599	0.12618	0.13743	0.14980
7.5	0.05717	0.06135	0.06578	0.07055	0.07573	0.08140	0.08767	0.09461	0.10232	0.11087	0.12034	0.13082	0.14237	0.15507
8.0	0.05940	0.06378	0.06840	0.07335	0.07872	0.08458	0.09104	0.09818	0.10610	0.11488	0.12461	0.13536	0.14720	0.16022
8.5	0.06134	0.06590	0.07070	0.07583	0.08137	0.08740	0.09403	0.10135	0.10944	0.11841	0.12833	0.13930	0.15138	0.16465
9.0	0.06324	0.06798	0.07296	0.07827	0.08397	0.09017	0.09696	0.10445	0.11271	0.12186	0.13198	0.14315	0.15546	0.16897
9.5	0.06486	0.06976	0.07492	0.08039	0.08625	0.09261	0.09955	0.10718	0.11559	0.12488	0.13515	0.14649	0.15897	0.17267
10.0	0.06644	0.07152	0.07684	0.08247	0.08849	0.09500	0.10209	0.10986	0.11841	0.12785	0.13827	0.14975	0.16240	0.17628
10.5	0.06776	0.07299	0.07847	0.08426	0.09043	0.09708	0.10430	0.11220	0.12087	0.13042	0.14096	0.15257	0.16533	0.17934
11.0	0.06905	0.07443	0.08007	0.08601	0.09233	0.09912	0.10647	0.11449	0.12328	0.13295	0.14360	0.15532	0.16820	0.18234
11.5	0.07009	0.07561	0.08139	0.08747	0.09394	0.10086	0.10834	0.11647	0.12537	0.13513	0.14586	0.15767	0.17064	0.18485
12.0	0.07111	0.07677	0.08269	0.08892	0.09552	0.10257	0.11017	0.11842	0.12741	0.13727	0.14809	0.15997	0.17302	0.18731
12.5	0.07190	0.07768	0.08372	0.09008	0.09682	0.10400	0.11171	0.12006	0.12915	0.13908	0.14997	0.16192	0.17501	0.18935
13.0	0.07268	0.07857	0.08474	0.09123	0.09809	0.10540	0.11323	0.12168	0.13086	0.14087	0.15182	0.16382	0.17697	0.19135
13.5	0.07325	0.07924	0.08552	0.09212	0.09910	0.10652	0.11446	0.12301	0.13227	0.14235	0.15336	0.16540	0.17858	0.19298
14.0	0.07380	0.07989	0.08628	0.09300	0.10009	0.10763	0.11567	0.12432	0.13366	0.14381	0.15487	0.16695	0.18015	0.19457
14.5	0.07418	0.08034	0.08682	0.09363	0.10083	0.10847	0.11662	0.12535	0.13478	0.14499	0.15609	0.16820	0.18141	0.19583
15.0	0.07454	0.08078	0.08735	0.09426	0.10156	0.10930	0.11754	0.12637	0.13587	0.14614	0.15729	0.16943	0.18265	0.19707
15.5	0.07475	0.08104	0.08767	0.09466	0.10205	0.10988	0.11822	0.12713	0.13670	0.14703	0.15822	0.17038	0.18361	0.19800
16.0	0.07495	0.08130	0.08799	0.09506	0.10253	0.11045	0.11887	0.12787	0.13751	0.14790	0.15913	0.17131	0.18454	0.19892
16.5	0.07502	0.08139	0.08814	0.09526	0.10280	0.11079	0.11929	0.12836	0.13807	0.14851	0.15978	0.17198	0.18520	0.19956
17.0	0.07508	0.08149	0.08828	0.09546	0.10306	0.11113	0.11970	0.12884	0.13862	0.14911	0.16042	0.17263	0.18586	0.20019
17.5	0.07502	0.08145	0.08826	0.09548	0.10313	0.11125	0.11989	0.12909	0.13892	0.14947	0.16081	0.17304	0.18626	0.20056
18.0	0.07497	0.08141	0.08825	0.09550	0.10320	0.11138	0.12007	0.12933	0.13922	0.14982	0.16119	0.17344	0.18665	0.20092
18.5	0.07482	0.08126	0.08810	0.09537	0.10310	0.11131	0.12005	0.12936	0.13929	0.14993	0.16133	0.17359	0.18680	0.20105
19.0	0.07467	0.08110	0.08795	0.09524	0.10299	0.11124	0.12002	0.12938	0.13936	0.15004	0.16147	0.17374	0.18695	0.20117
19.5	0.07443	0.08085	0.08770	0.09498	0.10274	0.11101	0.11981	0.12920	0.13922	0.14992	0.16138	0.17366	0.18686	0.20105
20.0	0.07420	0.08061	0.08744	0.09473	0.10249	0.11078	0.11961	0.12902	0.13907	0.14981	0.16129	0.17358	0.18677	0.20094
20.5	0.07390	0.08028	0.08709	0.09436	0.10212	0.11040	0.11923	0.12867	0.13873	0.14948	0.16098	0.17328	0.18646	0.20060
21.0	0.07361	0.07996	0.08675	0.09400	0.10175	0.11003	0.11887	0.12831	0.13840	0.14917	0.16068	0.17299	0.18616	0.20027
21.5	0.07325	0.07957	0.08633	0.09355	0.10128	0.10953	0.11836	0.12780	0.13789	0.14866	0.16017	0.17248	0.18564	0.19972
22.0	0.07290	0.07919	0.08591	0.09311	0.10081	0.10905	0.11787	0.12730	0.13738	0.14816	0.15967	0.17198	0.18513	0.19918
22.5	0.07250	0.07874	0.08543	0.09259	0.10025	0.10846	0.11725	0.12666	0.13672	0.14749	0.15899	0.17128	0.18441	0.19844
23.0	0.07210	0.07831	0.08495	0.09207	0.09970	0.10787	0.11664	0.12602	0.13607	0.14683	0.15832	0.17060	0.18371	0.19770
23.5	0.07166	0.07782	0.08442	0.09149	0.09907	0.10721	0.11593	0.12528	0.13529	0.14601	0.15748	0.16973	0.18281	0.19677
24.0		0.07735	0.08390	0.09092	0.09846	0.10655	0.11523	0.12454	0.13452	0.14521	0.15666	0.16888	0.18194	0.19586
24.5		0.07683	0.08333	0.09030	0.09778	0.10582	0.11444	0.12370	0.13364	0.14429	0.15568	0.16787	0.18088	0.19476
25.0			0.08277	0.08969	0.09712	0.10510	0.11367	0.12288	0.13277	0.14337	0.15473	0.16687	0.17985	0.19368
25.5			0.08216	0.08903	0.09640	0.10432	0.11283	0.12198	0.13180	0.14235	0.15365	0.16574	0.17865	0.19243
26.0				0.08838	0.09569	0.10355	0.11200	0.12108	0.13085	0.14134	0.15258	0.16462	0.17748	0.19120
26.5				0.08769	0.09494	0.10273	0.11111	0.12013	0.12982	0.14023	0.15141	0.16338	0.17617	0.18982
27.0					0.09420	0.10192	0.11024	0.11918	0.12881	0.13915	0.15025	0.16215	0.17488	0.18847
27.5					0.09342	0.10108	0.10932	0.11819	0.12773	0.13799	0.14901	0.16083	0.17348	0.18698
28.0						0.10024	0.10841	0.11720	0.12667	0.13685	0.14779	0.15953	0.17209	0.18551
28.5						0.09937	0.10746	0.11617	0.12555	0.13565	0.14650	0.15814	0.17061	0.18394
29.0							0.10653	0.11516	0.12446	0.13446	0.14522	0.15677	0.16915	0.18239
29.5							0.10556	0.11411	0.12331	0.13323	0.14389	0.15534	0.16761	0.18074
30.0								0.11307	0.12219	0.13201	0.14257	0.15392	0.16609	0.17912
30.5								0.11200	0.12103	0.13075	0.14121	0.15245	0.16451	0.17742
31.0									0.11989	0.12951	0.13987	0.15101	0.16295	0.17575
31.5									0.11872	0.12824	0.13849	0.14951	0.16134	0.17402
32.0										0.12699	0.13713	0.14804	0.15976	0.17231
32.5										0.12571	0.13574	0.14654	0.15813	0.17055
33.0											0.13437	0.14506	0.15653	0.16882
33.5											0.13298	0.14354	0.15489	0.16705
34.0												0.14205	0.15328	0.16531
34.5												0.14054	0.15164	0.16354
35.0													0.15003	0.16180
35.5													0.14839	0.16003
36.0														0.15828
36.5														0.15652
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Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit													
PPT 12-14													
O/S duration to maturity / PT	38	39	40	41	42	43	44	45	46	47	48	49	50
0.5	0.01854	0.02045	0.02256	0.02489	0.02748	0.03035	0.03352	0.03702	0.04089	0.04517	0.04988	0.05509	0.06082
1.0	0.03647	0.04018	0.04428	0.04881	0.05381	0.05933	0.06542	0.07213	0.07952	0.08764	0.09656	0.10635	0.11706
1.5	0.05215	0.05739	0.06317	0.06955	0.07659	0.08433	0.09284	0.10219	0.11245	0.12368	0.13598	0.14940	0.16402
2.0	0.06733	0.07403	0.08141	0.08953	0.09846	0.10827	0.11902	0.13080	0.14368	0.15773	0.17305	0.18968	0.20772
2.5	0.08060	0.08853	0.09726	0.10684	0.11737	0.12890	0.14151	0.15528	0.17030	0.18664	0.20436	0.22355	0.24426
3.0	0.09347	0.10257	0.11258	0.12355	0.13557	0.14871	0.16305	0.17867	0.19565	0.21405	0.23395	0.25541	0.27845
3.5	0.10469	0.11479	0.12587	0.13800	0.15127	0.16575	0.18152	0.19865	0.21722	0.23730	0.25893	0.28217	0.30703
4.0	0.11559	0.12664	0.13874	0.15198	0.16643	0.18216	0.19926	0.21779	0.23783	0.25943	0.28263	0.30745	0.33391
4.5	0.12507	0.13691	0.14987	0.16403	0.17946	0.19623	0.21443	0.23410	0.25533	0.27814	0.30258	0.32865	0.35634
5.0	0.13429	0.14690	0.16067	0.17570	0.19206	0.20981	0.22903	0.24977	0.27209	0.29602	0.32158	0.34876	0.37752
5.5	0.14229	0.15552	0.16998	0.18574	0.20285	0.22141	0.24146	0.26307	0.28626	0.31108	0.33751	0.36554	0.39511
6.0	0.15008	0.16392	0.17902	0.19547	0.21331	0.23262	0.25346	0.27587	0.29988	0.32550	0.35273	0.38152	0.41180
6.5	0.15680	0.17114	0.18678	0.20378	0.22222	0.24214	0.26361	0.28666	0.31131	0.33757	0.36540	0.39476	0.42556
7.0	0.16336	0.17817	0.19432	0.21186	0.23086	0.25137	0.27343	0.29707	0.32232	0.34916	0.37754	0.40741	0.43865
7.5	0.16899	0.18419	0.20075	0.21872	0.23817	0.25914	0.28167	0.30578	0.33149	0.35876	0.38756	0.41779	0.44934
8.0	0.17449	0.19006	0.20701	0.22540	0.24527	0.26668	0.28965	0.31420	0.34034	0.36801	0.39718	0.42773	0.45954
8.5	0.17918	0.19505	0.21231	0.23101	0.25122	0.27297	0.29628	0.32116	0.34761	0.37558	0.40500	0.43577	0.46773
9.0	0.18377	0.19992	0.21747	0.23649	0.25701	0.27908	0.30271	0.32791	0.35465	0.38289	0.41254	0.44349	0.47557
9.5	0.18766	0.20402	0.22179	0.24104	0.26180	0.28411	0.30797	0.33339	0.36034	0.38876	0.41855	0.44960	0.48173
10.0	0.19147	0.20803	0.22601	0.24548	0.26647	0.28900	0.31309	0.33872	0.36585	0.39443	0.42435	0.45548	0.48763
10.5	0.19466	0.21137	0.22951	0.24913	0.27027	0.29296	0.31719	0.34295	0.37021	0.39887	0.42885	0.45999	0.49211
11.0	0.19779	0.21463	0.23292	0.25269	0.27398	0.29681	0.32119	0.34707	0.37443	0.40317	0.43320	0.46434	0.49641
11.5	0.20039	0.21732	0.23569	0.25556	0.27694	0.29986	0.32430	0.35025	0.37765	0.40641	0.43642	0.46751	0.49949
12.0	0.20293	0.21995	0.23841	0.25836	0.27982	0.30282	0.32734	0.35335	0.38078	0.40956	0.43954	0.47058	0.50246
12.5	0.20502	0.22207	0.24057	0.26056	0.28206	0.30508	0.32962	0.35562	0.38304	0.41178	0.44170	0.47263	0.50437
13.0	0.20706	0.22415	0.24268	0.26271	0.28424	0.30729	0.33183	0.35784	0.38525	0.41394	0.44379	0.47462	0.50622
13.5	0.20869	0.22579	0.24432	0.26433	0.28585	0.30888	0.33339	0.35935	0.38669	0.41530	0.44504	0.47573	0.50715
14.0	0.21029	0.22739	0.24592	0.26592	0.28743	0.31043	0.33491	0.36083	0.38810	0.41662	0.44625	0.47680	0.50805
14.5	0.21154	0.22861	0.24710	0.26706	0.28851	0.31145	0.33585	0.36168	0.38885	0.41725	0.44673	0.47711	0.50816
15.0	0.21276	0.22980	0.24826	0.26817	0.28957	0.31244	0.33678	0.36252	0.38958	0.41786	0.44720	0.47741	0.50827
15.5	0.21366	0.23065	0.24905	0.26889	0.29019	0.31297	0.33720	0.36281	0.38974	0.41786	0.44703	0.47704	0.50768
16.0	0.21454	0.23149	0.24982	0.26959	0.29081	0.31349	0.33761	0.36311	0.38990	0.41787	0.44686	0.47668	0.50711
16.5	0.21514	0.23202	0.25027	0.26994	0.29105	0.31361	0.33758	0.36293	0.38955	0.41734	0.44613	0.47574	0.50593
17.0	0.21572	0.23254	0.25071	0.27028	0.29129	0.31372	0.33756	0.36276	0.38922	0.41683	0.44543	0.47482	0.50479
17.5	0.21604	0.23279	0.25086	0.27032	0.29119	0.31348	0.33716	0.36218	0.38845	0.41586	0.44424	0.47340	0.50311
18.0	0.21636	0.23303	0.25101	0.27036	0.29110	0.31324	0.33677	0.36161	0.38770	0.41491	0.44307	0.47201	0.50148
18.5	0.21643	0.23302	0.25090	0.27012	0.29072	0.31270	0.33604	0.36069	0.38657	0.41356	0.44149	0.47017	0.49939
19.0	0.21649	0.23301	0.25079	0.26989	0.29035	0.31217	0.33533	0.35980	0.38547	0.41224	0.43994	0.46838	0.49735
19.5	0.21633	0.23277	0.25044	0.26942	0.28972	0.31136	0.33434	0.35859	0.38404	0.41057	0.43802	0.46620	0.49490
20.0	0.21616	0.23253	0.25010	0.26895	0.28910	0.31058	0.33336	0.35741	0.38264	0.40893	0.43614	0.46408	0.49251
20.5	0.21578	0.23206	0.24954	0.26825	0.28825	0.30955	0.33213	0.35596	0.38095	0.40700	0.43395	0.46161	0.48977
21.0	0.21540	0.23161	0.24898	0.26757	0.28742	0.30854	0.33092	0.35454	0.37930	0.40511	0.43180	0.45920	0.48709
21.5	0.21480	0.23094	0.24821	0.26668	0.28637	0.30731	0.32949	0.35288	0.37740	0.40295	0.42937	0.45650	0.48410
22.0	0.21421	0.23028	0.24746	0.26580	0.28534	0.30611	0.32809	0.35126	0.37554	0.40084	0.42700	0.45385	0.48118
22.5	0.21342	0.22942	0.24650	0.26472	0.28411	0.30470	0.32648	0.34943	0.37346	0.39850	0.42438	0.45095	0.47799
23.0	0.21264	0.22857	0.24557	0.26366	0.28291	0.30332	0.32491	0.34763	0.37143	0.39620	0.42182	0.44811	0.47487
23.5	0.21166	0.22753	0.24443	0.26241	0.28152	0.30176	0.32315	0.34564	0.36920	0.39371	0.41905	0.44506	0.47152
24.0	0.21070	0.22650	0.24331	0.26118	0.28015	0.30022	0.32142	0.34370	0.36701	0.39127	0.41634	0.44206	0.46824
24.5	0.20954	0.22528	0.24201	0.25977	0.27860	0.29851	0.31951	0.34158	0.36465	0.38864	0.41344	0.43887	0.46476
25.0	0.20841	0.22408	0.24072	0.25838	0.27707	0.29683	0.31764	0.33949	0.36233	0.38607	0.41060	0.43575	0.46135
25.5	0.20710	0.22270	0.23925	0.25680	0.27537	0.29497	0.31561	0.33725	0.35986	0.38334	0.40759	0.43246	0.45777
26.0	0.20581	0.22134	0.23781	0.25526	0.27370	0.29315	0.31361	0.33505	0.35743	0.38066	0.40465	0.42924	0.45426
26.5	0.20436	0.21981	0.23619	0.25354	0.27186	0.29116	0.31145	0.33269	0.35485	0.37784	0.40156	0.42587	0.45060
27.0	0.20293	0.21831	0.23460	0.25185	0.27005	0.28921	0.30933	0.33038	0.35231	0.37506	0.39853	0.42256	0.44701
27.5	0.20136	0.21665	0.23285	0.24999	0.26807	0.28709	0.30705	0.32791	0.34964	0.37215	0.39536	0.41912	0.44329
28.0	0.19982	0.21502	0.23113	0.24817	0.26613	0.28501	0.30481	0.32549	0.34701	0.36929	0.39225	0.41575	0.43964
28.5	0.19814	0.21325	0.22926	0.24618	0.26403	0.28278	0.30242	0.32292	0.34424	0.36630	0.38902	0.41225	0.43587
29.0	0.19650	0.21151	0.22742	0.24424	0.26196	0.28058	0.30007	0.32040	0.34152	0.36337	0.38584	0.40883	0.43217
29.5	0.19475	0.20964	0.22544	0.24215	0.25975	0.27823	0.29757	0.31773	0.33867	0.36030	0.38255	0.40528	0.42836
30.0	0.19302	0.20781	0.22350	0.24009	0.25757	0.27592	0.29512	0.31511	0.33586	0.35729	0.37931	0.40180	0.42462
30.5	0.19120	0.20588	0.22145	0.23791	0.25526	0.27347	0.29252	0.31235	0.33292	0.35416	0.37595	0.39821	0.42078
31.0	0.18942	0.20397	0.21942	0.23577	0.25299	0.27107	0.28997	0.30964	0.33004	0.35107	0.37266	0.39468	0.41701
31.5	0.18756	0.20198	0.21730	0.23351	0.25059	0.26853	0.28728	0.30680	0.32702	0.34787	0.36925	0.39105	0.41314
32.0	0.18573	0.20002	0.21521	0.23129	0.24824	0.26604	0.28464	0.30400	0.32405	0.34471	0.36589	0.38748	0.40934
32.5	0.18384	0.19800	0.21304	0.22898	0.24578	0.26343	0.28188	0.30108	0.32096	0.34144	0.36243	0.38380	0.40544
33.0	0.18197	0.19600	0.21091	0.22670	0.24336	0.26086	0.27916	0.29820	0.31792	0.33822	0.35902	0.38019	0.40161
33.5	0.18007	0.19395	0.20871	0.22435	0.24086	0.25820	0.27634	0.29522	0.31476	0.33489	0.35550	0.37647	0.39767
34.0	0.17819	0.19193	0.20654	0.22204	0.23839	0.25558	0.27356	0.29228	0.31166	0.33161	0.35203	0.37281	0.39381
34.5	0.17628	0.18987	0.20433	0.21966	0.23585	0.25288	0.27069	0.28924	0.30845	0.32822	0.34846	0.36905	0.38985
35.0	0.17439	0.18784	0.20215	0.21732	0.23335	0.25022	0.26787	0.28625	0.30529	0.32489	0.34495	0.36535	0.38596
35.5	0.17248	0.18577	0.19992	0.21494	0.23080	0.24749	0.26497	0.28318	0.30204	0.32146	0.34134	0.36155	0.38197
36.0	0.17059	0.18374	0.19774	0.21259	0.22829	0.24481	0.26212	0.28015	0.29884	0.31809	0.33779	0.35782	0.37805
36.5	0.16869	0.18168	0.19552	0.21020	0.22573	0.24207	0.25920	0.27705	0.29556	0.31463	0.33414	0.35399	0.37403
37.0	0.16681	0.17966	0.19333	0.20785	0.22321	0.23938	0.25633	0.27401	0.29233	0.31122	0.33056	0.35023	0.37009
37.5	0.16492	0.17761	0.19113	0.20548	0.22066	0.23665	0.25341	0.27090	0.28904	0.30774	0.32689	0.34637	0.36605
38.0		0.17560	0.18896	0.20314	0.21815	0.23396	0.25054	0.26785	0.28580	0.30432	0.32329	0.34259	0.36208
38.5		0.17357	0.18677	0.20079	0.21561	0.23124	0.24764	0.26475	0.28251	0.30083	0.31961	0.33872	0.35803
39.0			0.18462	0.19846	0.21312	0.22857	0.24477	0.26170	0.27927	0.29740	0.31599	0.33492	0.35405
39.5			0.18245	0.19613	0.21061	0.22587	0.24189	0.25861	0.27599	0.29392	0.31232	0.33105	0.35000
40.0				0.19383	0.20814	0.22322	0.23904	0.25558	0.27276	0.29050	0.30870	0.32725	0.34601
40.5				0.19153	0.20565	0.22055	0.23619	0.25252	0.26950	0.28704	0.30505	0.32340	0.34196
41.0					0.20321	0.21792	0.23337	0.24952	0.26630	0.28364	0.30145	0.31960	0.33798
41.5					0.20076	0.21529	0.23055	0.24650	0.26308	0.28021	0.29782	0.31577	0.33396
42.0						0.21270	0.22777	0.24352	0.25990	0.27684	0.29424	0.31200	0.33000
42.5						0.21010	0.22498	0.24054	0.25672	0.27345	0.29065	0.30821	0.32600
43.0							0.22224	0.23761	0.25359	0.27012	0.28712	0.30447	0.32207
43.5							0.21950	0.23467	0.25045	0.26678	0.28357	0.30072	0.31811
44.0								0.23178	0.24737	0.26349	0.28008	0.29702	0.31422
44.5								0.22889	0.24428	0.26020	0.27658	0.29332	0.31031
45.0									0.24124	0.25696	0.27314	0.28968	0.30647
45.5									0.23821	0.25373	0.26970	0.28603	0.30262
46.0										0.25055	0.26632	0.28245	0.29883
46.5										0.24737	0.26294	0.27886	0.29504
47.0											0.25961	0.27534	0.29132
47.5											0.25630	0.27182	0.28760
48.0												0.26836	0.28394
48.5												0.26491	0.28029
49.0													0.27669
49.5													0.27312
50.0													

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit										
PPT 12-14										
O/S duration to maturity / PT	51	52	53	54	55	56	57	58	59	60
0.5	0.067119	0.074045	0.081644	0.089967	0.099068	0.108997	0.119807	0.131548	0.144269	0.158014
1.0	0.128777	0.141556	0.155467	0.170571	0.186929	0.204589	0.223593	0.243971	0.265740	0.288900
1.5	0.179920	0.197156	0.215792	0.235874	0.257442	0.280514	0.305091	0.331153	0.358653	0.387516
2.0	0.227222	0.248233	0.270792	0.294921	0.320616	0.347851	0.376567	0.406677	0.438057	0.470547
2.5	0.266535	0.290404	0.315877	0.342938	0.371544	0.401616	0.433039	0.465660	0.499286	0.533684
3.0	0.303119	0.329408	0.357293	0.386718	0.417593	0.449785	0.483122	0.517389	0.552327	0.587641
3.5	0.333529	0.361628	0.391273	0.422369	0.454784	0.488338	0.522809	0.557931	0.593397	0.628867
4.0	0.361985	0.391611	0.422700	0.455119	0.488693	0.523197	0.558365	0.593887	0.629416	0.664580
4.5	0.385593	0.416336	0.448445	0.481752	0.516046	0.551068	0.586515	0.622046	0.657286	0.691845
5.0	0.407794	0.439472	0.472402	0.506384	0.541174	0.576479	0.611969	0.647274	0.682004	0.715757
5.5	0.426130	0.458465	0.491936	0.526319	0.561343	0.596690	0.632005	0.666906	0.700992	0.733860
6.0	0.443453	0.476326	0.510216	0.544871	0.579997	0.615255	0.650274	0.684658	0.718004	0.749916
6.5	0.457651	0.490872	0.524995	0.559750	0.594823	0.629860	0.664479	0.698279	0.730860	0.761836
7.0	0.471119	0.504613	0.538894	0.573672	0.608619	0.643368	0.677529	0.710699	0.742484	0.772516
7.5	0.482031	0.515665	0.549979	0.584672	0.619402	0.653795	0.687456	0.719987	0.751002	0.780149
8.0	0.492419	0.526147	0.560452	0.595017	0.629493	0.663498	0.696638	0.728520	0.758769	0.787052
8.5	0.500691	0.534419	0.568630	0.602999	0.637168	0.670756	0.703368	0.734618	0.764146	0.791636
9.0	0.508592	0.542294	0.576387	0.610539	0.644387	0.677547	0.709630	0.740258	0.769085	0.795817
9.5	0.514722	0.548330	0.582248	0.616139	0.649638	0.682360	0.713923	0.743959	0.772136	0.798179
10.0	0.520595	0.554095	0.587828	0.621451	0.654598	0.686887	0.717941	0.747404	0.774958	0.800349
10.5	0.524972	0.558315	0.591823	0.625150	0.657931	0.689788	0.720349	0.749271	0.776251	0.801052
11.0	0.529177	0.562358	0.595638	0.628672	0.661093	0.692527	0.722614	0.751018	0.777454	0.801702
11.5	0.532108	0.565089	0.598114	0.630836	0.662890	0.693909	0.723538	0.751456	0.777390	0.801139
12.0	0.534929	0.567713	0.600486	0.632902	0.664601	0.695219	0.724411	0.751867	0.777331	0.800614
12.5	0.536658	0.569214	0.601714	0.633813	0.665154	0.695379	0.724152	0.751174	0.776202	0.799062
13.0	0.538326	0.570659	0.602894	0.634686	0.665682	0.695531	0.723905	0.750519	0.775140	0.797611
13.5	0.539050	0.571138	0.603091	0.634567	0.665217	0.694697	0.722689	0.748916	0.773159	0.795274
14.0	0.539750	0.571599	0.603280	0.634452	0.664771	0.693901	0.721531	0.747395	0.771288	0.793076
14.5	0.539630	0.571222	0.602617	0.633478	0.663466	0.692251	0.719531	0.745051	0.768616	0.790103
15.0	0.539514	0.570857	0.601977	0.632541	0.662213	0.690671	0.717622	0.742820	0.766082	0.787295
15.5	0.538684	0.569761	0.600594	0.630854	0.660209	0.688345	0.714976	0.739867	0.762842	0.783799
16.0	0.537879	0.568699	0.599257	0.629226	0.658280	0.686111	0.712442	0.737045	0.759757	0.780484
16.5	0.536448	0.566998	0.597270	0.626941	0.655692	0.683221	0.709258	0.733584	0.756044	0.776552
17.0	0.535059	0.565347	0.595345	0.624732	0.653195	0.680438	0.706200	0.730269	0.752497	0.772810
17.5	0.533122	0.563135	0.592848	0.621945	0.650117	0.677075	0.702565	0.726382	0.748388	0.768512
18.0	0.531237	0.560986	0.590425	0.619245	0.647141	0.673830	0.699065	0.722649	0.744450	0.764406
18.5	0.528872	0.558343	0.587499	0.616035	0.643651	0.670069	0.695050	0.718404	0.740005	0.759797
19.0	0.526569	0.555772	0.584656	0.612920	0.640270	0.666433	0.691176	0.714316	0.735735	0.755380
19.5	0.523845	0.552767	0.581369	0.609354	0.636432	0.662337	0.686841	0.709768	0.731005	0.750504
20.0	0.521189	0.549840	0.578172	0.605889	0.632708	0.658369	0.682649	0.705379	0.726450	0.745820
20.5	0.518164	0.546532	0.574582	0.602024	0.628579	0.653991	0.678044	0.700574	0.721477	0.740716
21.0	0.515212	0.543306	0.571086	0.598264	0.624566	0.649743	0.673583	0.695928	0.716678	0.735801
21.5	0.511938	0.539746	0.567244	0.594150	0.620193	0.645128	0.668751	0.690906	0.711499	0.730501
22.0	0.508740	0.536272	0.563499	0.590143	0.615938	0.640645	0.664063	0.686041	0.706491	0.725386
22.5	0.505261	0.532505	0.559450	0.585823	0.611363	0.635834	0.659040	0.680837	0.701138	0.719919
23.0	0.501860	0.528826	0.555499	0.581611	0.606907	0.631154	0.654161	0.675788	0.695952	0.714633
23.5	0.498216	0.524891	0.551282	0.577124	0.602166	0.626181	0.648982	0.670432	0.690452	0.709023
24.0	0.494652	0.521046	0.547163	0.572746	0.597544	0.621338	0.643944	0.665228	0.685116	0.703590
24.5	0.490876	0.516978	0.542813	0.568125	0.592672	0.616235	0.638637	0.659748	0.679494	0.697862
25.0	0.487181	0.513000	0.538561	0.563613	0.587917	0.611261	0.633469	0.654417	0.674033	0.692305
25.5	0.483303	0.508830	0.534107	0.558889	0.582941	0.606056	0.628062	0.648837	0.668313	0.686479
26.0	0.479507	0.504750	0.529752	0.554272	0.578082	0.600977	0.622790	0.643403	0.662748	0.680818
26.5	0.475552	0.500504	0.525222	0.549473	0.573030	0.595696	0.617307	0.637746	0.656951	0.674914
27.0	0.471678	0.496347	0.520790	0.544778	0.568093	0.590539	0.611956	0.632232	0.651305	0.669170
27.5	0.467666	0.492046	0.516207	0.539926	0.562989	0.585204	0.606418	0.626519	0.645450	0.663205
28.0	0.463735	0.487834	0.511721	0.535178	0.557997	0.579991	0.601009	0.620946	0.639742	0.657395
28.5	0.459682	0.483497	0.507105	0.530294	0.552860	0.574624	0.595438	0.615197	0.633848	0.651388
29.0	0.455709	0.479247	0.502584	0.525512	0.547834	0.569376	0.589992	0.609583	0.628097	0.645531
29.5	0.451626	0.474888	0.497950	0.520613	0.542685	0.563995	0.584405	0.603817	0.622181	0.639497
30.0	0.447623	0.470615	0.493410	0.515814	0.537643	0.558730	0.578941	0.598182	0.616404	0.633609
30.5	0.443519	0.466243	0.488771	0.510915	0.532495	0.553352	0.573355	0.592414	0.610483	0.627564
31.0	0.439493	0.461956	0.484224	0.506114	0.527453	0.548086	0.567889	0.586773	0.604697	0.621661
31.5	0.435371	0.457579	0.479588	0.501224	0.522319	0.542724	0.562318	0.581019	0.598785	0.615621
32.0	0.431327	0.453285	0.475042	0.496431	0.517289	0.537472	0.556865	0.575388	0.593004	0.609718
32.5	0.427190	0.448904	0.470415	0.491559	0.512179	0.532137	0.551323	0.569661	0.587116	0.603696
33.0	0.423130	0.444606	0.465876	0.486781	0.507169	0.526909	0.545894	0.564053	0.581354	0.597806
33.5	0.418977	0.440224	0.461259	0.481929	0.502088	0.521609	0.540390	0.558364	0.575502	0.591815
34.0	0.414899	0.435922	0.456729	0.477171	0.497106	0.516413	0.534996	0.552791	0.569772	0.585953
34.5	0.410729	0.431536	0.452123	0.472342	0.492058	0.511153	0.529536	0.547147	0.563965	0.580004
35.0	0.406634	0.427230	0.447601	0.467603	0.487106	0.505995	0.524184	0.541618	0.558277	0.574179
35.5	0.402447	0.422840	0.443003	0.462796	0.482091	0.500777	0.518773	0.536027	0.552523	0.568282
36.0	0.398333	0.418527	0.438488	0.458077	0.477169	0.495659	0.513467	0.530547	0.546886	0.562505
36.5	0.394128	0.414130	0.433896	0.453289	0.472185	0.490483	0.508107	0.525013	0.541191	0.556667
37.0	0.389996	0.409810	0.429386	0.448587	0.467293	0.485404	0.502849	0.519586	0.535609	0.550945
37.5	0.385776	0.405406	0.424797	0.443814	0.462336	0.480268	0.497538	0.514109	0.529977	0.545171
38.0	0.381627	0.401078	0.420289	0.439126	0.457470	0.475226	0.492326	0.508736	0.524453	0.539510
38.5	0.377396	0.396668	0.415703	0.434365	0.452538	0.470125	0.487062	0.503314	0.518883	0.533802
39.0	0.373237	0.392334	0.411196	0.429688	0.447693	0.465117	0.481895	0.497995	0.513419	0.528205
39.5	0.369002	0.387922	0.406613	0.424939	0.442782	0.460048	0.476673	0.492625	0.507910	0.522563
40.0	0.364838	0.383585	0.402109	0.420272	0.437957	0.455069	0.471546	0.487356	0.502504	0.517029
40.5	0.360607	0.379178	0.397532	0.415534	0.433063	0.450027	0.466361	0.482034	0.497051	0.511452
41.0	0.356447	0.374845	0.393033	0.410876	0.428255	0.445074	0.461269	0.476809	0.491700	0.505979
41.5	0.352232	0.370450	0.388469	0.406152	0.423380	0.440058	0.456118	0.471530	0.486299	0.500462
42.0	0.348085	0.366128	0.383981	0.401508	0.418589	0.435128	0.451058	0.466346	0.480997	0.495048
42.5	0.343896	0.361756	0.379436	0.396803	0.413735	0.430136	0.445937	0.461105	0.475643	0.489586
43.0	0.339775	0.357455	0.374966	0.392176	0.408962	0.425229	0.440905	0.455957	0.470385	0.484224
43.5	0.335623	0.353115	0.370451	0.387497	0.404134	0.420263	0.435814	0.450751	0.465073	0.478812
44.0	0.331537	0.348846	0.366009	0.382895	0.399385	0.415380	0.430810	0.445636	0.459855	0.473498
44.5	0.327431	0.344549	0.361532	0.378250	0.394587	0.410444	0.425750	0.440464	0.454581	0.468131
45.0	0.323391	0.340321	0.357127	0.373682	0.389869	0.405591	0.420775	0.435380	0.449399	0.462859
45.5	0.319341	0.336077	0.352699	0.369081	0.385111	0.400691	0.415749	0.430243	0.444163	0.457533
46.0	0.315354	0.331900	0.348341	0.364555	0.380431	0.395873	0.410808	0.425192	0.439016	0.452300
46.5	0.311367	0.327716	0.343970	0.360009	0.375723	0.391018	0.405823	0.420093	0.433817	0.447014
47.0	0.307441	0.323598	0.339668	0.355534	0.371090	0.386242	0.400919	0.415079	0.428706	0.441818
47.5	0.303522	0.319482	0.335363	0.351050	0.366439	0.381440	0.395983	0.410024	0.423549	0.436572
48.0	0.299663	0.315430	0.331125	0.346636	0.361862	0.376715	0.391126	0.405052	0.418477	0.431415
48.5	0.295815	0.311387	0.326891	0.342222	0.357278	0.371975	0.386246	0.400048	0.413367	0.426212
49.0	0.292027	0.307406	0.322724	0.337876	0.352766	0.367310	0.381444	0.395125	0.408340	0.421096
49.5	0.288253	0.303438	0.318567	0.333537	0.348255	0.362640	0.376628	0.390181	0.403282	0.415943
50.0	0.284538	0.299532	0.314475	0.329266	0.343815	0.358043	0.371889	0.385316	0.398307	0.410873
50.5	0.280842	0.295644	0.310398	0.325008	0.339384	0.353449	0.367147	0.380439	0.393311	0.405775
51.0		0.291815	0.306385	0.320816	0.335021	0.348928	0.362479	0.375639	0.388396	0.400759
51.5		0.288007	0.302390	0.316641	0.330674	0.344417	0.357816	0.370837	0.383470	0.395724
52.0			0.298458	0.312531	0.326394	0.339976	0.353226	0.366111	0.378622	0.390770
52.5			0.294548	0.308442	0.322133	0.335551	0.348647	0.361391	0.373773	0.385806
53.0				0.304417	0.317938	0.331195	0.344140	0.356745	0.369000	0.380921
53.5				0.300416	0.313766	0.326861	0.339651	0.352112	0.364235	0.376036
54.0					0.309659	0.322593	0.335232	0.347551	0.359544	0.371227
54.5					0.305577	0.318349	0.330835	0.343009	0.354867	0.366427
55.0						0.314171	0.326505	0.338537	0.350264	0.361702
55.5						0.310020	0.322202	0.334089	0.345679	0.356991
56.0							0.317964	0.329709	0.341166	0.352354
56.5							0.313755	0.325356	0.336678	0.347738
57.0								0.321070	0.332258	0.343193
57.5								0.316814	0.327866	0.338673
58.0									0.323541	0.334222
58.5									0.319247	0.329800
59.0										0.325446
59.5										0.321122

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit

PPT 15-20

O/S duration to maturity / PT	27	28	29	30	31	32	33	34	35	36	37	38	39	40
0.5	0.00685	0.00742	0.00806	0.00878	0.00959	0.01049	0.01150	0.01263	0.01388	0.01528	0.01682	0.01854	0.02045	0.02256
1.0	0.01355	0.01467	0.01594	0.01735	0.01894	0.02072	0.02270	0.02491	0.02737	0.03009	0.03312	0.03647	0.04018	0.04428
1.5	0.01960	0.02120	0.02300	0.02502	0.02728	0.02980	0.03262	0.03576	0.03925	0.04312	0.04740	0.05215	0.05739	0.06317
2.0	0.02553	0.02760	0.02991	0.03251	0.03542	0.03867	0.04229	0.04633	0.05081	0.05577	0.06127	0.06733	0.07403	0.08141
2.5	0.03089	0.03336	0.03612	0.03921	0.04268	0.04654	0.05086	0.05566	0.06098	0.06688	0.07340	0.08060	0.08853	0.09726
3.0	0.03614	0.03899	0.04219	0.04577	0.04977	0.05424	0.05921	0.06475	0.07089	0.07769	0.08519	0.09347	0.10257	0.11258
3.5	0.04089	0.04408	0.04764	0.05163	0.05609	0.06106	0.06661	0.07277	0.07960	0.08716	0.09550	0.10469	0.11479	0.12587
4.0	0.04554	0.04906	0.05298	0.05737	0.06227	0.06774	0.07383	0.08060	0.08810	0.09639	0.10553	0.11559	0.12664	0.13874
4.5	0.04974	0.05354	0.05778	0.06250	0.06778	0.07366	0.08021	0.08749	0.09555	0.10446	0.11428	0.12507	0.13691	0.14987
5.0	0.05386	0.05794	0.06248	0.06753	0.07317	0.07946	0.08645	0.09422	0.10283	0.11233	0.12279	0.13429	0.14690	0.16067
5.5	0.05757	0.06190	0.06669	0.07203	0.07797	0.08460	0.09197	0.10015	0.10920	0.11920	0.13020	0.14229	0.15552	0.16998
6.0	0.06121	0.06578	0.07083	0.07644	0.08268	0.08963	0.09736	0.10593	0.11543	0.12590	0.13743	0.15008	0.16392	0.17902
6.5	0.06448	0.06926	0.07453	0.08037	0.08687	0.09409	0.10211	0.11102	0.12087	0.13173	0.14369	0.15680	0.17114	0.18678
7.0	0.06769	0.07268	0.07816	0.08423	0.09097	0.09845	0.10677	0.11599	0.12618	0.13743	0.14980	0.16336	0.17817	0.19432
7.5	0.07055	0.07573	0.08140	0.08767	0.09461	0.10232	0.11087	0.12034	0.13082	0.14237	0.15507	0.16899	0.18419	0.20075
8.0	0.07335	0.07872	0.08458	0.09104	0.09818	0.10610	0.11488	0.12461	0.13536	0.14720	0.16022	0.17449	0.19006	0.20701
8.5	0.07583	0.08137	0.08740	0.09403	0.10135	0.10944	0.11841	0.12833	0.13930	0.15138	0.16465	0.17918	0.19505	0.21231
9.0	0.07827	0.08397	0.09017	0.09696	0.10445	0.11271	0.12186	0.13198	0.14315	0.15546	0.16897	0.18377	0.19992	0.21747
9.5	0.08039	0.08625	0.09261	0.09955	0.10718	0.11559	0.12488	0.13515	0.14649	0.15897	0.17267	0.18766	0.20402	0.22179
10.0	0.08247	0.08849	0.09500	0.10209	0.10986	0.11841	0.12785	0.13827	0.14975	0.16240	0.17628	0.19147	0.20803	0.22601
10.5	0.08426	0.09043	0.09708	0.10430	0.11220	0.12087	0.13042	0.14096	0.15257	0.16533	0.17934	0.19466	0.21137	0.22951
11.0	0.08601	0.09233	0.09912	0.10647	0.11449	0.12328	0.13295	0.14360	0.15532	0.16820	0.18234	0.19779	0.21463	0.23292
11.5	0.08747	0.09394	0.10086	0.10834	0.11647	0.12537	0.13513	0.14586	0.15767	0.17064	0.18485	0.20039	0.21732	0.23569
12.0	0.08892	0.09552	0.10257	0.11017	0.11842	0.12741	0.13727	0.14809	0.15997	0.17302	0.18731	0.20293	0.21995	0.23841
12.5	0.09008	0.09682	0.10400	0.11171	0.12006	0.12915	0.13908	0.14997	0.16192	0.17501	0.18935	0.20502	0.22207	0.24057
13.0	0.09123	0.09809	0.10540	0.11323	0.12168	0.13086	0.14087	0.15182	0.16382	0.17697	0.19135	0.20706	0.22415	0.24268
13.5	0.09212	0.09910	0.10652	0.11446	0.12301	0.13227	0.14235	0.15336	0.16540	0.17858	0.19298	0.20869	0.22579	0.24432
14.0	0.09300	0.10009	0.10763	0.11567	0.12432	0.13366	0.14381	0.15487	0.16695	0.18015	0.19457	0.21029	0.22739	0.24592
14.5	0.09363	0.10083	0.10847	0.11662	0.12535	0.13478	0.14499	0.15609	0.16820	0.18141	0.19583	0.21154	0.22861	0.24710
15.0	0.09426	0.10156	0.10930	0.11754	0.12637	0.13587	0.14614	0.15729	0.16943	0.18265	0.19707	0.21276	0.22980	0.24826
15.5	0.09466	0.10205	0.10988	0.11822	0.12713	0.13670	0.14703	0.15822	0.17038	0.18361	0.19800	0.21366	0.23065	0.24905
16.0	0.09506	0.10253	0.11045	0.11887	0.12787	0.13751	0.14790	0.15913	0.17131	0.18454	0.19892	0.21454	0.23149	0.24982
16.5	0.09526	0.10280	0.11079	0.11929	0.12836	0.13807	0.14851	0.15978	0.17198	0.18520	0.19956	0.21514	0.23202	0.25027
17.0	0.09546	0.10306	0.11113	0.11970	0.12884	0.13862	0.14911	0.16042	0.17263	0.18586	0.20019	0.21572	0.23254	0.25071
17.5	0.09548	0.10313	0.11125	0.11989	0.12909	0.13892	0.14947	0.16081	0.17304	0.18626	0.20056	0.21604	0.23279	0.25086
18.0	0.09550	0.10320	0.11138	0.12007	0.12933	0.13922	0.14982	0.16119	0.17344	0.18665	0.20092	0.21636	0.23303	0.25101
18.5	0.09537	0.10310	0.11131	0.12005	0.12936	0.13929	0.14993	0.16133	0.17359	0.18680	0.20105	0.21643	0.23302	0.25090
19.0	0.09524	0.10299	0.11124	0.12002	0.12938	0.13936	0.15004	0.16147	0.17374	0.18695	0.20117	0.21649	0.23301	0.25079
19.5	0.09498	0.10274	0.11101	0.11981	0.12920	0.13922	0.14992	0.16138	0.17366	0.18686	0.20105	0.21633	0.23277	0.25044
20.0	0.09473	0.10249	0.11078	0.11961	0.12902	0.13907	0.14981	0.16129	0.17358	0.18677	0.20094	0.21616	0.23253	0.25010
20.5	0.09436	0.10212	0.11040	0.11923	0.12867	0.13873	0.14948	0.16098	0.17328	0.18646	0.20060	0.21578	0.23206	0.24954
21.0	0.09400	0.10175	0.11003	0.11887	0.12831	0.13840	0.14917	0.16068	0.17299	0.18616	0.20027	0.21540	0.23161	0.24898
21.5	0.09355	0.10128	0.10953	0.11836	0.12780	0.13789	0.14866	0.16017	0.17248	0.18564	0.19972	0.21480	0.23094	0.24821
22.0	0.09311	0.10081	0.10905	0.11787	0.12730	0.13738	0.14816	0.15967	0.17198	0.18513	0.19918	0.21421	0.23028	0.24746
22.5	0.09259	0.10025	0.10846	0.11725	0.12666	0.13672	0.14749	0.15899	0.17128	0.18441	0.19844	0.21342	0.22942	0.24650
23.0	0.09207	0.09970	0.10787	0.11664	0.12602	0.13607	0.14683	0.15832	0.17060	0.18371	0.19770	0.21264	0.22857	0.24557
23.5	0.09149	0.09907	0.10721	0.11593	0.12528	0.13529	0.14601	0.15748	0.16973	0.18281	0.19677	0.21166	0.22753	0.24443
24.0	0.09092	0.09846	0.10655	0.11523	0.12454	0.13452	0.14521	0.15666	0.16888	0.18194	0.19586	0.21070	0.22650	0.24331
24.5	0.09030	0.09778	0.10582	0.11444	0.12370	0.13364	0.14429	0.15568	0.16787	0.18088	0.19476	0.20954	0.22528	0.24201
25.0	0.08969	0.09712	0.10510	0.11367	0.12288	0.13277	0.14337	0.15473	0.16687	0.17985	0.19368	0.20841	0.22408	0.24072
25.5	0.08903	0.09640	0.10432	0.11283	0.12198	0.13180	0.14235	0.15365	0.16574	0.17865	0.19243	0.20710	0.22270	0.23925
26.0	0.08838	0.09569	0.10355	0.11200	0.12108	0.13085	0.14134	0.15258	0.16462	0.17748	0.19120	0.20581	0.22134	0.23781
26.5	0.08769	0.09494	0.10273	0.11111	0.12013	0.12982	0.14023	0.15141	0.16338	0.17617	0.18982	0.20436	0.21981	0.23619
27.0		0.09420	0.10192	0.11024	0.11918	0.12881	0.13915	0.15025	0.16215	0.17488	0.18847	0.20293	0.21831	0.23460
27.5		0.09342	0.10108	0.10932	0.11819	0.12773	0.13799	0.14901	0.16083	0.17348	0.18698	0.20136	0.21665	0.23285
28.0			0.10024	0.10841	0.11720	0.12667	0.13685	0.14779	0.15953	0.17209	0.18551	0.19982	0.21502	0.23113
28.5			0.09937	0.10746	0.11617	0.12555	0.13565	0.14650	0.15814	0.17061	0.18394	0.19814	0.21325	0.22926
29.0				0.10653	0.11516	0.12446	0.13446	0.14522	0.15677	0.16915	0.18239	0.19650	0.21151	0.22742
29.5				0.10556	0.11411	0.12331	0.13323	0.14389	0.15534	0.16761	0.18074	0.19475	0.20964	0.22544
30.0					0.11307	0.12219	0.13201	0.14257	0.15392	0.16609	0.17912	0.19302	0.20781	0.22350
30.5					0.11200	0.12103	0.13075	0.14121	0.15245	0.16451	0.17742	0.19120	0.20588	0.22145
31.0						0.11989	0.12951	0.13987	0.15101	0.16295	0.17575	0.18942	0.20397	0.21942
31.5						0.11872	0.12824	0.13849	0.14951	0.16134	0.17402	0.18756	0.20198	0.21730
32.0							0.12699	0.13713	0.14804	0.15976	0.17231	0.18573	0.20002	0.21521
32.5							0.12571	0.13574	0.14654	0.15813	0.17055	0.18384	0.19800	0.21304
33.0								0.13437	0.14506	0.15653	0.16882	0.18197	0.19600	0.21091
33.5								0.13298	0.14354	0.15489	0.16705	0.18007	0.19395	0.20871
34.0									0.14205	0.15328	0.16531	0.17819	0.19193	0.20654
34.5									0.14054	0.15164	0.16354	0.17628	0.18987	0.20433
35.0										0.15003	0.16180	0.17439	0.18784	0.20215
35.5										0.14839	0.16003	0.17248	0.18577	0.19992
36.0											0.15828	0.17059	0.18374	0.19774
36.5											0.15652	0.16869	0.18168	0.19552
37.0												0.16681	0.17966	0.19333
37.5												0.16492	0.17761	0.19113
38.0													0.17560	0.18896
38.5													0.17357	0.18677
39.0														0.18462
39.5														0.18245
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Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit										
PPT 15-20										
O/S duration to maturity / PT	41	42	43	44	45	46	47	48	49	50
0.5	0.02489	0.02748	0.03035	0.03352	0.03702	0.04089	0.04517	0.04988	0.05509	0.06082
1.0	0.04881	0.05381	0.05933	0.06542	0.07213	0.07952	0.08764	0.09656	0.10635	0.11706
1.5	0.06955	0.07659	0.08433	0.09284	0.10219	0.11245	0.12368	0.13598	0.14940	0.16402
2.0	0.08953	0.09846	0.10827	0.11902	0.13080	0.14368	0.15773	0.17305	0.18968	0.20772
2.5	0.10684	0.11737	0.12890	0.14151	0.15528	0.17030	0.18664	0.20436	0.22355	0.24426
3.0	0.12355	0.13557	0.14871	0.16305	0.17867	0.19565	0.21405	0.23395	0.25541	0.27845
3.5	0.13800	0.15127	0.16575	0.18152	0.19865	0.21722	0.23730	0.25893	0.28217	0.30703
4.0	0.15198	0.16643	0.18216	0.19926	0.21779	0.23783	0.25943	0.28263	0.30745	0.33391
4.5	0.16403	0.17946	0.19623	0.21443	0.23410	0.25533	0.27814	0.30258	0.32865	0.35634
5.0	0.17570	0.19206	0.20981	0.22903	0.24977	0.27209	0.29602	0.32158	0.34876	0.37752
5.5	0.18574	0.20285	0.22141	0.24146	0.26307	0.28626	0.31108	0.33751	0.36554	0.39511
6.0	0.19547	0.21331	0.23262	0.25346	0.27587	0.29988	0.32550	0.35273	0.38152	0.41180
6.5	0.20378	0.22222	0.24214	0.26361	0.28666	0.31131	0.33757	0.36540	0.39476	0.42556
7.0	0.21186	0.23086	0.25137	0.27343	0.29707	0.32232	0.34916	0.37754	0.40741	0.43865
7.5	0.21872	0.23817	0.25914	0.28167	0.30578	0.33149	0.35876	0.38756	0.41779	0.44934
8.0	0.22540	0.24527	0.26668	0.28965	0.31420	0.34034	0.36801	0.39718	0.42773	0.45954
8.5	0.23101	0.25122	0.27297	0.29628	0.32116	0.34761	0.37558	0.40500	0.43577	0.46773
9.0	0.23649	0.25701	0.27908	0.30271	0.32791	0.35465	0.38289	0.41254	0.44349	0.47557
9.5	0.24104	0.26180	0.28411	0.30797	0.33339	0.36034	0.38876	0.41855	0.44960	0.48173
10.0	0.24548	0.26647	0.28900	0.31309	0.33872	0.36585	0.39443	0.42435	0.45548	0.48763
10.5	0.24913	0.27027	0.29296	0.31719	0.34295	0.37021	0.39887	0.42885	0.45999	0.49211
11.0	0.25269	0.27398	0.29681	0.32119	0.34707	0.37443	0.40317	0.43320	0.46434	0.49641
11.5	0.25556	0.27694	0.29986	0.32430	0.35025	0.37765	0.40641	0.43642	0.46751	0.49949
12.0	0.25836	0.27982	0.30282	0.32734	0.35335	0.38078	0.40956	0.43954	0.47058	0.50246
12.5	0.26056	0.28206	0.30508	0.32962	0.35562	0.38304	0.41178	0.44170	0.47263	0.50437
13.0	0.26271	0.28424	0.30729	0.33183	0.35784	0.38525	0.41394	0.44379	0.47462	0.50622
13.5	0.26433	0.28585	0.30888	0.33339	0.35935	0.38669	0.41530	0.44504	0.47573	0.50715
14.0	0.26592	0.28743	0.31043	0.33491	0.36083	0.38810	0.41662	0.44625	0.47680	0.50805
14.5	0.26706	0.28851	0.31145	0.33585	0.36168	0.38885	0.41725	0.44673	0.47711	0.50816
15.0	0.26817	0.28957	0.31244	0.33678	0.36252	0.38958	0.41786	0.44720	0.47741	0.50827
15.5	0.26889	0.29019	0.31297	0.33720	0.36281	0.38974	0.41786	0.44703	0.47704	0.50768
16.0	0.26959	0.29081	0.31349	0.33761	0.36311	0.38990	0.41787	0.44686	0.47668	0.50711
16.5	0.26994	0.29105	0.31361	0.33758	0.36293	0.38955	0.41734	0.44613	0.47574	0.50593
17.0	0.27028	0.29129	0.31372	0.33756	0.36276	0.38922	0.41683	0.44543	0.47482	0.50479
17.5	0.27032	0.29119	0.31348	0.33716	0.36218	0.38845	0.41586	0.44424	0.47340	0.50311
18.0	0.27036	0.29110	0.31324	0.33677	0.36161	0.38770	0.41491	0.44307	0.47201	0.50148
18.5	0.27012	0.29072	0.31270	0.33604	0.36069	0.38657	0.41356	0.44149	0.47017	0.49939
19.0	0.26989	0.29035	0.31217	0.33533	0.35980	0.38547	0.41224	0.43994	0.46838	0.49735
19.5	0.26942	0.28972	0.31136	0.33434	0.35859	0.38404	0.41057	0.43802	0.46620	0.49490
20.0	0.26895	0.28910	0.31058	0.33336	0.35741	0.38264	0.40893	0.43614	0.46408	0.49251
20.5	0.26825	0.28825	0.30955	0.33213	0.35596	0.38095	0.40700	0.43395	0.46161	0.48977
21.0	0.26757	0.28742	0.30854	0.33092	0.35454	0.37930	0.40511	0.43180	0.45920	0.48709
21.5	0.26668	0.28637	0.30731	0.32949	0.35288	0.37740	0.40295	0.42937	0.45650	0.48410
22.0	0.26580	0.28534	0.30611	0.32809	0.35126	0.37554	0.40084	0.42700	0.45385	0.48118
22.5	0.26472	0.28411	0.30470	0.32648	0.34943	0.37346	0.39850	0.42438	0.45095	0.47799
23.0	0.26366	0.28291	0.30332	0.32491	0.34763	0.37143	0.39620	0.42182	0.44811	0.47487
23.5	0.26241	0.28152	0.30176	0.32315	0.34564	0.36920	0.39371	0.41905	0.44506	0.47152
24.0	0.26118	0.28015	0.30022	0.32142	0.34370	0.36701	0.39127	0.41634	0.44206	0.46824
24.5	0.25977	0.27860	0.29851	0.31951	0.34158	0.36465	0.38864	0.41344	0.43887	0.46476
25.0	0.25838	0.27707	0.29683	0.31764	0.33949	0.36233	0.38607	0.41060	0.43575	0.46135
25.5	0.25680	0.27537	0.29497	0.31561	0.33725	0.35986	0.38334	0.40759	0.43246	0.45777
26.0	0.25526	0.27370	0.29315	0.31361	0.33505	0.35743	0.38066	0.40465	0.42924	0.45426
26.5	0.25354	0.27186	0.29116	0.31145	0.33269	0.35485	0.37784	0.40156	0.42587	0.45060
27.0	0.25185	0.27005	0.28921	0.30933	0.33038	0.35231	0.37506	0.39853	0.42256	0.44701
27.5	0.24999	0.26807	0.28709	0.30705	0.32791	0.34964	0.37215	0.39536	0.41912	0.44329
28.0	0.24817	0.26613	0.28501	0.30481	0.32549	0.34701	0.36929	0.39225	0.41575	0.43964
28.5	0.24618	0.26403	0.28278	0.30242	0.32292	0.34424	0.36630	0.38902	0.41225	0.43587
29.0	0.24424	0.26196	0.28058	0.30007	0.32040	0.34152	0.36337	0.38584	0.40883	0.43217
29.5	0.24215	0.25975	0.27823	0.29757	0.31773	0.33867	0.36030	0.38255	0.40528	0.42836
30.0	0.24009	0.25757	0.27592	0.29512	0.31511	0.33586	0.35729	0.37931	0.40180	0.42462
30.5	0.23791	0.25526	0.27347	0.29252	0.31235	0.33292	0.35416	0.37595	0.39821	0.42078
31.0	0.23577	0.25299	0.27107	0.28997	0.30964	0.33004	0.35107	0.37266	0.39468	0.41701
31.5	0.23351	0.25059	0.26853	0.28728	0.30680	0.32702	0.34787	0.36925	0.39105	0.41314
32.0	0.23129	0.24824	0.26604	0.28464	0.30400	0.32405	0.34471	0.36589	0.38748	0.40934
32.5	0.22898	0.24578	0.26343	0.28188	0.30108	0.32096	0.34144	0.36243	0.38380	0.40544
33.0	0.22670	0.24336	0.26086	0.27916	0.29820	0.31792	0.33822	0.35902	0.38019	0.40161
33.5	0.22435	0.24086	0.25820	0.27634	0.29522	0.31476	0.33489	0.35550	0.37647	0.39767
34.0	0.22204	0.23839	0.25558	0.27356	0.29228	0.31166	0.33161	0.35203	0.37281	0.39381
34.5	0.21966	0.23585	0.25288	0.27069	0.28924	0.30845	0.32822	0.34846	0.36905	0.38985
35.0	0.21732	0.23335	0.25022	0.26787	0.28625	0.30529	0.32489	0.34495	0.36535	0.38596
35.5	0.21494	0.23080	0.24749	0.26497	0.28318	0.30204	0.32146	0.34134	0.36155	0.38197
36.0	0.21259	0.22829	0.24481	0.26212	0.28015	0.29884	0.31809	0.33779	0.35782	0.37805
36.5	0.21020	0.22573	0.24207	0.25920	0.27705	0.29556	0.31463	0.33414	0.35399	0.37403
37.0	0.20785	0.22321	0.23938	0.25633	0.27401	0.29233	0.31122	0.33056	0.35023	0.37009
37.5	0.20548	0.22066	0.23665	0.25341	0.27090	0.28904	0.30774	0.32689	0.34637	0.36605
38.0	0.20314	0.21815	0.23396	0.25054	0.26785	0.28580	0.30432	0.32329	0.34259	0.36208
38.5	0.20079	0.21561	0.23124	0.24764	0.26475	0.28251	0.30083	0.31961	0.33872	0.35803
39.0	0.19846	0.21312	0.22857	0.24477	0.26170	0.27927	0.29740	0.31599	0.33492	0.35405
39.5	0.19613	0.21061	0.22587	0.24189	0.25861	0.27599	0.29392	0.31232	0.33105	0.35000
40.0	0.19383	0.20814	0.22322	0.23904	0.25558	0.27276	0.29050	0.30870	0.32725	0.34601
40.5	0.19153	0.20565	0.22055	0.23619	0.25252	0.26950	0.28704	0.30505	0.32340	0.34196
41.0		0.20321	0.21792	0.23337	0.24952	0.26630	0.28364	0.30145	0.31960	0.33798
41.5		0.20076	0.21529	0.23055	0.24650	0.26308	0.28021	0.29782	0.31577	0.33396
42.0			0.21270	0.22777	0.24352	0.25990	0.27684	0.29424	0.31200	0.33000
42.5			0.21010	0.22498	0.24054	0.25672	0.27345	0.29065	0.30821	0.32600
43.0				0.22224	0.23761	0.25359	0.27012	0.28712	0.30447	0.32207
43.5				0.21950	0.23467	0.25045	0.26678	0.28357	0.30072	0.31811
44.0					0.23178	0.24737	0.26349	0.28008	0.29702	0.31422
44.5					0.22889	0.24428	0.26020	0.27658	0.29332	0.31031
45.0						0.24124	0.25696	0.27314	0.28968	0.30647
45.5						0.23821	0.25373	0.26970	0.28603	0.30262
46.0							0.25055	0.26632	0.28245	0.29883
46.5							0.24737	0.26294	0.27886	0.29504
47.0								0.25961	0.27534	0.29132
47.5								0.25630	0.27182	0.28760
48.0									0.26836	0.28394
48.5									0.26491	0.28029
49.0										0.27669
49.5										0.27312
50.0										

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 1 (SSV1) to be applied on Death Benefit										
PPT 15-20										
O/S duration to maturity / PT	51	52	53	54	55	56	57	58	59	60
0.5	0.067119	0.074045	0.081644	0.089967	0.099068	0.108997	0.119807	0.131548	0.144269	0.158014
1.0	0.128777	0.141556	0.155467	0.170571	0.186929	0.204589	0.223593	0.243971	0.265740	0.288900
1.5	0.179920	0.197156	0.215792	0.235874	0.257442	0.280514	0.305091	0.331153	0.358653	0.387516
2.0	0.227222	0.248233	0.270792	0.294921	0.320616	0.347851	0.376567	0.406677	0.438057	0.470547
2.5	0.266535	0.290404	0.315877	0.342938	0.371544	0.401616	0.433039	0.465660	0.499286	0.533684
3.0	0.303119	0.329408	0.357293	0.386718	0.417593	0.449785	0.483122	0.517389	0.552327	0.587641
3.5	0.333529	0.361628	0.391273	0.422369	0.454784	0.488338	0.522809	0.557931	0.593397	0.628867
4.0	0.361985	0.391611	0.422700	0.455119	0.488693	0.523197	0.558365	0.593887	0.629416	0.664580
4.5	0.385593	0.416336	0.448445	0.481752	0.516046	0.551068	0.586515	0.622046	0.657286	0.691845
5.0	0.407794	0.439472	0.472402	0.506384	0.541174	0.576479	0.611969	0.647274	0.682004	0.715757
5.5	0.426130	0.458465	0.491936	0.526319	0.561343	0.596690	0.632005	0.666906	0.700992	0.733860
6.0	0.443453	0.476326	0.510216	0.544871	0.579997	0.615255	0.650274	0.684658	0.718004	0.749916
6.5	0.457651	0.490872	0.524995	0.559750	0.594823	0.629860	0.664479	0.698279	0.730860	0.761836
7.0	0.471119	0.504613	0.538894	0.573672	0.608619	0.643368	0.677529	0.710699	0.742484	0.772516
7.5	0.482031	0.515665	0.549979	0.584672	0.619402	0.653795	0.687456	0.719987	0.751002	0.780149
8.0	0.492419	0.526147	0.560452	0.595017	0.629493	0.663498	0.696638	0.728520	0.758769	0.787052
8.5	0.500691	0.534419	0.568630	0.602999	0.637168	0.670756	0.703368	0.734618	0.764146	0.791636
9.0	0.508592	0.542294	0.576387	0.610539	0.644387	0.677547	0.709630	0.740258	0.769085	0.795817
9.5	0.514722	0.548330	0.582248	0.616139	0.649638	0.682360	0.713923	0.743959	0.772136	0.798179
10.0	0.520595	0.554095	0.587828	0.621451	0.654598	0.686887	0.717941	0.747404	0.774958	0.800349
10.5	0.524972	0.558315	0.591823	0.625150	0.657931	0.689788	0.720349	0.749271	0.776251	0.801052
11.0	0.529177	0.562358	0.595638	0.628672	0.661093	0.692527	0.722614	0.751018	0.777454	0.801702
11.5	0.532108	0.565089	0.598114	0.630836	0.662890	0.693909	0.723538	0.751456	0.777390	0.801139
12.0	0.534929	0.567713	0.600486	0.632902	0.664601	0.695219	0.724411	0.751867	0.777331	0.800614
12.5	0.536658	0.569214	0.601714	0.633813	0.665154	0.695379	0.724152	0.751174	0.776202	0.799062
13.0	0.538326	0.570659	0.602894	0.634686	0.665682	0.695531	0.723905	0.750519	0.775140	0.797611
13.5	0.539050	0.571138	0.603091	0.634567	0.665217	0.694697	0.722689	0.748916	0.773159	0.795274
14.0	0.539750	0.571599	0.603280	0.634452	0.664771	0.693901	0.721531	0.747395	0.771288	0.793076
14.5	0.539630	0.571222	0.602617	0.633478	0.663466	0.692251	0.719531	0.745051	0.768616	0.790103
15.0	0.539514	0.570857	0.601977	0.632541	0.662213	0.690671	0.717622	0.742820	0.766082	0.787295
15.5	0.538684	0.569761	0.600594	0.630854	0.660209	0.688345	0.714976	0.739867	0.762842	0.783799
16.0	0.537879	0.568699	0.599257	0.629226	0.658280	0.686111	0.712442	0.737045	0.759757	0.780484
16.5	0.536448	0.566998	0.597270	0.626941	0.655692	0.683221	0.709258	0.733584	0.756044	0.776552
17.0	0.535059	0.565347	0.595345	0.624732	0.653195	0.680438	0.706200	0.730269	0.752497	0.772810
17.5	0.533122	0.563135	0.592848	0.621945	0.650117	0.677075	0.702565	0.726382	0.748388	0.768512
18.0	0.531237	0.560986	0.590425	0.619245	0.647141	0.673830	0.699065	0.722649	0.744450	0.764406
18.5	0.528872	0.558343	0.587499	0.616035	0.643651	0.670069	0.695050	0.718404	0.740005	0.759797
19.0	0.526569	0.555772	0.584656	0.612920	0.640270	0.666433	0.691176	0.714316	0.735735	0.755380
19.5	0.523845	0.552767	0.581369	0.609354	0.636432	0.662337	0.686841	0.709768	0.731005	0.750504
20.0	0.521189	0.549840	0.578172	0.605889	0.632708	0.658369	0.682649	0.705379	0.726450	0.745820
20.5	0.518164	0.546532	0.574582	0.602024	0.628579	0.653991	0.678044	0.700574	0.721477	0.740716
21.0	0.515212	0.543306	0.571086	0.598264	0.624566	0.649743	0.673583	0.695928	0.716678	0.735801
21.5	0.511938	0.539746	0.567244	0.594150	0.620193	0.645128	0.668751	0.690906	0.711499	0.730501
22.0	0.508740	0.536272	0.563499	0.590143	0.615938	0.640645	0.664063	0.686041	0.706491	0.725386
22.5	0.505261	0.532505	0.559450	0.585823	0.611363	0.635834	0.659040	0.680837	0.701138	0.719919
23.0	0.501860	0.528826	0.555499	0.581611	0.606907	0.631154	0.654161	0.675788	0.695952	0.714633
23.5	0.498216	0.524891	0.551282	0.577124	0.602166	0.626181	0.648982	0.670432	0.690452	0.709023
24.0	0.494652	0.521046	0.547163	0.572746	0.597544	0.621338	0.643944	0.665228	0.685116	0.703590
24.5	0.490876	0.516978	0.542813	0.568125	0.592672	0.616235	0.638637	0.659748	0.679494	0.697862
25.0	0.487181	0.513000	0.538561	0.563613	0.587917	0.611261	0.633469	0.654417	0.674033	0.692305
25.5	0.483303	0.508830	0.534107	0.558889	0.582941	0.606056	0.628062	0.648837	0.668313	0.686479
26.0	0.479507	0.504750	0.529752	0.554272	0.578082	0.600977	0.622790	0.643403	0.662748	0.680818
26.5	0.475552	0.500504	0.525222	0.549473	0.573030	0.595696	0.617307	0.637746	0.656951	0.674914
27.0	0.471678	0.496347	0.520790	0.544778	0.568093	0.590539	0.611956	0.632232	0.651305	0.669170
27.5	0.467666	0.492046	0.516207	0.539926	0.562989	0.585204	0.606418	0.626519	0.645450	0.663205
28.0	0.463735	0.487834	0.511721	0.535178	0.557997	0.579991	0.601009	0.620946	0.639742	0.657395
28.5	0.459682	0.483497	0.507105	0.530294	0.552860	0.574624	0.595438	0.615197	0.633848	0.651388
29.0	0.455709	0.479247	0.502584	0.525512	0.547834	0.569376	0.589992	0.609583	0.628097	0.645531
29.5	0.451626	0.474888	0.497950	0.520613	0.542685	0.563995	0.584405	0.603817	0.622181	0.639497
30.0	0.447623	0.470615	0.493410	0.515814	0.537643	0.558730	0.578941	0.598182	0.616404	0.633609
30.5	0.443519	0.466243	0.488771	0.510915	0.532495	0.553352	0.573355	0.592414	0.610483	0.627564
31.0	0.439493	0.461956	0.484224	0.506114	0.527453	0.548086	0.567889	0.586773	0.604697	0.621661
31.5	0.435371	0.457579	0.479588	0.501224	0.522319	0.542724	0.562318	0.581019	0.598785	0.615621
32.0	0.431327	0.453285	0.475042	0.496431	0.517289	0.537472	0.556865	0.575388	0.593004	0.609718
32.5	0.427190	0.448904	0.470415	0.491559	0.512179	0.532137	0.551323	0.569661	0.587116	0.603696
33.0	0.423130	0.444606	0.465876	0.486781	0.507169	0.526909	0.545894	0.564053	0.581354	0.597806
33.5	0.418977	0.440224	0.461259	0.481929	0.502088	0.521609	0.540390	0.558364	0.575502	0.591815
34.0	0.414899	0.435922	0.456729	0.477171	0.497106	0.516413	0.534996	0.552791	0.569772	0.585953
34.5	0.410729	0.431536	0.452123	0.472342	0.492058	0.511153	0.529536	0.547147	0.563965	0.580004
35.0	0.406634	0.427230	0.447601	0.467603	0.487106	0.505995	0.524184	0.541618	0.558277	0.574179
35.5	0.402447	0.422840	0.443003	0.462796	0.482091	0.500777	0.518773	0.536027	0.552523	0.568282
36.0	0.398333	0.418527	0.438488	0.458077	0.477169	0.495659	0.513467	0.530547	0.546886	0.562505
36.5	0.394128	0.414130	0.433896	0.453289	0.472185	0.490483	0.508107	0.525013	0.541191	0.556667
37.0	0.389996	0.409810	0.429386	0.448587	0.467293	0.485404	0.502849	0.519586	0.535609	0.550945
37.5	0.385776	0.405406	0.424797	0.443814	0.462336	0.480268	0.497538	0.514109	0.529977	0.545171
38.0	0.381627	0.401078	0.420289	0.439126	0.457470	0.475226	0.492326	0.508736	0.524453	0.539510
38.5	0.377396	0.396668	0.415703	0.434365	0.452538	0.470125	0.487062	0.503314	0.518883	0.533802
39.0	0.373237	0.392334	0.411196	0.429688	0.447693	0.465117	0.481895	0.497995	0.513419	0.528205
39.5	0.369002	0.387922	0.406613	0.424939	0.442782	0.460048	0.476673	0.492625	0.507910	0.522563
40.0	0.364838	0.383585	0.402109	0.420272	0.437957	0.455069	0.471546	0.487356	0.502504	0.517029
40.5	0.360607	0.379178	0.397532	0.415534	0.433063	0.450027	0.466361	0.482034	0.497051	0.511452
41.0	0.356447	0.374845	0.393033	0.410876	0.428255	0.445074	0.461269	0.476809	0.491700	0.505979
41.5	0.352232	0.370450	0.388469	0.406152	0.423380	0.440058	0.456118	0.471530	0.486299	0.500462
42.0	0.348085	0.366128	0.383981	0.401508	0.418589	0.435128	0.451058	0.466346	0.480997	0.495048
42.5	0.343896	0.361756	0.379436	0.396803	0.413735	0.430136	0.445937	0.461105	0.475643	0.489586
43.0	0.339775	0.357455	0.374966	0.392176	0.408962	0.425229	0.440905	0.455957	0.470385	0.484224
43.5	0.335623	0.353115	0.370451	0.387497	0.404134	0.420263	0.435814	0.450751	0.465073	0.478812
44.0	0.331537	0.348846	0.366009	0.382895	0.399385	0.415380	0.430810	0.445636	0.459855	0.473498
44.5	0.327431	0.344549	0.361532	0.378250	0.394587	0.410444	0.425750	0.440464	0.454581	0.468131
45.0	0.323391	0.340321	0.357127	0.373682	0.389869	0.405591	0.420775	0.435380	0.449399	0.462859
45.5	0.319341	0.336077	0.352699	0.369081	0.385111	0.400691	0.415749	0.430243	0.444163	0.457533
46.0	0.315354	0.331900	0.348341	0.364555	0.380431	0.395873	0.410808	0.425192	0.439016	0.452300
46.5	0.311367	0.327716	0.343970	0.360009	0.375723	0.391018	0.405823	0.420093	0.433817	0.447014
47.0	0.307441	0.323598	0.339668	0.355534	0.371090	0.386242	0.400919	0.415079	0.428706	0.441818
47.5	0.303522	0.319482	0.335363	0.351050	0.366439	0.381440	0.395983	0.410024	0.423549	0.436572
48.0	0.299663	0.315430	0.331125	0.346636	0.361862	0.376715	0.391126	0.405052	0.418477	0.431415
48.5	0.295815	0.311387	0.326891	0.342222	0.357278	0.371975	0.386246	0.400048	0.413367	0.426212
49.0	0.292027	0.307406	0.322724	0.337876	0.352766	0.367310	0.381444	0.395125	0.408340	0.421096
49.5	0.288253	0.303438	0.318567	0.333537	0.348255	0.362640	0.376628	0.390181	0.403282	0.415943
50.0	0.284538	0.299532	0.314475	0.329266	0.343815	0.358043	0.371889	0.385316	0.398307	0.410873
50.5	0.280842	0.295644	0.310398	0.325008	0.339384	0.353449	0.367147	0.380439	0.393311	0.405775
51.0		0.291815	0.306385	0.320816	0.335021	0.348928	0.362479	0.375639	0.388396	0.400759
51.5		0.288007	0.302390	0.316641	0.330674	0.344417	0.357816	0.370837	0.383470	0.395724
52.0			0.298458	0.312531	0.326394	0.339976	0.353226	0.366111	0.378622	0.390770
52.5			0.294548	0.308442	0.322133	0.335551	0.348647	0.361391	0.373773	0.385806
53.0				0.304417	0.317938	0.331195	0.344140	0.356745	0.369000	0.380921
53.5				0.300416	0.313766	0.326861	0.339651	0.352112	0.364235	0.376036
54.0					0.309659	0.322593	0.335232	0.347551	0.359544	0.371227
54.5					0.305577	0.318349	0.330835	0.343009	0.354867	0.366427
55.0						0.314171	0.326505	0.338537	0.350264	0.361702
55.5						0.310020	0.322202	0.334089	0.345679	0.356991
56.0							0.317964	0.329709	0.341166	0.352354
56.5							0.313755	0.325356	0.336678	0.347738
57.0								0.321070	0.332258	0.343193
57.5								0.316814	0.327866	0.338673
58.0									0.323541	0.334222
58.5									0.319247	0.329800
59.0										0.325446
59.5										0.321122

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit

PPT 5-7

O/S duration to maturity / PT	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
0.5	0.95494	0.98420	0.98391	0.98361	0.98331	0.98299	0.98265	0.98228	0.98187	0.95197	0.95148	0.95093	0.95031	0.97898	0.97818	0.97728	0.97627
1.0	0.94012	0.93958	0.96808	0.96750	0.96690	0.96627	0.96560	0.96487	0.96406	0.93428	0.93331	0.93223	0.93102	0.92965	0.95683	0.95507	0.95311
1.5	0.92579	0.92500	0.95278	0.95193	0.95106	0.95014	0.94917	0.94812	0.94698	0.91734	0.91597	0.91443	0.91271	0.91078	0.93672	0.93423	0.93145
2.0	0.91168	0.91065	0.90959	0.93661	0.93547	0.93428	0.93302	0.93167	0.93019	0.90071	0.89895	0.89698	0.89477	0.89229	0.88952	0.91384	0.91029
2.5	0.89803	0.89676	0.89547	0.92181	0.92042	0.91897	0.91745	0.91582	0.91405	0.88474	0.88265	0.88031	0.87769	0.87475	0.87147	0.89464	0.89042
3.0	0.88458	0.88309	0.88157	0.88003	0.90561	0.90392	0.90214	0.90024	0.89819	0.86906	0.86664	0.86395	0.86093	0.85755	0.85378	0.84956	0.87099
3.5	0.87157	0.86987	0.86814	0.86637	0.89130	0.88937	0.88736	0.88522	0.88291	0.85398	0.85128	0.84828	0.84493	0.84118	0.83699	0.83231	0.85269
4.0	0.85875	0.85685	0.85490	0.85292	0.85090	0.87506	0.87282	0.87044	0.86789	0.83916	0.83619	0.83290	0.82923	0.82512	0.82054	0.81542	0.80972
4.5	0.84632	0.84424	0.84210	0.83992	0.83769	0.86123	0.85877	0.85618	0.85341	0.82489	0.82168	0.81814	0.81419	0.80979	0.80487	0.79939	0.79328
5.0	0.83408	0.83182	0.82949	0.82712	0.82469	0.82219	0.84496	0.84215	0.83916	0.81085	0.80742	0.80364	0.79943	0.79474	0.78950	0.78367	0.77718
5.5	0.82221	0.81979	0.81729	0.81473	0.81212	0.80943	0.83160	0.82860	0.82541	0.79732	0.79369	0.78969	0.78526	0.78033	0.77483	0.76871	0.76190
6.0	0.81050	0.80793	0.80527	0.80253	0.79974	0.79687	0.79391	0.81527	0.81189	0.78401	0.78019	0.77599	0.77134	0.76618	0.76043	0.75403	0.74692
6.5	0.79914	0.79643	0.79362	0.79073	0.78776	0.78472	0.78158	0.80239	0.79883	0.77117	0.76717	0.76279	0.75796	0.75260	0.74664	0.74002	0.73266
7.0	0.78793	0.78509	0.78214	0.77909	0.77597	0.77276	0.76945	0.76601	0.78597	0.75853	0.75436	0.74981	0.74480	0.73926	0.73310	0.72627	0.71867
7.5	0.77703	0.77408	0.77100	0.76782	0.76455	0.76119	0.75773	0.75412	0.77355	0.74633	0.74200	0.73730	0.73213	0.72643	0.72011	0.71310	0.70532
8.0	0.76628	0.76322	0.76003	0.75672	0.75330	0.74979	0.74618	0.74242	0.73849	0.73432	0.72984	0.72499	0.71968	0.71382	0.70735	0.70017	0.69221
8.5	0.75580	0.75266	0.74937	0.74594	0.74241	0.73876	0.73500	0.73110	0.72702	0.72271	0.71810	0.71311	0.70767	0.70168	0.69507	0.68776	0.67966
9.0	0.74547	0.74225	0.73886	0.73532	0.73167	0.72789	0.72400	0.71996	0.71574	0.71129	0.70655	0.70143	0.69586	0.68975	0.68301	0.67557	0.66733
9.5	0.73539	0.73210	0.72864	0.72501	0.72125	0.71736	0.71335	0.70918	0.70483	0.70025	0.69538	0.69014	0.68445	0.67823	0.67139	0.66384	0.65551
10.0	0.72545	0.72210	0.71855	0.71484	0.71098	0.70699	0.70285	0.69856	0.69409	0.68938	0.68439	0.67904	0.67324	0.66691	0.65997	0.65232	0.64389
10.5	0.71573	0.71233	0.70873	0.70495	0.70101	0.69692	0.69268	0.68828	0.68369	0.67888	0.67377	0.66831	0.66241	0.65599	0.64896	0.64123	0.63271
11.0	0.70614	0.70270	0.69905	0.69520	0.69118	0.68700	0.68266	0.67816	0.67346	0.66853	0.66331	0.65774	0.65175	0.64524	0.63813	0.63032	0.62174
11.5	0.69675	0.69329	0.68959	0.68570	0.68162	0.67737	0.67295	0.66835	0.66355	0.65852	0.65320	0.64754	0.64145	0.63486	0.62767	0.61980	0.61116
12.0	0.68750	0.68400	0.68027	0.67633	0.67219	0.66787	0.66337	0.65868	0.65379	0.64866	0.64324	0.63749	0.63131	0.62464	0.61738	0.60946	0.60076
12.5	0.67842	0.67491	0.67115	0.66718	0.66300	0.65863	0.65406	0.64930	0.64433	0.63911	0.63361	0.62777	0.62151	0.61477	0.60745	0.59947	0.59074
13.0	0.58665	0.66594	0.66216	0.65816	0.65394	0.64951	0.64489	0.64006	0.63501	0.62971	0.62413	0.61820	0.61187	0.60505	0.59768	0.58965	0.58088
13.5	0.57895	0.65715	0.65336	0.64934	0.64509	0.64064	0.63597	0.63108	0.62597	0.62060	0.61494	0.60894	0.60254	0.59566	0.58823	0.58016	0.57136
14.0	0.43692	0.56825	0.64468	0.64064	0.63637	0.63188	0.62717	0.62223	0.61706	0.61162	0.60590	0.59983	0.59336	0.58642	0.57894	0.57082	0.56200
14.5	0.43122	0.56080	0.63617	0.63213	0.62785	0.62333	0.61860	0.61362	0.60840	0.60292	0.59713	0.59100	0.58447	0.57748	0.56995	0.56180	0.55295
15.0	0.32738	0.42322	0.55011	0.62373	0.61943	0.61491	0.61014	0.60513	0.59987	0.59433	0.58849	0.58231	0.57572	0.56868	0.56110	0.55293	0.54406
15.5	0.32313	0.41770	0.54290	0.61549	0.61120	0.60667	0.60189	0.59686	0.59157	0.58600	0.58012	0.57388	0.56725	0.56016	0.55255	0.54434	0.53546
16.0	0.25514	0.31711	0.40971	0.53223	0.60308	0.59854	0.59375	0.58870	0.58339	0.57778	0.57186	0.56558	0.55890	0.55177	0.54413	0.53589	0.52700
16.5	0.25184	0.31300	0.40436	0.52525	0.59512	0.59058	0.58579	0.58074	0.57541	0.56979	0.56384	0.55753	0.55082	0.54366	0.53598	0.52773	0.51882
17.0		0.24714	0.30699	0.39639	0.51461	0.58274	0.57795	0.57289	0.56755	0.56190	0.55593	0.54959	0.54285	0.53566	0.52796	0.51968	0.51077
17.5		0.24395	0.30300	0.39122	0.50786	0.57505	0.57027	0.56521	0.55987	0.55422	0.54824	0.54188	0.53512	0.52791	0.52019	0.51190	0.50298
18.0			0.23925	0.29701	0.38327	0.49726	0.56269	0.55764	0.55230	0.54665	0.54065	0.53428	0.52751	0.52027	0.51254	0.50424	0.49531
18.5			0.23616	0.29316	0.37827	0.49073	0.55526	0.55023	0.54490	0.53926	0.53326	0.52689	0.52011	0.51287	0.50512	0.49682	0.48790
19.0				0.23148	0.28718	0.37034	0.48015	0.54292	0.53760	0.53196	0.52597	0.51960	0.51281	0.50557	0.49781	0.48951	0.48059
19.5				0.22848	0.28345	0.36551	0.47385	0.53575	0.53046	0.52484	0.51886	0.51250	0.50572	0.49848	0.49073	0.48243	0.47352
20.0					0.22382	0.27749	0.35760	0.46328	0.52341	0.51781	0.51184	0.50550	0.49872	0.49148	0.48374	0.47545	0.46655
20.5					0.22092	0.27389	0.35294	0.45720	0.51650	0.51092	0.50499	0.49866	0.49190	0.48468	0.47696	0.46868	0.45980
21.0						0.21627	0.26795	0.34504	0.44663	0.50413	0.49822	0.49192	0.48518	0.47798	0.47027	0.46201	0.45315
21.5						0.21347	0.26447	0.34054	0.44077	0.49748	0.49160	0.48533	0.47862	0.47145	0.46376	0.45553	0.44670
22.0							0.20883	0.25853	0.33264	0.43018	0.48507	0.47882	0.47215	0.46500	0.45735	0.44914	0.44034
22.5							0.20612	0.25518	0.32830	0.42454	0.47867	0.47246	0.46582	0.45871	0.45109	0.44293	0.43417
23.0								0.20149	0.24924	0.32039	0.41391	0.46618	0.45958	0.45251	0.44493	0.43680	0.42808
23.5								0.19888	0.24601	0.31621	0.40848	0.46003	0.45347	0.44645	0.43891	0.43083	0.42216
24.0									0.19425	0.24006	0.30827	0.39780	0.44745	0.44047	0.43298	0.42494	0.41632
24.5									0.19174	0.23695	0.30425	0.39258	0.44154	0.43461	0.42718	0.41919	0.41062
25.0										0.16371	0.23098	0.29627	0.38181	0.42884	0.42145	0.41352	0.40501
25.5										0.16159	0.22798	0.29240	0.37680	0.42318	0.41585	0.40798	0.39954
26.0											0.15752	0.22199	0.28436	0.36593	0.41032	0.40252	0.39413
26.5											0.15548	0.21911	0.28065	0.36113	0.40491	0.39717	0.38885
27.0												0.15138	0.21307	0.27254	0.35014	0.39189	0.38364
27.5												0.14943	0.21030	0.26898	0.34554	0.38672	0.37854
28.0													0.14530	0.20421	0.26077	0.33440	0.37351
28.5													0.14342	0.20156	0.25737	0.33002	0.36858
29.0														0.13926	0.19539	0.24906	0.31872
29.5														0.13746	0.19286	0.24581	0.31454
30.0															0.13325	0.18661	0.23738
30.5															0.13152	0.18419	0.23428
31.0																0.12726	0.17786
31.5																0.12561	0.17555
32.0																	0.12129
32.5																	0.11972
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Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit

PPT 5-7

O/S duration to maturity / PT	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
0.5	0.97515	0.97390	0.97251	0.97097	0.96926	0.96736	0.96526	0.96293	0.96035	0.95750	0.95434	0.95085	0.94699	0.94273	0.93803	0.93285	0.92715
1.0	0.95092	0.94848	0.94578	0.94278	0.93946	0.93579	0.93172	0.92723	0.92227	0.91680	0.91077	0.90412	0.89680	0.88875	0.87991	0.87022	0.85960
1.5	0.92835	0.92491	0.92109	0.91687	0.91219	0.90702	0.90131	0.89502	0.88808	0.88045	0.87205	0.86283	0.85272	0.84164	0.82952	0.81629	0.80188
2.0	0.90633	0.90193	0.89705	0.89166	0.88571	0.87913	0.87189	0.86392	0.85516	0.84554	0.83499	0.82344	0.81081	0.79703	0.78202	0.76571	0.74804
2.5	0.88573	0.88053	0.87476	0.86839	0.86136	0.85361	0.84509	0.83572	0.82545	0.81419	0.80188	0.78844	0.77379	0.75785	0.74057	0.72186	0.70168
3.0	0.86561	0.85963	0.85302	0.84573	0.83768	0.82883	0.81911	0.80845	0.79677	0.78401	0.77009	0.75493	0.73846	0.72060	0.70131	0.68052	0.65820
3.5	0.84672	0.84010	0.83278	0.82471	0.81582	0.80605	0.79533	0.78359	0.77077	0.75677	0.74154	0.72500	0.70707	0.68770	0.66684	0.64445	0.62051
4.0	0.82824	0.82101	0.81302	0.80422	0.79453	0.78389	0.77224	0.75950	0.74561	0.73048	0.71405	0.69625	0.67702	0.65630	0.63407	0.61029	0.58498
4.5	0.81083	0.80310	0.79455	0.78513	0.77478	0.76343	0.75101	0.73745	0.72269	0.70664	0.68924	0.67044	0.65017	0.62841	0.60512	0.58030	0.55397
5.0	0.76998	0.78557	0.77650	0.76650	0.75553	0.74351	0.73037	0.71605	0.70047	0.68357	0.66530	0.64558	0.62439	0.60170	0.57749	0.55177	0.52461
5.5	0.75435	0.76906	0.75955	0.74909	0.73760	0.72503	0.71131	0.69636	0.68013	0.66256	0.64358	0.62315	0.60125	0.57784	0.55294	0.52658	0.49882
6.0	0.73903	0.73031	0.72069	0.73207	0.72010	0.70701	0.69274	0.67722	0.66039	0.64219	0.62257	0.60150	0.57896	0.55493	0.52944	0.50254	0.47430
6.5	0.72450	0.71548	0.70554	0.71609	0.70374	0.69024	0.67553	0.65955	0.64224	0.62355	0.60344	0.58187	0.55884	0.53436	0.50845	0.48118	0.45265
7.0	0.71026	0.70096	0.69071	0.67945	0.68775	0.67386	0.65874	0.64233	0.62458	0.60545	0.58488	0.56288	0.53943	0.51455	0.48829	0.46073	0.43198
7.5	0.69670	0.68718	0.67669	0.66517	0.67274	0.65855	0.64311	0.62637	0.60828	0.58880	0.56791	0.54558	0.52182	0.49667	0.47019	0.44246	0.41362
8.0	0.68340	0.67367	0.66295	0.65119	0.63832	0.64358	0.62785	0.61080	0.59241	0.57262	0.55142	0.52880	0.50479	0.47942	0.45276	0.42492	0.39604
8.5	0.67070	0.66081	0.64992	0.63797	0.62490	0.62954	0.61358	0.59631	0.57768	0.55767	0.53626	0.51345	0.48927	0.46377	0.43703	0.40916	0.38034
9.0	0.65823	0.64819	0.63714	0.62502	0.61177	0.59733	0.59964	0.58216	0.56333	0.54312	0.52152	0.49855	0.47423	0.44863	0.42184	0.39399	0.36526
9.5	0.64630	0.63614	0.62498	0.61273	0.59935	0.58477	0.58656	0.56893	0.54996	0.52962	0.50791	0.48484	0.46046	0.43484	0.40807	0.38031	0.35172
10.0	0.63458	0.62432	0.61305	0.60069	0.58718	0.57248	0.55654	0.55601	0.53691	0.51646	0.49465	0.47151	0.44709	0.42147	0.39475	0.36709	0.33868
10.5	0.62333	0.61300	0.60165	0.58922	0.57564	0.56086	0.54485	0.54387	0.52471	0.50420	0.48236	0.45921	0.43480	0.40924	0.38262	0.35511	0.32691
11.0	0.61228	0.60189	0.59047	0.57797	0.56432	0.54948	0.53340	0.51604	0.51279	0.49224	0.47037	0.44722	0.42285	0.39735	0.37086	0.34352	0.31555
11.5	0.60166	0.59122	0.57976	0.56723	0.55355	0.53867	0.52257	0.50520	0.50160	0.48106	0.45921	0.43611	0.41182	0.38643	0.36009	0.33296	0.30525
12.0	0.59122	0.58074	0.56925	0.55668	0.54298	0.52808	0.51196	0.49458	0.47593	0.47013	0.44832	0.42527	0.40107	0.37581	0.34964	0.32272	0.29529
12.5	0.58116	0.57066	0.55916	0.54659	0.53289	0.51800	0.50189	0.48454	0.46593	0.45987	0.43813	0.41518	0.39110	0.36600	0.34003	0.31336	0.28621
13.0	0.57127	0.56076	0.54925	0.53668	0.52298	0.50811	0.49203	0.47471	0.45614	0.43634	0.42817	0.40533	0.38138	0.35645	0.33068	0.30426	0.27741
13.5	0.56174	0.55122	0.53972	0.52717	0.51350	0.49867	0.48263	0.46537	0.44688	0.42717	0.41883	0.39612	0.37233	0.34759	0.32205	0.29590	0.26936
14.0	0.55236	0.54184	0.53035	0.51782	0.50419	0.48940	0.47342	0.45622	0.43781	0.41819	0.39740	0.38712	0.36350	0.33895	0.31364	0.28776	0.26154
14.5	0.54331	0.53280	0.52133	0.50884	0.49525	0.48053	0.46462	0.44751	0.42920	0.40970	0.38905	0.37867	0.35524	0.33091	0.30585	0.28025	0.25435
15.0	0.53441	0.52391	0.51246	0.50001	0.48648	0.47181	0.45599	0.43897	0.42076	0.40138	0.38087	0.35930	0.34717	0.32306	0.29825	0.27294	0.24736
15.5	0.52581	0.51532	0.50391	0.49150	0.47803	0.46345	0.44772	0.43081	0.41273	0.39349	0.37314	0.35174	0.33959	0.31572	0.29117	0.26615	0.24090
16.0	0.51735	0.50688	0.47507	0.48314	0.46974	0.45524	0.43960	0.42280	0.40485	0.38575	0.36556	0.34435	0.32221	0.30854	0.28426	0.25954	0.23462
16.5	0.50918	0.49872	0.46728	0.47508	0.46175	0.44734	0.43181	0.41514	0.39732	0.37839	0.35838	0.33736	0.31544	0.30181	0.27780	0.25338	0.22879
17.0	0.50113	0.49070	0.45963	0.44789	0.45389	0.43957	0.42415	0.40761	0.38994	0.37117	0.35133	0.33051	0.30881	0.28637	0.27149	0.24737	0.22310
17.5	0.49335	0.48294	0.45223	0.44055	0.44632	0.43210	0.41679	0.40039	0.38287	0.36427	0.34462	0.32401	0.30254	0.28035	0.26557	0.24175	0.21781
18.0	0.48570	0.47531	0.44495	0.43333	0.42077	0.42475	0.40956	0.39329	0.37593	0.35750	0.33804	0.31764	0.29640	0.27446	0.25198	0.23626	0.21264
18.5	0.47829	0.46794	0.43792	0.42636	0.41388	0.41766	0.40259	0.38646	0.36926	0.35101	0.33176	0.31158	0.29058	0.26889	0.24668	0.23110	0.20781
19.0	0.47100	0.46067	0.43100	0.41950	0.40709	0.39375	0.39575	0.37976	0.36272	0.34465	0.32560	0.30563	0.28486	0.26343	0.24150	0.21928	0.20308
19.5	0.46395	0.45365	0.42431	0.41287	0.40054	0.38730	0.38914	0.37330	0.35643	0.33854	0.31969	0.29995	0.27942	0.25825	0.23660	0.21467	0.19865
20.0	0.45700	0.44674	0.41773	0.40634	0.39410	0.38095	0.36687	0.36695	0.35024	0.33254	0.31390	0.29438	0.27409	0.25317	0.23179	0.21015	0.18849
20.5	0.45028	0.44005	0.41136	0.40003	0.38787	0.37482	0.36086	0.36082	0.34428	0.32677	0.30833	0.28904	0.26900	0.24834	0.22724	0.20589	0.18453
21.0	0.44365	0.43346	0.40509	0.39383	0.38174	0.36879	0.35494	0.34017	0.33843	0.32110	0.30287	0.28380	0.26400	0.24360	0.22277	0.20171	0.18065
21.5	0.43724	0.42708	0.39902	0.38782	0.37582	0.36297	0.34923	0.33460	0.33278	0.31564	0.29761	0.27877	0.25921	0.23907	0.21851	0.19774	0.17698
22.0	0.43091	0.42080	0.39305	0.38191	0.36998	0.35723	0.34361	0.32911	0.31373	0.31027	0.29245	0.27383	0.25451	0.23463	0.21434	0.19386	0.17339
22.5	0.42478	0.41471	0.38727	0.37619	0.36434	0.35168	0.33818	0.32382	0.30859	0.30509	0.28747	0.26908	0.25000	0.23037	0.21036	0.19015	0.16998
23.0	0.41873	0.40871	0.38157	0.37056	0.35879	0.34623	0.33284	0.31861	0.30353	0.28763	0.28258	0.26441	0.24557	0.22619	0.20645	0.18652	0.16664
23.5	0.41286	0.40289	0.37605	0.36511	0.35342	0.34095	0.32767	0.31357	0.29865	0.28291	0.27787	0.25991	0.24131	0.22219	0.20271	0.18306	0.16346
24.0	0.40707	0.39716	0.37061	0.35974	0.34813	0.33575	0.32259	0.30862	0.29384	0.27828	0.26196	0.25549	0.23712	0.21825	0.19903	0.17966	0.16034
24.5	0.40143	0.39159	0.36533	0.35453	0.34301	0.33072	0.31767	0.30383	0.28920	0.27380	0.25767	0.25122	0.23309	0.21446	0.19550	0.17640	0.15736
25.0	0.39588	0.38610	0.36013	0.34940	0.33796	0.32577	0.31283	0.29911	0.28463	0.26940	0.25345	0.23684	0.22912	0.21074	0.19204	0.17320	0.15443
25.5	0.39047	0.38075	0.35508	0.34443	0.33307	0.32098	0.30814	0.29455	0.28021	0.26514	0.24937	0.23296	0.22530	0.20715	0.18871	0.17013	0.15163
26.0	0.38513	0.37549	0.35010	0.33953	0.32825	0.31626	0.30353	0.29006	0.27586	0.26095	0.24536	0.22915	0.21240	0.20363	0.18543	0.16711	0.14888
26.5	0.37992	0.37035	0.34526	0.33477	0.32358	0.31168	0.29906	0.28572	0.27166	0.25690	0.24148	0.22546	0.20892	0.20023	0.18228	0.16421	0.14624
27.0	0.37479	0.36529	0.34048	0.33007	0.31897	0.30717	0.29466	0.28144	0.26752	0.25291	0.23766	0.22183	0.20550	0.18877	0.17918	0.16136	0.14365
27.5	0.36977	0.36035	0.33583	0.32550	0.31450	0.30280	0.29040	0.27730	0.26351	0.24906	0.23397	0.21832	0.20219	0.18568	0.17619	0.15862	0.14116
28.0	0.36481	0.35548	0.33124	0.32100	0.31009	0.29849	0.28620	0.27322	0.25957	0.24526	0.23034	0.21487	0.19894	0.18264	0.16610	0.15592	0.13871
28.5	0.35996	0.35072	0.32676	0.31661	0.30580	0.29430	0.28213	0.26927	0.25575	0.24159	0.22683	0.21154	0.19579	0.17970	0.16338	0.15332	0.13635
29.0	0.35518	0.34602	0.32234	0.31229	0.30157	0.29018	0.27811	0.26537	0.25198	0.23797	0.22337	0.20826	0.19270	0.17681	0.16070	0.14454	0.13403
29.5	0.35049	0.34142	0.31802	0.30806	0.29745	0.28616	0.27421	0.26160	0.24834	0.23447	0.22003	0.20508	0.18971	0.17401	0.15812	0.14217	0.13179
30.0	0.30308	0.33688	0.31376	0.30390	0.29338	0.28220	0.27036	0.25787	0.24475	0.23102	0.21673	0.20196	0.18676	0.17126	0.15557	0.13985	0.12425
30.5	0.29910	0.33244	0.30959	0.29982	0.28941	0.27835	0.26662	0.25426	0.24126	0.22768	0.21355	0.19893	0.18392	0.16860	0.15311	0.13760	0.12221
31.0	0.22573	0.28746	0.30548	0.29581	0.28550	0.27454	0.26293	0.25069	0.23783	0.22438	0.21040	0.19595	0.18111	0.16599	0.15069	0.13538	0.12021
31.5	0.22278	0.28369	0.30145	0.29188	0.28167	0.27083	0.25934	0.24722	0.23449	0.22119	0.20736	0.19307	0.17840	0.16346	0.14836	0.13324	0.11828
32.0	0.16913	0.21410	0.23989	0.28800	0.27790	0.26717	0.25580	0.24380	0.23120	0.21804	0.20436	0.19023	0.17573	0.16096	0.14605	0.13114	0.11637
32.5	0.16694	0.21130	0.23675	0.28420	0.27421	0.26359	0.25234	0.24047	0.22801	0.21498	0.20145	0.18748	0.17314	0.15855	0.14383	0.12910	0.11453
33.0	0.11534	0.16042	0.15576	0.22617	0.27056	0.26005	0.24892	0.23718	0.22485	0.21197	0.19858	0.18477	0.17060	0.15618	0.14163	0.12710	0.11272
33.5	0.11385	0.15834	0.15373	0.22320	0.26699	0.25660	0.24559	0.23397	0.22178	0.20904	0.19580	0.18214	0.16813	0.15388	0.13951	0.12516	0.11098
34.0		0.10940	0.09103	0.14685	0.21247	0.25319	0.24230	0.23081	0.21875	0.20614	0.19305	0.17954	0.16570	0.15162	0.13742	0.12325	0.10925
34.5		0.10798	0.08985	0.14493	0.20969	0.24985	0.23908	0.22772	0.21579	0.20333	0.19038	0.17702	0.16334	0.14942	0.13540	0.12141	0.10759
35.0			0.07390	0.08582	0.13796	0.19883	0.23590	0.22467	0.21287	0.20055	0.18775	0.17454	0.16101	0.14726	0.13341	0.11959	0.10595
35.5			0.07295	0.08471	0.13616	0.19622	0.23279	0.22168	0.21002	0.19783	0.18518	0.17213	0.15876	0.14517	0.13148	0.11783	0.10436
36.0				0.06967	0.08063	0.12910	0.18525	0.21874	0.20720	0.19516	0.18265	0.16975	0.15653	0.14310	0.12958	0.11610	0.10280
36.5				0.06877	0.07958	0.12741	0.18282	0.21585	0.20445	0.19254	0.18018	0.16743	0.15436	0.14109	0.12773	0.11442	0.10129
37.0					0.06546	0.07545	0.12028	0.17177	0.20173	0.18996	0.17774	0.16514	0.15223	0.13911	0.12592	0.11276	0.09980
37.5					0.06461	0.07447	0.11871	0.16952	0.19907	0.18744	0.17536	0.16290	0.15015	0.13719	0.12415	0.11116	0.09835
38.0						0.06125	0.07030	0.11153	0.15842	0.18495	0.17301	0.16070	0.14809	0.13529	0.12241	0.10957	0.09693
38.5						0.06046	0.06939	0.11008	0.15634	0.18251	0.17071	0.15855	0.14609	0.13344	0.12071	0.10804	0.09555
39.0							0.05707	0.06518	0.10286	0.14524	0.16845	0.15642	0.14412	0.13162	0.11904	0.10652	0.09419
39.5							0.05633	0.06434	0.10152	0.14334	0.16622	0.15435	0.14219	0.12984	0.11742	0.10505	0.09287
40.0								0.05292	0.06012	0.09430	0.13228	0.15229	0.14028	0.12808	0.11581	0.10359	0.09157
40.5								0.05223	0.05934	0.09307	0.13055	0.15028	0.13842	0.12637	0.11425	0.10218	0.09030
41.0									0.04880	0.05512	0.08589	0.11960	0.13658	0.12467	0.11270	0.10078	0.08905
41.5									0.04817	0.05440	0.08477	0.11803	0.13477	0.12302	0.11119	0.09942	0.08783
42.0										0.04474	0.05020	0.07765	0.10725	0.12138	0.10970	0.09807	0.08663
42.5										0.04417	0.04955	0.07664	0.10585	0.11978	0.10824	0.09676	0.08546
43.0											0.04075	0.04538	0.06964	0.09532	0.10681	0.09546	0.08430
43.5											0.04022	0.04479	0.06873	0.09407	0.10540	0.09420	0.08318
44.0												0.03684	0.04070	0.06189	0.08387	0.09294	0.08206
44.5												0.03637	0.04017	0.06108	0.08277	0.09172	0.08097
45.0													0.03304	0.03617	0.05446	0.07299	0.07989
45.5													0.03261	0.03570	0.05375	0.07203	0.07884
46.0														0.02937	0.03183	0.04739	0.06274
46.5														0.02899	0.03142	0.04677	0.06192
47.0															0.02584	0.02770	0.04074
47.5															0.02551	0.02734	0.04021
48.0																0.02249	0.02381
48.5																0.02219	0.02350
49.0																	0.01933
49.5																	0.01908
50.0																	

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit										
	PPT 5-7									
O/S duration to maturity / PT	51	52	53	54	55	56	57	58	59	60
0.5	0.920866	0.913967	0.906397	0.898107	0.889043	0.879154	0.868387	0.856694	0.844025	0.830336
1.0	0.847994	0.835335	0.821557	0.806597	0.790398	0.772912	0.754097	0.733924	0.712378	0.689459
1.5	0.786214	0.769232	0.750876	0.731098	0.709862	0.687152	0.662967	0.637331	0.610290	0.581921
2.0	0.728935	0.708360	0.686276	0.662665	0.637533	0.610908	0.582851	0.553450	0.522832	0.491156
2.5	0.679989	0.656752	0.631968	0.605654	0.577858	0.548661	0.518179	0.486568	0.454021	0.420770
3.0	0.634330	0.608905	0.581958	0.553548	0.523770	0.492757	0.460684	0.427768	0.394266	0.360471
3.5	0.595023	0.568019	0.539560	0.509744	0.478708	0.446634	0.413744	0.380305	0.346620	0.313029
4.0	0.558153	0.529878	0.500250	0.469406	0.437523	0.404828	0.371586	0.338107	0.304733	0.271830
4.5	0.526190	0.497044	0.466660	0.435207	0.402900	0.369999	0.336805	0.303657	0.270921	0.238981
5.0	0.496057	0.466245	0.435325	0.403500	0.371017	0.338167	0.305279	0.272716	0.240860	0.210101
5.5	0.469763	0.439545	0.408350	0.376407	0.343987	0.311407	0.279015	0.247189	0.216318	0.186789
6.0	0.444863	0.414374	0.383047	0.351132	0.318926	0.286764	0.255011	0.224052	0.194277	0.166063
6.5	0.422998	0.392410	0.361111	0.329374	0.297511	0.265872	0.234831	0.204776	0.176092	0.149143
7.0	0.402207	0.371610	0.340432	0.308964	0.277534	0.246502	0.216248	0.187159	0.159610	0.133946
7.5	0.383843	0.353345	0.322387	0.291271	0.260337	0.229950	0.200493	0.172348	0.145878	0.121408
8.0	0.366317	0.335978	0.305298	0.274592	0.244205	0.214509	0.185886	0.158709	0.133328	0.110044
8.5	0.350747	0.320638	0.290293	0.260036	0.230220	0.201217	0.173404	0.147147	0.122777	0.100577
9.0	0.335839	0.305997	0.276025	0.246253	0.217037	0.188749	0.161761	0.136426	0.113061	0.091924
9.5	0.322523	0.292991	0.263422	0.234150	0.205532	0.177940	0.151737	0.127266	0.104824	0.084649
10.0	0.309735	0.280538	0.251394	0.222641	0.194638	0.167750	0.142335	0.118720	0.097187	0.077951
10.5	0.298253	0.269415	0.240709	0.212475	0.185071	0.158858	0.134184	0.111364	0.090661	0.072272
11.0	0.287196	0.258733	0.230478	0.202774	0.175975	0.150438	0.126500	0.104463	0.084574	0.067006
11.5	0.277218	0.249141	0.221340	0.194155	0.167940	0.143044	0.119795	0.098481	0.079333	0.062507
12.0	0.267587	0.239905	0.212564	0.185903	0.160272	0.136013	0.113445	0.092841	0.074417	0.058310
12.5	0.258853	0.231570	0.204684	0.178532	0.153460	0.129803	0.107869	0.087920	0.070155	0.054697
13.0	0.250404	0.223525	0.197096	0.171453	0.146937	0.123876	0.102567	0.083260	0.066138	0.051307
13.5	0.242706	0.216229	0.190248	0.165097	0.141111	0.118611	0.097884	0.079167	0.062632	0.048369
14.0	0.235245	0.209171	0.183638	0.158977	0.135516	0.113570	0.093414	0.075276	0.059312	0.045599
14.5	0.228415	0.202741	0.177644	0.153453	0.130492	0.109067	0.089444	0.071839	0.056397	0.043182
15.0	0.221784	0.196508	0.171846	0.148122	0.125655	0.104742	0.085642	0.068559	0.053625	0.040893
15.5	0.215688	0.190804	0.166563	0.143287	0.121289	0.100859	0.082247	0.065645	0.051177	0.038883
16.0	0.209759	0.185264	0.161443	0.138611	0.117075	0.097120	0.078986	0.062855	0.048840	0.036972
16.5	0.204284	0.180172	0.156756	0.134349	0.113254	0.093746	0.076057	0.060363	0.046764	0.035284
17.0	0.198953	0.175219	0.152205	0.130219	0.109557	0.090489	0.073238	0.057969	0.044776	0.033673
17.5	0.194009	0.170646	0.148021	0.126439	0.106189	0.087535	0.070693	0.055820	0.043001	0.032242
18.0	0.189187	0.166192	0.143952	0.122768	0.102925	0.084678	0.068237	0.053751	0.041296	0.030871
18.5	0.184698	0.162062	0.140195	0.119393	0.099937	0.082075	0.066010	0.051883	0.039765	0.029647
19.0	0.180316	0.158035	0.136536	0.116112	0.097036	0.079552	0.063855	0.050081	0.038291	0.028472
19.5	0.176219	0.154285	0.133143	0.113081	0.094368	0.077242	0.061892	0.048446	0.036961	0.027416
20.0	0.172214	0.150624	0.129835	0.110130	0.091774	0.075000	0.059990	0.046865	0.035676	0.026400
20.5	0.168456	0.147202	0.126754	0.107393	0.089379	0.072938	0.058248	0.045424	0.034512	0.025483
21.0	0.159837	0.143857	0.123746	0.104724	0.087046	0.070933	0.056557	0.044028	0.033385	0.024597
21.5	0.156477	0.140718	0.120934	0.102239	0.084883	0.069082	0.055002	0.042750	0.032359	0.023794
22.0	0.153189	0.133518	0.118186	0.099813	0.082774	0.067279	0.053491	0.041509	0.031364	0.023018
22.5	0.150079	0.130711	0.115607	0.097545	0.080810	0.065607	0.052094	0.040368	0.030454	0.022310
23.0	0.147033	0.127964	0.109692	0.095329	0.078892	0.063977	0.050735	0.039258	0.029570	0.021624
23.5	0.144142	0.125367	0.107387	0.093249	0.077100	0.062459	0.049474	0.038233	0.028757	0.020996
24.0	0.141308	0.122821	0.105130	0.088478	0.075348	0.060977	0.048245	0.037235	0.027966	0.020387
24.5	0.138610	0.120407	0.102996	0.086618	0.073703	0.059591	0.047100	0.036310	0.027236	0.019827
25.0	0.135964	0.118039	0.100905	0.084797	0.069932	0.058237	0.045982	0.035408	0.026526	0.019281
25.5	0.133437	0.115786	0.098921	0.083076	0.068463	0.056966	0.044937	0.034568	0.025866	0.018778
26.0	0.130957	0.113575	0.096976	0.081390	0.067023	0.054051	0.043916	0.033747	0.025224	0.018288
26.5	0.128582	0.111465	0.095125	0.079789	0.065663	0.052915	0.042958	0.032980	0.024625	0.017834
27.0	0.126251	0.109393	0.093308	0.078221	0.064330	0.051803	0.040759	0.032231	0.024041	0.017390
27.5	0.124014	0.107409	0.091575	0.076727	0.063066	0.050751	0.039903	0.031528	0.023494	0.016978
28.0	0.121816	0.105462	0.089872	0.075262	0.061825	0.049721	0.039065	0.029915	0.022961	0.016575
28.5	0.119702	0.103593	0.088243	0.073864	0.060645	0.048743	0.038271	0.029286	0.022460	0.016198
29.0	0.117624	0.101757	0.086643	0.072491	0.059487	0.047785	0.037494	0.028670	0.021310	0.015830
29.5	0.115623	0.099991	0.085107	0.071177	0.058381	0.046873	0.036757	0.028088	0.020863	0.015485
30.0	0.113657	0.098256	0.083598	0.069886	0.057297	0.045978	0.036035	0.027518	0.020424	0.014693
30.5	0.111760	0.096584	0.082148	0.068647	0.056258	0.045123	0.035347	0.026977	0.020009	0.014384
31.0	0.105362	0.094942	0.080722	0.067431	0.055238	0.044285	0.034672	0.026447	0.019603	0.014081
31.5	0.103636	0.093357	0.079350	0.066261	0.054259	0.043482	0.034028	0.025942	0.019218	0.013795
32.0	0.101938	0.088013	0.078000	0.065110	0.053297	0.042694	0.033395	0.025446	0.018840	0.013515
32.5	0.100298	0.086571	0.076698	0.064003	0.052372	0.041937	0.032790	0.024974	0.018480	0.013249
33.0	0.098684	0.085153	0.072308	0.062914	0.051463	0.041194	0.032195	0.024509	0.018127	0.012989
33.5	0.097125	0.083782	0.071123	0.061864	0.050587	0.040479	0.031625	0.024065	0.017791	0.012741
34.0	0.095589	0.082434	0.069957	0.058323	0.049727	0.039777	0.031064	0.023628	0.017460	0.012497
34.5	0.094106	0.081131	0.068832	0.057367	0.048898	0.039100	0.030525	0.023210	0.017143	0.012266
35.0	0.092646	0.079849	0.067724	0.056428	0.046098	0.038434	0.029995	0.022799	0.016832	0.012038
35.5	0.091233	0.078610	0.066654	0.055519	0.045343	0.037793	0.029485	0.022403	0.016534	0.011819
36.0	0.089843	0.077390	0.065600	0.054626	0.044600	0.035630	0.028984	0.022014	0.016241	0.011605
36.5	0.088497	0.076211	0.064583	0.053763	0.043882	0.035046	0.028500	0.021640	0.015959	0.011399
37.0	0.087173	0.075048	0.063580	0.052913	0.043176	0.034472	0.026869	0.021271	0.015682	0.011198
37.5	0.085889	0.073925	0.062611	0.052092	0.042494	0.033917	0.026428	0.020916	0.015415	0.011003
38.0	0.084626	0.072818	0.061656	0.051284	0.041822	0.033371	0.025995	0.019719	0.015153	0.010812
38.5	0.083401	0.071747	0.060734	0.050502	0.041173	0.032844	0.025577	0.019396	0.014900	0.010628
39.0	0.082195	0.070691	0.059824	0.049732	0.040534	0.032325	0.025165	0.019078	0.014048	0.010447
39.5	0.081025	0.069668	0.058944	0.048988	0.039917	0.031824	0.024768	0.018771	0.013817	0.010273
40.0	0.079872	0.068661	0.058077	0.048254	0.039308	0.031330	0.024376	0.018469	0.013591	0.009685
40.5	0.078751	0.067684	0.057237	0.047543	0.038720	0.030852	0.023998	0.018178	0.013372	0.009526
41.0	0.077648	0.066720	0.056408	0.046844	0.038139	0.030381	0.023626	0.017890	0.013157	0.009370
41.5	0.076572	0.065784	0.055606	0.046167	0.037579	0.029926	0.023265	0.017612	0.012949	0.009219
42.0	0.075513	0.064861	0.054814	0.045499	0.037026	0.029478	0.022911	0.017339	0.012745	0.009071
42.5	0.074481	0.063964	0.054045	0.044851	0.036490	0.029045	0.022567	0.017075	0.012547	0.008928
43.0	0.073463	0.063079	0.053287	0.044213	0.035962	0.028617	0.022230	0.016814	0.012352	0.008787
43.5	0.072470	0.062217	0.052550	0.043593	0.035451	0.028203	0.021902	0.016562	0.012163	0.008650
44.0	0.071490	0.061366	0.051823	0.042981	0.034946	0.027796	0.021581	0.016315	0.011978	0.008516
44.5	0.070532	0.060536	0.051115	0.042387	0.034456	0.027400	0.021268	0.016075	0.011799	0.008386
45.0	0.069587	0.059718	0.050416	0.041800	0.033972	0.027010	0.020960	0.015838	0.011622	0.008258
45.5	0.068662	0.058918	0.049735	0.041229	0.033502	0.026631	0.020662	0.015609	0.011451	0.008135
46.0	0.067750	0.058129	0.049061	0.040665	0.033038	0.026258	0.020368	0.015383	0.011283	0.008013
46.5	0.066856	0.057356	0.048405	0.040116	0.032587	0.025894	0.020082	0.015165	0.011119	0.007895
47.0	0.053204	0.056593	0.047756	0.039572	0.032142	0.025536	0.019801	0.014948	0.010958	0.007779
47.5	0.052506	0.055847	0.047121	0.039042	0.031707	0.025187	0.019526	0.014739	0.010803	0.007666
48.0	0.034545	0.044444	0.046494	0.038520	0.031279	0.024842	0.019257	0.014532	0.010649	0.007555
48.5	0.034095	0.043860	0.045882	0.038007	0.030859	0.024506	0.018993	0.014331	0.010500	0.007447
49.0	0.020190	0.028857	0.036513	0.037502	0.030445	0.024175	0.018734	0.014132	0.010352	0.007341
49.5	0.019928	0.028480	0.036034	0.037007	0.030041	0.023852	0.018480	0.013940	0.010209	0.007239
50.0	0.016391	0.016865	0.023708	0.029451	0.029642	0.023532	0.018231	0.013749	0.010067	0.007137
50.5	0.016179	0.016646	0.023398	0.029065	0.029250	0.023219	0.017986	0.013563	0.009930	0.007038
51.0		0.013692	0.013856	0.019122	0.023278	0.022911	0.017745	0.013380	0.009795	0.006942
51.5		0.013515	0.013676	0.018873	0.022973	0.022608	0.017509	0.013200	0.009662	0.006847
52.0			0.011248	0.011176	0.015114	0.017992	0.017277	0.013024	0.009532	0.006753
52.5			0.011103	0.011031	0.014917	0.017756	0.017049	0.012851	0.009403	0.006662
53.0				0.009073	0.008834	0.011682	0.013568	0.012680	0.009278	0.006571
53.5				0.008956	0.008719	0.011530	0.013390	0.012512	0.009154	0.006483
54.0					0.007171	0.006827	0.008809	0.009957	0.009032	0.006397
54.5					0.007079	0.006739	0.008694	0.009827	0.008913	0.006311
55.0						0.005543	0.005149	0.006465	0.007094	0.006227
55.5						0.005471	0.005082	0.006381	0.007001	0.006145
56.0							0.004180	0.003779	0.004606	0.004891
56.5							0.004126	0.003730	0.004546	0.004826
57.0								0.003068	0.002692	0.003176
57.5								0.003028	0.002657	0.003134
58.0									0.002185	0.001856
58.5									0.002157	0.001832
59.0										0.001507
59.5										0.001487

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit

PPT 8-9

O/S duration to maturity / PT	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
0.5	0.95504	0.95474	0.95443	0.95410	0.95374	0.95334	0.95290	0.95241	0.95186	0.95124	0.97994	0.97913	0.97823	0.97723	0.97610	0.97485	0.97346
1.0	0.94031	0.93972	0.93911	0.93846	0.93775	0.93697	0.93611	0.93514	0.93406	0.93284	0.93147	0.95870	0.95694	0.95497	0.95278	0.95034	0.94763
1.5	0.92608	0.92523	0.92434	0.92340	0.92238	0.92126	0.92003	0.91866	0.91712	0.91539	0.91346	0.93947	0.93697	0.93418	0.93108	0.92763	0.92380
2.0	0.91207	0.91096	0.90980	0.90857	0.90726	0.90582	0.90423	0.90246	0.90049	0.89827	0.89579	0.89301	0.91742	0.91385	0.90987	0.90546	0.90057
2.5	0.89853	0.89718	0.89577	0.89428	0.89269	0.89097	0.88907	0.88697	0.88461	0.88198	0.87903	0.87573	0.89902	0.89478	0.89007	0.88484	0.87904
3.0	0.88520	0.88360	0.88195	0.88022	0.87837	0.87636	0.87417	0.87173	0.86902	0.86599	0.86259	0.85879	0.85455	0.87611	0.87069	0.86469	0.85804
3.5	0.87231	0.87049	0.86861	0.86664	0.86455	0.86230	0.85984	0.85712	0.85410	0.85072	0.84695	0.84273	0.83802	0.85853	0.85252	0.84586	0.83850
4.0	0.85961	0.85757	0.85547	0.85327	0.85095	0.84846	0.84574	0.84275	0.83943	0.83573	0.83159	0.82697	0.82181	0.81607	0.83474	0.82745	0.81940
4.5	0.84734	0.84508	0.84277	0.84036	0.83783	0.83511	0.83217	0.82894	0.82536	0.82138	0.81693	0.81198	0.80644	0.80029	0.81799	0.81019	0.80156
5.0	0.83523	0.83278	0.83026	0.82765	0.82490	0.82198	0.81881	0.81535	0.81152	0.80727	0.80254	0.79725	0.79136	0.78481	0.77753	0.79328	0.78412
5.5	0.82353	0.82089	0.81817	0.81537	0.81242	0.80930	0.80593	0.80226	0.79822	0.79374	0.78875	0.78320	0.77701	0.77013	0.76249	0.77737	0.76775
6.0	0.81199	0.80917	0.80626	0.80326	0.80013	0.79682	0.79326	0.78939	0.78513	0.78043	0.77521	0.76939	0.76292	0.75573	0.74775	0.73892	0.75173
6.5	0.80083	0.79783	0.79475	0.79157	0.78826	0.78476	0.78102	0.77697	0.77253	0.76764	0.76221	0.75618	0.74947	0.74202	0.73376	0.72463	0.73665
7.0	0.78982	0.78665	0.78340	0.78005	0.77656	0.77289	0.76897	0.76475	0.76013	0.75506	0.74944	0.74320	0.73626	0.72857	0.72004	0.71061	0.70022
7.5	0.77915	0.77583	0.77242	0.76891	0.76525	0.76142	0.75734	0.75295	0.74818	0.74294	0.73715	0.73074	0.72362	0.71572	0.70698	0.69732	0.68668
8.0	0.76863	0.76517	0.76160	0.75793	0.75411	0.75012	0.74588	0.74134	0.73641	0.73101	0.72507	0.71849	0.71119	0.70311	0.69416	0.68428	0.67339
8.5	0.75843	0.75483	0.75113	0.74731	0.74334	0.73920	0.73481	0.73012	0.72505	0.71951	0.71343	0.70671	0.69927	0.69103	0.68192	0.67187	0.66080
9.0	0.74836	0.74464	0.74080	0.73684	0.73273	0.72843	0.72391	0.71908	0.71387	0.70820	0.70198	0.69512	0.68755	0.67917	0.66991	0.65969	0.64844
9.5	0.73859	0.73476	0.73080	0.72670	0.72246	0.71803	0.71337	0.70840	0.70307	0.69727	0.69094	0.68397	0.67628	0.66778	0.65840	0.64806	0.63668
10.0	0.72894	0.72501	0.72093	0.71671	0.71234	0.70778	0.70298	0.69789	0.69243	0.68652	0.68007	0.67299	0.66519	0.65659	0.64709	0.63664	0.62514
10.5	0.71956	0.71554	0.71136	0.70703	0.70254	0.69786	0.69294	0.68773	0.68215	0.67613	0.66958	0.66240	0.65451	0.64582	0.63625	0.62570	0.61412
11.0	0.65904	0.70619	0.70192	0.69749	0.69288	0.68808	0.68305	0.67772	0.67203	0.66590	0.65925	0.65198	0.64401	0.63524	0.62558	0.61496	0.60329
11.5	0.65067	0.69710	0.69275	0.68823	0.68353	0.67862	0.67348	0.66804	0.66225	0.65602	0.64928	0.64193	0.63388	0.62504	0.61533	0.60465	0.59293
12.0	0.64240	0.63847	0.68370	0.67910	0.67430	0.66929	0.66404	0.65850	0.65260	0.64628	0.63945	0.63203	0.62391	0.61501	0.60524	0.59451	0.58275
12.5	0.63433	0.63036	0.67490	0.67023	0.66535	0.66025	0.65491	0.64927	0.64328	0.63687	0.62996	0.62246	0.61429	0.60534	0.59552	0.58477	0.57298
13.0	0.62637	0.62235	0.61814	0.66147	0.65652	0.65134	0.64590	0.64018	0.63410	0.62760	0.62061	0.61305	0.60481	0.59581	0.58597	0.57518	0.56338
13.5	0.61858	0.61453	0.61029	0.65296	0.64794	0.64269	0.63718	0.63137	0.62521	0.61864	0.61158	0.60395	0.59566	0.58662	0.57675	0.56595	0.55414
14.0	0.54301	0.60682	0.60253	0.59804	0.63948	0.63416	0.62858	0.62269	0.61645	0.60980	0.60267	0.59498	0.58665	0.57758	0.56768	0.55686	0.54506
14.5	0.53632	0.59927	0.59496	0.59044	0.63125	0.62588	0.62024	0.61428	0.60798	0.60126	0.59407	0.58632	0.57794	0.56884	0.55892	0.54811	0.53631
15.0	0.46349	0.52606	0.58749	0.58294	0.57816	0.61771	0.61201	0.60599	0.59962	0.59284	0.58558	0.57779	0.56936	0.56023	0.55030	0.53948	0.52770
15.5	0.45782	0.51958	0.58019	0.57562	0.57081	0.60975	0.60401	0.59795	0.59152	0.58468	0.57738	0.56953	0.56107	0.55192	0.54197	0.53116	0.51940
16.0	0.38762	0.44903	0.50931	0.56839	0.56356	0.55847	0.59612	0.59001	0.58353	0.57665	0.56929	0.56140	0.55291	0.54372	0.53377	0.52297	0.51123
16.5	0.38291	0.44353	0.50303	0.56132	0.55648	0.55137	0.58845	0.58230	0.57579	0.56886	0.56146	0.55354	0.54501	0.53581	0.52585	0.51506	0.50334
17.0	0.31521	0.37552	0.43473	0.49275	0.54949	0.54437	0.58087	0.57470	0.56815	0.56118	0.55374	0.54578	0.53723	0.52801	0.51805	0.50727	0.49558
17.5	0.31140	0.37096	0.42941	0.48668	0.54266	0.53753	0.57349	0.56730	0.56073	0.55373	0.54627	0.53828	0.52970	0.52047	0.51051	0.49974	0.48808
18.0	0.24611	0.30537	0.36356	0.42059	0.47637	0.53078	0.56621	0.56000	0.55340	0.54638	0.53889	0.53087	0.52228	0.51304	0.50307	0.49232	0.48070
18.5	0.24315	0.30168	0.35915	0.41545	0.47050	0.52418	0.55910	0.55288	0.54628	0.53924	0.53174	0.52371	0.51510	0.50585	0.49589	0.48515	0.47356
19.0	0.24023	0.23843	0.29565	0.35174	0.40661	0.46015	0.55208	0.54586	0.53925	0.53220	0.52468	0.51663	0.50801	0.49876	0.48881	0.47809	0.46654
19.5	0.23735	0.23556	0.29208	0.34747	0.40163	0.45447	0.54521	0.53900	0.53240	0.52535	0.51783	0.50978	0.50116	0.49190	0.48196	0.47126	0.45974
20.0		0.23273	0.23084	0.28604	0.34005	0.39276	0.53843	0.53224	0.52563	0.51859	0.51106	0.50301	0.49439	0.48514	0.47521	0.46453	0.45305
20.5		0.22995	0.22806	0.28258	0.33591	0.38796	0.53180	0.52562	0.51903	0.51200	0.50448	0.49644	0.48783	0.47859	0.46867	0.45802	0.44658
21.0			0.22532	0.22333	0.27653	0.32847	0.52524	0.51908	0.51251	0.50550	0.49799	0.48996	0.48135	0.47213	0.46223	0.45161	0.44020
21.5			0.22262	0.22065	0.27319	0.32448	0.51882	0.51268	0.50614	0.49915	0.49166	0.48365	0.47506	0.46586	0.45599	0.44540	0.43404
22.0				0.21799	0.21591	0.26711	0.44907	0.50636	0.49985	0.49288	0.48542	0.47743	0.46886	0.45968	0.44983	0.43927	0.42795
22.5				0.21538	0.21331	0.26388	0.44361	0.50017	0.49369	0.48675	0.47932	0.47136	0.46282	0.45367	0.44386	0.43334	0.42207
23.0					0.21075	0.20856	0.33511	0.43293	0.48760	0.48070	0.47330	0.46537	0.45687	0.44775	0.43797	0.42749	0.41627
23.5					0.20822	0.20605	0.33106	0.42767	0.48164	0.47477	0.46742	0.45953	0.45106	0.44198	0.43225	0.42182	0.41065
24.0						0.20357	0.25158	0.32307	0.41689	0.46892	0.46160	0.45376	0.44533	0.43629	0.42660	0.41622	0.40510
24.5						0.20113	0.24856	0.31916	0.41182	0.46318	0.45592	0.44811	0.43974	0.43075	0.42111	0.41078	0.39972
25.0							0.19646	0.24254	0.31110	0.40092	0.45030	0.44254	0.43422	0.42528	0.41569	0.40542	0.39442
25.5							0.19411	0.23963	0.30734	0.39604	0.44479	0.43709	0.42882	0.41994	0.41041	0.40020	0.38927
26.0								0.18940	0.23356	0.29918	0.38499	0.43170	0.42349	0.41466	0.40520	0.39505	0.38418
26.5								0.18713	0.23075	0.29556	0.38031	0.42642	0.41827	0.40951	0.40011	0.39003	0.37924
27.0									0.18238	0.22461	0.28729	0.36909	0.41311	0.40442	0.39508	0.38507	0.37436
27.5									0.18020	0.22191	0.28382	0.36461	0.40806	0.39943	0.39017	0.38024	0.36960
28.0										0.17539	0.21569	0.27543	0.35320	0.39451	0.38532	0.37546	0.36491
28.5										0.17329	0.21309	0.27210	0.34891	0.38968	0.38057	0.37079	0.36032
29.0											0.16843	0.20678	0.26357	0.33730	0.37588	0.36618	0.35580
29.5											0.16641	0.20429	0.26038	0.33320	0.37128	0.36167	0.35137
30.0												0.16147	0.19788	0.25170	0.32137	0.35721	0.34700
30.5												0.15954	0.19550	0.24866	0.31746	0.35284	0.34273
31.0													0.15452	0.18897	0.23981	0.30541	0.33850
31.5													0.15267	0.18669	0.23692	0.30170	0.33436
32.0														0.14756	0.18004	0.22790	0.28941
32.5														0.14579	0.17788	0.22515	0.28590
33.0															0.14059	0.17110	0.21597
33.5															0.13891	0.16904	0.21336
34.0																0.13361	0.16214
34.5																0.13201	0.16019
35.0																	0.12661
35.5																	0.12510
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Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit														
PPT 8-9														
O/S duration to maturity / PT	37	38	39	40	41	42	43	44	45	46	47	48	49	50
0.5	0.97192	0.97020	0.96831	0.96620	0.96387	0.96129	0.95843	0.95527	0.95178	0.94792	0.94366	0.93895	0.93376	0.92805
1.0	0.94462	0.94130	0.93762	0.93354	0.92904	0.92408	0.91859	0.91255	0.90588	0.89855	0.89049	0.88163	0.87192	0.86128
1.5	0.91956	0.91486	0.90968	0.90396	0.89764	0.89069	0.88303	0.87461	0.86537	0.85522	0.84411	0.83195	0.81869	0.80423
2.0	0.89515	0.88917	0.88258	0.87531	0.86730	0.85851	0.84885	0.83826	0.82666	0.81398	0.80015	0.78508	0.76871	0.75096
2.5	0.87264	0.86558	0.85779	0.84923	0.83981	0.82949	0.81818	0.80581	0.79230	0.77757	0.76156	0.74419	0.72540	0.70512
3.0	0.85070	0.84260	0.83370	0.82392	0.81320	0.80145	0.78862	0.77461	0.75936	0.74280	0.72484	0.70543	0.68452	0.66207
3.5	0.83037	0.82142	0.81158	0.80079	0.78897	0.77605	0.76196	0.74663	0.72997	0.71192	0.69242	0.67142	0.64887	0.62477
4.0	0.81052	0.80076	0.79004	0.77830	0.76546	0.75146	0.73621	0.71965	0.70171	0.68233	0.66145	0.63904	0.61508	0.58957
4.5	0.79206	0.78162	0.77017	0.75764	0.74396	0.72907	0.71288	0.69533	0.67636	0.65591	0.63395	0.61046	0.58542	0.55886
5.0	0.77403	0.76294	0.75080	0.73754	0.72307	0.70734	0.69028	0.67182	0.65192	0.63052	0.60760	0.58315	0.55719	0.52975
5.5	0.75718	0.74557	0.73286	0.71899	0.70388	0.68748	0.66971	0.65053	0.62989	0.60774	0.58408	0.55891	0.53227	0.50421
6.0	0.74070	0.72859	0.71535	0.70091	0.68520	0.66817	0.64976	0.62991	0.60860	0.58578	0.56147	0.53568	0.50846	0.47990
6.5	0.72524	0.71273	0.69906	0.68416	0.66797	0.65044	0.63151	0.61115	0.58931	0.56598	0.54118	0.51494	0.48733	0.45843
7.0	0.71011	0.69721	0.68314	0.66781	0.65117	0.63318	0.61378	0.59294	0.57063	0.54685	0.52163	0.49501	0.46707	0.43793
7.5	0.69586	0.68267	0.66827	0.65260	0.63561	0.61726	0.59749	0.57629	0.55363	0.52952	0.50400	0.47712	0.44899	0.41972
8.0	0.66144	0.66842	0.65372	0.63774	0.62042	0.60173	0.58163	0.56010	0.53713	0.51274	0.48697	0.45989	0.43161	0.40228
8.5	0.64865	0.65501	0.64008	0.62385	0.60629	0.58735	0.56701	0.54524	0.52205	0.49746	0.47153	0.44434	0.41601	0.38670
9.0	0.63610	0.62262	0.62672	0.61028	0.59249	0.57332	0.55275	0.53077	0.50739	0.48264	0.45659	0.42932	0.40098	0.37173
9.5	0.62421	0.61057	0.61415	0.59754	0.57959	0.56026	0.53954	0.51742	0.49392	0.46909	0.44298	0.41572	0.38743	0.35830
10.0	0.61253	0.59876	0.58378	0.58507	0.56697	0.54750	0.52665	0.50441	0.48081	0.45591	0.42978	0.40254	0.37433	0.34536
10.5	0.60143	0.58756	0.57248	0.57334	0.55514	0.53558	0.51465	0.49235	0.46872	0.44381	0.41771	0.39055	0.36247	0.33368
11.0	0.59052	0.57658	0.56141	0.54498	0.54356	0.52393	0.50293	0.48059	0.45694	0.43204	0.40598	0.37891	0.35098	0.32241
11.5	0.58011	0.56612	0.55091	0.53444	0.53265	0.51299	0.49198	0.46964	0.44602	0.42117	0.39521	0.36827	0.34052	0.31219
12.0	0.56989	0.55585	0.54061	0.52410	0.50631	0.50229	0.48127	0.45895	0.43536	0.41058	0.38472	0.35793	0.33038	0.30229
12.5	0.56010	0.54606	0.53080	0.51430	0.49652	0.49221	0.47123	0.44896	0.42544	0.40077	0.37505	0.34843	0.32110	0.29329
13.0	0.55048	0.53643	0.52118	0.50468	0.48691	0.46787	0.46140	0.43918	0.41575	0.39119	0.36562	0.33918	0.31208	0.28455
13.5	0.54125	0.52722	0.51199	0.49553	0.47781	0.45882	0.45214	0.43002	0.40670	0.38228	0.35688	0.33065	0.30380	0.27656
14.0	0.53218	0.51817	0.50297	0.48654	0.46887	0.44994	0.42978	0.42105	0.39785	0.37357	0.34835	0.32234	0.29574	0.26879
14.5	0.52345	0.50948	0.49433	0.47797	0.46037	0.44153	0.42147	0.41260	0.38955	0.36544	0.34042	0.31463	0.28830	0.26166
15.0	0.51487	0.50094	0.48584	0.46954	0.45202	0.43327	0.41332	0.39219	0.38142	0.35749	0.33266	0.30712	0.28105	0.25471
15.5	0.50661	0.49273	0.47770	0.46148	0.44405	0.42541	0.40559	0.38461	0.37377	0.35003	0.32542	0.30012	0.27433	0.24831
16.0	0.49848	0.48465	0.46969	0.45355	0.43622	0.41770	0.39800	0.37717	0.35528	0.34273	0.31834	0.29329	0.26778	0.24206
16.5	0.49064	0.47687	0.46199	0.44595	0.42873	0.41034	0.39078	0.37012	0.34841	0.33585	0.31170	0.28690	0.26168	0.23628
17.0	0.48292	0.46922	0.45441	0.43847	0.42137	0.40310	0.38370	0.36319	0.34167	0.31924	0.30519	0.28066	0.25572	0.23063
17.5	0.47547	0.46184	0.44712	0.43129	0.41431	0.39618	0.37693	0.35661	0.33528	0.31306	0.29907	0.27480	0.25015	0.22538
18.0	0.46814	0.45457	0.43995	0.42422	0.40736	0.38938	0.37029	0.35014	0.32901	0.30701	0.28428	0.26907	0.24471	0.22025
18.5	0.46106	0.44756	0.43302	0.41741	0.40068	0.38285	0.36393	0.34397	0.32304	0.30127	0.27878	0.26367	0.23960	0.21545
19.0	0.45408	0.44066	0.42621	0.41071	0.39412	0.37643	0.35768	0.33791	0.31719	0.29563	0.27339	0.25063	0.23460	0.21076
19.5	0.44734	0.43399	0.41964	0.40425	0.38779	0.37026	0.35168	0.33210	0.31160	0.29027	0.26827	0.24578	0.22990	0.20637
20.0	0.44070	0.42742	0.41317	0.39789	0.38157	0.36419	0.34579	0.32640	0.30610	0.28501	0.26326	0.24103	0.21853	0.20206
20.5	0.43429	0.42108	0.40692	0.39175	0.37556	0.35835	0.34012	0.32093	0.30085	0.27998	0.25848	0.23652	0.21430	0.19801
21.0	0.42796	0.41483	0.40076	0.38571	0.36966	0.35260	0.33454	0.31555	0.29568	0.27505	0.25380	0.23209	0.21015	0.18821
21.5	0.42185	0.40879	0.39481	0.37987	0.36395	0.34705	0.32918	0.31037	0.29072	0.27033	0.24932	0.22789	0.20622	0.18457
22.0	0.41583	0.40284	0.38895	0.37413	0.35834	0.34159	0.32389	0.30529	0.28585	0.26568	0.24493	0.22375	0.20237	0.18100
22.5	0.41000	0.39709	0.38329	0.36857	0.35292	0.33632	0.31880	0.30039	0.28116	0.26123	0.24072	0.21981	0.19870	0.17762
23.0	0.40426	0.39142	0.37771	0.36310	0.34758	0.33113	0.31378	0.29557	0.27655	0.25685	0.23659	0.21593	0.19509	0.17429
23.5	0.39870	0.38593	0.37232	0.35782	0.34242	0.32612	0.30894	0.29092	0.27212	0.25264	0.23262	0.21223	0.19166	0.17113
24.0	0.39322	0.38053	0.36700	0.35261	0.33734	0.32119	0.30418	0.28634	0.26775	0.24850	0.22872	0.20858	0.18828	0.16803
24.5	0.38791	0.37529	0.36186	0.34757	0.33243	0.31642	0.29958	0.28192	0.26354	0.24451	0.22497	0.20509	0.18504	0.16507
25.0	0.38267	0.37013	0.35679	0.34261	0.32759	0.31173	0.29504	0.27758	0.25939	0.24059	0.22128	0.20165	0.18187	0.16216
25.5	0.37759	0.36514	0.35188	0.33781	0.32291	0.30719	0.29066	0.27338	0.25539	0.23680	0.21773	0.19834	0.17882	0.15937
26.0	0.37258	0.36020	0.34704	0.33308	0.31830	0.30272	0.28635	0.26924	0.25145	0.23308	0.21424	0.19509	0.17582	0.15664
26.5	0.36771	0.35542	0.34236	0.32850	0.31384	0.29839	0.28218	0.26524	0.24765	0.22948	0.21087	0.19196	0.17294	0.15401
27.0	0.36291	0.35071	0.33773	0.32398	0.30944	0.29413	0.27807	0.26131	0.24390	0.22594	0.20755	0.18888	0.17010	0.15143
27.5	0.35824	0.34613	0.33325	0.31960	0.30519	0.29001	0.27410	0.25750	0.24028	0.22252	0.20435	0.18591	0.16737	0.14895
28.0	0.35363	0.34160	0.32883	0.31529	0.30099	0.28595	0.27019	0.25375	0.23671	0.21916	0.20120	0.18298	0.16469	0.14651
28.5	0.34913	0.33721	0.32453	0.31110	0.29693	0.28202	0.26640	0.25013	0.23327	0.21590	0.19815	0.18016	0.16210	0.14415
29.0	0.34470	0.33287	0.32029	0.30698	0.29292	0.27814	0.26267	0.24656	0.22987	0.21270	0.19516	0.17738	0.15955	0.14184
29.5	0.34037	0.32864	0.31617	0.30297	0.28903	0.27438	0.25906	0.24310	0.22659	0.20960	0.19226	0.17470	0.15708	0.13961
30.0	0.33609	0.32446	0.31210	0.29901	0.28519	0.27068	0.25550	0.23970	0.22335	0.20655	0.18941	0.17205	0.15466	0.13741
30.5	0.33192	0.32039	0.30814	0.29516	0.28147	0.26709	0.25205	0.23640	0.22022	0.20360	0.18665	0.16950	0.15232	0.13529
31.0	0.32779	0.31636	0.30422	0.29136	0.27779	0.26354	0.24864	0.23315	0.21714	0.20069	0.18393	0.16699	0.15002	0.13321
31.5	0.32375	0.31243	0.30040	0.28766	0.27422	0.26010	0.24534	0.23000	0.21415	0.19788	0.18130	0.16455	0.14779	0.13119
32.0	0.31976	0.30855	0.29663	0.28400	0.27069	0.25670	0.24209	0.22690	0.21121	0.19511	0.17872	0.16216	0.14560	0.12921
32.5	0.31585	0.30474	0.29294	0.28044	0.26725	0.25340	0.23892	0.22389	0.20836	0.19243	0.17621	0.15984	0.14348	0.12729
33.0	0.27339	0.30099	0.28930	0.27692	0.26385	0.25013	0.23580	0.22091	0.20554	0.18978	0.17374	0.15756	0.14139	0.12540
33.5	0.27006	0.29731	0.28573	0.27347	0.26054	0.24696	0.23277	0.21803	0.20282	0.18722	0.17135	0.15535	0.13937	0.12357
34.0	0.20401	0.25734	0.28221	0.27007	0.25727	0.24382	0.22977	0.21518	0.20012	0.18469	0.16900	0.15318	0.13738	0.12178
34.5	0.20154	0.25421	0.27876	0.26674	0.25407	0.24076	0.22685	0.21241	0.19751	0.18224	0.16672	0.15107	0.13545	0.12004
35.0	0.15316	0.19203	0.24128	0.26346	0.25091	0.23773	0.22397	0.20968	0.19493	0.17982	0.16446	0.14899	0.13356	0.11832
35.5	0.15132	0.18971	0.23835	0.26023	0.24782	0.23478	0.22116	0.20701	0.19242	0.17747	0.16228	0.14698	0.13172	0.11666
36.0	0.11960	0.14417	0.18005	0.22525	0.24476	0.23186	0.21838	0.20438	0.18994	0.17515	0.16013	0.14500	0.12991	0.11503
36.5	0.11817	0.14244	0.17788	0.22251	0.24177	0.22900	0.21566	0.20182	0.18753	0.17290	0.15804	0.14307	0.12816	0.11345
37.0		0.11258	0.13518	0.16809	0.20927	0.22618	0.21298	0.19928	0.18515	0.17067	0.15597	0.14117	0.12642	0.11189
37.5		0.11123	0.13355	0.16606	0.20672	0.22341	0.21036	0.19680	0.18282	0.16851	0.15396	0.13933	0.12475	0.11038
38.0			0.10556	0.12619	0.15616	0.19338	0.20777	0.19436	0.18053	0.16636	0.15198	0.13751	0.12309	0.10889
38.5			0.10429	0.12468	0.15427	0.19103	0.20522	0.19196	0.17828	0.16428	0.15005	0.13574	0.12148	0.10744
39.0				0.09854	0.11724	0.14430	0.17764	0.18960	0.17607	0.16221	0.14815	0.13399	0.11990	0.10602
39.5				0.09736	0.11583	0.14256	0.17548	0.18728	0.17389	0.16020	0.14628	0.13229	0.11835	0.10463
40.0					0.09155	0.10834	0.13256	0.16210	0.17175	0.15820	0.14445	0.13061	0.11683	0.10326
40.5					0.09045	0.10703	0.13096	0.16013	0.16965	0.15625	0.14265	0.12897	0.11535	0.10194
41.0						0.08460	0.09952	0.12096	0.14684	0.15433	0.14088	0.12735	0.11388	0.10062
41.5						0.08359	0.09832	0.11950	0.14506	0.15244	0.13914	0.12577	0.11245	0.09934
42.0							0.07771	0.09081	0.10958	0.13195	0.13743	0.12420	0.11104	0.09808
42.5							0.07678	0.08972	0.10826	0.13034	0.13575	0.12267	0.10966	0.09685
43.0								0.07091	0.08227	0.09846	0.11750	0.12116	0.10829	0.09563
43.5								0.07007	0.08128	0.09727	0.11607	0.11968	0.10696	0.09445
44.0									0.06424	0.07392	0.08768	0.10359	0.10564	0.09327
44.5									0.06347	0.07303	0.08662	0.10233	0.10435	0.09212
45.0										0.05772	0.06583	0.07730	0.09032	0.09099
45.5										0.05703	0.06503	0.07637	0.08922	0.08987
46.0											0.05140	0.05803	0.06740	0.07779
46.5											0.05079	0.05734	0.06659	0.07685
47.0												0.04532	0.05060	0.05805
47.5												0.04477	0.04999	0.05735
48.0													0.03951	0.04358
48.5													0.03904	0.04306
49.0														0.03403
49.5														0.03362
50.0														

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit										
PPT 8-9										
O/S duration to maturity / PT	51	52	53	54	55	56	57	58	59	60
0.5	0.921765	0.914860	0.907283	0.898985	0.889912	0.880013	0.869236	0.857531	0.844849	0.831148
1.0	0.849652	0.836968	0.823163	0.808174	0.791943	0.774423	0.755571	0.735359	0.713771	0.690807
1.5	0.788521	0.771489	0.753079	0.733243	0.711945	0.689168	0.664912	0.639201	0.612081	0.583628
2.0	0.731788	0.711132	0.688962	0.665259	0.640028	0.613299	0.585132	0.555616	0.524878	0.493078
2.5	0.683317	0.659967	0.635061	0.608619	0.580687	0.551347	0.520716	0.488950	0.456243	0.422830
3.0	0.638057	0.612483	0.585378	0.556801	0.526848	0.495653	0.463391	0.430282	0.396583	0.362589
3.5	0.599105	0.571915	0.543261	0.513240	0.481992	0.449697	0.416582	0.382913	0.348998	0.315176
4.0	0.562530	0.534034	0.504174	0.473087	0.440955	0.408003	0.374501	0.340759	0.307123	0.273962
4.5	0.530835	0.501432	0.470780	0.439049	0.406457	0.373266	0.339778	0.306337	0.273312	0.241090
5.0	0.500925	0.470820	0.439597	0.407460	0.374658	0.341486	0.308275	0.275393	0.243224	0.212163
5.5	0.474837	0.444292	0.412760	0.380472	0.347702	0.314770	0.282029	0.249859	0.218655	0.188806
6.0	0.450107	0.419259	0.387562	0.355271	0.322685	0.290144	0.258017	0.226693	0.196567	0.168021
6.5	0.428402	0.397423	0.365725	0.333582	0.301312	0.269269	0.237831	0.207392	0.178342	0.151048
7.0	0.407744	0.376725	0.345118	0.313218	0.281355	0.249895	0.219224	0.189735	0.161807	0.135790
7.5	0.389507	0.358559	0.327144	0.295569	0.264178	0.233343	0.203452	0.174891	0.148031	0.123200
8.0	0.372085	0.341269	0.310106	0.278916	0.248051	0.217888	0.188813	0.161209	0.135427	0.111777
8.5	0.356618	0.326005	0.295153	0.264389	0.234074	0.204586	0.176307	0.149610	0.124832	0.102260
9.0	0.341795	0.311424	0.280920	0.250620	0.220885	0.192096	0.164629	0.138846	0.115066	0.093554
9.5	0.328563	0.298478	0.268355	0.238535	0.209381	0.181272	0.154579	0.129649	0.106787	0.086235
10.0	0.315844	0.286071	0.256352	0.227032	0.198477	0.171059	0.145142	0.121062	0.099104	0.079488
10.5	0.304432	0.274997	0.245696	0.216878	0.188906	0.162150	0.136964	0.113671	0.092540	0.073769
11.0	0.293433	0.264352	0.235483	0.207177	0.179797	0.153705	0.129247	0.106732	0.086410	0.068462
11.5	0.283515	0.254800	0.226367	0.198565	0.171755	0.146293	0.122516	0.100718	0.081135	0.063927
12.0	0.273933	0.245594	0.217604	0.190312	0.164073	0.139239	0.116135	0.095043	0.076182	0.059693
12.5	0.265250	0.237293	0.209742	0.182944	0.157253	0.133011	0.110535	0.090093	0.071889	0.056048
13.0	0.256843	0.229273	0.202164	0.175862	0.150716	0.127062	0.105205	0.085401	0.067839	0.052627
13.5	0.249191	0.222006	0.195331	0.169508	0.144881	0.121780	0.100499	0.081283	0.064306	0.049662
14.0	0.241766	0.214970	0.188729	0.163384	0.139273	0.116718	0.096004	0.077363	0.060956	0.046863
14.5	0.234977	0.208565	0.182747	0.157861	0.134241	0.112199	0.092013	0.073903	0.058017	0.044423
15.0	0.228378	0.202351	0.176955	0.152526	0.129391	0.107856	0.088189	0.070597	0.055219	0.042109
15.5	0.222317	0.196668	0.171683	0.147692	0.125017	0.103959	0.084775	0.067663	0.052750	0.040078
16.0	0.216417	0.191145	0.166567	0.143011	0.120792	0.100203	0.081493	0.064850	0.050390	0.038146
16.5	0.210975	0.186073	0.161890	0.138750	0.116963	0.096816	0.078548	0.062340	0.048296	0.036440
17.0	0.205669	0.181135	0.157344	0.134615	0.113256	0.093544	0.075710	0.059926	0.046288	0.034810
17.5	0.200754	0.176579	0.153168	0.130835	0.109882	0.090579	0.073151	0.057761	0.044496	0.033363
18.0	0.195957	0.172139	0.149103	0.127161	0.106608	0.087708	0.070679	0.055674	0.042774	0.031976
18.5	0.191494	0.168025	0.145354	0.123786	0.103614	0.085095	0.068439	0.053792	0.041228	0.030738
19.0	0.187133	0.164010	0.141698	0.120501	0.100704	0.082559	0.066270	0.051974	0.039739	0.029548
19.5	0.183059	0.160274	0.138312	0.117471	0.098032	0.080241	0.064295	0.050327	0.038395	0.028481
20.0	0.179075	0.156624	0.135007	0.114517	0.095430	0.077988	0.062379	0.048732	0.037098	0.027452
20.5	0.175338	0.153215	0.131932	0.111780	0.093030	0.075918	0.060628	0.047280	0.035922	0.026524
21.0	0.171680	0.149880	0.128927	0.109109	0.090691	0.073903	0.058925	0.045871	0.034783	0.025627
21.5	0.168236	0.146752	0.126121	0.106624	0.088523	0.072045	0.057361	0.044583	0.033747	0.024815
22.0	0.159915	0.143690	0.123376	0.104196	0.086408	0.070233	0.055839	0.043331	0.032741	0.024028
22.5	0.156822	0.140808	0.120801	0.101928	0.084440	0.068555	0.054435	0.042181	0.031822	0.023312
23.0	0.153789	0.133844	0.118281	0.099709	0.082517	0.066916	0.053066	0.041062	0.030928	0.022618
23.5	0.150912	0.131255	0.115908	0.097628	0.080721	0.065392	0.051798	0.040029	0.030107	0.021983
24.0	0.148090	0.128716	0.110176	0.095591	0.078964	0.063903	0.050560	0.039022	0.029308	0.021365
24.5	0.145404	0.126309	0.108044	0.093674	0.077316	0.062512	0.049408	0.038090	0.028571	0.020798
25.0	0.142768	0.123947	0.105954	0.089040	0.075703	0.061151	0.048283	0.037180	0.027853	0.020246
25.5	0.140251	0.121699	0.103972	0.087318	0.074184	0.059875	0.047232	0.036333	0.027187	0.019737
26.0	0.137779	0.119492	0.102028	0.085630	0.070515	0.058626	0.046204	0.035505	0.026538	0.019241
26.5	0.135413	0.117386	0.100178	0.084028	0.069151	0.057450	0.045240	0.034732	0.025933	0.018781
27.0	0.133088	0.115317	0.098361	0.082456	0.067814	0.054608	0.044296	0.033976	0.025343	0.018332
27.5	0.130856	0.113337	0.096628	0.080961	0.066545	0.053552	0.043407	0.033267	0.024791	0.017915
28.0	0.128663	0.111390	0.094924	0.079492	0.065300	0.052516	0.041261	0.032573	0.024251	0.017507
28.5	0.126554	0.109523	0.093295	0.078092	0.064116	0.051534	0.040463	0.031920	0.023745	0.017126
29.0	0.124479	0.107686	0.091692	0.076715	0.062954	0.050570	0.039680	0.030342	0.023250	0.016753
29.5	0.122481	0.105921	0.090155	0.075398	0.061844	0.049653	0.038938	0.029754	0.022783	0.016403
30.0	0.120515	0.104185	0.088643	0.074103	0.060754	0.048753	0.038209	0.029179	0.021656	0.016061
30.5	0.118619	0.102513	0.087190	0.072861	0.059710	0.047894	0.037517	0.028633	0.021237	0.015739
31.0	0.116754	0.100867	0.085762	0.071639	0.058685	0.047049	0.036836	0.028097	0.020827	0.014960
31.5	0.114953	0.099280	0.084384	0.070465	0.057701	0.046241	0.036187	0.027588	0.020437	0.014671
32.0	0.113180	0.097719	0.083030	0.069309	0.056734	0.045447	0.035549	0.027087	0.020055	0.014387
32.5	0.111468	0.096211	0.081724	0.068198	0.055804	0.044685	0.034938	0.026610	0.019691	0.014118
33.0	0.109781	0.094728	0.080438	0.067103	0.054889	0.043936	0.034339	0.026142	0.019334	0.013854
33.5	0.108152	0.093295	0.079198	0.066047	0.054009	0.043216	0.033763	0.025692	0.018994	0.013602
34.0	0.106547	0.091883	0.077976	0.065008	0.053141	0.042507	0.033197	0.025251	0.018659	0.013356
34.5	0.104996	0.090519	0.076797	0.064005	0.052305	0.041825	0.032652	0.024828	0.018338	0.013120
35.0	0.103467	0.089176	0.075635	0.063018	0.051483	0.041154	0.032118	0.024411	0.018024	0.012889
35.5	0.101989	0.087878	0.074512	0.062065	0.050688	0.040506	0.031602	0.024011	0.017721	0.012668
36.0	0.100533	0.086599	0.073407	0.061126	0.049907	0.039870	0.031094	0.023618	0.017424	0.012451
36.5	0.099124	0.085362	0.072338	0.060219	0.049152	0.039255	0.030605	0.023238	0.017138	0.012241
37.0	0.097735	0.084143	0.071284	0.059325	0.048408	0.038649	0.030124	0.022866	0.016858	0.012037
37.5	0.096392	0.082964	0.070267	0.058461	0.047690	0.038065	0.029660	0.022506	0.016587	0.011839
38.0	0.095066	0.081801	0.069263	0.057610	0.046982	0.037489	0.029202	0.022152	0.016320	0.011645
38.5	0.093783	0.080677	0.068293	0.056788	0.046298	0.036932	0.028761	0.021810	0.016064	0.011459
39.0	0.092516	0.079567	0.067335	0.055977	0.045624	0.036384	0.028325	0.021474	0.015811	0.011274
39.5	0.091289	0.078493	0.066410	0.055192	0.044972	0.035854	0.027905	0.021149	0.015568	0.011097
40.0	0.090076	0.077433	0.065496	0.054419	0.044330	0.035332	0.027491	0.020829	0.015327	0.010922
40.5	0.088901	0.076405	0.064613	0.053671	0.043709	0.034828	0.027090	0.020519	0.015095	0.010754
41.0	0.087738	0.075391	0.063740	0.052933	0.043097	0.034330	0.026696	0.020215	0.014867	0.010588
41.5	0.086609	0.074407	0.062894	0.052218	0.042504	0.033849	0.026314	0.019921	0.014646	0.010428
42.0	0.085495	0.073435	0.062060	0.051513	0.041920	0.033375	0.025939	0.019631	0.014429	0.010270
42.5	0.084408	0.072489	0.061249	0.050829	0.041354	0.032916	0.025575	0.019351	0.014219	0.010118
43.0	0.083336	0.071556	0.060448	0.050155	0.040795	0.032463	0.025217	0.019074	0.014012	0.009968
43.5	0.082289	0.070647	0.059671	0.049499	0.040254	0.032026	0.024870	0.018807	0.013812	0.009822
44.0	0.081256	0.069750	0.058902	0.048853	0.039720	0.031593	0.024528	0.018543	0.013615	0.009680
44.5	0.080246	0.068874	0.058154	0.048225	0.039201	0.031173	0.024197	0.018288	0.013424	0.009541
45.0	0.079248	0.068009	0.057415	0.047604	0.038688	0.030760	0.023871	0.018037	0.013236	0.009405
45.5	0.078271	0.067163	0.056695	0.046998	0.038191	0.030358	0.023554	0.017794	0.013053	0.009273
46.0	0.077306	0.066328	0.055983	0.046402	0.037699	0.029961	0.023241	0.017553	0.012874	0.009143
46.5	0.076360	0.065511	0.055286	0.045819	0.037220	0.029575	0.022938	0.017320	0.012700	0.009017
47.0	0.066095	0.064703	0.054598	0.045244	0.036747	0.029195	0.022638	0.017090	0.012529	0.008893
47.5	0.065292	0.063911	0.053925	0.044681	0.036286	0.028824	0.022347	0.016867	0.012363	0.008774
48.0	0.049323	0.055320	0.053261	0.044125	0.035830	0.028458	0.022059	0.016647	0.012199	0.008655
48.5	0.048727	0.054647	0.052610	0.043581	0.035385	0.028100	0.021778	0.016433	0.012039	0.008540
49.0	0.037029	0.041282	0.045537	0.043044	0.034944	0.027748	0.021502	0.016221	0.011882	0.008426
49.5	0.036584	0.040782	0.044984	0.042517	0.034514	0.027403	0.021231	0.016015	0.011729	0.008317
50.0	0.028915	0.030992	0.033981	0.036802	0.034089	0.027062	0.020965	0.015811	0.011578	0.008208
50.5	0.028569	0.030620	0.033571	0.036355	0.033672	0.026728	0.020705	0.015613	0.011430	0.008102
51.0		0.024201	0.025512	0.027463	0.029145	0.026399	0.020447	0.015417	0.011286	0.007998
51.5		0.023911	0.025205	0.027131	0.028790	0.026076	0.020195	0.015225	0.011144	0.007897
52.0			0.019921	0.020618	0.021749	0.022570	0.019946	0.015036	0.011004	0.007796
52.5			0.019683	0.020370	0.021486	0.022296	0.019702	0.014851	0.010867	0.007698
53.0				0.016100	0.016328	0.016843	0.017054	0.014667	0.010732	0.007602
53.5				0.015907	0.016132	0.016639	0.016846	0.014488	0.010599	0.007507
54.0					0.012750	0.012645	0.012726	0.012540	0.010469	0.007414
54.5					0.012598	0.012493	0.012572	0.012388	0.010341	0.007323
55.0						0.009874	0.009554	0.009358	0.008951	0.007232
55.5						0.009756	0.009439	0.009245	0.008842	0.007143
56.0							0.007460	0.007026	0.006679	0.006183
56.5							0.007371	0.006941	0.006599	0.006108
57.0								0.005486	0.005015	0.004614
57.5								0.005420	0.004954	0.004558
58.0									0.003916	0.003464
58.5									0.003869	0.003423
59.0										0.002705
59.5										0.002672

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit

PPT 10-11

O/S duration to maturity / PT	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
0.5	0.98299	0.98265	0.98228	0.98187	0.98141	0.98091	0.98034	0.97970	0.97898	0.97818	0.97728	0.97627	0.97515	0.97390	0.97251
1.0	0.96627	0.96560	0.96487	0.96406	0.96318	0.96218	0.96107	0.95981	0.95841	0.95683	0.95507	0.95311	0.95092	0.94848	0.94578
1.5	0.95014	0.94917	0.94812	0.94698	0.94571	0.94430	0.94272	0.94094	0.93895	0.93672	0.93423	0.93145	0.92835	0.92491	0.92109
2.0	0.93428	0.93302	0.93167	0.93019	0.92856	0.92675	0.92472	0.92244	0.91989	0.91704	0.91384	0.91029	0.90633	0.90193	0.89705
2.5	0.91897	0.91745	0.91582	0.91405	0.91211	0.90994	0.90753	0.90483	0.90181	0.89842	0.89464	0.89042	0.88573	0.88053	0.87476
3.0	0.90392	0.90214	0.90024	0.89819	0.89594	0.89345	0.89067	0.88756	0.88408	0.88018	0.87584	0.87099	0.86561	0.85963	0.85302
3.5	0.88937	0.88736	0.88522	0.88291	0.88039	0.87761	0.87452	0.87106	0.86720	0.86288	0.85806	0.85269	0.84672	0.84010	0.83278
4.0	0.87506	0.87282	0.87044	0.86789	0.86511	0.86206	0.85866	0.85487	0.85064	0.84591	0.84064	0.83476	0.82824	0.82101	0.81302
4.5	0.86123	0.85877	0.85618	0.85341	0.85040	0.84710	0.84344	0.83937	0.83483	0.82976	0.82411	0.81782	0.81083	0.80310	0.79455
5.0	0.84762	0.84496	0.84215	0.83916	0.83593	0.83240	0.82849	0.82415	0.81932	0.81392	0.80791	0.80122	0.79379	0.78557	0.77650
5.5	0.83447	0.83160	0.82860	0.82541	0.82198	0.81824	0.81411	0.80955	0.80446	0.79879	0.79248	0.78547	0.77768	0.76906	0.75955
6.0	0.82152	0.81846	0.81527	0.81189	0.80826	0.80432	0.79999	0.79520	0.78987	0.78395	0.77735	0.77002	0.76189	0.75290	0.74298
6.5	0.80899	0.80576	0.80239	0.79883	0.79502	0.79089	0.78638	0.78140	0.77587	0.76973	0.76291	0.75532	0.74691	0.73761	0.72736
7.0	0.79666	0.79325	0.78971	0.78597	0.78199	0.77769	0.77300	0.76784	0.76212	0.75578	0.74873	0.74090	0.73223	0.72264	0.71207
7.5	0.78473	0.78116	0.77745	0.77355	0.76941	0.76495	0.76010	0.75478	0.74890	0.74238	0.73515	0.72713	0.71825	0.70843	0.69762
8.0	0.77298	0.76925	0.76538	0.76133	0.75703	0.75242	0.74741	0.74194	0.73590	0.72922	0.72182	0.71362	0.70453	0.69450	0.68346
8.5	0.76161	0.75774	0.75372	0.74951	0.74507	0.74031	0.73517	0.72955	0.72338	0.71657	0.70903	0.70068	0.69144	0.68125	0.67002
9.0	0.75041	0.74639	0.74223	0.73788	0.73329	0.72840	0.72312	0.71738	0.71108	0.70414	0.69646	0.68797	0.67859	0.66824	0.65685
9.5	0.73955	0.73541	0.73111	0.72663	0.72191	0.71689	0.71149	0.70562	0.69921	0.69216	0.68438	0.67578	0.66629	0.65582	0.64431
10.0	0.72885	0.72459	0.72017	0.71555	0.71071	0.70556	0.70004	0.69406	0.68754	0.68038	0.67250	0.66380	0.65421	0.64363	0.63201
10.5	0.71848	0.71411	0.70957	0.70484	0.69987	0.69461	0.68898	0.68289	0.67628	0.66903	0.66106	0.65228	0.64261	0.63196	0.62026
11.0	0.70825	0.70378	0.69913	0.69429	0.68920	0.68383	0.67809	0.67191	0.66519	0.65786	0.64982	0.64096	0.63122	0.62050	0.60873
11.5	0.69832	0.69376	0.68902	0.68407	0.67888	0.67340	0.66756	0.66129	0.65449	0.64708	0.63897	0.63006	0.62027	0.60950	0.59770
12.0	0.65410	0.68388	0.67905	0.67401	0.66872	0.66314	0.65720	0.65084	0.64396	0.63648	0.62831	0.61934	0.60950	0.59870	0.58686
12.5	0.64505	0.67429	0.66938	0.66426	0.65888	0.65321	0.64719	0.64074	0.63378	0.62624	0.61801	0.60901	0.59914	0.58831	0.57646
13.0	0.60264	0.63159	0.65985	0.65465	0.64919	0.64343	0.63732	0.63079	0.62377	0.61616	0.60788	0.59884	0.58894	0.57810	0.56624
13.5	0.59441	0.62285	0.65060	0.64533	0.63980	0.63396	0.62778	0.62118	0.61409	0.60642	0.59810	0.58903	0.57911	0.56827	0.55641
14.0	0.58628	0.58191	0.60940	0.63614	0.63054	0.62464	0.61838	0.61171	0.60456	0.59684	0.58848	0.57938	0.56945	0.55860	0.54676
14.5	0.57835	0.57395	0.60097	0.62722	0.62157	0.61560	0.60928	0.60255	0.59534	0.58758	0.57918	0.57006	0.56012	0.54928	0.53746
15.0	0.53883	0.56611	0.56146	0.58750	0.61272	0.60669	0.60032	0.59353	0.58627	0.57846	0.57003	0.56088	0.55094	0.54011	0.52831
15.5	0.53162	0.55845	0.55379	0.57937	0.60412	0.59806	0.59163	0.58479	0.57749	0.56964	0.56118	0.55202	0.54208	0.53126	0.51950
16.0	0.49364	0.52030	0.54622	0.54129	0.59565	0.58954	0.58307	0.57619	0.56884	0.56096	0.55247	0.54330	0.53335	0.52256	0.51083
16.5	0.48708	0.51333	0.53883	0.53389	0.58741	0.58128	0.57477	0.56786	0.56047	0.55256	0.54405	0.53486	0.52492	0.51415	0.50246
17.0	0.42053	0.47666	0.50202	0.52659	0.55032	0.57312	0.56659	0.55964	0.55223	0.54429	0.53576	0.52656	0.51663	0.50588	0.49422
17.5	0.41498	0.47032	0.49529	0.51947	0.54280	0.56519	0.55864	0.55167	0.54424	0.53628	0.52773	0.51854	0.50861	0.49788	0.48627
18.0	0.35100	0.40606	0.45991	0.48398	0.50720	0.52951	0.55081	0.54382	0.53636	0.52839	0.51983	0.51063	0.50072	0.49001	0.47845
18.5	0.34640	0.40070	0.45380	0.47749	0.50034	0.52227	0.54319	0.53619	0.52873	0.52074	0.51218	0.50299	0.49308	0.48241	0.47089
19.0	0.28488	0.33893	0.39180	0.44338	0.46615	0.48802	0.50889	0.52867	0.52120	0.51321	0.50465	0.49546	0.48557	0.47492	0.46344
19.5	0.28116	0.33448	0.38663	0.43749	0.45991	0.48142	0.50193	0.52136	0.51389	0.50591	0.49735	0.48817	0.47830	0.46768	0.45625
20.0	0.22199	0.27508	0.32702	0.37772	0.42706	0.44852	0.46902	0.48844	0.50669	0.49870	0.49015	0.48098	0.47114	0.46055	0.44917
20.5	0.21911	0.27149	0.32273	0.37273	0.42138	0.44252	0.46267	0.48176	0.49968	0.49171	0.48318	0.47403	0.46420	0.45366	0.44232
21.0	0.21627	0.21436	0.26541	0.31527	0.38979	0.41090	0.43106	0.45017	0.46812	0.48481	0.47630	0.46717	0.45738	0.44686	0.43558
21.5	0.21347	0.21157	0.26195	0.31113	0.38465	0.40544	0.42529	0.44408	0.46172	0.47811	0.46962	0.46052	0.45076	0.44029	0.42906
22.0		0.20883	0.20683	0.25588	0.35427	0.37505	0.39491	0.41374	0.43144	0.44792	0.46303	0.45396	0.44424	0.43381	0.42264
22.5		0.20612	0.20414	0.25254	0.34962	0.37010	0.38966	0.40819	0.42561	0.44179	0.45663	0.44760	0.43791	0.42754	0.41642
23.0			0.20149	0.19939	0.32039	0.34087	0.36045	0.37904	0.39653	0.41282	0.42779	0.44132	0.43168	0.42135	0.41029
23.5			0.19888	0.19680	0.31621	0.33640	0.35569	0.37400	0.39122	0.40724	0.42194	0.43521	0.42563	0.41535	0.40436
24.0				0.19425	0.24006	0.30827	0.32760	0.34596	0.36327	0.37941	0.39427	0.40773	0.41966	0.40944	0.39851
24.5				0.19174	0.23695	0.30425	0.32330	0.34140	0.35844	0.37433	0.38894	0.40216	0.41385	0.40370	0.39283
25.0					0.21048	0.23098	0.29627	0.31443	0.33158	0.34759	0.36237	0.37578	0.38772	0.39804	0.38724
25.5					0.20776	0.22798	0.29240	0.31031	0.32720	0.34297	0.35751	0.37070	0.38242	0.39253	0.38181
26.0						0.20252	0.22199	0.28436	0.30136	0.31726	0.33197	0.34537	0.35734	0.36774	0.37646
26.5						0.19990	0.21911	0.28065	0.29740	0.31307	0.32756	0.34075	0.35251	0.36272	0.37125
27.0							0.19464	0.21307	0.27254	0.28835	0.30301	0.31641	0.32842	0.33893	0.34780
27.5							0.19212	0.21030	0.26898	0.28456	0.29901	0.31220	0.32402	0.33435	0.34305
28.0								0.18681	0.20421	0.26077	0.27539	0.28880	0.30088	0.31150	0.32055
28.5								0.18440	0.20156	0.25737	0.27178	0.28499	0.29688	0.30733	0.31622
29.0									0.17904	0.19539	0.24906	0.26248	0.27462	0.28538	0.29461
29.5									0.17673	0.19286	0.24581	0.25903	0.27100	0.28158	0.29067
30.0										0.17132	0.18661	0.23738	0.24959	0.26048	0.26990
30.5										0.16910	0.18419	0.23428	0.24632	0.25704	0.26632
31.0											0.16362	0.17786	0.22573	0.23674	0.24635
31.5											0.16150	0.17555	0.22278	0.23363	0.24310
32.0												0.15595	0.16913	0.21410	0.19191
32.5												0.15393	0.16694	0.21130	0.18940
33.0													0.14829	0.16042	0.14018
33.5													0.14637	0.15834	0.13835
34.0														0.14065	0.10621
34.5														0.13883	0.10483
35.0															0.08868
35.5															0.08754
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Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit														
PPT 10-11														
O/S duration to maturity / PT	37	38	39	40	41	42	43	44	45	46	47	48	49	50
0.5	0.97097	0.96926	0.96736	0.96526	0.96293	0.96035	0.95750	0.95434	0.95085	0.94699	0.94273	0.93803	0.93285	0.92715
1.0	0.94278	0.93946	0.93579	0.93172	0.92723	0.92227	0.91680	0.91077	0.90412	0.89680	0.88875	0.87991	0.87022	0.85960
1.5	0.91687	0.91219	0.90702	0.90131	0.89502	0.88808	0.88045	0.87205	0.86283	0.85272	0.84164	0.82952	0.81629	0.80188
2.0	0.89166	0.88571	0.87913	0.87189	0.86392	0.85516	0.84554	0.83499	0.82344	0.81081	0.79703	0.78202	0.76571	0.74804
2.5	0.86839	0.86136	0.85361	0.84509	0.83572	0.82545	0.81419	0.80188	0.78844	0.77379	0.75785	0.74057	0.72186	0.70168
3.0	0.84573	0.83768	0.82883	0.81911	0.80845	0.79677	0.78401	0.77009	0.75493	0.73846	0.72060	0.70131	0.68052	0.65820
3.5	0.82471	0.81582	0.80605	0.79533	0.78359	0.77077	0.75677	0.74154	0.72500	0.70707	0.68770	0.66684	0.64445	0.62051
4.0	0.80422	0.79453	0.78389	0.77224	0.75950	0.74561	0.73048	0.71405	0.69625	0.67702	0.65630	0.63407	0.61029	0.58498
4.5	0.78513	0.77478	0.76343	0.75101	0.73745	0.72269	0.70664	0.68924	0.67044	0.65017	0.62841	0.60512	0.58030	0.55397
5.0	0.76650	0.75553	0.74351	0.73037	0.71605	0.70047	0.68357	0.66530	0.64558	0.62439	0.60170	0.57749	0.55177	0.52461
5.5	0.74909	0.73760	0.72503	0.71131	0.69636	0.68013	0.66256	0.64358	0.62315	0.60125	0.57784	0.55294	0.52658	0.49882
6.0	0.73207	0.72010	0.70701	0.69274	0.67722	0.66039	0.64219	0.62257	0.60150	0.57896	0.55493	0.52944	0.50254	0.47430
6.5	0.71609	0.70374	0.69024	0.67553	0.65955	0.64224	0.62355	0.60344	0.58187	0.55884	0.53436	0.50845	0.48118	0.45265
7.0	0.70046	0.68775	0.67386	0.65874	0.64233	0.62458	0.60545	0.58488	0.56288	0.53943	0.51455	0.48829	0.46073	0.43198
7.5	0.68574	0.67274	0.65855	0.64311	0.62637	0.60828	0.58880	0.56791	0.54558	0.52182	0.49667	0.47019	0.44246	0.41362
8.0	0.67133	0.65806	0.64358	0.62785	0.61080	0.59241	0.57262	0.55142	0.52880	0.50479	0.47942	0.45276	0.42492	0.39604
8.5	0.65770	0.64423	0.62954	0.61358	0.59631	0.57768	0.55767	0.53626	0.51345	0.48927	0.46377	0.43703	0.40916	0.38034
9.0	0.64435	0.63069	0.61580	0.59964	0.58216	0.56333	0.54312	0.52152	0.49855	0.47423	0.44863	0.42184	0.39399	0.36526
9.5	0.63168	0.61789	0.60286	0.58656	0.56893	0.54996	0.52962	0.50791	0.48484	0.46046	0.43484	0.40807	0.38031	0.35172
10.0	0.61926	0.60534	0.59019	0.57376	0.55601	0.53691	0.51646	0.49465	0.47151	0.44709	0.42147	0.39475	0.36709	0.33868
10.5	0.60744	0.59344	0.57821	0.56170	0.54387	0.52471	0.50420	0.48236	0.45921	0.43480	0.40924	0.38262	0.35511	0.32691
11.0	0.59584	0.58177	0.56647	0.54989	0.53201	0.51279	0.49224	0.47037	0.44722	0.42285	0.39735	0.37086	0.34352	0.31555
11.5	0.58477	0.57067	0.55533	0.53873	0.52082	0.50160	0.48106	0.45921	0.43611	0.41182	0.38643	0.36009	0.33296	0.30525
12.0	0.57390	0.55977	0.54442	0.52779	0.50988	0.49065	0.47013	0.44832	0.42527	0.40107	0.37581	0.34964	0.32272	0.29529
12.5	0.56350	0.54937	0.53402	0.51742	0.49953	0.48034	0.45987	0.43813	0.41518	0.39110	0.36600	0.34003	0.31336	0.28621
13.0	0.55328	0.53916	0.52383	0.50724	0.48939	0.47025	0.44983	0.42817	0.40533	0.38138	0.35645	0.33068	0.30426	0.27741
13.5	0.54347	0.52938	0.51409	0.49756	0.47977	0.46070	0.44038	0.41883	0.39612	0.37233	0.34759	0.32205	0.29590	0.26936
14.0	0.53384	0.51978	0.50454	0.48806	0.47033	0.45135	0.43112	0.40969	0.38712	0.36350	0.33895	0.31364	0.28776	0.26154
14.5	0.52458	0.51057	0.49539	0.47899	0.46135	0.44247	0.42237	0.40108	0.37867	0.35524	0.33091	0.30585	0.28025	0.25435
15.0	0.51547	0.50152	0.48641	0.47009	0.45255	0.43378	0.41380	0.39265	0.37041	0.34717	0.32306	0.29825	0.27294	0.24736
15.5	0.50670	0.49282	0.47779	0.46156	0.44413	0.42549	0.40566	0.38468	0.36262	0.33959	0.31572	0.29117	0.26615	0.24090
16.0	0.49809	0.48427	0.46932	0.45320	0.43588	0.41737	0.39769	0.37687	0.35500	0.33218	0.30854	0.28426	0.25954	0.23462
16.5	0.48977	0.47603	0.46117	0.44516	0.42798	0.40961	0.39009	0.36946	0.34780	0.32520	0.30181	0.27780	0.25338	0.22879
17.0	0.48160	0.46793	0.45317	0.43727	0.42022	0.40200	0.38265	0.36220	0.34074	0.31836	0.29523	0.27149	0.24737	0.22310
17.5	0.47371	0.46012	0.44546	0.42969	0.41277	0.39471	0.37553	0.35528	0.33404	0.31190	0.28902	0.26557	0.24175	0.21781
18.0	0.46594	0.45244	0.43788	0.42223	0.40545	0.38755	0.36855	0.34850	0.32747	0.30557	0.28295	0.25977	0.23626	0.21264
18.5	0.45845	0.44503	0.43058	0.41505	0.39842	0.38069	0.36187	0.34202	0.32122	0.29956	0.27720	0.25431	0.23110	0.20781
19.0	0.45107	0.43774	0.42339	0.40799	0.39150	0.37394	0.35531	0.33567	0.31508	0.29367	0.27158	0.24897	0.22606	0.20308
19.5	0.44394	0.43069	0.41645	0.40118	0.38484	0.36745	0.34901	0.32958	0.30923	0.28807	0.26624	0.24391	0.22131	0.19865
20.0	0.43693	0.42376	0.40963	0.39448	0.37830	0.36107	0.34283	0.32360	0.30348	0.28257	0.26100	0.23896	0.21665	0.19432
20.5	0.43015	0.41707	0.40304	0.38802	0.37198	0.35493	0.33688	0.31787	0.29798	0.27732	0.25602	0.23426	0.21226	0.19023
21.0	0.42347	0.41048	0.39655	0.38166	0.36578	0.34889	0.33103	0.31223	0.29258	0.27216	0.25113	0.22966	0.20795	0.18624
21.5	0.41701	0.40410	0.39029	0.37552	0.35978	0.34307	0.32540	0.30682	0.28739	0.26723	0.24646	0.22527	0.20386	0.18246
22.0	0.41066	0.39783	0.38412	0.36948	0.35389	0.33734	0.31987	0.30149	0.28230	0.26238	0.24188	0.22097	0.19985	0.17875
22.5	0.40451	0.39177	0.37816	0.36364	0.34819	0.33182	0.31453	0.29636	0.27740	0.25773	0.23750	0.21687	0.19604	0.17524
23.0	0.39845	0.38580	0.37229	0.35789	0.34259	0.32638	0.30928	0.29132	0.27258	0.25316	0.23319	0.21284	0.19229	0.17179
23.5	0.39259	0.38002	0.36661	0.35234	0.33718	0.32113	0.30421	0.28646	0.26795	0.24877	0.22906	0.20898	0.18872	0.16851
24.0	0.38681	0.37433	0.36102	0.34687	0.33185	0.31596	0.29923	0.28168	0.26339	0.24445	0.22500	0.20519	0.18521	0.16530
24.5	0.38122	0.36882	0.35562	0.34158	0.32670	0.31097	0.29441	0.27706	0.25899	0.24029	0.22109	0.20155	0.18185	0.16222
25.0	0.37570	0.36340	0.35029	0.33637	0.32163	0.30605	0.28967	0.27252	0.25467	0.23621	0.21726	0.19798	0.17856	0.15921
25.5	0.37036	0.35814	0.34514	0.33134	0.31672	0.30130	0.28510	0.26814	0.25050	0.23226	0.21356	0.19454	0.17539	0.15632
26.0	0.36508	0.35296	0.34006	0.32638	0.31190	0.29663	0.28059	0.26382	0.24639	0.22839	0.20993	0.19117	0.17228	0.15349
26.5	0.35996	0.34793	0.33514	0.32157	0.30723	0.29211	0.27624	0.25966	0.24243	0.22465	0.20642	0.18791	0.16929	0.15077
27.0	0.35492	0.34298	0.33029	0.31684	0.30263	0.28765	0.27195	0.25555	0.23853	0.22096	0.20298	0.18472	0.16636	0.14809
27.5	0.35000	0.33817	0.32559	0.31226	0.29817	0.28335	0.26780	0.25159	0.23476	0.21741	0.19965	0.18164	0.16353	0.14552
28.0	0.32790	0.33343	0.32096	0.30774	0.29379	0.27910	0.26372	0.24768	0.23105	0.21391	0.19638	0.17860	0.16074	0.14300
28.5	0.32342	0.32882	0.31646	0.30336	0.28954	0.27500	0.25977	0.24391	0.22746	0.21053	0.19322	0.17568	0.15806	0.14057
29.0	0.30221	0.30805	0.31202	0.29904	0.28535	0.27095	0.25588	0.24019	0.22393	0.20720	0.19011	0.17280	0.15542	0.13818
29.5	0.29813	0.30384	0.30770	0.29485	0.28129	0.26703	0.25212	0.23659	0.22052	0.20399	0.18711	0.17002	0.15288	0.13587
30.0	0.27775	0.28392	0.28827	0.29071	0.27728	0.26317	0.24841	0.23305	0.21716	0.20082	0.18415	0.16728	0.15037	0.13360
30.5	0.27403	0.28008	0.28433	0.28669	0.27339	0.25942	0.24481	0.22962	0.21391	0.19776	0.18129	0.16464	0.14795	0.13141
31.0	0.25446	0.26094	0.26568	0.26859	0.26956	0.25573	0.24127	0.22624	0.21070	0.19475	0.17848	0.16204	0.14557	0.12926
31.5	0.25108	0.25744	0.26209	0.26492	0.26583	0.25214	0.23784	0.22297	0.20760	0.19183	0.17576	0.15952	0.14327	0.12718
32.0	0.23226	0.23905	0.24418	0.24754	0.24904	0.24861	0.23445	0.21974	0.20455	0.18896	0.17308	0.15705	0.14101	0.12513
32.5	0.22919	0.23588	0.24091	0.24420	0.24564	0.24517	0.23116	0.21662	0.20159	0.18618	0.17049	0.15465	0.13882	0.12316
33.0	0.18093	0.21820	0.22370	0.22751	0.22953	0.22969	0.22792	0.21353	0.19867	0.18344	0.16794	0.15230	0.13666	0.12121
33.5	0.17856	0.21532	0.22073	0.22446	0.22643	0.22655	0.22477	0.21054	0.19585	0.18079	0.16547	0.15001	0.13458	0.11933
34.0	0.13216	0.16998	0.20418	0.20843	0.21096	0.21169	0.21058	0.20758	0.19306	0.17817	0.16303	0.14777	0.13253	0.11748
34.5	0.13044	0.16775	0.20149	0.20566	0.20813	0.20883	0.20770	0.20471	0.19035	0.17563	0.16067	0.14559	0.13055	0.11569
35.0	0.10013	0.12416	0.15906	0.19024	0.19326	0.19456	0.19408	0.19179	0.18768	0.17313	0.15835	0.14345	0.12859	0.11392
35.5	0.09883	0.12254	0.15698	0.18773	0.19069	0.19195	0.19145	0.18916	0.18508	0.17071	0.15609	0.14138	0.12670	0.11222
36.0	0.08361	0.09407	0.11619	0.14820	0.17640	0.17824	0.17837	0.17676	0.17340	0.16831	0.15387	0.13933	0.12483	0.11054
36.5	0.08253	0.09284	0.11467	0.14626	0.17407	0.17587	0.17598	0.17437	0.17103	0.16598	0.15171	0.13735	0.12303	0.10891
37.0		0.07855	0.08803	0.10826	0.13742	0.16269	0.16341	0.16245	0.15981	0.15550	0.14959	0.13539	0.12125	0.10731
37.5		0.07753	0.08688	0.10684	0.13562	0.16054	0.16124	0.16028	0.15765	0.15338	0.14752	0.13349	0.11952	0.10576
38.0			0.07350	0.08202	0.10038	0.12674	0.14915	0.14883	0.14688	0.14332	0.13820	0.13162	0.11782	0.10423
38.5			0.07255	0.08095	0.09907	0.12508	0.14718	0.14685	0.14491	0.14138	0.13631	0.12980	0.11617	0.10274
39.0				0.06849	0.07605	0.09258	0.11619	0.13584	0.13456	0.13172	0.12737	0.12160	0.11454	0.10128
39.5				0.06760	0.07506	0.09137	0.11467	0.13405	0.13277	0.12995	0.12565	0.11994	0.11296	0.09986
40.0					0.06350	0.07014	0.08487	0.10583	0.12282	0.12067	0.11707	0.11208	0.10582	0.09846
40.5					0.06268	0.06923	0.08377	0.10444	0.12120	0.11907	0.11550	0.11056	0.10438	0.09710
41.0						0.05857	0.06430	0.07730	0.09568	0.11014	0.10725	0.10301	0.09753	0.09096
41.5						0.05781	0.06347	0.07629	0.09442	0.10869	0.10582	0.10163	0.09621	0.08972
42.0							0.05369	0.05856	0.06989	0.08580	0.09789	0.09437	0.08964	0.08384
42.5							0.05300	0.05780	0.06898	0.08468	0.09660	0.09311	0.08844	0.08270
43.0								0.04890	0.05295	0.06268	0.07626	0.08613	0.08212	0.07705
43.5								0.04827	0.05226	0.06186	0.07526	0.08500	0.08103	0.07602
44.0									0.04421	0.04748	0.05570	0.06710	0.07495	0.07059
44.5									0.04364	0.04687	0.05498	0.06622	0.07397	0.06965
45.0										0.03965	0.04220	0.04901	0.05839	0.06443
45.5										0.03914	0.04165	0.04837	0.05763	0.06358
46.0											0.03524	0.03713	0.04265	0.05019
46.5											0.03478	0.03665	0.04210	0.04953
47.0												0.03101	0.03231	0.03666
47.5												0.03061	0.03189	0.03619
48.0													0.02698	0.02778
48.5													0.02663	0.02742
49.0														0.02319
49.5														0.02289
50.0														

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit										
PPT 10-11										
O/S duration to maturity / PT	51	52	53	54	55	56	57	58	59	60
0.5	0.920866	0.913967	0.906397	0.898107	0.889043	0.879154	0.868387	0.856694	0.844025	0.830336
1.0	0.847994	0.835335	0.821557	0.806597	0.790398	0.772912	0.754097	0.733924	0.712378	0.689459
1.5	0.786214	0.769232	0.750876	0.731098	0.709862	0.687152	0.662967	0.637331	0.610290	0.581921
2.0	0.728935	0.708360	0.686276	0.662665	0.637533	0.610908	0.582851	0.553450	0.522832	0.491156
2.5	0.679989	0.656752	0.631968	0.605654	0.577858	0.548661	0.518179	0.486568	0.454021	0.420770
3.0	0.634330	0.608905	0.581958	0.553548	0.523770	0.492757	0.460684	0.427768	0.394266	0.360471
3.5	0.595023	0.568019	0.539560	0.509744	0.478708	0.446634	0.413744	0.380305	0.346620	0.313029
4.0	0.558153	0.529878	0.500250	0.469406	0.437523	0.404828	0.371586	0.338107	0.304733	0.271830
4.5	0.526190	0.497044	0.466660	0.435207	0.402900	0.369999	0.336805	0.303657	0.270921	0.238981
5.0	0.496057	0.466245	0.435325	0.403500	0.371017	0.338167	0.305279	0.272716	0.240860	0.210101
5.5	0.469763	0.439545	0.408350	0.376407	0.343987	0.311407	0.279015	0.247189	0.216318	0.186789
6.0	0.444863	0.414374	0.383047	0.351132	0.318926	0.286764	0.255011	0.224052	0.194277	0.166063
6.5	0.422998	0.392410	0.361111	0.329374	0.297511	0.265872	0.234831	0.204776	0.176092	0.149143
7.0	0.402207	0.371610	0.340432	0.308964	0.277534	0.246502	0.216248	0.187159	0.159610	0.133946
7.5	0.383843	0.353345	0.322387	0.291271	0.260337	0.229950	0.200493	0.172348	0.145878	0.121408
8.0	0.366317	0.335978	0.305298	0.274592	0.244205	0.214509	0.185886	0.158709	0.133328	0.110044
8.5	0.350747	0.320638	0.290293	0.260036	0.230220	0.201217	0.173404	0.147147	0.122777	0.100577
9.0	0.335839	0.305997	0.276025	0.246253	0.217037	0.188749	0.161761	0.136426	0.113061	0.091924
9.5	0.322523	0.292991	0.263422	0.234150	0.205532	0.177940	0.151737	0.127266	0.104824	0.084649
10.0	0.309735	0.280538	0.251394	0.222641	0.194638	0.167750	0.142335	0.118720	0.097187	0.077951
10.5	0.298253	0.269415	0.240709	0.212475	0.185071	0.158858	0.134184	0.111364	0.090661	0.072272
11.0	0.287196	0.258733	0.230478	0.202774	0.175975	0.150438	0.126500	0.104463	0.084574	0.067006
11.5	0.277218	0.249141	0.221340	0.194155	0.167940	0.143044	0.119795	0.098481	0.079333	0.062507
12.0	0.267587	0.239905	0.212564	0.185903	0.160272	0.136013	0.113445	0.092841	0.074417	0.058310
12.5	0.258853	0.231570	0.204684	0.178532	0.153460	0.129803	0.107869	0.087920	0.070155	0.054697
13.0	0.250404	0.223525	0.197096	0.171453	0.146937	0.123876	0.102567	0.083260	0.066138	0.051307
13.5	0.242706	0.216229	0.190248	0.165097	0.141111	0.118611	0.097884	0.079167	0.062632	0.048369
14.0	0.235245	0.209171	0.183638	0.158977	0.135516	0.113570	0.093414	0.075276	0.059312	0.045599
14.5	0.228415	0.202741	0.177644	0.153453	0.130492	0.109067	0.089444	0.071839	0.056397	0.043182
15.0	0.221784	0.196508	0.171846	0.148122	0.125655	0.104742	0.085642	0.068559	0.053625	0.040893
15.5	0.215688	0.190804	0.166563	0.143287	0.121289	0.100859	0.082247	0.065645	0.051177	0.038883
16.0	0.209759	0.185264	0.161443	0.138611	0.117075	0.097120	0.078986	0.062855	0.048840	0.036972
16.5	0.204284	0.180172	0.156756	0.134349	0.113254	0.093746	0.076057	0.060363	0.046764	0.035284
17.0	0.198953	0.175219	0.152205	0.130219	0.109557	0.090489	0.073238	0.057969	0.044776	0.033673
17.5	0.194009	0.170646	0.148021	0.126439	0.106189	0.087535	0.070693	0.055820	0.043001	0.032242
18.0	0.189187	0.166192	0.143952	0.122768	0.102925	0.084678	0.068237	0.053751	0.041296	0.030871
18.5	0.184698	0.162062	0.140195	0.119393	0.099937	0.082075	0.066010	0.051883	0.039765	0.029647
19.0	0.180316	0.158035	0.136536	0.116112	0.097036	0.079552	0.063855	0.050081	0.038291	0.028472
19.5	0.176219	0.154285	0.133143	0.113081	0.094368	0.077242	0.061892	0.048446	0.036961	0.027416
20.0	0.172214	0.150624	0.129835	0.110130	0.091774	0.075000	0.059990	0.046865	0.035676	0.026400
20.5	0.168456	0.147202	0.126754	0.107393	0.089379	0.072938	0.058248	0.045424	0.034512	0.025483
21.0	0.164780	0.143857	0.123746	0.104724	0.087046	0.070933	0.056557	0.044028	0.033385	0.024597
21.5	0.161317	0.140718	0.120934	0.102239	0.084883	0.069082	0.055002	0.042750	0.032359	0.023794
22.0	0.157927	0.137647	0.118186	0.099813	0.082774	0.067279	0.053491	0.041509	0.031364	0.023018
22.5	0.154721	0.134754	0.115607	0.097545	0.080810	0.065607	0.052094	0.040368	0.030454	0.022310
23.0	0.151580	0.131922	0.113085	0.095329	0.078892	0.063977	0.050735	0.039258	0.029570	0.021624
23.5	0.148600	0.129244	0.110708	0.093249	0.077100	0.062459	0.049474	0.038233	0.028757	0.020996
24.0	0.145678	0.126620	0.108381	0.091214	0.075348	0.060977	0.048245	0.037235	0.027966	0.020387
24.5	0.142897	0.124131	0.106181	0.089297	0.073703	0.059591	0.047100	0.036310	0.027236	0.019827
25.0	0.140169	0.121690	0.104026	0.087420	0.072095	0.058237	0.045982	0.035408	0.026526	0.019281
25.5	0.137564	0.119367	0.101980	0.085645	0.070580	0.056966	0.044937	0.034568	0.025866	0.018778
26.0	0.135007	0.117088	0.099975	0.083907	0.069096	0.055723	0.043916	0.033747	0.025224	0.018288
26.5	0.132559	0.114912	0.098067	0.082257	0.067694	0.054552	0.042958	0.032980	0.024625	0.017834
27.0	0.130156	0.112776	0.096194	0.080640	0.066320	0.053405	0.042020	0.032231	0.024041	0.017390
27.5	0.127849	0.110731	0.094407	0.079100	0.065016	0.052321	0.041137	0.031528	0.023494	0.016978
28.0	0.125583	0.108724	0.092652	0.077590	0.063737	0.051259	0.040273	0.030840	0.022961	0.016575
28.5	0.123404	0.106797	0.090972	0.076148	0.062521	0.050251	0.039455	0.030192	0.022460	0.016198
29.0	0.121262	0.104904	0.089323	0.074733	0.061327	0.049263	0.038654	0.029557	0.021969	0.015830
29.5	0.119199	0.103083	0.087739	0.073378	0.060187	0.048323	0.037894	0.028957	0.021508	0.015485
30.0	0.117172	0.101295	0.086184	0.072047	0.059069	0.047400	0.037149	0.028369	0.021056	0.015147
30.5	0.115216	0.099571	0.084689	0.070770	0.057998	0.046519	0.036440	0.027811	0.020628	0.014829
31.0	0.113293	0.097878	0.083219	0.069516	0.056946	0.045655	0.035744	0.027265	0.020209	0.014517
31.5	0.111437	0.096244	0.081804	0.068310	0.055937	0.044827	0.035080	0.026744	0.019812	0.014222
32.0	0.109611	0.094638	0.080412	0.067124	0.054945	0.044014	0.034428	0.026233	0.019423	0.013933
32.5	0.107847	0.093087	0.079070	0.065982	0.053992	0.043234	0.033804	0.025746	0.019052	0.013659
33.0	0.106112	0.091562	0.077750	0.064860	0.053055	0.042468	0.033191	0.025267	0.018688	0.013391
33.5	0.104435	0.090088	0.076476	0.063777	0.052152	0.041731	0.032603	0.024809	0.018341	0.013135
34.0	0.102784	0.088639	0.075223	0.062713	0.051265	0.041007	0.032025	0.024359	0.018000	0.012884
34.5	0.101189	0.087238	0.074013	0.061685	0.050410	0.040309	0.031469	0.023928	0.017673	0.012645
35.0	0.099619	0.085859	0.072822	0.060675	0.049568	0.039623	0.030923	0.023504	0.017353	0.012410
35.5	0.098100	0.084527	0.071671	0.059698	0.048756	0.038962	0.030397	0.023096	0.017045	0.012185
36.0	0.096605	0.083215	0.070538	0.058738	0.047957	0.038312	0.029880	0.022695	0.016743	0.011964
36.5	0.095158	0.081947	0.069444	0.057810	0.047185	0.037684	0.029381	0.022309	0.016453	0.011752
37.0	0.093734	0.080697	0.068366	0.056896	0.046426	0.037067	0.028891	0.021929	0.016167	0.011544
37.5	0.092354	0.079489	0.067324	0.056013	0.045692	0.036470	0.028417	0.021563	0.015892	0.011343
38.0	0.090996	0.078299	0.066297	0.055144	0.044970	0.035883	0.027952	0.021203	0.015622	0.011146
38.5	0.089679	0.077147	0.065305	0.054303	0.044272	0.035316	0.027502	0.020856	0.015361	0.010957
39.0	0.088382	0.076012	0.064327	0.053475	0.043585	0.034758	0.027059	0.020514	0.015105	0.010770
39.5	0.087124	0.074912	0.063381	0.052675	0.042921	0.034219	0.026632	0.020184	0.014857	0.010591
40.0	0.085884	0.073829	0.062448	0.051886	0.042267	0.033688	0.026211	0.019859	0.014614	0.010414
40.5	0.084679	0.072778	0.061545	0.051122	0.041634	0.033174	0.025804	0.019546	0.014379	0.010243
41.0	0.083492	0.071742	0.060654	0.050370	0.041010	0.032668	0.025404	0.019237	0.014147	0.010075
41.5	0.082336	0.070735	0.059791	0.049642	0.040407	0.032179	0.025016	0.018938	0.013924	0.009913
42.0	0.077137	0.069743	0.058940	0.048924	0.039813	0.031697	0.024635	0.018644	0.013704	0.009754
42.5	0.076083	0.068778	0.058113	0.048227	0.039237	0.031231	0.024266	0.018360	0.013491	0.009600
43.0	0.071094	0.064436	0.057298	0.047541	0.038669	0.030771	0.023903	0.018080	0.013282	0.009448
43.5	0.070133	0.063555	0.056505	0.046874	0.038119	0.030326	0.023551	0.017809	0.013079	0.009301
44.0	0.065340	0.059387	0.052938	0.046216	0.037576	0.029888	0.023205	0.017543	0.012880	0.009157
44.5	0.064465	0.058584	0.052214	0.045577	0.037049	0.029462	0.022869	0.017285	0.012687	0.009017
45.0	0.059860	0.054581	0.048790	0.042699	0.036529	0.029043	0.022538	0.017030	0.012497	0.008880
45.5	0.059064	0.053850	0.048130	0.042115	0.036024	0.028635	0.022217	0.016784	0.012313	0.008747
46.0	0.054637	0.050003	0.044841	0.039353	0.033749	0.028234	0.021901	0.016541	0.012132	0.008616
46.5	0.053916	0.049338	0.044241	0.038822	0.033288	0.027843	0.021594	0.016306	0.011956	0.008489
47.0	0.042563	0.045640	0.041080	0.036168	0.031105	0.026085	0.021291	0.016073	0.011783	0.008364
47.5	0.042005	0.045038	0.040534	0.035684	0.030685	0.025729	0.020996	0.015848	0.011616	0.008243
48.0	0.031091	0.035555	0.037496	0.033135	0.028588	0.024041	0.019671	0.015626	0.011450	0.008124
48.5	0.030685	0.035088	0.037001	0.032694	0.028205	0.023716	0.019402	0.015410	0.011290	0.008008
49.0	0.023555	0.025971	0.029210	0.030244	0.026190	0.022096	0.018130	0.014436	0.011131	0.007894
49.5	0.023249	0.025632	0.028827	0.029845	0.025842	0.021800	0.017884	0.014240	0.010977	0.007784
50.0	0.019669	0.019676	0.021337	0.023561	0.023905	0.020242	0.016663	0.013306	0.010284	0.007674
50.5	0.019414	0.019420	0.021058	0.023252	0.023589	0.019974	0.016439	0.013126	0.010143	0.007568
51.0		0.016430	0.016165	0.017210	0.018622	0.018476	0.015265	0.012229	0.009479	0.007091
51.5		0.016217	0.015955	0.016985	0.018378	0.018233	0.015062	0.012065	0.009350	0.006994
52.0			0.013498	0.013039	0.013603	0.014393	0.013933	0.011203	0.008712	0.006535
52.5			0.013323	0.012869	0.013425	0.014204	0.013749	0.011054	0.008594	0.006447
53.0				0.010888	0.010306	0.010514	0.010854	0.010226	0.007981	0.006006
53.5				0.010747	0.010172	0.010377	0.010712	0.010091	0.007874	0.005925
54.0					0.008606	0.007965	0.007928	0.007966	0.007284	0.005502
54.5					0.008494	0.007862	0.007825	0.007861	0.007188	0.005429
55.0						0.006651	0.006007	0.005819	0.005675	0.005022
55.5						0.006565	0.005929	0.005743	0.005600	0.004956
56.0							0.005016	0.004408	0.004145	0.003913
56.5							0.004951	0.004351	0.004091	0.003861
57.0								0.003681	0.003140	0.002858
57.5								0.003633	0.003100	0.002821
58.0									0.002622	0.002165
58.5									0.002588	0.002137
59.0										0.001808
59.5										0.001784

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit

PPT 12-14

O/S duration to maturity / PT	24	25	26	27	28	29	30	31	32	33	34	35	36	37
0.5	0.97989	0.97948	0.97903	0.97852	0.97796	0.97732	0.97660	0.97580	0.97490	0.97390	0.97278	0.97153	0.97015	0.96861
1.0	0.96018	0.95938	0.95850	0.95751	0.95640	0.95515	0.95376	0.95219	0.95044	0.94848	0.94630	0.94388	0.94119	0.93821
1.5	0.94123	0.94009	0.93883	0.93743	0.93586	0.93410	0.93212	0.92991	0.92744	0.92468	0.92160	0.91819	0.91440	0.91020
2.0	0.92265	0.92118	0.91957	0.91777	0.91576	0.91351	0.91098	0.90815	0.90499	0.90147	0.89755	0.89319	0.88837	0.88303
2.5	0.90475	0.90300	0.90108	0.89894	0.89656	0.89389	0.89090	0.88756	0.88382	0.87965	0.87502	0.86988	0.86418	0.85789
3.0	0.88720	0.88517	0.88295	0.88050	0.87776	0.87469	0.87126	0.86743	0.86314	0.85837	0.85306	0.84718	0.84066	0.83347
3.5	0.87027	0.86800	0.86552	0.86279	0.85975	0.85635	0.85255	0.84831	0.84357	0.83829	0.83242	0.82591	0.81872	0.81078
4.0	0.85366	0.85116	0.84844	0.84544	0.84211	0.83839	0.83424	0.82961	0.82443	0.81867	0.81227	0.80519	0.79735	0.78871
4.5	0.83764	0.83492	0.83198	0.82875	0.82517	0.82119	0.81675	0.81179	0.80626	0.80011	0.79327	0.78570	0.77734	0.76813
5.0	0.82191	0.81899	0.81584	0.81239	0.80858	0.80434	0.79962	0.79436	0.78849	0.78196	0.77471	0.76669	0.75783	0.74808
5.5	0.80672	0.80362	0.80027	0.79663	0.79261	0.78817	0.78322	0.77770	0.77155	0.76472	0.75714	0.74875	0.73949	0.72930
6.0	0.79181	0.78853	0.78500	0.78117	0.77697	0.77232	0.76715	0.76139	0.75499	0.74787	0.73997	0.73123	0.72160	0.71100
6.5	0.77740	0.77395	0.77027	0.76627	0.76190	0.75707	0.75172	0.74577	0.73915	0.73180	0.72366	0.71465	0.70471	0.69380
7.0	0.76326	0.75965	0.75580	0.75165	0.74711	0.74212	0.73660	0.73047	0.72365	0.71609	0.70771	0.69844	0.68823	0.67701
7.5	0.74959	0.74583	0.74183	0.73754	0.73286	0.72773	0.72206	0.71578	0.70880	0.70107	0.69251	0.68304	0.67262	0.66117
8.0	0.73616	0.73226	0.72812	0.72369	0.71888	0.71361	0.70780	0.70138	0.69426	0.68637	0.67763	0.66799	0.65736	0.64570
8.5	0.72318	0.71914	0.71488	0.71031	0.70538	0.69999	0.69407	0.68754	0.68030	0.67229	0.66342	0.65364	0.64287	0.63105
9.0	0.71042	0.70626	0.70187	0.69719	0.69214	0.68664	0.68061	0.67396	0.66662	0.65849	0.64951	0.63960	0.62870	0.61674
9.5	0.69808	0.69380	0.68930	0.68450	0.67934	0.67375	0.66762	0.66089	0.65346	0.64525	0.63619	0.62619	0.61520	0.60315
10.0	0.68596	0.68157	0.67695	0.67205	0.66679	0.66110	0.65488	0.64807	0.64056	0.63227	0.62313	0.61306	0.60199	0.58985
10.5	0.67423	0.66973	0.66501	0.66001	0.65466	0.64888	0.64259	0.63570	0.62813	0.61979	0.61060	0.60048	0.58936	0.57718
11.0	0.66269	0.65810	0.65328	0.64819	0.64275	0.63689	0.63052	0.62357	0.61595	0.60756	0.59832	0.58816	0.57701	0.56479
11.5	0.65152	0.64684	0.64194	0.63675	0.63123	0.62530	0.61887	0.61187	0.60419	0.59577	0.58651	0.57633	0.56517	0.55294
12.0	0.64053	0.63578	0.63079	0.62552	0.61993	0.61392	0.60743	0.60038	0.59267	0.58421	0.57493	0.56474	0.55357	0.54135
12.5	0.62988	0.62506	0.62000	0.61466	0.60899	0.60292	0.59638	0.58928	0.58154	0.57307	0.56378	0.55359	0.54244	0.53024
13.0	0.61940	0.61452	0.60939	0.60399	0.59825	0.59212	0.58553	0.57839	0.57062	0.56213	0.55284	0.54267	0.53153	0.51936
13.5	0.60923	0.60430	0.59912	0.59365	0.58786	0.58168	0.57504	0.56787	0.56007	0.55158	0.54229	0.53214	0.52104	0.50892
14.0	0.56927	0.59425	0.58902	0.58350	0.57765	0.57142	0.56474	0.55753	0.54972	0.54122	0.53195	0.52181	0.51075	0.49868
14.5	0.56003	0.58449	0.57922	0.57366	0.56777	0.56150	0.55478	0.54755	0.53972	0.53122	0.52196	0.51186	0.50084	0.48884
15.0	0.52194	0.54615	0.56959	0.56399	0.55806	0.55175	0.54500	0.53774	0.52990	0.52140	0.51216	0.50209	0.49113	0.47919
15.5	0.51356	0.53728	0.56023	0.55461	0.54865	0.54231	0.53553	0.52826	0.52041	0.51191	0.50269	0.49267	0.48175	0.46989
16.0	0.50531	0.50074	0.55103	0.54538	0.53940	0.53303	0.52623	0.51894	0.51109	0.50260	0.49340	0.48342	0.47256	0.46078
16.5	0.49726	0.49270	0.54209	0.53643	0.53043	0.52404	0.51723	0.50993	0.50207	0.49360	0.48442	0.47448	0.46369	0.45198
17.0	0.46216	0.48478	0.50663	0.52762	0.52161	0.51521	0.50838	0.50107	0.49322	0.48476	0.47561	0.46571	0.45498	0.44336
17.5	0.45486	0.47706	0.49849	0.51906	0.51304	0.50664	0.49981	0.49250	0.48465	0.47621	0.46709	0.45724	0.44658	0.43504
18.0	0.42134	0.44339	0.46466	0.48510	0.50462	0.49821	0.49138	0.48407	0.47624	0.46781	0.45872	0.44892	0.43832	0.42687
18.5	0.41473	0.43638	0.45727	0.47731	0.49643	0.49003	0.48321	0.47591	0.46809	0.45968	0.45063	0.44088	0.43035	0.41898
19.0	0.35720	0.40423	0.42499	0.44492	0.46395	0.48199	0.47517	0.46789	0.46008	0.45170	0.44269	0.43298	0.42252	0.41124
19.5	0.35163	0.39789	0.41827	0.43784	0.45649	0.47416	0.46737	0.46011	0.45232	0.44397	0.43500	0.42534	0.41495	0.40375
20.0	0.29669	0.34269	0.38745	0.40693	0.42552	0.44314	0.45970	0.45245	0.44470	0.43638	0.42744	0.41784	0.40752	0.39641
20.5	0.29209	0.33734	0.38137	0.40050	0.41875	0.43602	0.45223	0.44503	0.43730	0.42902	0.42013	0.41059	0.40033	0.38931
21.0	0.23963	0.28464	0.35193	0.37099	0.38919	0.40644	0.42265	0.43772	0.43003	0.42179	0.41294	0.40346	0.39327	0.38233
21.5	0.23593	0.28023	0.34644	0.36517	0.38304	0.39997	0.41586	0.43061	0.42297	0.41477	0.40598	0.39655	0.38644	0.37559
22.0	0.18583	0.22990	0.31830	0.33698	0.35481	0.37173	0.38764	0.40244	0.41602	0.40787	0.39914	0.38977	0.37973	0.36897
22.5	0.18297	0.22635	0.31336	0.33172	0.34925	0.36586	0.38147	0.39598	0.40927	0.40118	0.39250	0.38320	0.37323	0.36256
23.0	0.18015	0.17828	0.28646	0.30478	0.32228	0.33890	0.35454	0.36911	0.38249	0.39459	0.38597	0.37674	0.36685	0.35626
23.5	0.17739	0.17554	0.28204	0.30005	0.31726	0.33358	0.34894	0.36323	0.37635	0.38818	0.37963	0.37047	0.36066	0.35017
24.0		0.17284	0.21360	0.27429	0.29149	0.30783	0.32323	0.33759	0.35081	0.36279	0.37340	0.36431	0.35458	0.34418
24.5		0.17019	0.21032	0.27006	0.28697	0.30303	0.31816	0.33226	0.34523	0.35696	0.36734	0.35833	0.34868	0.33837
25.0			0.18637	0.20453	0.26233	0.27842	0.29359	0.30777	0.32086	0.33274	0.34331	0.35244	0.34288	0.33267
25.5			0.18351	0.20138	0.25828	0.27410	0.28902	0.30295	0.31579	0.32744	0.33779	0.34672	0.33725	0.32714
26.0				0.17845	0.19561	0.25057	0.26554	0.27956	0.29252	0.30433	0.31487	0.32404	0.33172	0.32170
26.5				0.17572	0.19260	0.24670	0.26142	0.27520	0.28793	0.29952	0.30986	0.31883	0.32633	0.31641
27.0					0.17067	0.18684	0.23898	0.25284	0.26570	0.27745	0.28799	0.29720	0.30498	0.31122
27.5					0.16806	0.18396	0.23529	0.24892	0.26156	0.27310	0.28344	0.29247	0.30008	0.30617
28.0						0.16302	0.17820	0.22756	0.24031	0.25201	0.26255	0.27182	0.27972	0.28614
28.5						0.16052	0.17545	0.22404	0.23658	0.24808	0.25843	0.26753	0.27527	0.28154
29.0							0.15548	0.16968	0.21628	0.22793	0.23848	0.24782	0.25584	0.26244
29.5							0.15310	0.16707	0.21294	0.22440	0.23476	0.24393	0.25180	0.25826
30.0								0.14805	0.16127	0.20513	0.21569	0.22510	0.23324	0.24003
30.5								0.14578	0.15879	0.20197	0.21235	0.22158	0.22958	0.23624
31.0									0.14071	0.15296	0.19412	0.20359	0.21186	0.21883
31.5									0.13855	0.15060	0.19112	0.20043	0.20855	0.21540
32.0										0.13346	0.14474	0.18322	0.16424	0.19877
32.5										0.13141	0.14252	0.18039	0.16169	0.19567
33.0											0.12629	0.13662	0.11939	0.15409
33.5											0.12436	0.13452	0.11754	0.15170
34.0												0.11920	0.09001	0.11201
34.5												0.11738	0.08863	0.11028
35.0													0.07480	0.08445
35.5													0.07365	0.08315
36.0														0.07017
36.5														0.06910
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Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit

PPT 12-14

O/S duration to maturity / PT	38	39	40	41	42	43	44	45	46	47	48	49	50
0.5	0.96690	0.96501	0.96291	0.96059	0.95802	0.95517	0.95202	0.94854	0.94469	0.94044	0.93576	0.93059	0.92489
1.0	0.93490	0.93124	0.92720	0.92273	0.91780	0.91235	0.90634	0.89973	0.89244	0.88443	0.87564	0.86599	0.85543
1.5	0.90555	0.90042	0.89476	0.88851	0.88162	0.87405	0.86571	0.85656	0.84652	0.83552	0.82349	0.81036	0.79605
2.0	0.87713	0.87062	0.86345	0.85555	0.84688	0.83735	0.82690	0.81546	0.80296	0.78931	0.77444	0.75829	0.74079
2.5	0.85094	0.84329	0.83487	0.82562	0.81547	0.80435	0.79219	0.77891	0.76443	0.74869	0.73161	0.71313	0.69320
3.0	0.82554	0.81682	0.80724	0.79673	0.78522	0.77265	0.75893	0.74399	0.72775	0.71016	0.69115	0.67066	0.64866
3.5	0.80204	0.79244	0.78190	0.77036	0.75775	0.74399	0.72902	0.71275	0.69513	0.67609	0.65558	0.63357	0.61003
4.0	0.77921	0.76878	0.75735	0.74486	0.73124	0.71640	0.70029	0.68283	0.66397	0.64365	0.62184	0.59853	0.57370
4.5	0.75800	0.74690	0.73475	0.72148	0.70703	0.69133	0.67431	0.65592	0.63609	0.61480	0.59201	0.56773	0.54197
5.0	0.73737	0.72564	0.71281	0.69883	0.68363	0.66714	0.64930	0.63007	0.60939	0.58723	0.56361	0.53851	0.51200
5.5	0.71812	0.70588	0.69252	0.67797	0.66217	0.64506	0.62658	0.60670	0.58537	0.56258	0.53834	0.51267	0.48565
6.0	0.69938	0.68667	0.67281	0.65773	0.64139	0.62371	0.60466	0.58420	0.56230	0.53896	0.51420	0.48808	0.46066
6.5	0.68183	0.66875	0.65449	0.63901	0.62224	0.60413	0.58465	0.56376	0.54144	0.51772	0.49262	0.46620	0.43855
7.0	0.66471	0.65129	0.63668	0.62082	0.60367	0.58517	0.56530	0.54403	0.52136	0.49732	0.47194	0.44530	0.41751
7.5	0.64863	0.63495	0.62006	0.60392	0.58648	0.56770	0.54755	0.52602	0.50312	0.47887	0.45334	0.42660	0.39880
8.0	0.63293	0.61901	0.60388	0.58748	0.56979	0.55075	0.53036	0.50861	0.48552	0.46111	0.43547	0.40869	0.38092
8.5	0.61812	0.60403	0.58872	0.57215	0.55428	0.53508	0.51453	0.49265	0.46945	0.44498	0.41932	0.39258	0.36493
9.0	0.60366	0.58941	0.57395	0.55722	0.53919	0.51984	0.49917	0.47718	0.45391	0.42941	0.40377	0.37711	0.34961
9.5	0.58997	0.57562	0.56006	0.54323	0.52512	0.50569	0.48496	0.46294	0.43966	0.41519	0.38964	0.36313	0.33583
10.0	0.57659	0.56216	0.54650	0.52960	0.51141	0.49193	0.47116	0.44912	0.42586	0.40145	0.37600	0.34966	0.32259
10.5	0.56388	0.54941	0.53372	0.51678	0.49858	0.47909	0.45833	0.43633	0.41315	0.38885	0.36356	0.33742	0.31063
11.0	0.55145	0.53695	0.52123	0.50428	0.48606	0.46658	0.44586	0.42391	0.40081	0.37664	0.35153	0.32562	0.29911
11.5	0.53961	0.52511	0.50941	0.49248	0.47430	0.45487	0.43422	0.41237	0.38940	0.36540	0.34049	0.31484	0.28864
12.0	0.52802	0.51354	0.49786	0.48096	0.46282	0.44346	0.42289	0.40115	0.37832	0.35449	0.32980	0.30442	0.27854
12.5	0.51695	0.50251	0.48688	0.47005	0.45199	0.43273	0.41227	0.39068	0.36802	0.34440	0.31996	0.29486	0.26932
13.0	0.50611	0.49172	0.47615	0.45939	0.44142	0.42226	0.40193	0.38048	0.35800	0.33460	0.31041	0.28561	0.26041
13.5	0.49572	0.48140	0.46592	0.44926	0.43141	0.41238	0.39220	0.37093	0.34866	0.32549	0.30157	0.27708	0.25223
14.0	0.48555	0.47131	0.45592	0.43936	0.42162	0.40273	0.38271	0.36162	0.33956	0.31663	0.29299	0.26881	0.24432
14.5	0.47579	0.46164	0.44636	0.42992	0.41233	0.39360	0.37376	0.35287	0.33104	0.30837	0.28501	0.26116	0.23702
15.0	0.46622	0.45217	0.43700	0.42069	0.40324	0.38467	0.36501	0.34433	0.32273	0.30032	0.27725	0.25372	0.22995
15.5	0.45701	0.44307	0.42803	0.41187	0.39458	0.37619	0.35673	0.33628	0.31492	0.29278	0.27002	0.24682	0.22340
16.0	0.44799	0.43416	0.41925	0.40323	0.38611	0.36790	0.34864	0.32841	0.30730	0.28543	0.26297	0.24010	0.21704
16.5	0.43930	0.42559	0.41082	0.39496	0.37801	0.36000	0.34096	0.32096	0.30011	0.27853	0.25637	0.23383	0.21113
17.0	0.43078	0.41719	0.40256	0.38685	0.37008	0.35226	0.33344	0.31368	0.29309	0.27179	0.24994	0.22773	0.20539
17.5	0.42256	0.40910	0.39461	0.37907	0.36249	0.34488	0.32628	0.30677	0.28644	0.26543	0.24389	0.22201	0.20003
18.0	0.41450	0.40116	0.38682	0.37145	0.35505	0.33765	0.31927	0.30001	0.27994	0.25922	0.23799	0.21644	0.19481
18.5	0.40672	0.39351	0.37931	0.36412	0.34791	0.33072	0.31258	0.29356	0.27377	0.25334	0.23242	0.21120	0.18992
19.0	0.39908	0.38600	0.37196	0.35693	0.34092	0.32393	0.30602	0.28726	0.26774	0.24759	0.22698	0.20609	0.18515
19.5	0.39170	0.37875	0.36486	0.35000	0.33419	0.31742	0.29974	0.28123	0.26199	0.24213	0.22183	0.20127	0.18067
20.0	0.38446	0.37164	0.35790	0.34322	0.32759	0.31103	0.29359	0.27534	0.25636	0.23680	0.21680	0.19656	0.17630
20.5	0.37747	0.36477	0.35118	0.33667	0.32123	0.30489	0.28769	0.26969	0.25099	0.23171	0.21202	0.19210	0.17217
21.0	0.37060	0.35803	0.34458	0.33024	0.31500	0.29887	0.28190	0.26415	0.24572	0.22674	0.20735	0.18775	0.16814
21.5	0.36396	0.35152	0.33822	0.32404	0.30899	0.29308	0.27634	0.25884	0.24068	0.22198	0.20290	0.18361	0.16433
22.0	0.35744	0.34512	0.33197	0.31796	0.30310	0.28739	0.27088	0.25364	0.23574	0.21733	0.19854	0.17956	0.16060
22.5	0.35114	0.33894	0.32593	0.31208	0.29740	0.28191	0.26563	0.24863	0.23100	0.21287	0.19437	0.17571	0.15706
23.0	0.34495	0.33287	0.31999	0.30631	0.29182	0.27653	0.26048	0.24372	0.22636	0.20850	0.19030	0.17193	0.15360
23.5	0.33896	0.32700	0.31426	0.30074	0.28643	0.27134	0.25551	0.23899	0.22189	0.20431	0.18639	0.16833	0.15030
24.0	0.33307	0.32123	0.30863	0.29527	0.28113	0.26624	0.25063	0.23436	0.21751	0.20020	0.18257	0.16480	0.14708
24.5	0.32737	0.31565	0.30319	0.28998	0.27602	0.26132	0.24592	0.22989	0.21329	0.19625	0.17890	0.16142	0.14399
25.0	0.32177	0.31017	0.29784	0.28479	0.27100	0.25649	0.24131	0.22550	0.20915	0.19237	0.17530	0.15810	0.14097
25.5	0.31635	0.30486	0.29267	0.27976	0.26614	0.25183	0.23685	0.22127	0.20516	0.18864	0.17184	0.15492	0.13808
26.0	0.31101	0.29965	0.28759	0.27483	0.26138	0.24724	0.23247	0.21711	0.20125	0.18498	0.16845	0.15181	0.13525
26.5	0.30584	0.29460	0.28267	0.27006	0.25677	0.24281	0.22824	0.21310	0.19747	0.18145	0.16518	0.14881	0.13253
27.0	0.30075	0.28963	0.27783	0.26537	0.25224	0.23847	0.22409	0.20916	0.19376	0.17799	0.16198	0.14587	0.12986
27.5	0.29581	0.28481	0.27315	0.26083	0.24786	0.23426	0.22007	0.20535	0.19018	0.17465	0.15888	0.14304	0.12730
28.0	0.29096	0.28007	0.26854	0.25636	0.24355	0.23013	0.21613	0.20162	0.18666	0.17137	0.15585	0.14027	0.12478
28.5	0.28623	0.27548	0.26408	0.25204	0.23939	0.22613	0.21232	0.19801	0.18327	0.16820	0.15293	0.13759	0.12236
29.0	0.26751	0.27095	0.25968	0.24779	0.23529	0.22220	0.20858	0.19446	0.17993	0.16509	0.15006	0.13497	0.11999
29.5	0.26321	0.26655	0.25542	0.24367	0.23132	0.21840	0.20495	0.19103	0.17671	0.16209	0.14728	0.13243	0.11770
30.0	0.24535	0.24912	0.25123	0.23962	0.22742	0.21467	0.20139	0.18766	0.17354	0.15914	0.14456	0.12995	0.11545
30.5	0.24145	0.24511	0.24715	0.23568	0.22364	0.21105	0.19795	0.18440	0.17048	0.15629	0.14193	0.12755	0.11329
31.0	0.22440	0.22848	0.23098	0.23181	0.21992	0.20749	0.19456	0.18120	0.16748	0.15349	0.13935	0.12519	0.11116
31.5	0.22086	0.22484	0.22727	0.22805	0.21631	0.20404	0.19128	0.17810	0.16457	0.15078	0.13685	0.12291	0.10911
32.0	0.20458	0.20897	0.21185	0.21313	0.21276	0.20065	0.18806	0.17505	0.16171	0.14812	0.13440	0.12067	0.10709
32.5	0.20137	0.20567	0.20848	0.20971	0.20930	0.19735	0.18493	0.17210	0.15894	0.14555	0.13203	0.11851	0.10514
33.0	0.18583	0.19052	0.19376	0.19548	0.19561	0.19411	0.18185	0.16920	0.15622	0.14302	0.12970	0.11639	0.10323
33.5	0.18293	0.18753	0.19070	0.19237	0.19247	0.19096	0.17887	0.16639	0.15359	0.14058	0.12745	0.11434	0.10138
34.0	0.14406	0.17305	0.17665	0.17879	0.17941	0.17847	0.17593	0.16362	0.15100	0.13817	0.12524	0.11232	0.09956
34.5	0.14182	0.17035	0.17388	0.17596	0.17655	0.17560	0.17307	0.16093	0.14849	0.13584	0.12309	0.11037	0.09781
35.0	0.10472	0.13415	0.16045	0.16300	0.16409	0.16368	0.16175	0.15829	0.14602	0.13355	0.12099	0.10845	0.09608
35.5	0.10310	0.13207	0.15795	0.16044	0.16150	0.16108	0.15915	0.15572	0.14362	0.13133	0.11895	0.10660	0.09441
36.0	0.07895	0.09752	0.12439	0.14805	0.14960	0.14971	0.14835	0.14553	0.14126	0.12915	0.11694	0.10477	0.09277
36.5	0.07774	0.09601	0.12246	0.14574	0.14725	0.14734	0.14599	0.14319	0.13897	0.12702	0.11500	0.10301	0.09119
37.0	0.06561	0.07352	0.09042	0.11478	0.13588	0.13649	0.13569	0.13348	0.12988	0.12494	0.11308	0.10127	0.08963
37.5	0.06460	0.07239	0.08902	0.11300	0.13376	0.13434	0.13354	0.13135	0.12779	0.12291	0.11123	0.09959	0.08812
38.0		0.06109	0.06817	0.08343	0.10534	0.12397	0.12370	0.12208	0.11912	0.11487	0.10940	0.09793	0.08663
38.5		0.06016	0.06712	0.08214	0.10371	0.12204	0.12176	0.12015	0.11723	0.11302	0.10763	0.09632	0.08519
39.0			0.05665	0.06290	0.07657	0.09611	0.11236	0.11130	0.10895	0.10535	0.10058	0.09474	0.08377
39.5			0.05578	0.06193	0.07539	0.09462	0.11061	0.10955	0.10723	0.10368	0.09897	0.09320	0.08240
40.0				0.05227	0.05773	0.06986	0.08711	0.10109	0.09933	0.09636	0.09225	0.08710	0.08104
40.5				0.05147	0.05684	0.06878	0.08576	0.09952	0.09777	0.09484	0.09078	0.08571	0.07973
41.0					0.04797	0.05267	0.06332	0.07837	0.09022	0.08785	0.08438	0.07989	0.07451
41.5					0.04724	0.05186	0.06234	0.07716	0.08881	0.08647	0.08304	0.07862	0.07331
42.0						0.04377	0.04774	0.05697	0.06994	0.07979	0.07692	0.07307	0.06834
42.5						0.04310	0.04700	0.05609	0.06886	0.07855	0.07572	0.07191	0.06725
43.0							0.03967	0.04295	0.05084	0.06186	0.06987	0.06662	0.06250
43.5							0.03906	0.04229	0.05006	0.06090	0.06878	0.06557	0.06152
44.0								0.03569	0.03833	0.04497	0.05417	0.06051	0.05698
44.5								0.03514	0.03774	0.04427	0.05333	0.05956	0.05609
45.0									0.03185	0.03390	0.03937	0.04691	0.05176
45.5									0.03136	0.03338	0.03877	0.04618	0.05095
46.0										0.02817	0.02969	0.03410	0.04013
46.5										0.02774	0.02923	0.03357	0.03950
47.0											0.02467	0.02571	0.02917
47.5											0.02429	0.02531	0.02872
48.0												0.02136	0.02199
48.5												0.02103	0.02165
49.0													0.01827
49.5													0.01799
50.0													

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit										
PPT 12-14										
O/S duration to maturity / PT	51	52	53	54	55	56	57	58	59	60
0.5	0.918628	0.911746	0.904195	0.895925	0.886883	0.877017	0.866277	0.854612	0.841974	0.828319
1.0	0.843878	0.831280	0.817568	0.802681	0.786561	0.769160	0.750436	0.730361	0.708920	0.686112
1.5	0.780496	0.763638	0.745415	0.725781	0.704700	0.682155	0.658146	0.632696	0.605851	0.577689
2.0	0.721875	0.701499	0.679629	0.656247	0.631358	0.604991	0.577206	0.548090	0.517768	0.486399
2.5	0.671767	0.648811	0.624326	0.598331	0.570871	0.542027	0.511914	0.480684	0.448531	0.415682
3.0	0.625137	0.600081	0.573524	0.545526	0.516179	0.485616	0.454008	0.421569	0.388552	0.355247
3.5	0.584975	0.558427	0.530448	0.501135	0.470624	0.439091	0.406757	0.373882	0.340767	0.307742
4.0	0.547393	0.519664	0.490607	0.460357	0.429089	0.397024	0.364424	0.331590	0.298859	0.266590
4.5	0.514793	0.486278	0.456552	0.425781	0.394174	0.361985	0.329510	0.297080	0.265053	0.233804
5.0	0.484133	0.455038	0.424861	0.393801	0.362099	0.330038	0.297941	0.266161	0.235071	0.205050
5.5	0.457357	0.427937	0.397566	0.366466	0.334903	0.303183	0.271647	0.240661	0.210606	0.181856
6.0	0.432062	0.402451	0.372024	0.341028	0.309749	0.278512	0.247673	0.217605	0.188687	0.161285
6.5	0.409828	0.380192	0.349868	0.319119	0.288248	0.257594	0.227519	0.198400	0.170610	0.144499
7.0	0.388738	0.359164	0.329031	0.298617	0.268240	0.238246	0.209006	0.180891	0.154264	0.129460
7.5	0.370086	0.340682	0.310833	0.280833	0.251007	0.221709	0.193308	0.166171	0.140650	0.117057
8.0	0.352330	0.323150	0.293642	0.264107	0.234881	0.206319	0.178789	0.152650	0.128237	0.105843
8.5	0.336535	0.307646	0.278531	0.249500	0.220892	0.193064	0.166378	0.141184	0.117802	0.096502
9.0	0.321448	0.292885	0.264197	0.235701	0.207736	0.180661	0.154829	0.130580	0.108216	0.087985
9.5	0.307953	0.279755	0.251521	0.223571	0.196247	0.169901	0.144882	0.121516	0.100088	0.080825
10.0	0.295024	0.267214	0.239454	0.212066	0.185393	0.159783	0.135574	0.113081	0.092571	0.074248
10.5	0.283396	0.255995	0.228719	0.201892	0.175853	0.150945	0.127500	0.105816	0.086145	0.068672
11.0	0.272227	0.245247	0.218465	0.192205	0.166803	0.142597	0.119907	0.099018	0.080165	0.063514
11.5	0.262131	0.235582	0.209293	0.183588	0.158800	0.135259	0.113275	0.093121	0.075015	0.059105
12.0	0.252409	0.226297	0.200507	0.175358	0.151181	0.128298	0.107010	0.087575	0.070196	0.055002
12.5	0.243577	0.217904	0.192604	0.167996	0.144404	0.122143	0.101503	0.082731	0.066015	0.051469
13.0	0.235054	0.209822	0.185013	0.160943	0.137930	0.116282	0.096280	0.078156	0.062084	0.048162
13.5	0.227274	0.202481	0.178152	0.154600	0.132139	0.111069	0.091660	0.074134	0.058650	0.045294
14.0	0.219752	0.195396	0.171544	0.148507	0.126591	0.106090	0.087262	0.070319	0.055406	0.042596
14.5	0.212854	0.188929	0.165542	0.142999	0.121602	0.101636	0.083350	0.066945	0.052555	0.040240
15.0	0.206172	0.182676	0.159749	0.137695	0.116810	0.097369	0.079614	0.063733	0.049850	0.038015
15.5	0.200018	0.176941	0.154462	0.132877	0.112477	0.093531	0.076271	0.060876	0.047458	0.036058
16.0	0.194047	0.171387	0.149350	0.128228	0.108306	0.089845	0.073069	0.058147	0.045181	0.034203
16.5	0.188523	0.166271	0.144662	0.123984	0.104516	0.086513	0.070189	0.055705	0.043156	0.032562
17.0	0.183157	0.161307	0.140121	0.119880	0.100859	0.083304	0.067423	0.053367	0.041221	0.030999
17.5	0.178171	0.156716	0.135938	0.116117	0.097521	0.080390	0.064922	0.051263	0.039491	0.029610
18.0	0.173321	0.152254	0.131880	0.112472	0.094293	0.077577	0.062515	0.049243	0.037833	0.028282
18.5	0.168797	0.148110	0.128126	0.109115	0.091333	0.075009	0.060327	0.047417	0.036342	0.027095
19.0	0.164392	0.144078	0.124478	0.105857	0.088466	0.072526	0.058216	0.045658	0.034909	0.025957
19.5	0.160266	0.140318	0.121090	0.102844	0.085825	0.070250	0.056289	0.044060	0.033615	0.024934
20.0	0.156244	0.136655	0.117794	0.099916	0.083263	0.068045	0.054426	0.042519	0.032368	0.023952
20.5	0.152463	0.133226	0.114719	0.097197	0.080893	0.066013	0.052718	0.041111	0.031235	0.023063
21.0	0.148773	0.129882	0.111725	0.094551	0.078590	0.064043	0.051063	0.039751	0.030142	0.022208
21.5	0.145293	0.126739	0.108921	0.092083	0.076451	0.062220	0.049539	0.038503	0.029145	0.021431
22.0	0.141893	0.123672	0.106188	0.089680	0.074370	0.060448	0.048060	0.037294	0.028180	0.020681
22.5	0.138675	0.120779	0.103618	0.087429	0.072429	0.058803	0.046692	0.036181	0.027295	0.019996
23.0	0.135530	0.117953	0.101111	0.085235	0.070538	0.057202	0.045363	0.035101	0.026439	0.019334
23.5	0.132542	0.115278	0.098745	0.083172	0.068768	0.055709	0.044128	0.034102	0.025649	0.018728
24.0	0.129621	0.112663	0.096435	0.081159	0.067042	0.054255	0.042927	0.033131	0.024884	0.018140
24.5	0.126837	0.110180	0.094247	0.079261	0.065420	0.052894	0.041806	0.032229	0.024175	0.017598
25.0	0.124113	0.107751	0.092110	0.077406	0.063837	0.051566	0.040715	0.031352	0.023487	0.017073
25.5	0.121510	0.105437	0.090080	0.075651	0.062343	0.050318	0.039693	0.030534	0.022848	0.016587
26.0	0.118962	0.103173	0.088094	0.073935	0.060885	0.049101	0.038697	0.029737	0.022226	0.016115
26.5	0.116521	0.101009	0.086202	0.072305	0.059504	0.047952	0.037761	0.028990	0.021646	0.015676
27.0	0.114131	0.098891	0.084351	0.070711	0.058154	0.046830	0.036847	0.028263	0.021081	0.015249
27.5	0.111835	0.096862	0.082582	0.069193	0.056872	0.045768	0.035985	0.027579	0.020552	0.014851
28.0	0.109586	0.094874	0.080850	0.067707	0.055619	0.044730	0.035143	0.026911	0.020036	0.014464
28.5	0.107423	0.092966	0.079191	0.066287	0.054424	0.043744	0.034346	0.026282	0.019551	0.014101
29.0	0.105302	0.091097	0.077566	0.064897	0.053255	0.042780	0.033567	0.025667	0.019078	0.013747
29.5	0.103259	0.089298	0.076006	0.063565	0.052139	0.041861	0.032827	0.025085	0.018632	0.013414
30.0	0.101256	0.087536	0.074478	0.062261	0.051045	0.040962	0.032103	0.024516	0.018196	0.013089
30.5	0.099324	0.085837	0.073008	0.061009	0.049998	0.040103	0.031414	0.023975	0.017783	0.012783
31.0	0.097429	0.084172	0.071566	0.059782	0.048972	0.039262	0.030739	0.023447	0.017380	0.012484
31.5	0.095600	0.082566	0.070178	0.058602	0.047987	0.038456	0.030095	0.022943	0.016996	0.012201
32.0	0.093805	0.080991	0.068817	0.057445	0.047022	0.037667	0.029463	0.022451	0.016622	0.011924
32.5	0.092071	0.079470	0.067504	0.056330	0.046094	0.036910	0.028859	0.021980	0.016265	0.011661
33.0	0.090370	0.077978	0.066216	0.055238	0.045184	0.036167	0.028267	0.021519	0.015916	0.011404
33.5	0.088725	0.076537	0.064972	0.054184	0.044307	0.035453	0.027698	0.021077	0.015582	0.011159
34.0	0.087111	0.075122	0.063752	0.053150	0.043448	0.034754	0.027141	0.020645	0.015255	0.010920
34.5	0.085551	0.073756	0.062574	0.052152	0.042619	0.034079	0.026605	0.020230	0.014942	0.010691
35.0	0.084018	0.072414	0.061418	0.051173	0.041806	0.033418	0.026080	0.019823	0.014635	0.010466
35.5	0.082536	0.071116	0.060300	0.050227	0.041021	0.032781	0.025574	0.019431	0.014341	0.010252
36.0	0.081081	0.069843	0.059203	0.049299	0.040250	0.032155	0.025078	0.019048	0.014053	0.010041
36.5	0.079673	0.068611	0.058143	0.048402	0.039507	0.031551	0.024600	0.018678	0.013775	0.009839
37.0	0.078289	0.067401	0.057101	0.047521	0.038776	0.030959	0.024130	0.018316	0.013503	0.009642
37.5	0.076950	0.066230	0.056094	0.046670	0.038071	0.030387	0.023677	0.017966	0.013241	0.009451
38.0	0.075633	0.065080	0.055105	0.045834	0.037378	0.029825	0.023233	0.017624	0.012984	0.009265
38.5	0.074358	0.063967	0.054148	0.045026	0.036709	0.029282	0.022803	0.017293	0.012737	0.009085
39.0	0.073104	0.062872	0.053207	0.044231	0.036051	0.028750	0.022382	0.016968	0.012494	0.008909
39.5	0.071888	0.061812	0.052297	0.043463	0.035415	0.028235	0.021975	0.016654	0.012259	0.008739
40.0	0.070693	0.060770	0.051402	0.042708	0.034791	0.027729	0.021575	0.016347	0.012029	0.008572
40.5	0.069532	0.059759	0.050536	0.041978	0.034186	0.027240	0.021188	0.016049	0.011807	0.008411
41.0	0.068390	0.058766	0.049684	0.041260	0.033593	0.026759	0.020809	0.015757	0.011588	0.008253
41.5	0.067280	0.057801	0.048857	0.040564	0.033018	0.026295	0.020442	0.015475	0.011377	0.008100
42.0	0.062879	0.056851	0.048045	0.039880	0.032453	0.025838	0.020081	0.015198	0.011170	0.007951
42.5	0.061869	0.055929	0.047256	0.039217	0.031906	0.025396	0.019732	0.014930	0.010970	0.007806
43.0	0.057670	0.052270	0.046480	0.038565	0.031368	0.024962	0.019390	0.014666	0.010774	0.007664
43.5	0.056752	0.051430	0.045725	0.037931	0.030846	0.024541	0.019058	0.014412	0.010584	0.007527
44.0	0.052746	0.047940	0.042734	0.037308	0.030333	0.024127	0.018732	0.014161	0.010397	0.007392
44.5	0.051913	0.047177	0.042048	0.036703	0.029835	0.023726	0.018416	0.013919	0.010217	0.007262
45.0	0.048088	0.043847	0.039194	0.034302	0.029345	0.023331	0.018106	0.013681	0.010039	0.007133
45.5	0.047334	0.043155	0.038570	0.033751	0.028869	0.022948	0.017804	0.013450	0.009867	0.007010
46.0	0.043679	0.039974	0.035848	0.031460	0.026980	0.022571	0.017508	0.013224	0.009699	0.006888
46.5	0.042998	0.039347	0.035282	0.030960	0.026547	0.022205	0.017221	0.013004	0.009535	0.006770
47.0	0.033862	0.036309	0.032682	0.028774	0.024746	0.020752	0.016938	0.012787	0.009374	0.006654
47.5	0.033336	0.035743	0.032169	0.028319	0.024351	0.020418	0.016663	0.012577	0.009218	0.006542
48.0	0.024614	0.028148	0.029685	0.026233	0.022633	0.019033	0.015573	0.012371	0.009065	0.006432
48.5	0.024234	0.027712	0.029222	0.025822	0.022275	0.018730	0.015323	0.012170	0.008916	0.006325
49.0	0.018557	0.020462	0.023013	0.023828	0.020634	0.017408	0.014283	0.011373	0.008770	0.006219
49.5	0.018272	0.020145	0.022656	0.023456	0.020310	0.017133	0.014055	0.011191	0.008627	0.006117
50.0	0.015421	0.015427	0.016728	0.018472	0.018742	0.015870	0.013064	0.010432	0.008063	0.006017
50.5	0.015184	0.015189	0.016470	0.018185	0.018449	0.015622	0.012857	0.010265	0.007933	0.005919
51.0		0.012819	0.012612	0.013428	0.014530	0.014416	0.011910	0.009541	0.007395	0.005532
51.5		0.012623	0.012418	0.013220	0.014304	0.014191	0.011723	0.009390	0.007277	0.005444
52.0			0.010480	0.010123	0.010562	0.011176	0.010818	0.008698	0.006763	0.005074
52.5			0.010320	0.009968	0.010399	0.011002	0.010649	0.008562	0.006657	0.004993
53.0				0.008412	0.007963	0.008123	0.008386	0.007901	0.006166	0.004640
53.5				0.008283	0.007840	0.007998	0.008256	0.007778	0.006070	0.004567
54.0					0.006617	0.006125	0.006096	0.006125	0.005601	0.004230
54.5					0.006515	0.006031	0.006002	0.006030	0.005513	0.004164
55.0						0.005089	0.004596	0.004452	0.004342	0.003843
55.5						0.005011	0.004526	0.004383	0.004274	0.003783
56.0							0.003819	0.003357	0.003156	0.002979
56.5							0.003761	0.003305	0.003108	0.002933
57.0								0.002789	0.002380	0.002165
57.5								0.002747	0.002343	0.002132
58.0									0.001977	0.001633
58.5									0.001947	0.001608
59.0										0.001357
59.5										0.001336

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit

PPT 15-20

O/S duration to maturity / PT	27	28	29	30	31	32	33	34	35	36	37	38	39	40
0.5	0.97852	0.97796	0.97732	0.97660	0.97580	0.97490	0.97390	0.97278	0.97153	0.97015	0.96861	0.96690	0.96501	0.96291
1.0	0.95751	0.95640	0.95515	0.95376	0.95219	0.95044	0.94848	0.94630	0.94388	0.94119	0.93821	0.93490	0.93124	0.92720
1.5	0.93743	0.93586	0.93410	0.93212	0.92991	0.92744	0.92468	0.92160	0.91819	0.91440	0.91020	0.90555	0.90042	0.89476
2.0	0.91777	0.91576	0.91351	0.91098	0.90815	0.90499	0.90147	0.89755	0.89319	0.88837	0.88303	0.87713	0.87062	0.86345
2.5	0.89894	0.89656	0.89389	0.89090	0.88756	0.88382	0.87965	0.87502	0.86988	0.86418	0.85789	0.85094	0.84329	0.83487
3.0	0.88050	0.87776	0.87469	0.87126	0.86743	0.86314	0.85837	0.85306	0.84718	0.84066	0.83347	0.82554	0.81682	0.80724
3.5	0.86279	0.85975	0.85635	0.85255	0.84831	0.84357	0.83829	0.83242	0.82591	0.81872	0.81078	0.80204	0.79244	0.78190
4.0	0.84544	0.84211	0.83839	0.83424	0.82961	0.82443	0.81867	0.81227	0.80519	0.79735	0.78871	0.77921	0.76878	0.75735
4.5	0.82875	0.82517	0.82119	0.81675	0.81179	0.80626	0.80011	0.79327	0.78570	0.77734	0.76813	0.75800	0.74690	0.73475
5.0	0.81239	0.80858	0.80434	0.79962	0.79436	0.78849	0.78196	0.77471	0.76669	0.75783	0.74808	0.73737	0.72564	0.71281
5.5	0.79663	0.79261	0.78817	0.78322	0.77770	0.77155	0.76472	0.75714	0.74875	0.73949	0.72930	0.71812	0.70588	0.69252
6.0	0.78117	0.77697	0.77232	0.76715	0.76139	0.75499	0.74787	0.73997	0.73123	0.72160	0.71100	0.69938	0.68667	0.67281
6.5	0.76627	0.76190	0.75707	0.75172	0.74577	0.73915	0.73180	0.72366	0.71465	0.70471	0.69380	0.68183	0.66875	0.65449
7.0	0.75165	0.74711	0.74212	0.73660	0.73047	0.72365	0.71609	0.70771	0.69844	0.68823	0.67701	0.66471	0.65129	0.63668
7.5	0.73754	0.73286	0.72773	0.72206	0.71578	0.70880	0.70107	0.69251	0.68304	0.67262	0.66117	0.64863	0.63495	0.62006
8.0	0.72369	0.71888	0.71361	0.70780	0.70138	0.69426	0.68637	0.67763	0.66799	0.65736	0.64570	0.63293	0.61901	0.60388
8.5	0.71031	0.70538	0.69999	0.69407	0.68754	0.68030	0.67229	0.66342	0.65364	0.64287	0.63105	0.61812	0.60403	0.58872
9.0	0.69719	0.69214	0.68664	0.68061	0.67396	0.66662	0.65849	0.64951	0.63960	0.62870	0.61674	0.60366	0.58941	0.57395
9.5	0.68450	0.67934	0.67375	0.66762	0.66089	0.65346	0.64525	0.63619	0.62619	0.61520	0.60315	0.58997	0.57562	0.56006
10.0	0.67205	0.66679	0.66110	0.65488	0.64807	0.64056	0.63227	0.62313	0.61306	0.60199	0.58985	0.57659	0.56216	0.54650
10.5	0.66001	0.65466	0.64888	0.64259	0.63570	0.62813	0.61979	0.61060	0.60048	0.58936	0.57718	0.56388	0.54941	0.53372
11.0	0.64819	0.64275	0.63689	0.63052	0.62357	0.61595	0.60756	0.59832	0.58816	0.57701	0.56479	0.55145	0.53695	0.52123
11.5	0.63675	0.63123	0.62530	0.61887	0.61187	0.60419	0.59577	0.58651	0.57633	0.56517	0.55294	0.53961	0.52511	0.50941
12.0	0.62552	0.61993	0.61392	0.60743	0.60038	0.59267	0.58421	0.57493	0.56474	0.55357	0.54135	0.52802	0.51354	0.49786
12.5	0.61466	0.60899	0.60292	0.59638	0.58928	0.58154	0.57307	0.56378	0.55359	0.54244	0.53024	0.51695	0.50251	0.48688
13.0	0.60399	0.59825	0.59212	0.58553	0.57839	0.57062	0.56213	0.55284	0.54267	0.53153	0.51936	0.50611	0.49172	0.47615
13.5	0.59365	0.58786	0.58168	0.57504	0.56787	0.56007	0.55158	0.54229	0.53214	0.52104	0.50892	0.49572	0.48140	0.46592
14.0	0.58350	0.57765	0.57142	0.56474	0.55753	0.54972	0.54122	0.53195	0.52181	0.51075	0.49868	0.48555	0.47131	0.45592
14.5	0.57366	0.56777	0.56150	0.55478	0.54755	0.53972	0.53122	0.52196	0.51186	0.50084	0.48884	0.47579	0.46164	0.44636
15.0	0.56399	0.55806	0.55175	0.54500	0.53774	0.52990	0.52140	0.51216	0.50209	0.49113	0.47919	0.46622	0.45217	0.43700
15.5	0.55461	0.54865	0.54231	0.53553	0.52826	0.52041	0.51191	0.50269	0.49267	0.48175	0.46989	0.45701	0.44307	0.42803
16.0	0.54538	0.53940	0.53303	0.52623	0.51894	0.51109	0.50260	0.49340	0.48342	0.47256	0.46078	0.44799	0.43416	0.41925
16.5	0.53643	0.53043	0.52404	0.51723	0.50993	0.50207	0.49360	0.48442	0.47448	0.46369	0.45198	0.43930	0.42559	0.41082
17.0	0.50124	0.52161	0.51521	0.50838	0.50107	0.49322	0.48476	0.47561	0.46571	0.45498	0.44336	0.43078	0.41719	0.40256
17.5	0.49310	0.51304	0.50664	0.49981	0.49250	0.48465	0.47621	0.46709	0.45724	0.44658	0.43504	0.42256	0.40910	0.39461
18.0	0.45957	0.47939	0.49821	0.49138	0.48407	0.47624	0.46781	0.45872	0.44892	0.43832	0.42687	0.41450	0.40116	0.38682
18.5	0.45218	0.47160	0.49003	0.48321	0.47591	0.46809	0.45968	0.45063	0.44088	0.43035	0.41898	0.40672	0.39351	0.37931
19.0	0.42020	0.43953	0.45789	0.47517	0.46789	0.46008	0.45170	0.44269	0.43298	0.42252	0.41124	0.39908	0.38600	0.37196
19.5	0.41351	0.43247	0.45045	0.46737	0.46011	0.45232	0.44397	0.43500	0.42534	0.41495	0.40375	0.39170	0.37875	0.36486
20.0	0.38299	0.40188	0.41982	0.43671	0.45245	0.44470	0.43638	0.42744	0.41784	0.40752	0.39641	0.38446	0.37164	0.35790
20.5	0.37694	0.39548	0.41307	0.42962	0.44503	0.43730	0.42902	0.42013	0.41059	0.40033	0.38931	0.37747	0.36477	0.35118
21.0	0.32462	0.36629	0.38386	0.40040	0.41583	0.43003	0.42179	0.41294	0.40346	0.39327	0.38233	0.37060	0.35803	0.34458
21.5	0.31952	0.36051	0.37775	0.39397	0.40908	0.42297	0.41477	0.40598	0.39655	0.38644	0.37559	0.36396	0.35152	0.33822
22.0	0.26958	0.31046	0.34987	0.36611	0.38126	0.39522	0.40787	0.39914	0.38977	0.37973	0.36897	0.35744	0.34512	0.33197
22.5	0.26538	0.30559	0.34434	0.36028	0.37514	0.38881	0.40118	0.39250	0.38320	0.37323	0.36256	0.35114	0.33894	0.32593
23.0	0.21770	0.25783	0.29654	0.33369	0.34860	0.36236	0.37486	0.38597	0.37674	0.36685	0.35626	0.34495	0.33287	0.31999
23.5	0.21432	0.25381	0.29189	0.32842	0.34305	0.35654	0.36877	0.37963	0.37047	0.36066	0.35017	0.33896	0.32700	0.31426
24.0	0.16880	0.20821	0.24626	0.28283	0.31773	0.33132	0.34369	0.35473	0.36431	0.35458	0.34418	0.33307	0.32123	0.30863
24.5	0.16619	0.20498	0.24242	0.27839	0.31271	0.32605	0.33817	0.34897	0.35833	0.34868	0.33837	0.32737	0.31565	0.30319
25.0	0.14317	0.16144	0.19887	0.23488	0.26930	0.30198	0.31425	0.32524	0.33482	0.34288	0.33267	0.32177	0.31017	0.29784
25.5	0.14097	0.15894	0.19578	0.23121	0.26508	0.29721	0.30925	0.32001	0.32939	0.33725	0.32714	0.31635	0.30486	0.29267
26.0	0.11897	0.13693	0.15420	0.18967	0.22365	0.25596	0.28643	0.29738	0.30698	0.31513	0.32170	0.31101	0.29965	0.28759
26.5	0.11714	0.13482	0.15181	0.18673	0.22016	0.25194	0.28190	0.29264	0.30205	0.31001	0.31641	0.30584	0.29460	0.28267
27.0		0.11378	0.13079	0.14707	0.18060	0.21256	0.24277	0.27105	0.28069	0.28893	0.29566	0.30075	0.28963	0.27783
27.5		0.11204	0.12877	0.14479	0.17780	0.20925	0.23896	0.26676	0.27622	0.28429	0.29086	0.29581	0.28481	0.27315
28.0			0.10868	0.12474	0.14003	0.17165	0.20161	0.22973	0.25583	0.26418	0.27108	0.27641	0.28007	0.26854
28.5			0.10701	0.12282	0.13787	0.16899	0.19847	0.22613	0.25179	0.25998	0.26672	0.27192	0.27548	0.26408
29.0				0.10365	0.11877	0.13309	0.16281	0.19078	0.21684	0.24079	0.24786	0.25343	0.25740	0.25968
29.5				0.10206	0.11695	0.13104	0.16028	0.18781	0.21344	0.23698	0.24391	0.24936	0.25323	0.25542
30.0					0.09870	0.11289	0.12624	0.15407	0.18008	0.20409	0.22591	0.23172	0.23600	0.23866
30.5					0.09718	0.11115	0.12429	0.15168	0.17727	0.20088	0.22234	0.22803	0.23221	0.23479
31.0						0.09381	0.10707	0.11946	0.14542	0.16949	0.19147	0.21120	0.21579	0.21882
31.5						0.09237	0.10542	0.11761	0.14316	0.16684	0.18847	0.20787	0.21235	0.21531
32.0							0.08897	0.10132	0.11275	0.13687	0.15901	0.17901	0.19668	0.20008
32.5							0.08761	0.09976	0.11101	0.13474	0.15653	0.17620	0.19357	0.19689
33.0								0.08419	0.09563	0.10612	0.12841	0.14866	0.16670	0.18236
33.5								0.08290	0.09416	0.10448	0.12642	0.14634	0.16409	0.17948
34.0									0.07947	0.09001	0.09956	0.12005	0.13844	0.15457
34.5									0.07825	0.08863	0.09803	0.11819	0.13628	0.15214
35.0										0.07480	0.08445	0.09308	0.11180	0.12836
35.5										0.07365	0.08315	0.09164	0.11006	0.12636
36.0											0.07017	0.07895	0.08668	0.10366
36.5											0.06910	0.07774	0.08534	0.10205
37.0												0.06561	0.07352	0.08037
37.5												0.06460	0.07239	0.07913
38.0													0.06109	0.06817
38.5													0.06016	0.06712
39.0														0.05665
39.5														0.05578
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Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit										
PPT 15-20										
O/S duration to maturity / PT	41	42	43	44	45	46	47	48	49	50
0.5	0.96059	0.95802	0.95517	0.95202	0.94854	0.94469	0.94044	0.93576	0.93059	0.92489
1.0	0.92273	0.91780	0.91235	0.90634	0.89973	0.89244	0.88443	0.87564	0.86599	0.85543
1.5	0.88851	0.88162	0.87405	0.86571	0.85656	0.84652	0.83552	0.82349	0.81036	0.79605
2.0	0.85555	0.84688	0.83735	0.82690	0.81546	0.80296	0.78931	0.77444	0.75829	0.74079
2.5	0.82562	0.81547	0.80435	0.79219	0.77891	0.76443	0.74869	0.73161	0.71313	0.69320
3.0	0.79673	0.78522	0.77265	0.75893	0.74399	0.72775	0.71016	0.69115	0.67066	0.64866
3.5	0.77036	0.75775	0.74399	0.72902	0.71275	0.69513	0.67609	0.65558	0.63357	0.61003
4.0	0.74486	0.73124	0.71640	0.70029	0.68283	0.66397	0.64365	0.62184	0.59853	0.57370
4.5	0.72148	0.70703	0.69133	0.67431	0.65592	0.63609	0.61480	0.59201	0.56773	0.54197
5.0	0.69883	0.68363	0.66714	0.64930	0.63007	0.60939	0.58723	0.56361	0.53851	0.51200
5.5	0.67797	0.66217	0.64506	0.62658	0.60670	0.58537	0.56258	0.53834	0.51267	0.48565
6.0	0.65773	0.64139	0.62371	0.60466	0.58420	0.56230	0.53896	0.51420	0.48808	0.46066
6.5	0.63901	0.62224	0.60413	0.58465	0.56376	0.54144	0.51772	0.49262	0.46620	0.43855
7.0	0.62082	0.60367	0.58517	0.56530	0.54403	0.52136	0.49732	0.47194	0.44530	0.41751
7.5	0.60392	0.58648	0.56770	0.54755	0.52602	0.50312	0.47887	0.45334	0.42660	0.39880
8.0	0.58748	0.56979	0.55075	0.53036	0.50861	0.48552	0.46111	0.43547	0.40869	0.38092
8.5	0.57215	0.55428	0.53508	0.51453	0.49265	0.46945	0.44498	0.41932	0.39258	0.36493
9.0	0.55722	0.53919	0.51984	0.49917	0.47718	0.45391	0.42941	0.40377	0.37711	0.34961
9.5	0.54323	0.52512	0.50569	0.48496	0.46294	0.43966	0.41519	0.38964	0.36313	0.33583
10.0	0.52960	0.51141	0.49193	0.47116	0.44912	0.42586	0.40145	0.37600	0.34966	0.32259
10.5	0.51678	0.49858	0.47909	0.45833	0.43633	0.41315	0.38885	0.36356	0.33742	0.31063
11.0	0.50428	0.48606	0.46658	0.44586	0.42391	0.40081	0.37664	0.35153	0.32562	0.29911
11.5	0.49248	0.47430	0.45487	0.43422	0.41237	0.38940	0.36540	0.34049	0.31484	0.28864
12.0	0.48096	0.46282	0.44346	0.42289	0.40115	0.37832	0.35449	0.32980	0.30442	0.27854
12.5	0.47005	0.45199	0.43273	0.41227	0.39068	0.36802	0.34440	0.31996	0.29486	0.26932
13.0	0.45939	0.44142	0.42226	0.40193	0.38048	0.35800	0.33460	0.31041	0.28561	0.26041
13.5	0.44926	0.43141	0.41238	0.39220	0.37093	0.34866	0.32549	0.30157	0.27708	0.25223
14.0	0.43936	0.42162	0.40273	0.38271	0.36162	0.33956	0.31663	0.29299	0.26881	0.24432
14.5	0.42992	0.41233	0.39360	0.37376	0.35287	0.33104	0.30837	0.28501	0.26116	0.23702
15.0	0.42069	0.40324	0.38467	0.36501	0.34433	0.32273	0.30032	0.27725	0.25372	0.22995
15.5	0.41187	0.39458	0.37619	0.35673	0.33628	0.31492	0.29278	0.27002	0.24682	0.22340
16.0	0.40323	0.38611	0.36790	0.34864	0.32841	0.30730	0.28543	0.26297	0.24010	0.21704
16.5	0.39496	0.37801	0.36000	0.34096	0.32096	0.30011	0.27853	0.25637	0.23383	0.21113
17.0	0.38685	0.37008	0.35226	0.33344	0.31368	0.29309	0.27179	0.24994	0.22773	0.20539
17.5	0.37907	0.36249	0.34488	0.32628	0.30677	0.28644	0.26543	0.24389	0.22201	0.20003
18.0	0.37145	0.35505	0.33765	0.31927	0.30001	0.27994	0.25922	0.23799	0.21644	0.19481
18.5	0.36412	0.34791	0.33072	0.31258	0.29356	0.27377	0.25334	0.23242	0.21120	0.18992
19.0	0.35693	0.34092	0.32393	0.30602	0.28726	0.26774	0.24759	0.22698	0.20609	0.18515
19.5	0.35000	0.33419	0.31742	0.29974	0.28123	0.26199	0.24213	0.22183	0.20127	0.18067
20.0	0.34322	0.32759	0.31103	0.29359	0.27534	0.25636	0.23680	0.21680	0.19656	0.17630
20.5	0.33667	0.32123	0.30489	0.28769	0.26969	0.25099	0.23171	0.21202	0.19210	0.17217
21.0	0.33024	0.31500	0.29887	0.28190	0.26415	0.24572	0.22674	0.20735	0.18775	0.16814
21.5	0.32404	0.30899	0.29308	0.27634	0.25884	0.24068	0.22198	0.20290	0.18361	0.16433
22.0	0.31796	0.30310	0.28739	0.27088	0.25364	0.23574	0.21733	0.19854	0.17956	0.16060
22.5	0.31208	0.29740	0.28191	0.26563	0.24863	0.23100	0.21287	0.19437	0.17571	0.15706
23.0	0.30631	0.29182	0.27653	0.26048	0.24372	0.22636	0.20850	0.19030	0.17193	0.15360
23.5	0.30074	0.28643	0.27134	0.25551	0.23899	0.22189	0.20431	0.18639	0.16833	0.15030
24.0	0.29527	0.28113	0.26624	0.25063	0.23436	0.21751	0.20020	0.18257	0.16480	0.14708
24.5	0.28998	0.27602	0.26132	0.24592	0.22989	0.21329	0.19625	0.17890	0.16142	0.14399
25.0	0.28479	0.27100	0.25649	0.24131	0.22550	0.20915	0.19237	0.17530	0.15810	0.14097
25.5	0.27976	0.26614	0.25183	0.23685	0.22127	0.20516	0.18864	0.17184	0.15492	0.13808
26.0	0.27483	0.26138	0.24724	0.23247	0.21711	0.20125	0.18498	0.16845	0.15181	0.13525
26.5	0.27006	0.25677	0.24281	0.22824	0.21310	0.19747	0.18145	0.16518	0.14881	0.13253
27.0	0.26537	0.25224	0.23847	0.22409	0.20916	0.19376	0.17799	0.16198	0.14587	0.12986
27.5	0.26083	0.24786	0.23426	0.22007	0.20535	0.19018	0.17465	0.15888	0.14304	0.12730
28.0	0.25636	0.24355	0.23013	0.21613	0.20162	0.18666	0.17137	0.15585	0.14027	0.12478
28.5	0.25204	0.23939	0.22613	0.21232	0.19801	0.18327	0.16820	0.15293	0.13759	0.12236
29.0	0.24779	0.23529	0.22220	0.20858	0.19446	0.17993	0.16509	0.15006	0.13497	0.11999
29.5	0.24367	0.23132	0.21840	0.20495	0.19103	0.17671	0.16209	0.14728	0.13243	0.11770
30.0	0.23962	0.22742	0.21467	0.20139	0.18766	0.17354	0.15914	0.14456	0.12995	0.11545
30.5	0.23568	0.22364	0.21105	0.19795	0.18440	0.17048	0.15629	0.14193	0.12755	0.11329
31.0	0.22022	0.21992	0.20749	0.19456	0.18120	0.16748	0.15349	0.13935	0.12519	0.11116
31.5	0.21665	0.21631	0.20404	0.19128	0.17810	0.16457	0.15078	0.13685	0.12291	0.10911
32.0	0.20191	0.20212	0.20065	0.18806	0.17505	0.16171	0.14812	0.13440	0.12067	0.10709
32.5	0.19867	0.19884	0.19735	0.18493	0.17210	0.15894	0.14555	0.13203	0.11851	0.10514
33.0	0.18462	0.18532	0.18440	0.18185	0.16920	0.15622	0.14302	0.12970	0.11639	0.10323
33.5	0.18168	0.18234	0.18141	0.17887	0.16639	0.15359	0.14058	0.12745	0.11434	0.10138
34.0	0.16827	0.16944	0.16907	0.16713	0.16362	0.15100	0.13817	0.12524	0.11232	0.09956
34.5	0.16561	0.16674	0.16636	0.16442	0.16093	0.14849	0.13584	0.12309	0.11037	0.09781
35.0	0.14262	0.15444	0.15459	0.15324	0.15037	0.14602	0.13355	0.12099	0.10845	0.09608
35.5	0.14038	0.15200	0.15213	0.15078	0.14793	0.14362	0.13133	0.11895	0.10660	0.09441
36.0	0.11844	0.13090	0.14090	0.14011	0.13787	0.13420	0.12915	0.11694	0.10477	0.09277
36.5	0.11660	0.12884	0.13868	0.13788	0.13566	0.13202	0.12702	0.11500	0.10301	0.09119
37.0	0.09565	0.10871	0.11942	0.12770	0.12606	0.12304	0.11869	0.11308	0.10127	0.08963
37.5	0.09416	0.10701	0.11755	0.12569	0.12406	0.12107	0.11676	0.11123	0.09959	0.08812
38.0	0.07416	0.08778	0.09918	0.10824	0.11490	0.11250	0.10882	0.10393	0.09793	0.08663
38.5	0.07302	0.08642	0.09763	0.10654	0.11308	0.11071	0.10708	0.10224	0.09632	0.08519
39.0	0.06290	0.06807	0.08009	0.08989	0.09739	0.10254	0.09950	0.09529	0.09000	0.08377
39.5	0.06193	0.06701	0.07885	0.08849	0.09586	0.10092	0.09792	0.09376	0.08854	0.08240
40.0	0.05227	0.05773	0.06210	0.07259	0.08088	0.08691	0.09069	0.08713	0.08252	0.07699
40.5	0.05147	0.05684	0.06114	0.07146	0.07961	0.08555	0.08926	0.08574	0.08119	0.07574
41.0		0.04797	0.05267	0.05628	0.06531	0.07218	0.07687	0.07941	0.07545	0.07059
41.5		0.04724	0.05186	0.05541	0.06430	0.07105	0.07566	0.07816	0.07425	0.06946
42.0			0.04377	0.04774	0.05064	0.05829	0.06384	0.06731	0.06877	0.06454
42.5			0.04310	0.04700	0.04986	0.05738	0.06284	0.06625	0.06768	0.06352
43.0				0.03967	0.04295	0.04519	0.05155	0.05590	0.05829	0.05883
43.5				0.03906	0.04229	0.04449	0.05075	0.05502	0.05737	0.05790
44.0					0.03569	0.03833	0.03997	0.04514	0.04841	0.04986
44.5					0.03514	0.03774	0.03935	0.04444	0.04765	0.04908
45.0						0.03185	0.03390	0.03500	0.03909	0.04141
45.5						0.03136	0.03338	0.03446	0.03848	0.04076
46.0							0.02817	0.02969	0.03031	0.03344
46.5							0.02774	0.02923	0.02984	0.03292
47.0								0.02467	0.02571	0.02593
47.5								0.02429	0.02531	0.02553
48.0									0.02136	0.02199
48.5									0.02103	0.02165
49.0										0.01827
49.5										0.01799
50.0										

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1 - Special Surrender Value Factor 2 (SSV2) to be applied on Maturity Benefit PPT 15-20										
O/S duration to maturity / PT	51	52	53	54	55	56	57	58	59	60
0.5	0.918628	0.911746	0.904195	0.895925	0.886883	0.877017	0.866277	0.854612	0.841974	0.828319
1.0	0.843878	0.831280	0.817568	0.802681	0.786561	0.769160	0.750436	0.730361	0.708920	0.686112
1.5	0.780496	0.763638	0.745415	0.725781	0.704700	0.682155	0.658146	0.632696	0.605851	0.577689
2.0	0.721875	0.701499	0.679629	0.656247	0.631358	0.604991	0.577206	0.548090	0.517768	0.486399
2.5	0.671767	0.648811	0.624326	0.598331	0.570871	0.542027	0.511914	0.480684	0.448531	0.415682
3.0	0.625137	0.600081	0.573524	0.545526	0.516179	0.485616	0.454008	0.421569	0.388552	0.355247
3.5	0.584975	0.558427	0.530448	0.501135	0.470624	0.439091	0.406757	0.373882	0.340767	0.307742
4.0	0.547393	0.519664	0.490607	0.460357	0.429089	0.397024	0.364424	0.331590	0.298859	0.266590
4.5	0.514793	0.486278	0.456552	0.425781	0.394174	0.361985	0.329510	0.297080	0.265053	0.233804
5.0	0.484133	0.455038	0.424861	0.393801	0.362099	0.330038	0.297941	0.266161	0.235071	0.205050
5.5	0.457357	0.427937	0.397566	0.366466	0.334903	0.303183	0.271647	0.240661	0.210606	0.181856
6.0	0.432062	0.402451	0.372024	0.341028	0.309749	0.278512	0.247673	0.217605	0.188687	0.161285
6.5	0.409828	0.380192	0.349868	0.319119	0.288248	0.257594	0.227519	0.198400	0.170610	0.144499
7.0	0.388738	0.359164	0.329031	0.298617	0.268240	0.238246	0.209006	0.180891	0.154264	0.129460
7.5	0.370086	0.340682	0.310833	0.280833	0.251007	0.221709	0.193308	0.166171	0.140650	0.117057
8.0	0.352330	0.323150	0.293642	0.264107	0.234881	0.206319	0.178789	0.152650	0.128237	0.105843
8.5	0.336535	0.307646	0.278531	0.249500	0.220892	0.193064	0.166378	0.141184	0.117802	0.096502
9.0	0.321448	0.292885	0.264197	0.235701	0.207736	0.180661	0.154829	0.130580	0.108216	0.087985
9.5	0.307953	0.279755	0.251521	0.223571	0.196247	0.169901	0.144882	0.121516	0.100088	0.080825
10.0	0.295024	0.267214	0.239454	0.212066	0.185393	0.159783	0.135574	0.113081	0.092571	0.074248
10.5	0.283396	0.255995	0.228719	0.201892	0.175853	0.150945	0.127500	0.105816	0.086145	0.068672
11.0	0.272227	0.245247	0.218465	0.192205	0.166803	0.142597	0.119907	0.099018	0.080165	0.063514
11.5	0.262131	0.235582	0.209293	0.183588	0.158800	0.135259	0.113275	0.093121	0.075015	0.059105
12.0	0.252409	0.226297	0.200507	0.175358	0.151181	0.128298	0.107010	0.087575	0.070196	0.055002
12.5	0.243577	0.217904	0.192604	0.167996	0.144404	0.122143	0.101503	0.082731	0.066015	0.051469
13.0	0.235054	0.209822	0.185013	0.160943	0.137930	0.116282	0.096280	0.078156	0.062084	0.048162
13.5	0.227274	0.202481	0.178152	0.154600	0.132139	0.111069	0.091660	0.074134	0.058650	0.045294
14.0	0.219752	0.195396	0.171544	0.148507	0.126591	0.106090	0.087262	0.070319	0.055406	0.042596
14.5	0.212854	0.188929	0.165542	0.142999	0.121602	0.101636	0.083350	0.066945	0.052555	0.040240
15.0	0.206172	0.182676	0.159749	0.137695	0.116810	0.097369	0.079614	0.063733	0.049850	0.038015
15.5	0.200018	0.176941	0.154462	0.132877	0.112477	0.093531	0.076271	0.060876	0.047458	0.036058
16.0	0.194047	0.171387	0.149350	0.128228	0.108306	0.089845	0.073069	0.058147	0.045181	0.034203
16.5	0.188523	0.166271	0.144662	0.123984	0.104516	0.086513	0.070189	0.055705	0.043156	0.032562
17.0	0.183157	0.161307	0.140121	0.119880	0.100859	0.083304	0.067423	0.053367	0.041221	0.030999
17.5	0.178171	0.156716	0.135938	0.116117	0.097521	0.080390	0.064922	0.051263	0.039491	0.029610
18.0	0.173321	0.152254	0.131880	0.112472	0.094293	0.077577	0.062515	0.049243	0.037833	0.028282
18.5	0.168797	0.148110	0.128126	0.109115	0.091333	0.075009	0.060327	0.047417	0.036342	0.027095
19.0	0.164392	0.144078	0.124478	0.105857	0.088466	0.072526	0.058216	0.045658	0.034909	0.025957
19.5	0.160266	0.140318	0.121090	0.102844	0.085825	0.070250	0.056289	0.044060	0.033615	0.024934
20.0	0.156244	0.136655	0.117794	0.099916	0.083263	0.068045	0.054426	0.042519	0.032368	0.023952
20.5	0.152463	0.133226	0.114719	0.097197	0.080893	0.066013	0.052718	0.041111	0.031235	0.023063
21.0	0.148773	0.129882	0.111725	0.094551	0.078590	0.064043	0.051063	0.039751	0.030142	0.022208
21.5	0.145293	0.126739	0.108921	0.092083	0.076451	0.062220	0.049539	0.038503	0.029145	0.021431
22.0	0.141893	0.123672	0.106188	0.089680	0.074370	0.060448	0.048060	0.037294	0.028180	0.020681
22.5	0.138675	0.120779	0.103618	0.087429	0.072429	0.058803	0.046692	0.036181	0.027295	0.019996
23.0	0.135530	0.117953	0.101111	0.085235	0.070538	0.057202	0.045363	0.035101	0.026439	0.019334
23.5	0.132542	0.115278	0.098745	0.083172	0.068768	0.055709	0.044128	0.034102	0.025649	0.018728
24.0	0.129621	0.112663	0.096435	0.081159	0.067042	0.054255	0.042927	0.033131	0.024884	0.018140
24.5	0.126837	0.110180	0.094247	0.079261	0.065420	0.052894	0.041806	0.032229	0.024175	0.017598
25.0	0.124113	0.107751	0.092110	0.077406	0.063837	0.051566	0.040715	0.031352	0.023487	0.017073
25.5	0.121510	0.105437	0.090080	0.075651	0.062343	0.050318	0.039693	0.030534	0.022848	0.016587
26.0	0.118962	0.103173	0.088094	0.073935	0.060885	0.049101	0.038697	0.029737	0.022226	0.016115
26.5	0.116521	0.101009	0.086202	0.072305	0.059504	0.047952	0.037761	0.028990	0.021646	0.015676
27.0	0.114131	0.098891	0.084351	0.070711	0.058154	0.046830	0.036847	0.028263	0.021081	0.015249
27.5	0.111835	0.096862	0.082582	0.069193	0.056872	0.045768	0.035985	0.027579	0.020552	0.014851
28.0	0.109586	0.094874	0.080850	0.067707	0.055619	0.044730	0.035143	0.026911	0.020036	0.014464
28.5	0.107423	0.092966	0.079191	0.066287	0.054424	0.043744	0.034346	0.026282	0.019551	0.014101
29.0	0.105302	0.091097	0.077566	0.064897	0.053255	0.042780	0.033567	0.025667	0.019078	0.013747
29.5	0.103259	0.089298	0.076006	0.063565	0.052139	0.041861	0.032827	0.025085	0.018632	0.013414
30.0	0.101256	0.087536	0.074478	0.062261	0.051045	0.040962	0.032103	0.024516	0.018196	0.013089
30.5	0.099324	0.085837	0.073008	0.061009	0.049998	0.040103	0.031414	0.023975	0.017783	0.012783
31.0	0.097429	0.084172	0.071566	0.059782	0.048972	0.039262	0.030739	0.023447	0.017380	0.012484
31.5	0.095600	0.082566	0.070178	0.058602	0.047987	0.038456	0.030095	0.022943	0.016996	0.012201
32.0	0.093805	0.080991	0.068817	0.057445	0.047022	0.037667	0.029463	0.022451	0.016622	0.011924
32.5	0.092071	0.079470	0.067504	0.056330	0.046094	0.036910	0.028859	0.021980	0.016265	0.011661
33.0	0.090370	0.077978	0.066216	0.055238	0.045184	0.036167	0.028267	0.021519	0.015916	0.011404
33.5	0.088725	0.076537	0.064972	0.054184	0.044307	0.035453	0.027698	0.021077	0.015582	0.011159
34.0	0.087111	0.075122	0.063752	0.053150	0.043448	0.034754	0.027141	0.020645	0.015255	0.010920
34.5	0.085551	0.073756	0.062574	0.052152	0.042619	0.034079	0.026605	0.020230	0.014942	0.010691
35.0	0.084018	0.072414	0.061418	0.051173	0.041806	0.033418	0.026080	0.019823	0.014635	0.010466
35.5	0.082536	0.071116	0.060300	0.050227	0.041021	0.032781	0.025574	0.019431	0.014341	0.010252
36.0	0.081081	0.069843	0.059203	0.049299	0.040250	0.032155	0.025078	0.019048	0.014053	0.010041
36.5	0.079673	0.068611	0.058143	0.048402	0.039507	0.031551	0.024600	0.018678	0.013775	0.009839
37.0	0.078289	0.067401	0.057101	0.047521	0.038776	0.030959	0.024130	0.018316	0.013503	0.009642
37.5	0.076950	0.066230	0.056094	0.046670	0.038071	0.030387	0.023677	0.017966	0.013241	0.009451
38.0	0.075633	0.065080	0.055105	0.045834	0.037378	0.029825	0.023233	0.017624	0.012984	0.009265
38.5	0.074358	0.063967	0.054148	0.045026	0.036709	0.029282	0.022803	0.017293	0.012737	0.009085
39.0	0.073104	0.062872	0.053207	0.044231	0.036051	0.028750	0.022382	0.016968	0.012494	0.008909
39.5	0.071888	0.061812	0.052297	0.043463	0.035415	0.028235	0.021975	0.016654	0.012259	0.008739
40.0	0.070693	0.060770	0.051402	0.042708	0.034791	0.027729	0.021575	0.016347	0.012029	0.008572
40.5	0.069532	0.059759	0.050536	0.041978	0.034186	0.027240	0.021188	0.016049	0.011807	0.008411
41.0	0.064971	0.058766	0.049684	0.041260	0.033593	0.026759	0.020809	0.015757	0.011588	0.008253
41.5	0.063916	0.057801	0.048857	0.040564	0.033018	0.026295	0.020442	0.015475	0.011377	0.008100
42.0	0.059569	0.054008	0.048045	0.039880	0.032453	0.025838	0.020081	0.015198	0.011170	0.007951
42.5	0.058613	0.053133	0.047256	0.039217	0.031906	0.025396	0.019732	0.014930	0.010970	0.007806
43.0	0.054466	0.049519	0.044156	0.038565	0.031368	0.024962	0.019390	0.014666	0.010774	0.007664
43.5	0.053599	0.048723	0.043439	0.037931	0.030846	0.024541	0.019058	0.014412	0.010584	0.007527
44.0	0.049643	0.045277	0.040485	0.035443	0.030333	0.024127	0.018732	0.014161	0.010397	0.007392
44.5	0.048859	0.044556	0.039835	0.034868	0.029835	0.023726	0.018416	0.013919	0.010217	0.007262
45.0	0.042077	0.041268	0.037017	0.032496	0.027878	0.023331	0.018106	0.013681	0.010039	0.007133
45.5	0.041417	0.040616	0.036428	0.031974	0.027426	0.022948	0.017804	0.013450	0.009867	0.007010
46.0	0.034943	0.034978	0.033739	0.029713	0.025560	0.021442	0.017508	0.013224	0.009699	0.006888
46.5	0.034398	0.034429	0.033206	0.029240	0.025150	0.021095	0.017221	0.013004	0.009535	0.006770
47.0	0.028218	0.029047	0.028596	0.027082	0.023371	0.019660	0.016091	0.012787	0.009374	0.006654
47.5	0.027780	0.028594	0.028148	0.026654	0.022998	0.019344	0.015830	0.012577	0.009218	0.006542
48.0	0.021879	0.023457	0.023748	0.022954	0.021302	0.017976	0.014754	0.011752	0.009065	0.006432
48.5	0.021541	0.023093	0.023378	0.022540	0.020965	0.017689	0.014516	0.011562	0.008916	0.006325
49.0	0.018557	0.018188	0.019178	0.019062	0.018054	0.016384	0.013490	0.010775	0.008332	0.006219
49.5	0.018272	0.017907	0.018880	0.018765	0.017772	0.016126	0.013274	0.010602	0.008196	0.006117
50.0	0.015421	0.015427	0.014870	0.015394	0.014993	0.013887	0.012295	0.009852	0.007638	0.005716
50.5	0.015184	0.015189	0.014640	0.015155	0.014759	0.013669	0.012101	0.009695	0.007516	0.005623
51.0		0.012819	0.012612	0.011936	0.012108	0.011533	0.010421	0.008980	0.006984	0.005241
51.5		0.012623	0.012418	0.011751	0.011920	0.011353	0.010258	0.008838	0.006873	0.005157
52.0			0.010480	0.010123	0.009388	0.009313	0.008654	0.007611	0.006366	0.004792
52.5			0.010320	0.009968	0.009243	0.009169	0.008519	0.007491	0.006266	0.004716
53.0				0.008412	0.007963	0.007221	0.006989	0.006320	0.005396	0.004367
53.5				0.008283	0.007840	0.007109	0.006880	0.006222	0.005311	0.004298
54.0					0.006617	0.006125	0.005419	0.005104	0.004481	0.003702
54.5					0.006515	0.006031	0.005335	0.005025	0.004411	0.003644
55.0						0.005089	0.004596	0.003958	0.003619	0.003074
55.5						0.005011	0.004526	0.003896	0.003562	0.003026
56.0							0.003819	0.003357	0.002806	0.002483
56.5							0.003761	0.003305	0.002762	0.002444
57.0								0.002789	0.002380	0.001925
57.5								0.002747	0.002343	0.001895
58.0									0.001977	0.001633
58.5									0.001947	0.001608
59.0										0.001357
59.5										0.001336

Bajaj Allianz Life Flexi Income Goal – Variant: Income Benefit

A Non Linked, Participating, Guaranteed Income Life Insurance Plan

UIN : 116N162V02

Bajaj Allianz Life Flexi Income Goal: Variant 1													
	Special Surrender Value Factor 3 (SSV 3)												
O/S duration to maturity / PT	Premium Payment Term - 5 to 7			Premium Payment Term - 8 to 9			Premium Payment 10 to 11			Premium Payment 12 to 14			Premium Payment 15-20
	Policy Term 17 to 25	Policy Term 26 to 35	Policy Term 36 to 60	Policy Term 20 to 25	Policy Term 26 to 35	Policy Term 36 to 60	Policy Term 22 to 25	Policy Term 26 to 35	Policy Term 36 to 60	Policy Term 24 to 25	Policy Term 26 to 35	Policy Term 36 to 60	Policy Term 27 to 60
6	0.090	0.054	0.045	0.090	0.054	0.054	0.090	0.081	0.077	0.090	0.081	0.077	0.036
7	0.105	0.063	0.053	0.105	0.063	0.063	0.105	0.095	0.089	0.105	0.095	0.089	0.042
8	0.120	0.072	0.060	0.120	0.072	0.084	0.120	0.108	0.102	0.120	0.108	0.102	0.048
9	0.135	0.081	0.068	0.135	0.081	0.095	0.135	0.122	0.115	0.135	0.122	0.115	0.054
10	0.150	0.105	0.075	0.150	0.105	0.105	0.150	0.135	0.128	0.150	0.135	0.128	0.060
11	0.165	0.116	0.083	0.165	0.116	0.116	0.165	0.149	0.140	0.165	0.149	0.140	0.107
12	0.180	0.126	0.090	0.180	0.126	0.126	0.180	0.162	0.153	0.180	0.162	0.153	0.117
13	0.195	0.137	0.098	0.195	0.137	0.137	0.195	0.176	0.166	0.195	0.176	0.166	0.146
14	0.210	0.147	0.105	0.210	0.147	0.147	0.210	0.189	0.179	0.210	0.189	0.179	0.158
15	0.225	0.158	0.113	0.225	0.158	0.158	0.225	0.203	0.191	0.225	0.203	0.191	0.203
16	0.240	0.168	0.120	0.240	0.168	0.168	0.240	0.216	0.204	0.240	0.216	0.204	0.216
17	0.255	0.179	0.128	0.255	0.179	0.179	0.255	0.230	0.217	0.255	0.230	0.217	0.230
18	0.270	0.189	0.135	0.270	0.189	0.189	0.270	0.243	0.230	0.270	0.243	0.230	0.243
19	0.285	0.200	0.143	0.285	0.200	0.200	0.285	0.257	0.242	0.285	0.257	0.242	0.257
20	0.300	0.210	0.150	0.300	0.210	0.210	0.300	0.270	0.255	0.300	0.270	0.255	0.270
21	0.315	0.252	0.158	0.315	0.252	0.221	0.315	0.284	0.268	0.315	0.284	0.268	0.284
22	0.330	0.264	0.165	0.330	0.264	0.231	0.330	0.297	0.281	0.330	0.297	0.281	0.297
23	0.345	0.276	0.173	0.345	0.276	0.242	0.345	0.311	0.293	0.345	0.311	0.293	0.311
24	0.360	0.288	0.180	0.360	0.288	0.252	0.360	0.324	0.306	0.360	0.324	0.306	0.324
25	0.375	0.300	0.188	0.375	0.300	0.263	0.375	0.338	0.319	0.375	0.338	0.319	0.338
26	NA	0.332	0.195	NA	0.351	0.312	NA	0.351	0.351	NA	0.351	0.351	0.351
27	NA	0.344	0.203	NA	0.365	0.324	NA	0.365	0.365	NA	0.365	0.365	0.365
28	NA	0.357	0.210	NA	0.378	0.336	NA	0.378	0.378	NA	0.378	0.378	0.378
29	NA	0.370	0.218	NA	0.392	0.348	NA	0.392	0.392	NA	0.392	0.392	0.392
30	NA	0.383	0.225	NA	0.405	0.360	NA	0.405	0.405	NA	0.405	0.405	0.405
31	NA	0.395	0.233	NA	0.465	0.419	NA	0.442	0.419	NA	0.442	0.419	0.419
32	NA	0.408	0.240	NA	0.480	0.432	NA	0.456	0.432	NA	0.456	0.432	0.432
33	NA	0.421	0.248	NA	0.495	0.446	NA	0.470	0.446	NA	0.470	0.446	0.446
34	NA	0.434	0.255	NA	0.510	0.459	NA	0.485	0.459	NA	0.485	0.459	0.459
35	NA	0.446	0.263	NA	0.525	0.473	NA	0.499	0.473	NA	0.499	0.473	0.473
36	NA	NA	0.270	NA	NA	0.540	NA	NA	0.486	NA	NA	0.486	0.486
37	NA	NA	0.278	NA	NA	0.555	NA	NA	0.500	NA	NA	0.500	0.500
38	NA	NA	0.285	NA	NA	0.570	NA	NA	0.513	NA	NA	0.513	0.513
39	NA	NA	0.293	NA	NA	0.585	NA	NA	0.527	NA	NA	0.527	0.527
40	NA	NA	0.300	NA	NA	0.600	NA	NA	0.540	NA	NA	0.540	0.540
41	NA	NA	0.308	NA	NA	0.615	NA	NA	0.584	NA	NA	0.584	0.584
42	NA	NA	0.315	NA	NA	0.630	NA	NA	0.599	NA	NA	0.599	0.599
43	NA	NA	0.323	NA	NA	0.645	NA	NA	0.613	NA	NA	0.613	0.613
44	NA	NA	0.330	NA	NA	0.660	NA	NA	0.627	NA	NA	0.627	0.627
45	NA	NA	0.338	NA	NA	0.675	NA	NA	0.641	NA	NA	0.641	0.641
46	NA	NA	0.345	NA	NA	0.690	NA	NA	0.656	NA	NA	0.656	0.656
47	NA	NA	0.353	NA	NA	0.705	NA	NA	0.670	NA	NA	0.670	0.670
48	NA	NA	0.360	NA	NA	0.720	NA	NA	0.684	NA	NA	0.684	0.684
49	NA	NA	0.368	NA	NA	0.735	NA	NA	0.698	NA	NA	0.698	0.698
50	NA	NA	0.375	NA	NA	0.750	NA	NA	0.713	NA	NA	0.713	0.713
51	NA	NA	0.383	NA	NA	0.765	NA	NA	0.727	NA	NA	0.727	0.727
52	NA	NA	0.390	NA	NA	0.780	NA	NA	0.741	NA	NA	0.741	0.741
53	NA	NA	0.398	NA	NA	0.795	NA	NA	0.755	NA	NA	0.755	0.755
54	NA	NA	0.405	NA	NA	0.810	NA	NA	0.770	NA	NA	0.770	0.770
55	NA	NA	0.413	NA	NA	0.825	NA	NA	0.784	NA	NA	0.784	0.784
56	NA	NA	0.420	NA	NA	0.840	NA	NA	0.798	NA	NA	0.798	0.798
57	NA	NA	0.428	NA	NA	0.855	NA	NA	0.812	NA	NA	0.812	0.812
58	NA	NA	0.435	NA	NA	0.870	NA	NA	0.827	NA	NA	0.827	0.827
59	NA	NA	0.443	NA	NA	0.885	NA	NA	0.841	NA	NA	0.841	0.841
60	NA	NA	0.450	NA	NA	0.900	NA	NA	0.855	NA	NA	0.855	0.855

Note: For paid-up policies the year will corrrespond to the year of policy becoming paid-up.
The SSV3 factors are additional factors used to increase the special surrender value to appropriate levels of the corresponding asset share at that point in time.

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, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 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 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 7 and 8 (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 detail]