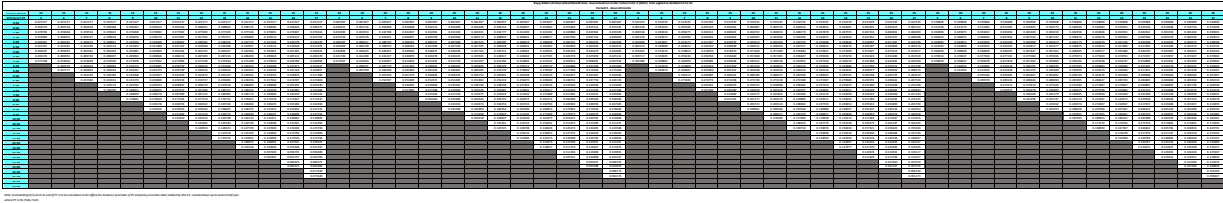
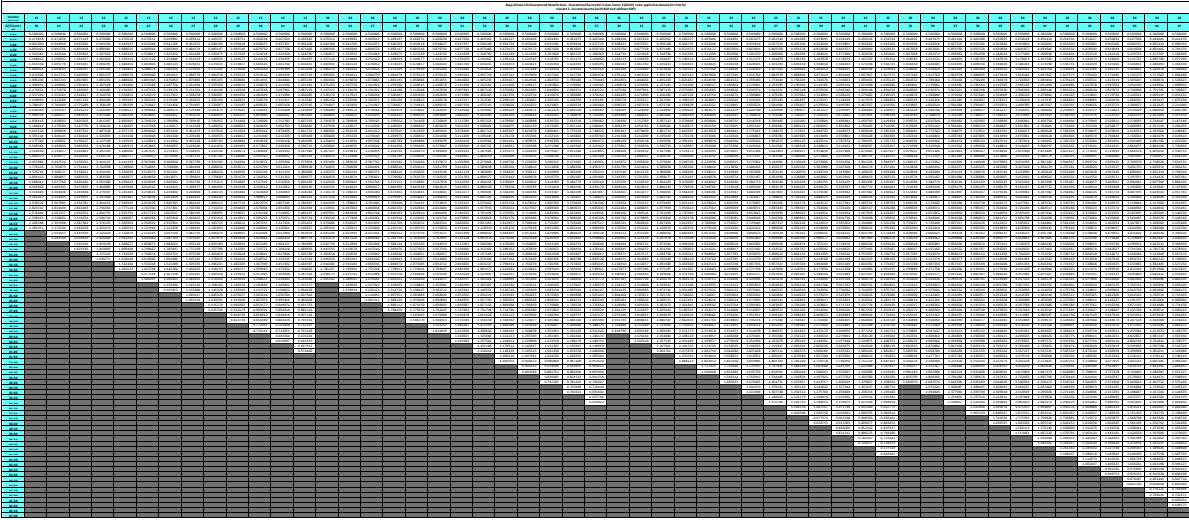


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Bajaj Allianz Life Guaranteed Wealth Goal - Guaranteed Surrender Value Factor 2 (GSV2) to be applied on				
O/S Term\PT	10	12	15	20
0	0.500000	0.500000	0.500000	0.500000
0.5	0.477778	0.481818	0.485714	0.489474
1.0	0.455556	0.463636	0.471429	0.478947
1.5	0.433333	0.445455	0.457143	0.468421
2.0	0.411111	0.427273	0.442857	0.457895
2.5	0.388889	0.409091	0.428571	0.447368
3.0	0.366667	0.390909	0.414286	0.436842
3.5	0.344444	0.372727	0.400000	0.426316
4.0	0.322222	0.354545	0.385714	0.415789
4.5	0.300000	0.336364	0.371429	0.405263
5.0	0.277778	0.318182	0.357143	0.394737
5.5	0.255556	0.300000	0.342857	0.384211
6.0	0.233333	0.281818	0.328571	0.373684
6.5	0.211111	0.263636	0.314286	0.363158
7.0	0.188889	0.245455	0.300000	0.352632
7.5	0.166667	0.227273	0.285714	0.342105
8.0	0.144444	0.209091	0.271429	0.331579
8.5	0.122222	0.190909	0.257143	0.321053
9.0	0.100000	0.172727	0.242857	0.310526
9.5		0.154545	0.228571	0.300000
10.0		0.136364	0.214286	0.289474
10.5		0.118182	0.200000	0.278947
11.0		0.100000	0.185714	0.268421
11.5			0.171429	0.257895
12.0			0.157143	0.247368
12.5			0.142857	0.236842
13.0			0.128571	0.226316
13.5			0.114286	0.215789
14.0			0.100000	0.205263
14.5				0.194737
15.0				0.184211
15.5				0.173684
16.0				0.163158
16.5				0.152632
17.0				0.142105
17.5				0.131579
18.0				0.121053
18.5				0.110526
19.0				0.100000
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 365.25, rounded down up to nearest half year, where PT is the Policy Term





Water Quality Data - 2023

Bajaj Allianz Life Guaranteed Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 1 - Wealth Creation				
O/S Term\PT	10	12	15	20
0.0	0.000000	0.000000	0.000000	0.000000
0.5	0.002134	0.002680	0.003686	0.005613
1.0	0.004188	0.005258	0.007228	0.010998
1.5	0.005938	0.007452	0.010280	0.015765
2.0	0.007624	0.009563	0.013214	0.020339
2.5	0.009049	0.011339	0.015702	0.024343
3.0	0.010422	0.013049	0.018095	0.028186
3.5	0.011575	0.014470	0.020088	0.031500
4.0	0.012685	0.015839	0.022005	0.034683
4.5	0.013610	0.016959	0.023568	0.037373
5.0	0.014500	0.018039	0.025072	0.039959
5.5	0.015234	0.018911	0.026267	0.042088
6.0	0.015940	0.019751	0.027418	0.044134
6.5	0.016514	0.020416	0.028304	0.045761
7.0	0.017067	0.021057	0.029157	0.047325
7.5	0.017507	0.021550	0.029786	0.048507
8.0	0.017932	0.022026	0.030391	0.049644
8.5	0.018259	0.022378	0.030908	0.050438
9.0	0.018574	0.022717	0.031309	0.051203
9.5		0.022952	0.031454	0.051665
10.0		0.023178	0.031689	0.052110
10.5		0.023315	0.031794	0.052293
11.0		0.023446	0.031895	0.052470
11.5			0.031887	0.052424
12.0			0.031879	0.052379
12.5			0.031781	0.052148
13.0			0.031685	0.051925
13.5			0.031513	0.051549
14.0			0.031348	0.051186
14.5				0.050697
15.0				0.050227
15.5				0.049653
16.0				0.049101
16.5				0.048465
17.0				0.047853
17.5				0.047173
18.0				0.046518
18.5				0.045808
19.0				0.045123
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 365.25, rounded down up to nearest half year.
where PT is the Policy Term

Bajaj Allianz Life Guaranteed Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in Field For Variant 1 - Wealth Creation				
Out Term/PT	10	12	15	20
0.0	1.000000	1.000000	1.000000	1.000000
0.5	0.962562	0.962005	0.961004	0.959135
1.0	0.928527	0.925492	0.923586	0.919940
1.5	0.897448	0.893020	0.887920	0.881711
2.0	0.868853	0.863794	0.857862	0.850888
2.5	0.842500	0.836955	0.830792	0.823109
3.0	0.818445	0.812405	0.805923	0.798161
3.5	0.796709	0.789922	0.783044	0.775166
4.0	0.777289	0.769802	0.762307	0.753919
4.5	0.759173	0.750984	0.742816	0.733765
5.0	0.742389	0.733508	0.724653	0.714923
5.5	0.726921	0.717433	0.707921	0.697583
6.0	0.712769	0.702688	0.692639	0.681826
6.5	0.699932	0.689366	0.678837	0.667549
7.0	0.688419	0.677365	0.666367	0.654729
7.5	0.678175	0.666635	0.655145	0.643094
8.0	0.669184	0.657148	0.645263	0.632927
8.5	0.661373	0.648837	0.636507	0.623881
9.0	0.654662	0.641628	0.628929	0.615957
9.5	0.649071	0.635539	0.622492	0.609338
10.0	0.644580	0.630552	0.617006	0.603452
10.5	0.641150	0.626525	0.612481	0.598428
11.0	0.638744	0.623622	0.609179	0.594726
11.5	0.637319	0.621799	0.606956	0.592103
12.0	0.636840	0.620922	0.605679	0.590524
12.5	0.637288	0.620972	0.605330	0.589771
13.0	0.638619	0.621905	0.605863	0.589726
13.5	0.640804	0.623692	0.607150	0.591316
14.0	0.643813	0.626308	0.610038	0.594420
14.5	0.647619	0.629752	0.613981	0.598479
15.0	0.652296	0.634022	0.618750	0.603556
15.5	0.657919	0.639145	0.624272	0.609159
16.0	0.664474	0.645178	0.631299	0.615762
16.5	0.672057	0.652590	0.639210	0.623855
17.0	0.680774	0.660923	0.648129	0.632926
17.5	0.690639	0.671392	0.659953	0.643457
18.0	0.701674	0.683041	0.672196	0.655942
18.5	0.713911	0.695918	0.685663	0.669879
19.0	0.727392	0.710045	0.699400	0.684776
19.5	0.742169	0.724592	0.713556	0.699991
20.0	0.758311	0.740515	0.729170	0.715726

Note: Outstanding (OS) term to end of PT is to be calculated as the difference between (end date of PT and policy surrender date) divided by 365.25, rounded down up to nearest half year, where PT is the Policy Term

Bajaj Allianz Life Guaranteed Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 2 - Assured Income (Limited/Regular Premium)													
O/S Term\PT	5	6	7	8	9	10	11	12	13	14	15	16	17
0.00	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
0.50	0.001263	0.001390	0.001536	0.001707	0.001906	0.002134	0.002392	0.002680	0.002993	0.003331	0.003686	0.004054	0.004433
1.00	0.002481	0.002729	0.003016	0.003352	0.003741	0.004188	0.004694	0.005258	0.005873	0.006533	0.007228	0.007950	0.008690
1.50	0.003546	0.003893	0.004296	0.004765	0.005311	0.005938	0.006652	0.007452	0.008330	0.009277	0.010280	0.011326	0.012403
2.00	0.004572	0.005014	0.005528	0.006126	0.006822	0.007624	0.008537	0.009563	0.010693	0.011915	0.013214	0.014571	0.015970
2.50	0.005467	0.005987	0.006590	0.007291	0.008107	0.009049	0.010126	0.011339	0.012682	0.014143	0.015702	0.017340	0.019034
3.00	0.006329	0.006924	0.007613	0.008414	0.009345	0.010422	0.011655	0.013049	0.014597	0.016286	0.018095	0.020001	0.021979
3.50	0.007077	0.007733	0.008490	0.009370	0.010392	0.011575	0.012932	0.014470	0.016184	0.018064	0.020088	0.022229	0.024461
4.00	0.007798	0.008513	0.009336	0.010291	0.011401	0.012685	0.014161	0.015838	0.017713	0.019776	0.022005	0.024372	0.026847
4.50		0.009182	0.010058	0.011071	0.012248	0.013610	0.015176	0.016959	0.018960	0.021169	0.023568	0.026126	0.028813
5.00		0.009826	0.010753	0.011823	0.013063	0.014500	0.016153	0.018039	0.020161	0.022511	0.025072	0.027814	0.030704
5.50			0.011340	0.012454	0.013742	0.015234	0.016951	0.018911	0.021122	0.023580	0.026267	0.029158	0.032218
6.00			0.011907	0.013062	0.014397	0.015940	0.017718	0.019751	0.022048	0.024608	0.027418	0.030451	0.033675
6.50				0.013566	0.014934	0.016514	0.018334	0.020416	0.022772	0.025405	0.028304	0.031445	0.034798
7.00				0.014051	0.015452	0.017067	0.018927	0.021057	0.023470	0.026173	0.029157	0.032402	0.035878
7.50					0.015869	0.017507	0.019392	0.021550	0.023999	0.026745	0.029786	0.033103	0.036669
8.00					0.016271	0.017932	0.019841	0.022026	0.024508	0.027296	0.030391	0.033777	0.037430
8.50						0.018259	0.020180	0.022378	0.024875	0.027684	0.030808	0.034235	0.037944
9.00						0.018574	0.020507	0.022717	0.025229	0.028058	0.031209	0.034675	0.038438
9.50							0.020740	0.022952	0.025464	0.028296	0.031454	0.034934	0.038723
10.00							0.020966	0.023178	0.025691	0.028525	0.031689	0.035184	0.038998
10.50								0.023315	0.025817	0.028640	0.031794	0.035283	0.039097
11.00								0.023446	0.025939	0.028751	0.031895	0.035378	0.039193
11.50									0.025976	0.028766	0.031887	0.035347	0.039145
12.00									0.026011	0.028780	0.031879	0.035318	0.039098
12.50										0.028714	0.031781	0.035185	0.038932
13.00										0.028649	0.031685	0.035058	0.038771
13.50											0.031513	0.034843	0.038513
14.00											0.031348	0.034637	0.038264
14.50												0.034357	0.037933
15.00												0.034088	0.037614
15.50													0.037226
16.00													0.036853
16.50													
17.00													

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

Bajaj Allianz Life Guaranteed Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 2 - Assured Income													
O/S Term\PT	5	6	7	8	9	10	11	12	13	14	15	16	17
0.00	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
0.50	0.963420	0.963295	0.963151	0.962982	0.962787	0.962562	0.962308	0.962025	0.961715	0.961383	0.961034	0.960670	0.960298
1.00	0.928178	0.927938	0.927660	0.927335	0.926959	0.926527	0.926037	0.925492	0.924897	0.924258	0.923586	0.922888	0.922172
1.50	0.894324	0.893994	0.893611	0.893164	0.892645	0.892048	0.891369	0.890609	0.889774	0.888874	0.887920	0.886926	0.885904
2.00	0.861706	0.861292	0.860812	0.860252	0.859602	0.858853	0.857999	0.857041	0.855985	0.854844	0.853632	0.852366	0.851062
2.50	0.830357	0.829878	0.829323	0.828677	0.827927	0.827060	0.826070	0.824955	0.823722	0.822382	0.820952	0.819451	0.817899
3.00	0.800148	0.799610	0.798987	0.798262	0.797419	0.796445	0.795330	0.794071	0.792675	0.791152	0.789523	0.787807	0.786029
3.50	0.771104	0.770520	0.769845	0.769061	0.768150	0.767097	0.765889	0.764522	0.762999	0.761332	0.759541	0.757647	0.755676
4.00	0.743114	0.742489	0.741767	0.740929	0.739956	0.738830	0.737538	0.736072	0.734435	0.732637	0.730697	0.728641	0.726494
4.50		0.715537	0.714781	0.713905	0.712888	0.711712	0.710361	0.708824	0.707104	0.705209	0.703156	0.700971	0.698681
5.00		0.689565	0.688777	0.687867	0.686811	0.685589	0.684185	0.682586	0.680791	0.678808	0.676653	0.674352	0.671933
5.50			0.663776	0.662842	0.661761	0.660511	0.659072	0.657433	0.655590	0.653547	0.651321	0.648934	0.646416
6.00			0.639682	0.638728	0.637624	0.636349	0.634882	0.633208	0.631322	0.629227	0.626938	0.624475	0.621869
6.50				0.615543	0.614428	0.613139	0.611658	0.609966	0.608059	0.605935	0.603607	0.601097	0.598430
7.00				0.593200	0.592075	0.590776	0.589283	0.587578	0.585652	0.583505	0.581146	0.578593	0.575874
7.50					0.570583	0.569284	0.567790	0.566085	0.564156	0.562003	0.559633	0.557062	0.554315
8.00					0.549872	0.548573	0.547081	0.545377	0.543450	0.541294	0.538917	0.536332	0.533563
8.50						0.528661	0.527178	0.525486	0.523570	0.521427	0.519059	0.516479	0.513708
9.00						0.509471	0.508000	0.506320	0.504418	0.502288	0.499932	0.497360	0.494591
9.50							0.489560	0.487900	0.486020	0.483914	0.481582	0.479033	0.476283
10.00							0.471790	0.470150	0.468294	0.466213	0.463906	0.461381	0.458652
10.50								0.453084	0.451257	0.449209	0.446937	0.444447	0.441751
11.00								0.436638	0.434840	0.432825	0.430588	0.428134	0.425473
11.50									0.419056	0.417078	0.414883	0.412473	0.409857
12.00									0.403845	0.401905	0.399751	0.397384	0.394813
12.50										0.387316	0.385208	0.382891	0.380371
13.00										0.373258	0.371194	0.368925	0.366457
13.50											0.357720	0.355504	0.353091
14.00											0.344736	0.342570	0.340213
14.50												0.330136	0.327836
15.00												0.318152	0.315909
15.50													0.304442
16.00													0.293391
16.50													
17.00													

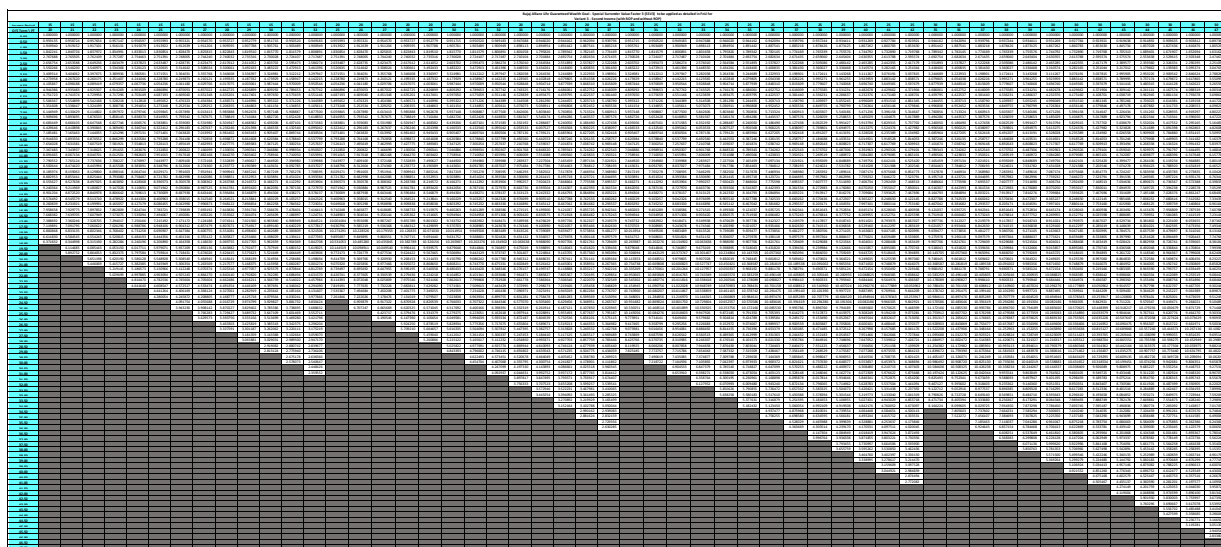
Note: Outstanding (O/s) term to end of PT is to be calculated as the difference between (end date of PT and policy surrender date) divided by 365.25, rounded down up to nearest half year.
where PT is the Policy Term

[illegible]

Note: Outstanding SO₂N term to end of FY is to be calculated as the difference between end date of FY and policy surrender date divided by 365.25, rounded down to nearest half year.

[illegible]

Note: Outstanding SSN term to end of FY is to be calculated as the difference between final date of FY and policy renewal date divided by 365.25, rounded down up to nearest half year.



State Outstanding (SO) term to end of FY is to be calculated as the difference between final date of FY and policy renewal date, divided by 365.25, rounded down up to nearest half year.