

**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
2	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%
4	90%	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%
6		90%	90%	70%	70%	50%	50%	50%	50%	50%	50%	50%	50%
7			90%	90%	80%	50%	50%	50%	50%	50%	50%	50%	50%
8				90%	90%	70%	70%	70%	70%	70%	70%	70%	70%
9					90%	90%	70%	70%	70%	70%	70%	70%	70%
10						90%	90%	80%	80%	80%	70%	70%	70%
11							90%	90%	80%	80%	80%	80%	70%
12								90%	90%	80%	80%	80%	80%
13									90%	90%	80%	80%	80%
14										90%	90%	80%	80%
15											90%	90%	80%
16												90%	90%
17													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

Q/5 Term to end of PT	Policy Term (PT)						
	5	6	7	8	10	12	15
0.0	-	-	-	-	-	-	-
0.5	0.00114	0.00125	0.00138	0.00154	0.00192	0.00241	0.00332
1.0	0.00223	0.00246	0.00272	0.00302	0.00377	0.00473	0.00651
1.5	0.00319	0.00350	0.00387	0.00429	0.00535	0.00671	0.00925
2.0	0.00412	0.00451	0.00498	0.00552	0.00686	0.00861	0.01190
2.5	0.00492	0.00539	0.00593	0.00656	0.00815	0.01021	0.01414
3.0	0.00570	0.00623	0.00685	0.00758	0.00938	0.01175	0.01630
3.5	0.00637	0.00696	0.00764	0.00844	0.01042	0.01303	0.01809
4.0	0.00702	0.00767	0.00841	0.00927	0.01142	0.01426	0.01982
4.5		0.00827	0.00906	0.00997	0.01226	0.01528	0.02123
5.0		0.00885	0.00968	0.01065	0.01306	0.01625	0.02259
5.5			0.01021	0.01122	0.01372	0.01704	0.02367
6.0			0.01072	0.01176	0.01436	0.01779	0.02471
6.5				0.01222	0.01488	0.01839	0.02551
7.0				0.01266	0.01537	0.01897	0.02628
7.5					0.01577	0.01942	0.02685
8.0					0.01615	0.01985	0.02740
8.5					0.01645	0.02017	0.02778
9.0					0.01674	0.02047	0.02814
9.5						0.02068	0.02836
10.0						0.02089	0.02857
10.5						0.02101	0.02867
11.0						0.02113	0.02876
11.5							0.02876
12.0							0.02875
12.5							0.02866
13.0							0.02858
13.5							0.02842
14.0							0.02828

Note: Outstanding (Q/5) 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	15
0.0	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
0.5	0.96355	0.96343	0.96330	0.96315	0.96277	0.96140
1.0	0.92842	0.92820	0.92795	0.92766	0.92693	0.92429
1.5	0.89466	0.89437	0.89402	0.89362	0.89261	0.88890
2.0	0.86213	0.86176	0.86133	0.86082	0.85956	0.85486
2.5	0.83086	0.83043	0.82993	0.82935	0.82789	0.82239
3.0	0.80072	0.80023	0.79967	0.79902	0.79738	0.79115
3.5	0.77173	0.77121	0.77060	0.76989	0.76812	0.76131
4.0	0.74379	0.74323	0.74258	0.74183	0.73993	0.73260
4.5		0.71532	0.71564	0.71485	0.71288	0.71027
5.0		0.69039	0.68968	0.68886	0.68681	0.67875
5.5			0.66471	0.66387	0.66177	0.65900
6.0			0.64065	0.63979	0.63765	0.63481
6.5				0.61663	0.61446	0.61160
7.0				0.59431	0.59212	0.58924
7.5					0.57064	0.56776
8.0					0.54994	0.54706
8.5					0.53003	0.52717
9.0					0.51084	0.50800
9.5						0.48957
10.0						0.47181
10.5						0.45473
11.0						0.43827
11.5						0.41707
12.0						0.40190
12.5						0.38732
13.0						0.37327
13.5						0.35976
14.0						0.34674

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.

Bajaj Life Assured Wealth Goal Platinum - Special Surrender Value Factor 3 (55V3) to be applied as detailed in Fnd for Product Option 1 - Smart Income

O/S Term to end of PT	Policy Term (PT)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
	5	5	5	5	5	6	6	6	6	6	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7

Note: Outstanding (OI) 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 Equity Guaranteed Payout (IGP), the above factors will be multiplied by 98%.

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			
0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.5	0.00114	0.00125	0.00138	0.00154	0.00172	0.00192	0.00215	0.00241	0.00269	0.00300	0.00332	0.00365	0.00399			
1.0	0.00223	0.00246	0.00272	0.00302	0.00337	0.00377	0.00423	0.00473	0.00529	0.00588	0.00651	0.00716	0.00782			
1.5	0.00319	0.00350	0.00387	0.00429	0.00478	0.00535	0.00599	0.00671	0.00750	0.00835	0.00925	0.01020	0.01117			
2.0	0.00412	0.00451	0.00498	0.00552	0.00614	0.00686	0.00769	0.00861	0.00963	0.01073	0.01190	0.01312	0.01438			
2.5	0.00492	0.00539	0.00593	0.00656	0.00730	0.00815	0.00912	0.01021	0.01142	0.01274	0.01414	0.01562	0.01714			
3.0	0.00570	0.00623	0.00685	0.00758	0.00841	0.00938	0.01050	0.01175	0.01314	0.01467	0.01630	0.01801	0.01980			
3.5	0.00637	0.00696	0.00764	0.00844	0.00936	0.01042	0.01165	0.01303	0.01458	0.01627	0.01809	0.02002	0.02204			
4.0	0.00702	0.00767	0.00841	0.00927	0.01027	0.01142	0.01275	0.01426	0.01595	0.01781	0.01982	0.02196	0.02419			
4.5		0.00827	0.00906	0.00997	0.01103	0.01226	0.01367	0.01528	0.01708	0.01907	0.02123	0.02354	0.02597			
5.0		0.00885	0.00968	0.01065	0.01176	0.01306	0.01455	0.01625	0.01816	0.02028	0.02259	0.02507	0.02767			
5.5			0.01021	0.01122	0.01238	0.01372	0.01527	0.01704	0.01903	0.02125	0.02367	0.02628	0.02904			
6.0			0.01072	0.01176	0.01297	0.01436	0.01596	0.01779	0.01987	0.02218	0.02471	0.02745	0.03036			
6.5				0.01222	0.01345	0.01488	0.01652	0.01839	0.02052	0.02289	0.02551	0.02835	0.03137			
7.0				0.01266	0.01392	0.01537	0.01705	0.01897	0.02115	0.02359	0.02628	0.02921	0.03235			
7.5					0.01429	0.01577	0.01747	0.01942	0.02163	0.02411	0.02685	0.02985	0.03307			
8.0					0.01465	0.01615	0.01788	0.01985	0.02209	0.02460	0.02740	0.03046	0.03376			
8.5						0.01645	0.01818	0.02017	0.02242	0.02496	0.02778	0.03087	0.03422			
9.0							0.01674	0.01848	0.02047	0.02274	0.02529	0.02814	0.03127	0.03467		
9.5								0.01869	0.02068	0.02295	0.02551	0.02836	0.03151	0.03493		
10.0								0.01889	0.02089	0.02316	0.02572	0.02857	0.03173	0.03518		
10.5									0.02101	0.02327	0.02582	0.02867	0.03182	0.03527		
11.0									0.02113	0.02338	0.02592	0.02876	0.03191	0.03536		
11.5										0.02342	0.02594	0.02876	0.03188	0.03532		
12.0											0.02345	0.02595	0.02875	0.03186	0.03528	
12.5												0.02589	0.02866	0.03174	0.03513	
13.0													0.02583	0.02858	0.03163	0.03499
13.5														0.02842	0.03143	0.03475
14.0															0.02828	0.03125
14.5																0.03100
15.0																0.03076
15.5																0.03360
16.0																0.03326
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	0.96355	0.96343	0.96330	0.96315	0.96298	0.96277	0.96255	0.96229	0.96201	0.96171	0.96140	0.96107	0.96074
1.0	0.92842	0.92820	0.92795	0.92766	0.92732	0.92693	0.92649	0.92600	0.92547	0.92489	0.92429	0.92366	0.92301
1.5	0.89466	0.89437	0.89402	0.89362	0.89315	0.89261	0.89200	0.89132	0.89057	0.88976	0.88890	0.88800	0.88708
2.0	0.86213	0.86176	0.86133	0.86082	0.86024	0.85956	0.85880	0.85793	0.85698	0.85596	0.85486	0.85372	0.85255
2.5	0.83086	0.83043	0.82993	0.82935	0.82867	0.82789	0.82700	0.82600	0.82488	0.82368	0.82239	0.82104	0.81964
3.0	0.80072	0.80023	0.79967	0.79902	0.79826	0.79738	0.79638	0.79525	0.79399	0.79262	0.79115	0.78960	0.78800
3.5	0.77173	0.77121	0.77060	0.76989	0.76907	0.76812	0.76703	0.76580	0.76443	0.76293	0.76131	0.75961	0.75783
4.0	0.74379	0.74323	0.74258	0.74183	0.74095	0.73993	0.73877	0.73745	0.73597	0.73435	0.73260	0.73075	0.72881
4.5		0.71632	0.71564	0.71485	0.71394	0.71288	0.71166	0.71027	0.70872	0.70701	0.70516	0.70319	0.70113
5.0		0.69039	0.68968	0.68886	0.68791	0.68681	0.68554	0.68410	0.68248	0.68069	0.67875	0.67667	0.67449
5.5			0.66471	0.66387	0.66290	0.66177	0.66047	0.65900	0.65733	0.65549	0.65348	0.65133	0.64906
6.0			0.64065	0.63979	0.63880	0.63765	0.63632	0.63481	0.63311	0.63122	0.62916	0.62693	0.62458
6.5				0.61663	0.61562	0.61446	0.61313	0.61160	0.60988	0.60796	0.60586	0.60359	0.60119
7.0					0.59329	0.59212	0.59077	0.58924	0.58750	0.58556	0.58343	0.58112	0.57867
7.5					0.57181	0.57064	0.56929	0.56776	0.56602	0.56407	0.56193	0.55961	0.55713
8.0					0.55111	0.54994	0.54860	0.54706	0.54532	0.54337	0.54122	0.53889	0.53639
8.5						0.53003	0.52869	0.52717	0.52544	0.52350	0.52136	0.51903	0.51653
9.0						0.51084	0.50952	0.50800	0.50628	0.50436	0.50223	0.49991	0.49740
9.5							0.49107	0.48957	0.48788	0.48597	0.48387	0.48156	0.47907
10.0							0.47329	0.47181	0.47014	0.46826	0.46617	0.46389	0.46142
10.5								0.45473	0.45308	0.45123	0.44918	0.44693	0.44449
11.0								0.43827	0.43665	0.43482	0.43280	0.43058	0.42818
11.5									0.42084	0.41905	0.41707	0.41489	0.41252
12.0									0.40560	0.40385	0.40190	0.39976	0.39743
12.5										0.38923	0.38732	0.38523	0.38295
13.0											0.37514	0.37327	0.36899
13.5												0.35976	0.35557
14.0												0.34674	0.34264
14.5													0.33329
15.0													0.32026
15.5													0.30671
16.0													0.29561
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.