

Seq No	EGP Start Year	PPF	PI	Income Period	RPLP
1	1	5	5	20	MP
2	1	7	7	20	MP
3	1	8	8	20	MP
4	1	10	10	20	MP
5	1	12	12	20	MP
6	1	5	5	25	MP
7	1	7	7	25	MP
8	1	8	8	25	MP
9	1	7	7	25	MP
10	1	8	8	25	MP
11	1	10	10	25	MP
12	1	12	12	25	MP
13	1	5	5	30	MP
14	1	8	8	30	MP
15	1	8	8	30	MP
16	1	10	10	30	MP
17	1	12	12	30	MP
18	1	12	12	30	MP
19	2	5	5	20	MP
20	2	5	5	20	MP
21	2	7	7	20	MP
22	2	8	8	20	MP
23	2	10	10	20	MP
24	2	12	12	20	MP
25	2	5	5	25	MP
26	2	8	8	25	MP
27	2	7	7	25	MP
28	2	8	8	25	MP
29	2	10	10	25	MP
30	2	10	10	25	MP
31	2	12	12	25	MP
32	2	5	5	30	MP
33	2	7	7	30	MP
34	2	8	8	30	MP
35	2	10	10	30	MP
36	2	12	12	30	MP
37	3	5	5	20	MP
38	3	5	5	20	MP
39	3	7	7	20	MP
40	3	8	8	20	MP
41	3	10	10	20	MP
42	3	12	12	20	MP
43	3	5	5	25	MP
44	3	8	8	25	MP
45	3	7	7	25	MP
46	3	8	8	25	MP
47	3	10	10	25	MP
48	3	12	12	25	MP
49	3	5	5	30	MP
50	3	5	5	30	MP
51	3	7	7	30	MP
52	3	8	8	30	MP
53	3	10	10	30	MP
54	3	12	12	30	MP
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57	4	7	7	20	MP
58	4	8	8	20	MP
59	4	10	10	20	MP
60	4	12	12	20	MP
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62	4	8	8	25	MP
63	4	7	7	25	MP
64	4	8	8	25	MP
65	4	10	10	25	MP
66	4	12	12	25	MP
67	4	5	5	30	MP
68	4	5	5	30	MP
69	4	7	7	30	MP
70	4	8	8	30	MP
71	4	10	10	30	MP
72	4	12	12	30	MP
73	5	5	5	20	MP
74	5	5	5	20	MP
75	5	7	7	20	MP
76	5	8	8	20	MP
77	5	10	10	20	MP
78	5	12	12	20	MP
79	5	5	5	25	MP
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82	5	8	8	25	MP
83	5	10	10	25	MP
84	5	12	12	25	MP
85	5	5	5	30	MP
86	5	8	8	30	MP
87	5	7	7	30	MP
88	5	8	8	30	MP
89	5	10	10	30	MP
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93	6	7	7	20	MP
94	6	8	8	20	MP
95	6	10	10	20	MP
96	6	12	12	20	MP
97	6	5	5	25	MP
98	6	8	8	25	MP
99	6	7	7	25	MP
100	6	8	8	25	MP
101	6	10	10	25	MP
102	6	12	12	25	MP
103	6	5	5	30	MP
104	6	8	8	30	MP
105	6	7	7	30	MP
106	6	8	8	30	MP
107	7	5	5	20	MP
108	7	5	5	20	MP
109	7	7	7	20	MP
110	7	10	10	20	MP
111	7	12	12	20	MP
112	7	5	5	25	MP
113	7	8	8	25	MP
114	7	7	7	25	MP
115	7	8	8	25	MP
116	7	10	10	25	MP
117	7	12	12	25	MP
118	7	5	5	30	MP
119	7	8	8	30	MP
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123	8	5	5	20	MP
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130	8	7	7	25	MP
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132	8	10	10	25	MP
133	8	12	12	25	MP
134	8	5	5	30	MP
135	8	8	8	30	MP
136	8	7	7	30	MP
137	8	8	8	30	MP
138	9	5	5	20	MP
139	9	5	5	20	MP
140	9	7	7	20	MP
141	9	8	8	20	MP
142	9	10	10	20	MP
143	9	12	12	20	MP
144	9	5	5	25	MP
145	9	8	8	25	MP
146	9	7	7	25	MP
147	9	8	8	25	MP
148	9	10	10	25	MP
149	9	12	12	25	MP
150	9	5	5	30	MP
151	9	8	8	30	MP
152	9	7	7	30	MP
153	9	8	8	30	MP
154	10	5	5	20	MP
155	10	5	5	20	MP
156	10	7	7	20	MP
157	10	8	8	20	MP
158	10	10	10	20	MP
159	10	12	12	20	MP
160	10	5	5	25	MP
161	10	8	8	25	MP
162	10	7	7	25	MP
163	10	8	8	25	MP
164	10	10	10	25	MP
165	10	12	12	25	MP
166	10	5	5	30	MP
167	10	8	8	30	MP
168	10	7	7	30	MP
169	10	8	8	30	MP
170	11	5	5	20	MP
171	11	5	5	20	MP
172	11	7	7	20	MP
173	11	8	8	20	MP
174	11	10	10	20	MP
175	11	12	12	20	MP
176	11	5	5	25	MP
177	11	8	8	25	MP
178	11	7	7	25	MP
179	11	8	8	25	MP
180	11	10	10	25	MP
181	11	12	12	25	MP
182	11	5	5	30	MP
183	11	8	8	30	MP
184	11	7	7	30	MP
185	11	8	8	30	MP
186	12	5	5	20	MP
187	12	5	5	20	MP
188	12	7	7	20	MP
189	12	8	8	20	MP
190	12	10	10	20	MP
191	12	12	12	20	MP
192	12	5	5	25	MP
193	12	8	8	25	MP
194	12	7	7	25	MP
195	12	8	8	25	MP
196	12	10	10	25	MP
197	12	12	12	25	MP
198	12	5	5	30	MP
199	12	8	8	30	MP
200	12	7	7	30	MP

200	5	5	35	30	30
202	5	6	35	30	30
211	5	7	35	30	30
214	5	8	35	30	30
218	5	10	35	30	30
219	5	11	35	30	30
220	5	12	35	30	30
221	5	13	35	30	30
222	5	14	35	30	30
223	5	15	35	30	30
224	5	16	35	30	30
225	5	17	35	30	30
226	5	18	35	30	30
227	5	19	35	30	30
228	5	20	35	30	30
229	5	21	35	30	30
230	5	22	35	30	30
231	5	23	35	30	30
232	5	24	35	30	30
233	5	25	35	30	30
234	5	26	35	30	30
235	5	27	35	30	30
236	5	28	35	30	30
237	5	29	35	30	30
238	5	30	35	30	30
239	5	31	35	30	30
240	5	32	35	30	30
241	5	33	35	30	30
242	5	34	35	30	30
243	5	35	35	30	30
244	5	36	35	30	30
245	5	37	35	30	30
246	5	38	35	30	30
247	5	39	35	30	30
248	5	40	35	30	30
249	5	41	35	30	30
250	5	42	35	30	30
251	5	43	35	30	30
252	5	44	35	30	30
253	5	45	35	30	30
254	5	46	35	30	30
255	5	47	35	30	30
256	5	48	35	30	30
257	5	49	35	30	30
258	5	50	35	30	30
259	5	51	35	30	30
260	5	52	35	30	30
261	5	53	35	30	30
262	5	54	35	30	30
263	5	55	35	30	30
264	5	56	35	30	30
265	5	57	35	30	30
266	5	58	35	30	30
267	5	59	35	30	30
268	5	60	35	30	30
269	5	61	35	30	30
270	5	62	35	30	30
271	5	63	35	30	30
272	5	64	35	30	30
273	5	65	35	30	30
274	5	66	35	30	30
275	5	67	35	30	30
276	5	68	35	30	30
277	5	69	35	30	30
278	5	70	35	30	30
279	5	71	35	30	30
280	5	72	35	30	30
281	5	73	35	30	30
282	5	74	35	30	30
283	5	75	35	30	30
284	5	76	35	30	30
285	5	77	35	30	30
286	5	78	35	30	30
287	5	79	35	30	30
288	5	80	35	30	30
289	5	81	35	30	30
290	5	82	35	30	30
291	5	83	35	30	30
292	5	84	35	30	30
293	5	85	35	30	30
294	5	86	35	30	30
295	5	87	35	30	30
296	5	88	35	30	30
297	5	89	35	30	30
298	5	90	35	30	30
299	5	91	35	30	30
300	5	92	35	30	30
301	5	93	35	30	30
302	5	94	35	30	30
303	5	95	35	30	30
304	5	96	35	30	30
305	5	97	35	30	30
306	5	98	35	30	30
307	5	99	35	30	30
308	5	100	35	30	30

Rajaj Life Assured Wealth Goal Platform - Smart Income				
For Product Option 1				
Annexure II				
Yearly EGP as a Percentage of Annualized Premium				
PPT - 5				
RDP	EGP Start Year	PT	First EGP as chosen by the customer, if applicable	Subsequent corresponding EGP
LP	1	20	14.75%	14.75%
	2	15	25.00%	25.00%
	3	15	25.00%	25.00%
	4	15	25.00%	25.00%
	5	15	25.00%	25.00%
RP	1	Same as PPT	50.00%	51.50%
	2		40.00%	34.25%
	3		30.00%	27.00%
	4		20.00%	20.00%
	5		10.00%	15.00%

Rajaj Life Assured Wealth Goal Platform - Smart Income				
For Product Option 1				
Annexure II				
Yearly EGP as a Percentage of Annualized Premium				
PPT - 6				
RDP	EGP Start Year	PT	First EGP as chosen by the customer, if applicable	Subsequent corresponding EGP
LP	1	20	17.50%	17.50%
	2	15	25.00%	25.00%
	3	15	25.00%	25.00%
	4	15	25.00%	25.00%
	5	15	25.00%	25.00%
RP	1	Same as PPT	50.00%	51.50%
	2		40.00%	34.25%
	3		30.00%	27.00%
	4		20.00%	20.00%
	5		10.00%	15.00%

Rajaj Life Assured Wealth Goal Platform - Smart Income				
For Product Option 1				
Annexure II				
Yearly EGP as a Percentage of Annualized Premium				
PPT - 7				
RDP	EGP Start Year	PT	First EGP as chosen by the customer, if applicable	Subsequent corresponding EGP
LP	1	10	30.00%	31.50%
	2	20	40.00%	41.50%
	3	15	25.00%	25.00%
	4	15	25.00%	25.00%
	5	15	25.00%	25.00%
RP	1	Same as PPT	50.00%	51.50%
	2		40.00%	34.25%
	3		30.00%	27.00%
	4		20.00%	20.00%
	5		10.00%	15.00%

Yearly EGP as a Percentage of Annualized Premium				
PPT - 8				
RDP	EGP Start Year	PT	First EGP as chosen by the customer, if applicable	Subsequent corresponding EGP
LP	1	15	30.00%	31.50%
	2	20	40.00%	41.50%
	3	15	25.00%	25.00%
	4	15	25.00%	25.00%
	5	15	25.00%	25.00%
RP	1	Same as PPT	50.00%	51.50%
	2		40.00%	34.25%
	3		30.00%	27.00%
	4		20.00%	20.00%
	5		10.00%	15.00%

Yearly EGP as a Percentage of Annualized Premium				
PPT - 10				
RDP	EGP Start Year	PT	First EGP as chosen by the customer, if applicable	Subsequent corresponding EGP
LP	1	15	40.00%	41.50%
	2	20	50.00%	51.50%
	3	15	25.00%	25.00%
	4	15	25.00%	25.00%
	5	15	25.00%	25.00%
RP	1	Same as PPT	50.00%	51.50%
	2		40.00%	34.25%
	3		30.00%	27.00%
	4		20.00%	20.00%
	5		10.00%	15.00%

Yearly EGP as a Percentage of Annualized Premium PPT - 15				
BDLP	EGP Start Year	PT	First EGP as chosen by the customer, if applicable	Subsequent consecutive EGP
LP	1	15	40.00%	14.50%
			50.00%	14.00%
	2	20	31.50%	11.75%
			36.00%	10.00%
	3	15	20.00%	10.00%
	4	15	15.00%	10.00%
RP	5	15	10.00%	10.00%
	6	15	5.00%	10.00%
	1	Same as PPT	40.00%	14.50%
	2		50.00%	14.00%
	3		36.00%	10.00%
	4		20.00%	10.00%
	5		15.00%	10.00%
	6		10.00%	10.00%
	7		5.00%	10.00%
	8		1.00.00%	1.00.00%
Yearly EGP as a Percentage of Annualized Premium PPT - 15				
BDLP	EGP Start Year	PT	First EGP as chosen by the customer, if applicable	Subsequent consecutive EGP
RP	7	Same as PPT	100.00%	100.00%
	8		1.00.00%	1.00.00%

Early Government Payments mentioned above are applicable for different PTs, 15k Option and Age bands available in respective PT

Rajaj Life Assured Wealth Goal Platform - Smart Income																			
Male Lives:																			
PFI-v-2																			
Age/UEGP Start Year																			
	1	2	3	4	5	1	2	3	4	5	6	1	2	3	4	5	6	7	
35-M	10.75%	10.60%	10.70%	10.70%	10.75%	11.00%	10.75%	10.70%	10.65%	10.60%	10.55%	10.75%	10.75%	11.00%	10.60%	10.60%	10.75%	10.60%	
36-M	10.25%	10.75%	10.60%	10.70%	10.70%	11.00%	10.25%	10.70%	10.70%	11.00%	10.60%	10.60%	10.75%	11.00%	10.60%	10.75%	10.75%	10.25%	
37-M	9.60%	10.25%	10.75%	10.70%	10.70%	11.00%	10.75%	10.65%	10.65%	10.70%	10.65%	10.65%	10.75%	11.00%	10.65%	10.75%	10.75%	9.60%	
38-M	7.75%	10.50%	10.75%	10.70%	10.70%	11.00%	10.60%	10.60%	10.60%	10.65%	10.65%	10.75%	11.00%	10.65%	10.75%	10.75%	10.60%	7.75%	
39-M	5.75%	10.75%	10.60%	10.60%	10.70%	10.75%	10.60%	10.60%	10.60%	10.60%	10.60%	11.00%	11.00%	11.00%	10.75%	10.75%	10.75%	5.75%	
PFI-v-1																			
Age/UEGP Start Year																			
	1	2	3	4	5	1	2	3	4	5	6	1	2	3	4	5	6	7	
35-M	13.50%	13.25%	13.25%	13.75%	13.75%	14.00%	13.50%	13.75%	13.75%	14.00%	13.75%	13.75%	14.00%	14.25%	13.75%	13.75%	14.00%	13.50%	
36-M	12.25%	13.00%	13.75%	13.75%	13.75%	14.00%	12.25%	13.00%	13.75%	14.00%	13.75%	13.75%	14.00%	14.25%	13.75%	13.75%	14.00%	12.25%	
37-M	11.00%	12.25%	13.00%	13.50%	13.50%	14.00%	10.75%	11.50%	12.25%	13.00%	13.75%	14.00%	14.25%	14.25%	14.00%	14.00%	14.00%	11.00%	
38-M	10.00%	11.25%	12.00%	12.50%	12.50%	13.00%	10.00%	10.75%	11.50%	12.25%	13.00%	13.75%	14.00%	14.25%	14.25%	14.00%	14.00%	10.00%	
39-M	8.25%	10.25%	10.25%	10.00%	10.25%	11.00%	9.00%	10.25%	10.25%	10.75%	11.00%	11.25%	11.50%	11.50%	11.25%	11.25%	11.50%	8.25%	
PFI-v-1																			
Age/UEGP Start Year																			
	1	2	3	4	5	1	2	3	4	5	6	1	2	3	4	5	6	7	
35-M	13.75%	13.00%	12.75%	13.00%	13.00%	13.75%	13.75%	13.75%	14.00%	14.00%	14.25%	14.00%	14.00%	14.25%	14.25%	14.00%	14.00%	13.75%	
36-M	13.25%	13.50%	13.25%	13.75%	13.75%	14.00%	13.25%	13.75%	14.00%	14.00%	14.25%	14.00%	14.00%	14.25%	14.25%	14.00%	14.00%	13.25%	
37-M	12.25%	13.75%	13.75%	13.75%	13.75%	14.00%	12.25%	13.00%	13.75%	14.00%	13.75%	13.75%	14.00%	14.25%	14.25%	14.00%	14.00%	12.25%	
38-M	11.25%	12.75%	13.00%	13.00%	13.00%	14.00%	11.00%	11.50%	12.25%	13.00%	13.75%	14.00%	14.25%	14.25%	14.00%	14.00%	14.00%	11.25%	
39-M	9.50%	10.25%	10.00%	10.00%	10.25%	11.25%	9.25%	10.25%	10.25%	10.75%	11.00%	11.25%	11.50%	11.50%	11.25%	11.25%	11.50%	9.50%	

Regular Guaranteed Payouts for a female Life Assured shall be calculated with an age set-back of 3 years. For female life aged 3 to 5, RGP applicable for male life aged 5-53 will be applicable.



Rajaj Life Assured Wealth Goal Platform - Smart Income																													
Male Lives																													
Unitary WCP as a Percentage of Annualised Premium																													
Income Period: 20																													
PFT-CPI		5							6							7							8						
Age/WCP Start Year		1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7
45-49		11.00%	18.50%	25.75%	28.50%	27.00%	24.00%	21.00%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%	19.50%	19.00%	18.25%	20.75%	19.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%
50-54		10.75%	18.25%	24.50%	26.25%	26.25%	26.25%	24.50%	23.75%	23.75%	23.75%	23.75%	23.75%	23.75%	23.75%	22.50%	21.75%	21.00%	23.75%	22.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%
55-59		10.50%	17.75%	24.25%	25.75%	25.75%	25.75%	24.25%	23.50%	23.50%	23.50%	23.50%	23.50%	23.50%	23.50%	22.25%	21.50%	20.75%	23.50%	22.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%
60-64		9.25%	16.75%	23.25%	24.75%	24.75%	24.75%	23.25%	22.50%	22.50%	22.50%	22.50%	22.50%	22.50%	22.50%	21.25%	20.50%	19.75%	22.50%	21.25%	20.25%	20.25%	20.25%	20.25%	20.25%	20.25%	20.25%	20.25%	20.25%
65-69		8.00%	15.75%	22.25%	23.75%	23.75%	23.75%	22.25%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	20.25%	19.50%	18.75%	21.50%	20.25%	19.25%	19.25%	19.25%	19.25%	19.25%	19.25%	19.25%	19.25%	19.25%

Unitary WCP as a Percentage of Annualised Premium																													
Income Period: 25																													
PFT-CPI		5							6							7							8						
Age/WCP Start Year		1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7
45-49		12.75%	20.75%	27.75%	30.75%	27.75%	24.75%	21.75%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	20.25%	19.75%	19.00%	21.50%	20.25%	19.25%	19.25%	19.25%	19.25%	19.25%	19.25%	19.25%	19.25%	19.25%
50-54		12.50%	20.25%	27.25%	30.25%	27.25%	24.25%	21.25%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	20.00%	19.50%	18.75%	21.00%	20.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%
55-59		12.25%	19.75%	26.75%	29.75%	26.75%	23.75%	20.75%	20.50%	20.50%	20.50%	20.50%	20.50%	20.50%	20.50%	19.50%	19.00%	18.25%	20.50%	19.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%
60-64		11.25%	18.25%	25.25%	28.25%	25.25%	22.25%	19.25%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	18.00%	17.50%	16.75%	19.00%	18.00%	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%
65-69		10.00%	17.25%	24.25%	27.25%	24.25%	21.25%	18.25%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	17.00%	16.25%	15.50%	18.00%	17.00%	16.00%	16.00%	16.00%	16.00%	16.00%	16.00%	16.00%	16.00%	16.00%

Unitary WCP as a Percentage of Annualised Premium																													
Income Period: 30																													
PFT-CPI		5							6							7							8						
Age/WCP Start Year		1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7
45-49		14.00%	22.00%	29.00%	32.00%	27.00%	24.00%	21.00%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%	19.50%	19.00%	18.25%	20.75%	19.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%
50-54		13.75%	21.50%	28.50%	31.50%	26.50%	23.50%	20.50%	20.25%	20.25%	20.25%	20.25%	20.25%	20.25%	20.25%	19.00%	18.50%	17.75%	20.25%	19.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%
55-59		13.50%	21.00%	28.00%	31.00%	26.00%	23.00%	20.00%	19.75%	19.75%	19.75%	19.75%	19.75%	19.75%	19.75%	18.75%	18.25%	17.50%	19.75%	18.75%	17.75%	17.75%	17.75%	17.75%	17.75%	17.75%	17.75%	17.75%	17.75%
60-64		12.50%	20.00%	27.00%	30.00%	25.00%	22.00%	19.00%	18.75%	18.75%	18.75%	18.75%	18.75%	18.75%	18.75%	17.75%	17.25%	16.50%	18.75%	17.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%
65-69		11.50%	19.00%	26.00%	29.00%	24.00%	21.00%	18.00%	17.75%	17.75%	17.75%	17.75%	17.75%	17.75%	17.75%	16.75%	16.25%	15.50%	17.75%	16.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%

Unitary WCP as a Percentage of Annualised Premium																													
Income Period: 25																													
PFT-CPI		5							6							7							8						
Age/WCP Start Year		1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7
45-49		13.75%	18.00%	23.50%	25.00%	25.00%	27.25%	27.00%	24.50%	23.50%	23.50%	23.50%	23.50%	23.50%	23.50%	22.25%	21.50%	20.75%	23.50%	22.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%
50-54		13.50%	17.50%	23.25%	24.75%	24.75%	26.50%	26.25%	24.00%	23.00%	23.00%	23.00%	23.00%	23.00%	23.00%	21.75%	21.00%	20.25%	23.00%	21.75%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%
55-59		12.00%	16.75%	22.75%	24.25%	24.25%	25.75%	25.50%	23.25%	22.25%	22.25%	22.25%	22.25%	22.25%	22.25%	21.00%	20.25%	19.50%	22.25%	21.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
60-64		11.25%	16.25%	22.25%	23.75%	23.75%	25.25%	25.00%	22.75%	21.75%	21.75%	21.75%	21.75%	21.75%	21.75%	20.50%	19.75%	19.00%	21.75%	20.50%	19.50%	19.50%	19.50%	19.50%	19.50%	19.50%	19.50%	19.50%	19.50%
65-69		10.00%	15.25%	21.25%	22.75%	22.75%	24.25%	24.00%	21.75%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%	19.50%	18.75%	18.00%	20.75%	19.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%

Unitary WCP as a Percentage of Annualised Premium																													
Income Period: 30																													
PFT-CPI		5							6							7							8						
Age/WCP Start Year		1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7
45-49		14.00%	20.25%	23.00%	25.25%	25.25%	27.25%	27.25%	24.75%	23.75%	23.75%	23.75%	23.75%	23.75%	23.75%	22.50%	21.75%	21.00%	23.75%	22.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%
50-54		13.00%	19.50%	22.75%	24.25%	24.25%	26.25%	26.00%	23.75%	22.75%	22.75%	22.75%	22.75%	22.75%	22.75%	21.50%	20.75%	20.00%	23.00%	21.75%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%	20.75%
55-59		12.00%	19.00%	22.25%	23.75%	23.75%	25.25%	25.00%	22.75%	21.75%	21.75%	21.75%	21.75%	21.75%	21.75%	20.50%	19.75%	19.00%	21.75%	20.50%	19.50%	19.50%	19.50%	19.50%	19.50%	19.50%	19.50%	19.50%	19.50%
60-64		11.25%	18.00%	21.75%	23.25%	23.25%	24.75%	24.50%	22.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	20.00%	19.25%	18.50%	21.25%	20.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%





For Sum Assured Option 1:

Raja Life Assured Wealth Goal Platform – Smart Income

Male Lives

Monthly RGP as a Percentage of Annualised Premium

RPI	5	6	7	8	10	12	7	8	10	12	7	8	10	12	7	8	10	12
Income period	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12
ICP Start Year	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Age/Policy Term	20	20	20	20	20	20	20	25	25	25	25	25	20	25	25	25	25	25
50-55	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%	12.5%	12.00%	12.00%	12.00%	12.5%	12.00%	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%
55-60	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%	12.5%	12.00%	12.00%	12.00%	12.5%	12.00%	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%
60-65	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%	12.5%	12.00%	12.00%	12.00%	12.5%	12.00%	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%
65-70	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%	12.5%	12.00%	12.00%	12.00%	12.5%	12.00%	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%

For Sum Assured Option 2:

Raja Life Assured Wealth Goal Platform – Smart Income

Male Lives

Monthly RGP as a Percentage of Annualised Premium

RPI	5	6	7	8	10	12	7	8	10	12	7	8	10	12	7	8	10	12
Income period	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12
ICP Start Year	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Age/Policy Term	20	20	20	20	20	20	20	25	25	25	25	25	20	25	25	25	25	25
50-55	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%	12.5%	12.00%	12.00%	12.00%	12.5%	12.00%	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%
55-60	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%	12.5%	12.00%	12.00%	12.00%	12.5%	12.00%	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%
60-65	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%	12.5%	12.00%	12.00%	12.00%	12.5%	12.00%	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%
65-70	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%	12.5%	12.00%	12.00%	12.00%	12.5%	12.00%	12.5%	12.00%	12.00%	12.00%	12.00%	12.00%

Regular Guaranteed Payouts for a Female Life Assured shall be calculated with an age set back of 3 years. For female life aged 0 to 5, RGP applicable for male life aged 6-55 will be applicable.

5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8
30								20							
2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
11.72%	12.62%	13.42%	13.92%	45.07%	48.07%	5.20%	5.22%	11.36%	13.72%	14.00%	14.72%	14.52%	15.72%	14.72%	47.22%
9.25%	19.32%	29.00%	29.30%	45.07%	57.00%	10.00%	11.00%	30.75%	31.40%	47.00%	58.75%	11.75%	15.75%	31.00%	48.00%
0.00%	15.25%	15.00%	15.30%	38.25%	38.25%	9.00%	13.00%	25.25%	26.00%	44.00%	34.00%	3.00%	16.25%	27.00%	43.25%
4.75%	10.00%	10.00%	9.75%	47.00%		8.75%	10.50%	10.00%	11.50%	45.75%	4.00%	11.50%	27.00%	31.00%	11.25%
8.25%	8.25%	8.25%	10.50%	37.75%		0.25%	11.75%	12.25%	29.25%	41.25%		2.00%	13.75%	14.75%	45.75%
5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8
30								20							
2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
10.00%	15.50%	15.00%	15.00%	35.00%	15.00%	15.75%	14.25%	10.00%	10.25%	15.00%	15.50%	25.50%	15.75%	16.00%	15.75%
10.00%	21.00%	10.25%	10.50%	47.50%	38.25%	12.00%	22.50%	12.25%	13.25%	48.75%	13.25%	20.25%	13.00%	34.25%	49.75%
9.75%	16.00%	17.00%	17.00%	46.00%	19.75%	9.75%	16.00%	20.25%	16.50%	17.50%	17.50%	17.50%	18.00%	38.00%	46.00%
11.50%	21.00%	21.00%	18.00%	40.00%	33.00%	1.25%	14.00%	24.75%	25.75%	43.50%	14.50%	4.00%	15.50%	27.25%	43.50%
13.25%	13.75%	13.75%	13.75%	46.00%		6.50%	18.25%	19.00%	36.50%	49.00%		8.50%	30.00%	21.00%	38.25%

[illegible]

Bajaj Life Insurance Limited

Annexure II																																																									
5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12										
25				25				25				25				25				25				25				25				25				25				25				25				25									
5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12										
15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15						
16.50%	17.12%	17.62%	18.10%	18.57%	19.02%	19.47%	19.91%	20.34%	20.76%	21.17%	21.57%	21.97%	22.36%	22.74%	23.11%	23.48%	23.84%	24.20%	24.55%	24.90%	25.24%	25.58%	25.91%	26.24%	26.56%	26.88%	27.19%	27.50%	27.80%	28.10%	28.39%	28.68%	28.96%	29.24%	29.51%	29.78%	30.05%	30.32%	30.58%	30.84%	31.10%	31.36%	31.61%	31.86%	32.11%	32.36%	32.61%	32.85%	33.10%	33.34%	33.58%	33.82%					
16.75%	17.37%	17.87%	18.35%	18.82%	19.27%	19.72%	20.16%	20.59%	21.01%	21.42%	21.82%	22.22%	22.61%	23.00%	23.38%	23.75%	24.12%	24.48%	24.84%	25.19%	25.54%	25.88%	26.22%	26.55%	26.88%	27.20%	27.51%	27.81%	28.11%	28.40%	28.69%	28.97%	29.25%	29.52%	29.79%	30.06%	30.33%	30.59%	30.85%	31.11%	31.37%	31.62%	31.87%	32.12%	32.37%	32.62%	32.86%	33.11%	33.35%	33.59%	33.83%	34.07%	34.31%	34.55%	34.78%		
17.00%	17.62%	18.12%	18.60%	19.07%	19.52%	19.97%	20.41%	20.84%	21.26%	21.67%	22.07%	22.47%	22.86%	23.25%	23.63%	24.00%	24.37%	24.73%	25.09%	25.45%	25.80%	26.15%	26.49%	26.83%	27.16%	27.49%	27.81%	28.13%	28.44%	28.75%	29.05%	29.35%	29.64%	29.93%	30.22%	30.50%	30.78%	31.06%	31.34%	31.61%	31.88%	32.15%	32.42%	32.69%	32.95%	33.22%	33.48%	33.74%	34.00%	34.26%	34.51%	34.77%	35.02%	35.27%	35.52%	35.77%	36.02%
17.25%	17.87%	18.37%	18.85%	19.32%	19.77%	20.22%	20.66%	21.09%	21.51%	21.92%	22.32%	22.72%	23.11%	23.50%	23.88%	24.26%	24.63%	25.00%	25.36%	25.72%	26.08%	26.43%	26.78%	27.12%	27.46%	27.79%	28.12%	28.44%	28.76%	29.07%	29.38%	29.68%	29.98%	30.27%	30.56%	30.85%	31.13%	31.41%	31.69%	31.96%	32.23%	32.50%	32.77%	33.04%	33.31%	33.57%	33.84%	34.10%	34.36%	34.62%	34.88%	35.14%	35.39%	35.65%	35.90%	36.15%	
17.50%	18.12%	18.62%	19.10%	19.57%	20.02%	20.47%	20.91%	21.34%	21.76%	22.17%	22.57%	22.97%	23.36%	23.75%	24.13%	24.50%	24.87%	25.24%	25.60%	25.96%	26.32%	26.67%	27.02%	27.36%	27.70%	28.03%	28.36%	28.68%	29.00%	29.31%	29.62%	29.92%	30.22%	30.51%	30.80%	31.09%	31.37%	31.65%	31.93%	32.21%	32.48%	32.75%	33.02%	33.29%	33.56%	33.83%	34.09%	34.36%	34.62%	34.88%	35.14%	35.40%	35.66%	35.91%	36.17%		
17.75%	18.37%	18.87%	19.35%	19.82%	20.27%	20.72%	21.16%	21.59%	22.01%	22.42%	22.82%	23.22%	23.61%	24.00%	24.38%	24.75%	25.12%	25.49%	25.85%	26.21%	26.56%	26.91%	27.25%	27.59%	27.93%	28.26%	28.59%	28.91%	29.23%	29.54%	29.85%	30.15%	30.45%	30.74%	31.03%	31.31%	31.59%	31.87%	32.14%	32.41%	32.68%	32.95%	33.22%	33.49%	33.75%	34.02%	34.28%	34.54%	34.80%	35.06%	35.32%	35.58%	35.83%	36.09%			
18.00%	18.62%	19.12%	19.60%	20.07%	20.52%	20.97%	21.41%	21.84%	22.26%	22.67%	23.07%	23.47%	23.86%	24.25%	24.63%	25.00%	25.37%	25.74%	26.10%	26.46%	26.81%	27.16%	27.50%	27.84%	28.17%	28.50%	28.82%	29.14%	29.45%	29.76%	30.06%	30.36%	30.65%	30.94%	31.23%	31.51%	31.79%	32.07%	32.34%	32.61%	32.88%	33.15%	33.42%	33.69%	33.95%	34.22%	34.48%	34.74%	35.00%	35.26%	35.52%	35.78%	36.04%				
18.25%	18.87%	19.37%	19.85%	20.32%	20.77%	21.22%	21.66%	22.09%	22.51%	22.92%	23.32%	23.72%	24.11%	24.50%	24.88%	25.25%	25.62%	25.99%	26.35%	26.71%	27.06%	27.41%	27.75%	28.09%	28.42%	28.75%	29.07%	29.39%	29.70%	30.01%	30.31%	30.61%	30.90%	31.19%	31.47%	31.75%	32.03%	32.30%	32.57%	32.84%	33.11%	33.38%	33.65%	33.92%	34.19%	34.45%	34.72%	34.98%	35.25%	35.51%	35.77%	36.03%	36.29%				
18.50%	19.12%	19.62%	20.10%	20.57%	21.02%	21.47%	21.91%	22.34%	22.76%	23.17%	23.57%	23.97%	24.36%	24.75%	25.13%	25.50%	25.87%	26.24%	26.60%	26.95%	27.30%	27.64%	27.98%	28.32%	28.65%	28.98%	29.30%	29.62%	29.93%	30.24%	30.54%	30.84%	31.13%	31.42%	31.70%	31.98%	32.26%	32.53%	32.80%	33.07%	33.34%	33.61%	33.88%	34.14%	34.41%	34.67%	34.93%	35.19%	35.45%	35.71%	35.97%	36.23%	36.49%	36.75%	37.01%		
18.75%	19.37%	19.87%	20.35%	20.82%	21.27%	21.72%	22.16%	22.59%	23.01%	23.42%	23.82%	24.22%	24.61%	25.00%	25.38%	25.75%	26.12%	26.49%	26.85%	27.21%	27.56%	27.90%	28.24%	28.57%	28.90%	29.23%	29.55%	29.87%	30.18%	30.49%	30.79%	31.08%	31.37%	31.65%	31.93%	32.21%	32.48%	32.75%	33.02%	33.29%	33.56%	33.83%	34.09%	34.36%	34.62%	34.88%	35.14%	35.40%	35.66%	35.92%	36.18%	36.44%	36.70%	36.96%			
19.00%	19.62%	20.12%	20.60%	21.07%	21.52%	21.97%	22.41%	22.84%	23.26%	23.67%	24.07%	24.47%	24.86%	25.25%	25.63%	26.00%	26.37%	26.74%	27.10%	27.46%	27.81%	28.15%	28.49%	28.83%	29.16%	29.49%	29.81%	30.13%	30.44%	30.75%	31.05%	31.35%	31.64%	31.93%	32.22%	32.50%	32.78%	33.06%	33.34%	33.61%	33.88%	34.15%	34.42%	34.69%	34.95%	35.22%	35.48%	35.75%	36.01%	36.28%	36.54%	36.81%	37.07%	37.33%			
19.25%	19.87%	20.37%	20.85%	21.32%	21.77%	22.22%	22.66%	23.09%	23.51%	23.92%	24.32%	24.72%	25.11%	25.50%	25.88%	26.25%	26.62%	26.99%	27.35%	27.71%	28.06%	28.40%	28.74%	29.08%	29.41%	29.74%	30.06%	30.38%	30.69%	31.00%	31.30%	31.60%	31.89%	32.18%	32.46%	32.74%	33.02%	33.30%	33.57%	33.85%	34.12%	34.39%	34.66%	34.93%	35.20%	35.47%	35.74%	36.01%	36.28%	36.54%	36.81%	37.07%	37.33%	37.59%	37.85%		
19.50%	20.12%	20.62%	21.10%	21.57%	22.02%	22.47%	22.91%	23.34%	23.76%	24.17%	24.57%	24.97%	25.36%	25.75%	26.13%	26.50%	26.87%	27.24%	27.60%	27.95%	28.29%	28.63%	28.97%	29.30%	29.63%	29.95%	30.27%	30.59%	30.90%	31.21%	31.51%	31.81%	32.10%	32.39%	32.67%	32.95%	33.23%	33.51%	33.78%	34.06%	34.33%	34.60%	34.87%	35.14%	35.41%	35.68%	35.95%	36.22%	36.49%	36.75%	37.02%	37.28%	37.54%	37.80%	38.06%		
19.75%	20.37%	20.87%	21.35%	21.82%	22.27%	22.72%	23.16%	23.59%	24.01%	24.42%	24.82%	25.22%	25.61%	26.00%	26.38%	26.75%	27.12%	27.49%	27.85%	28.20%	28.54%	28.88%	29.22%	29.55%	29.88%	30.20%	30.52%	30.84%	31.15%	31.46%	31.76%	32.05%	32.34%	32.62%	32.90%	33.18%	33.46%	33.74%	34.01%	34.28%	34.55%	34.82%	35.09%	35.36%	35.63%	35.90%	36.17%	36.44%	36.70%	36.97%	37.23%	37.49%	37.75%	38.01%	38.27%		
20.00%	20.62%	21.12%	21.60%	22.07%	22.52%	22.97%	23.41%	23.84%	24.26%	24.67%	25.07%	25.47%	25.86%	26.25%	26.63%	27.00%	27.37%	27.74%	28.10%	28.46%	28.81%	29.15%	29.49%	29.83%	30.16%	30.49%	30.82%	31.14%	31.46%	31.77%	32.08%	32.38%	32.67%	32.96%	33.25%	33.53%	33.82%	34.10%	34.38%	34.66%	34.94%	35.22%	35.50%	35.78%	36.05%	36.33%	36.60%	36.87%	37.14%	37.41%	37.68%	37.95%	38.22%	38.49%			
20.25%	20.87%	21.37%	21.85%	22.32%	22.77%	23.22%	23.66%	24.09%	24.51%	24.92%	25.32%	25.72%	26.11%	26.50%	26.88%	27.25%	27.62%	27.99%	28.35%	28.71%	29.06%	29.40%	29.74%	30.08%	30.41%	30.74%	31.06%	31.38%	31.69%	32.00%	32.30%	32.60%	32.89%	33.18%	33.46%	33.75%	34.03%	34.31%	34.59%	34.87%	35.15%	35.43%	35.71%	35.99%	36.27%	36.54%	36.82%	37.09%	37.36%	37.63%	37.90%	38.17%	38.44%	38.71%			
20.50%	21.12%	21.62%	22.10%	22.57%	23.02%	23.47%	23.91%	24.34%	24.76%	25.17%	25.57%	25.97%	26.36%	26.75%	27.13%	27.50%	27.87%	28.24%	28.60%	28.95%	29.29%	29.63%	29.97%	30.30%	30.63%	30.95%	31.27%	31.59%	31.90%	32.21%	32.51%	32.81%	33.10%	33.39%	33.68%	33.96%	34.24%	34.52%	34.80%	35.08%	35.36%	35.64%	35.92%	36.20%	36.47%	36.75%	37.02%	37.29%	37.56%	37.83%	38.10%	38.37%	38.64%	38.91%			
20.75%	21.37%	21.87%	22.35%	22.82%	23.27%	23.72%	24.16%	24.59%	25.01%	25.42%	25.82%	26.22%	26.61%	27.00%	27.38%	27.75%	28.12%	28.49%	28.85%	29.20%	29.54%	29.88%	30.22%	30.55%	30.88%	31.20%	31.52%	31.83%	32.14%	32.45%	32.75%	33.05%	33.34%	33.63%	33.92%	34.20%	34.48%	34.76%	35.04%	35.32%	35.60%	35.88%	36.16%	36.44%	36.72%	36.99%	37.27%	37.54%	37.81%	38.08%	38.35%	38.62%	38.89%	39.16%			
21.00%	21.62%	22.12%	22.60%	23.07%	23.52%	23.97%	24.41%	24.84%	25.26%	25.67%	26.07%	26.47%	26.86%	27.25%	27.63%	28.00%	28.37%	28.74%	29.10%	29.46%	29.81%	30.16%	30.50%	30.84%	31.17%	31.50%	31.82%	32.14%	32.46%	32.77%	3																										

Yearly RCP as a Percentage of Annualized Premium						
Income Period: 12						
Age/AT	12	31	44	55	66	87
1-35	168.75%	202.00%	214.50%	227.25%	240.25%	254.75%
36-45	167.75%	200.75%	213.25%	226.25%	239.50%	254.00%
46-50	164.50%	197.25%	209.75%	222.75%	236.00%	250.50%
51-55	161.25%	193.75%	206.00%	219.00%	232.25%	247.00%
56-60	175.50%	187.75%	199.25%	211.25%	225.50%	240.50%

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