

**Bajaj Allianz 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 Allianz Life Assured Wealth Goal Platinum - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FNU for Product Option 1 - Smart Income

O/S Term to end of PT	Policy Term (PT)					
	5	6	7	8	10	15
0.0	-	-	-	-	-	-
0.5	0.00114	0.00125	0.00138	0.00154	0.00192	0.00332
1.0	0.00223	0.00246	0.00272	0.00302	0.00377	0.00651
1.5	0.00319	0.00350	0.00387	0.00429	0.00535	0.00925
2.0	0.00412	0.00451	0.00498	0.00552	0.00686	0.01190
2.5	0.00492	0.00539	0.00593	0.00656	0.00815	0.01414
3.0	0.00570	0.00623	0.00685	0.00758	0.00938	0.01630
3.5	0.00637	0.00696	0.00764	0.00844	0.01042	0.01809
4.0	0.00702	0.00767	0.00841	0.00927	0.01142	0.01982
4.5		0.00827	0.00906	0.00997	0.01226	0.02123
5.0		0.00885	0.00968	0.01065	0.01306	0.02259
5.5			0.01021	0.01122	0.01372	0.02367
6.0			0.01072	0.01176	0.01436	0.02471
6.5				0.01222	0.01488	0.02551
7.0				0.01266	0.01537	0.02628
7.5					0.01577	0.02685
8.0					0.01615	0.02740
8.5					0.01645	0.02778
9.0					0.01674	0.02814
9.5						0.02836
10.0						0.02857
10.5						0.02867
11.0						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 (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 Allianz 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	0.89321	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	0.73745
4.5		0.71632	0.71564	0.71485	0.71288	0.70516
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	0.60586
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						0.43280
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.

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Bajaj Allianz 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					0.01466	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	0.03453
14.5												0.03100	0.03423
15.0												0.03076	0.03395
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 Allianz Life Assured Wealth Goal Platinum - Special Surrender Value Factor 2 (SSV2) 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	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	0.70318	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	0.67440
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					0.59431	0.59329	0.59212	0.59077	0.58924	0.58750	0.58556	0.58343	0.58112
7.5						0.57181	0.57064	0.56929	0.56776	0.56602	0.56407	0.56193	0.55961
8.0							0.55111	0.54994	0.54860	0.54706	0.54532	0.54337	0.54122
8.5								0.53003	0.52869	0.52717	0.52544	0.52350	0.52136
9.0									0.51084	0.50952	0.50800	0.50628	0.50436
9.5										0.49107	0.48957	0.48788	0.48597
10.0											0.47329	0.47181	0.47014
10.5												0.45473	0.45308
11.0													0.43827
11.5													
12.0													
12.5													
13.0													
13.5													
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14.5													
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15.5													
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16.5													
17.0													

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