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%	90%	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 FnU for Product Option 1 - Smart Income

	Policy Term (PT)							
O/S Term to end of 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	0.00224	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	0.01051	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

	Policy Term (PT)							
O/S Term to end of 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	0.93219	0.93194	0.93165	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	0.80139	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	0.68199
5.5			0.68058	0.67972	0.67757	0.67473	0.66909	0.65707
6.0			0.65735	0.65647	0.65427	0.65137	0.64556	0.63306
6.5				0.63406	0.63184	0.62889	0.62299	0.61013
7.0				0.61242	0.61017	0.60720	0.60122	0.58803
7.5					0.58930	0.58632	0.58030	0.56691
8.0					0.56914	0.56616	0.56012	0.54654
8.5					0.54972	0.54674	0.54073	0.52706
9.0					0.53095	0.52800	0.52200	0.50828
9.5						0.50994	0.50399	0.49029
10.0						0.49249	0.48661	0.47294
10.5						0.47568	0.46987	0.45631
11.0						0.45945	0.45372	0.44027
11.5							0.43816	0.42488
12.0							0.42313	0.41002
12.5							0.40866	0.39576
13.0							0.39468	0.38200
13.5							0.38121	0.36877
14.0							0.36820	0.35600
14.5							-	0.34372
15.0								0.33186
15.5								0.32045
16.0								0.30943
16.5								0.29882
17.0								0.28857
17.5								0.27870
18.0								0.26917
18.5								0.25998
19.0								0.25111

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.

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

Bajaj Life Assured Wealth Goal Platinum - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for
Product Option 1 - Smart Income

	Policy Term (PT)										
O/S Term to end of PT	**5**	**5**	**5**	**5**	**5**	**6**	**6**	**6**	**6**	**6**	**6**
EGP Start Year	**1**	**2**	**3**	**4**	**5**	**1**	**2**	**3**	**4**	**5**	**6**
0.0	-	-	-	-	-	-	-	-	-	-	-
0.5	-	-	-	-	-	-	-	-	-	-	-
1.0	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1.5	0.96571	0.96571	0.96571	0.96571	0.96571	0.96561	0.96561	0.96561	0.96561	0.96561	0.96561
2.0	1.93260	1.93260	1.93260	1.93260	0.93260	1.93241	1.93241	1.93241	1.93241	1.93241	0.93241
2.5	1.86649	1.86649	1.86649	1.86649	0.90070	1.86615	1.86615	1.86615	1.86615	1.86615	0.90044
3.0	2.80264	2.80264	2.80264	1.80264	0.86989	2.80216	2.80216	2.80216	2.80216	1.80216	0.86956
3.5	2.70698	2.70698	2.70698	1.74112	0.84019	2.70631	2.70631	2.70631	2.70631	1.74051	0.83982
4.0	3.61459	3.61459	2.61459	1.68169	0.81152	3.61373	3.61373	3.61373	2.61373	1.68098	0.81109
4.5	-	-	-	-	-	3.49039	3.49039	3.49039	2.52452	1.62360	0.78341
5.0						4.37125	4.37125	3.37125	2.43835	1.56818	0.75667
5.5						-	-	-	-	-	-
6.0											
6.5											
7.0											
7.5											
8.0											
8.5											
9.0											
9.5											
10.0											
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16.0											
16.5											
17.0											
17.5											
18.0											
18.5											
19.0											
19.5											

O/S Term to end of PT	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**
EGP Start Year	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.0	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	1.00000	1.00000
1.5	0.96550	0.96550	0.96550	0.96550	0.96550	0.96550	0.96550	0.96537	0.96537	0.96537	0.96537	0.96537	0.96537	0.96537	0.96537
2.0	1.93219	1.93219	1.93219	1.93219	1.93219	1.93219	0.93219	1.93194	1.93194	1.93194	1.93194	1.93194	1.93194	1.93194	0.93194
2.5	1.86575	1.86575	1.86575	1.86575	1.86575	1.86575	0.90014	1.86529	1.86529	1.86529	1.86529	1.86529	1.86529	1.86529	0.89979
3.0	2.80160	2.80160	2.80160	2.80160	2.80160	1.80160	0.86919	2.80094	2.80094	2.80094	2.80094	2.80094	2.80094	1.80094	0.86875
3.5	2.70553	2.70553	2.70553	2.70553	2.70553	1.73982	0.83938	2.70463	2.70463	2.70463	2.70463	2.70463	2.70463	1.73902	0.83888
4.0	3.61276	3.61276	3.61276	3.61276	2.61276	1.68016	0.81060	3.61163	3.61163	3.61163	3.61163	3.61163	2.61163	1.67922	0.81003
4.5	3.48918	3.48918	3.48918	3.48918	2.52338	1.62269	0.78287	3.48778	3.48778	3.48778	3.48778	3.48778	2.52207	1.62164	0.78226
5.0	4.36983	4.36983	4.36983	3.36983	2.43707	1.56718	0.75609	4.36819	4.36819	4.36819	4.36819	3.36819	2.43559	1.56603	0.75543
5.5	4.22067	4.22067	4.22067	3.25481	2.35389	1.51369	0.73029	4.21877	4.21877	4.21877	4.21877	3.25298	2.35228	1.51246	0.72959
6.0	5.07661	5.07661	4.07661	3.14371	2.27354	1.46203	0.70536	5.07446	5.07446	5.07446	4.07446	3.14170	2.27182	1.46073	0.70463
6.5	-	-	-	-	-	-	-	4.90126	4.90126	4.90126	3.93539	3.03447	2.19427	1.41087	0.68058
7.0								5.73397	5.73397	4.73397	3.80107	2.93090	2.11938	1.36271	0.65735
7.5								-	-	-	-	-	-	-	-
8.0															
8.5															
9.0															
9.5															
10.0															
10.5															
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18.5															
19.0															
19.5															

O/S Term to end of PT	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**12**	**12**	**12**	**12**	**12**	**12**	**12**	**12**
EGP Start Year	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.0	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	1.00000	1.00000	1.00000
1.5	0.96504	0.96504	0.96504	0.96504	0.96504	0.96504	0.96504	0.96504	0.96461	0.96461	0.96461	0.96461	0.96461	0.96461	0.96461	0.96461
2.0	1.93131	1.93131	1.93131	1.93131	1.93131	1.93131	1.93131	1.93131	1.93048	1.93048	1.93048	1.93048	1.93048	1.93048	1.93048	1.93048
2.5	1.86414	1.86414	1.86414	1.86414	1.86414	1.86414	1.86414	1.86414	1.86260	1.86260	1.86260	1.86260	1.86260	1.86260	1.86260	1.86260
3.0	2.79930	2.79930	2.79930	2.79930	2.79930	2.79930	2.79930	2.79930	2.79711	2.79711	2.79711	2.79711	2.79711	2.79711	2.79711	2.79711
3.5	2.70236	2.70236	2.70236	2.70236	2.70236	2.70236	2.70236	2.70236	2.69933	2.69933	2.69933	2.69933	2.69933	2.69933	2.69933	2.69933
4.0	3.60878	3.60878	3.60878	3.60878	3.60878	3.60878	3.60878	2.60878	3.60497	3.60497	3.60497	3.60497	3.60497	3.60497	3.60497	3.60497
4.5	3.48429	3.48429	3.48429	3.48429	3.48429	3.48429	3.48429	2.51879	3.47959	3.47959	3.47959	3.47959	3.47959	3.47959	3.47959	3.47959
5.0	4.36408	4.36408	4.36408	4.36408	4.36408	4.36408	3.36408	2.43189	4.35857	4.35857	4.35857	4.35857	4.35857	4.35857	4.35857	4.35857
5.5	4.21402	4.21402	4.21402	4.21402	4.21402	4.21402	3.24841	2.34827	4.20764	4.20764	4.20764	4.20764	4.20764	4.20764	4.20764	4.20764
6.0	5.06911	5.06911	5.06911	5.06911	5.06911	4.06911	3.13671	2.26752	5.06193	5.06193	5.06193	5.06193	5.06193	5.06193	5.06193	4.06193
6.5	4.89529	4.89529	4.89529	4.89529	4.89529	3.92958	3.02915	2.18977	4.88730	4.88730	4.88730	4.88730	4.88730	4.88730	4.88730	3.92180
7.0	5.72744	5.72744	5.72744	5.72744	4.72744	3.79484	2.92528	2.11468	5.71870	5.71870	5.71870	5.71870	5.71870	5.71870	4.71870	3.78650
7.5	5.53152	5.53152	5.53152	5.53152	4.56573	3.66503	2.82522	2.04234	5.52205	5.52205	5.52205	5.52205	5.52205	5.52205	4.55644	3.65630
8.0	6.34231	6.34231	6.34231	5.34231	4.40955	3.53967	2.72858	1.97248	6.33217	6.33217	6.33217	6.33217	6.33217	5.33217	4.39976	3.53057
8.5	6.12583	6.12583	6.12583	5.15996	4.25904	3.41885	2.63544	1.90516	6.11504	6.11504	6.11504	6.11504	6.11504	5.14933	4.24889	3.40951
9.0	6.91674	6.91674	5.91674	4.98384	4.11367	3.30215	2.54549	1.84013	6.90535	6.90535	6.90535	6.90535	5.90535	4.97276	4.10320	3.29260
9.5	-	-	-	-	-	-	-	-	6.66915	6.66915	6.66915	6.66915	5.70335	4.80266	3.96284	3.17997
10.0									7.44102	7.44102	7.44102	6.44102	5.50826	4.63838	3.82729	3.07120
10.5									7.18704	7.18704	7.18704	6.22117	5.32025	4.48006	3.69665	2.96637
11.0									7.94173	7.94173	6.94173	6.00883	5.13866	4.32714	3.57048	2.86512
11.5									-	-	-	-	-	-	-	-
12.0																
12.5																
13.0																
13.5																
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16.5																
17.0																
17.5																
18.0																
18.5																
19.0																
19.5																

O/S Term to end of PT	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**20**
EGP Start Year	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**1**
0.0	-	-	-	-	-	-	-	-	-
0.5	-	-	-	-	-	-	-	-	-
1.0	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
1.5	0.96378	0.96378	0.96378	0.96378	0.96378	0.96378	0.96378	0.96378	0.96211
2.0	1.92887	1.92887	1.92887	1.92887	1.92887	1.92887	1.92887	1.92887	1.92565
2.5	1.85958	1.85958	1.85958	1.85958	1.85958	1.85958	1.85958	1.85958	1.85335
3.0	2.79278	2.79278	2.79278	2.79278	2.79278	2.79278	2.79278	2.79278	2.78377
3.5	2.69323	2.69323	2.69323	2.69323	2.69323	2.69323	2.69323	2.69323	2.68021
4.0	3.59723	3.59723	3.59723	3.59723	3.59723	3.59723	3.59723	3.59723	3.58050
4.5	3.46993	3.46993	3.46993	3.46993	3.46993	3.46993	3.46993	3.46993	3.44851
5.0	4.34713	4.34713	4.34713	4.34713	4.34713	4.34713	4.34713	4.34713	4.32138
5.5	4.19429	4.19429	4.19429	4.19429	4.19429	4.19429	4.19429	4.19429	4.16348
6.0	5.04682	5.04682	5.04682	5.04682	5.04682	5.04682	5.04682	5.04682	5.01136
6.5	4.87040	4.87040	4.87040	4.87040	4.87040	4.87040	4.87040	4.87040	4.82983
7.0	5.70014	5.70014	5.70014	5.70014	5.70014	5.70014	5.70014	5.70014	5.65489
7.5	5.50189	5.50189	5.50189	5.50189	5.50189	5.50189	5.50189	5.50189	5.45174
8.0	6.31053	6.31053	6.31053	6.31053	6.31053	6.31053	6.31053	6.31053	6.25590
8.5	6.09200	6.09200	6.09200	6.09200	6.09200	6.09200	6.09200	6.09200	6.03291
9.0	6.88105	6.88105	6.88105	6.88105	6.88105	6.88105	6.88105	5.88105	6.81788
9.5	6.64366	6.64366	6.64366	6.64366	6.64366	6.64366	6.64366	5.67816	6.57660
10.0	7.41446	7.41446	7.41446	7.41446	7.41446	7.41446	6.41446	5.48227	7.34386
10.5	7.15951	7.15951	7.15951	7.15951	7.15951	7.15951	6.19389	5.29376	7.08566
11.0	7.91332	7.91332	7.91332	7.91332	7.91332	6.91332	5.98091	5.11172	7.83653
11.5	7.64197	7.64197	7.64197	7.64197	7.64197	6.67626	5.77582	4.93644	7.56259
12.0	8.37993	8.37993	8.37993	8.37993	7.37993	6.44733	5.57777	4.76717	8.29822
12.5	8.09328	8.09328	8.09328	8.09328	7.12749	6.22679	5.38698	4.60410	8.00960
13.0	8.81644	8.81644	8.81644	7.81644	6.88368	6.01380	5.20271	4.44662	8.73102
13.5	8.51552	8.51552	8.51552	7.54965	6.64873	5.80853	5.02513	4.29484	8.42868
14.0	9.22486	9.22486	8.22486	7.29196	6.42179	5.61027	4.85361	4.14825	9.13680
14.5	8.91059	8.91059	7.94466	7.04354	6.20301	5.41914	4.68826	4.00693	8.82160
15.0									9.51727
15.5									9.19000
16.0									9.87399
16.5									9.53541
17.0									10.20844
17.5									9.85925
18.0									10.52200
18.5									10.16286
19.0									10.81598
19.5									10.44750

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.
In case of Monthly Mode of Early Guaranteed Payout (EGP), the above factors will be mutiplied by 98%.
If the surrender is after the EGP Start Year, the [total of the outstanding EGPs due in the year of surrender] divided by 1.03 will be added to the calculated SSV
Paid-up EGP is the Paid-up EGP applicable for Annual (in advance) mode of payment

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

	Policy Term (PT)												
O/S Term to end of PT	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**
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
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
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
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
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
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
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
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
4.5		0.00835	0.00915	0.01007	0.01114	0.01238	0.01381	0.01543	0.01725	0.01926	0.02145	0.02378	0.02623
5.0		0.00895	0.00979	0.01077	0.01190	0.01321	0.01471	0.01643	0.01837	0.02051	0.02284	0.02535	0.02798
5.5			0.01034	0.01135	0.01253	0.01389	0.01546	0.01725	0.01927	0.02151	0.02396	0.02660	0.02940
6.0			0.01087	0.01192	0.01314	0.01455	0.01618	0.01804	0.02014	0.02248	0.02504	0.02782	0.03077
6.5				0.01240	0.01365	0.01509	0.01676	0.01867	0.02082	0.02323	0.02589	0.02876	0.03183
7.0				0.01285	0.01414	0.01562	0.01732	0.01927	0.02149	0.02396	0.02670	0.02967	0.03286
7.5					0.01454	0.01604	0.01777	0.01975	0.02200	0.02452	0.02731	0.03035	0.03363
8.0					0.01492	0.01645	0.01820	0.02021	0.02249	0.02505	0.02790	0.03101	0.03437
8.5						0.01677	0.01854	0.02056	0.02286	0.02544	0.02832	0.03147	0.03489
9.0						0.01708	0.01886	0.02089	0.02321	0.02582	0.02872	0.03192	0.03538
9.5							0.01910	0.02114	0.02346	0.02607	0.02898	0.03220	0.03569
10.0							0.01932	0.02137	0.02369	0.02631	0.02924	0.03247	0.03599
10.5								0.02152	0.02384	0.02645	0.02937	0.03260	0.03613
11.0								0.02167	0.02398	0.02658	0.02950	0.03273	0.03626
11.5									0.02404	0.02663	0.02953	0.03274	0.03626
12.0									0.02410	0.02668	0.02956	0.03275	0.03626
12.5										0.02665	0.02950	0.03267	0.03616
13.0										0.02662	0.02945	0.03259	0.03605
13.5											0.02932	0.03243	0.03586
14.0											0.02921	0.03228	0.03567
14.5												0.03206	0.03540
15.0												0.03185	0.03515
15.5													0.03483
16.0													0.03452
16.5													
17.0													

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 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

	Policy Term (PT)												
O/S Term to end of 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	0.96461	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	0.77599	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					0.57035	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							0.49404	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	0.42313	0.42088	0.41843
12.5										0.41067	0.40866	0.40645	0.40404
13.0										0.39665	0.39468	0.39251	0.39015
13.5											0.38121	0.37908	0.37677
14.0											0.36820	0.36612	0.36385
14.5												0.35362	0.35140
15.0												0.34155	0.33938
15.5													0.32780
16.0													0.31661
16.5													
17.0													

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 to nearest half year.

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