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

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

PT: Policy Term

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

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

PT: Policy Term

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

PT: Policy Term

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

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

PT: Policy Term

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

O/S Term to end of PT	Policy Term (PT)														
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
0.5	0.067366	0.074434	0.082225	0.090802	0.100235	0.110594	0.121955	0.134392	0.147985	0.162814	0.178962	0.196509	0.215541	0.236145	0.258413
1.0	0.127151	0.139976	0.153999	0.169300	0.185961	0.204058	0.223663	0.244835	0.267631	0.292086	0.318225	0.346053	0.375555	0.406696	0.439419
1.5	0.174598	0.191588	0.210034	0.230006	0.251564	0.274756	0.299612	0.326142	0.354331	0.384135	0.415478	0.448251	0.482307	0.517465	0.553506
2.0	0.217003	0.237390	0.259374	0.282995	0.308277	0.335220	0.363798	0.393951	0.425581	0.458555	0.492694	0.527778	0.563546	0.599698	0.635903
2.5	0.250333	0.273122	0.297547	0.323617	0.351316	0.380596	0.411373	0.443523	0.476881	0.511233	0.546325	0.581858	0.617465	0.652880	0.687625
3.0	0.280310	0.305055	0.331423	0.359386	0.388885	0.419823	0.452061	0.485417	0.519663	0.554524	0.589685	0.624796	0.659482	0.693352	0.726021
3.5	0.303463	0.329528	0.357161	0.386302	0.416856	0.448684	0.481604	0.515388	0.549763	0.584415	0.618995	0.653128	0.686428	0.718510	0.749013
4.0	0.324406	0.351538	0.380163	0.410189	0.441485	0.473876	0.507143	0.541020	0.575201	0.609345	0.643083	0.676035	0.707822	0.738086	0.766509
4.5	0.340110	0.367892	0.397079	0.427555	0.459161	0.491693	0.524905	0.558507	0.592175	0.625553	0.658272	0.689958	0.720254	0.748838	0.775438
5.0	0.354389	0.382685	0.412295	0.443076	0.474846	0.507380	0.540409	0.573625	0.606692	0.639251	0.670939	0.701399	0.730305	0.757374	0.782387
5.5	0.364569	0.393098	0.422850	0.453664	0.485341	0.517639	0.550276	0.582936	0.615280	0.646954	0.677607	0.706907	0.734557	0.760317	0.784011
6.0	0.373868	0.402566	0.432397	0.463187	0.494720	0.526743	0.558964	0.591064	0.622704	0.653542	0.683242	0.711500	0.738051	0.762695	0.785301
6.5	0.379903	0.408574	0.438296	0.468884	0.500113	0.531722	0.563416	0.594878	0.625777	0.655781	0.684577	0.711885	0.737474	0.761175	0.782895
7.0	0.385439	0.414062	0.443660	0.474038	0.504963	0.536171	0.567367	0.598237	0.628459	0.657717	0.685719	0.712210	0.736992	0.759926	0.780950
7.5	0.388336	0.416770	0.446110	0.476156	0.506673	0.537394	0.568029	0.598269	0.627805	0.656339	0.683597	0.709352	0.733428	0.755717	0.776177
8.0	0.391003	0.419254	0.448348	0.478082	0.508220	0.538494	0.568620	0.598298	0.627230	0.655136	0.681764	0.706907	0.730417	0.752206	0.772255
8.5	0.391507	0.419467	0.448217	0.477551	0.507234	0.537004	0.566579	0.596672	0.623999	0.651295	0.677329	0.701915	0.724923	0.746286	0.765998
9.0	0.391973	0.419664	0.448097	0.477067	0.506339	0.535655	0.564743	0.593325	0.621131	0.647914	0.673458	0.697599	0.720224	0.741283	0.760781
9.5	0.390644	0.417983	0.446022	0.474558	0.503361	0.532179	0.560747	0.588799	0.616079	0.642354	0.667429	0.691152	0.713427	0.734216	0.753532
10.0	0.389413	0.416429	0.444111	0.472258	0.500642	0.529018	0.557132	0.584728	0.611563	0.637421	0.662119	0.685524	0.707551	0.728172	0.747407
10.5	0.386679	0.413304	0.440566	0.468265	0.496182	0.524077	0.551706	0.578824	0.605202	0.630637	0.654961	0.678052	0.699839	0.720298	0.739454
11.0	0.384139	0.410409	0.437291	0.464589	0.492091	0.519564	0.546772	0.573484	0.599481	0.624574	0.648608	0.671474	0.693107	0.713491	0.732652
11.5	0.380331	0.406186	0.432633	0.459482	0.486524	0.513537	0.540294	0.566573	0.592169	0.616904	0.640636	0.663262	0.684729	0.705024	0.724171
12.0	0.376783	0.402262	0.428318	0.454765	0.481400	0.508009	0.534376	0.560289	0.585555	0.610006	0.633510	0.655976	0.677353	0.697632	0.716839
12.5	0.372158	0.397209	0.422824	0.448824	0.475011	0.501180	0.527123	0.552640	0.577548	0.601689	0.624941	0.647220	0.668480	0.688714	0.707946
13.0	0.367840	0.392503	0.417721	0.443319	0.469109	0.494892	0.520471	0.545654	0.570268	0.594166	0.617235	0.639394	0.660606	0.680862	0.700183
13.5	0.362604	0.386831	0.411606	0.436762	0.462114	0.487474	0.512652	0.537467	0.561755	0.585378	0.608228	0.630234	0.651358	0.671594	0.690960
14.0	0.357706	0.381536	0.405912	0.430669	0.455633	0.480622	0.505454	0.529958	0.553979	0.577387	0.600081	0.621995	0.643093	0.663369	0.682839
14.5	0.352022	0.375413	0.399346	0.423666	0.448202	0.472782	0.497231	0.521387	0.545103	0.568257	0.590755	0.612534	0.633560	0.653828	0.673349
15.0	0.346697	0.369686	0.393218	0.417143	0.441298	0.465517	0.489635	0.513496	0.536962	0.559918	0.582276	0.603976	0.624986	0.645300	0.664927
15.5	0.340700	0.363246	0.386338	0.409830	0.433565	0.457385	0.481132	0.504659	0.527835	0.550551	0.572723	0.594296	0.615240	0.635545	0.655220
16.0	0.335072	0.357213	0.379904	0.403004	0.426363	0.449830	0.473254	0.496496	0.519432	0.541959	0.563998	0.585495	0.606424	0.626772	0.646544
16.5	0.328869	0.350568	0.372820	0.395490	0.418436	0.441511	0.464573	0.487490	0.510143	0.532435	0.554292	0.575664	0.596522	0.616855	0.636664
17.0	0.323040	0.344332	0.366183	0.388463	0.411036	0.433763	0.456508	0.479145	0.501562	0.523667	0.545390	0.566684	0.587519	0.607885	0.627778
17.5	0.316722	0.337571	0.358985	0.380839	0.403003	0.425343	0.447731	0.470046	0.492184	0.514055	0.535594	0.556756	0.577512	0.597850	0.617765
18.0	0.310776	0.331218	0.352231	0.373696	0.395489	0.417484	0.439556	0.461593	0.483494	0.505176	0.526576	0.547650	0.568372	0.588727	0.608708
18.5	0.304417	0.324417	0.344994	0.366036	0.387422	0.409033	0.430750	0.452467	0.474087	0.495532	0.516742	0.537675	0.558304	0.578615	0.598599
19.0	0.298427	0.318017	0.338194	0.358847	0.379864	0.401129	0.422531	0.443967	0.465347	0.486596	0.507658	0.528491	0.549071	0.569380	0.589407
19.5	0.292088	0.311239	0.330981	0.351212	0.371824	0.392706	0.413753	0.434867	0.455963	0.476969	0.497832	0.518511	0.538982	0.559229	0.579237
20.0	0.286111	0.304853	0.324194	0.344037	0.364279	0.384814	0.405543	0.426373	0.447223	0.468025	0.488727	0.509292	0.529695	0.549918	0.569947
20.5	0.279844	0.298148	0.317057	0.336479	0.356316	0.376469	0.396842	0.417347	0.437906	0.458457	0.478949	0.499346	0.519623	0.539763	0.559750
21.0	0.273928	0.291825	0.310334	0.329368	0.348834	0.368638	0.388689	0.408905	0.429210	0.449546	0.469864	0.490130	0.510319	0.530413	0.550396
21.5	0.267774	0.285237	0.303317	0.321931	0.340993	0.360413	0.380106	0.399991	0.420000	0.440074	0.460170	0.480252	0.500298	0.520287	0.540203
22.0	0.261961	0.279019	0.296699	0.314925	0.333615	0.352683	0.372050	0.391640	0.411386	0.431234	0.451141	0.471075	0.491012	0.510933	0.530818
22.5	0.255954	0.272583	0.289838	0.307646	0.325932	0.344615	0.363620	0.382874	0.402316	0.421892	0.441563	0.461298	0.481071	0.500866	0.520661
23.0	0.250275	0.266504	0.283361	0.300782	0.318694	0.337023	0.355697	0.374649	0.393818	0.413156	0.432624	0.452192	0.471836	0.491538	0.511278
23.5	0.244440	0.260248	0.276685	0.293691	0.311200	0.329143	0.347451	0.366062	0.384918	0.403974	0.423192	0.442544	0.462007	0.481560	0.501186
24.0	0.238920	0.254334	0.270378	0.286999	0.304133	0.321719	0.339692	0.357992	0.376567	0.395372	0.414372	0.433539	0.452852	0.472290	0.491835
24.5	0.233276	0.248280	0.263911	0.280121	0.296855	0.314053	0.331657	0.349610	0.367864	0.386376	0.405113	0.424048	0.443160	0.462430	0.481836
25.0	0.227934	0.242552	0.257797	0.273624	0.289984	0.306824	0.324087	0.341723	0.359686	0.377935	0.396439	0.415172	0.434114	0.453246	0.472546
25.5	0.222491	0.236714	0.251555	0.266979	0.282941	0.299394	0.316286	0.333571	0.351204	0.369150	0.387378	0.405863	0.424586	0.443528	0.462668
26.0	0.217337	0.231187	0.245651	0.260697	0.276288	0.292381	0.308929	0.325890	0.343223	0.360894	0.378875	0.397142	0.415675	0.434457	0.453468
26.5	0.212100	0.225572	0.239646	0.254298	0.269497	0.285205	0.301381	0.317986	0.334983	0.352341	0.370033	0.388037	0.406335	0.424907	0.443735
27.0	0.207138	0.220254	0.233962	0.248246	0.263078	0.278427	0.294257	0.310533	0.327221	0.344293	0.361724	0.379494	0.397583	0.415976	0.434651
27.5	0.202105	0.214864	0.228200	0.242102	0.256550	0.271519	0.286977	0.302895	0.319241	0.335991	0.353122	0.370615	0.388452	0.406616	0.425088
28.0	0.197334	0.209757	0.222743	0.236287	0.250376	0.264989	0.280101	0.295685	0.311716	0.328171	0.345028	0.362271	0.379883	0.397847	0.416145
28.5	0.192498	0.204587	0.217221	0.230401	0.244118	0.258358	0.273101	0.288326	0.304012	0.320137	0.336684	0.353636	0.370980	0.388699	0.406779
29.0	0.187912	0.199687	0.211990	0.224827	0.238195	0.252086	0.266485	0.281375	0.296740	0.312561	0.328823	0.345512	0.362614	0.380115	0.397995
29.5	0.183260	0.194728	0.206704	0.219196	0.232208	0.245736	0.259773	0.274306	0.289323	0.304809	0.320752	0.337140	0.353960	0.371198	0.388838
30.0	0.178847	0.190027	0.201693	0.213861	0.226538	0.239727	0.253424	0.267623	0.282316	0.297492	0.313140	0.329252	0.345816	0.362819	0.380246
30.5	0.174365	0.185266	0.196631	0.208477	0.220817	0.233658	0.247003	0.260850	0.275195	0.290033	0.305356	0.321157	0.337426	0.354153	0.371321
31.0	0.170113	0.180750	0.191830	0.203374	0.215397	0.227912	0.240926	0.254443	0.268464	0.282987	0.298009	0.313522	0.329522	0.345998	0.362935
31.5	0.165785	0.176171	0.186977	0.198224	0.209933	0.222118	0.234794	0.247968	0.261645	0.275830	0.290521	0.305716	0.321411	0.337597	0.354261
32.0	0.161676	0.171826	0.182373	0.193341	0.204753	0.216630	0.228987	0.241839	0.255195	0.269064	0.283448	0.298349	0.313762	0.329683	0.346100
32.5	0.157486	0.167411	0.177711	0.188410	0.199532	0.211101	0.223137	0.235658	0.248680	0.262213	0.276266	0.290842	0.305943	0.321563	0.337693
33.0	0.153508	0.163220	0.173287	0.183732	0.194582	0.205861	0.217595	0.229805	0.242513	0.255732	0.269476	0.283752	0.298563	0.313906	0.329774
33.5		0.158952	0.168798	0.179001	0.189587	0.200582	0.212016	0.223912	0.236296	0.249188	0.262602	0.276553	0.291044	0.306078	0.321649
34.0		0.154900	0.164537	0.174511	0.184848	0.195577	0.206728	0.218329	0.230409	0.242993	0.256101	0.269747	0.283943	0.298690	0.313986
34.5			0.160203	0.169960	0.180060	0.190531	0.201404	0.212712	0.224485	0.236751	0.249536	0.262859	0.276733	0.291165	0.306154
35.0			0.156087	0.165640	0.175516	0.185744	0.196357	0.207388	0.218872	0.230841	0.243323	0.256343	0.269918	0.284057	0.298762
35.5				0.161250	0.170914	0.180910	0.191270	0.202030	0.213226	0.224893	0.237064	0.249766	0.263020	0.276841	0.291233
36.0				0.157081	0.166545	0.176323	0.186445	0.196950	0.207875	0.219259	0.231137	0.243541	0.256496	0.270020	0.284121
36.5					0.162110	0.171679	0.181575	0.191833	0.202492	0.213593	0.225174	0.237270	0.249910	0.263117	0.276901
37.0					0.157898	0.167272	0.176954	0.186979	0.197388	0.208222	0.219524	0.231332	0.243678	0.256587	0.270077
37.5						0.162800	0.172279	0.182082	0.192248	0.202822	0.213844	0.225358	0.237399	0.249990	0.263171
38.0						0.158553	0.167841	0.177435	0.187373	0.197701	0.208461	0.219699	0.231454	0.243759	0.256638
38.5							0.163340	0.172735	0.182456	0.192545	0.203048	0.214010	0.225474	0.237477	0.250045
39.0							0.159066	0.168274	0.177790	0.187654	0.197915	0.208618	0.219809	0.231527	0.243805
39.5								0.163751	0.173072	0.182722	0.192748	0.203197	0.214115	0.225544	0.237520
40.0								0.159457	0.168594	0.178043	0.187847	0.198056	0.208717	0.219875	0.231568
40.5									0.164055	0.173312	0.182906	0.192882	0.203291	0.214177	0.225583
41.0									0.159745	0.168822	0.178217	0.187975	0.198145	0.208776	0.219912
41.5										0.164271	0.173477	0.183026	0.192967	0.203347	0.214212
42.0										0.159951	0.168978	0.178331	0.188054	0.198198	0.208809
42.5											0.164420	0.173586	0.183102	0.193017	0.203378
43.0											0.160092	0.169082	0.178403	0.188102	0.198228
43.5												0.164518	0.173654	0.183147	0.193045
44.0												0.160185	0.169146	0.178446	0.188129
44.5													0.164580	0.173695	0.183173
45.0													0.160243	0.169185	0.178470
45.5														0.164617	0.173718
46.0													-	0.160278	0.169207
46.5															0.164637
47.0															0.160298
47.5															
48.0															

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

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

O/S Term to end of PT	Policy Term (PT)														
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
0.5	0.887444	0.880520	0.872888	0.864486	0.855247	0.845102	0.833977	0.821800	0.808491	0.793975	0.778172	0.761001	0.742382	0.722229	0.700454
1.0	0.787557	0.775315	0.761934	0.747337	0.731448	0.714198	0.695519	0.675355	0.653659	0.630397	0.605552	0.579123	0.551131	0.521614	0.490635
1.5	0.703856	0.688049	0.670898	0.652342	0.632327	0.610816	0.587785	0.563231	0.537177	0.509671	0.480794	0.450658	0.419411	0.387237	0.354351
2.0	0.629051	0.610605	0.590739	0.569422	0.546639	0.522399	0.496738	0.469722	0.441452	0.412065	0.381739	0.350689	0.319173	0.287478	0.255922
2.5	0.565771	0.545711	0.524248	0.501387	0.477155	0.451607	0.424834	0.396963	0.368161	0.338635	0.308632	0.278439	0.248371	0.218771	0.189992
3.0	0.508857	0.487713	0.465241	0.441482	0.416503	0.390408	0.363339	0.335475	0.307038	0.278290	0.249527	0.221074	0.193276	0.166485	0.141047
3.5	0.460286	0.438651	0.415796	0.391790	0.366739	0.340783	0.314101	0.286914	0.259479	0.232088	0.205061	0.178736	0.153456	0.129554	0.107337
4.0	0.416353	0.394525	0.371605	0.347692	0.322921	0.297466	0.271536	0.245383	0.219286	0.193556	0.168519	0.144507	0.121840	0.100815	0.081683
4.5	0.378548	0.356867	0.334223	0.310740	0.286574	0.261924	0.237021	0.212130	0.187544	0.163575	0.140541	0.118755	0.098507	0.080045	0.063564
5.0	0.344177	0.322804	0.300602	0.277714	0.254319	0.230630	0.206893	0.183383	0.160396	0.138237	0.117208	0.097593	0.079642	0.063553	0.049463
5.5	0.314375	0.293494	0.271909	0.249778	0.227290	0.204671	0.182173	0.160073	0.138660	0.118227	0.099053	0.081390	0.065450	0.051382	0.039273
6.0	0.287153	0.266846	0.245955	0.224651	0.203134	0.181634	0.160407	0.139726	0.119870	0.101113	0.083710	0.067878	0.053786	0.041542	0.031181
6.5	0.263380	0.243740	0.223623	0.203208	0.182699	0.162330	0.142352	0.123032	0.104633	0.087411	0.071592	0.057364	0.044857	0.034139	0.025210
7.0	0.241575	0.222634	0.203319	0.183812	0.164321	0.145078	0.126330	0.108332	0.091333	0.075566	0.061229	0.048478	0.037409	0.028056	0.020382
7.5	0.222404	0.204202	0.185713	0.167122	0.148636	0.130483	0.112903	0.096138	0.080421	0.065960	0.052932	0.041461	0.031615	0.023398	0.016750
8.0	0.204755	0.187297	0.169632	0.151948	0.134449	0.117357	0.100904	0.085317	0.070812	0.057576	0.045759	0.035459	0.026718	0.019513	0.013765
8.5	0.189142	0.172434	0.155589	0.138791	0.122241	0.106156	0.090754	0.076250	0.062842	0.050697	0.039942	0.030654	0.022850	0.016490	0.011479
9.0	0.174719	0.158750	0.142708	0.126773	0.111142	0.096023	0.081624	0.068146	0.055768	0.044639	0.034865	0.026500	0.019542	0.013936	0.009574
9.5	0.161884	0.146644	0.131383	0.116277	0.101518	0.087304	0.073833	0.061291	0.049841	0.039615	0.030699	0.023131	0.016894	0.011919	0.008091
10.0	0.149993	0.135462	0.120957	0.106651	0.092728	0.079377	0.066786	0.055125	0.044544	0.035156	0.027031	0.020191	0.014605	0.010193	0.006837
10.5	0.139354	0.125511	0.111733	0.098187	0.085051	0.072504	0.060722	0.049863	0.040063	0.031420	0.023989	0.017779	0.012748	0.008812	0.005847
11.0	0.129469	0.116292	0.103213	0.090396	0.078009	0.066226	0.055208	0.045104	0.036033	0.028080	0.021289	0.015654	0.011128	0.007618	0.005001
11.5	0.120581	0.108043	0.095631	0.083502	0.071819	0.060743	0.050428	0.041009	0.032593	0.025256	0.019026	0.013892	0.009798	0.006649	0.004323
12.0	0.112302	0.100379	0.088607	0.077135	0.066120	0.055714	0.046061	0.037285	0.029482	0.022715	0.017004	0.012329	0.008627	0.005804	0.003737
12.5	0.104823	0.093488	0.082322	0.071469	0.061078	0.051293	0.042248	0.034056	0.026805	0.020547	0.015293	0.011018	0.007656	0.005111	0.003262
13.0	0.097842	0.087070	0.076482	0.066219	0.056420	0.047222	0.038750	0.031107	0.024372	0.018585	0.013755	0.009847	0.006794	0.004500	0.002847
13.5	0.091506	0.081271	0.071232	0.061522	0.052276	0.043621	0.035675	0.028532	0.022261	0.016898	0.012442	0.008857	0.006072	0.003993	0.002507
14.0	0.085581	0.075858	0.066341	0.057158	0.048436	0.040295	0.032844	0.026170	0.020333	0.015364	0.011254	0.007966	0.005427	0.003544	0.002208
14.5	0.080182	0.070946	0.061923	0.053234	0.045000	0.037335	0.030339	0.024093	0.018650	0.014033	0.010232	0.007205	0.004881	0.003167	0.001959
15.0	0.075124	0.066352	0.057799	0.049579	0.041808	0.034592	0.028026	0.022181	0.017106	0.012818	0.009303	0.006517	0.004390	0.002830	0.001738
15.5	0.070497	0.062167	0.054056	0.046277	0.038938	0.032139	0.025967	0.020490	0.015749	0.011757	0.008498	0.005926	0.003971	0.002546	0.001554
16.0	0.066155	0.058245	0.050556	0.043195	0.036265	0.029859	0.024060	0.018927	0.014499	0.010783	0.007762	0.005388	0.003592	0.002290	0.001388
16.5	0.062170	0.054658	0.047367	0.040398	0.033849	0.027809	0.022353	0.017537	0.013393	0.009928	0.007119	0.004921	0.003266	0.002071	0.001249
17.0	0.058425	0.051291	0.044379	0.037782	0.031595	0.025900	0.020767	0.016249	0.012372	0.009140	0.006530	0.004495	0.002969	0.001873	0.001123
17.5	0.054975	0.048201	0.041645	0.035399	0.029549	0.024175	0.019342	0.015096	0.011463	0.008443	0.006012	0.004123	0.002712	0.001703	0.001016
18.0	0.051730	0.045297	0.039080	0.033166	0.027636	0.022565	0.018014	0.014025	0.010621	0.007799	0.005534	0.003781	0.002477	0.001548	0.000919
18.5	0.048731	0.042623	0.036726	0.031123	0.025892	0.021104	0.016814	0.013062	0.009867	0.007226	0.005112	0.003481	0.002272	0.001414	0.000835
19.0	0.045907	0.040107	0.034514	0.029206	0.024259	0.019737	0.015694	0.012166	0.009168	0.006695	0.004722	0.003205	0.002084	0.001292	0.000759
19.5	0.043290	0.037782	0.032476	0.027447	0.022765	0.018492	0.014678	0.011355	0.008538	0.006220	0.004376	0.002960	0.001918	0.001185	0.000694
20.0	0.040823	0.035592	0.030559	0.025793	0.021363	0.017325	0.013727	0.010599	0.007952	0.005779	0.004063	0.002735	0.001766	0.001087	0.000634
20.5	0.038531	0.033563	0.028787	0.024270	0.020076	0.016258	0.012861	0.009913	0.007422	0.005382	0.003766	0.002534	0.001631	0.001000	0.000581
21.0	0.036368	0.031650	0.027119	0.022837	0.018866	0.015257	0.012050	0.009271	0.006928	0.005013	0.003499	0.002348	0.001507	0.000921	0.000533
21.5	0.034354	0.029874	0.025573	0.021514	0.017752	0.014338	0.011308	0.008686	0.006479	0.004679	0.003259	0.002181	0.001396	0.000851	0.000491
22.0	0.032452	0.028197	0.024115	0.020267	0.016704	0.013474	0.010611	0.008138	0.006060	0.004367	0.003035	0.002026	0.001294	0.000786	0.000452
22.5	0.030677	0.026635	0.022762	0.019112	0.015736	0.012679	0.009972	0.007637	0.005677	0.004084	0.002833	0.001887	0.001202	0.000728	0.000417
23.0	0.028999	0.025160	0.021484	0.018022	0.014824	0.011930	0.009371	0.007166	0.005319	0.003820	0.002644	0.001758	0.001117	0.000675	0.000385
23.5	0.027431	0.023784	0.020294	0.017010	0.013979	0.011239	0.008818	0.006735	0.004992	0.003579	0.002473	0.001640	0.001040	0.000627	0.000357
24.0	0.025947	0.022483	0.019170	0.016056	0.013182	0.010587	0.008297	0.006329	0.004684	0.003353	0.002313	0.001531	0.000968	0.000582	0.000331
24.5	0.024558	0.021267	0.018122	0.015166	0.012442	0.009984	0.007816	0.005955	0.004402	0.003147	0.002167	0.001432	0.000904	0.000542	0.000307
25.0	0.023243	0.020117	0.017131	0.014327	0.011744	0.009415	0.007363	0.005604	0.004137	0.002953	0.002030	0.001339	0.000844	0.000505	0.000285
25.5	0.022009	0.019040	0.016204	0.013543	0.011093	0.008886	0.006944	0.005279	0.003892	0.002775	0.001905	0.001255	0.000789	0.000471	0.000266
26.0	0.020842	0.018020	0.015328	0.012802	0.010479	0.008387	0.006548	0.004973	0.003663	0.002608	0.001788	0.001176	0.000738	0.000440	0.000247
26.5	0.019745	0.017064	0.014507	0.012110	0.009906	0.007923	0.006180	0.004689	0.003450	0.002454	0.001680	0.001103	0.000691	0.000411	0.000231
27.0	0.018706	0.016159	0.013730	0.011455	0.009364	0.007484	0.005833	0.004422	0.003250	0.002309	0.001579	0.001035	0.000648	0.000385	0.000216
27.5	0.017730	0.015309	0.013002	0.010841	0.008858	0.007075	0.005510	0.004174	0.003065	0.002175	0.001486	0.000973	0.000608	0.000360	0.000202
28.0	0.016804	0.014503	0.012312	0.010261	0.008378	0.006688	0.005205	0.003939	0.002890	0.002049	0.001398	0.000914	0.000570	0.000338	0.000188
28.5	0.015933	0.013746	0.011664	0.009716	0.007930	0.006326	0.004920	0.003721	0.002728	0.001932	0.001317	0.000860	0.000536	0.000317	0.000177
29.0	0.015108	0.013028	0.011050	0.009201	0.007505	0.005984	0.004651	0.003515	0.002575	0.001822	0.001240	0.000809	0.000504	0.000297	0.000166
29.5	0.014330	0.012353	0.010473	0.008717	0.007107	0.005663	0.004400	0.003323	0.002432	0.001720	0.001170	0.000762	0.000474	0.000279	0.000155
30.0	0.013593	0.011713	0.009927	0.008258	0.006730	0.005360	0.004162	0.003141	0.002298	0.001623	0.001103	0.000718	0.000446	0.000262	0.000146
30.5	0.012898	0.011110	0.009412	0.007827	0.006376	0.005076	0.003939	0.002971	0.002172	0.001533	0.001041	0.000677	0.000420	0.000247	0.000137
31.0	0.012239	0.010539	0.008924	0.007418	0.006040	0.004806	0.003728	0.002810	0.002053	0.001448	0.000983	0.000639	0.000396	0.000232	0.000129
31.5	0.011618	0.010000	0.008465	0.007034	0.005725	0.004553	0.003530	0.002660	0.001942	0.001369	0.000928	0.000603	0.000373	0.000219	0.000121
32.0	0.011028	0.009489	0.008030	0.006669	0.005426	0.004314	0.003343	0.002517	0.001837	0.001294	0.000877	0.000569	0.000352	0.000206	0.000114
32.5	0.010472	0.009007	0.007619	0.006326	0.005145	0.004089	0.003167	0.002384	0.001739	0.001224	0.000829	0.000537	0.000332	0.000194	0.000107
33.0	0.009944	0.008550	0.007230	0.006001	0.004878	0.003875	0.003000	0.002257	0.001645	0.001158	0.000783	0.000508	0.000313	0.000183	0.000101
33.5		0.008119	0.006863	0.005694	0.004627	0.003674	0.002844	0.002139	0.001558	0.001196	0.000741	0.000480	0.000296	0.000173	0.000095
34.0		0.007710	0.006514	0.005403	0.004389	0.003484	0.002695	0.002026	0.001475	0.001037	0.000701	0.000453	0.000279	0.000163	0.000090
34.5			0.006186	0.005129	0.004165	0.003305	0.002555	0.001920	0.001398	0.000982	0.000663	0.000429	0.000264	0.000154	0.000085
35.0			0.005874	0.004868	0.003952	0.003135	0.002423	0.001820	0.001324	0.000930	0.000628	0.000406	0.000250	0.000146	0.000080
35.5				0.004623	0.003751	0.002974	0.002298	0.001726	0.001255	0.000881	0.000594	0.000384	0.000236	0.000138	0.000075
36.0				0.004390	0.003561	0.002822	0.002180	0.001636	0.001189	0.000835	0.000563	0.000363	0.000223	0.000130	0.000071
36.5					0.003381	0.002679	0.002069	0.001552	0.001128	0.000791	0.000533	0.000344	0.000211	0.000123	0.000067
37.0					0.003211	0.002543	0.001963	0.001472	0.001069	0.000750	0.000505	0.000326	0.000200	0.000116	0.000064
37.5						0.002415	0.001863	0.001397	0.001014	0.000711	0.000479	0.000309	0.000189	0.000110	0.000060
38.0						0.002293	0.001769	0.001325	0.000962	0.000674	0.000454	0.000292	0.000179	0.000104	0.000054
38.5							0.001679	0.001258	0.000913	0.000639	0.000430	0.000277	0.000170	0.000099	0.000054
39.0							0.001595	0.001194	0.000866	0.000606	0.000408	0.000263	0.000161	0.000093	0.000051
39.5								0.001134	0.000822	0.000575	0.000387	0.000249	0.000152	0.000088	0.000048
40.0								0.001077	0.000780	0.000546	0.000367	0.000236	0.000144	0.000084	0.000046
40.5									0.000741	0.000518	0.000348	0.000224	0.000137	0.000079	0.000043
41.0									0.000704	0.000492	0.000330	0.000212	0.000130	0.000075	0.000041
41.5										0.000467	0.000314	0.000201	0.000123	0.000071	0.000039
42.0										0.000443	0.000298	0.000191	0.000117	0.000067	0.000037
42.5											0.000283	0.000181	0.000111	0.000064	0.000035
43.0											0.000268	0.000172	0.000105	0.000061	0.000033
43.5												0.000163	0.000100	0.000058	0.000031
44.0												0.000155	0.000095	0.000055	0.000030
44.5													0.000090	0.000052	0.000028
45.0													0.000085	0.000049	0.000027
45.5														0.000047	0.000025
46.0														0.000044	0.000024
46.5															0.000023
47.0															0.000021
47.5															
48.0															

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

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

Variant 2 - Second Income, Variant 3 - Step Up Income

O/S Term to end of PT	Policy Term (PT)																	
	25	27	28	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
0.5	0.007148	0.008320	0.009014	0.010670	0.011653	0.012753	0.013983	0.015354	0.016882	0.018581	0.020468	0.022563	0.024887	0.027464	0.030320	0.033483	0.036987	0.040866
1.0	0.013914	0.016185	0.017529	0.020733	0.022631	0.024754	0.027123	0.029764	0.032699	0.035959	0.039573	0.043578	0.048009	0.052911	0.058328	0.064310	0.070913	0.078194
1.5	0.019826	0.023011	0.024890	0.029363	0.032012	0.034973	0.038276	0.041954	0.046040	0.050573	0.055592	0.061144	0.067277	0.074045	0.081508	0.089726	0.098769	0.108708
2.0	0.025424	0.029468	0.031849	0.037510	0.040858	0.044599	0.048770	0.053409	0.058559	0.064264	0.070573	0.077540	0.085222	0.093681	0.102985	0.113204	0.124415	0.136696
2.5	0.030284	0.035038	0.037828	0.044447	0.048359	0.052728	0.057597	0.063010	0.069015	0.075661	0.083003	0.091100	0.100014	0.109813	0.120568	0.132353	0.145248	0.159332
3.0	0.034889	0.040311	0.043484	0.051000	0.055439	0.060393	0.065912	0.072044	0.078840	0.086356	0.094649	0.103783	0.113821	0.124837	0.136903	0.150095	0.164492	0.180172
3.5	0.038847	0.044822	0.048304	0.056531	0.061383	0.066798	0.072826	0.079522	0.086939	0.095137	0.104175	0.114118	0.125033	0.136991	0.150068	0.164336	0.179873	0.196753
4.0	0.042599	0.049094	0.052866	0.061759	0.066999	0.072842	0.079346	0.086566	0.094560	0.103389	0.113114	0.123801	0.135518	0.148336	0.162329	0.177567	0.194125	0.212070
4.5	0.045781	0.052709	0.056711	0.066120	0.071654	0.077823	0.084686	0.092303	0.100733	0.110039	0.120283	0.131531	0.143851	0.157313	0.171986	0.187940	0.205243	0.223956
5.0	0.048798	0.056134	0.060353	0.070246	0.076056	0.082528	0.089726	0.097712	0.106548	0.116296	0.127019	0.138785	0.151658	0.165708	0.181000	0.197601	0.215572	0.234970
5.5	0.051304	0.058983	0.063375	0.073633	0.079643	0.086335	0.093772	0.102022	0.111146	0.121209	0.132274	0.144407	0.157673	0.172136	0.187861	0.204909	0.223336	0.243191
6.0	0.053681	0.061684	0.066238	0.076838	0.083037	0.089933	0.097594	0.106089	0.115481	0.125837	0.137219	0.149691	0.163317	0.178159	0.194278	0.211730	0.230567	0.250828
6.5	0.055596	0.063877	0.068561	0.079412	0.085740	0.092770	0.100577	0.109229	0.118793	0.129335	0.140919	0.153607	0.167461	0.182542	0.198905	0.216602	0.235679	0.256172
7.0	0.057413	0.065956	0.070761	0.081849	0.088297	0.095454	0.103396	0.112195	0.121919	0.132634	0.144405	0.157292	0.171356	0.186654	0.203239	0.221158	0.240452	0.261148
7.5	0.058805	0.067579	0.072484	0.083740	0.090263	0.097491	0.105505	0.114379	0.124182	0.134983	0.146845	0.159829	0.173993	0.189392	0.206077	0.224089	0.243463	0.264224
8.0	0.060127	0.069119	0.074117	0.085532	0.092124	0.099420	0.107500	0.116443	0.126320	0.137200	0.149146	0.162219	0.176474	0.191966	0.208740	0.226834	0.246280	0.267095
8.5	0.061057	0.070245	0.075320	0.086847	0.093475	0.100795	0.108892	0.117846	0.127731	0.138617	0.150568	0.163643	0.177900	0.193386	0.210148	0.228219	0.247626	0.268382
9.0	0.061941	0.071313	0.076462	0.088094	0.094755	0.102098	0.110210	0.119174	0.129066	0.139956	0.151910	0.164987	0.179242	0.194723	0.211471	0.229518	0.248887	0.269585
9.5	0.062462	0.072000	0.077212	0.088918	0.095588	0.102924	0.111013	0.119941	0.129786	0.140621	0.152512	0.165519	0.179696	0.195090	0.211739	0.229674	0.248913	0.269460
10.0	0.062957	0.072652	0.077924	0.089699	0.096378	0.103706	0.111774	0.120668	0.130468	0.141250	0.153081	0.166022	0.180125	0.195436	0.211992	0.229821	0.248938	0.269344
10.5	0.063119	0.072951	0.078276	0.090101	0.096773	0.104073	0.112091	0.120916	0.130631	0.141312	0.153029	0.165843	0.179808	0.194968	0.211359	0.229006	0.247924	0.268110
11.0	0.063272	0.073234	0.078609	0.090482	0.097147	0.104420	0.112391	0.121151	0.130785	0.141371	0.152980	0.165674	0.179508	0.194526	0.210762	0.228240	0.246971	0.266953
11.5	0.063120	0.073190	0.078607	0.090516	0.097166	0.104398	0.112304	0.120974	0.130496	0.140949	0.152407	0.164933	0.178583	0.193400	0.209420	0.226665	0.245144	0.264854
12.0	0.062976	0.073148	0.078606	0.090548	0.097183	0.104377	0.112221	0.120807	0.130223	0.140551	0.151865	0.164233	0.177708	0.192338	0.208154	0.225181	0.243425	0.262881
12.5	0.062556	0.072802	0.078293	0.090259	0.096875	0.104023	0.111795	0.120281	0.129569	0.139744	0.150882	0.163051	0.176309	0.190701	0.206263	0.223017	0.240970	0.260115
13.0	0.062156	0.072474	0.077995	0.089984	0.096582	0.103688	0.111391	0.119782	0.128950	0.138980	0.149952	0.161934	0.174986	0.189156	0.204479	0.220976	0.238656	0.257512
13.5	0.061513	0.071867	0.077408	0.089409	0.095986	0.103047	0.110676	0.118964	0.127998	0.137866	0.148646	0.160412	0.173223	0.187131	0.202170	0.218365	0.235724	0.254240
14.0	0.060901	0.071290	0.076850	0.088863	0.095421	0.102439	0.109999	0.118188	0.127096	0.136810	0.147410	0.158971	0.171556	0.185216	0.199990	0.215902	0.232959	0.251157
14.5	0.060078	0.070461	0.076027	0.088036	0.094571	0.101546	0.109035	0.117124	0.125899	0.135448	0.145852	0.157187	0.169518	0.182900	0.197372	0.212961	0.229676	0.247513
15.0	0.059294	0.069673	0.075244	0.087250	0.093765	0.100698	0.108121	0.116114	0.124764	0.134157	0.144376	0.155497	0.167590	0.180709	0.194897	0.210183	0.226577	0.244076
15.5	0.058331	0.068662	0.074221	0.086202	0.092692	0.099583	0.106940	0.114838	0.123362	0.132594	0.142619	0.153514	0.165349	0.178181	0.192057	0.207007	0.223045	0.240169
16.0	0.057415	0.067701	0.073248	0.085207	0.091674	0.098524	0.105818	0.113628	0.122031	0.131113	0.140954	0.151635	0.163226	0.175789	0.189371	0.204005	0.219709	0.236481
16.5	0.056351	0.066547	0.072063	0.083970	0.090406	0.097213	0.104445	0.112167	0.120453	0.129383	0.139039	0.149499	0.160836	0.173113	0.186380	0.200673	0.216012	0.232400
17.0	0.055339	0.065448	0.070935	0.082794	0.089201	0.095968	0.103140	0.110780	0.118955	0.127743	0.137223	0.147475	0.158572	0.170578	0.183549	0.197521	0.212518	0.228546
17.5	0.054207	0.064188	0.069624	0.081400	0.087767	0.094486	0.101598	0.109156	0.117224	0.125872	0.135179	0.145222	0.156074	0.167801	0.180461	0.194093	0.208725	0.224366
18.0	0.053130	0.062988	0.068376	0.080074	0.086403	0.093078	0.100133	0.107615	0.115580	0.124098	0.133241	0.143086	0.153706	0.165171	0.177536	0.190849	0.205137	0.220415
18.5	0.051959	0.061656	0.066973	0.078555	0.084832	0.091452	0.098445	0.105848	0.113715	0.122106	0.131089	0.140740	0.151130	0.162328	0.174393	0.187373	0.201302	0.216195
19.0	0.050845	0.060387	0.065639	0.077110	0.083337	0.089907	0.096840	0.104170	0.111943	0.120214	0.129048	0.138515	0.148688	0.159634	0.171416	0.184082	0.197672	0.212203
19.5	0.049659	0.059013	0.064179	0.075498	0.081659	0.088163	0.095028	0.102281	0.109960	0.118115	0.126805	0.136095	0.146054	0.156751	0.168247	0.180595	0.193834	0.207989
20.0	0.048530	0.057705	0.062789	0.073965	0.080062	0.086504	0.093305	0.100485	0.108076	0.116121	0.124675	0.133798	0.143556	0.154018	0.165244	0.177291	0.190201	0.204001
20.5	0.047348	0.056316	0.061299	0.072292	0.078307	0.084671	0.091394	0.098493	0.105992	0.113929	0.122351	0.131313	0.140878	0.151110	0.162071	0.173816	0.186391	0.199828
21.0	0.046222	0.054993	0.059881	0.070700	0.076636	0.082927	0.089577	0.096599	0.104012	0.111846	0.120144	0.128954	0.138336	0.148351	0.159061	0.170522	0.182782	0.195876
21.5	0.045057	0.053609	0.058387	0.068996	0.074834	0.081032	0.087593	0.094526	0.101845	0.109575	0.117750	0.126414	0.135621	0.145428	0.155894	0.167075	0.179021	0.191768
22.0	0.043947	0.052291	0.056965	0.067374	0.073119	0.079230	0.085707	0.092555	0.099785	0.107416	0.115476	0.124002	0.133044	0.142654	0.152889	0.163806	0.175455	0.187876
22.5	0.042809	0.050930	0.055487	0.065664	0.071298	0.077302	0.083677	0.090426	0.097556	0.105081	0.113023	0.121415	0.130298	0.139720	0.149734	0.160395	0.171752	0.183849
23.0	0.041726	0.049633	0.054080	0.064036	0.069565	0.075467	0.081745	0.088400	0.095436	0.102861	0.110693	0.118958	0.127690	0.136934	0.146740	0.157159	0.168241	0.180031
23.5	0.040623	0.048305	0.052633	0.062344	0.067750	0.073533	0.079696	0.086239	0.093166	0.100480	0.108196	0.116332	0.124918	0.133992	0.143598	0.153785	0.164601	0.176091
24.0	0.039571	0.047041	0.051255	0.060732	0.066022	0.071692	0.077746	0.084183	0.091007	0.098217	0.105822	0.113837	0.122285	0.131198	0.140616	0.150584	0.161149	0.172355
24.5		0.045757	0.049851	0.059074	0.064235	0.069775	0.075702	0.082016	0.088719	0.095811	0.103296	0.111184	0.119494	0.128250	0.137488	0.147247	0.157571	0.168504
25.0		0.044533	0.048513	0.057496	0.062532	0.067950	0.073756	0.079953	0.086542	0.093522	0.100894	0.108663	0.116841	0.125450	0.134518	0.144080	0.154177	0.164850
25.5		0.043297	0.047159	0.055886	0.060789	0.066070	0.071740	0.077803	0.084260	0.091112	0.098357	0.105997	0.114040	0.122502	0.131404	0.140777	0.150658	0.161084
26.0		0.042119		0.054353	0.059128	0.064280	0.069820	0.075756	0.082089	0.088819	0.095944	0.103462	0.111377	0.119700	0.128446	0.137641	0.147317	0.157510
26.5			0.044569	0.052801	0.057441	0.062453	0.067851	0.073644	0.079836	0.086427	0.093416	0.100799	0.108578	0.116757	0.125348	0.134371	0.143851	0.153822
27.0			0.043331	0.051323	0.055834	0.060713	0.065975	0.071633	0.077691	0.084151	0.091011	0.098267	0.105916	0.113960	0.122404	0.131264	0.140560	0.150320
27.5				0.049836	0.054212	0.058950	0.064067	0.069576	0.075486	0.081798	0.088513	0.095626	0.103134	0.111033	0.119328	0.128026	0.137144	0.146703
28.0				0.048419	0.052667	0.057271	0.062250	0.067618	0.073386	0.079559	0.086136	0.093114	0.100487	0.108251	0.116404	0.124949	0.133898	0.143268
28.5				0.046998	0.051115	0.055580	0.060414	0.065632	0.071246	0.077264	0.083687	0.090514	0.097738	0.105354	0.113357	0.121747	0.130529	0.139716
29.0				0.045645	0.049637	0.053970	0.058665	0.063740	0.069208	0.075079	0.081357	0.088040	0.095123	0.102599	0.110460	0.118703	0.127328	0.136342
29.5					0.048159	0.052357	0.056909	0.061833	0.067146	0.072858	0.078976	0.085500	0.092426	0.099748	0.107456	0.115543	0.124008	0.132851
30.0					0.046751	0.050820	0.055235	0.060017	0.065181	0.070743	0.076709	0.083082	0.089860	0.097035	0.104598	0.112539	0.120852	0.129534
30.5						0.049286	0.053562	0.058196	0.063206	0.068607	0.074409	0.080618	0.087232	0.094245	0.101649	0.109433	0.117587	0.126105
31.0						0.047824	0.051968	0.056461	0.061324	0.066573	0.072220	0.078272	0.084730	0.091591	0.098844	0.106479	0.114482	0.122845
31.5							0.050379	0.054730	0.059441	0.064531	0.070013	0.075897	0.082187	0.088879	0.095967	0.103438	0.111281	0.119482
32.0							0.048866	0.053080	0.057647	0.062586	0.067912	0.073637	0.079766	0.086299	0.093229	0.100546	0.108236	0.116284
32.5								0.051439	0.055859	0.060643	0.065806	0.071363	0.077320	0.083680	0.090438	0.097586	0.105110	0.112995
33.0								0.049875	0.054156	0.058792	0.063801	0.069197	0.074991	0.081187	0.087783	0.094770	0.102137	0.109662
33.5									0.052464	0.056950	0.061800	0.067030	0.072652	0.078673	0.085093	0.091905	0.099100	0.106662
34.0									0.050852	0.055195	0.059894	0.064966	0.070425	0.076279	0.082532	0.089179	0.096210	0.103612
34.5										0.053453	0.057999	0.062910	0.068200	0.073879	0.079953	0.086422	0.093276	0.100504
35.0										0.051794	0.056195	0.060951	0.066080	0.071593	0.077499	0.083797	0.090484	0.097547
35.5											0.054406	0.059007	0.063971	0.069312	0.075040	0.081158	0.087664	0.094548
36.0											0.052702	0.057154	0.061962	0.067139	0.072699	0.078646	0.084980	0.091694
36.5												0.055320	0.059969	0.064980	0.070365	0.076132	0.082284	0.088816
37.0												0.053572	0.058071	0.062923	0.068142	0.073739	0.079718	0.086077
37.5													0.056193	0.060884	0.065935	0.071355	0.077153	0.083329
38.0													0.054404	0.058943	0.063832	0.069085	0.074711	0.080712
38.5														0.057024	0.061751	0.066833	0.072281	0.078100
39.0														0.055195	0.059768	0.064688	0.069967	0.075613
39.5															0.057810	0.062566	0.067673	0.073140
40.0															0.055944	0.060545	0.065488	0.070785
40.5																0.058549	0.063328	0.068452
41.0																0.056649	0.061270	0.066230
41.5																	0.059241	0.064035
42.0																	0.057307	0.061944
42.5																		0.059882
43.0																		0.057918
43.5																		
44.0																		

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

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

O/S Term to end of PT	Policy Term (PT)														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
0.5	0.003277	0.003605	0.003941	0.004284	0.004633	0.004990	0.005361	0.005750	0.006165	0.006615	0.007111	0.007661	0.008276	0.008967	0.009743
1.0	0.006363	0.006999	0.007650	0.008314	0.008991	0.009682	0.010399	0.011150	0.011954	0.012824	0.013781	0.014843	0.016030	0.017362	0.018858
1.5	0.008956	0.009868	0.010807	0.011766	0.012742	0.013739	0.014766	0.015839	0.016978	0.018206	0.019548	0.021034	0.022689	0.024542	0.026621
2.0	0.011398	0.012570	0.013779	0.015014	0.016271	0.017553	0.018871	0.020245	0.021697	0.023259	0.024961	0.026840	0.028931	0.031268	0.033889
2.5	0.013403	0.014803	0.016253	0.017739	0.019254	0.020797	0.022380	0.024022	0.025750	0.027597	0.029601	0.031804	0.034247	0.036973	0.040025
3.0	0.015292	0.016907	0.018583	0.020304	0.022060	0.023849	0.025680	0.027572	0.029558	0.031671	0.033958	0.036462	0.039234	0.042322	0.045773
3.5	0.016797	0.018593	0.020467	0.022398	0.024372	0.026385	0.028442	0.030562	0.032776	0.035122	0.037646	0.040399	0.043435	0.046807	0.050571
4.0	0.018215	0.020183	0.022242	0.024370	0.026549	0.028771	0.031040	0.033374	0.035802	0.038365	0.041111	0.044096	0.047377	0.051015	0.055068
4.5	0.019301	0.021407	0.023621	0.025919	0.028279	0.030690	0.033152	0.035680	0.038301	0.041055	0.043992	0.047169	0.050648	0.054491	0.058763
5.0	0.020325	0.022561	0.024920	0.027378	0.029908	0.032496	0.035140	0.037850	0.040651	0.043584	0.046700	0.050056	0.053718	0.057753	0.062229
5.5	0.021065	0.023398	0.025872	0.028460	0.031136	0.033880	0.036685	0.039560	0.042526	0.045620	0.048890	0.052397	0.056207	0.060389	0.065015
6.0	0.021763	0.024187	0.026770	0.029480	0.032292	0.035182	0.038141	0.041170	0.044290	0.047534	0.050950	0.054598	0.058545	0.062864	0.067629
6.5	0.022223	0.024708	0.027367	0.030171	0.033091	0.036104	0.039195	0.042362	0.045621	0.049001	0.052546	0.056315	0.060375	0.064798	0.069662
7.0	0.022657	0.025198	0.027929	0.030821	0.033844	0.036972	0.040188	0.043485	0.046874	0.050381	0.054047	0.057929	0.062094	0.066614	0.071570
7.5	0.022894	0.025464	0.028236	0.031186	0.034284	0.037501	0.040819	0.044227	0.047732	0.051353	0.055128	0.059109	0.063361	0.067957	0.072976
8.0	0.023117	0.025714	0.028526	0.031531	0.034698	0.038000	0.041414	0.044927	0.048539	0.052267	0.056145	0.060219	0.064553	0.069219	0.074296
8.5	0.023179	0.025778	0.028603	0.031633	0.034842	0.038201	0.041687	0.045284	0.048987	0.052809	0.056777	0.060934	0.065338	0.070059	0.075175
9.0	0.023238	0.025838	0.028675	0.031729	0.034977	0.038391	0.041944	0.045620	0.049409	0.053319	0.057372	0.061607	0.066077	0.070849	0.076001
9.5	0.023166	0.025747	0.028571	0.031624	0.034883	0.038323	0.041919	0.045650	0.049506	0.053489	0.057615	0.061917	0.066445	0.071259	0.076435
10.0	0.023098	0.025660	0.028473	0.031524	0.034794	0.038259	0.041895	0.045678	0.049597	0.053648	0.057843	0.062209	0.066791	0.071645	0.076843
10.5	0.022924	0.025452	0.028233	0.031260	0.034515	0.037978	0.041627	0.045439	0.049398	0.053499	0.057749	0.062169	0.066796	0.071683	0.076895
11.0	0.022760	0.025255	0.028007	0.031010	0.034252	0.037713	0.041374	0.045213	0.049210	0.053359	0.057660	0.062130	0.066800	0.071718	0.076945
11.5	0.022510	0.024960	0.027666	0.030627	0.033833	0.037268	0.040916	0.044755	0.048768	0.052943	0.057279	0.061786	0.066490	0.071433	0.076669
12.0	0.022275	0.024681	0.027345	0.030265	0.033437	0.036849	0.040484	0.044324	0.048351	0.052551	0.056919	0.061462	0.066199	0.071164	0.076409
12.5	0.021971	0.024324	0.026932	0.029797	0.032917	0.036283	0.039882	0.043697	0.047714	0.051916	0.056298	0.060860	0.065617	0.070598	0.075847
13.0	0.021684	0.023987	0.026543	0.029356	0.032426	0.035749	0.039314	0.043107	0.047113	0.051318	0.055712	0.060293	0.065070	0.070066	0.075318
13.5	0.021341	0.023587	0.026081	0.028830	0.031837	0.035098	0.038608	0.042356	0.046328	0.050512	0.054896	0.059477	0.064259	0.069259	0.074509
14.0	0.021017	0.023210	0.025646	0.028334	0.031280	0.034484	0.037943	0.041647	0.045588	0.049751	0.054127	0.058708	0.063495	0.068499	0.073747
14.5		0.022781	0.025153	0.027772	0.030647	0.033779	0.037168	0.040810	0.044696	0.048816	0.053160	0.057720	0.062494	0.067490	0.072726
15.0		0.022376	0.024687	0.027242	0.030049	0.033113	0.036438	0.040020	0.043855	0.047934	0.052248	0.056789	0.061551	0.066538	0.071764
15.5			0.024176	0.026660	0.029391	0.032377	0.035622	0.039128	0.042892	0.046909	0.051171	0.055669	0.060399	0.065362	0.070565
16.0			0.023694	0.026110	0.028769	0.031681	0.034853	0.038287	0.041984	0.045942	0.050154	0.054614	0.059314	0.064253	0.069435
16.5				0.025519	0.028102	0.030932	0.034018	0.037368	0.040982	0.044862	0.049004	0.053402	0.058051	0.062947	0.068091
17.0				0.024961	0.027471	0.030224	0.033231	0.036500	0.040036	0.043842	0.047918	0.052259	0.056859	0.061715	0.066825
17.5					0.026804	0.029475	0.032394	0.035573	0.039018	0.042735	0.046726	0.050988	0.055519	0.060314	0.065371
18.0					0.026174	0.028767	0.031605	0.034698	0.038058	0.041690	0.045601	0.049790	0.054255	0.058994	0.064001
18.5						0.028028	0.030778	0.033779	0.037043	0.040579	0.044394	0.048492	0.052872	0.057532	0.062469
19.0						0.027330	0.029998	0.032912	0.036086	0.039531	0.043256	0.047267	0.051567	0.056154	0.061025
19.5							0.029189	0.032012	0.035089	0.038434	0.042057	0.045967	0.050168	0.054662	0.059448
20.0							0.028426	0.031163	0.034148	0.037398	0.040925	0.044740	0.048849	0.053256	0.057960
20.5								0.030289	0.033179	0.036328	0.039750	0.043457	0.047459	0.051761	0.056367
21.0								0.029464	0.032264	0.035318	0.038640	0.042247	0.046148	0.050352	0.054863
21.5									0.031329	0.034283	0.037500	0.040997	0.044786	0.048877	0.053278
22.0									0.030446	0.033306	0.036424	0.039817	0.043500	0.047486	0.051783
22.5										0.032313	0.035327	0.038611	0.042180	0.046049	0.050227
23.0										0.031375	0.034292	0.037473	0.040934	0.044692	0.048760
23.5											0.033244	0.036317	0.039665	0.043305	0.047251
24.0											0.032254	0.035227	0.038468	0.041996	0.045827
24.5												0.034126	0.037257	0.040668	0.044376
25.0												0.033087	0.036114	0.039414	0.043006
25.5													0.034963	0.038150	0.041621
26.0													0.033877	0.036957	0.040314
26.5														0.035759	0.039000
27.0														0.034628	0.037759
27.5															0.036516
28.0															0.035343
28.5															
29.0															

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

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

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

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

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

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

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

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

Variant 6 - Assured Income

O/S Term to end of PT	Income period: 25 years										Income period: 30 years									
	Policy Term (PT)																			
	5	6	7	8	9	10	11	12	13	14	5	6	7	8	9	10	11	12	13	14
0.5	0.01128	0.01241	0.01372	0.01524	0.01701	0.01905	0.02135	0.02392	0.02672	0.02973	0.01172	0.01288	0.01424	0.01583	0.01767	0.01978	0.02217	0.02484	0.02775	0.03087
1.0	0.02202	0.02422	0.02677	0.02975	0.03321	0.03717	0.04166	0.04667	0.05212	0.05798	0.02287	0.02515	0.02781	0.03090	0.03449	0.03860	0.04327	0.04847	0.05413	0.06022
1.5	0.03129	0.03435	0.03790	0.04204	0.04685	0.05239	0.05869	0.06575	0.07349	0.08185	0.03249	0.03567	0.03936	0.04366	0.04866	0.05441	0.06095	0.06828	0.07633	0.08501
2.0	0.04011	0.04399	0.04850	0.05375	0.05985	0.06688	0.07490	0.08390	0.09382	0.10455	0.04166	0.04569	0.05037	0.05582	0.06215	0.06946	0.07778	0.08713	0.09743	0.10858
2.5	0.04768	0.05221	0.05747	0.06359	0.07070	0.07891	0.08830	0.09888	0.11060	0.12335	0.04952	0.05422	0.05968	0.06604	0.07342	0.08195	0.09170	0.10269	0.11487	0.12811
3.0	0.05489	0.06004	0.06601	0.07295	0.08103	0.09036	0.10106	0.11314	0.12657	0.14124	0.05700	0.06236	0.06855	0.07577	0.08415	0.09385	0.10495	0.11750	0.13145	0.14668
3.5	0.06101	0.06666	0.07318	0.08076	0.08956	0.09975	0.11144	0.12470	0.13949	0.15572	0.06337	0.06923	0.07600	0.08387	0.09302	0.10360	0.11574	0.12951	0.14487	0.16172
4.0	0.06685	0.07297	0.08002	0.08819	0.09769	0.10869	0.12133	0.13570	0.15179	0.16950	0.06943	0.07578	0.08310	0.09159	0.10146	0.11288	0.12601	0.14094	0.15764	0.17603
4.5		0.07824	0.08569	0.09431	0.10432	0.11591	0.12924	0.14443	0.16148	0.18034		0.08125	0.08899	0.09795	0.10834	0.12037	0.13422	0.15000	0.16771	0.18729
5.0		0.08326	0.09109	0.10014	0.11063	0.12278	0.13677	0.15273	0.17071	0.19065		0.08647	0.09460	0.10400	0.11489	0.12751	0.14204	0.15862	0.17729	0.19800
5.5			0.09550	0.10486	0.11568	0.12821	0.14264	0.15914	0.17776	0.19848			0.09919	0.10890	0.12014	0.13315	0.14814	0.16527	0.18461	0.20613
6.0			0.09971	0.10935	0.12049	0.13338	0.14824	0.16523	0.18446	0.20592			0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386
6.5				0.11290	0.12424	0.13735	0.15245	0.16975	0.18934	0.21127				0.11725	0.12903	0.14264	0.15833	0.17629	0.19664	0.21942
7.0				0.11627	0.12782	0.14113	0.15647	0.17405	0.19399	0.21637				0.12076	0.13274	0.14657	0.16250	0.18075	0.20147	0.22471
7.5					0.13049	0.14390	0.15934	0.17703	0.19713	0.21972					0.13552	0.14945	0.16548	0.18386	0.20473	0.22819
8.0					0.13303	0.14654	0.16208	0.17988	0.20013	0.22292					0.13816	0.15219	0.16832	0.18681	0.20784	0.23151
8.5						0.14833	0.16385	0.18164	0.20187	0.22468						0.15404	0.17017	0.18864	0.20965	0.23334
9.0						0.15003	0.16555	0.18331	0.20353	0.22635						0.15581	0.17193	0.19038	0.21138	0.23508
9.5							0.16643	0.18408	0.20417	0.22685							0.17285	0.19118	0.21204	0.23559
10.0							0.16727	0.18482	0.20477	0.22732							0.17372	0.19194	0.21266	0.23608
10.5								0.18479	0.20452	0.22683								0.19191	0.21241	0.23557
11.0								0.18476	0.20428	0.22635								0.19188	0.21216	0.23508
11.5									0.20333	0.22508									0.21117	0.23375
12.0									0.20242	0.22386									0.21023	0.23249
12.5										0.22198										0.23054
13.0										0.22019										0.22868
13.5																				
14.0																				

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

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

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

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

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

Variant 2 - Second Income, Variant 3 - Step Up Income

O/S Term to end of PT	Policy Term (PT)																	
	25	27	28	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
0.5	0.946455	0.945307	0.944626	0.943003	0.942039	0.940961	0.939756	0.938411	0.936914	0.935249	0.933400	0.931346	0.929069	0.926543	0.923744	0.920644	0.917210	0.913409
1.0	0.895778	0.893605	0.892319	0.889254	0.887438	0.885408	0.883142	0.880616	0.877809	0.874692	0.871236	0.867406	0.863169	0.858483	0.853304	0.847586	0.841275	0.834317
1.5	0.848251	0.845273	0.843515	0.839333	0.836857	0.834089	0.831002	0.827565	0.823746	0.819512	0.814823	0.809637	0.803909	0.797589	0.790623	0.782953	0.774516	0.765244
2.0	0.803246	0.799555	0.797381	0.792214	0.789159	0.785745	0.781941	0.777709	0.773013	0.767813	0.762063	0.755715	0.748718	0.741016	0.732547	0.723249	0.713054	0.701890
2.5	0.760985	0.756743	0.754253	0.748347	0.744857	0.740960	0.736619	0.731794	0.726444	0.720524	0.713988	0.706782	0.698854	0.690142	0.680587	0.670122	0.658680	0.646192
3.0	0.720948	0.716224	0.713458	0.706908	0.703042	0.698728	0.693925	0.688590	0.682681	0.676149	0.668946	0.661018	0.652310	0.642762	0.632312	0.620897	0.608452	0.594913
3.5	0.683312	0.678224	0.675257	0.668245	0.664112	0.659502	0.654373	0.648679	0.642376	0.635415	0.627747	0.619318	0.610073	0.599954	0.588901	0.576856	0.563757	0.549548
4.0	0.647641	0.642239	0.639100	0.631697	0.627338	0.622479	0.617076	0.611081	0.604451	0.597135	0.589085	0.580248	0.570570	0.559997	0.548471	0.535939	0.522346	0.507642
4.5	0.614080	0.608450	0.605192	0.597531	0.593027	0.588010	0.582434	0.576252	0.569417	0.561881	0.553596	0.544511	0.534576	0.523737	0.511943	0.499145	0.485295	0.470352
5.0	0.582258	0.576438	0.573083	0.565212	0.560592	0.555450	0.549737	0.543407	0.536413	0.528708	0.520246	0.510976	0.500852	0.489825	0.477848	0.464877	0.450873	0.435802
5.5	0.552298	0.546346	0.542931	0.534948	0.530272	0.525071	0.519296	0.512901	0.505839	0.498064	0.489531	0.480193	0.470006	0.458924	0.446907	0.433916	0.419919	0.404890
6.0	0.523879	0.517825	0.514366	0.506305	0.501591	0.496353	0.490541	0.484108	0.477008	0.469196	0.460630	0.451264	0.441059	0.429973	0.417970	0.405017	0.391090	0.376171
6.5	0.497107	0.490991	0.487515	0.479442	0.474734	0.469507	0.463712	0.457301	0.450230	0.442453	0.433931	0.424622	0.414488	0.403492	0.391602	0.378792	0.365043	0.350345
7.0	0.471704	0.465548	0.462065	0.454005	0.449314	0.444113	0.438350	0.431979	0.424954	0.417235	0.408781	0.399553	0.389517	0.378641	0.366898	0.354266	0.340731	0.326293
7.5	0.447760	0.441593	0.438121	0.430118	0.425475	0.420333	0.414641	0.408352	0.401423	0.393812	0.385481	0.376395	0.366521	0.355831	0.344301	0.331917	0.318669	0.304562
8.0	0.425032	0.418870	0.415417	0.407489	0.402901	0.397827	0.392215	0.386018	0.379195	0.371704	0.363510	0.354579	0.344882	0.334394	0.323096	0.310978	0.298035	0.284278
8.5	0.403602	0.397465	0.394042	0.386216	0.381703	0.376719	0.371214	0.365140	0.358456	0.351122	0.343103	0.334369	0.324892	0.314652	0.303632	0.291825	0.279233	0.265871
9.0	0.383252	0.377153	0.373766	0.366055	0.361621	0.356732	0.351337	0.345391	0.338851	0.331679	0.323842	0.315311	0.306062	0.296075	0.285340	0.273852	0.261618	0.248656
9.5	0.364055	0.358009	0.354666	0.347086	0.342743	0.337963	0.332697	0.326897	0.320523	0.313538	0.305910	0.297610	0.288617	0.278915	0.268494	0.257354	0.245505	0.232969
10.0	0.345819	0.339837	0.336541	0.329100	0.324851	0.320182	0.315045	0.309393	0.303187	0.296390	0.288970	0.280903	0.272167	0.262749	0.252642	0.241850	0.230385	0.218272
10.5	0.328609	0.322702	0.319458	0.312166	0.308017	0.303468	0.298470	0.292978	0.286953	0.280359	0.273166	0.265348	0.256888	0.247773	0.237999	0.227572	0.216506	0.204829
11.0	0.312255	0.306431	0.303243	0.296103	0.292056	0.287626	0.282766	0.277434	0.271588	0.265195	0.258225	0.250655	0.242466	0.233650	0.224204	0.214136	0.203463	0.192214
11.5	0.296812	0.291082	0.287953	0.280971	0.277028	0.272721	0.268005	0.262837	0.257179	0.250996	0.244259	0.236946	0.229040	0.220534	0.211425	0.201725	0.191450	0.180634
12.0	0.282133	0.276501	0.273434	0.266613	0.262773	0.258588	0.254014	0.249009	0.243534	0.237556	0.231048	0.223986	0.216357	0.208153	0.199375	0.190033	0.180147	0.169752
12.5	0.268263	0.262741	0.259738	0.253080	0.249345	0.245283	0.240851	0.236010	0.230721	0.224952	0.218676	0.211872	0.204524	0.196627	0.188182	0.179201	0.169706	0.159730
13.0	0.255075	0.249665	0.246728	0.240233	0.236602	0.232662	0.228370	0.223689	0.218582	0.213017	0.206967	0.200412	0.193338	0.185739	0.177618	0.168987	0.159870	0.150300
13.5	0.242606	0.237318	0.234449	0.228121	0.224593	0.220772	0.216619	0.212098	0.207171	0.201810	0.195987	0.189681	0.182881	0.175580	0.167783	0.159501	0.150758	0.141589
14.0	0.230746	0.225581	0.222781	0.216619	0.213192	0.209490	0.205473	0.201107	0.196356	0.191192	0.185588	0.179525	0.172990	0.165977	0.158492	0.150547	0.142165	0.133382
14.5	0.219524	0.214491	0.211763	0.205768	0.202443	0.198856	0.194973	0.190759	0.186181	0.181211	0.175824	0.170000	0.163727	0.157000	0.149824	0.142210	0.134184	0.125780
15.0	0.208848	0.203947	0.201290	0.195461	0.192236	0.188762	0.185009	0.180943	0.176533	0.171751	0.166573	0.160980	0.154960	0.148509	0.141629	0.134336	0.126651	0.118611
15.5	0.198738	0.193977	0.191395	0.185734	0.182607	0.179245	0.175618	0.171696	0.167450	0.162851	0.157878	0.152511	0.146739	0.140557	0.133969	0.126988	0.119638	0.111952
16.0	0.189118	0.184494	0.181986	0.176490	0.173460	0.170207	0.166704	0.162922	0.158833	0.154412	0.149636	0.144487	0.138953	0.133031	0.126723	0.120043	0.113013	0.105667
16.5	0.180001	0.175521	0.173089	0.167762	0.164827	0.161681	0.158298	0.154652	0.150717	0.146467	0.141882	0.136944	0.131643	0.125973	0.119938	0.113550	0.106832	0.099816
17.0	0.171323	0.166985	0.164628	0.159465	0.156624	0.153583	0.150317	0.146802	0.143014	0.138930	0.134529	0.129795	0.124716	0.119289	0.113516	0.107409	0.100989	0.094289
17.5	0.163094	0.158902	0.156621	0.151626	0.148878	0.145939	0.142787	0.139400	0.135755	0.131830	0.127607	0.123069	0.118206	0.113013	0.107493	0.101657	0.095527	0.089132
18.0	0.155260	0.151210	0.149004	0.144172	0.141515	0.138676	0.135635	0.132371	0.128864	0.125094	0.121041	0.116692	0.112035	0.107067	0.101790	0.096214	0.090360	0.084257
18.5	0.147825	0.143920	0.141791	0.137124	0.134558	0.131818	0.128885	0.125741	0.122367	0.118744	0.114855	0.110687	0.106229	0.101478	0.096434	0.091109	0.085522	0.079700
19.0	0.140747	0.136982	0.134927	0.130420	0.127943	0.125299	0.122471	0.119443	0.116197	0.112717	0.108986	0.104992	0.100725	0.096180	0.091361	0.086275	0.080943	0.075389
19.5	0.134025	0.130402	0.128423	0.124077	0.121689	0.119139	0.116414	0.113498	0.110377	0.107033	0.103454	0.099626	0.095542	0.091196	0.086591	0.081736	0.076648	0.071352
20.0	0.127625	0.124139	0.122232	0.118043	0.115740	0.113282	0.110657	0.107850	0.104848	0.101636	0.098203	0.094535	0.090626	0.086470	0.082071	0.077436	0.072581	0.067532
20.5	0.121544	0.118194	0.116361	0.112329	0.110111	0.107744	0.105217	0.102516	0.099630	0.096545	0.093251	0.089736	0.085994	0.082021	0.077818	0.073393	0.068763	0.063949
21.0	0.115753	0.112535	0.110771	0.106891	0.104756	0.102477	0.100044	0.097446	0.094672	0.091709	0.088549	0.085182	0.081600	0.077800	0.073785	0.069562	0.065145	0.060556
21.5	0.110240	0.107161	0.105467	0.101738	0.099685	0.097493	0.095153	0.092655	0.089989	0.087145	0.084114	0.080887	0.077458	0.073825	0.069989	0.065957	0.061744	0.057370
22.0	0.105007	0.102043	0.100417	0.096834	0.094860	0.092752	0.090502	0.088100	0.085539	0.082808	0.079901	0.076808	0.073526	0.070052	0.066387	0.062539	0.058521	0.054351
22.5	0.100022	0.097181	0.095621	0.092182	0.090287	0.088262	0.086100	0.083794	0.081334	0.078713	0.075924	0.072961	0.069819	0.066496	0.062989	0.059321	0.055488	0.051514
23.0	0.095275	0.092551	0.091055	0.087755	0.085934	0.083989	0.081913	0.079697	0.077335	0.074820	0.072146	0.069306	0.066298	0.063121	0.059775	0.056269	0.052613	0.048825
23.5	0.090759	0.088150	0.086717	0.083553	0.081806	0.079940	0.077948	0.075821	0.073555	0.071142	0.068578	0.065857	0.062977	0.059938	0.056741	0.053393	0.049906	0.046295
24.0	0.086458	0.083959	0.082585	0.079552	0.077877	0.076087	0.074174	0.072134	0.069959	0.067645	0.065186	0.062579	0.059823	0.056916	0.053861	0.050665	0.047338	0.043896
24.5		0.079973	0.078658	0.075753	0.074148	0.072432	0.070599	0.068642	0.066557	0.064338	0.061981	0.059485	0.056846	0.054065	0.051145	0.048093	0.044919	0.041637
25.0		0.076177	0.074918	0.072135	0.070597	0.068953	0.067195	0.065319	0.063320	0.061192	0.058934	0.056543	0.054017	0.051357	0.048567	0.045652	0.042623	0.039495
25.5		0.072567	0.071362	0.068698	0.067226	0.065651	0.063968	0.062170	0.060255	0.058216	0.056053	0.053763	0.051345	0.048801	0.046134	0.043350	0.040459	0.037476
26.0		0.069128	0.067974	0.065425	0.064015	0.062507	0.060895	0.059173	0.057338	0.055385	0.053313	0.051120	0.048806	0.046372	0.043823	0.041164	0.038406	0.035561
26.5			0.064753	0.062314	0.060965	0.059522	0.057979	0.056331	0.054574	0.052704	0.050720	0.048621	0.046406	0.044079	0.041642	0.039102	0.036469	0.033756
27.0			0.061684	0.059351	0.058061	0.056680	0.055203	0.053625	0.051943	0.050153	0.048254	0.046244	0.044125	0.041899	0.039570	0.037144	0.034630	0.032043
27.5				0.056534	0.055300	0.053979	0.052566	0.051057	0.049448	0.047735	0.045918	0.043995	0.041968	0.039839	0.037613	0.035295	0.032896	0.030427
28.0				0.053850	0.052670	0.051407	0.050056	0.048612	0.047073	0.045434	0.043695	0.041855	0.039916	0.037881	0.035752	0.033539	0.031248	0.028893
28.5				0.051298	0.050170	0.048963	0.047671	0.046291	0.044818	0.043251	0.041588	0.039829	0.037975	0.036029	0.033995	0.031880	0.029693	0.027445
29.0				0.048867	0.047789	0.046635	0.045400	0.044080	0.042672	0.041174	0.039584	0.037901	0.036128	0.034267	0.032324	0.030303	0.028215	0.026071
29.5					0.045524	0.044421	0.043241	0.041980	0.040635	0.039202	0.037682	0.036074	0.034379	0.032601	0.030743	0.028813	0.026820	0.024773
30.0					0.043366	0.042312	0.041185	0.039980	0.038694	0.037325	0.035872	0.034335	0.032715	0.031015	0.029240	0.027397	0.025493	0.023540
30.5						0.040307	0.039230	0.038079	0.036850	0.035543	0.034154	0.032686	0.031138	0.029514	0.027818	0.026058	0.024240	0.022376
31.0						0.038397	0.037368	0.036268	0.035095	0.033845	0.032519	0.031116	0.029637	0.028085	0.026465	0.024784	0.023048	0.021269
31.5							0.035597	0.034547	0.033426	0.032233	0.030966	0.029626	0.028213	0.026731	0.025184	0.023578	0.021922	0.020224
32.0							0.033910	0.032907	0.031836	0.030697	0.029487	0.028207	0.026858	0.025443	0.023965	0.022432	0.020850	0.019230
32.5								0.031347	0.030325	0.029237	0.028082	0.026860	0.025572	0.024220	0.022810	0.021346	0.019836	0.018289
33.0								0.029861	0.028886	0.027847	0.026744	0.025577	0.024347	0.023057	0.021710	0.020312	0.018871	0.017395
33.5									0.027517	0.026525	0.025472	0.024359	0.023185	0.021953	0.020667	0.019333	0.017958	0.016549
34.0									0.026213	0.025266	0.024261	0.023198	0.022077	0.020902	0.019675	0.018401	0.017088	0.015744
34.5										0.024069	0.023110	0.022095	0.021026	0.019904	0.018732	0.017517	0.016265	0.014982
35.0										0.022928	0.022013	0.021044	0.020024	0.018953	0.017835	0.016676	0.015480	0.014257
35.5											0.020969	0.020045	0.019072	0.018050	0.016984	0.015877	0.014737	0.013570
36.0											0.019975	0.019094	0.018165	0.017190	0.016173	0.015117	0.014029	0.012915
36.5												0.018189	0.017302	0.016373	0.015402	0.014395	0.013357	0.012295
37.0												0.017327	0.016481	0.015594	0.014668	0.013708	0.012718	0.011704
37.5													0.015700	0.014854	0.013971	0.013055	0.012110	0.011144
38.0													0.014956	0.014149	0.013306	0.012433	0.011532	0.010610
38.5														0.013478	0.012675	0.011841	0.010982	0.010104
39.0														0.012839	0.012073	0.011278	0.010459	0.009621
39.5															0.011501	0.010743	0.009962	0.009163
40.0															0.010956	0.010233	0.009488	0.008726
40.5																0.009748	0.009038	0.008311
41.0																0.009286	0.008609	0.007916
41.5																	0.008201	0.007540
42.0																	0.007812	0.007182
42.5																		0.006842
43.0																		0.006518
43.5																		
44.0																		

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

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

Variant 6 - Assured Income

O/S Term to end of PT	Income period: 25 years										Income period: 30 years									
	Policy Term (PT)																			
	5	6	7	8	9	10	11	12	13	14	5	6	7	8	9	10	11	12	13	14
0.5	0.12322	0.12322	0.12322	0.12323	0.12323	0.12323	0.12323	0.12324	0.12324	0.12325	0.07651	0.07651	0.07651	0.07651	0.07651	0.07652	0.07652	0.07652	0.07652	0.07653
1.0	0.11751	0.11751	0.11752	0.11752	0.11753	0.11754	0.11755	0.11755	0.11756	0.11757	0.07296	0.07297	0.07297	0.07297	0.07298	0.07298	0.07299	0.07299	0.07300	0.07300
1.5	0.08005	0.08005	0.08006	0.08007	0.08007	0.08008	0.08009	0.08010	0.08011	0.08013	0.04970	0.04971	0.04971	0.04971	0.04972	0.04972	0.04973	0.04974	0.04974	0.04975
2.0	0.07635	0.07635	0.07636	0.07637	0.07638	0.07639	0.07641	0.07642	0.07644	0.07646	0.04741	0.04741	0.04741	0.04742	0.04743	0.04743	0.04744	0.04745	0.04746	0.04747
2.5	0.07282	0.07283	0.07284	0.07285	0.07286	0.07288	0.07290	0.07292	0.07294	0.07296	0.04522	0.04522	0.04523	0.04523	0.04524	0.04525	0.04526	0.04528	0.04529	0.04531
3.0	0.06946	0.06947	0.06948	0.06950	0.06951	0.06953	0.06956	0.06958	0.06961	0.06964	0.04313	0.04314	0.04314	0.04315	0.04316	0.04317	0.04319	0.04320	0.04322	0.04324
3.5	0.06626	0.06627	0.06628	0.06630	0.06632	0.06634	0.06637	0.06640	0.06643	0.06647	0.04114	0.04115	0.04116	0.04117	0.04118	0.04119	0.04121	0.04123	0.04125	0.04127
4.0	0.06320	0.06322	0.06324	0.06326	0.06328	0.06331	0.06334	0.06337	0.06341	0.06345	0.03925	0.03925	0.03927	0.03928	0.03929	0.03931	0.03933	0.03935	0.03937	0.03940
4.5		0.06031	0.06033	0.06035	0.06038	0.06041	0.06044	0.06048	0.06053	0.06058		0.03745	0.03746	0.03747	0.03749	0.03751	0.03753	0.03756	0.03758	0.03761
5.0		0.05754	0.05756	0.05759	0.05762	0.05765	0.05769	0.05773	0.05778	0.05784		0.03573	0.03574	0.03576	0.03578	0.03580	0.03582	0.03585	0.03588	0.03591
5.5			0.05492	0.05495	0.05498	0.05502	0.05506	0.05511	0.05516	0.05522			0.03410	0.03412	0.03414	0.03416	0.03419	0.03422	0.03425	0.03429
6.0			0.05241	0.05244	0.05247	0.05251	0.05256	0.05261	0.05267	0.05273			0.03254	0.03256	0.03258	0.03261	0.03263	0.03267	0.03270	0.03274
6.5				0.05004	0.05008	0.05012	0.05017	0.05022	0.05028	0.05036				0.03107	0.03109	0.03112	0.03115	0.03118	0.03122	0.03127
7.0				0.04776	0.04780	0.04784	0.04789	0.04795	0.04802	0.04809				0.02966	0.02968	0.02971	0.02974	0.02977	0.02981	0.02986
7.5					0.04562	0.04567	0.04572	0.04578	0.04585	0.04593					0.02833	0.02836	0.02839	0.02843	0.02847	0.02852
8.0					0.04355	0.04360	0.04365	0.04371	0.04379	0.04387					0.02704	0.02707	0.02710	0.02714	0.02719	0.02724
8.5						0.04162	0.04167	0.04174	0.04181	0.04190						0.02584	0.02588	0.02592	0.02596	0.02602
9.0						0.03973	0.03979	0.03986	0.03994	0.04003						0.02467	0.02471	0.02475	0.02480	0.02485
9.5							0.03800	0.03806	0.03814	0.03823							0.02359	0.02364	0.02368	0.02374
10.0							0.03628	0.03635	0.03643	0.03653							0.02253	0.02257	0.02262	0.02268
10.5								0.03472	0.03480	0.03489								0.02156	0.02161	0.02167
11.0								0.03316	0.03325	0.03334								0.02059	0.02064	0.02070
11.5									0.03176	0.03185									0.01972	0.01978
12.0									0.03034	0.03044									0.01884	0.01890
12.5										0.02908										0.01806
13.0										0.02779										0.01726
13.5																				
14.0																				

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

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

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

Note:

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

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

O/S Term to end of PT	Policy Term (PT)									
	30	31	32	33	34	35	36	37	38	39
0.5	0.943001	0.942038	0.940959	0.939752	0.938409	0.936912	0.935248	0.933397	0.931344	0.929067
1.0	1.889249	1.887434	1.885403	1.883135	1.880609	1.877804	1.874688	1.871230	1.867402	1.863165
1.5	1.783187	1.779852	1.776121	1.771954	1.767312	1.762149	1.756421	1.750064	1.743030	1.735250
2.0	2.683079	2.678403	2.673174	2.667338	2.660840	2.653618	2.645614	2.636744	2.626940	2.616115
2.5	2.534505	2.528039	2.520809	2.512735	2.503745	2.493751	2.482673	2.470402	2.456842	2.441879
3.0	3.394158	3.386116	3.377128	3.367092	3.355925	3.343516	3.329767	3.314552	3.297757	3.279247
3.5	3.208520	3.198611	3.187539	3.175176	3.161411	3.146117	3.129167	3.110412	3.089715	3.066911
4.0	4.033034	4.021490	4.008593	3.994197	3.978171	3.960372	3.940653	3.918845	3.894796	3.868324
4.5	3.814898	3.801539	3.786621	3.769967	3.751426	3.730824	3.708000	3.682757	3.654919	3.624287
5.0	4.608560	4.593618	4.576939	4.558325	4.537604	4.514582	4.489082	4.460891	4.429815	4.395645
5.5	4.361795	4.345161	4.326610	4.305912	4.282867	4.257263	4.228890	4.197524	4.162944	4.124921
6.0	5.128242	5.110142	5.089972	5.067477	5.042431	5.014609	4.983779	4.949706	4.912150	4.870872
6.5	4.856154	4.836518	4.814670	4.790320	4.763211	4.733095	4.699716	4.662816	4.622140	4.577429
7.0	5.598502	5.577547	5.554257	5.528321	5.499453	5.467385	5.431844	5.392554	5.349252	5.301665
7.5	5.303947	5.281619	5.256853	5.229310	5.198669	5.164635	5.126908	5.085191	5.039203	4.988660
8.0	6.024890	6.001392	5.975375	5.946471	5.914337	5.878649	5.839089	5.795348	5.747126	5.694133
8.5	5.710370	5.685640	5.658342	5.628067	5.594448	5.557126	5.515755	5.470005	5.419555	5.364096
9.0	6.412269	6.386500	6.358129	6.326714	6.291860	6.253187	6.210327	6.162925	6.110654	6.053188
9.5	6.079982	6.053101	6.023610	5.991038	5.954962	5.914971	5.870663	5.821659	5.767609	5.708173
10.0	6.764914	6.737108	6.706690	6.673174	6.636104	6.595047	6.549578	6.499291	6.443822	6.382822
10.5	6.416821	6.387988	6.356576	6.322078	6.284013	6.241916	6.195330	6.143823	6.087004	6.024499
11.0	7.086639	7.056959	7.024740	6.989454	6.950603	6.907693	6.860242	6.807798	6.749943	6.686291
11.5	6.724485	6.693839	6.660714	6.624579	6.584911	6.541194	6.492911	6.439584	6.380765	6.316047
12.0	7.380839	7.349403	7.315552	7.278752	7.238459	7.194139	7.145249	7.091286	7.031779	6.966303
12.5	7.006191	6.973822	6.939125	6.901564	6.860586	6.815635	6.766146	6.711584	6.651451	6.585292
13.0	7.650560	7.617434	7.582069	7.543922	7.502437	7.457044	7.407156	7.352213	7.291694	7.225120
13.5	7.264807	7.230777	7.194598	7.155744	7.113656	7.067759	7.017444	6.962129	6.901263	6.834335
14.0	7.898505	7.863746	7.826929	7.787541	7.745022	7.698797	7.648236	7.592742	7.531736	7.464685
14.5	7.502866	7.467245	7.429638	7.389569	7.346498	7.299843	7.248970	7.193266	7.132127	7.064989
15.0	8.127045	8.090735	8.052513	8.011935	7.968480	7.921561	7.870548	7.814806	7.753720	7.686695
15.5	7.722585	7.685467	7.646494	7.605253	7.561262	7.513952	7.462693	7.406846	7.345774	7.278865
16.0	8.338253	8.300500	8.260946	8.219215	8.174855	8.127317	8.075973	8.020182	7.959291	7.892673
16.5	7.925875	7.887407	7.847153	7.804791	7.759905	7.711982	7.660418	7.604572	7.543786	7.477417
17.0	8.533892	8.494872	8.454087	8.411263	8.366018	8.317872	8.266246	8.210499	8.149974	8.084009
17.5	8.114359	8.074748	8.033350	7.989941	7.944191	7.895661	7.843811	7.788023	7.727638	7.661996
18.0	8.715451	8.675402	8.633552	8.589723	8.543633	8.494881	8.442964	8.387285	8.327187	8.262011
18.5	8.289389	8.248913	8.206570	8.162236	8.115681	8.066557	8.014405	7.958664	7.898707	7.833870
19.0	8.884155	8.843389	8.800704	8.756026	8.709165	8.659829	8.607599	8.551948	8.492274	8.427916
19.5	8.452086	8.411073	8.368055	8.322987	8.275733	8.226057	8.173592	8.117857	8.058288	7.994252
20.0	9.041030	8.999892	8.956675	8.911365	8.863871	8.814012	8.761468	8.705801	8.646480	8.582903
20.5	8.603375	8.562194	8.518821	8.473276	8.425498	8.375364	8.322603	8.266842	8.207591	8.144286
21.0	9.186907	9.145784	9.102371	9.056723	9.008804	8.958543	8.905722	8.850015	8.790979	8.728083
21.5	8.744024	8.703058	8.659690	8.613978	8.565925	8.515489	8.462509	8.406716	8.347726	8.285051
22.0	9.322491	9.281764	9.238538	9.192877	9.144818	9.094346	9.041354	8.985622	8.926822	8.864507
22.5	8.874693	8.834309	8.791323	8.745793	8.697767	8.647262	8.594204	8.538433	8.479676	8.417546
23.0	9.448405	9.408423	9.365756	9.320452	9.272568	9.222157	9.169168	9.113499	9.054928	8.993121
23.5	8.995975	8.956499	8.914251	8.869271	8.821609	8.771324	8.718404	8.662782	8.604289	8.542652
24.0	9.565211	9.526281	9.484511	9.439930	9.392582	9.342532	9.289801	9.234354	9.176078	9.114748
24.5	9.108418	9.070122	9.028930	8.984849	8.937910	8.888170	8.835662	8.780387	8.722264	8.661132
25.0	8.673439	8.635806	8.595233	8.551707	8.505248	8.455905	8.403723	8.348737	8.290894	8.230090
25.5	8.260191	8.223396	8.183657	8.140934	8.095228	8.046575	7.995019	7.940602	7.883308	7.823061
26.0	7.866634	7.830682	7.791788	7.749892	7.704973	7.657058	7.606192	7.552419	7.495758	7.436164
26.5	7.492573	7.457588	7.419685	7.378794	7.334872	7.287925	7.237994	7.185116	7.129321	7.070597
27.0	7.136299	7.102269	7.065352	7.025465	6.982547	6.936588	6.887619	6.835677	6.780798	6.723001
27.5	6.797557	6.764556	6.728723	6.689957	6.648192	6.603396	6.555580	6.504777	6.451023	6.394341
28.0	6.474893	6.442901	6.408130	6.370471	6.329847	6.286208	6.239548	6.189897	6.137285	6.081748
28.5	6.168016	6.137071	6.103423	6.066948	6.027560	5.985197	5.939836	5.891493	5.840193	5.785969
29.0	5.875683	5.845758	5.813204	5.777886	5.739709	5.698600	5.654521	5.607475	5.557482	5.504575
29.5		5.568699	5.537265	5.503145	5.466239	5.426458	5.383756	5.338124	5.289565	5.238110
30.0		5.304771	5.274424	5.241468	5.205798	5.167313	5.125958	5.081711	5.034565	4.984545
30.5			5.024444	4.992667	4.958261	4.921115	4.881163	4.838376	4.792734	4.744249
31.0			4.786311	4.755677	4.722493	4.686646	4.648058	4.606692	4.562517	4.515537
31.5				4.530281	4.498328	4.463793	4.426599	4.386695	4.344043	4.298635
32.0				4.315569	4.284803	4.251538	4.215693	4.177204	4.136031	4.092152
32.5					4.081724	4.049727	4.015235	3.978179	3.938510	3.896201
33.0					3.888270	3.857496	3.824308	3.788638	3.750422	3.709633
33.5						3.674669	3.642776	3.608486	3.571731	3.532475
34.0						3.500507	3.469862	3.436901	3.401554	3.363777
34.5							3.305406	3.273759	3.239808	3.203507
35.0							3.148746	3.118360	3.085752	3.050874
35.5								2.970564	2.939278	2.905802
36.0								2.829774	2.799757	2.767629
36.5									2.667060	2.636255
37.0									2.540653	2.511117
37.5										2.392101
38.0										2.278725
38.5										
39.0										

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

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 2 - Second Income (Income Period: 30)

O/S Term to end of PT	Policy Term (PT)									
	35	36	37	38	39	40	41	42	43	44
0.5	0.936912	0.935248	0.933397	0.931344	0.929067	0.926541	0.923742	0.920642	0.917207	0.913407
1.0	1.877804	1.874688	1.871230	1.867402	1.863165	1.858477	1.853299	1.847581	1.841269	1.834312
1.5	1.762149	1.756421	1.750064	1.743030	1.735250	1.726651	1.717160	1.706690	1.695152	1.682448
2.0	2.653618	2.645614	2.636744	2.626940	2.616115	2.604176	2.591021	2.576543	2.560630	2.543157
2.5	2.493751	2.482673	2.470402	2.456842	2.441879	2.425388	2.407234	2.387277	2.365366	2.341341
3.0	3.343516	3.329767	3.314552	3.297757	3.279247	3.258874	3.236484	3.211914	3.184990	3.155540
3.5	3.146117	3.129167	3.110412	3.089715	3.066911	3.041831	3.014285	2.984086	2.951030	2.914910
4.0	3.960372	3.940653	3.918845	3.894796	3.868324	3.839241	3.807340	3.772419	3.734256	3.692630
4.5	3.730824	3.708000	3.682757	3.654919	3.624287	3.590646	3.553768	3.513427	3.469379	3.421379
5.0	4.514582	4.489082	4.460891	4.429815	4.395645	4.358147	4.317084	4.272215	4.223290	4.170055
5.5	4.257263	4.228890	4.197524	4.162944	4.124921	4.083210	4.037549	3.987683	3.933343	3.874267
6.0	5.014609	4.983779	4.949706	4.912150	4.870872	4.825618	4.776114	4.722102	4.663302	4.599459
6.5	4.733095	4.699716	4.662816	4.622140	4.577429	4.528415	4.474810	4.416342	4.352724	4.283688
7.0	5.467385	5.431844	5.392554	5.349252	5.301665	5.249515	5.192514	5.130379	5.062830	4.989595
7.5	5.164635	5.126908	5.085191	5.039203	4.988660	4.933262	4.872714	4.806726	4.735007	4.657286
8.0	5.878649	5.839089	5.795348	5.747126	5.694133	5.636061	5.572610	5.503491	5.428411	5.347109
8.5	5.557126	5.515755	5.470005	5.419555	5.364096	5.303312	5.236893	5.164537	5.085956	5.000880
9.0	6.253187	6.210327	6.162925	6.110654	6.053188	5.990209	5.921401	5.846459	5.765106	5.677068
9.5	5.914971	5.870663	5.821659	5.767609	5.708173	5.643012	5.571808	5.494244	5.410041	5.318927
10.0	6.595047	6.549578	6.499291	6.443822	6.382822	6.315939	6.242854	6.163248	6.076843	5.983380
10.5	6.241916	6.195330	6.143823	6.087004	6.024499	5.955947	5.881013	5.799375	5.710749	5.614871
11.0	6.907693	6.860242	6.807798	6.749943	6.686291	6.616475	6.540145	6.456984	6.366710	6.269058
11.5	6.541194	6.492911	6.439584	6.380765	6.316047	6.245034	6.167375	6.082733	5.990825	5.891385
12.0	7.194139	7.145249	7.091286	7.031779	6.966303	6.894445	6.815852	6.730172	6.637131	6.536464
12.5	6.815635	6.766146	6.711584	6.651451	6.585292	6.512673	6.433220	6.346570	6.252439	6.150557
13.0	7.457044	7.407156	7.352213	7.291694	7.225120	7.152041	7.072067	6.984833	6.890042	6.787435
13.5	7.067759	7.017444	6.962129	6.901263	6.834335	6.760871	6.680459	6.592713	6.497329	6.394030
14.0	7.698797	7.648236	7.592742	7.531736	7.464685	7.391096	7.310536	7.222606	7.126999	7.023427
14.5	7.299843	7.248970	7.193266	7.132127	7.064989	6.991334	6.910698	6.822663	6.726899	6.623111
15.0	7.921561	7.870548	7.814806	7.753720	7.686695	7.613193	7.532729	7.444866	7.349259	7.245611
15.5	7.513952	7.462693	7.406846	7.345774	7.278865	7.205545	7.125306	7.037682	6.942303	6.838852
16.0	8.127317	8.075973	8.020182	7.959291	7.892673	7.819725	7.739921	7.652768	7.557881	7.454927
16.5	7.711982	7.660418	7.604572	7.543786	7.477417	7.404836	7.325488	7.238852	7.144515	7.042119
17.0	8.317872	8.266246	8.210499	8.149974	8.084009	8.011959	7.933245	7.847323	7.753757	7.652170
17.5	7.895661	7.843811	7.788023	7.727638	7.661996	7.590427	7.512333	7.427139	7.334379	7.233648
18.0	8.494881	8.442964	8.387285	8.327187	8.262011	8.191072	8.113754	8.029455	7.937683	7.838015
18.5	8.066557	8.014405	7.958664	7.898707	7.833870	7.763469	7.686866	7.603440	7.512661	7.414080
19.0	8.659829	8.607599	8.551948	8.492274	8.427916	8.358188	8.282437	8.200026	8.110397	8.013076
19.5	8.226057	8.173592	8.117857	8.058288	7.994252	7.925063	7.850066	7.768599	7.680087	7.584017
20.0	8.814012	8.761468	8.705801	8.646480	8.582903	8.514383	8.440264	8.359870	8.272608	8.177932
20.5	8.375364	8.322603	8.266842	8.207591	8.144286	8.076270	8.002885	7.923455	7.837363	7.744039
21.0	8.958543	8.905722	8.850015	8.790979	8.728083	8.660701	8.588172	8.509823	8.425018	8.333166
21.5	8.515489	8.462509	8.406716	8.347726	8.285051	8.218108	8.146263	8.068840	7.985203	7.894735
22.0	9.094346	9.041354	8.985622	8.926822	8.864507	8.798132	8.727093	8.650708	8.568348	8.479370
22.5	8.647262	8.594204	8.538433	8.479676	8.417546	8.351544	8.281107	8.205580	8.124332	8.036718
23.0	9.222157	9.169168	9.113499	9.054928	8.993121	8.927625	8.857911	8.783358	8.703325	8.617174
23.5	8.771324	8.718404	8.662782	8.604289	8.542652	8.477482	8.408289	8.334496	8.255490	8.170629
24.0	9.342532	9.289801	9.234354	9.176078	9.114748	9.050035	8.981490	8.908572	8.830698	8.747225
24.5	8.888170	8.835662	8.780387	8.722264	8.661132	8.596716	8.528630	8.456379	8.379418	8.297132
25.0	9.455905	9.403723	9.348737	9.290894	9.230090	9.166104	9.098604	9.027139	8.951199	8.870199
25.5	8.998168	8.946386	8.891716	8.834147	8.773605	8.709932	8.642854	8.571978	8.496843	8.416900
26.0	9.562588	9.511290	9.457038	9.399855	9.339697	9.276463	9.209931	9.139766	9.065548	8.986767
26.5	9.101593	9.050871	8.997107	8.940336	8.880550	8.817684	8.751579	8.681954	8.608450	8.530605
27.0	9.662823	9.612740	9.559545	9.503280	9.443975	9.381596	9.316038	9.247074	9.174400	9.097597
27.5	9.198677	9.149329	9.096790	9.041100	8.982299	8.920390	8.855303	8.786873	8.714851	8.638883
28.0	9.756827	9.708257	9.656437	9.601399	9.543192	9.481857	9.417354	9.349575	9.278323	9.203298
28.5	9.289629	9.241930	9.190919	9.136618	9.079071	9.018329	8.954390	8.887181	8.816567	8.742302
29.0	9.844802	9.798001	9.747844	9.694336	9.637522	9.577461	9.514186	9.447655	9.377791	9.304398
29.5	9.374657	9.328832	9.279616	9.226992	9.170993	9.111673	9.049077	8.983201	8.914003	8.841345
30.0	8.926963	8.882128	8.833878	8.782177	8.727047	8.668539	8.606705	8.541581	8.473151	8.401336
30.5	8.501637	8.457955	8.410874	8.360333	8.306335	8.248916	8.188129	8.124019	8.056604	7.985839
31.0	8.096574	8.054040	8.008125	7.958752	7.905903	7.849605	7.789911	7.726869	7.660534	7.590889
31.5	7.711580	7.670304	7.625691	7.577653	7.526150	7.471189	7.412819	7.351084	7.286042	7.217715
32.0	7.344893	7.304851	7.261522	7.214803	7.164638	7.111017	7.053981	6.993574	6.929856	6.862886
32.5	6.996249	6.957504	6.915546	6.870254	6.821565	6.769445	6.713922	6.655031	6.592832	6.527386
33.0	6.664153	6.626672	6.586053	6.542159	6.494918	6.444279	6.390256	6.332875	6.272198	6.208289
33.5	6.348306	6.312120	6.272885	6.230456	6.184747	6.135699	6.083304	6.027578	5.968576	5.906356
34.0	6.047429	6.012498	5.974609	5.933605	5.889390	5.841894	5.791097	5.736999	5.679651	5.619107
34.5		5.727536	5.691009	5.651460	5.608788	5.562908	5.513794	5.461426	5.405845	5.347099
35.0		5.456079	5.420869	5.382731	5.341555	5.297246	5.249770	5.199090	5.145239	5.088258
35.5			5.163947	5.127225	5.087561	5.044857	4.999062	4.950133	4.898090	4.842961
36.0			4.919202	4.883847	4.845647	4.804493	4.760327	4.713098	4.662815	4.609490
36.5				4.652377	4.615635	4.576038	4.533519	4.488020	4.439538	4.388076
37.0				4.431879	4.396540	4.358446	4.317517	4.273690	4.226952	4.177297
37.5					4.188165	4.151561	4.112216	4.070069	4.025089	3.977270
38.0					3.989667	3.954496	3.916677	3.876148	3.832867	3.786820
38.5						3.767072	3.730760	3.691835	3.650248	3.605976
39.0						3.588531	3.553669	3.516286	3.476330	3.433767
39.5							3.385243	3.349375	3.311028	3.270162
40.0							3.224797	3.190387	3.153586	3.114352
40.5								3.039179	3.003892	2.966262
41.0								2.895137	2.861304	2.825214
41.5									2.725691	2.691105
42.0									2.596505	2.563363
42.5										2.441871
43.0										2.326138
43.5										
44.0										

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

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

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

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

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 4 - Extra Income (Income Period : 10)

O/S Term to end of PT	Policy Term (PT)									
	15	16	17	18	19	20	21	22	23	24
0.5	0.941708	0.941387	0.94106	0.940725	0.940384	0.940036	0.939672	0.939292	0.938888	0.938449
1.0	1.886813	1.88621	1.885593	1.884963	1.884321	1.883666	1.882982	1.882271	1.881511	1.880685
1.5	1.777411	1.776262	1.775076	1.773864	1.77263	1.771371	1.77007	1.768721	1.767293	1.765755
2.0	2.674352	2.672722	2.671038	2.669314	2.667558	2.665769	2.663929	2.662022	2.660009	2.65785
2.5	2.52007	2.517753	2.515342	2.512864	2.510335	2.50776	2.505119	2.502399	2.499544	2.496505
3.0	3.374689	3.371769	3.368722	3.365583	3.362379	3.359115	3.355778	3.352346	3.348758	3.344955
3.5	3.180924	3.177254	3.173397	3.169402	3.165309	3.161134	3.156869	3.152497	3.147955	3.14317
4.0	3.998284	3.99396	3.989397	3.984656	3.97979	3.97482	3.96975	3.964561	3.959193	3.953559
4.5	3.769715	3.76464	3.759254	3.753619	3.747807	3.741855	3.735779	3.729569	3.723167	3.716492
5.0	4.554213	4.548487	4.542386	4.535978	4.529348	4.522544	4.515598	4.508506	4.501211	4.493638
5.5	4.294884	4.288465	4.281578	4.274303	4.266729	4.258926	4.25094	4.242783	4.234409	4.225752
6.0	5.050323	5.043308	5.035745	5.027722	5.019337	5.010673	5.001792	4.992721	4.983422	4.973836
6.5	4.763744	4.756129	4.747868	4.739048	4.729776	4.720145	4.710238	4.700097	4.689708	4.679021
7.0	5.493426	5.485304	5.476449	5.466949	5.45692	5.446463	5.435678	5.424624	5.413305	5.40168
7.5	5.182651	5.174041	5.164607	5.154421	5.143604	5.132262	5.120508	5.108424	5.09603	5.083315
8.0	5.889455	5.880442	5.870522	5.859761	5.848277	5.836188	5.823613	5.810654	5.797352	5.783713
8.5	5.55715	5.547773	5.537401	5.526091	5.513953	5.501096	5.487656	5.473743	5.459425	5.444731
9.0	6.243594	6.233923	6.223183	6.211422	6.198741	6.185242	6.171079	6.156368	6.141196	6.125616
9.5	5.892102	5.882181	5.871124	5.858957	5.84577	5.831654	5.816758	5.801216	5.78512	5.768555
10.0	5.560398	5.550286	5.53898	6.526493	5.512897	5.498279	5.482781	5.466551	5.44969	5.432308
10.5	5.247976	5.237824	5.226449	6.157275	5.200069	5.185193	5.169349	5.152681	5.135305	5.117334
11.0	4.953109	4.942954	4.931554	5.808944	4.904992	4.889935	4.873836	4.856832	4.839055	4.820623
11.5	4.675276	4.665225	4.653925	5.481182	4.627505	4.612457	4.596308	4.579184	4.561213	4.542527
12.0	4.413026	4.403098	4.391925	5.171912	4.365716	4.350724	4.334584	4.317408	4.299323	4.280474
12.5	4.165849	4.156116	4.145157	4.880752	4.119385	4.104592	4.088619	4.071564	4.053545	4.034704
13.0	3.932516	3.922988	3.912253	4.605983	3.886954	3.872385	3.856612	3.839719	3.821817	3.803045
13.5	3.712535	3.703258	3.692803	4.347187	3.66813	3.65389	3.638434	3.621834	3.604192	3.585637
14.0	3.50486	3.495835	3.485664	4.102933	3.461626	3.447723	3.432599	3.416313	3.39896	3.380658
14.5		3.300281	3.290428	3.872788	3.267127	3.253628	3.238918	3.223043	3.206087	3.188154
15.0		3.115666	3.106128	3.655553	3.083556	3.070459	3.056164	3.040707	3.024159	3.006611
15.5			2.932374	3.450802	2.910589	2.897939	2.884112	2.869138	2.853075	2.836001
16.0			2.768338	3.257519	2.747326	2.735112	2.721746	2.707248	2.691668	2.675071
16.5				3.075298	2.593443	2.581692	2.568817	2.554838	2.539793	2.523734
17.0				2.903268	2.44818	2.436877	2.424482	2.411008	2.396487	2.38096
17.5					2.311229	2.300384	2.288485	2.275539	2.261571	2.246616
18.0					2.18194	2.171536	2.160116	2.147682	2.13425	2.119852
18.5						2.050063	2.039124	2.02721	2.014331	2.000509
19.0						1.935382	1.924909	1.913497	1.90115	1.887885
19.5							1.81723	1.806318	1.794507	1.78181
20.0							1.715574	1.705144	1.693847	1.681693
20.5								1.609759	1.598971	1.587359
21.0								1.519709	1.509409	1.498317
21.5									1.424972	1.414394
22.0									1.345259	1.33517
22.5										1.26048
23.0										1.189967
23.5										
24.0										

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

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 4 - Extra Income (Income Period : 15)

O/S Term to end of PT	Policy Term (PT)									
	20	21	22	23	24	25	26	27	28	29
0.5	0.940036	0.939672	0.939292	0.938888	0.938449	0.937965	0.937427	0.936826	0.936152	0.935393
1.0	1.883666	1.882982	1.882271	1.881511	1.880685	1.879777	1.87877	1.877642	1.87638	1.874961
1.5	1.771371	1.77007	1.768721	1.767293	1.765755	1.764074	1.762222	1.760154	1.757845	1.755251
2.0	2.665769	2.663929	2.662022	2.660009	2.65785	2.655494	2.652904	2.650018	2.646798	2.643184
2.5	2.50776	2.505119	2.502399	2.499544	2.496505	2.493215	2.489618	2.485626	2.481184	2.476209
3.0	3.359115	3.355778	3.352346	3.348758	3.344955	3.340854	3.336381	3.331432	3.325932	3.319781
3.5	3.161134	3.156869	3.152497	3.147955	3.14317	3.138048	3.132493	3.126382	3.119611	3.112059
4.0	3.97482	3.96975	3.964561	3.959193	3.953559	3.947554	3.941065	3.933952	3.926089	3.917333
4.5	3.741855	3.735779	3.729569	3.723167	3.716492	3.709419	3.701824	3.693548	3.684438	3.674327
5.0	4.522544	4.515598	4.508506	4.501211	4.493638	4.485648	4.477106	4.467833	4.45766	4.446395
5.5	4.258926	4.25094	4.242783	4.234409	4.225752	4.216674	4.207025	4.196615	4.185252	4.17272
6.0	5.010673	5.001792	4.992721	4.983422	4.973836	4.963828	4.953237	4.941862	4.92949	4.91589
6.5	4.720145	4.710238	4.700097	4.689708	4.679021	4.667912	4.656226	4.643745	4.630248	4.61548
7.0	5.446463	5.435678	5.424624	5.413305	5.40168	5.389638	5.377024	5.363612	5.349171	5.333428
7.5	5.132262	5.120508	5.108424	5.09603	5.083315	5.070178	5.056476	5.041992	5.026483	5.009666
8.0	5.836188	5.823613	5.810654	5.797352	5.783713	5.769652	5.755038	5.739659	5.723261	5.705559
8.5	5.501096	5.487656	5.473743	5.459425	5.444731	5.429598	5.413918	5.397493	5.380077	5.361374
9.0	6.185242	6.171079	6.156368	6.141196	6.125616	6.109588	6.093018	6.075725	6.057471	6.03795
9.5	5.831654	5.816758	5.801216	5.78512	5.768555	5.751506	5.733906	5.715599	5.69636	5.675896
10.0	6.498279	6.482781	6.466551	6.44969	6.432308	6.414411	6.39596	6.376818	6.356775	6.335552
10.5	6.128252	6.112185	6.095266	6.077617	6.059354	6.040517	6.021093	6.00098	5.979989	5.957863
11.0	6.779296	6.762774	6.745299	6.727007	6.708023	6.688417	6.668197	6.647293	6.625536	6.60269
11.5	6.394608	6.377685	6.359695	6.340766	6.321046	6.300613	6.279509	6.257696	6.23504	6.211328
12.0	7.031748	7.014524	6.996134	6.976704	6.956392	6.935295	6.913478	6.890933	6.867557	6.843164
12.5	6.633947	6.616487	6.597758	6.57787	6.556982	6.535206	6.512624	6.489263	6.46505	6.439841
13.0	7.25865	7.241037	7.222066	7.201837	7.180504	7.158198	7.135013	7.111006	7.086134	7.060289
13.5	6.84909	6.831396	6.812253	6.791747	6.77002	6.747201	6.723405	6.6987	6.673084	6.646486
14.0	7.462639	7.444929	7.425694	7.405009	7.383003	7.359802	7.33554	7.310299	7.284112	7.256936
14.5	7.042521	7.024859	7.005606	6.984815	6.962599	6.939069	6.914361	6.888576	6.861769	6.833931
15.0	6.646053	6.628492	6.609284	6.588463	6.566133	6.542387	6.517363	6.491183	6.463915	6.435583
15.5	6.272633	6.255333	6.236364	6.21574	6.19354	6.169848	6.144789	6.118483	6.09102	6.062439
16.0	5.920193	5.903182	5.884485	5.864101	5.842088	5.818522	5.793513	5.767182	5.739637	5.710928
16.5	5.588113	5.571501	5.55321	5.533226	5.511588	5.488352	5.463617	5.437492	5.410088	5.381472
17.0	5.27466	5.258457	5.240585	5.22102	5.199785	5.176917	5.152505	5.126649	5.09946	5.071021
17.5	4.979221	4.963496	4.946133	4.927096	4.906393	4.884046	4.860128	4.834726	4.807941	4.779862
18.0	4.70033	4.685079	4.668226	4.649717	4.629556	4.607744	4.584342	4.559423	4.533087	4.505419
18.5	4.437399	4.422664	4.406372	4.388464	4.368929	4.347758	4.324995	4.300699	4.274961	4.247858
19.0	4.189176	4.174947	4.159207	4.141889	4.122973	4.102441	4.08032	4.056656	4.031533	4.005022
19.5		3.941405	3.926246	3.909559	3.891316	3.871487	3.850092	3.827161	3.802764	3.776966
20.0		3.720927	3.706332	3.690262	3.672675	3.653536	3.632853	3.610648	3.586976	3.561896
20.5			3.499004	3.483566	3.466663	3.448254	3.428336	3.40692	3.384052	3.359777
21.0			3.303275	3.288447	3.272207	3.254507	3.235332	3.214687	3.192607	3.169126
21.5				3.104494	3.088926	3.071952	3.053548	3.03371	3.012466	2.98984
22.0				2.930833	2.915911	2.899636	2.881977	2.862921	2.84249	2.820697
22.5					2.752796	2.737224	2.720319	2.702061	2.682467	2.661542
23.0					2.598807	2.583908	2.567728	2.550239	2.531452	2.511366
23.5						2.439366	2.423907	2.407188	2.389216	2.369983
24.0						2.302909	2.28814	2.27216	2.254972	2.23656
24.5							2.160143	2.144893	2.128482	2.110893
25.0							2.039305	2.024754	2.009088	1.992288
25.5								1.911491	1.896555	1.880533
26.0								1.804562	1.790326	1.775047
26.5									1.690175	1.675624
27.0									1.595626	1.581769
27.5										1.493285
28.0										1.409751
28.5										
29.0										

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

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

Variant 6 - Assured Income

O/S Term to end of PT	Income period: 25 years										Income period: 30 years									
	Policy Term (PT)																			
	5	6	7	8	9	10	11	12	13	14	5	6	7	8	9	10	11	12	13	14
0.5	9.68191	9.68079	9.67948	9.67796	9.67619	9.67416	9.67186	9.66930	9.66651	9.66350	10.05510	10.05394	10.05258	10.05100	10.04916	10.04705	10.04467	10.04200	10.03910	10.03598
1.0	9.22062	9.21848	9.21599	9.21309	9.20972	9.20586	9.20149	9.19661	9.19130	9.18559	9.57603	9.57381	9.57122	9.56821	9.56471	9.56070	9.55616	9.55110	9.54558	9.53965
1.5	7.84123	7.83863	7.83561	7.83208	7.82799	7.82328	7.81792	7.81192	7.80534	7.79823	8.14347	8.14077	8.13763	8.13397	8.12972	8.12482	8.11926	8.11303	8.10619	8.09882
2.0	7.46839	7.46516	7.46141	7.45705	7.45198	7.44613	7.43948	7.43200	7.42377	7.41487	7.75625	7.75291	7.74901	7.74448	7.73922	7.73315	7.72623	7.71847	7.70992	7.70067
2.5	7.11388	7.11019	7.10592	7.10094	7.09515	7.08847	7.08084	7.07224	7.06273	7.05239	7.38809	7.38426	7.37981	7.37464	7.36863	7.36169	7.35377	7.34484	7.33496	7.32422
3.0	6.77621	6.77211	6.76736	6.76183	6.75541	6.74798	6.73948	6.72989	6.71924	6.70763	7.03740	7.03314	7.02820	7.02246	7.01579	7.00808	6.99926	6.98929	6.97823	6.96617
3.5	6.45505	6.45065	6.44557	6.43966	6.43280	6.42486	6.41576	6.40546	6.39398	6.38141	6.70386	6.69929	6.69401	6.68788	6.68075	6.67251	6.66306	6.65236	6.64044	6.62739
4.0	6.14912	6.14446	6.13908	6.13285	6.12560	6.11721	6.10759	6.09666	6.08447	6.07107	6.38614	6.38130	6.37571	6.36924	6.36171	6.35300	6.34301	6.33166	6.31899	6.30507
4.5		5.85325	5.84768	5.84123	5.83375	5.82508	5.81513	5.80382	5.79115	5.77718		6.07886	6.07308	6.06638	6.05861	6.04961	6.03928	6.02753	6.01437	5.99986
5.0		5.57584	5.57011	5.56348	5.55580	5.54691	5.53668	5.52504	5.51197	5.49752		5.79076	5.78481	5.77793	5.76995	5.76071	5.75009	5.73800	5.72443	5.70943
5.5			5.30611	5.29940	5.29162	5.28262	5.27228	5.26048	5.24721	5.23250			5.51064	5.50366	5.49559	5.48624	5.47550	5.46324	5.44946	5.43419
6.0			5.05463	5.04785	5.04001	5.03093	5.02050	5.00859	4.99517	4.98025			5.24946	5.24242	5.23427	5.22485	5.21401	5.20164	5.18770	5.17222
6.5				4.80861	4.80077	4.79171	4.78130	4.76940	4.75598	4.74103				4.99396	4.98582	4.97641	4.96559	4.95324	4.93930	4.92378
7.0				4.58071	4.57289	4.56387	4.55349	4.54164	4.52824	4.51330				4.75727	4.74915	4.73978	4.72901	4.71669	4.70278	4.68727
7.5					4.35616	4.34724	4.33697	4.32525	4.31199	4.29719					4.52407	4.51480	4.50414	4.49197	4.47820	4.46282
8.0					4.14970	4.14088	4.13075	4.11917	4.10607	4.09142					4.30965	4.30050	4.28997	4.27795	4.26434	4.24913
8.5						3.94463	3.93468	3.92331	3.91044	3.89604						4.09668	4.08634	4.07453	4.06117	4.04621
9.0						3.75768	3.74791	3.73676	3.72413	3.70998						3.90252	3.89237	3.88079	3.86768	3.85298
9.5							3.57028	3.55938	3.54705	3.53322							3.70790	3.69658	3.68377	3.66941
10.0							3.40107	3.39043	3.37839	3.36488							3.53216	3.52111	3.50861	3.49458
10.5								3.22974	3.21802	3.20488								3.35423	3.34206	3.32841
11.0								3.07667	3.06527	3.05249								3.19526	3.18342	3.17015
11.5									2.92000	2.90759									3.03255	3.01967
12.0									2.78160	2.76958									2.88882	2.87633
12.5										2.63832										2.74001
13.0										2.51328										2.61015
13.5																				
14.0																				

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