

Bajaj Life Assured Wealth Goal Platinum - Guaranteed Surrender Value Factor (GSV) to be applied on Total Premiums Received till date (as detailed in FnU) for Option 1 - Smart Income and Option 2 - Regular Income (Limited/Regular Premium)

Policy Year/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	20
2	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%
4	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6		90%	90%	70%	70%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7			90%	90%	80%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8				90%	90%	70%	70%	70%	70%	70%	70%	70%	70%	70%
9					90%	90%	70%	70%	70%	70%	70%	70%	70%	70%
10						90%	90%	80%	80%	80%	70%	70%	70%	70%
11							90%	90%	80%	80%	80%	80%	70%	70%
12								90%	90%	80%	80%	80%	80%	70%
13									90%	80%	80%	80%	80%	70%
14										90%	90%	80%	80%	80%
15											90%	90%	80%	80%
16												90%	90%	80%
17													90%	80%
18														80%
19														90%
20														90%

PT: Policy Term

Bajaj Life Assured Wealth Goal Platinum - Special Surrender Value Factor 1 (SSV1) to be applied as

detailed in PtU for

Product Option 1 - Smart Income

O/S Term to end of PT	Policy Term (PT)									
	5	6	7	8	10	12	15	20		
0.0	-	-	-	-	-	-	-	-		
0.5	0.00114	0.00125	0.00139	0.00154	0.00192	0.00242	0.00332	0.00506		
1.0	0.00214	0.00246	0.00272	0.00302	0.00378	0.00474	0.00652	0.00992		
1.5	0.00320	0.00352	0.00388	0.00430	0.00536	0.00673	0.00929	0.01424		
2.0	0.00413	0.00453	0.00500	0.00554	0.00689	0.00865	0.01195	0.01840		
2.5	0.00495	0.00542	0.00597	0.00660	0.00819	0.01027	0.01422	0.02205		
3.0	0.00574	0.00628	0.00690	0.00763	0.00945	0.01183	0.01641	0.02556		
3.5	0.00642	0.00702	0.00770	0.00850	0.01031	0.01313	0.01824	0.02860		
4.0	0.00708	0.00773	0.00848	0.00935	0.01153	0.01439	0.02000	0.03153		
4.5		0.00835	0.00915	0.01007	0.01238	0.01543	0.02145	0.03402		
5.0		0.00895	0.00979	0.01077	0.01321	0.01643	0.02284	0.03642		
5.5			0.01034	0.01135	0.01389	0.01725	0.02396	0.03841		
6.0			0.01087	0.01192	0.01455	0.01804	0.02504	0.04033		
6.5				0.01240	0.01509	0.01867	0.02589	0.04187		
7.0				0.01285	0.01562	0.01927	0.02670	0.04336		
7.5					0.01604	0.01975	0.02731	0.04450		
8.0					0.01645	0.02021	0.02790	0.04560		
8.5					0.01677	0.02056	0.02832	0.04638		
9.0					0.01708	0.02089	0.02872	0.04715		
9.5						0.02114	0.02898	0.04763		
10.0						0.02137	0.02924	0.04810		
10.5						0.02152	0.02937	0.04833		
11.0						0.02167	0.02950	0.04856		
11.5							0.02953	0.04858		
12.0							0.02956	0.04860		
12.5							0.02950	0.04845		
13.0							0.02945	0.04830		
13.5							0.02932	0.04801		
14.0							0.02921	0.04773		
14.5								0.04734		
15.0								0.04696		
15.5								0.04648		
16.0								0.04602		
16.5								0.04549		
17.0								0.04497		
17.5								0.04439		
18.0								0.04382		
18.5								0.04321		
19.0								0.04262		

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 down to nearest half year.

Bajaj Life Assured Wealth Goal Platinum - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Product Option 1 - Smart Income

Q/S Term to end of PT	Policy Term (PT)							
	5	6	7	8	10	12	15	20
0.0	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
0.5	0.96561	0.96550	0.96537	0.96522	0.96484	0.96436	0.96346	0.96175
1.0	0.93241	0.93230	0.93214	0.93195	0.93092	0.92998	0.92826	0.92496
1.5	0.90044	0.90014	0.89979	0.89939	0.89838	0.89707	0.89464	0.88991
2.0	0.86956	0.86919	0.86875	0.86824	0.86697	0.86533	0.86223	0.85619
2.5	0.83982	0.83938	0.83888	0.83829	0.83682	0.83490	0.83126	0.82405
3.0	0.81109	0.81060	0.81003	0.80937	0.80771	0.80555	0.80199	0.79311
3.5	0.78341	0.78287	0.78226	0.78154	0.77974	0.77739	0.77283	0.76361
4.0	0.75667	0.75609	0.75543	0.75466	0.75274	0.75021	0.74528	0.73520
4.5		0.73029	0.72959	0.72879	0.72677	0.72412	0.71891	0.70810
5.0			0.70536	0.70463	0.70380	0.70170	0.69893	0.69347
5.5				0.68058	0.67972	0.67757	0.67473	0.66909
6.0				0.65735	0.65647	0.65427	0.65137	0.64556
6.5					0.63406	0.63184	0.62889	0.62299
7.0					0.61242	0.61017	0.60720	0.60122
7.5						0.58930	0.58632	0.58030
8.0							0.56911	0.56616
8.5							0.54972	0.54674
9.0							0.53095	0.52800
9.5								0.50994
10.0								0.49249
10.5								0.47568
11.0								0.45945
11.5								0.44316
12.0								0.42713
12.5								0.41002
13.0								0.39468
13.5								0.38121
14.0								0.36820
14.5								0.35600
15.0								0.34372
15.5								0.33186
16.0								0.32045
16.5								0.30943
17.0								0.29882
17.5								0.28857
18.0								0.27870
18.5								0.26917
19.0								0.25998

Note: Outstanding (Q/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 down to nearest half year.

Paid-up RGP is the Paid-up RGP applicable for Annual (in advance) mode of payment

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Bajaj Life Assured Wealth Goal Platinum - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Product Option 2 - Regular Income																
O/S Term to end of PT	Policy Term (PT)															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.5	0.00114	0.00125	0.00139	0.00154	0.00172	0.00192	0.00216	0.00242	0.00270	0.00300	0.00332	0.00365	0.00399	0.00434	0.00469	0.00504
1.0	0.00224	0.00246	0.00272	0.00302	0.00338	0.00378	0.00424	0.00474	0.00530	0.00589	0.00652	0.00717	0.00784	0.00852	0.00921	0.00990
1.5	0.00320	0.00352	0.00388	0.00430	0.00480	0.00536	0.00601	0.00673	0.00752	0.00838	0.00929	0.01023	0.01120	0.01219	0.01319	0.01420
2.0	0.00413	0.00453	0.00500	0.00554	0.00617	0.00689	0.00772	0.00865	0.00967	0.01078	0.01195	0.01318	0.01444	0.01571	0.01698	0.01825
2.5	0.00495	0.00542	0.00597	0.00660	0.00734	0.00819	0.00917	0.01027	0.01148	0.01281	0.01422	0.01570	0.01724	0.01879	0.02033	0.02187
3.0	0.00574	0.00628	0.00690	0.00763	0.00847	0.00945	0.01057	0.01183	0.01323	0.01477	0.01641	0.01813	0.01993	0.02171	0.02347	0.02522
3.5	0.00642	0.00702	0.00770	0.00850	0.00943	0.01051	0.01174	0.01313	0.01469	0.01640	0.01824	0.02018	0.02221	0.02423	0.02624	0.02825
4.0	0.00708	0.00773	0.00848	0.00935	0.01036	0.01153	0.01287	0.01439	0.01610	0.01797	0.02000	0.02215	0.02440	0.02664	0.02887	0.03110
4.5	0.00769	0.00839	0.00915	0.01007	0.01114	0.01238	0.01381	0.01543	0.01725	0.01926	0.02145	0.02378	0.02623	0.02867	0.03110	0.03353
5.0	0.00825	0.00895	0.00971	0.01077	0.01190	0.01321	0.01471	0.01643	0.01837	0.02051	0.02284	0.02535	0.02798	0.03061	0.03323	0.03585
5.5	0.00876	0.00946	0.01022	0.01133	0.01253	0.01389	0.01546	0.01725	0.01927	0.02151	0.02396	0.02660	0.02940	0.03226	0.03511	0.03795
6.0	0.00923	0.00993	0.01069	0.01185	0.01311	0.01455	0.01618	0.01804	0.02014	0.02248	0.02504	0.02781	0.03077	0.03381	0.03684	0.03986
6.5	0.00966	0.01036	0.01112	0.01233	0.01365	0.01509	0.01676	0.01867	0.02082	0.02323	0.02589	0.02876	0.03183	0.03498	0.03821	0.04143
7.0	0.01006	0.01076	0.01152	0.01278	0.01414	0.01562	0.01732	0.01927	0.02149	0.02396	0.02670	0.02967	0.03286	0.03614	0.03950	0.04285
7.5	0.01043	0.01113	0.01189	0.01319	0.01459	0.01612	0.01787	0.01990	0.02219	0.02472	0.02749	0.03048	0.03368	0.03700	0.04042	0.04384
8.0	0.01077	0.01147	0.01223	0.01357	0.01501	0.01659	0.01837	0.02042	0.02281	0.02552	0.02854	0.03187	0.03541	0.03905	0.04279	0.04652
8.5	0.01108	0.01178	0.01254	0.01391	0.01539	0.01701	0.01883	0.02092	0.02335	0.02611	0.02918	0.03255	0.03613	0.03981	0.04350	0.04718
9.0	0.01136	0.01206	0.01282	0.01421	0.01572	0.01738	0.01925	0.02138	0.02385	0.02665	0.02977	0.03321	0.03686	0.04061	0.04436	0.04811
9.5	0.01162	0.01232	0.01308	0.01449	0.01603	0.01773	0.01965	0.02182	0.02425	0.02699	0.02999	0.03333	0.03697	0.04071	0.04445	0.04819
10.0	0.01187	0.01257	0.01333	0.01476	0.01633	0.01807	0.02003	0.02225	0.02472	0.02741	0.03040	0.03373	0.03737	0.04111	0.04484	0.04857
10.5	0.01210	0.01280	0.01356	0.01501	0.01660	0.01837	0.02037	0.02264	0.02515	0.02789	0.03094	0.03427	0.03789	0.04161	0.04533	0.04905
11.0	0.01231	0.01301	0.01377	0.01524	0.01685	0.01865	0.02068	0.02300	0.02556	0.02832	0.03145	0.03486	0.03846	0.04215	0.04584	0.04952
11.5	0.01250	0.01320	0.01396	0.01545	0.01708	0.01891	0.02097	0.02333	0.02594	0.02875	0.03194	0.03541	0.03905	0.04277	0.04648	0.05019
12.0	0.01267	0.01337	0.01413	0.01564	0.01729	0.01915	0.02125	0.02365	0.02631	0.02918	0.03243	0.03595	0.03964	0.04341	0.04717	0.05092
12.5	0.01282	0.01352	0.01428	0.01580	0.01747	0.01935	0.02148	0.02392	0.02663	0.02955	0.03284	0.03642	0.04017	0.04399	0.04779	0.05158
13.0	0.01296	0.01366	0.01442	0.01595	0.01764	0.01954	0.02170	0.02418	0.02694	0.02991	0.03325	0.03691	0.04064	0.04444	0.04822	0.05199
13.5	0.01309	0.01379	0.01455	0.01609	0.01779	0.01971	0.02190	0.02441	0.02722	0.03028	0.03368	0.03740	0.04111	0.04489	0.04866	0.05242
14.0	0.01321	0.01391	0.01467	0.01622	0.01793	0.01987	0.02209	0.02463	0.02748	0.03059	0.03395	0.03764	0.04141	0.04516	0.04891	0.05265
14.5	0.01333	0.01403	0.01479	0.01634	0.01806	0.02002	0.02227	0.02484	0.02773	0.03088	0.03429	0.03795	0.04170	0.04543	0.04916	0.05288
15.0	0.01344	0.01414	0.01490	0.01645	0.01818	0.02016	0.02243	0.02503	0.02796	0.03115	0.03461	0.03832	0.04207	0.04580	0.04952	0.05324
15.5	0.01355	0.01425	0.01501	0.01656	0.01829	0.02028	0.02257	0.02519	0.02816	0.03139	0.03490	0.03867	0.04247	0.04624	0.04999	0.05374
16.0	0.01366	0.01436	0.01512	0.01667	0.01840	0.02040	0.02271	0.02535	0.02836	0.03163	0.03518	0.03899	0.04283	0.04662	0.05039	0.05415
16.5	0.01376	0.01446	0.01522	0.01677	0.01850	0.02051	0.02284	0.02550	0.02854	0.03185	0.03544	0.03929	0.04317	0.04701	0.05084	0.05466
17.0	0.01386	0.01456	0.01532	0.01687	0.01860	0.02062	0.02307	0.02575	0.02882	0.03217	0.03580	0.03969	0.04357	0.04741	0.05124	0.05506

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 down to nearest half year.

Bajaj Life Assured Wealth Goal Platinum - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Product Option 2 - Regular Income													
Q/S Term to end of PT	Policy Term (PT)												
	5	6	7	8	9	10	11	12	13	14	15	16	17
0.0	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
0.5	0.96561	0.96550	0.96537	0.96522	0.96504	0.96484	0.96463	0.96436	0.96408	0.96378	0.96346	0.96314	0.96280
1.0	0.93241	0.93219	0.93194	0.93165	0.93131	0.93092	0.93048	0.92998	0.92944	0.92887	0.92826	0.92763	0.92698
1.5	0.90044	0.90014	0.89979	0.89939	0.89892	0.89838	0.89776	0.89707	0.89632	0.89550	0.89464	0.89374	0.89281
2.0	0.86956	0.86919	0.86875	0.86824	0.86765	0.86697	0.86620	0.86533	0.86437	0.86333	0.86223	0.86108	0.85989
2.5	0.83982	0.83938	0.83888	0.83829	0.83761	0.83682	0.83592	0.83490	0.83378	0.83256	0.83126	0.82989	0.82848
3.0	0.81109	0.81060	0.81003	0.80937	0.80860	0.80771	0.80670	0.80555	0.80427	0.80288	0.80139	0.79983	0.79821
3.5	0.78341	0.78287	0.78226	0.78154	0.78071	0.77974	0.77864	0.77739	0.77598	0.77447	0.77283	0.77110	0.76929
4.0	0.75667	0.75609	0.75543	0.75466	0.75377	0.75274	0.75156	0.75021	0.74871	0.74706	0.74528	0.74340	0.74143
4.5		0.73029	0.72959	0.72879	0.72785	0.72677	0.72553	0.72412	0.72254	0.72080	0.71891	0.71690	0.71479
5.0		0.70536	0.70463	0.70380	0.70282	0.70170	0.70041	0.69893	0.69728	0.69545	0.69347	0.69135	0.68911
5.5			0.68058	0.67972	0.67872	0.67757	0.67624	0.67473	0.67303	0.67114	0.66909	0.66688	0.66455
6.0			0.65735	0.65647	0.65545	0.65427	0.65291	0.65137	0.64962	0.64768	0.64556	0.64328	0.64086
6.5				0.63406	0.63303	0.63184	0.63046	0.62889	0.62712	0.62515	0.62299	0.62066	0.61818
7.0				0.61242	0.61138	0.61017	0.60878	0.60720	0.60541	0.60341	0.60122	0.59884	0.59631
7.5					0.59051	0.58930	0.58791	0.58632	0.58452	0.58252	0.58030	0.57791	0.57534
8.0					0.57005	0.56914	0.56775	0.56616	0.56436	0.56234	0.56012	0.55770	0.55511
8.5						0.54972	0.54833	0.54674	0.54495	0.54294	0.54073	0.53831	0.53571
9.0						0.53095	0.52957	0.52800	0.52621	0.52421	0.52200	0.51958	0.51698
9.5							0.51150	0.50994	0.50817	0.50619	0.50399	0.50159	0.49900
10.0							0.49400	0.49249	0.49074	0.48878	0.48661	0.48422	0.48165
10.5								0.47568	0.47396	0.47202	0.46987	0.46752	0.46497
11.0								0.45945	0.45774	0.45584	0.45372	0.45139	0.44887
11.5									0.44212	0.44024	0.43816	0.43587	0.43338
12.0									0.42703	0.42518	0.42315	0.42088	0.41843
12.5										0.41067	0.40866	0.40645	0.40404
13.0											0.39665	0.39468	0.39251
13.5												0.38121	0.37908
14.0													0.36820
14.5													0.36612
15.0													0.35362
15.5													0.35140
16.0													0.33938
16.5													0.32780
17.0													0.31661

Note: Outstanding (Q/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 down to nearest half year.