

Bajaj Allianz Life Assured Wealth Goal - Guaranteed Surrender Value Factor (GSV) to be applied on Total Premiums Received till date (as detailed in FnU) for  
Variant 1 - Lifelong Income, Variant 2 - Second Income , Variant 3 - Step Up income, Variant 4 - Extra Income

Policy Year/PT	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	41	42	43	44	45	46	47	48	
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	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%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
8	55%	55%	54%	54%	53%	53%	53%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	
9	61%	60%	58%	58%	57%	56%	56%	55%	55%	55%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	
10	67%	65%	63%	62%	60%	60%	59%	58%	58%	57%	56%	56%	56%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	
11	72%	70%	67%	66%	64%	63%	62%	61%	60%	60%	59%	58%	58%	57%	57%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	
12	78%	75%	72%	70%	68%	66%	65%	64%	63%	62%	61%	61%	60%	60%	59%	59%	58%	58%	58%	57%	57%	57%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	
13	84%	80%	76%	74%	71%	70%	68%	67%	66%	65%	64%	63%	62%	62%	61%	60%	60%	60%	59%	59%	58%	58%	58%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%	
14	90%	85%	81%	78%	75%	73%	71%	70%	68%	67%	66%	65%	64%	64%	63%	62%	62%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%	57%	57%	57%	57%	57%	57%	
15	90%	90%	85%	82%	79%	76%	74%	72%	71%	70%	68%	67%	66%	66%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%	58%	58%	
16			90%	86%	82%	80%	77%	75%	74%	72%	71%	70%	68%	68%	67%	66%	65%	65%	64%	63%	63%	62%	62%	62%	61%	61%	60%	60%	60%	59%	59%	59%	59%	59%	
17				90%	86%	83%	80%	78%	76%	75%	73%	72%	71%	70%	69%	68%	67%	66%	66%	65%	64%	64%	63%	63%	62%	62%	62%	61%	61%	61%	60%	60%	60%	60%	
18					90%	86%	83%	81%	79%	77%	75%	74%	73%	72%	70%	69%	68%	67%	66%	66%	65%	65%	64%	64%	63%	63%	62%	62%	62%	61%	61%	61%	61%	61%	
19						90%	86%	84%	82%	80%	78%	76%	75%	74%	72%	71%	70%	69%	68%	67%	67%	66%	66%	65%	65%	64%	64%	63%	63%	62%	62%	62%	62%	62%	
20							90%	87%	84%	82%	80%	78%	77%	76%	74%	73%	72%	71%	70%	69%	68%	67%	67%	66%	66%	65%	65%	64%	64%	64%	64%	63%	63%	63%	
21								90%	87%	85%	82%	80%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	66%	66%	65%	65%	64%	64%	64%	64%	
22									90%	87%	85%	83%	81%	80%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	67%	66%	66%	65%	65%	65%	
23										90%	87%	85%	83%	82%	80%	79%	77%	76%	75%	74%	73%	72%	72%	71%	70%	70%	69%	68%	68%	67%	67%	66%	66%	66%	
24											90%	87%	85%	84%	82%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	67%	67%	67%	67%	
25												90%	87%	86%	84%	82%	81%	80%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	68%	68%	68%	68%		
26													90%	88%	86%	84%	83%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	70%	69%	69%	69%		
27														90%	88%	86%	84%	83%	82%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	71%	70%	70%	70%		
28															90%	88%	86%	85%	83%	82%	81%	80%	78%	77%	76%	75%	74%	73%	72%	71%	71%	70%	70%		
29																90%	88%	86%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	72%	72%		
30																	90%	88%	86%	85%	84%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	73%	73%		
31																		90%	88%	86%	85%	84%	83%	82%	80%	79%	78%	77%	76%	75%	74%	74%	74%		
32																			90%	88%	87%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	75%		
33																				90%	88%	87%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	76%		
34																					90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	78%	77%	77%		
35																						90%	88%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	78%	
36																							90%	88%	87%	86%	85%	84%	83%	82%	81%	80%	79%	79%	
37																								90%	88%	87%	86%	85%	84%	83%	82%	81%	80%	80%	
38																									90%	88%	87%	86%	85%	84%	83%	82%	81%	81%	
39																										90%	88%	87%	86%	85%	84%	83%	82%	82%	
40																											90%	88%	87%	86%	85%	84%	83%	83%	
41																												90%	88%	87%	86%	85%	84%	84%	
42																													90%	88%	87%	86%	85%	85%	
43																														90%	88%	87%	86%	86%	
44																															90%	88%	87%	87%	
45																																90%	88%	88%	
46																																	90%	89%	
47																																		90%	
48																																			90%

PT: Policy Term

**Bajaj Allianz Life Assured Wealth Goal - Guaranteed Surrender Value Factor (GSV)  
to be applied on Total Premiums Received till date (as detailed in FnU) for  
Variant 5 - Wealth Creation (Limited/Regular Premium)**

Policy Year/PT	10	15	20	25	30
2	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%
8	70%	60%	60%	60%	60%
9	90%	65%	60%	60%	60%
10	90%	70%	65%	60%	60%
11		75%	65%	65%	60%
12		80%	70%	65%	65%
13		85%	70%	65%	65%
14		90%	75%	70%	65%
15		90%	75%	70%	65%
16			80%	70%	70%
17			80%	75%	70%
18			85%	75%	70%
19			90%	75%	70%
20			90%	80%	75%
21				80%	75%
22				80%	75%
23				85%	80%
24				90%	80%
25				90%	80%
26					85%
27					85%
28					85%
29					90%
30					90%

PT: Policy Term

Bajaj Allianz Life Assured Wealth Goal - Guaranteed Surrender Value Factor (GSV) to be applied on Single Premium Received (as detailed in FnU) for Variant 5 - Wealth Creation (Single Premium)		
Policy Year/PT	5	10
1	90%	90%
2	100%	100%
3	100%	100%
4	100%	100%
5	100%	100%
6		100%
7		100%
8		100%
9		100%
10		100%

PT: Policy Term

**Bajaj Allianz Life Assured Wealth Goal - Guaranteed Surrender Value Factor (GSV) to be applied on Total Premiums Received till date (as detailed in FnU) for  
Variant 6 - Assured Income (Limited/Regular Premium)**

<b>Policy Year/PT</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>
<b>2</b>	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
<b>3</b>	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
<b>4</b>	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>5</b>	90%	90%	50%	50%	50%	50%	50%	50%	50%	50%
<b>6</b>		90%	90%	70%	70%	50%	50%	50%	50%	50%
<b>7</b>			90%	90%	80%	50%	50%	50%	50%	50%
<b>8</b>				90%	90%	70%	70%	70%	70%	70%
<b>9</b>					90%	90%	70%	70%	70%	70%
<b>10</b>						90%	90%	80%	80%	80%
<b>11</b>							90%	90%	80%	80%
<b>12</b>								90%	90%	80%
<b>13</b>									90%	90%
<b>14</b>										90%

PT: Policy Term

		Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FoU for Variant 1 - Lifelong Income																											
		Policy Term (PT)																											
Q/S Term to end of PT	PT	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48													
0.5		0.067366	0.074434	0.082225	0.090802	0.100235	0.110594	0.121955	0.134392	0.147985	0.162814	0.178962	0.196509	0.215541	0.236145	0.258413													
1.0		0.127151	0.139976	0.153999	0.169300	0.185961	0.204058	0.223663	0.244835	0.267631	0.292086	0.318225	0.346053	0.375555	0.406696	0.439419													
1.5		0.174598	0.191588	0.210034	0.230006	0.251564	0.274756	0.299612	0.326142	0.354331	0.384135	0.415478	0.448251	0.482307	0.517465	0.553506													
2.0		0.217003	0.237190	0.259374	0.283295	0.308777	0.335220	0.363798	0.393551	0.425481	0.458555	0.492654	0.527778	0.563456	0.599688	0.635903													
2.5		0.250133	0.273122	0.297447	0.323617	0.351132	0.380596	0.411373	0.443523	0.476881	0.511233	0.546532	0.582818	0.619988	0.657980	0.696765													
3.0		0.280130	0.305055	0.331423	0.359386	0.388885	0.419823	0.452061	0.485417	0.519963	0.555624	0.592385	0.629955	0.668242	0.707155	0.746601													
3.5		0.303463	0.329528	0.357161	0.386302	0.416856	0.448684	0.481604	0.515388	0.549763	0.584815	0.619955	0.655288	0.690712	0.726226	0.761830													
4.0		0.324064	0.351338	0.380163	0.410189	0.441485	0.473876	0.507143	0.541202	0.575970	0.609433	0.643083	0.676035	0.709272	0.742806	0.766509													
4.5		0.340110	0.367892	0.397079	0.427555	0.459161	0.491693	0.525143	0.558507	0.591757	0.624903	0.657942	0.690872	0.723691	0.746888	0.770468													
5.0		0.354389	0.382685	0.412295	0.443276	0.474666	0.507380	0.540469	0.573855	0.607551	0.641573	0.675925	0.709995	0.743980	0.757274	0.782389													
5.5		0.364569	0.393098	0.422850	0.453664	0.485341	0.517639	0.550276	0.582936	0.615280	0.646954	0.677607	0.708007	0.738157	0.768011	0.784011													
6.0		0.373868	0.402566	0.432397	0.463187	0.494720	0.526743	0.558964	0.591064	0.622704	0.653542	0.683242	0.711500	0.738051	0.762695	0.785301													
6.5		0.379903	0.408574	0.438296	0.468884	0.500113	0.531722	0.563416	0.594978	0.625777	0.655781	0.684571	0.711885	0.737474	0.761175	0.782895													
7.0		0.385439	0.414062	0.443660	0.474008	0.504963	0.536171	0.567307	0.598208	0.628749	0.658899	0.688571	0.717710	0.745226	0.771125	0.795265													
7.5		0.388336	0.416770	0.446110	0.476156	0.506673	0.537394	0.568029	0.598269	0.627865	0.656839	0.685197	0.712952	0.740123	0.765717	0.789677													
8.0		0.391003	0.419254	0.448438	0.478082	0.508220	0.538494	0.568620	0.598298	0.627330	0.655336	0.682760	0.709607	0.734917	0.759206	0.772255													
8.5		0.391507	0.419467	0.448217	0.477551	0.507234	0.537004	0.566579	0.595672	0.623999	0.651295	0.677329	0.701915	0.724923	0.746286	0.765998													
9.0		0.391973	0.419664	0.448097	0.477067	0.506339	0.535655	0.564743	0.593325	0.621131	0.647914	0.673458	0.697599	0.720224	0.741283	0.760781													
9.5		0.390544	0.417893	0.446022	0.474558	0.503361	0.532179	0.560747	0.588799	0.616109	0.642554	0.667429	0.691152	0.713477	0.734216	0.753333													
10.0		0.389413	0.416429	0.444111	0.472258	0.500642	0.529018	0.557132	0.584728	0.611553	0.637421	0.662119	0.685524	0.707551	0.728172	0.747407													
10.5		0.386679	0.413304	0.440566	0.468265	0.496182	0.524077	0.551706	0.578824	0.605202	0.630637	0.654961	0.678052	0.699839	0.720298	0.739454													
11.0		0.384139	0.410409	0.437291	0.464589	0.492091	0.519564	0.546772	0.573484	0.599481	0.624574	0.648608	0.671474	0.693107	0.713491	0.732652													
11.5		0.380331	0.406186	0.432633	0.459482	0.486524	0.513537	0.540294	0.566709	0.592768	0.618486	0.643866	0.668926	0.692679	0.715024	0.735471													
12.0		0.376783	0.402162	0.428118	0.454476	0.481400	0.508009	0.534276	0.560089	0.585555	0.610698	0.635510	0.659976	0.683713	0.706338	0.727363													
12.5		0.372158	0.397209	0.422824	0.448824	0.475011	0.501180	0.527123	0.552640	0.577548	0.601689	0.624941	0.647220	0.668480	0.688714	0.707946													
13.0		0.367680	0.392503	0.417721	0.443319	0.469109	0.494892	0.520471	0.545654	0.570248	0.594166	0.617235	0.639394	0.660606	0.680862	0.700183													
13.5		0.362604	0.386831	0.411606	0.436762	0.462114	0.487474	0.512652	0.537467	0.561755	0.585378	0.608228	0.630324	0.651538	0.671594	0.690960													
14.0		0.357706	0.381402	0.405612	0.430267	0.455283	0.480623	0.505744	0.530595	0.554978	0.578939	0.599918	0.620324	0.640772	0.660996	0.680996													
14.5		0.352022	0.375413	0.399346	0.423666	0.448202	0.472782	0.497231	0.521387	0.545103	0.568257	0.590755	0.612534	0.633560	0.653828	0.673349													
15.0		0.346697	0.369686	0.393218	0.417143	0.441298	0.465517	0.489635	0.513496	0.536962	0.559918	0.582276	0.603976	0.624966	0.645300	0.664927													
15.5		0.340700	0.363246	0.386338	0.409830	0.433565	0.457385	0.481132	0.504659	0.527835	0.550551	0.572723	0.594296	0.615240	0.635545	0.655220													
16.0		0.335072	0.357113	0.379904	0.403004	0.426363	0.449830	0.473254	0.496496	0.519432	0.541959	0.563998	0.585495	0.606424	0.626772	0.646544													
16.5		0.328699	0.350468	0.372820	0.395460	0.418411	0.441511	0.464747	0.487824	0.510432	0.532465	0.553932	0.574864	0.595282	0.615144	0.634404													
17.0		0.323040	0.344332	0.366183	0.388463	0.411036	0.433763	0.456508	0.479145	0.501562	0.523667	0.545390	0.566684	0.587519	0.607885	0.627778													
17.5		0.316722	0.337571	0.358985	0.380839	0.403003	0.425343	0.447731	0.470046	0.492184	0.514055	0.535594	0.556756	0.577512	0.597850	0.617765													
18.0		0.310776	0.331218	0.352231	0.373696	0.395489	0.417484	0.439556	0.461594	0.483494	0.505176	0.526576	0.547650	0.568372	0.588727	0.608708													
18.5		0.304417	0.324417	0.344994	0.366036	0.387422	0.409033	0.430750	0.452467	0.474087	0.495532	0.516742	0.537675	0.558306	0.578585	0.598599													
19.0		0.298427	0.318017	0.338194	0.358847	0.379684	0.401129	0.422351	0.443697	0.465347	0.486596	0.507658	0.528491	0.549071	0.569380	0.589407													
19.5		0.292088	0.311219	0.330981	0.351212	0.371824	0.392706	0.413753	0.434867	0.456093	0.476969	0.497832	0.518311	0.538392	0.558209	0.577923													
20.0		0.285181	0.304853	0.324194	0.344037	0.364279	0.384814	0.405443	0.426137	0.447023	0.468025	0.488727	0.509292	0.529695	0.549918	0.569947													
20.5		0.278644	0.298148	0.317057	0.336479	0.356316	0.376460	0.396824	0.417347	0.437964	0.458713	0.479544	0.499999	0.520199	0.540184	0.559981													
21.0		0.272938	0.292185	0.310314	0.329368	0.348834	0.368638	0.388689	0.408905	0.429210	0.449546	0.469884	0.490130	0.510319	0.530341	0.550096													
21.5		0.267174	0.285237	0.303317	0.321951	0.340993	0.360413	0.380106	0.399991	0.420004	0.440074	0.460170	0.480252	0.500298	0.520287	0.540023													
22.0		0.261961	0.279109	0.296669	0.314593	0.332615	0.350863	0.369320	0.387940	0.406748	0.425643	0.444511	0.463417	0.482315	0.501203	0.520081													
22.5		0.256994	0.273683	0.290968	0.308666	0.326592	0.344615	0.362874	0.381284	0.400216	0.418769	0.437408	0.456092	0.474881	0.493724	0.512572													
23.0		0.252075	0.268504	0.285361	0.302762	0.319894	0.337022	0.353567	0.370468	0.387818	0.404736	0.421356	0.437824	0.454295	0.471838	0.489358													
23.5		0.244440	0.260248	0.276985	0.293961	0.311200	0.329443	0.347451	0.366062	0.384918	0.403974	0.423192	0.442454	0.461760	0.481150	0.500616													
24.0		0.238920	0.254334	0.270378	0.286999	0.304313	0.321719	0.339692	0.357992	0.376567	0.395372	0.414372	0.433539	0.452825	0.472290	0.491835													
24.5		0.233276	0.248280	0.263911	0.280121	0.296855	0.314053	0.331657	0.349610	0.367864	0.386376	0.405133	0.424048	0.443160	0.462430	0.481835													
25.0		0.227934	0.242552	0.257797	0.273624	0.289984	0.306824	0.324087	0.341732	0.359686	0.377951	0.396439	0.415172	0.434124	0.453257	0.472518													
25.5		0.222491	0.236714	0.251555	0.266979	0.282941	0.299394	0.316288	0.333571	0.351204	0.369150	0.387378	0.405893	0.424686	0.443758	0.463048													
26.0		0.217337	0.231187	0.245651	0.260697	0.276288	0.292381	0.308929	0.325980	0.343233	0.360894	0.378875	0.397142	0.415675	0.434467	0.453468													
26.5		0.212100	0.225572	0.239646	0.254248	0.269497	0.285205	0.301381	0.317986	0.334983	0.352341	0.370033	0.388067	0.406353	0.424897	0.443735													
27.0		0.207138	0.220148	0.233962	0.248426	0.263578	0.279247	0.295257	0.311553	0.327721	0.344295	0.361374	0.378944	0.396891	0.415124	0.433608													
27.5		0.202105	0.214684	0.228200	0.242402	0.257255	0.272159	0.287697	0.302985	0.318124	0.333591	0.350323	0.367310	0.384542	0.402016	0.420058													
28.0		0.197134	0.209357	0.222723	0.236287	0.250576	0.																						

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 1 - Lifelong Income																																
		Policy Term (PT)																														
O/S Term to end of PT		34	35	36	37	38	39	40	41	42	43	44	45	46	47	48		34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
0.5	0.887444	0.880520	0.872888	0.864486	0.855247	0.845102	0.833977	0.821800	0.808491	0.793975	0.778172	0.761001	0.742382	0.722229	0.700454		0.887444	0.880520	0.872888	0.864486	0.855247	0.845102	0.833977	0.821800	0.808491	0.793975	0.778172	0.761001	0.742382	0.722229	0.700454	
1.0	0.787557	0.775315	0.761934	0.747337	0.731448	0.714198	0.695519	0.675355	0.653659	0.630397	0.605552	0.579123	0.551131	0.521614	0.490635		0.787557	0.775315	0.761934	0.747337	0.731448	0.714198	0.695519	0.675355	0.653659	0.630397	0.605552	0.579123	0.551131	0.521614	0.490635	
1.5	0.703856	0.688049	0.670898	0.652342	0.632377	0.610816	0.587785	0.563231	0.537177	0.509671	0.480794	0.450658	0.419411	0.387237	0.354351		0.703856	0.688049	0.670898	0.652342	0.632377	0.610816	0.587785	0.563231	0.537177	0.509671	0.480794	0.450658	0.419411	0.387237	0.354351	
2.0	0.629051	0.610605	0.590739	0.569822	0.546639	0.522399	0.498738	0.469722	0.441452	0.412065	0.381738	0.350489	0.319172	0.287478	0.255923		0.629051	0.610605	0.590739	0.569822	0.546639	0.522399	0.498738	0.469722	0.441452	0.412065	0.381738	0.350489	0.319172	0.287478	0.255923	
2.5	0.565771	0.545711	0.524248	0.501387	0.477155	0.451607	0.424884	0.396963	0.368161	0.338635	0.308632	0.278439	0.248371	0.218771	0.189992		0.565771	0.545711	0.524248	0.501387	0.477155	0.451607	0.424884	0.396963	0.368161	0.338635	0.308632	0.278439	0.248371	0.218771	0.189992	
3.0	0.508857	0.487713	0.465241	0.441482	0.416503	0.390408	0.363339	0.335475	0.307038	0.278290	0.249527	0.221074	0.193276	0.166485	0.141047		0.508857	0.487713	0.465241	0.441482	0.416503	0.390408	0.363339	0.335475	0.307038	0.278290	0.249527	0.221074	0.193276	0.166485	0.141047	
3.5	0.460286	0.438651	0.415796	0.391790	0.366739	0.340783	0.314101	0.286914	0.259479	0.232088	0.205061	0.178736	0.153456	0.129554	0.107337		0.460286	0.438651	0.415796	0.391790	0.366739	0.340783	0.314101	0.286914	0.259479	0.232088	0.205061	0.178736	0.153456	0.129554	0.107337	
4.0	0.416382	0.394325	0.371605	0.347899	0.322624	0.296486	0.270199	0.243893	0.217536	0.191891	0.166457	0.141400	0.116840	0.092718	0.069081		0.416382	0.394325	0.371605	0.347899	0.322624	0.296486	0.270199	0.243893	0.217536	0.191891	0.166457	0.141400	0.116840	0.092718	0.069081	
4.5	0.378548	0.356867	0.334231	0.310740	0.286574	0.261924	0.237101	0.212130	0.187544	0.163754	0.140541	0.118755	0.098502	0.080005	0.063554		0.378548	0.356867	0.334231	0.310740	0.286574	0.261924	0.237101	0.212130	0.187544	0.163754	0.140541	0.118755	0.098502	0.080005	0.063554	
5.0	0.344177	0.322804	0.300602	0.277714	0.254319	0.230630	0.206893	0.183383	0.160396	0.138237	0.117208	0.097593	0.079642	0.063553	0.049463		0.344177	0.322804	0.300602	0.277714	0.254319	0.230630	0.206893	0.183383	0.160396	0.138237	0.117208	0.097593	0.079642	0.063553	0.049463	
5.5	0.314375	0.293494	0.271909	0.249778	0.227290	0.204671	0.182173	0.160073	0.138660	0.118227	0.099053	0.081390	0.065450	0.051382	0.039273		0.314375	0.293494	0.271909	0.249778	0.227290	0.204671	0.182173	0.160073	0.138660	0.118227	0.099053	0.081390	0.065450	0.051382	0.039273	
6.0	0.287153	0.266846	0.245955	0.224651	0.203134	0.181634	0.160407	0.139726	0.119870	0.101113	0.083710	0.067878	0.053786	0.041542	0.031181		0.287153	0.266846	0.245955	0.224651	0.203134	0.181634	0.160407	0.139726	0.119870	0.101113	0.083710	0.067878	0.053786	0.041542	0.031181	
6.5	0.263380	0.243740	0.223623	0.203008	0.182899	0.163230	0.144252	0.126032	0.108433	0.092411	0.077192	0.063467	0.051184	0.040250	0.030821		0.263380	0.243740	0.223623	0.203008	0.182899	0.163230	0.144252	0.126032	0.108433	0.092411	0.077192	0.063467	0.051184	0.040250	0.030821	
7.0	0.241575	0.222634	0.203319	0.183812	0.164321	0.145078	0.126330	0.108332	0.091333	0.075566	0.061129	0.048478	0.037409	0.028056	0.020382		0.241575	0.222634	0.203319	0.183812	0.164321	0.145078	0.126330	0.108332	0.091333	0.075566	0.061129	0.048478	0.037409	0.028056	0.020382	
7.5	0.222404	0.204202	0.185713	0.167122	0.148636	0.130483	0.112903	0.096138	0.080421	0.065960	0.052932	0.041461	0.031615	0.023398	0.016750		0.222404	0.204202	0.185713	0.167122	0.148636	0.130483	0.112903	0.096138	0.080421	0.065960	0.052932	0.041461	0.031615	0.023398	0.016750	
8.0	0.204755	0.187297	0.169632	0.151948	0.134449	0.117357	0.100904	0.085317	0.070812	0.057576	0.045799	0.035459	0.026718	0.019513	0.013765		0.204755	0.187297	0.169632	0.151948	0.134449	0.117357	0.100904	0.085317	0.070812	0.057576	0.045799	0.035459	0.026718	0.019513	0.013765	
8.5	0.189142	0.172434	0.155589	0.138791	0.122241	0.106156	0.090754	0.076250	0.062842	0.050697	0.039942	0.030654	0.022850	0.016490	0.011479		0.189142	0.172434	0.155589	0.138791	0.122241	0.106156	0.090754	0.076250	0.062842	0.050697	0.039942	0.030654	0.022850	0.016490	0.011479	
9.0	0.174719	0.158750	0.142708	0.126773	0.111142	0.096023	0.081524	0.068146	0.055758	0.044639	0.034865	0.026500	0.019542	0.013936	0.009574		0.174719	0.158750	0.142708	0.126773	0.111142	0.096023	0.081524	0.068146	0.055758	0.044639	0.034865	0.026500	0.019542	0.013936	0.009574	
9.5	0.161884	0.146644	0.131383	0.116277	0.101518	0.087304	0.073833	0.061291	0.049841	0.039615	0.030699	0.023131	0.016894	0.011919	0.008091		0.161884	0.146644	0.131383	0.116277	0.101518	0.087304	0.073833	0.061291	0.049841	0.039615	0.030699	0.023131	0.016894	0.011919	0.008091	
10.0	0.149993	0.135462	0.120957	0.106651	0.092728	0.079377	0.066786	0.055125	0.044544	0.035156	0.027031	0.020191	0.014605	0.010193	0.006837		0.149993	0.135462	0.120957	0.106651	0.092728	0.079377	0.066786	0.055125	0.044544	0.035156	0.027031	0.020191	0.014605	0.010193	0.006837	
10.5	0.139354	0.125511	0.111733	0.098187	0.085051	0.072504	0.060722	0.049883	0.040063	0.031420	0.023989	0.017779	0.012748	0.008812	0.005847		0.139354	0.125511	0.111733	0.098187	0.085051	0.072504	0.060722	0.049883	0.040063	0.031420	0.023989	0.017779	0.012748	0.008812	0.005847	
11.0	0.129489	0.116292	0.103213	0.090396	0.078000	0.066226	0.055208	0.045104	0.036033	0.028080	0.021289	0.015654	0.011128	0.007618	0.005001		0.129489	0.116292	0.103213	0.090396	0.078000	0.066226	0.055208	0.045104	0.036033	0.028080	0.021289	0.015654	0.011128	0.007618	0.005001	
11.5	0.120561	0.108043	0.095631	0.083502	0.071815	0.060743	0.050428	0.041009	0.032593	0.025256	0.019028	0.013892	0.009798	0.006649	0.004331		0.120561	0.108043	0.095631	0.083502	0.071815	0.060743	0.050428	0.041009	0.032593	0.025256	0.019028	0.013892	0.009798	0.006649	0.004331	
12.0	0.112302	0.100739	0.088607	0.077135	0.066120	0.055714	0.046061	0.037285	0.029482	0.022715	0.017004	0.012129	0.008027	0.005084	0.003737		0.112302	0.100739	0.088607	0.077135	0.066120	0.055714	0.046061	0.037285	0.029482	0.022715	0.017004	0.012129	0.008027	0.005084	0.003737	
12.5	0.104823	0.093488	0.082322	0.071469	0.061078	0.051293	0.042248	0.034056	0.026805	0.020547	0.015293	0.010118	0.007656	0.005011	0.003262		0.104823	0.093488	0.082322	0.071469	0.061078	0.051293	0.042248	0.034056	0.026805	0.020547	0.015293	0.010118	0.007656	0.005011	0.003262	
13.0	0.097842	0.087070	0.076482	0.066219	0.056420	0.047222	0.038750	0.031107	0.024372	0.018585	0.013755	0.009847	0.006794	0.004500	0.002847		0.097842	0.087070	0.076482	0.066219	0.056420	0.047222	0.038750	0.031107	0.024372	0.018585	0.013755	0.009847	0.006794	0.004500	0.002847	
13.5	0.091806	0.081271	0.071233	0.061522	0.052176	0.043321	0.034874	0.026831	0.019272	0.013448	0.008857	0.006072	0.003987	0.002507		0.091806	0.081271	0.071233	0.061522	0.052176	0.043321	0.034874	0.026831	0.019272	0.013448	0.008857	0.006072	0.003987	0.002507			
14.0	0.085581	0.075858	0.066341	0.0571																												

**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 to nearest half year.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 4 - Extra Income															
O/S Term to end of PT	Policy Term (PT)														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
0.5	0.003277	0.003605	0.003941	0.004284	0.004633	0.004990	0.005361	0.005750	0.006165	0.006615	0.007111	0.007661	0.008276	0.008967	0.009743
1.0	0.006363	0.006999	0.007650	0.008314	0.008991	0.009682	0.010399	0.011150	0.011954	0.012824	0.013781	0.014843	0.016030	0.017362	0.018858
1.5	0.008956	0.009868	0.010807	0.011766	0.012742	0.013739	0.014766	0.015839	0.016978	0.018206	0.019548	0.021034	0.022689	0.024542	0.026621
2.0	0.011398	0.012570	0.013779	0.015014	0.016271	0.017553	0.018871	0.020245	0.021697	0.023259	0.024961	0.026840	0.028931	0.031268	0.033889
2.5	0.013403	0.014803	0.016253	0.017739	0.019254	0.020797	0.022380	0.024022	0.025750	0.027597	0.029601	0.031804	0.034247	0.036973	0.040025
3.0	0.015292	0.016907	0.018583	0.020304	0.022060	0.023849	0.025680	0.027572	0.029558	0.031671	0.033958	0.036462	0.039234	0.042322	0.045773
3.5	0.016797	0.018593	0.020467	0.022398	0.024372	0.026385	0.028442	0.030562	0.032776	0.035122	0.037646	0.040399	0.043435	0.046807	0.050571
4.0	0.018215	0.020183	0.022242	0.024370	0.026549	0.028771	0.031040	0.033374	0.035802	0.038365	0.041111	0.044096	0.047377	0.051015	0.055068
4.5	0.019301	0.021407	0.023621	0.025919	0.028279	0.030690	0.033152	0.035680	0.038301	0.041055	0.043992	0.047169	0.050648	0.054491	0.058763
5.0	0.020325	0.022561	0.024920	0.027378	0.029908	0.032496	0.035140	0.037850	0.040651	0.043584	0.046700	0.050056	0.053718	0.057753	0.062229
5.5	0.021065	0.023398	0.025872	0.028460	0.031136	0.033880	0.036685	0.039560	0.042526	0.045620	0.048890	0.052397	0.056207	0.060389	0.065015
6.0	0.021763	0.024187	0.026770	0.029480	0.032292	0.035182	0.038141	0.041170	0.044290	0.047534	0.050950	0.054598	0.058545	0.062864	0.067629
6.5	0.022223	0.024708	0.027367	0.030171	0.033091	0.036104	0.039195	0.042362	0.045621	0.049001	0.052546	0.056315	0.060375	0.064798	0.069662
7.0	0.022657	0.025198	0.027929	0.030821	0.033844	0.036972	0.040188	0.043485	0.046874	0.050381	0.054047	0.057929	0.062094	0.066614	0.071570
7.5	0.022894	0.025464	0.028236	0.031186	0.034284	0.037501	0.040819	0.044227	0.047732	0.051353	0.055128	0.059109	0.063361	0.067957	0.072976
8.0	0.023117	0.025714	0.028526	0.031531	0.034698	0.038000	0.041414	0.044927	0.048539	0.052267	0.056145	0.060219	0.064553	0.069219	0.074296
8.5	0.023179	0.025778	0.028603	0.031633	0.034842	0.038201	0.041687	0.045284	0.048987	0.052809	0.056777	0.060934	0.065338	0.070059	0.075175
9.0	0.023238	0.025838	0.028675	0.031729	0.034977	0.038391	0.041944	0.045620	0.049409	0.053319	0.057372	0.061607	0.066077	0.070849	0.076001
9.5	0.023166	0.025747	0.028571	0.031624	0.034883	0.038323	0.041919	0.045650	0.049506	0.053489	0.057615	0.061917	0.066445	0.071259	0.076435
10.0	0.023098	0.025660	0.028473	0.031524	0.034794	0.038259	0.041895	0.045678	0.049597	0.053648	0.057843	0.062209	0.066791	0.071645	0.076843
10.5	0.022924	0.025452	0.028233	0.031260	0.034515	0.037978	0.041627	0.045439	0.049398	0.053499	0.057749	0.062169	0.066796	0.071683	0.076895
11.0	0.022760	0.025255	0.028007	0.031010	0.034252	0.037713	0.041374	0.045213	0.049210	0.053359	0.057660	0.062130	0.066800	0.071718	0.076945
11.5	0.022510	0.024960	0.027666	0.030627	0.033833	0.037268	0.040916	0.044755	0.048768	0.052943	0.057279	0.061786	0.066490	0.071433	0.076669
12.0	0.022275	0.024681	0.027345	0.030265	0.033437	0.036849	0.040484	0.044324	0.048351	0.052551	0.056919	0.061462	0.066199	0.071164	0.076409
12.5	0.021971	0.024324	0.026932	0.029797	0.032917	0.036283	0.039882	0.043697	0.047714	0.051916	0.056298	0.060860	0.065617	0.070598	0.075847
13.0	0.021684	0.023987	0.026543	0.029356	0.032426	0.035749	0.039314	0.043107	0.047113	0.051318	0.055712	0.060293	0.065070	0.070066	0.075318
13.5	0.021341	0.023587	0.026081	0.028830	0.031837	0.035098	0.038608	0.042356	0.046328	0.050512	0.054896	0.059477	0.064259	0.069299	0.074509
14.0	0.021017	0.023210	0.025646	0.028334	0.031280	0.034484	0.037943	0.041647	0.045588	0.049751	0.054127	0.058708	0.063495	0.068499	0.073747
14.5		0.022781	0.025153	0.027772	0.030647	0.033779	0.037168	0.040810	0.044696	0.048816	0.053160	0.057720	0.062494	0.067490	0.072726
15.0		0.022376	0.024687	0.027242	0.030049	0.033113	0.036438	0.040020	0.043855	0.047934	0.052248	0.056789	0.061551	0.066538	0.071764
15.5			0.024176	0.026660	0.029391	0.032377	0.035622	0.039128	0.042892	0.046909	0.051171	0.055669	0.060399	0.065362	0.070565
16.0			0.023694	0.026110	0.028769	0.031681	0.034853	0.038287	0.041984	0.045942	0.050154	0.054614	0.059314	0.064253	0.069435
16.5				0.025519	0.028102	0.030932	0.034018	0.037368	0.040982	0.044862	0.049004	0.053402	0.058051	0.062947	0.068091
17.0				0.024961	0.027471	0.030224	0.033231	0.036500	0.040036	0.043842	0.047918	0.052259	0.056859	0.061715	0.066825
17.5					0.026804	0.029475	0.032394	0.035573	0.039018	0.042735	0.046726	0.050988	0.055519	0.060314	0.065371
18.0					0.026174	0.028767	0.031605	0.034698	0.038058	0.041690	0.045601	0.049790	0.054255	0.058994	0.064001
18.5						0.028028	0.030778	0.033779	0.037043	0.040579	0.044394	0.048492	0.052872	0.057532	0.062469
19.0						0.027330	0.029998	0.032912	0.036086	0.039531	0.043256	0.047267	0.051567	0.056154	0.061025
19.5							0.029189	0.032012	0.035089	0.038434	0.042057	0.045967	0.050168	0.054662	0.059448
20.0							0.028426	0.031163	0.034148	0.037398	0.040925	0.044740	0.048849	0.053256	0.057960
20.5								0.030289	0.033179	0.036328	0.039750	0.043457	0.047459	0.051761	0.056367
21.0								0.029464	0.032264	0.035318	0.038640	0.042247	0.046148	0.050352	0.054863
21.5									0.031329	0.034283	0.037500	0.040997	0.044786	0.048877	0.053278
22.0									0.030446	0.033306	0.036424	0.039817	0.043500	0.047486	0.051783
22.5										0.032313	0.035327	0.038611	0.042180	0.046049	0.050227
23.0										0.031375	0.034292	0.037473	0.040934	0.044692	0.048760
23.5											0.033244	0.036317	0.039665	0.043305	0.047251
24.0											0.032254	0.035227	0.038468	0.041996	0.045827
24.5												0.034126	0.037257	0.040668	0.044376
25.0												0.033087	0.036114	0.039414	0.043006
25.5													0.034963	0.038150	0.041621
26.0													0.033877	0.036957	0.040314
26.5														0.035759	0.039000
27.0														0.034628	0.037759
27.5															0.036516
28.0															0.035343
28.5															
29.0															

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 to nearest half year.



Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for					
Variant 5 - Wealth Creation (Limited/Regular Premium)					
O/S Term to end of PT	Policy Term (PT)				
	10	15	20	25	30
0.5	0.001838	0.003212	0.004892	0.006971	0.010406
1.0	0.003479	0.006135	0.009335	0.013288	0.019801
1.5	0.004749	0.008487	0.013023	0.018532	0.027446
2.0	0.005882	0.010627	0.016374	0.023288	0.034354
2.5	0.006724	0.012284	0.019081	0.027167	0.039861
3.0	0.007476	0.013792	0.021541	0.030686	0.044842
3.5	0.008001	0.014895	0.023448	0.033482	0.048698
4.0	0.008470	0.015900	0.025182	0.036020	0.052189
4.5	0.008764	0.016568	0.026436	0.037955	0.054775
5.0	0.009026	0.017176	0.027577	0.039712	0.057117
5.5	0.009153	0.017509	0.028302	0.040957	0.058728
6.0	0.009266	0.017812	0.028961	0.042088	0.060189
6.5	0.009274	0.017894	0.029260	0.042780	0.061054
7.0	0.009282	0.017968	0.029532	0.043408	0.061839
7.5	0.009208	0.017865	0.029494	0.043650	0.062135
8.0	0.009142	0.017771	0.029460	0.043870	0.062404
8.5	0.009012	0.017540	0.029163	0.043748	0.062265
9.0	0.008896	0.017328	0.028892	0.043638	0.062139
9.5		0.017010	0.028402	0.043221	0.061666
10.0		0.016720	0.027955	0.042843	0.061237
10.5		0.016347	0.027330	0.042190	0.060505
11.0		0.016007	0.026760	0.041596	0.059841
11.5		0.015604	0.026047	0.040759	0.058908
12.0		0.015236	0.025398	0.039997	0.058060
12.5		0.014820	0.024637	0.039021	0.056967
13.0		0.014441	0.023944	0.038133	0.055973
13.5		0.014023	0.023166	0.037061	0.054752
14.0		0.013642	0.022457	0.036084	0.053641
14.5			0.021686	0.034953	0.052319
15.0			0.020983	0.033922	0.051117
15.5			0.020234	0.032766	0.049718
16.0			0.019551	0.031713	0.048445
16.5			0.018836	0.030561	0.046992
17.0			0.018184	0.029511	0.045670
17.5			0.017508	0.028386	0.044185
18.0			0.016892	0.027361	0.042834
18.5			0.016259	0.026281	0.041341
19.0			0.015681	0.025297	0.039982
19.5				0.024275	0.038504
20.0				0.023343	0.037157
20.5				0.022386	0.035713
21.0				0.021514	0.034398
21.5				0.020625	0.033007
22.0				0.019815	0.031740
22.5				0.018996	0.030418
23.0				0.018249	0.029213
23.5				0.017497	0.027969
24.0				0.016810	0.026836
24.5					0.025678
25.0					0.024622
25.5					0.023552
26.0					0.022577
26.5					0.021595
27.0					0.020700
27.5					0.019803
28.0					0.018985
28.5					0.018167
29.0					0.017422
29.5					
30.0					

**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 to nearest half year.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 5 - Wealth Creation (Single Premium)		
O/S Term to end of PT	Policy Term (PT)	
	5	10
0.5	0.000015	0.000063
1.0	0.000028	0.000120
1.5	0.000038	0.000165
2.0	0.000046	0.000204
2.5	0.000052	0.000235
3.0	0.000056	0.000261
3.5	0.000058	0.000280
4.0	0.000059	0.000296
4.5	0.000058	0.000307
5.0		0.000315
5.5		0.000320
6.0		0.000322
6.5		0.000322
7.0		0.000320
7.5		0.000316
8.0		0.000310
8.5		0.000303
9.0		0.000295
9.5		0.000287
10.0		

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 5 - Wealth Creation (Single Premium)		
O/S Term to end of PT	Policy Term (PT)	
	5	10
0.5	0.96447	0.964423
1.0	0.930204	0.930116
1.5	0.897158	0.897038
2.0	0.865288	0.86514
2.5	0.834552	0.834383
3.0	0.804908	0.804722
3.5	0.776319	0.77612
4.0	0.748747	0.748537
4.5	0.722154	0.721937
5.0		0.696284
5.5		0.671546
6.0		0.647687
6.5		0.624678
7.0		0.602487
7.5		0.581086
8.0		0.560445
8.5		0.540539
9.0		0.521341
9.5		0.502825
10.0		

**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 to nearest half year.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU for Variant 6 - Assured Income																						
	Income period: 25 years														Income period: 30 years							
	Policy Term (PT)																					
O/S Term to end of PT	5	6	7	8	9	10	11	12	13	14	5	6	7	8	9	10	11	12	13	14		
0.5	0.01128	0.01241	0.01372	0.01524	0.01701	0.01905	0.02135	0.02392	0.02672	0.02973	0.01172	0.01288	0.01424	0.01583	0.01767	0.01978	0.02217	0.02484	0.02775	0.03087		
1.0	0.02202	0.02422	0.02677	0.02975	0.03321	0.03717	0.04166	0.04667	0.05212	0.05798	0.02287	0.02515	0.02781	0.03090	0.03449	0.03860	0.04327	0.04847	0.05413	0.06022		
1.5	0.03129	0.03435	0.03790	0.04204	0.04685	0.05239	0.05869	0.06575	0.07349	0.08185	0.03249	0.03567	0.03936	0.04366	0.04866	0.05441	0.06095	0.06828	0.07633	0.08501		
2.0	0.04011	0.04399	0.04850	0.05375	0.05985	0.06688	0.07490	0.08390	0.09382	0.10455	0.04166	0.04569	0.05037	0.05582	0.06215	0.06946	0.07778	0.08713	0.09743	0.10858		
2.5	0.04768	0.05212	0.05747	0.06359	0.07070	0.07891	0.08830	0.09888	0.11060	0.12335	0.04952	0.05422	0.05968	0.06604	0.07342	0.08195	0.09170	0.10269	0.11487	0.12811		
3.0	0.05489	0.06004	0.06601	0.07295	0.08103	0.09036	0.10106	0.11314	0.12657	0.14124	0.05700	0.06236	0.06855	0.07577	0.08415	0.09385	0.10495	0.11750	0.13145	0.14668		
3.5	0.06101	0.06666	0.07318	0.08076	0.08956	0.09975	0.11144	0.12470	0.13949	0.15572	0.06337	0.06923	0.07600	0.08387	0.09302	0.10360	0.11574	0.12951	0.14487	0.16172		
4.0	0.06685	0.07297	0.08002	0.08819	0.09769	0.10869	0.12133	0.13570	0.15179	0.16950	0.06943	0.07578	0.08310	0.09159	0.10146	0.11288	0.12601	0.14094	0.15764	0.17603		
4.5		0.07824	0.08569	0.09431	0.10432	0.11591	0.12924	0.14443	0.16148	0.18034		0.08125	0.08899	0.09795	0.10834	0.12037	0.13422	0.15000	0.16771	0.18729		
5.0		0.08326	0.09109	0.10014	0.11063	0.12278	0.13677	0.15273	0.17071	0.19065		0.08647	0.09460	0.10400	0.11489	0.12751	0.14204	0.15862	0.17729	0.19800		
5.5			0.09550	0.10486	0.11568	0.12821	0.14264	0.15914	0.17776	0.19848			0.09919	0.10890	0.12014	0.13315	0.14814	0.16527	0.18461	0.20613		
6.0			0.09971	0.10935	0.12049	0.13338	0.14824	0.16523	0.18446	0.20592			0.10355	0.11356	0.12514	0.13852	0.15395	0.17160	0.19157	0.21386		
6.5				0.11290	0.12424	0.13735	0.15245	0.16975	0.18934	0.21127				0.11725	0.12903	0.14264	0.15833	0.17629	0.19664	0.21942		
7.0					0.11627	0.12782	0.14113	0.15647	0.17405	0.19399	0.21637				0.12076	0.13274	0.14657	0.16250	0.18075	0.20147		
7.5						0.13049	0.14390	0.15934	0.17703	0.19713	0.21972					0.13552	0.14945	0.16548	0.18386	0.20473		
8.0							0.13303	0.14654	0.16208	0.17988	0.20013	0.22292					0.13816	0.15219	0.16832	0.18681		
8.5								0.14833	0.16385	0.18164	0.20187	0.22468					0.15404	0.17017	0.18864	0.20965		
9.0									0.15003	0.16555	0.18331	0.20353	0.22635					0.15581	0.17193	0.19038		
9.5										0.16643	0.18408	0.20417	0.22685						0.17285	0.19118		
10.0											0.16727	0.18482	0.20477	0.22732						0.17372		
10.5												0.18479	0.20452	0.22683						0.19191		
11.0													0.18476	0.20428	0.22635					0.19188		
11.5														0.20333	0.22508					0.21117		
12.0															0.20242	0.22386				0.21023		
12.5																0.22198				0.23054		
13.0																	0.22019			0.22968		
13.5																						
14.0																						

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 to nearest half year.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for					
Variant 5 - Wealth Creation (Limited/Regular Premium)					
O/S Term to end of PT	Policy Term (PT)				
	10	15	20	25	30
0.5	0.892673	0.909778	0.908162	0.906162	0.902856
1.0	0.796865	0.827697	0.824759	0.821129	0.815150
1.5	0.711489	0.753268	0.749293	0.744460	0.736634
2.0	0.635260	0.685532	0.680732	0.674950	0.665680
2.5	0.567302	0.624080	0.618669	0.612216	0.602048
3.0	0.506614	0.568137	0.562264	0.555313	0.544499
3.5	0.452489	0.517359	0.511184	0.503917	0.492806
4.0	0.404147	0.471119	0.464744	0.457277	0.446020
4.5	0.361018	0.429125	0.422671	0.415122	0.403935
5.0	0.322492	0.390875	0.384406	0.376854	0.365821
5.5	0.288111	0.356118	0.349725	0.342244	0.331493
6.0	0.257395	0.324453	0.318172	0.310813	0.300386
6.5	0.229976	0.295664	0.289561	0.282374	0.272339
7.0	0.205479	0.269431	0.263523	0.256536	0.246911
7.5	0.183606	0.245569	0.239900	0.233148	0.223961
8.0	0.164062	0.223821	0.218395	0.211891	0.203145
8.5	0.146610	0.204031	0.198876	0.192641	0.184343
9.0	0.131014	0.185991	0.181101	0.175140	0.167282
9.5		0.169569	0.164958	0.159285	0.151860
10.0		0.154597	0.150255	0.144865	0.137861
10.5		0.140963	0.136894	0.131795	0.125200
11.0		0.128531	0.124721	0.119904	0.113702
11.5		0.117208	0.113655	0.109122	0.103298
12.0		0.106882	0.103571	0.099309	0.093846
12.5		0.097474	0.094398	0.090407	0.085290
13.0		0.088895	0.086038	0.082303	0.077514
13.5		0.081076	0.078431	0.074947	0.070472
14.0		0.073946	0.071496	0.068248	0.064070
14.5			0.065183	0.062165	0.058269
15.0			0.059428	0.056624	0.052994
15.5			0.054187	0.051589	0.048213
16.0			0.049408	0.047001	0.043863
16.5			0.045055	0.042831	0.039919
17.0			0.041086	0.039031	0.036329
17.5			0.037469	0.035574	0.033073
18.0			0.034171	0.032423	0.030108
18.5			0.031166	0.029557	0.027417
19.0			0.028425	0.026943	0.024966
19.5				0.024564	0.022741
20.0				0.022395	0.020714
20.5				0.020420	0.018872
21.0				0.018619	0.017194
21.5				0.016979	0.015668
22.0				0.015483	0.014278
22.5				0.014120	0.013013
23.0				0.012877	0.011861
23.5				0.011745	0.010812
24.0				0.010712	0.009856
24.5					0.008986
25.0					0.008192
25.5					0.007470
26.0					0.006811
26.5					0.006211
27.0					0.005664
27.5					0.005165
28.0					0.004710
28.5					0.004296
29.0					0.003918
29.5					
30.0					

**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 to nearest half year.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 2 - Second Income, Variant 3 - Step Up Income																								
O/S Term to end of PT	Policy Term (PT)																							
	25	27	28	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44						
0.5	0.946455	0.945307	0.944626	0.943003	0.942039	0.940961	0.939756	0.938411	0.936914	0.935249	0.933400	0.931346	0.929069	0.926543	0.923744	0.920644	0.917210	0.913409						
1.0	0.895778	0.893605	0.892319	0.889254	0.887438	0.885408	0.883142	0.880616	0.877809	0.874692	0.871236	0.867406	0.863169	0.858483	0.853304	0.847586	0.841275	0.834317						
1.5	0.848251	0.845273	0.843515	0.839333	0.836857	0.834089	0.831002	0.827565	0.823746	0.819512	0.814823	0.809637	0.803909	0.797589	0.790623	0.782953	0.774516	0.765244						
2.0	0.803246	0.799555	0.797381	0.792214	0.789159	0.785745	0.781941	0.777709	0.773013	0.767813	0.762063	0.755715	0.748718	0.741016	0.732547	0.723249	0.713054	0.701890						
2.5	0.760985	0.756743	0.754253	0.748347	0.744857	0.740960	0.736619	0.731794	0.726444	0.720524	0.713988	0.706782	0.698854	0.690142	0.680587	0.670122	0.658860	0.646192						
3.0	0.720948	0.716224	0.713458	0.706908	0.703042	0.698728	0.693925	0.688590	0.682681	0.676149	0.668946	0.661018	0.652310	0.642762	0.632312	0.620897	0.608452	0.594913						
3.5	0.683312	0.678224	0.675257	0.668245	0.664112	0.659502	0.654373	0.648679	0.642361	0.635415	0.627717	0.619318	0.610073	0.599954	0.588801	0.576856	0.563757	0.549648						
4.0	0.647641	0.642239	0.639100	0.631607	0.627338	0.622479	0.617076	0.611081	0.604554	0.597435	0.589805	0.581628	0.572907	0.563597	0.552745	0.540471	0.527046	0.512645						
4.5	0.614080	0.608450	0.605192	0.597531	0.593027	0.588010	0.582434	0.576252	0.569417	0.561881	0.553596	0.544511	0.534576	0.523737	0.511943	0.499145	0.485295	0.470352						
5.0	0.582258	0.576438	0.573083	0.565212	0.560592	0.555450	0.549737	0.543407	0.536413	0.528708	0.520246	0.510976	0.500852	0.489825	0.477848	0.464877	0.450873	0.435802						
5.5	0.552298	0.546346	0.542931	0.534948	0.530272	0.525071	0.519296	0.512901	0.505839	0.498064	0.489531	0.480193	0.470006	0.458924	0.446907	0.433916	0.419919	0.404890						
6.0	0.523879	0.517825	0.514366	0.506305	0.501591	0.496353	0.490541	0.484108	0.477008	0.469196	0.460630	0.451264	0.441059	0.429973	0.417970	0.405017	0.391090	0.376171						
6.5	0.497107	0.490991	0.487515	0.479442	0.474734	0.469507	0.463712	0.457301	0.450220	0.442453	0.433991	0.424622	0.414488	0.403492	0.391602	0.378792	0.365043	0.350345						
7.0	0.471704	0.465548	0.462065	0.454005	0.449314	0.444113	0.438350	0.431979	0.424954	0.417325	0.408981	0.399953	0.390517	0.379841	0.368098	0.354266	0.340731	0.326503						
7.5	0.447760	0.441593	0.438121	0.430118	0.425475	0.420333	0.414641	0.408352	0.401423	0.393812	0.385481	0.376395	0.366521	0.355831	0.344301	0.331917	0.318669	0.304562						
8.0	0.425032	0.418870	0.415417	0.407489	0.402901	0.397827	0.392215	0.386018	0.379195	0.371704	0.363510	0.354579	0.344882	0.334394	0.323096	0.310978	0.298035	0.284278						
8.5	0.403602	0.397465	0.394042	0.386216	0.381703	0.376719	0.371214	0.365140	0.358456	0.351122	0.343103	0.334369	0.324892	0.314652	0.303632	0.291825	0.279233	0.265871						
9.0	0.383252	0.377153	0.373766	0.366055	0.361621	0.356732	0.351337	0.345391	0.338851	0.331679	0.323842	0.315311	0.306062	0.296075	0.285340	0.273852	0.261618	0.248676						
9.5	0.364055	0.358009	0.354666	0.347086	0.342743	0.337963	0.332697	0.326897	0.320523	0.313538	0.305910	0.297610	0.288617	0.278915	0.268494	0.257354	0.245505	0.232969						
10.0	0.345819	0.339837	0.336541	0.329100	0.324865	0.320148	0.314945	0.309193	0.302817	0.295806	0.288193	0.280003	0.271267	0.261749	0.251362	0.240180	0.228275	0.215729						
10.5	0.328609	0.322702	0.319458	0.312166	0.308017	0.303468	0.298470	0.292978	0.286953	0.280359	0.273166	0.265348	0.256888	0.247773	0.237999	0.227572	0.216506	0.204829						
11.0	0.312255	0.306431	0.303243	0.296103	0.292056	0.287626	0.282766	0.277434	0.271588	0.265195	0.258225	0.250655	0.242466	0.233660	0.224204	0.214136	0.203463	0.192214						
11.5	0.296812	0.291082	0.287953	0.280971	0.277028	0.272721	0.268005	0.262837	0.257179	0.250996	0.244259	0.236946	0.229040	0.220534	0.211425	0.201725	0.191450	0.180634						
12.0	0.282133	0.276501	0.273434	0.266613	0.262773	0.258588	0.254014	0.249009	0.243534	0.237556	0.231048	0.223986	0.216357	0.208153	0.199375	0.190033	0.180147	0.169752						
12.5	0.268263	0.262741	0.259738	0.253080	0.249435	0.245283	0.240851	0.236101	0.230721	0.224952	0.218676	0.211872	0.204524	0.196627	0.188182	0.179201	0.169706	0.159730						
13.0	0.255075	0.249665	0.246728	0.240233	0.236602	0.232462	0.228370	0.223869	0.218562	0.212607	0.206067	0.200012	0.193338	0.185739	0.177618	0.168967	0.159870	0.150300						
13.5	0.242606	0.237318	0.234449	0.228121	0.224593	0.220772	0.216649	0.212098	0.207171	0.201810	0.195987	0.189681	0.182881	0.175580	0.167783	0.159501	0.150730	0.141488						
14.0	0.230746	0.225581	0.222781	0.216619	0.213192	0.209490	0.205473	0.201107	0.196356	0.191192	0.185588	0.179525	0.172990	0.165977	0.158492	0.150547	0.142165	0.133382						
14.5	0.219524	0.214491	0.211763	0.205768	0.202443	0.198856	0.194973	0.190759	0.186181	0.181211	0.175824	0.170000	0.163727	0.157000	0.149824	0.142210	0.134184	0.125780						
15.0	0.208848	0.203947	0.201290	0.195461	0.192236	0.188762	0.185009	0.180943	0.176533	0.171751	0.166573	0.160980	0.154960	0.148509	0.141629	0.134336	0.126651	0.118611						
15.5	0.198738	0.193977	0.191395	0.185734	0.182607	0.179245	0.175618	0.171696	0.167450	0.162851	0.157878	0.152511	0.146739	0.140557	0.133969	0.126988	0.119638	0.111952						
16.0	0.189118	0.184494	0.181896	0.176490	0.173460	0.170207	0.166704	0.162922	0.158833	0.154412	0.149636	0.144487	0.138953	0.133031	0.126723	0.120043	0.113013	0.105667						
16.5	0.180001	0.175521	0.172889	0.167762	0.164872	0.161681	0.158238	0.154652	0.150717	0.146467	0.141882	0.136944	0.131643	0.125973	0.119938	0.113550	0.106832	0.099816						
17.0	0.171323	0.166985	0.164628	0.159465	0.156624	0.153583	0.150317	0.146802	0.143014	0.138930	0.134529	0.129795	0.124715	0.119289	0.113516	0.107409	0.100989	0.094389						
17.5	0.163094	0.158902	0.156621	0.151626	0.148878	0.145939	0.142787	0.139400	0.135755	0.131830	0.127607	0.123069	0.118206	0.113013	0.107493	0.101657	0.095527	0.089132						
18.0	0.155260	0.151210	0.149004	0.144172	0.141515	0.138676	0.135635	0.132371	0.128864	0.125094	0.121041	0.116692	0.112035	0.107067	0.101790	0.096214	0.090360	0.084257						
18.5	0.147825	0.143920	0.141791	0.137124	0.134558	0.131818	0.128885	0.125741	0.122367	0.118744	0.114855	0.110687	0.106229	0.101478	0.096344	0.091109	0.085522	0.079700						
19.0	0.140747	0.136982	0.134927	0.130420	0.127943	0.125299	0.122471	0.119443	0.116197	0.112711	0.108996	0.104992	0.100725	0.096180	0.091361	0.086275	0.080943	0.075389						
19.5	0.134025	0.130407	0.128423	0.124077	0.121689	0.119139	0.116414	0.113498	0.110377	0.107033	0.103454	0.099626	0.095542	0.091196	0.086591	0.081766	0.076648	0.071352						
20.0	0.127625	0.124135	0.122232	0.118043	0.115740	0.113282	0.110657	0.107850	0.104848	0.101636	0.098203	0.094535	0.090626	0.086470	0.082071	0.077436	0.072581	0.067532						
20.5	0.121544	0.118194	0.116361	0.112129	0.110111	0.107744																		

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU for Variant 6 - Assured Income																						
	Income period: 25 years										Income period: 30 years											
	Policy Term (PT)																					
O/S Term to end of PT	5	6	7	8	9	10	11	12	13	14	5	6	7	8	9	10	11	12	13	14		
0.5	0.12322	0.12322	0.12322	0.12323	0.12323	0.12323	0.12323	0.12324	0.12324	0.12325	0.07651	0.07651	0.07651	0.07651	0.07651	0.07652	0.07652	0.07652	0.07652	0.07653		
1.0	0.11751	0.11751	0.11752	0.11752	0.11753	0.11754	0.11755	0.11755	0.11756	0.11757	0.07296	0.07297	0.07297	0.07297	0.07298	0.07298	0.07299	0.07299	0.07300	0.07300		
1.5	0.08005	0.08005	0.08006	0.08007	0.08007	0.08008	0.08009	0.08010	0.08011	0.08013	0.04970	0.04971	0.04971	0.04971	0.04972	0.04972	0.04973	0.04974	0.04974	0.04975		
2.0	0.07635	0.07635	0.07636	0.07637	0.07638	0.07639	0.07641	0.07642	0.07644	0.07646	0.04741	0.04741	0.04741	0.04741	0.04742	0.04743	0.04743	0.04744	0.04745	0.04746		
2.5	0.07282	0.07283	0.07284	0.07285	0.07286	0.07288	0.07289	0.07292	0.07294	0.07296	0.04522	0.04522	0.04523	0.04523	0.04524	0.04525	0.04526	0.04528	0.04529	0.04531		
3.0	0.06946	0.06947	0.06948	0.06950	0.06951	0.06953	0.06956	0.06958	0.06961	0.06964	0.04313	0.04314	0.04314	0.04315	0.04316	0.04317	0.04319	0.04320	0.04322	0.04324		
3.5	0.06626	0.06627	0.06628	0.06630	0.06632	0.06634	0.06637	0.06640	0.06643	0.06647	0.04114	0.04115	0.04116	0.04117	0.04118	0.04119	0.04121	0.04123	0.04125	0.04127		
4.0	0.06320	0.06322	0.06324	0.06326	0.06328	0.06331	0.06334	0.06337	0.06341	0.06345	0.03925	0.03925	0.03927	0.03928	0.03929	0.03931	0.03933	0.03935	0.03937	0.03940		
4.5		0.06031	0.06033	0.06035	0.06038	0.06041	0.06044	0.06048	0.06053	0.06058		0.03745	0.03746	0.03747	0.03749	0.03751	0.03753	0.03756	0.03758	0.03761		
5.0		0.05754	0.05756	0.05759	0.05762	0.05765	0.05769	0.05773	0.05778	0.05784		0.03573	0.03574	0.03576	0.03578	0.03580	0.03582	0.03585	0.03588	0.03591		
5.5			0.05492	0.05495	0.05498	0.05502	0.05506	0.05511	0.05516	0.05522			0.03410	0.03412	0.03414	0.03416	0.03419	0.03422	0.03425	0.03429		
6.0			0.05241	0.05244	0.05247	0.05251	0.05256	0.05261	0.05267	0.05273			0.03254	0.03256	0.03258	0.03261	0.03263	0.03267	0.03270	0.03274		
6.5				0.05004	0.05008	0.05012	0.05017	0.05022	0.05028	0.05036				0.03107	0.03109	0.03112	0.03115	0.03118	0.03122	0.03127		
7.0				0.04776	0.04780	0.04784	0.04789	0.04795	0.04802	0.04809				0.02966	0.02968	0.02971	0.02974	0.02977	0.02981	0.02986		
7.5					0.04562	0.04567	0.04572	0.04578	0.04585	0.04593				0.02833	0.02836	0.02839	0.02843	0.02847	0.02852			
8.0						0.04355	0.04360	0.04365	0.04371	0.04379	0.04387				0.02704	0.02707	0.02710	0.02714	0.02719	0.02724		
8.5							0.04162	0.04167	0.04174	0.04181	0.04190					0.02584	0.02588	0.02592	0.02596	0.02602		
9.0							0.03973	0.03979	0.03986	0.03994	0.04003					0.02467	0.02471	0.02475	0.02480	0.02485		
9.5								0.03800	0.03806	0.03814	0.03823					0.02359	0.02364	0.02368	0.02374	0.02379		
10.0								0.03628	0.03635	0.03643	0.03653						0.02253	0.02257	0.02262	0.02268		
10.5									0.03472	0.03480	0.03489						0.02156	0.02161	0.02167	0.02172		
11.0									0.03316	0.03325	0.03334						0.02059	0.02064	0.02070	0.02075		
11.5										0.03176	0.03185								0.01972	0.01978		
12.0										0.03034	0.03044									0.01884		
12.5											0.02908									0.01806		
13.0												0.02770								0.01726		
13.5													0.02770									
14.0														0.02770								

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 to nearest half year.

**Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FtU for Variant 1 - Lifelong Income**

All Policy Terms		O/S Term to First Income Instalment	
O/S Term to Maturity	SSV 3 A	due	SSV 3 B
0.5	0.778170	0.5	0.943003
1.0	1.605548	1	0.889254
1.5	1.274764	1.5	0.839333
2.0	2.032130	2	0.792214
2.5	1.626788	2.5	0.748347
3.0	2.315242	3	0.706908
3.5	1.902664	3.5	0.668245
4.0	2.563607	4	0.631697
4.5	2.137989	4.5	0.597531
5.0	2.783033	5	0.565212
5.5	2.351946	5.5	0.534948
6.0	2.987633	6	0.506305
6.5	2.555165	6.5	0.479442
7.0	3.185297	7	0.454005
7.5	2.753644	7.5	0.430118
8.0	3.380487	8	0.407489
8.5	2.950786	8.5	0.386216
9.0	3.575706	9	0.366055
9.5	3.148479	9.5	0.347086
10.0	3.772297	10	0.3291
10.5	3.347702	10.5	0.312166
11.0	3.970897	11	0.296103
11.5	3.548869	11.5	0.280971
12.0	4.171694	12	0.266613
12.5	3.752038	12.5	0.25308
13.0	4.374598	13	0.240233
13.5	3.957038	13.5	0.228121
14.0	4.579334	14	0.216619
14.5	4.163541		
15.0	4.785502		
15.5	4.371120		
16.0	4.992620		
16.5	4.579282		
17.0	5.201164		
17.5	4.787500		
18.0	5.407583		
18.5	4.995224		
19.0	5.614310		
19.5	5.201900		
20.0	5.819784		
20.5	5.406979		
21.0	6.023455		
21.5	5.609921		
22.0	6.224778		
22.5	5.810206		
23.0	6.423243		
23.5	6.007394		
24.0	6.618354		
24.5	6.200832		
25.0	6.809648		
25.5	6.390251		
26.0	6.996684		
26.5	6.575175		
27.0	7.179060		
27.5	6.752115		
28.0	7.356294		
28.5	6.930011		
29.0	7.528343		
29.5	7.099248		
30.0	7.694611		
30.5	7.262646		
31.0	7.854931		
31.5	7.419975		
32.0	8.009102		
32.5	7.571057		
33.0	8.156970		
33.5	7.715784		
34.0	8.286460		
34.5	7.854120		
35.0	8.433573		
35.5	7.986117		
36.0	8.562401		
36.5	8.111909		
37.0	8.685118		
37.5	8.231724		
38.0	8.802000		
38.5	8.348676		
39.0	8.913388		
39.5	8.454745		
40.0	9.019700		
40.5	8.558760		

**SSV3, If Surrender is during Income Period:**

- SSV3 will be calculated using only SSV3 A; SSV3 = SSV3 A
  - SSV3 A based on the period of Outstanding Income Period.
  - Outstanding Income period = Income Period in the Policy minus No. of Income Instalments (in years) paid where No. of Income Instalments (in years) paid is rounded to nearest half year
- SSV3, If Surrender is before payment of the First Income Instalment:**
- SSV3 will be calculated using both SSV3 A & SSV3 B; SSV3 = SSV3 A \* SSV3 B
  - SSV3 A will be based on the total Income Period.
  - SSV3 B will be based on the outstanding term to date of first Income Instalment due
- Outstanding Term to 1st Income Instalment = Date of 1st income instalment due (in years), rounded to nearest half year minus Date of surrender. The final SSV3 factor as above will be applied on the annual (equivalent) paid-up Income Instalment (as detailed in the FtU) to arrive at the SSV3.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 2 - Second Income (Income Period : 25)												
O/S Term to end of PT	Policy Term (PT)											
	30	31	32	33	34	35	36	37	38	39		
0.5	0.943001	0.942038	0.940959	0.939752	0.938409	0.936942	0.935348	0.933697	0.931944	0.929967		
1.0	1.889249	1.887434	1.885403	1.883135	1.880609	1.877804	1.874688	1.871230	1.867402	1.863165		
1.5	1.783187	1.779852	1.776121	1.771954	1.767312	1.762149	1.756421	1.750064	1.743030	1.735250		
2.0	2.683079	2.678403	2.673174	2.667338	2.660840	2.653618	2.645614	2.636744	2.626940	2.616115		
2.5	2.534505	2.528039	2.520809	2.512735	2.503745	2.493751	2.482673	2.470402	2.456842	2.441879		
3.0	3.394158	3.386116	3.377128	3.367092	3.355925	3.343516	3.329767	3.314552	3.297757	3.279247		
3.5	3.205230	3.198611	3.187539	3.175176	3.161411	3.146117	3.129167	3.110412	3.089715	3.066911		
4.0	4.033034	4.021490	4.008593	3.994197	3.978171	3.960372	3.940653	3.918845	3.894796	3.868324		
4.5	3.814898	3.801539	3.786621	3.769967	3.751426	3.730824	3.708000	3.682757	3.654919	3.624287		
5.0	4.608560	4.593618	4.576939	4.558325	4.537604	4.514582	4.489082	4.460891	4.429815	4.395645		
5.5	4.361795	4.345161	4.326610	4.305912	4.282857	4.257263	4.228990	4.197524	4.162944	4.124921		
6.0	5.128242	5.110142	5.089972	5.067477	5.042431	5.014609	4.983778	4.949706	4.912150	4.871873		
6.5	4.856154	4.836518	4.814670	4.790320	4.763211	4.733095	4.699716	4.662816	4.622140	4.577429		
7.0	5.598502	5.577547	5.554257	5.528321	5.499453	5.467385	5.431844	5.392554	5.349252	5.301665		
7.5	5.303947	5.281619	5.256853	5.229310	5.198669	5.164635	5.126908	5.085191	5.039203	4.988660		
8.0	6.024890	6.001392	5.975375	5.946471	5.914337	5.878649	5.839089	5.795348	5.747126	5.694133		
8.5	5.710370	5.685440	5.658342	5.628967	5.596448	5.557126	5.515735	5.470005	5.419555	5.364096		
9.0	6.412269	6.385000	6.358129	6.326714	6.291860	6.253187	6.210327	6.162925	6.110654	6.053188		
9.5	6.079982	6.053101	6.023610	5.991038	5.954962	5.914971	5.870663	5.821659	5.767609	5.708173		
10.0	6.764914	6.737108	6.706690	6.673174	6.636104	6.595047	6.549578	6.499291	6.443822	6.382822		
10.5	6.416821	6.387988	6.356576	6.322078	6.284013	6.241916	6.195330	6.143823	6.087004	6.024499		
11.0	7.086639	7.056959	7.024760	6.989454	6.950603	6.907693	6.860242	6.807798	6.749943	6.686291		
11.5	6.724485	6.693839	6.660714	6.624579	6.584911	6.541104	6.492591	6.439584	6.380765	6.316047		
12.0	7.380839	7.349403	7.315552	7.278752	7.238459	7.194139	7.145249	7.091286	7.031779	6.966303		
12.5	7.006191	6.973822	6.939125	6.901564	6.860586	6.815635	6.766146	6.711584	6.651451	6.585292		
13.0	7.650560	7.617434	7.582069	7.543922	7.502437	7.457044	7.407156	7.352123	7.291694	7.225120		
13.5	7.294807	7.250777	7.194598	7.155746	7.113658	7.067749	7.017444	6.962129	6.901263	6.834335		
14.0	7.898505	7.863746	7.826929	7.787541	7.745022	7.698797	7.648236	7.592742	7.531736	7.464685		
14.5	7.502866	7.467245	7.429638	7.389569	7.346498	7.299843	7.248970	7.193266	7.132127	7.064989		
15.0	8.127045	8.090735	8.052513	8.011935	7.968480	7.921561	7.870548	7.814806	7.753720	7.686695		
15.5	7.722585	7.685467	7.646494	7.605253	7.561262	7.513952	7.462693	7.406846	7.345774	7.278865		
16.0	8.326253	8.300500	8.269946	8.232915	8.174855	8.127317	8.079973	8.020182	7.959291	7.896273		
16.5	7.925875	7.887407	7.847153	7.804791	7.759905	7.711982	7.660418	7.604572	7.543786	7.477417		
17.0	8.533892	8.494872	8.454087	8.411263	8.366018	8.317872	8.266246	8.210499	8.149974	8.084009		
17.5	8.114359	8.074748	8.033350	7.989941	7.944191	7.895661	7.843811	7.788023	7.727638	7.661996		
18.0	8.715451	8.675402	8.633552	8.589723	8.543633	8.494881	8.442964	8.387285	8.327187	8.262011		
18.5	8.289389	8.248913	8.206570	8.162236	8.115881	8.066557	8.014405	7.958664	7.898707	7.833870		
19.0	8.884155	8.843389	8.800704	8.756026	8.709165	8.659829	8.607939	8.551948	8.492174	8.427916		
19.5	8.452086	8.411073	8.368055	8.322987	8.275733	8.226057	8.173592	8.117857	8.058288	7.994252		
20.0	9.041030	8.999892	8.956675	8.911365	8.863871	8.814012	8.761468	8.705801	8.646480	8.582903		
20.5	8.603375	8.562194	8.518821	8.473276	8.425498	8.375364	8.322603	8.266842	8.207591	8.144286		
21.0	9.186907	9.145784	9.102371	9.056723	9.008804	8.958543	8.905722	8.850015	8.790979	8.728083		
21.5	8.744024	8.703058	8.659692	8.613978	8.565925	8.515449	8.462509	8.406716	8.347726	8.285051		
22.0	9.322491	9.281764	9.238538	9.192877	9.144818	9.094346	9.041354	8.985622	8.926822	8.864507		
22.5	8.874693	8.834309	8.791323	8.745793	8.697767	8.647262	8.594204	8.538433	8.479676	8.417546		
23.0	9.448405	9.408423	9.365756	9.320452	9.272568	9.222157	9.169168	9.113499	9.054928	8.993121		
23.5	8.995975	8.956499	8.914251	8.869271	8.821609	8.771324	8.718404	8.662782	8.604289	8.542652		
24.0	9.565211	9.526281	9.484511	9.439930	9.392582	9.342532	9.289801	9.234354	9.176078	9.114746		
24.5	9.108418	9.070122	9.028930	8.984849	8.937910	8.888170	8.835662	8.780387	8.722264	8.661132		
25.0	8.673439	8.635806	8.595233	8.551707	8.505248	8.455905	8.403723	8.348737	8.290894	8.230090		
25.5	8.260191	8.223396	8.183657	8.140934	8.095228	8.046575	7.995019	7.940602	7.883308	7.823061		
26.0	7.866634	7.830682	7.791788	7.749892	7.704973	7.657058	7.606192	7.552419	7.495758	7.436164		
26.5	7.492573	7.457388	7.419485	7.378794	7.334972	7.287925	7.237994	7.185116	7.129321	7.070597		
27.0	7.136299	7.102269	7.065352	7.025465	6.982547	6.936588	6.887619	6.835677	6.780798	6.723001		
27.5	6.797557	6.764556	6.728723	6.689957	6.648192	6.603396	6.555580	6.504777	6.451023	6.394341		
28.0	6.474893	6.442901	6.408130	6.370471	6.329847	6.286208	6.239548	6.189897	6.137285	6.081748		
28.5	6.168016	6.137071	6.103423	6.066948	6.027560	5.985197	5.939836	5.891493	5.840193	5.785969		
29.0	5.875083	5.845758	5.813204	5.777886	5.739709	5.698660	5.654521	5.607475	5.557482	5.504575		
29.5	5.568999	5.537265	5.503145	5.466239	5.426458	5.383756	5.338124	5.289565	5.238110	5.183777		
30.0	5.304771	5.274424	5.241468	5.205798	5.167313	5.125958	5.081711	5.034565	4.984545			
30.5	5.024444	4.992667	4.958261	4.921115	4.881163	4.838376	4.792734	4.744249				
31.0	4.786311	4.756677	4.722493	4.686646	4.648058	4.606692	4.562517	4.515337				
31.5	4.530281	4.498328	4.463793	4.426599	4.386905	4.344931	4.300799	4.254557				
32.0	4.315660	4.284803	4.251538	4.215993	4.177204	4.135993	4.103031	4.069125				
32.5	4.081724	4.049727	4.015235	3.978179	3.938510	3.896201						
33.0	3.888270	3.857496	3.824308	3.788638	3.750422	3.709633						
33.5	3.674669	3.642776	3.608486	3.571731	3.532475							
34.0	3.500507	3.469862	3.438901	3.401554	3.363777							
34.5	3.305406	3.273759	3.239808	3.203507								
35.0	3.148746	3.118360	3.085752	3.050874								
35.5	2.970564	2.939278	2.905802									
36.0	2.829774	2.799757	2.767629									
36.5	2.667060	2.636255										
37.0	2.540653	2.511127										
37.5	2.392101	2.378725										
38.0												
38.5												
39.0												

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, N rounded to nearest half year. The SSV3 factor as above will be applied on the annual (equivalent) paid-up Income Instalment (as detailed in the FnU) to arrive at the SSV3.



Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SVF3) to be applied as detailed in F701 for Variant 2 - Second Income (Income Period: 30)												
		Policy Term (PT)										
O/S Term to end of	35	36	37	38	39	40	41	42	43	44		
0.5	0.936912	0.935248	0.933387	0.931344	0.929067	0.926544	0.923742	0.920642	0.917207	0.913407		
1	0.946817	0.944881	0.942120	0.939623	0.936357	0.932477	0.928044	0.923129	0.917784	0.912062		
1.5	1.763148	1.756421	1.750064	1.743030	1.735250	1.726651	1.717100	1.706690	1.695512	1.683448		
2	2.063518	2.065614	2.067644	2.069640	2.071615	2.074476	2.077210	2.079841	2.082356	2.084630		
2.5	2.493751	2.486273	2.478420	2.469824	2.461489	2.452388	2.442734	2.432777	2.422536	2.412039		
3	3.045316	3.032977	3.014552	3.000757	2.979247	2.958874	2.932044	2.911194	2.884490	2.855540		
3.5	3.161117	3.121972	3.104132	3.089715	3.066913	3.041831	3.014285	2.984668	2.952757	2.919170		
4	3.960372	3.940053	3.918845	3.894796	3.868234	3.839241	3.807340	3.772419	3.734256	3.692630		
4.5	3.708284	3.700008	3.682779	3.654919	3.624788	3.592046	3.556738	3.519743	3.471924	3.423919		
5	5.415482	5.408892	5.400891	5.429815	5.495451	5.435817	5.4317084	5.427221	5.422300	5.417005		
5.5	5.457263	5.428980	5.419754	5.426944	5.492645	5.482012	5.470549	5.458834	5.446433	5.434267		
6	5.046620	5.032772	5.02076	5.010013	5.066913	5.066913	5.066913	5.066913	5.066913	5.066913		
6.5	6.730095	6.699716	6.658216	6.621240	6.574729	6.528415	6.472454	6.416932	6.352724	6.288588		
7	5.467385	5.441844	5.392554	5.349252	5.306625	5.249515	5.192514	5.135430	5.078295	5.020630		
7.5	5.164635	5.126098	5.085191	5.039203	4.988660	4.933262	4.872704	4.806726	4.735007	4.657786		
8	5.877804	5.874688	5.871120	5.867426	5.863157	5.858367	5.853004	5.847129	5.840794	5.833951		
8.5	5.571726	5.515755	5.470005	5.419555	5.364096	5.303212	5.237260	5.166457	5.090858	5.009580		
9	6.253187	6.210327	6.162925	6.110654	6.053188	5.990209	5.921401	5.846459	5.765106	5.678298		
9.5	5.914971	5.870663	5.825856	5.767609	5.710813	5.643012	5.571808	5.494824	5.410041	5.319764		
10	6.595047	6.549074	6.499291	6.443822	6.382821	6.315399	6.242854	6.163248	6.076843	5.983830		
10.5	6.241916	6.193364	6.143823	6.079044	6.008976	5.933267	5.852103	5.765579	5.673975	5.576471		
11	10.007693	8.660242	8.007798	7.499493	6.882921	6.184475	6.420455	6.650984	6.367102	5.981838		
11.5	5.541194	5.494191	5.445984	5.380705	5.306743	5.245034	5.167375	5.082733	5.000825	4.918185		
12	10.194139	1.454249	7.091286	10.01379	9.660403	8.894445	6.818585	6.71072	6.63141	6.536644		
12.5	8.618365	7.661466	6.711584	6.651451	6.585292	5.512673	6.433200	6.346570	6.252439	6.155057		
13	10.457044	7.407156	7.322121	9.91064	9.787210	9.212130	8.25041	7.60843	7.00043	6.444812		
13.5	10.067759	7.014784	6									

**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 to nearest half year. The SSV3 factor as above will be applied on the annual (equivalent) paid-up Income Instalment (as detailed in the FnU) to arrive at the SSV3.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 3 - Step Up Income (Income period : 20)					
O/S Term to end of PT	Policy Term (PT)				
	25	27	28	30	32
0.5	1.230390	1.228895	1.228010	1.225900	1.223247
1.0	2.464507	2.461678	2.460008	2.456025	2.451026
1.5	2.333747	2.328532	2.325461	2.318145	2.308962
2.0	3.509924	3.502586	3.498271	3.488005	3.475131
2.5	3.325256	3.315039	3.309058	3.294859	3.277056
3.0	4.450304	4.437535	4.430079	4.412409	4.390270
3.5	4.217981	4.202093	4.192869	4.171078	4.143804
4.0	5.297787	5.279142	5.268362	5.242948	5.211176
4.5	5.023253	5.001390	4.988839	4.959373	4.922612
5.0	5.962943	5.938251	5.924148	5.891134	5.850028
5.5	5.656115	5.628252	5.612461	5.575694	5.530070
6.0	6.565076	6.534436	6.517172	6.477144	6.427611
6.5	6.229576	6.195817	6.176951	6.133487	6.079959
7.0	7.111221	7.074747	7.054491	7.008062	6.951110
7.5	6.750260	6.710712	6.688923	6.639346	6.578914
8.0	7.607620	7.565409	7.542299	7.490031	7.426647
8.5	7.224033	7.178789	7.154206	7.099024	7.032614
9.0	8.059787	8.011927	7.986081	7.928430	7.859485
9.5	7.656070	7.605247	7.577963	7.517575	7.445974
10.0	8.372576	8.319210	8.290702	8.228012	8.154219
10.5	7.955896	7.899742	7.869871	7.804635	7.728540
11.0	8.659953	8.601426	8.570399	8.503044	8.425083
11.5	8.231665	8.170579	8.138268	8.068507	7.988492
12.0	8.924559	8.861313	8.827925	8.756178	8.674525
12.5	8.485821	8.420309	8.385732	8.311721	8.228172
13.0	9.168651	9.101254	9.065688	8.989824	8.904787
13.5	8.720434	8.651141	8.614515	8.536545	8.449721
14.0	9.394128	9.323290	9.285795	9.206120	9.117909
14.5	8.937258	8.864950	8.826556	8.744984	8.655090
15.0	9.502608	9.429141	9.390029	9.306946	9.215762
15.5	9.042610	8.968190	8.928409	8.843765	8.751091
16.0	9.604879	9.529773	9.489481	9.403635	9.309849
16.5	9.141847	9.066305	9.025580	8.938569	8.843516
17.0	9.701136	9.625378	9.584358	9.496502	9.400541
17.5	9.235150	9.159437	9.118236	9.029646	8.932703
18.0	9.791548	9.716051	9.674783	9.585741	9.488148
18.5	9.322687	9.247659	9.206449	9.117134	9.018901
19.0	9.876277	9.801847	9.760787	9.671436	9.572860
19.5	9.404628	9.331024	9.290238	9.201080	9.102251
20.0	8.955503	8.882817	8.842374	8.753598	8.654778
20.5	8.528816	8.457470	8.417638	8.329857	8.231681
21.0	8.122459	8.052490	8.013304	7.926628	7.829268
21.5	7.736236	7.667937	7.629591	7.544501	7.448500
22.0	7.368377	7.301749	7.264254	7.180794	7.086251
22.5	7.018618	6.953856	6.917344	6.835870	6.743222
23.0	6.685462	6.622538	6.587000	6.507515	6.416798
23.5	6.368606	6.307635	6.273161	6.195906	6.107456
24.0	6.066766	6.007705	5.974275	5.899220	5.813027
24.5		5.722533	5.690196	5.617498	5.533803
25.0		5.450898	5.419626	5.349229	5.267991
25.5		5.192553	5.162369	5.094364	5.015735
26.0		4.946452	4.917322	4.851641	4.775561
26.5			4.684266	4.620944	4.547500
27.0			4.462256	4.401215	4.330330
27.5				4.192299	4.124009
28.0				3.993300	3.927519
28.5				3.804038	3.740763
29.0				3.623745	3.562888
29.5					3.393765
30.0					3.232670
30.5					3.079456
31.0					2.933503
31.5					
32.0					

**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 to nearest half year.  
The SSV3 factor as above will be applied on the annual (equivalent) paid-up income Instalment (as detailed in the FnU) to arrive at the SSV3.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 4 - Extra Income (Income Period : 10)										
O/S Term to end of PT	Policy Term (PT)									
	15	16	17	18	19	20	21	22	23	24
0.5	0.941708	0.941387	0.94106	0.940725	0.940384	0.940036	0.939672	0.939292	0.938888	0.938449
1.0	1.886813	1.88621	1.885593	1.884963	1.884321	1.883666	1.882982	1.882271	1.881511	1.880685
1.5	1.777411	1.776262	1.775076	1.773864	1.77263	1.771371	1.77007	1.768721	1.767293	1.765755
2.0	2.674352	2.672722	2.671038	2.669314	2.667558	2.665769	2.663929	2.662022	2.660009	2.65785
2.5	2.52007	2.517753	2.515342	2.512864	2.510335	2.50776	2.505119	2.502399	2.499544	2.496505
3.0	3.374689	3.371769	3.368722	3.365583	3.362379	3.359115	3.355778	3.352346	3.348758	3.344955
3.5	3.180924	3.177254	3.173397	3.169402	3.165309	3.161134	3.156869	3.152497	3.147955	3.14317
4.0	3.998284	3.99396	3.989397	3.984656	3.97979	3.97482	3.96975	3.964561	3.959193	3.953559
4.5	3.769715	3.76464	3.759254	3.753619	3.747807	3.741855	3.735779	3.729569	3.723167	3.716492
5.0	4.554213	4.548487	4.542386	4.535978	4.529348	4.522544	4.515598	4.508506	4.501211	4.493638
5.5	4.294884	4.288465	4.281578	4.274303	4.266729	4.258926	4.25094	4.242783	4.234409	4.225752
6.0	5.050323	5.043308	5.035745	5.027722	5.019337	5.010673	5.001792	4.992721	4.983422	4.973836
6.5	4.763744	4.756129	4.747868	4.739048	4.729776	4.720145	4.710238	4.700097	4.689708	4.679021
7.0	5.493426	5.485304	5.476449	5.466949	5.45692	5.446463	5.435678	5.424624	5.413305	5.40168
7.5	5.182651	5.174041	5.164607	5.154421	5.143604	5.132262	5.120508	5.108424	5.09603	5.083315
8.0	5.889455	5.880442	5.870522	5.859761	5.848277	5.836188	5.823613	5.810654	5.797352	5.783713
8.5	5.55715	5.547773	5.537401	5.526091	5.513953	5.501096	5.487656	5.473743	5.459425	5.444731
9.0	6.243594	6.233923	6.223183	6.211422	6.198741	6.185242	6.171079	6.156368	6.141196	6.125616
9.5	5.892102	5.882181	5.871124	5.858957	5.84577	5.831654	5.816758	5.801216	5.78512	5.768555
10.0	5.560398	5.550286	5.53898	5.526493	5.512897	5.498279	5.482781	5.466551	5.44969	5.432308
10.5	5.247976	5.237824	5.226449	5.213725	5.200069	5.185193	5.169349	5.152681	5.135305	5.117334
11.0	4.953109	4.942954	4.931554	4.918944	4.904992	4.889935	4.873836	4.856832	4.839055	4.820623
11.5	4.675276	4.665225	4.653925	4.641182	4.627505	4.612457	4.596308	4.579184	4.561213	4.542527
12.0	4.413026	4.403098	4.391925	4.37912	4.365716	4.350724	4.334584	4.317408	4.299323	4.280474
12.5	4.165849	4.156116	4.145157	4.132752	4.119385	4.104592	4.088619	4.071564	4.053545	4.034704
13.0	3.932516	3.922988	3.912253	3.900583	3.886954	3.872385	3.856612	3.839719	3.821817	3.803045
13.5	3.712535	3.703258	3.692803	3.681187	3.66813	3.65389	3.638434	3.621834	3.604192	3.585637
14.0	3.50486	3.495835	3.485664	3.474393	3.461626	3.447723	3.432599	3.416313	3.39896	3.380658
14.5		3.300281	3.290428	3.27788	3.263127	3.253628	3.238918	3.223043	3.206087	3.188154
15.0		3.115666	3.106128	3.095553	3.083556	3.070459	3.056164	3.040707	3.024159	3.006611
15.5			2.932374	2.915082	2.897939	2.884112	2.869138	2.853075	2.836001	
16.0			2.768338	2.751519	2.734326	2.715112	2.694746	2.673248	2.65068	
16.5				3.075298	2.994443	2.981692	2.968817	2.954838	2.939793	
17.0				2.903268	2.44818	2.436877	2.424482	2.411008	2.396487	
17.5					2.311229	2.300384	2.288485	2.275539	2.261571	
18.0					2.18194	2.171536	2.160116	2.147682	2.13425	
18.5						2.050063	2.039124	2.02721	2.014331	
19.0						1.935382	1.924909	1.913497	1.90115	
19.5							1.81723	1.806318	1.794507	
20.0							1.715574	1.705144	1.693847	
20.5								1.609759	1.598971	
21.0								1.519709	1.509409	
21.5									1.424972	
22.0									1.345259	
22.5										1.26048
23.0										1.189967
23.5										
24.0										

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 to nearest half year. The SSV3 factor as above will be applied on the annual (equivalent) paid-up Income Instalment (as detailed in the FnU) to arrive at the SSV3.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 4 - Extra Income (Income Period : 15)											
O/S Term to end of PT	Policy Term (PT)										
	20	21	22	23	24	25	26	27	28	29	
0.5	0.940036	0.939672	0.939292	0.938888	0.938449	0.937965	0.937427	0.936826	0.936152	0.935393	
1.0	1.883666	1.882982	1.882271	1.881511	1.880685	1.879777	1.87877	1.877642	1.87638	1.874961	
1.5	1.771371	1.77007	1.768721	1.767293	1.765755	1.764074	1.762222	1.760154	1.757845	1.755251	
2.0	2.665769	2.663929	2.662022	2.660009	2.65785	2.655494	2.652904	2.650018	2.646798	2.643184	
2.5	2.50776	2.505119	2.502399	2.499544	2.496505	2.493215	2.489618	2.485626	2.481184	2.476209	
3.0	3.359115	3.355778	3.352346	3.348758	3.344955	3.340854	3.336381	3.331432	3.325932	3.319781	
3.5	3.161134	3.156869	3.152497	3.147955	3.14317	3.138048	3.132493	3.126382	3.119611	3.112059	
4.0	3.97482	3.96975	3.964561	3.959193	3.953559	3.947554	3.941065	3.933952	3.926089	3.917333	
4.5	3.741855	3.735779	3.729569	3.723167	3.716492	3.709419	3.701824	3.693548	3.684438	3.674327	
5.0	4.522544	4.515598	4.508506	4.501211	4.493638	4.485648	4.477106	4.467833	4.45766	4.446395	
5.5	4.258926	4.25094	4.242783	4.234409	4.225752	4.216674	4.207025	4.196615	4.185252	4.17272	
6.0	5.010673	5.001792	4.992721	4.983422	4.973836	4.963828	4.953237	4.941862	4.92949	4.91589	
6.5	4.720145	4.710238	4.700097	4.689708	4.679021	4.667912	4.656226	4.643745	4.630248	4.61548	
7.0	5.446463	5.435678	5.424624	5.413305	5.40168	5.389638	5.377024	5.363612	5.349171	5.333428	
7.5	5.132262	5.120508	5.108424	5.09603	5.083315	5.070178	5.056476	5.041992	5.026483	5.009666	
8.0	5.836188	5.823613	5.810654	5.797352	5.783713	5.769652	5.755038	5.739659	5.723261	5.705559	
8.5	5.501096	5.487656	5.473743	5.459425	5.444731	5.429598	5.413918	5.397493	5.380077	5.361374	
9.0	6.185242	6.171079	6.156368	6.141196	6.125616	6.109588	6.093108	6.075725	6.057471	6.03795	
9.5	5.831654	5.816758	5.801216	5.78512	5.768555	5.751506	5.733906	5.715599	5.69636	5.675896	
10.0	6.498279	6.482781	6.466551	6.44969	6.432308	6.414411	6.39596	6.376818	6.356775	6.335552	
10.5	6.128252	6.112185	6.095266	6.077617	6.059354	6.040517	6.021093	6.00098	5.979989	5.957863	
11.0	6.779296	6.762774	6.745299	6.727007	6.708023	6.688417	6.668197	6.647293	6.625536	6.60269	
11.5	6.394608	6.377685	6.359695	6.340766	6.321046	6.300613	6.279509	6.257696	6.23504	6.211328	
12.0	7.031748	7.014524	6.996134	6.976704	6.956392	6.935295	6.913478	6.890933	6.867557	6.843164	
12.5	6.633947	6.616487	6.597758	6.57778	6.556982	6.535206	6.512624	6.489263	6.46505	6.439841	
13.0	7.25865	7.241037	7.222066	7.201837	7.180504	7.158198	7.135013	7.111006	7.086134	7.060289	
13.5	6.84909	6.831396	6.812253	6.791747	6.77002	6.747201	6.723405	6.6987	6.673084	6.646486	
14.0	7.462639	7.444929	7.425694	7.405009	7.383003	7.359802	7.33554	7.310299	7.284112	7.256936	
14.5	7.042521	7.024859	7.005606	6.984815	6.962599	6.939069	6.914361	6.888576	6.861769	6.833931	
15.0	6.646053	6.628492	6.609284	6.588463	6.566133	6.542387	6.517363	6.491183	6.463915	6.435583	
15.5	6.272633	6.255333	6.236364	6.21574	6.19354	6.169848	6.144789	6.118483	6.09102	6.062439	
16.0	5.920193	5.903182	5.884485	5.864101	5.842088	5.818522	5.793513	5.767182	5.739637	5.710928	
16.5	5.588113	5.571501	5.55321	5.533226	5.511588	5.488352	5.463617	5.437492	5.410088	5.381472	
17.0	5.27466	5.258457	5.240585	5.22102	5.199785	5.176917	5.152505	5.126649	5.09946	5.071021	
17.5	4.979221	4.963496	4.946133	4.927096	4.906393	4.884046	4.860128	4.834726	4.807941	4.779862	
18.0	4.70033	4.685079	4.668226	4.649717	4.629556	4.607744	4.584342	4.559423	4.533087	4.505419	
18.5	4.437399	4.422664	4.406372	4.388464	4.368929	4.347758	4.324995	4.300699	4.274961	4.247858	
19.0	4.189176	4.174947	4.159207	4.141889	4.122973	4.102441	4.08032	4.056656	4.031533	4.005022	
19.5		3.941405	3.926246	3.909559	3.891316	3.871487	3.850092	3.827161	3.802764	3.776966	
20.0		3.720927	3.706332	3.690262	3.672675	3.653536	3.632853	3.610648	3.586976	3.561896	
20.5			3.499004	3.483566	3.466663	3.448254	3.428336	3.40692	3.384052	3.359777	
21.0				3.303275	3.288447	3.272207	3.254507	3.235332	3.214687	3.192607	3.169126
21.5					3.104494	3.088926	3.071952	3.053548	3.03371	3.012466	2.98984
22.0					2.930833	2.915911	2.899636	2.881977	2.862921	2.84249	2.820697
22.5						2.752796	2.737224	2.720319	2.702061	2.682467	2.661542
23.0						2.598807	2.583908	2.567728	2.550239	2.531452	2.511366
23.5							2.439366	2.423907	2.407188	2.389216	2.369983
24.0							2.302909	2.28814	2.27216	2.254972	2.23656
24.5								2.160143	2.144893	2.128482	2.110893
25.0								2.039305	2.024754	2.009088	1.992288
25.5									1.911491	1.896555	1.880533
26.0									1.804562	1.790326	1.775047
26.5										1.690175	1.675624
27.0										1.595626	1.581769
27.5											1.493285
28.0											1.409751
28.5											
29.0											

**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 to nearest half year.  
The SSV3 factor as above will be applied on the annual (equivalent) paid-up Income Instalment (as detailed in the FnU) to arrive at the SSV3.

Bajaj Allianz Life Assured Wealth Goal - Special Surrender Value Factor 3 (SSV3) to be applied as detailed in FnU for Variant 6 - Assured Income																				
Income period: 25 years											Income period: 30 years									
O/S Term to end of PT	Policy Term (PT)																			
	5	6	7	8	9	10	11	12	13	14	5	6	7	8	9	10	11	12	13	14
0.5	9.68191	9.68079	9.67948	9.67796	9.67619	9.67416	9.67186	9.66930	9.66651	9.66350	10.05510	10.05394	10.05258	10.05100	10.04916	10.04705	10.04467	10.04200	10.03910	10.03598
1.0	9.22062	9.21848	9.21599	9.21309	9.20972	9.20586	9.20149	9.19661	9.19130	9.18559	9.57603	9.57381	9.57122	9.56821	9.56471	9.56070	9.55616	9.55110	9.54558	9.53965
1.5	7.84123	7.83863	7.83561	7.83208	7.82799	7.82328	7.81792	7.81192	7.80534	7.79823	8.14347	8.14077	8.13763	8.13397	8.12972	8.12482	8.11926	8.11303	8.10619	8.09882
2.0	7.46839	7.46516	7.46141	7.45705	7.45198	7.44613	7.43948	7.43200	7.42377	7.41487	7.75625	7.75291	7.74901	7.74448	7.73922	7.73315	7.72623	7.71847	7.70992	7.70067
2.5	7.11388	7.11019	7.10592	7.10094	7.09515	7.08847	7.08084	7.07224	7.06275	7.05239	7.38809	7.38426	7.37981	7.37464	7.36863	7.36169	7.35377	7.34484	7.33496	7.32422
3.0	6.77621	6.77211	6.76736	6.76183	6.75541	6.74798	6.73948	6.72989	6.71924	6.70763	7.03740	7.03314	7.02820	7.02246	7.01579	7.00808	6.99926	6.98929	6.97823	6.96617
3.5	6.45055	6.45065	6.44557	6.43966	6.43280	6.42486	6.41576	6.40546	6.39398	6.38141	6.70386	6.69929	6.69401	6.68788	6.68075	6.67251	6.66306	6.65236	6.64044	6.62739
4.0	6.14912	6.14446	6.13908	6.13285	6.12560	6.11721	6.10759	6.09666	6.08447	6.07107	6.38614	6.38130	6.37571	6.36924	6.36171	6.35300	6.34301	6.33166	6.31899	6.30507
4.5		5.85325	5.84768	5.84123	5.83375	5.82508	5.81513	5.80382	5.79115	5.77718		6.07886	6.07308	6.06638	6.05861	6.04961	6.03928	6.02753	6.01437	5.99986
5.0		5.57584	5.57011	5.56348	5.55580	5.54691	5.53668	5.52504	5.51197	5.49752		5.79076	5.78481	5.77793	5.76995	5.76071	5.75009	5.73800	5.72443	5.70943
5.5			5.30611	5.29940	5.29162	5.28262	5.27228	5.26048	5.24721	5.23250			5.51064	5.50366	5.49559	5.48624	5.47550	5.46324	5.44946	5.43419
6.0			5.05463	5.04785	5.04001	5.03093	5.02050	5.00859	4.99517	4.98025			5.24946	5.24242	5.23427	5.22485	5.21401	5.20164	5.18770	5.17222
6.5				4.80861	4.80077	4.79171	4.78130	4.76940	4.75598	4.74103				4.98396	4.98582	4.97641	4.96559	4.95324	4.93930	4.92378
7.0					4.58071	4.57289	4.56387	4.55349	4.54164	4.52824	4.51330				4.75727	4.74915	4.73978	4.72901	4.71669	4.70278
7.5						4.35616	4.34724	4.33697	4.32525	4.31199	4.29719					4.52407	4.51480	4.50414	4.49197	4.47820
8.0							4.14970	4.14088	4.13075	4.11917	4.10607	4.09142					4.30965	4.30050	4.28997	4.27795
8.5								3.94463	3.93468	3.92331	3.91044	3.89604						4.09668	4.08634	4.07453
9.0									3.74791	3.73676	3.72413	3.70998							3.89237	3.88079
9.5										3.57028	3.55938	3.54705	3.53322						3.70790	3.69658
10.0											3.40107	3.39043	3.37839	3.36488					3.53216	3.52111
10.5												3.22974	3.21802	3.20488						3.35423
11.0													3.07667	3.06527	3.05240					3.19526
11.5														2.92000	2.90759					3.03255
12.0															2.78160	2.76958				2.87633
12.5																2.63832				2.74001
13.0																	2.51328			2.61015
13.5																				
14.0																				

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 to nearest half year.