

Yearly EGP as a Percentage of Annualised Premium PPT - 5, 6 and 7			
RP/LP	EGP Start Year	First EGP as chosen by the customer, if applicable	Subsequent corresponding EGP
LP	1	50.00%	21.50%
		40.00%	23.25%
		30.00%	25.00%
RP	1	50.00%	21.50%
		40.00%	24.25%
		30.00%	27.00%
	2	25.00%	25.00%
	3	30.00%	30.00%
	4	40.00%	40.00%
	5	45.00%	45.00%
	6	50.00%	50.00%
	7	60.00%	60.00%

Yearly EGP as a Percentage of Annualised Premium PPT - 8			
RP/LP	EGP Start Year	First EGP as chosen by the customer, if applicable	Subsequent corresponding EGP
LP	1	50.00%	24.25%
		40.00%	25.75%
		30.00%	27.25%
RP	1	50.00%	24.25%
		40.00%	26.50%
		30.00%	28.75%
	2	30.00%	30.00%
	3	40.00%	40.00%
	4	50.00%	50.00%
	5	60.00%	60.00%
	6	70.00%	70.00%
	7	102.25%	102.25%
	8	110.00%	110.00%

Yearly EGP as a Percentage of Annualised Premium PPT - 10			
RP/LP	EGP Start Year	First EGP as chosen by the customer, if applicable	Subsequent corresponding EGP
LP	1	50.00%	28.25%
		40.00%	29.75%
		30.00%	31.25%
RP	1	50.00%	28.25%
		40.00%	30.25%
		30.00%	32.25%
	2	30.00%	30.00%
	3	40.00%	40.00%
	4	50.00%	50.00%
	5	60.00%	60.00%
	6	70.00%	70.00%
	7	102.25%	102.25%
	8	110.00%	110.00%

Yearly EGP as a Percentage of Annualised Premium PPT - 12			
RP/LP	EGP Start Year	First EGP as chosen by the customer, if applicable	Subsequent corresponding EGP
LP	1	50.00%	33.00%
		40.00%	34.50%
		30.00%	36.00%
RP	1	50.00%	33.00%
		40.00%	34.75%
		30.00%	36.50%
	2	30.00%	30.00%
	3	40.00%	40.00%
	4	50.00%	50.00%
	5	60.00%	60.00%
	6	70.00%	70.00%
	7	102.25%	102.25%
	8	110.00%	110.00%

Note: This is applicable for both male and female lives.

**For Sum Assured Option 1:**

**For Sum Assured Option 1:**  
Bajaj Life Assured Wealth Goal Platinum - Smart Income

### Appendix 1

Male Lives:

Page 13/36		Treaty EGP in a Percentage of Actualized Pension Income Source 30																													
Age 15-19		A						B						C						D											
Category	Sub-category	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age	15-19	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Gender	Male	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Gender	Female	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Married	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Single	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Divorced	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Widowed	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Never Married	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
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Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
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Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Other	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Marital Status	Unknown																														

Total EOP as a Percentage of Annualized Previews																																																							
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[illegible]

Regular Guaranteed Payments for a female Life Assured shall be calculated with an age set-back of 3 years. For female life aged 6 to 8, BGT applicable for male life age band 6-33 will be applicable.

Use: Non-Accrued Option 2																				Amount: \$																				
Based On: Assumed Death And Pensions - Total Income																																								
Rate 10%																																								
																				Yearly ROL as a Percentage of Annualized Premium																				
																				Premium Detail 20																				
YEARTS	5					6					7					8					9					10					11					12				
AGE/EP/SP/Rate 10%	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
60:00	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
60:05	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
60:10	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
60:15	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
60:20	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
60:25	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
60:30	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
60:35	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
60:40	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
60:45	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
60:50	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
60:55	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:00	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:05	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:10	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:15	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:20	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:25	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:30	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:35	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:40	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:45	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:50	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
61:55	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
62:00	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
62:05	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
62:10	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
62:15	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%
62:20	10.00%	11.50%	13.00%	14.50%	16.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%	24.50%	26.00%	20.00%	21.50%	23.00%												

For Sum Assured Option 1:												
Single Life Assured Wealth Goal Platform - Smart Income												
Male Lives												
Yearly RCF as a Percentage of Annuitized Premium												
RCF start age 1												
Age	7	8	10	12	7	8	10	12	7	8	10	12
Assured Starting	10	10	10	10	10	10	10	10	10	10	10	10
Annuitization Term	10	10	10	10	10	10	10	10	10	10	10	10
RCF	11.75%	12.75%	13.50%	14.25%	15.75%	17.25%	18.50%	19.75%	20.50%	21.25%	22.00%	22.75%
RCF	12.50%	13.25%	14.00%	14.75%	16.25%	17.75%	19.00%	20.25%	21.00%	21.75%	22.50%	23.25%
RCF	13.25%	14.00%	14.75%	15.50%	17.00%	18.50%	19.75%	21.00%	21.75%	22.50%	23.25%	24.00%
RCF	14.00%	14.75%	15.50%	16.25%	17.75%	19.25%	20.50%	21.75%	22.50%	23.25%	24.00%	24.75%
RCF	14.75%	15.50%	16.25%	17.00%	18.50%	20.00%	21.25%	22.50%	23.25%	24.00%	24.75%	25.50%
RCF	15.50%	16.25%	17.00%	17.75%	19.25%	20.75%	22.00%	23.25%	24.00%	24.75%	25.50%	26.25%
RCF	16.25%	17.00%	17.75%	18.50%	20.00%	21.50%	22.75%	24.00%	24.75%	25.50%	26.25%	27.00%
RCF	17.00%	17.75%	18.50%	19.25%	20.75%	22.25%	23.50%	24.75%	25.50%	26.25%	27.00%	27.75%
RCF	17.75%	18.50%	19.25%	20.00%	21.50%	23.00%	24.25%	25.50%	26.25%	27.00%	27.75%	28.50%
RCF	18.50%	19.25%	20.00%	20.75%	22.25%	23.75%	25.00%	26.25%	27.00%	27.75%	28.50%	29.25%
RCF	19.25%	20.00%	20.75%	21.50%	23.00%	24.50%	25.75%	27.00%	27.75%	28.50%	29.25%	30.00%
RCF	20.00%	20.75%	21.50%	22.25%	23.75%	25.25%	26.50%	27.75%	28.50%	29.25%	30.00%	30.75%
RCF	20.75%	21.50%	22.25%	23.00%	24.50%	26.00%	27.25%	28.50%	29.25%	30.00%	30.75%	31.50%
RCF	21.50%	22.25%	23.00%	23.75%	25.25%	26.75%	28.00%	29.25%	30.00%	30.75%	31.50%	32.25%
RCF	22.25%	23.00%	23.75%	24.50%	26.00%	27.50%	28.75%	30.00%	30.75%	31.50%	32.25%	33.00%
RCF	23.00%	23.75%	24.50%	25.25%	26.75%	28.25%	29.50%	30.75%	31.50%	32.25%	33.00%	33.75%
RCF	23.75%	24.50%	25.25%	26.00%	27.50%	29.00%	30.25%	31.50%	32.25%	33.00%	33.75%	34.50%
RCF	24.50%	25.25%	26.00%	26.75%	28.25%	29.75%	31.00%	32.25%	33.00%	33.75%	34.50%	35.25%
RCF	25.25%	26.00%	26.75%	27.50%	29.00%	30.50%	31.75%	33.00%	33.75%	34.50%	35.25%	36.00%
RCF	26.00%	26.75%	27.50%	28.25%	29.75%	31.25%	32.50%	33.75%	34.50%	35.25%	36.00%	36.75%
RCF	26.75%	27.50%	28.25%	29.00%	30.50%	32.00%	33.25%	34.50%	35.25%	36.00%	36.75%	37.50%
RCF	27.50%	28.25%	29.00%	29.75%	31.25%	32.75%	34.00%	35.25%	36.00%	36.75%	37.50%	38.25%
RCF	28.25%	29.00%	29.75%	30.50%	32.00%	33.50%	34.75%	36.00%	36.75%	37.50%	38.25%	39.00%
RCF	29.00%	29.75%	30.50%	31.25%	32.75%	34.25%	35.50%	36.75%	37.50%	38.25%	39.00%	39.75%
RCF	29.75%	30.50%	31.25%	32.00%	33.50%	35.00%	36.25%	37.50%	38.25%	39.00%	39.75%	40.50%
RCF	30.50%	31.25%	32.00%	32.75%	34.25%	35.75%	37.00%	38.25%	39.00%	39.75%	40.50%	41.25%
RCF	31.25%	32.00%	32.75%	33.50%	35.00%	36.50%	37.75%	39.00%	39.75%	40.50%	41.25%	42.00%
RCF	32.00%	32.75%	33.50%	34.25%	35.75%	37.25%	38.50%	39.75%	40.50%	41.25%	42.00%	42.75%
RCF	32.75%	33.50%	34.25%	35.00%	36.50%	38.00%	39.25%	40.50%	41.25%	42.00%	42.75%	43.50%
RCF	33.50%	34.25%	35.00%	35.75%	37.25%	38.75%	40.00%	41.25%	42.00%	42.75%	43.50%	44.25%
RCF	34.25%	35.00%	35.75%	36.50%	38.00%	39.50%	40.75%	42.00%	42.75%	43.50%	44.25%	45.00%
RCF	35.00%	35.75%	36.50%	37.25%	38.75%	40.25%	41.50%	42.75%	43.50%	44.25%	45.00%	45.75%
RCF	35.75%	36.50%	37.25%	38.00%	39.50%	41.00%	42.25%	43.50%	44.25%	45.00%	45.75%	46.50%
RCF	36.50%	37.25%	38.00%	38.75%	40.25%	41.75%	43.00%	44.25%	45.00%	45.75%	46.50%	47.25%
RCF	37.25%	38.00%	38.75%	39.50%	41.00%	42.50%	43.75%	45.00%	45.75%	46.50%	47.25%	48.00%
RCF	38.00%	38.75%	39.50%	40.25%	41.75%	43.25%	44.50%	45.75%	46.50%	47.25%	48.00%	48.75%
RCF	38.75%	39.50%	40.25%	41.00%	42.50%	44.00%	45.25%	46.50%	47.25%	48.00%	48.75%	49.50%
RCF	39.50%	40.25%	41.00%	41.75%	43.25%	44.75%	46.00%	47.25%	48.00%	48.75%	49.50%	50.25%
RCF	40.25%	41.00%	41.75%	42.50%	44.00%	45.50%	46.75%	48.00%	48.75%	49.50%	50.25%	51.00%
RCF	41.00%	41.75%	42.50%	43.25%	44.75%	46.25%	47.50%	48.75%	49.50%	50.25%	51.00%	51.75%
RCF	41.75%	42.50%	43.25%	44.00%	45.50%	47.00%	48.25%	49.50%	50.25%	51.00%	51.75%	52.50%
RCF	42.50%	43.25%	44.00%	44.75%	46.25%	47.75%	49.00%	50.25%	51.00%	51.75%	52.50%	53.25%
RCF	43.25%	44.00%	44.75%	45.50%	47.00%	48.50%	49.75%	51.00%	51.75%	52.50%	53.25%	54.00%
RCF	44.00%	44.75%	45.50%	46.25%	47.75%	49.25%	50.50%	51.75%	52.50%	53.25%	54.00%	54.75%
RCF	44.75%	45.50%	46.25%	47.00%	48.50%	50.00%	51.25%	52.50%	53.25%	54.00%	54.75%	55.50%
RCF	45.50%	46.25%	47.00%	47.75%	49.25%	50.75%	52.00%	53.25%	54.00%	54.75%	55.50%	56.25%
RCF	46.25%	47.00%	47.75%	48.50%	50.00%	51.50%	52.75%	54.00%	54.75%	55.50%	56.25%	57.00%
RCF	47.00%	47.75%	48.50%	49.25%	50.75%	52.25%	53.50%	54.75%	55.50%	56.25%	57.00%	57.75%
RCF	47.75%	48.50%	49.25%	50.00%	51.50%	53.00%	54.25%	55.50%	56.25%	57.00%	57.75%	58.50%
RCF	48.50%	49.25%	50.00%	50.75%	52.25%	53.75%	55.00%	56.25%	57.00%	57.75%	58.50%	59.25%
RCF	49.25%	50.00%	50.75%	51.50%	53.00%	54.50%	55.75%	57.00%	57.75%	58.50%	59.25%	60.00%
RCF	50.00%	50.75%	51.50%	52.25%	53.75%	55.25%	56.50%	57.75%	58.50%	59.25%	60.00%	60.75%
RCF	50.75%	51.50%	52.25%	53.00%	54.50%	56.00%	57.25%	58.50%	59.25%	60.00%	60.75%	61.50%
RCF	51.50%	52.25%	53.00%	53.75%	55.25%	56.75%	58.00%	59.25%	60.00%	60.75%	61.50%	62.25%
RCF	52.25%	53.00%	53.75%	54.50%	56.00%	57.50%	58.75%	60.00%	60.75%	61.50%	62.25%	63.00%
RCF	53.00%	53.75%	54.50%	55.25%	56.75%	58.25%	59.50%	60.75%	61.50%	62.25%	63.00%	63.75%
RCF	53.75%	54.50%	55.25%	56.00%	57.50%	59.00%	60.25%	61.50%	62.25%	63.00%	63.75%	64.50%
RCF	54.50%	55.25%	56.00%	56.75%	58.25%	59.75%	61.00%	62.25%	63.00%	63.75%	64.50%	65.25%
RCF	55.25%	56.00%	56.75%	57.50%	59.00%	60.50%	61.75%	63.00%	63.75%	64.50%	65.25%	66.00%
RCF	56.00%	56.75%	57.50%	58.25%	59.75%	61.25%	62.50%	63.75%	64.50%	65.25%	66.00%	66.75%
RCF	56.75%	57.50%	58.25%	59.00%	60.50%	62.00%	63.25%	64.50%	65.25%	66.00%	66.75%	67.50%
RCF	57.50%	58.25%	59.00%	59.75%	61.25%	62.75%	64.00%	65.25%	66.00%	66.75%	67.50%	68.25%
RCF	58.25%	59.00%	59.75%	60.50%	62.00%	63.50%	64.75%	66.00%	66.75%	67.50%	68.25%	69.00%
RCF	59.00%	59.75%	60.50%	61.25%	62.75%	64.25%	65.50%	66.75%	67.50%	68.25%	69.00%	69.75%
RCF	59.75%	60.50%	61.25%	62.00%	63.50%	65.00%	66.25%	67.50%	68.25%	69.00%	69.75%	70.50%
RCF	60.50%	61.25%	62.00%	62.75%	64.25%	65.75%	67.00%	68.25%	69.00%	69.75%	70.50%	71.25%
RCF	61.25%	62.00%	62.75%	63.50%	65.00%	66.50%	67.75%	69.00%	69.75%	70.50%	71.25%	72.00%
RCF	62.00%	62.75%	63.50%	64.25%	65.75%	67.25%	68.50%	69.75%	70.50%	71.25%	72.00%	72.75%
RCF	62.75%	63.50%	64.25%	65.00%	66.50%	68.00%	69.25%	70.50%	71.25%	72.00%	72.75%	73.50%
RCF	63.50%	64.25%	65.00%	65.75%	67.25%	68.75%	70.00%	71.25%	72.00%	72.75%	73.50%	74.25%
RCF	64.25%	65.00%	65.75%	66.50%	68.00%	69.50%	70.75%	72.00%	72.75%	73.50%	74.25%	75.00%
RCF	65.00%	65.75%	66.50%	67.25%	68.75%	70.25%	71.50%	72.75%	73.50%	74.25%	75.00%	75.75%
RCF	65.75%	66.50%	67.25%	68.00%	69.50%	71.00%	72.25%	73.50%	74.25%	75.00%	75.75%	76.50%
RCF	66.50%	67.25%	68.00%	68.75%	70.25%	71.75%	73.00%	74.25%	75.00%	75.75%	76.50%	77.25%
RCF	67.25%	68.00%	68.75%	69.50%	71.00%	72.50%	73.75%	75.00%	75.75%	76.50%	77.25%	78.00%
RCF	68.00%	68.75%	69.50%	70.25%	71.75%	73.25%	74.50%	75.75%	76.50%	77.25%	78.00%	78.75%
RCF	68.75%	69.50%	70.25%	71.00%	72.50%	74.00%	75.25%	76.50%	77.25%	78.00%	78.75%	79.50%
RCF	69.50%	70.25%	71.00%	71.75%	73.25%	74.75%	76.00%	77.25%	78.00%	78.75%	79.50%	80.25%
RCF	70.25%	71.00%	71.75%	72.50%	74.00%	75.50%	76.75%	78.00%	78.75%	79.50%	80.25%	81.00%
RCF	71.00%	71.75%	72.50%	73.25%	74.75%	76.25%	77.50%	78.75%	79.50%	80.25%	81.00%	81.75%
RCF	71.75%	72.50%	73.25%	74.00%	75.50%	77.00%	78.25%	79.50%	80.25%	81.00%	81.75%	82.50%
RCF	72.50%	73.25%	74.00%	74.75%	76.25%	77.75%	79.00%	80.25%	81.00%	81.75%	82.50%	83.25%
RCF	73.25%	74.00%	74.75%	75.50%	77.00%	78.50%	79.75%	81.00%	81.75%	82.50%	83.25%	84.00%
RCF	74.00%	74.75%	75.50%	76.25%	77.75%	79.25%	80.50%	81.75%	82.50%	83.25%	84.00%	84.75%
RCF	74.75%	75.50%	76.25%	77.00%	78.50%	80.00%	81.25%	82.50%	83.25%	84.00%	84.75%	85.50%
RCF	75.50%	76.25%	77.00%	77.75%	79.25%	80.75%	82.00%	83.25%	84.00%	84.75%	85.50%	86.25%
RCF	76.25%	77.00%	77.75%	78.50%	80.00%	81.50%	82.75%	84.00%	84.75%	85.50%	86.25%	87.00%
RCF	77.00%	77.75%	78.50%	79.25%	80.75%	82.25%	83.50%	84.75%	85.50%	86.25%	87.00%	87.75%
RCF	77.75%	78.50%	79.25%	80.00%	81.50%	83.00%	84.25%	85.50%	86.25%	87.00%	87.75%	88.50%
RCF	78.50%	79.25%	80.00%	80.75%	82.25%	83.75%	85.00%	86.25%	87.00%	87.75%	88.50%	89.25%
RCF	79.25%	80.00%	80.75%	81.50%	83.00%	84.50%	85.75%	87.00%	87.75%	88.50%	89.25%	90.00%
RCF	80.00%	80.75%	81.50%	82.25%	83.75%	85.25%	86.50%					

**For Sum Assured Option 1:**

Reaj Life Assured Wealth Grid Platinum - Regular Income

Male Lives

Yearly RCF as a Percentage of Annualized Premium									
Income Period 5									
Age/PT	5	6	7	8	9	10	11	12	13
1-30	117.00%	124.00%	132.00%	140.00%	148.00%	156.00%	164.00%	172.00%	180.00%
30-40	114.00%	121.00%	129.00%	137.00%	145.00%	153.00%	161.00%	169.00%	177.00%
40-50	111.00%	118.00%	126.00%	134.00%	142.00%	150.00%	158.00%	166.00%	174.00%
50-60	108.00%	115.00%	123.00%	131.00%	139.00%	147.00%	155.00%	163.00%	171.00%
60-70	105.00%	112.00%	120.00%	128.00%	136.00%	144.00%	152.00%	160.00%	168.00%

Yearly RCF as a Percentage of Annualized Premium									
Income Period 7									
Age/PT	7	8	9	10	11	12	13	14	15
1-30	133.00%	140.00%	148.00%	156.00%	164.00%	172.00%	180.00%	188.00%	196.00%
30-40	130.00%	137.00%	145.00%	153.00%	161.00%	169.00%	177.00%	185.00%	193.00%
40-50	127.00%	134.00%	142.00%	150.00%	158.00%	166.00%	174.00%	182.00%	190.00%
50-60	124.00%	131.00%	139.00%	147.00%	155.00%	163.00%	171.00%	179.00%	187.00%
60-70	121.00%	128.00%	136.00%	144.00%	152.00%	160.00%	168.00%	176.00%	184.00%

Yearly RCF as a Percentage of Annualized Premium									
Income Period 12									
Age/PT	12	13	14	15	16	17	18	19	20
1-30	189.00%	200.00%	211.00%	222.00%	233.00%	244.00%	255.00%	266.00%	277.00%
30-40	187.00%	198.00%	209.00%	220.00%	231.00%	242.00%	253.00%	264.00%	275.00%
40-50	184.00%	195.00%	206.00%	217.00%	228.00%	239.00%	250.00%	261.00%	272.00%
50-60	181.00%	192.00%	203.00%	214.00%	225.00%	236.00%	247.00%	258.00%	269.00%
60-70	178.00%	189.00%	200.00%	211.00%	222.00%	233.00%	244.00%	255.00%	266.00%

Annexure II

Yearly RCF as a Percentage of Annualized Premium																																				
Income Period 30																																				
Age/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1-30	69.00%	71.00%	73.00%	75.00%	77.00%	79.00%	81.00%	83.00%	85.00%	87.00%	89.00%	91.00%	93.00%	95.00%	97.00%	99.00%	101.00%	103.00%	105.00%	107.00%	109.00%	111.00%	113.00%	115.00%	117.00%	119.00%	121.00%	123.00%	125.00%	127.00%	129.00%	131.00%	133.00%	135.00%	137.00%	139.00%
30-40	66.00%	68.00%	70.00%	72.00%	74.00%	76.00%	78.00%	80.00%	82.00%	84.00%	86.00%	88.00%	90.00%	92.00%	94.00%	96.00%	98.00%	100.00%	102.00%	104.00%	106.00%	108.00%	110.00%	112.00%	114.00%	116.00%	118.00%	120.00%	122.00%	124.00%	126.00%	128.00%	130.00%	132.00%	134.00%	136.00%
40-50	63.00%	65.00%	67.00%	69.00%	71.00%	73.00%	75.00%	77.00%	79.00%	81.00%	83.00%	85.00%	87.00%	89.00%	91.00%	93.00%	95.00%	97.00%	99.00%	101.00%	103.00%	105.00%	107.00%	109.00%	111.00%	113.00%	115.00%	117.00%	119.00%	121.00%	123.00%	125.00%	127.00%	129.00%	131.00%	133.00%
50-60	60.00%	62.00%	64.00%	66.00%	68.00%	70.00%	72.00%	74.00%	76.00%	78.00%	80.00%	82.00%	84.00%	86.00%	88.00%	90.00%	92.00%	94.00%	96.00%	98.00%	100.00%	102.00%	104.00%	106.00%	108.00%	110.00%	112.00%	114.00%	116.00%	118.00%	120.00%	122.00%	124.00%	126.00%	128.00%	130.00%
60-70	57.00%	59.00%	61.00%	63.00%	65.00%	67.00%	69.00%	71.00%	73.00%	75.00%	77.00%	79.00%	81.00%	83.00%	85.00%	87.00%	89.00%	91.00%	93.00%	95.00%	97.00%	99.00%	101.00%	103.00%	105.00%	107.00%	109.00%	111.00%	113.00%	115.00%	117.00%	119.00%	121.00%	123.00%	125.00%	127.00%

Yearly RCF as a Percentage of Annualized Premium																																							
Income Period 35																																							
Age/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40			
1-30	56.00%	57.00%	58.00%	59.00%	60.00%	61.00%	62.00%	63.00%	64.00%	65.00%	66.00%	67.00%	68.00%	69.00%	70.00%	71.00%	72.00%	73.00%	74.00%	75.00%	76.00%	77.00%	78.00%	79.00%	80.00%	81.00%	82.00%	83.00%	84.00%	85.00%	86.00%	87.00%	88.00%	89.00%	90.00%	91.00%			
30-40	53.00%	54.00%	55.00%	56.00%	57.00%	58.00%	59.00%	60.00%	61.00%	62.00%	63.00%	64.00%	65.00%	66.00%	67.00%	68.00%	69.00%	70.00%	71.00%	72.00%	73.00%	74.00%	75.00%	76.00%	77.00%	78.00%	79.00%	80.00%	81.00%	82.00%	83.00%	84.00%	85.00%	86.00%	87.00%				
40-50	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%	56.00%	57.00%	58.00%	59.00%	60.00%	61.00%	62.00%	63.00%	64.00%	65.00%	66.00%	67.00%	68.00%	69.00%	70.00%	71.00%	72.00%	73.00%	74.00%	75.00%	76.00%	77.00%	78.00%	79.00%	80.00%	81.00%	82.00%	83.00%	84.00%				
50-60	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%	56.00%	57.00%	58.00%	59.00%	60.00%	61.00%	62.00%	63.00%	64.00%	65.00%	66.00%	67.00%	68.00%	69.00%	70.00%	71.00%	72.00%	73.00%	74.00%	75.00%	76.00%	77.00%	78.00%	79.00%	80.00%	81.00%				
60-70	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%	56.00%	57.00%	58.00%	59.00%	60.00%	61.00%	62.00%	63.00%	64.00%	65.00%	66.00%	67.00%	68.00%	69.00%	70.00%	71.00%	72.00%	73.00%	74.00%	75.00%	76.00%	77.00%				
70-80	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%	56.00%	57.00%	58.00%	59.00%	60.00%	61.00%	62.00%	63.00%	64.00%	65.00%	66.00%	67.00%	68.00%					
80-90	25.00%	26.00%	27.00%	28.00%	29.00%	30.00%	31.00%	32.00%	33.00%	34.00%	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%	56.00%	57.00%	58.00%					
90-100	15.00%	16.00%	17.00%	18.00%	19.00%	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%	26.00%	27.00%	28.00%	29.00%	30.00%	31.00%	32.00%	33.00%	34.00%	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%					

Yearly RCF as a Percentage of Annualized Premium																																							
Income Period 20																																							
Age/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40			
1-30	32.00%	33.00%	34.00%	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%	56.00%	57.00%	58.00%	59.00%	60.00%	61.00%	62.00%	63.00%	64.00%	65.00%	66.00%	67.00%			
30-40	29.00%	30.00%	31.00%	32.00%	33.00%	34.00%	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%	56.00%	57.00%	58.00%	59.00%	60.00%	61.00%	62.00%	63.00%				
40-50	26.00%	27.00%	28.00%	29.00%	30.00%	31.00%	32.00%	33.00%	34.00%	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%	56.00%	57.00%	58.00%	59.00%	60.00%				
50-60	23.00%	24.00%	25.00%	26.00%	27.00%	28.00%	29.00%	30.00%	31.00%	32.00%	33.00%	34.00%	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%	56.00%	57.00%				
60-70	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%	26.00%	27.00%	28.00%	29.00%	30.00%	31.00%	32.00%	33.00%	34.00%	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%				

Yearly RCF as a Percentage of Annualized Premium																																					
Income Period 25																																					
Age/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
1-30	19.00%	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%	26.00%	27.00%	28.00%	29.00%	30.00%	31.00%	32.00%	33.00%	34.00%	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%
31-35	19.25%	20.25%	21.25%	22.25%	23.25%	24.25%	25.25%	26.25%	27.25%	28.25%	29.25%	30.25%	31.25%	32.25%	33.25%	34.25%	35.25%	36.25%	37.25%	38.25%	39.25%	40.25%	41.25%	42.25%	43.25%	44.25%	45.25%	46.25%	47.25%	48.25%	49.25%	50.25%	51.25%	52.25%	53.25%	54.25%	55.25%
36-40	19.50%	20.50%	21.50%	22.50%	23.50%	24.50%	25.50%	26.50%	27.50%	28.50%	29.50%	30.50%	31.50%	32.50%	33.50%	34.50%	35.50%	36.50%	37.50%	38.50%	39.50%	40.50%	41.50%	42.50%	43.50%	44.50%	45.50%	46.50%	47.50%	48.50%	49.50%	50.50%	51.50%	52.50%	53.50%	54.50%	55.50%
41-45	19.75%	20.75%	21.75%	22.75%	23.75%	24.75%	25.75%	26.75%	27.75%	28.75%	29.75%	30.75%	31.75%	32.75%	33.75%	34.75%	35.75%	36.75%	37.75%	38.75%	39.75%	40.75%	41.75%	42.75%	43.75%	44.75%	45.75%	46.75%	47.75%	48.75%	49.75%	50.75%	51.75%	52.75%	53.75%	54.75%	55.75%
46-50	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%	26.00%	27.00%	28.00%	29.00%	30.00%	31.00%	32.00%	33.00%	34.00%	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%	
51-55	20.25%	21.25%	22.25%	23.25%	24.25%	25.25%	26.25%	27.25%	28.25%	29.25%	30.25%	31.25%	32.25%	33.25%	34.25%	35.25%	36.25%	37.25%	38.25%	39.25%	40.25%	41.25%	42.25%	43.25%	44.25%	45.25%	46.25%	47.25%	48.25%	49.25%	50.25%	51.25%	52.25%	53.25%	54.25%	55.25%	
56-60	20.50%	21.50%	22.50%	23.50%	24.50%	25.50%	26.50%	27.50%	28.50%	29.50%	30.50%	31.50%	32.50%	33.50%	34.50%	35.50%	36.50%	37.50%	38.50%	39.50%	40.50%	41.50%	42.50%	43.50%	44.50%	45.50%	46.50%	47.50%	48.50%	49.50%	50.50%	51.50%	52.50%	53.50%	54.50%	55.50%	
61-65	20.75%	21.75%	22.75%	23.75%	24.75%	25.75%	26.75%	27.75%	28.75%	29.75%	30.75%	31.75%	32.75%	33.75%	34.75%	35.75%	36.75%	37.75%	38.75%	39.75%	40.75%	41.75%	42.75%	43.75%	44.75%	45.75%	46.75%	47.75%	48.75%	49.75%	50.75%	51.75%	52.75%	53.75%	54.75%	55.75%	
66-70	21.00%	22.00%	23.00%	24.00%	25.00%	26.00%	27.00%	28.00%	29.00%	30.00%	31.00%	32.00%	33.00%	34.00%	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%		
71-75	21.25%	22.25%	23.25%	24.25%	25.25%	26.25%	27.25%	28.25%	29.25%	30.25%	31.25%	32.25%	33.25%	34.25%	35.25%	36.25%	37.25%	38.25%	39.25%	40.25%	41.25%	42.25%	43.25%	44.25%	45.25%	46.25%	47.25%	48.25%	49.25%	50.25%	51.25%	52.25%	53.25%	54.25%	55.25%		
76-80	21.50%	22.50%	23.50%	24.50%	25.50%	26.50%	27.50%	28.50%	29.50%	30.50%	31.50%	32.50%	33.50%	34.50%	35.50%	36.50%	37.50%	38.50%	39.50%	40.50%	41.50%	42.50%	43.50%	44.50%	45.50%	46.50%	47.50%	48.50%	49.50%	50.50%	51.50%	52.50%	53.50%	54.50%	55.50%		
81-85	21.75%	22.75%	23.75%	24.75%	25.75%	26.75%	27.75%	28.75%	29.75%	30.75%	31.75%	32.75%	33.75%	34.75%	35.75%	36.75%	37.75%	38.75%	39.75%	40.75%	41.75%	42.75%	43.75%	44.75%	45.75%	46.75%	47.75%	48.75%	49.75%	50.75%	51.75%	52.75%	53.75%	54.75%	55.75%		
86-90	22.00%	23.00%	24.00%	25.00%	26.00%	27.00%	28.00%	29.00%	30.00%	31.00%	32.00%	33.00%	34.00%	35.00%	36.00%	37.00%	38.00%	39.00%	40.00%	41.00%	42.00%	43.00%	44.00%	45.00%	46.00%	47.00%	48.00%	49.00%	50.00%	51.00%	52.00%	53.00%	54.00%	55.00%			
91-95	22.25%	23.25%	24.25%	25.25%	26.25%	27.25%	28.25%	29.25%	30.25%	31.25%	32.25%	33.25%	34.25%	35.25%	36.25%	37.25%	38.25%	39.25%	40.25%	41.25%	42.25%	43.25%	44.25%	45.25%	46.25%	47.25%	48.25%	49.25%	50.25%	51.25%	52.25%	53.25%	54.25%	55.25%			
96-100	22.50%	23.50%	24.50%	25.50%	26.50%	27.50%	28.50%	29.50%	30.50%	31.50%	32.50%	33.50%	34.50%	35.50%	36.50%	37.50%	38.50%	39.50%	40.50%	41.50%	42.50%	43.50%	44.50%	45.50%	46.50%	47.50%	48.50%	49.50%	50.50%	51.50%	52.50%	53.50%	54.50%	55.50%			

**For Sum Assured Option 2:**

Rajd Life Assured Wealth Goal Platform - Regular Income  
With Taxes

Annexure II

Yearly RCF as a Percentage of Annualized Premium Income Period: 5									
Age/PT	5	6	7	8	9	10			
1-30	114.00%	115.00%	115.00%	115.00%	116.00%	117.00%			
30-40	114.00%	114.00%	112.75%	112.75%	110.75%	110.00%			
40-50	113.00%	110.75%	110.00%	110.00%	108.00%	106.00%			
50-60	109.00%	110.25%	110.75%	110.75%	108.00%	106.00%			
60-68	108.50%	110.25%	110.00%	109.75%	107.00%	104.00%			

Yearly RCF as a Percentage of Annualized Premium Income Period: 7									
Age/PT	7	8	9	10	11	12			
1-30	112.00%	114.00%	116.00%	118.00%	119.00%	119.00%			
30-40	111.00%	109.75%	108.00%	106.75%	104.75%	103.00%			
40-50	108.00%	108.25%	106.25%	104.00%	101.00%	97.75%			
50-60	104.00%	105.00%	104.00%	102.00%	99.00%	95.00%			
60-68	103.00%	104.00%	103.00%	101.00%	98.00%	94.00%			

Yearly RCF as a Percentage of Annualized Premium Income Period: 11									
Age/PT	11	12	13	14	15	16	17		
1-30	107.75%	109.00%	110.25%	111.50%	112.75%	113.75%			
30-40	106.75%	105.75%	104.75%	103.75%	102.00%	100.00%			
40-50	103.00%	103.00%	101.75%	100.25%	97.75%	95.00%			
50-60	99.00%	100.00%	98.75%	97.00%	94.00%	91.00%			
60-68	98.00%	99.00%	97.75%	96.00%	93.00%	89.00%			

Yearly RCF as a Percentage of Annualized Premium Income Period: 20																													
Age/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
1-30	113.75%	115.00%	116.00%	116.75%	117.25%	117.50%	117.75%	118.00%	118.25%	118.50%	118.75%	119.00%	119.25%	119.50%	119.75%	120.00%	120.25%	120.50%	120.75%	121.00%	121.25%	121.50%	121.75%	122.00%	122.25%	122.50%	122.75%	123.00%	123.25%
30-40	112.00%	110.75%	109.00%	107.75%	106.00%	104.00%	102.00%	100.00%	98.00%	96.00%	94.00%	92.00%	90.00%	88.00%	86.00%	84.00%	82.00%	80.00%	78.00%	76.00%	74.00%	72.00%	70.00%	68.00%	66.00%	64.00%	62.00%	60.00%	58.00%
40-50	108.00%	107.00%	105.00%	103.00%	100.00%	97.00%	94.00%	91.00%	88.00%	85.00%	82.00%	79.00%	76.00%	73.00%	70.00%	67.00%	64.00%	61.00%	58.00%	55.00%	52.00%	49.00%	46.00%	43.00%	40.00%	37.00%	34.00%	31.00%	28.00%
50-60	103.00%	102.00%	100.00%	98.00%	95.00%	92.00%	89.00%	86.00%	83.00%	80.00%	77.00%	74.00%	71.00%	68.00%	65.00%	62.00%	59.00%	56.00%	53.00%	50.00%	47.00%	44.00%	41.00%	38.00%	35.00%	32.00%	29.00%	26.00%	23.00%
60-68	101.00%	101.00%	100.00%	99.00%	97.00%	95.00%	93.00%	91.00%	89.00%	87.00%	85.00%	83.00%	81.00%	79.00%	77.00%	75.00%	73.00%	71.00%	69.00%	67.00%	65.00%	63.00%	61.00%	59.00%	57.00%	55.00%	53.00%	51.00%	49.00%

Yearly RCF as a Percentage of Annualized Premium Income Period: 25																													
Age/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
1-30	113.50%	115.00%	116.00%	116.75%	117.25%	117.50%	117.75%	118.00%	118.25%	118.50%	118.75%	119.00%	119.25%	119.50%	119.75%	120.00%	120.25%	120.50%	120.75%	121.00%	121.25%	121.50%	121.75%	122.00%	122.25%	122.50%	122.75%	123.00%	123.25%
30-40	111.00%	109.75%	107.75%	106.00%	104.00%	102.00%	100.00%	98.00%	96.00%	94.00%	92.00%	90.00%	88.00%	86.00%	84.00%	82.00%	80.00%	78.00%	76.00%	74.00%	72.00%	70.00%	68.00%	66.00%	64.00%	62.00%	60.00%	58.00%	56.00%
40-50	107.00%	105.00%	102.00%	99.00%	95.00%	91.00%	87.00%	83.00%	79.00%	75.00%	71.00%	67.00%	63.00%	59.00%	55.00%	51.00%	47.00%	43.00%	39.00%	35.00%	31.00%	27.00%	23.00%	19.00%	15.00%	11.00%	7.00%	3.00%	0.00%
50-60	102.00%	100.00%	97.00%	94.00%	90.00%	86.00%	82.00%	78.00%	74.00%	70.00%	66.00%	62.00%	58.00%	54.00%	50.00%	46.00%	42.00%	38.00%	34.00%	30.00%	26.00%	22.00%	18.00%	14.00%	10.00%	6.00%	2.00%	0.00%	0.00%
60-68	100.00%	100.00%	99.00%	98.00%	96.00%	94.00%	92.00%	90.00%	88.00%	86.00%	84.00%	82.00%	80.00%	78.00%	76.00%	74.00%	72.00%	70.00%	68.00%	66.00%	64.00%	62.00%	60.00%	58.00%	56.00%	54.00%	52.00%	50.00%	48.00%

Yearly RCF as a Percentage of Annualized Premium Income Period: 30																													
Age/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
1-30	113.25%	115.00%	116.00%	116.75%	117.25%	117.50%	117.75%	118.00%	118.25%	118.50%	118.75%	119.00%	119.25%	119.50%	119.75%	120.00%	120.25%	120.50%	120.75%	121.00%	121.25%	121.50%	121.75%	122.00%	122.25%	122.50%	122.75%	123.00%	123.25%
30-40	109.00%	107.00%	104.00%	101.00%	97.00%	93.00%	89.00%	85.00%	81.00%	77.00%	73.00%	69.00%	65.00%	61.00%	57.00%	53.00%	49.00%	45.00%	41.00%	37.00%	33.00%	29.00%	25.00%	21.00%	17.00%	13.00%	9.00%	5.00%	1.00%
40-50	104.00%	102.00%	98.00%	94.00%	90.00%	86.00%	82.00%	78.00%	74.00%	70.00%	66.00%	62.00%	58.00%	54.00%	50.00%	46.00%	42.00%	38.00%	34.00%	30.00%	26.00%	22.00%	18.00%	14.00%	10.00%	6.00%	2.00%	0.00%	0.00%
50-60	99.00%	97.00%	93.00%	89.00%	85.00%	81.00%	77.00%	73.00%	69.00%	65.00%	61.00%	57.00%	53.00%	49.00%	45.00%	41.00%	37.00%	33.00%	29.00%	25.00%	21.00%	17.00%	13.00%	9.00%	5.00%	1.00%	0.00%	0.00%	0.00%
60-68	97.00%	97.00%	96.00%	95.00%	93.00%	91.00%	89.00%	87.00%	85.00%	83.00%	81.00%	79.00%	77.00%	75.00%	73.00%	71.00%	69.00%	67.00%	65.00%	63.00%	61.00%	59.00%	57.00%	55.00%	53.00%	51.00%	49.00%	47.00%	45.00%

Yearly RCF as a Percentage of Annualized Premium Income Period: 35																													
Age/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
1-30	113.00%	115.00%	116.00%	116.75%	117.25%	117.50%	117.75%	118.00%	118.25%	118.50%	118.75%	119.00%	119.25%	119.50%	119.75%	120.00%	120.25%	120.50%	120.75%	121.00%	121.25%	121.50%	121.75%	122.00%	122.25%	122.50%	122.75%	123.00%	123.25%
30-40	108.00%	106.00%	103.00%	100.00%	96.00%	92.00%	88.00%	84.00%	80.00%	76.00%	72.00%	68.00%	64.00%	60.00%	56.00%	52.00%	48.00%	44.00%	40.00%	36.00%	32.00%	28.00%	24.00%	20.00%	16.00%	12.00%	8.00%	4.00%	0.00%
40-50	103.00%	101.00%	97.00%	93.00%	89.00%	85.00%	81.00%	77.00%	73.00%	69.00%	65.00%	61.00%	57.00%	53.00%	49.00%	45.00%	41.00%	37.00%	33.00%	29.00%	25.00%	21.00%	17.00%	13.00%	9.00%	5.00%	1.00%	0.00%	0.00%
50-60	98.00%	96.00%	92.00%	88.00%	84.00%	80.00%	76.00%	72.00%	68.00%	64.00%	60.00%	56.00%	52.00%	48.00%	44.00%	40.00%	36.00%	32.00%	28.00%	24.00%	20.00%	16.00%	12.00%	8.00%	4.00%	0.00%	0.00%	0.00%	0.00%
60-68	96.00%	96.00%	95.00%	94.00%	92.00%	90.00%	88.00%	86.00%	84.00%	82.00%	80.00%	78.00%	76.00%	74.00%	72.00%	70.00%	68.00%	66.00%	64.00%	62.00%	60.00%	58.00%	56.00%	54.00%	52.00%	50.00%	48.00%	46.00%	44.00%

Yearly RCF as a Percentage of Annualized Premium Income Period: 30																													
Age/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
1-30	112.75%	115.00%	116.00%	116.75%	117.25%	117.50%	117.75%	118.00%	118.25%	118.50%	118.75%	119.00%	119.25%	119.50%	119.75%	120.00%	120.25%	120.50%	120.75%	121.00%	121.25%	121.50%	121.75%	122.00%	122.25%	122.50%	122.75%	123.00%	123.25%
30-40	107.00%	105.00%	102.00%	99.00%	95.00%	91.00%	87.00%	83.00%	79.00%	75.00%	71.00%	67.00%	63.00%	59.00%	55.00%	51.00%	47.00%	43.00%	39.00%	35.00%	31.00%	27.00%	23.00%	19.00%	15.00%	11.00%	7.00%	3.00%	0.00%
40-50	102.00%	100.00%	96.00%	92.00%	88.00%	84.00%	80.00%	76.00%	72.00%	68.00%	64.00%	60.00%	56.00%	52.00%	48.00%	44.00%	40.00%	36.00%	32.00%	28.00%	24.00%	20.00%	16.00%	12.00%	8.00%	4.00%	0.00%	0.00%	0.00%
50-60	97.00%	95.00%	91.00%	87.00%	83.00%	79.00%	75.00%	71.00%	67.00%	63.00%	59.00%	55.00%	51.00%	47.00%	43.00%	39.00%	35.00%	31.00%	27.00%	23.00%	19.00%	15.00%	11.00%	7.00%	3.00%	0.00%	0.00%	0.00%	0.00%
60-68	95.00%	95.00%	94.00%	93.00%	91.00%	89.00%	87.00%	85.00%	83.00%	81.00%	79.00%	77.00%	75.00%	73.00%	71.00%	69.00%	67.00%	65.00%	63.00%	61.00%	59.00%	57.00%	55.00%	53.00%	51.00%	49.00%	47.00%	45.00%	43.00%