Bajaj Allianz Life Smart Protection Goal- Ann II.3

Limited and Regular Premium Payment GSV factors as % of Total Premiums Paid for BSP

Policy year / PPT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
1	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%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
2	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%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
3	90%	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%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
4	100%	90%	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%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5		100%	90%	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%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6			100%	90%	70%	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%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7				100%	90%	73%	65%	61%	59%	58%	56%	56%	55%	55%	54%	54%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
8					100%	90%	73%	65%	61%	59%	58%	56%	56%	55%	55%	54%	54%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9						100%	95%	80%	73%	68%	65%	63%	61%	60%	59%	58%	58%	57%	56%	56%	56%	55%	55%	55%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%
10							100%	95%	84%	77%	73%	69%	67%	65%	64%	62%	61%	60%	60%	59%	58%	58%	58%	57%	57%	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%
11								100%	95%	86%	80%	76%	73%	70%	68%	66%	65%	64%	63%	62%	61%	61%	60%	59%	59%	59%	58%	58%	58%	58%	57%	57%	57%	57%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%
12									100%	95%	88%	82%	78%	75%	73%	70%	69%	67%	66%	65%	64%	63%	63%	62%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%	58%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%
13										100%	95%	89%	84%	80%	77%	75%	73%	71%	69%	68%	67%	66%	65%	64%	64%	63%	62%	63%	62%	62%	61%	61%	60%	60%	60%	59%	59%	59%	59%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%
14											100%	95%	89%	85%	82%	79%	76%	74%	73%	71%	70%	69%	68%	67%	66%	65%	64%	65%	64%	63%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	58%	58%	58%
15												100%	95%	90%	86%	83%	80%	78%	76%	74%	73%	71%	70%	69%	68%	67%	66%	67%	66%	65%	65%	64%	64%	63%	63%	63%	62%	62%	61%	61%	61%	61%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	59%
16													100%	95%	91%	88%	85%	82%	80%	78%	76%	75%	74%	73%	71%	70%	71%	70%	69%	69%	68%	67%	67%	66%	66%	65%	65%	64%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
17														100%	95%	91%	88%	85%	82%	80%	78%	76%	75%	74%	73%	71%	70%	71%	70%	69%	69%	68%	67%	67%	66%	66%	65%	65%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	62%	62%	62%	62%	62%	62%
18															100%	95%	91%	88%	85%	83%	81%	79%	78%	76%	75%	74%	73%	73%	72%	71%	70%	70%	69%	68%	68%	67%	67%	66%	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%	63%	63%	63%	63%	63%	63%	63%	63%
19																100%	95%	92%	89%	86%	84%	82%	80%	78%	77%	76%	75%	75%	74%	73%	72%	71%	71%	70%	69%	69%	68%	68%	67%	67%	66%	66%	65%	65%	65%	64%	64%	64%	64%	64%	64%	64%	64%	64%	64%	64%	64%
20																	100%	95%	92%	89%	87%	84%	83%	81%	79%	78%	77%	77%	76%	75%	74%	73%	72%	72%	71%	70%	70%	69%	69%	68%	68%	67%	67%	67%	66%	66%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
21																		100%	95%	92%	90%	88%	86%	84%	82%	81%	81%	80%	79%	78%	77%	76%	75%	74%	73%	73%	72%	71%	71%	70%	70%	69%	69%	68%	68%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%
22																			100%	95%	92%	90%	88%	86%	84%	82%	81%	81%	80%	79%	78%	77%	76%	75%	74%	73%	73%	72%	71%	71%	70%	70%	69%	69%	68%	68%	68%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%
23																				100%	95%	92%	90%	88%	86%	84%	83%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	74%	73%	72%	72%	71%	71%	70%	70%	69%	69%	69%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%
24																					100%	95%	93%	90%	88%	86%	85%	85%	84%	83%	81%	80%	79%	78%	77%	77%	76%	75%	74%	74%	73%	72%	72%	71%	71%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
25																						100%	95%	93%	90%	88%	86%	85%	85%	84%	83%	81%	80%	79%	78%	77%	77%	76%	75%	74%	74%	73%	72%	72%	71%	71%	71%	71%	71%	71%	71%	71%	71%	71%	71%	71%	71%	71%	71%	71%	71%
26																							100%	95%	93%	91%	89%	90%	88%	87%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	76%	75%	74%	74%	73%	73%	73%	73%	73%	73%	73%	73%	73%	73%	73%	73%	73%	73%	73%	73%	73%	73%
27																								100%	95%	93%	91%	92%	90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	79%	78%	77%	76%	76%	75%	74%	74%	74%	74%	74%	74%	74%	74%	74%	74%	74%	74%	74%	74%	74%	74%	74%	74%	74%
28																									100%	95%	93%	94%	92%	90%	89%	88%	87%	85%	84%	83%	82%	81%	81%	80%	79%	78%	78%	77%	77%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%	76%
29																										100%	95%	96%	94%	92%	91%	89%	88%	87%	85%	84%	83%	82%	81%	81%	80%	79%	78%	77%	77%	76%	76%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
30																											100%	98%	96%	94%	93%	91%	90%	88%	87%	86%	85%	84%	83%	82%	81%	80%	79%	79%	78%	78%	78%	78%	78%	78%	78%	78%	78%	78%	78%	78%	78%	78%	78%	78%	78%	78%
31																												100%	98%	96%	94%	93%	92%	90%	89%	88%	87%	86%	85%	84%	83%	82%	82%	81%	80%	79%	79%	79%	79%	79%	79%	79%	79%	79%	79%	79%	79%	79%	79%	79%	79%	79%	79%
32																													100%	98%	96%	95%	93%	92%	91%	90%	89%	88%	87%	86%	85%	84%	83%	82%	81%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
33																														100%	98%	96%	95%	93%	92%	91%	89%	88%	87%	86%	85%	84%	83%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%	82%
34																															100%	98%	96%	95%	94%	92%	91%	90%	89%	88%	87%	86%	85%	84%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%	83%
35																																100%	98%	97%	95%	94%	93%	91%	90%	89%	88%	87%	86%	85%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%	84%
36																																	100%	98%	97%	96%	94%	93%	92%	91%	90%	89%	88%	87%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%	86%
37																																		100%	98%	97%	96%	94%	93%	92%	91%	90%	89%	88%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%	87%
38																																			100%	98%	97%	96%	94%	93%	92%	91%	90%	89%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%	88%
39																																				100%	98%	97%	96%	94%	93%	92%	91%	90%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%	89%
40																																					100%	99%	97%	96%	95%	93%	92%	91%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
41																																						100%	99%	97%	96%	95%	93%	92%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%
42																																							100%	99%	97%	96%	95%	94%	93%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%
43																																								100%	99%	97%	96%	95%	94%	93%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%	92%
44																																									100%	99%	97%	96%	95%	94%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%	93%
45																																										100%	99%	97%	96%	95%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%
46																																											100%	99%	98%	96%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
47																																												100%	99%	98%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%	97%
48																																													100%	99%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%	98%
49																																														100%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%
50																																															100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Note:

PPT means Premium Payment Term

PT means Policy Term