

Bajaj Life Goal Suraksha- Guaranteed Surrender Value Factor 1 (GSV1) to be applied on Total Premiums Paid as detailed in FnU																					
Policy Term	PPT	Policy Surrender Year																			
(In Years)	(In Years)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
10	5	0%	30%	35%	50%	50%	50%	60%	60%	90%	90%										
10	7	0%	30%	35%	50%	50%	50%	60%	60%	90%	90%										
12	6	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
12	7	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
12	8	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
14	7	0%	30%	35%	50%	50%	50%	50%	60%	65%	70%	75%	80%		90%	90%					
15	5	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	6	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	7	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	8	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	10	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	12	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
16	8	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	80%	90%	90%				
20	5	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	6	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	7	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	8	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	10	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	12	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%

Bajaj Life Goal Suraksha - Guaranteed Surrender Value Factor 2 (GSV2) to be applied on Accrued Guaranteed Additions						
O/S Term\PT	10	12	14	15	16	20
0	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
0.5	0.947042	0.946501	0.945856	0.945504	0.945138	0.943593
1.0	0.896889	0.895865	0.894643	0.893978	0.893286	0.890367
1.5	0.849595	0.848193	0.846503	0.845574	0.844606	0.840499
2.0	0.804794	0.803058	0.800953	0.799791	0.798578	0.793424
2.5	0.762514	0.760530	0.758103	0.756755	0.755340	0.749294
3.0	0.722456	0.720254	0.717545	0.716034	0.714443	0.707619
3.5	0.684624	0.682274	0.679362	0.677727	0.675999	0.668533
4.0	0.648774	0.646296	0.643211	0.641469	0.639623	0.631605
4.5	0.614895	0.612343	0.609148	0.607335	0.605404	0.596954
5.0	0.582785	0.580174	0.576889	0.575016	0.573016	0.564204
5.5	0.552425	0.549793	0.546469	0.544565	0.542524	0.533457
6.0	0.523646	0.521003	0.517653	0.515726	0.513654	0.504386
6.5	0.496423	0.493796	0.490458	0.488531	0.486452	0.477077
7.0	0.470616	0.468010	0.464692	0.462770	0.460691	0.451246
7.5	0.446194	0.443629	0.440358	0.438458	0.436398	0.426964
8.0	0.423039	0.420518	0.417298	0.415424	0.413386	0.403989
8.5	0.401121	0.398657	0.395507	0.393670	0.391669	0.382377
9.0	0.380338	0.377931	0.374854	0.373055	0.371093	0.361920
9.5	0.360659	0.358319	0.355326	0.353574	0.351660	0.342661
10.0		0.339725	0.336815	0.335111	0.333245	0.324427
10.5		0.322123	0.319305	0.317653	0.315843	0.307246
11.0		0.305433	0.302705	0.301105	0.299350	0.290975
11.5		0.289630	0.286997	0.285452	0.283755	0.275631
12.0			0.272103	0.270612	0.268973	0.261097
12.5			0.258005	0.256569	0.254990	0.247380
13.0			0.244638	0.243254	0.241734	0.234384
13.5			0.231980	0.230651	0.229189	0.222110
14.0				0.218701	0.217296	0.210479
14.5				0.207385	0.206037	0.199488
15.0					0.195362	0.189071
15.5					0.185254	0.179221
16.0						0.169885
16.5						0.161053
17.0						0.152680
17.5						0.144757
18.0						0.137245
18.5						0.130134
19.0						0.123392
19.5						0.117008
20.0						

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 up to nearest half year. where PT is the Policy Term

Bajaj Life Goal Suraksha - Special Surrender Value Factor 1 (SSV1) to be applied as detailed in FnU						
O/S Term\PT	10	12	14	15	16	20
0.0	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
0.5	0.002185	0.002744	0.003411	0.003775	0.004153	0.005749
1.0	0.004293	0.005390	0.006697	0.007410	0.008150	0.011274
1.5	0.006095	0.007648	0.009520	0.010550	0.011623	0.016177
2.0	0.007832	0.009824	0.012241	0.013575	0.014968	0.020892
2.5	0.009307	0.011662	0.014545	0.016148	0.017831	0.025030
3.0	0.010730	0.013434	0.016766	0.018628	0.020589	0.029010
3.5	0.011930	0.014914	0.018617	0.020702	0.022908	0.032455
4.0	0.013089	0.016341	0.020403	0.022702	0.025143	0.035770
4.5	0.014058	0.017518	0.021866	0.024342	0.026983	0.038587
5.0	0.014994	0.018654	0.023277	0.025923	0.028756	0.041298
5.5	0.015771	0.019578	0.024410	0.027190	0.030180	0.043545
6.0	0.016520	0.020470	0.025503	0.028412	0.031553	0.045709
6.5	0.017135	0.021184	0.026360	0.029365	0.032621	0.047446
7.0	0.017728	0.021873	0.027186	0.030284	0.033651	0.049120
7.5	0.018206	0.022412	0.027813	0.030973	0.034419	0.050403
8.0	0.018667	0.022932	0.028419	0.031638	0.035160	0.051640
8.5	0.019029	0.023326	0.028857	0.032110	0.035679	0.052527
9.0	0.019379	0.023706	0.029280	0.032566	0.036179	0.053382
9.5		0.023978	0.029563	0.032861	0.036493	0.053927
10.0		0.024242	0.029836	0.033145	0.036797	0.054453
10.5		0.024413	0.029992	0.033294	0.036944	0.054710
11.0		0.024578	0.030143	0.033439	0.037087	0.054957
11.5			0.030194	0.033470	0.037100	0.054976
12.0			0.030244	0.033501	0.037113	0.054993
12.5			0.030210	0.033438	0.037018	0.054818
13.0			0.030177	0.033376	0.036927	0.054649
13.5				0.033234	0.036746	0.054320
14.0				0.033098	0.036571	0.054002
14.5					0.036320	0.053554
15.0					0.036077	0.053121
15.5						0.052580
16.0						0.052058
16.5						0.051449
17.0						0.050861
17.5						0.050201
18.0						0.049564
18.5						0.048868
19.0						0.048196
19.5						
20.0						

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 up to nearest half year.
where PT is the Policy Term

Bajaj Life Goal Suraksha - Special Surrender Value Factor 2 (SSV2) to be applied as detailed in FnU						
O/S Term\PT	10	12	14	15	16	20
0.0	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
0.5	0.964582	0.964031	0.963373	0.963015	0.962642	0.961068
1.0	0.930418	0.929355	0.928088	0.927397	0.926680	0.923652
1.5	0.897678	0.896197	0.894411	0.893430	0.892407	0.888068
2.0	0.866090	0.864222	0.861956	0.860706	0.859401	0.853854
2.5	0.835788	0.833612	0.830952	0.829475	0.827924	0.821297
3.0	0.806546	0.804087	0.801063	0.799376	0.797600	0.789982
3.5	0.778466	0.775793	0.772483	0.770623	0.768658	0.760169
4.0	0.751363	0.748494	0.744921	0.742904	0.740766	0.731480
4.5	0.725316	0.722306	0.718538	0.716398	0.714121	0.704154
5.0	0.700171	0.697034	0.693088	0.690838	0.688435	0.677848
5.5	0.675988	0.672767	0.668700	0.666370	0.663872	0.652778
6.0	0.652639	0.649344	0.645169	0.642768	0.640186	0.628635
6.5	0.630169	0.626833	0.622596	0.620150	0.617512	0.605610
7.0	0.608472	0.605103	0.600813	0.598328	0.595641	0.583428
7.5	0.587580	0.584203	0.579896	0.577394	0.574681	0.562258
8.0	0.567406	0.564025	0.559706	0.557192	0.554459	0.541856
8.5	0.547972	0.544606	0.540303	0.537794	0.535060	0.522365
9.0	0.529203	0.525855	0.521572	0.519070	0.516339	0.503576
9.5		0.507800	0.503558	0.501076	0.498363	0.485609
10.0		0.490364	0.486165	0.483705	0.481012	0.468283
10.5		0.473569	0.469426	0.466998	0.464337	0.451698
11.0		0.457349	0.453264	0.450868	0.448240	0.435699
11.5			0.437701	0.435345	0.432758	0.420368
12.0			0.422673	0.420356	0.417811	0.405576
12.5			0.408196	0.405923	0.403425	0.391386
13.0			0.394215	0.391986	0.389535	0.377692
13.5				0.378560	0.376161	0.364542
14.0				0.365594	0.363245	0.351851
14.5					0.350804	0.339653
15.0					0.338788	0.327879
15.5						0.316554
16.0						0.305620
16.5						0.295098
17.0						0.284937
17.5						0.275154
18.0						0.265707
18.5						0.256606
19.0						0.247817
19.5						
20.0						

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where PT is the Policy Term