

Bajaj Life Goal Suraksha- Guaranteed Surrender Value Factor 1 (GSV1) to be applied on Total Premiums Paid as detailed in FnU																					
Policy Term	PPT	Policy Surrender Year																			
(In Years)	(In Years)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
10	5	0%	30%	35%	50%	50%	50%	60%	60%	90%	90%										
10	7	0%	30%	35%	50%	50%	50%	60%	60%	90%	90%										
12	6	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
12	7	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
12	8	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
14	7	0%	30%	35%	50%	50%	50%	50%	60%	65%	70%	75%	80%	90%	90%						
15	5	0%	30%	35%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%						
15	6	0%	30%	35%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%						
15	7	0%	30%	35%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%						
15	8	0%	30%	35%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%						
15	10	0%	30%	35%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%						
15	12	0%	30%	35%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%						
16	8	0%	30%	35%	50%	50%	50%	60%	60%	60%	65%	70%	75%	80%	90%	90%	90%				
20	5	0%	30%	35%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	6	0%	30%	35%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	7	0%	30%	35%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	8	0%	30%	35%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	10	0%	30%	35%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	12	0%	30%	35%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%

Bajaj Life Goal Suraksha - Guaranteed Surrender Value Factor 2 (GSV2) to be applied on Accrued Guaranteed Additions						
O/S Term\PT	10	12	14	15	16	20
0	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
0.5	0.947042	0.946501	0.945856	0.945504	0.945138	0.943593
1.0	0.896889	0.895865	0.894643	0.893978	0.893286	0.890367
1.5	0.849595	0.848193	0.846503	0.845574	0.844606	0.840499
2.0	0.804794	0.803058	0.800953	0.799791	0.798578	0.793424
2.5	0.762514	0.760530	0.758103	0.756755	0.755340	0.749294
3.0	0.722456	0.720254	0.717545	0.716034	0.714443	0.707619
3.5	0.684624	0.682274	0.679362	0.677727	0.675999	0.668533
4.0	0.648774	0.646296	0.643211	0.641469	0.639623	0.631605
4.5	0.614895	0.612343	0.609148	0.607335	0.605404	0.596954
5.0	0.582785	0.580174	0.576889	0.575016	0.573016	0.564204
5.5	0.552425	0.549793	0.546469	0.544565	0.542524	0.533457
6.0	0.523646	0.521003	0.517653	0.515726	0.513654	0.504386
6.5	0.496423	0.493796	0.490458	0.488531	0.486452	0.477077
7.0	0.470616	0.468010	0.464692	0.462770	0.460691	0.451246
7.5	0.446194	0.443629	0.440358	0.438458	0.436398	0.426964
8.0	0.423039	0.420518	0.417298	0.415424	0.413386	0.403989
8.5	0.401121	0.398657	0.395507	0.393670	0.391669	0.382377
9.0	0.380338	0.377931	0.374854	0.373055	0.371093	0.361920
9.5	0.360659	0.358319	0.355326	0.353574	0.351660	0.342661
10.0		0.339725	0.336815	0.335111	0.333245	0.324427
10.5		0.322123	0.319305	0.317653	0.315843	0.307246
11.0		0.305433	0.302705	0.301105	0.299350	0.290975
11.5		0.289630	0.286997	0.285452	0.283755	0.275631
12.0			0.272103	0.270612	0.268973	0.261097
12.5			0.258005	0.256569	0.254990	0.247380
13.0			0.244638	0.243254	0.241734	0.234384
13.5			0.231980	0.230651	0.229189	0.222110
14.0				0.218701	0.217296	0.210479
14.5				0.207385	0.206037	0.199488
15.0					0.195362	0.189071
15.5					0.185254	0.179221
16.0						0.169885
16.5						0.161053
17.0						0.152680
17.5						0.144757
18.0						0.137245
18.5						0.130134
19.0						0.123392
19.5						0.117008
20.0						

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 down up to nearest half year. where PT is the Policy Term

Bajaj Life Goal Suraksha - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU						
O/S Term\PT	10	12	14	15	16	20
0.0	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
0.5	0.002183	0.002741	0.003407	0.003770	0.004147	0.005742
1.0	0.004284	0.005378	0.006682	0.007393	0.008131	0.011248
1.5	0.006074	0.007621	0.009488	0.010514	0.011584	0.016123
2.0	0.007797	0.009780	0.012186	0.013514	0.014902	0.020799
2.5	0.009255	0.011596	0.014463	0.016058	0.017732	0.024892
3.0	0.010659	0.013344	0.016654	0.018504	0.020453	0.028820
3.5	0.011837	0.014797	0.018472	0.020541	0.022730	0.032207
4.0	0.012972	0.016196	0.020222	0.022501	0.024921	0.035460
4.5	0.013918	0.017342	0.021646	0.024098	0.026714	0.038209
5.0	0.014828	0.018446	0.023018	0.025635	0.028439	0.040850
5.5	0.015578	0.019338	0.024110	0.026857	0.029812	0.043025
6.0	0.016300	0.020196	0.025161	0.028033	0.031133	0.045115
6.5	0.016887	0.020876	0.025976	0.028938	0.032149	0.046777
7.0	0.017452	0.021531	0.026760	0.029810	0.033127	0.048374
7.5	0.017902	0.022035	0.027345	0.030452	0.033842	0.049581
8.0	0.018336	0.022521	0.027908	0.031070	0.034531	0.050741
8.5	0.018670	0.022881	0.028304	0.031496	0.034998	0.051552
9.0	0.018992	0.023227	0.028686	0.031906	0.035448	0.052332
9.5		0.023467	0.028929	0.032156	0.035712	0.052804
10.0		0.023698	0.029162	0.032396	0.035967	0.053257
10.5		0.023837	0.029280	0.032503	0.036067	0.053444
11.0		0.023972	0.029393	0.032606	0.036164	0.053623
11.5			0.029408	0.032597	0.036133	0.053575
12.0			0.029422	0.032589	0.036103	0.053529
12.5			0.029354	0.032488	0.035967	0.053292
13.0			0.029288	0.032391	0.035836	0.053064
13.5				0.032214	0.035616	0.052678
14.0				0.032045	0.035405	0.052307
14.5					0.035119	0.051807
15.0					0.034844	0.051326
15.5						0.050740
16.0						0.050175
16.5						0.049525
17.0						0.048899
17.5						0.048204
18.0						0.047535
18.5						0.046809
19.0						0.046109
19.5						
20.0						

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 down up to nearest half year.
where PT is the Policy Term

Bajaj Life Goal Suraksha - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU						
O/S Term\PT	10	12	14	15	16	20
0.0	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
0.5	0.962515	0.961965	0.961309	0.960951	0.960580	0.959009
1.0	0.926435	0.925377	0.924115	0.923427	0.922713	0.919698
1.5	0.891920	0.890448	0.888674	0.887699	0.886683	0.882371
2.0	0.858691	0.856839	0.854593	0.853353	0.852059	0.846560
2.5	0.826872	0.824720	0.822088	0.820626	0.819092	0.812536
3.0	0.796232	0.793805	0.790820	0.789154	0.787401	0.779880
3.5	0.766865	0.764232	0.760971	0.759139	0.757203	0.748840
4.0	0.738580	0.735760	0.732248	0.730265	0.728163	0.719035
4.5	0.711448	0.708496	0.704800	0.702701	0.700468	0.690691
5.0	0.685313	0.682242	0.678380	0.676178	0.673825	0.663464
5.5	0.660225	0.657079	0.653107	0.650831	0.648392	0.637556
6.0	0.636055	0.632844	0.628775	0.626435	0.623918	0.612661
6.5	0.612840	0.609596	0.605476	0.603097	0.600531	0.588956
7.0	0.590472	0.587203	0.583039	0.580628	0.578020	0.566169
7.5	0.568976	0.565706	0.561535	0.559113	0.556486	0.544456
8.0	0.548264	0.544997	0.540824	0.538395	0.535753	0.523575
8.5	0.528350	0.525105	0.520957	0.518537	0.515901	0.503661
9.0	0.509161	0.505939	0.501819	0.499412	0.496784	0.484504
9.5		0.487521	0.483448	0.481066	0.478461	0.466217
10.0		0.469773	0.465750	0.463393	0.460814	0.448619
10.5		0.452711	0.448751	0.446429	0.443886	0.431803
11.0		0.436268	0.432372	0.430087	0.427579	0.415617
11.5			0.416632	0.414389	0.411926	0.400133
12.0			0.401465	0.399264	0.396847	0.385226
12.5			0.386884	0.384729	0.382362	0.370951
13.0			0.372832	0.370724	0.368406	0.357205
13.5				0.357259	0.354995	0.344030
14.0				0.344283	0.342072	0.331341
14.5					0.329648	0.319170
15.0					0.317675	0.307445
15.5						0.296190
16.0						0.285347
16.5						0.274932
17.0						0.264897
17.5						0.255254
18.0						0.245962
18.5						0.237028
19.0						0.228419
19.5						
20.0						

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where PT is the Policy Term