

Bajaj Allianz Guaranteed Wealth Goal

| Bajaj Allianz Life - Guaranteed Wealth Goal                                  |         |         |         |         |          |         |         |         |         |         |         |         |         |         |         |          |          |          |          |          |          |    |    |    |    |    |
|--|---------|---------|---------|---------|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----|----|----|----|----|
| Annexure II - Variant 1 - Wealth Creation - GMB %-ages for SA Multiple of 11 |         |         |         |         |          |         |         |         |         |         |         |         |         |         |         |          |          |          |          |          |          |    |    |    |    |    |
| Policy Term  | 10      | 10      | 10      | 10      | 12       | 12      | 12      | 12      | 15      | 15      | 15      | 15      | 15      | 15      | 15      | 20       | 20       | 20       | 20       | 20       | 20       | 20 | 20 | 20 | 20 | 20 |
| Age/PPT  | 5       | 6       | 7       | 8       | 5        | 6       | 7       | 8       | 10      | 5       | 6       | 7       | 8       | 10      | 5       | 6        | 7        | 8        | 10       | 5        | 6        | 7  | 8  | 10 | 5  | 6  |
| 0  |         |         |         |         |          |         |         |         |         |         |         |         |         |         |         |          |          |          |          |          |          |    |    |    |    |    |
| 1  |         |         |         |         |          |         |         |         |         |         |         |         |         |         |         |          |          |          |          |          |          |    |    |    |    |    |
| 2  |         |         |         |         |          |         |         |         |         |         |         |         |         |         |         |          |          |          |          |          |          |    |    |    |    |    |
| 3  |         |         |         |         |          |         |         |         |         |         |         |         |         |         |         |          |          |          |          |          |          |    |    |    |    |    |
| 4  |         |         |         |         |          |         |         |         |         |         |         |         |         |         |         |          |          |          |          |          |          |    |    |    |    |    |
| 5  |         |         |         |         |          |         |         |         |         |         |         |         |         |         |         |          |          |          |          |          |          |    |    |    |    |    |
| 6  |         |         |         |         |          |         |         |         |         |         |         |         |         |         |         |          |          |          |          |          |          |    |    |    |    |    |
| 7  |         |         |         |         |          |         |         |         |         |         |         |         |         |         |         |          |          |          |          |          |          |    |    |    |    |    |
| 8  | 93.613% | 92.899% | 90.448% | 91.014% | 100.334% | 99.426% | 99.511% | 99.031% | 94.551% | 96.855% | 93.105% | 94.337% | 93.355% | 91.916% | 88.418% | 129.538% | 122.138% | 124.459% | 128.476% | 121.747% | 111.125% |    |    |    |    |    |
| 9  | 93.473% | 92.786% | 90.352% | 90.928% | 100.223% | 99.344% | 99.447% | 98.977% | 94.507% | 96.720% | 93.007% | 94.261% | 93.292% | 91.863% | 88.372% | 129.352% | 122.006% | 124.359% | 128.380% | 121.675% | 111.064% |    |    |    |    |    |
| 10   | 93.319% | 92.660% | 90.245% | 90.830% | 99.236%  | 99.236% | 99.358% | 98.900% | 94.441% | 96.549% | 92.771% | 94.155% | 93.213% | 91.785% | 88.304% | 129.117% | 121.828% | 124.217% | 128.249% | 121.564% | 110.969% |    |    |    |    |    |
| 11   | 93.159% | 92.527% | 90.130% | 90.726% | 99.922%  | 99.107% | 99.249% | 98.802% | 94.359% | 96.350% | 92.872% | 94.023% | 93.083% | 91.685% | 88.217% | 128.843% | 121.615% | 124.041% | 128.082% | 121.421% | 110.847% |    |    |    |    |    |
| 12   | 93.003% | 92.396% | 90.017% | 90.621% | 99.745%  | 98.962% | 99.124% | 98.690% | 94.264% | 96.133% | 92.546% | 93.872% | 92.933% | 91.569% | 88.117% | 128.544% | 121.376% | 123.839% | 127.888% | 121.254% | 110.704% |    |    |    |    |    |
| 13   | 92.858% | 92.273% | 89.911% | 90.523% | 99.563%  | 98.811% | 98.993% | 98.571% | 94.163% | 95.908% | 92.362% | 93.711% | 92.802% | 91.445% | 88.009% | 128.234% | 121.125% | 123.625% | 127.680% | 121.074% | 110.550% |    |    |    |    |    |
| 14   | 92.731% | 92.165% | 89.816% | 90.435% | 99.386%  | 98.662% | 98.861% | 98.451% | 94.062% | 95.689% | 92.180% | 93.551% | 92.657% | 91.320% | 87.900% | 127.932% | 120.876% | 123.411% | 127.471% | 120.894% | 110.396% |    |    |    |    |    |
| 15   | 92.626% | 92.075% | 89.737% | 90.362% | 99.222%  | 98.523% | 98.738% | 98.338% | 93.966% | 95.485% | 92.011% | 93.401% | 92.520% | 91.202% | 87.798% | 127.652% | 120.644% | 123.201% | 127.274% | 120.723% | 110.251% |    |    |    |    |    |
| 16   | 92.543% | 92.004% | 89.675% | 90.304% | 99.078%  | 98.401% | 98.629% | 98.237% | 93.881% | 95.306% | 91.861% | 93.267% | 92.398% | 91.079% | 87.707% | 127.405% | 120.439% | 123.014% | 127.099% | 120.571% | 110.122% |    |    |    |    |    |
| 17   | 92.482% | 91.951% | 89.629% | 90.261% | 98.959%  | 98.298% | 98.538% | 98.153% | 93.809% | 95.157% | 91.735% | 93.155% | 92.295% | 91.009% | 87.631% | 127.199% | 120.269% | 122.858% | 126.953% | 120.445% | 110.015% |    |    |    |    |    |
| 18   | 92.441% | 91.915% | 89.598% | 90.231% | 98.865%  | 98.218% | 98.466% | 98.087% | 93.753% | 95.038% | 91.636% | 93.066% | 92.215% | 90.940% | 87.571% | 127.036% | 120.135% | 122.736% | 126.838% | 120.347% | 109.932% |    |    |    |    |    |
| 19   | 92.414% | 91.892% | 89.578% | 90.213% | 98.795%  | 98.158% | 98.412% | 98.037% | 93.711% | 94.949% | 91.562% | 93.000% | 92.155% | 90.888% | 87.527% | 126.912% | 120.035% | 122.647% | 126.755% | 120.275% | 109.872% |    |    |    |    |    |
| 20   | 92.399% | 91.880% | 89.568% | 90.203% | 98.746%  | 98.116% | 98.375% | 98.003% | 93.683% | 94.884% | 91.510% | 92.955% | 92.114% | 90.854% | 87.497% | 126.824% | 119.967% | 122.587% | 126.700% | 120.271% | 109.871% |    |    |    |    |    |
| 21   | 92.390% | 91.873% | 89.563% | 90.199% | 98.714%  | 98.089% | 98.352% | 97.983% | 93.666% | 94.840% | 91.476% | 92.928% | 92.090% | 90.833% | 87.479% | 126.763% | 119.925% | 122.553% | 126.697% | 120.266% | 109.870% |    |    |    |    |    |
| 22   | 92.383% | 91.869% | 89.560% | 90.197% | 98.693%  | 98.073% | 98.339% | 97.972% | 93.657% | 94.808% | 91.456% | 92.912% | 92.077% | 90.823% | 87.471% | 126.720% | 119.901% | 122.550% | 126.695% | 120.262% | 109.869% |    |    |    |    |    |
| 23   | 92.373% | 91.863% | 89.556% | 90.196% | 98.678%  | 98.063% | 98.332% | 97.967% | 93.653% | 94.784% | 91.442% | 92.905% | 92.072% | 90.820% | 87.471% | 126.687% | 119.888% | 122.547% | 126.692% | 120.257% | 109.868% |    |    |    |    |    |
| 24   | 92.358% | 91.853% | 89.550% | 90.191% | 98.664%  | 98.055% | 98.328% | 97.965% | 93.652% | 94.760% | 91.432% | 92.901% | 92.071% | 90.820% | 87.471% | 126.655% | 119.879% | 122.544% | 126.689% | 120.253% | 109.867% |    |    |    |    |    |
| 25   | 92.358% | 91.853% | 89.550% | 90.191% | 98.646%  | 98.045% | 98.323% | 97.963% | 93.651% | 94.730% | 91.419% | 92.897% | 92.071% | 90.820% | 87.471% | 126.615% | 119.868% | 122.542% | 126.686% | 120.248% | 109.866% |    |    |    |    |    |
| 26   | 92.358% | 91.853% | 89.550% | 90.191% | 98.621%  | 98.030% | 98.315% | 97.959% | 93.648% | 94.690% | 91.399% | 92.889% | 92.067% | 90.819% | 87.470% | 126.561% | 119.850% | 122.541% | 126.683% | 120.244% | 109.865% |    |    |    |    |    |
| 27   | 92.358% | 91.853% | 89.550% | 90.191% | 98.606%  | 98.000% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 28   | 92.358% | 91.853% | 89.550% | 90.191% | 98.584%  | 98.006% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 29   | 92.358% | 91.853% | 89.550% | 90.191% | 98.563%  | 98.008% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 30   | 92.358% | 91.853% | 89.550% | 90.191% | 98.544%  | 98.010% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 31   | 92.358% | 91.853% | 89.550% | 90.191% | 98.525%  | 98.015% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 32   | 92.358% | 91.853% | 89.550% | 90.191% | 98.506%  | 98.020% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 33   | 92.358% | 91.853% | 89.550% | 90.191% | 98.487%  | 98.025% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 34   | 92.358% | 91.853% | 89.550% | 90.191% | 98.467%  | 98.030% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 35   | 92.358% | 91.853% | 89.550% | 90.191% | 98.448%  | 98.035% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 36   | 92.358% | 91.853% | 89.550% | 90.191% | 98.429%  | 98.040% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 37   | 92.358% | 91.853% | 89.550% | 90.191% | 98.410%  | 98.045% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 38   | 92.358% | 91.853% | 89.550% | 90.191% | 98.391%  | 98.050% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 39   | 92.358% | 91.853% | 89.550% | 90.191% | 98.372%  | 98.055% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 40   | 92.358% | 91.853% | 89.550% | 90.191% | 98.353%  | 98.060% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 41   | 92.358% | 91.853% | 89.550% | 90.191% | 98.334%  | 98.065% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 42   | 92.358% | 91.853% | 89.550% | 90.191% | 98.315%  | 98.070% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058% | 90.812% | 87.465% | 126.487% | 119.818% | 122.531% | 126.680% | 120.239% | 109.864% |    |    |    |    |    |
| 43   | 92.358% | 91.853% | 89.550% | 90.191% | 98.296%  | 98.075% | 98.300% | 97.949% | 93.641% | 94.636% | 91.370% | 92.873% | 92.058  |         |         |          |          |          |          |          |          |    |    |    |    |    |

**Bajaj Allianz Life - Guaranteed Wealth Goal**

| Annexure II - Variant 1 - Wealth Creation - GA<br>%-ages for All SA Multiples |     |
|---|-----|
| PT  | GA% |
| 10  | 6%  |
| 12  | 6%  |
| 15  | 8%  |
| 20  | 8%  |

*GA %-ages of Total Premiums Paid*

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|---|---------|---------|---------|---------|---------|---------|---------|---------|----------|---------|---------|---------|---------|----------|----------|---------|---------|---------|---------|----------|----------|
| Annexure II - Variant 1 - Wealth Creation - GMB Scaling Factor %-ages for SA Multiples of 5 & 7 |         |         |         |         |         |         |         |         |          |         |         |         |         |          |          |         |         |         |         |          |          |
| Policy Term<br>Age\PPT  | 10<br>5 | 10<br>6 | 10<br>7 | 10<br>8 | 12<br>5 | 12<br>6 | 12<br>7 | 12<br>8 | 12<br>10 | 15<br>5 | 15<br>6 | 15<br>7 | 15<br>8 | 15<br>10 | 15<br>12 | 20<br>5 | 20<br>6 | 20<br>7 | 20<br>8 | 20<br>10 | 20<br>12 |
| 0   |         |         |         |         |         |         |         |         |          |         |         |         |         |          |          | 0.70%   | 0.55%   | 0.45%   | 0.38%   | 0.25%    | 0.17%    |
| 1   |         |         |         |         |         |         |         |         |          |         |         |         |         |          |          | 0.70%   | 0.55%   | 0.45%   | 0.38%   | 0.25%    | 0.17%    |
| 2   |         |         |         |         |         |         |         |         |          |         |         |         |         |          |          | 0.70%   | 0.55%   | 0.45%   | 0.38%   | 0.25%    | 0.17%    |
| 3   |         |         |         |         |         |         |         |         |          | 0.38%   | 0.31%   | 0.25%   | 0.21%   | 0.14%    | 0.11%    | 0.70%   | 0.55%   | 0.45%   | 0.38%   | 0.25%    | 0.17%    |
| 4   |         |         |         |         |         |         |         |         |          | 0.38%   | 0.31%   | 0.25%   | 0.21%   | 0.14%    | 0.11%    | 0.70%   | 0.55%   | 0.45%   | 0.38%   | 0.25%    | 0.17%    |
| 5   |         |         |         |         |         |         |         |         |          | 0.40%   | 0.31%   | 0.25%   | 0.21%   | 0.14%    | 0.11%    | 0.72%   | 0.56%   | 0.46%   | 0.38%   | 0.25%    | 0.17%    |
| 6   |         |         |         |         | 0.27%   | 0.21%   | 0.17%   | 0.14%   | 0.10%    | 0.42%   | 0.33%   | 0.27%   | 0.22%   | 0.15%    | 0.12%    | 0.75%   | 0.58%   | 0.48%   | 0.40%   | 0.26%    | 0.18%    |
| 7   |         |         |         |         | 0.29%   | 0.23%   | 0.18%   | 0.15%   | 0.11%    | 0.44%   | 0.35%   | 0.28%   | 0.23%   | 0.16%    | 0.13%    | 0.79%   | 0.61%   | 0.50%   | 0.41%   | 0.28%    | 0.19%    |
| 8   | 0.22%   | 0.18%   | 0.14%   | 0.12%   | 0.31%   | 0.25%   | 0.20%   | 0.16%   | 0.12%    | 0.47%   | 0.37%   | 0.30%   | 0.25%   | 0.17%    | 0.14%    | 0.82%   | 0.64%   | 0.52%   | 0.44%   | 0.29%    | 0.21%    |
| 9   | 0.24%   | 0.19%   | 0.16%   | 0.13%   | 0.33%   | 0.27%   | 0.21%   | 0.18%   | 0.13%    | 0.50%   | 0.39%   | 0.32%   | 0.26%   | 0.19%    | 0.15%    | 0.87%   | 0.67%   | 0.55%   | 0.46%   | 0.31%    | 0.22%    |
| 10  | 0.26%   | 0.21%   | 0.17%   | 0.14%   | 0.36%   | 0.29%   | 0.23%   | 0.19%   | 0.15%    | 0.53%   | 0.42%   | 0.34%   | 0.28%   | 0.20%    | 0.16%    | 0.91%   | 0.71%   | 0.58%   | 0.49%   | 0.34%    | 0.24%    |
| 11  | 0.28%   | 0.23%   | 0.19%   | 0.16%   | 0.38%   | 0.31%   | 0.25%   | 0.21%   | 0.16%    | 0.56%   | 0.44%   | 0.36%   | 0.30%   | 0.22%    | 0.18%    | 0.95%   | 0.74%   | 0.61%   | 0.51%   | 0.36%    | 0.26%    |
| 12  | 0.30%   | 0.25%   | 0.20%   | 0.17%   | 0.40%   | 0.33%   | 0.26%   | 0.22%   | 0.17%    | 0.59%   | 0.47%   | 0.38%   | 0.32%   | 0.23%    | 0.19%    | 0.98%   | 0.77%   | 0.64%   | 0.54%   | 0.38%    | 0.28%    |
| 13  | 0.32%   | 0.26%   | 0.22%   | 0.18%   | 0.42%   | 0.34%   | 0.28%   | 0.24%   | 0.18%    | 0.61%   | 0.49%   | 0.40%   | 0.33%   | 0.25%    | 0.20%    | 1.02%   | 0.80%   | 0.66%   | 0.56%   | 0.40%    | 0.30%    |
| 14  | 0.33%   | 0.27%   | 0.23%   | 0.19%   | 0.44%   | 0.36%   | 0.29%   | 0.25%   | 0.19%    | 0.63%   | 0.51%   | 0.41%   | 0.35%   | 0.26%    | 0.21%    | 1.05%   | 0.82%   | 0.69%   | 0.58%   | 0.41%    | 0.31%    |
| 15  | 0.34%   | 0.28%   | 0.24%   | 0.20%   | 0.45%   | 0.37%   | 0.30%   | 0.26%   | 0.20%    | 0.65%   | 0.52%   | 0.43%   | 0.36%   | 0.27%    | 0.22%    | 1.07%   | 0.84%   | 0.70%   | 0.59%   | 0.43%    | 0.32%    |
| 16  | 0.35%   | 0.29%   | 0.24%   | 0.21%   | 0.47%   | 0.38%   | 0.31%   | 0.26%   | 0.21%    | 0.66%   | 0.53%   | 0.44%   | 0.37%   | 0.28%    | 0.23%    | 1.09%   | 0.86%   | 0.72%   | 0.60%   | 0.44%    | 0.33%    |
| 17  | 0.36%   | 0.30%   | 0.25%   | 0.21%   | 0.47%   | 0.39%   | 0.32%   | 0.27%   | 0.21%    | 0.67%   | 0.54%   | 0.44%   | 0.37%   | 0.28%    | 0.23%    | 1.10%   | 0.87%   | 0.73%   | 0.61%   | 0.45%    | 0.34%    |
| 18  | 0.36%   | 0.30%   | 0.25%   | 0.21%   | 0.48%   | 0.39%   | 0.32%   | 0.27%   | 0.21%    | 0.68%   | 0.54%   | 0.45%   | 0.38%   | 0.28%    | 0.23%    | 1.12%   | 0.88%   | 0.74%   | 0.62%   | 0.45%    | 0.34%    |
| 19  | 0.37%   | 0.30%   | 0.25%   | 0.22%   | 0.48%   | 0.39%   | 0.32%   | 0.27%   | 0.21%    | 0.69%   | 0.55%   | 0.45%   | 0.38%   | 0.29%    | 0.23%    | 1.13%   | 0.88%   | 0.74%   | 0.62%   | 0.45%    | 0.35%    |
| 20  | 0.37%   | 0.30%   | 0.26%   | 0.22%   | 0.48%   | 0.40%   | 0.32%   | 0.28%   | 0.22%    | 0.69%   | 0.55%   | 0.45%   | 0.38%   | 0.29%    | 0.24%    | 1.14%   | 0.89%   | 0.74%   | 0.62%   | 0.46%    | 0.35%    |
| 21  | 0.37%   | 0.31%   | 0.26%   | 0.22%   | 0.49%   | 0.40%   | 0.33%   | 0.28%   | 0.22%    | 0.70%   | 0.55%   | 0.45%   | 0.38%   | 0.29%    | 0.24%    | 1.15%   | 0.89%   | 0.75%   | 0.63%   | 0.46%    | 0.35%    |
| 22  | 0.37%   | 0.31%   | 0.26%   | 0.22%   | 0.49%   | 0.40%   | 0.33%   | 0.28%   | 0.22%    | 0.70%   | 0.56%   | 0.46%   | 0.38%   | 0.29%    | 0.24%    | 1.16%   | 0.90%   | 0.75%   | 0.63%   | 0.46%    | 0.35%    |
| 23  | 0.37%   | 0.31%   | 0.26%   | 0.22%   | 0.50%   | 0.40%   | 0.33%   | 0.28%   | 0.22%    | 0.71%   | 0.56%   | 0.46%   | 0.38%   | 0.29%    | 0.24%    | 1.17%   | 0.91%   | 0.75%   | 0.63%   | 0.46%    | 0.35%    |
| 24  | 0.38%   | 0.31%   | 0.26%   | 0.22%   | 0.50%   | 0.41%   | 0.33%   | 0.28%   | 0.22%    | 0.72%   | 0.57%   | 0.46%   | 0.39%   | 0.29%    | 0.24%    | 1.19%   | 0.92%   | 0.76%   | 0.63%   | 0.46%    | 0.35%    |
| 25  | 0.38%   | 0.31%   | 0.26%   | 0.22%   | 0.51%   | 0.41%   | 0.33%   | 0.28%   | 0.22%    | 0.73%   | 0.58%   | 0.47%   | 0.39%   | 0.29%    | 0.24%    | 1.21%   | 0.93%   | 0.77%   | 0.64%   | 0.46%    | 0.35%    |
| 26  | 0.39%   | 0.32%   | 0.27%   | 0.22%   | 0.52%   | 0.42%   | 0.34%   | 0.28%   | 0.22%    | 0.75%   | 0.59%   | 0.47%   | 0.39%   | 0.30%    | 0.24%    | 1.24%   | 0.95%   | 0.78%   | 0.65%   | 0.47%    | 0.36%    |
| 27  | 0.39%   | 0.33%   | 0.27%   | 0.23%   | 0.53%   | 0.43%   | 0.35%   | 0.29%   | 0.23%    | 0.77%   | 0.60%   | 0.48%   | 0.40%   | 0.30%    | 0.25%    | 1.27%   | 0.97%   | 0.79%   | 0.66%   | 0.47%    | 0.36%    |
| 28  | 0.41%   | 0.33%   | 0.28%   | 0.23%   | 0.55%   | 0.44%   | 0.35%   | 0.30%   | 0.23%    | 0.80%   | 0.62%   | 0.49%   | 0.41%   | 0.31%    | 0.25%    | 1.31%   | 1.00%   | 0.81%   | 0.67%   | 0.48%    | 0.37%    |
| 29  | 0.42%   | 0.34%   | 0.28%   | 0.24%   | 0.57%   | 0.46%   | 0.36%   | 0.30%   | 0.24%    | 0.83%   | 0.64%   | 0.50%   | 0.42%   | 0.31%    | 0.26%    | 1.36%   | 1.03%   | 0.83%   | 0.69%   | 0.49%    | 0.38%    |
| 30  | 0.43%   | 0.36%   | 0.29%   | 0.25%   | 0.59%   | 0.47%   | 0.38%   | 0.31%   | 0.24%    | 0.86%   | 0.66%   | 0.52%   | 0.43%   | 0.32%    | 0.27%    | 1.42%   | 1.07%   | 0.86%   | 0.70%   | 0.51%    | 0.39%    |
| 31  | 0.45%   | 0.37%   | 0.31%   | 0.26%   | 0.62%   | 0.49%   | 0.39%   | 0.32%   | 0.25%    | 0.90%   | 0.69%   | 0.54%   | 0.44%   | 0.33%    | 0.28%    | 1.48%   | 1.11%   | 0.89%   | 0.73%   | 0.52%    | 0.41%    |
| 32  | 0.48%   | 0.39%   | 0.32%   | 0.27%   | 0.65%   | 0.52%   | 0.41%   | 0.34%   | 0.26%    | 0.95%   | 0.72%   | 0.56%   | 0.46%   | 0.35%    | 0.29%    | 1.56%   | 1.16%   | 0.92%   | 0.75%   | 0.54%    | 0.42%    |
| 33  | 0.50%   | 0.41%   | 0.34%   | 0.28%   | 0.68%   | 0.54%   | 0.43%   | 0.35%   | 0.27%    | 1.00%   | 0.75%   | 0.58%   | 0.48%   | 0.36%    | 0.30%    | 1.65%   | 1.22%   | 0.96%   | 0.78%   | 0.56%    | 0.44%    |
| 34  | 0.53%   | 0.43%   | 0.35%   | 0.30%   | 0.73%   | 0.57%   | 0.45%   | 0.37%   | 0.29%    | 1.07%   | 0.80%   | 0.61%   | 0.50%   | 0.38%    | 0.32%    | 1.75%   | 1.28%   | 1.01%   | 0.82%   | 0.59%    | 0.46%    |
| 35  | 0.56%   | 0.46%   | 0.37%   | 0.31%   | 0.77%   | 0.61%   | 0.48%   | 0.39%   | 0.30%    | 1.14%   | 0.85%   | 0.65%   | 0.52%   | 0.40%    | 0.33%    | 1.87%   | 1.36%   | 1.06%   | 0.86%   | 0.62%    | 0.49%    |
| 36  | 0.60%   | 0.49%   | 0.40%   | 0.33%   | 0.83%   | 0.65%   | 0.51%   | 0.41%   | 0.32%    | 1.22%   | 0.90%   | 0.68%   | 0.55%   | 0.42%    | 0.35%    | 2.01%   | 1.45%   | 1.12%   | 0.90%   | 0.65%    | 0.52%    |
| 37  | 0.64%   | 0.52%   | 0.43%   | 0.35%   | 0.89%   | 0.70%   | 0.54%   | 0.44%   | 0.34%    | 1.32%   | 0.97%   | 0.73%   | 0.59%   | 0.45%    | 0.38%    | 2.16%   | 1.55%   | 1.20%   | 0.95%   | 0.68%    | 0.55%    |
| 38  | 0.69%   | 0.56%   | 0.46%   | 0.38%   | 0.96%   | 0.75%   | 0.58%   | 0.47%   | 0.37%    | 1.43%   | 1.04%   | 0.78%   | 0.62%   | 0.47%    | 0.40%    | 2.34%   | 1.67%   | 1.28%   | 1.01%   | 0.73%    | 0.59%    |
| 39  | 0.75%   | 0.61%   | 0.49%   | 0.41%   | 1.04%   | 0.81%   | 0.63%   | 0.50%   | 0.39%    | 1.55%   | 1.13%   | 0.83%   | 0.67%   | 0.51%    | 0.43%    | 2.54%   | 1.81%   | 1.37%   | 1.08%   | 0.77%    | 0.63%    |
| 40  | 0.81%   | 0.66%   | 0.53%   | 0.44%   | 1.14%   | 0.88%   | 0.68%   | 0.54%   | 0.42%    | 1.70%   | 1.22%   | 0.90%   | 0.71%   | 0.55%    | 0.47%    | 2.77%   | 1.96%   | 1.48%   | 1.16%   | 0.83%    | 0.68%    |
| 41  | 0.89%   | 0.72%   | 0.58%   | 0.48%   | 1.25%   | 0.97%   | 0.74%   | 0.59%   | 0.46%    | 1.86%   | 1.34%   | 0.98%   | 0.77%   | 0.59%    | 0.51%    | 3.03%   | 2.14%   | 1.60%   | 1.25%   | 0.89%    | 0.73%    |
| 42  | 0.97%   | 0.79%   | 0.63%   | 0.53%   | 1.37%   | 1.06%   | 0.81%   | 0.64%   | 0.50%    | 2.05%   | 1.46%   | 1.06%   | 0.84%   | 0.64%    | 0.55%    | 3.32%   | 2.34%   | 1.74%   | 1.35%   | 0.97%    | 0.80%    |
| 43  | 1.07%   | 0.87%   | 0.70%   | 0.58%   | 1.51%   | 1.17%   | 0.89%   | 0.70%   | 0.55%    | 2.25%   | 1.61%   | 1.17%   | 0.92%   | 0.70%    | 0.61%    | 3.66%   | 2.57%   | 1.90%   | 1.47%   | 1.05%    | 0.88%    |
| 44  | 1.19%   | 0.96%   | 0.77%   | 0.64%   | 1.67%   | 1.29%   | 0.98%   | 0.77%   | 0.60%    | 2.48%   | 1.77%   | 1.28%   | 1.01%   | 0.77%    | 0.67%    | 4.04%   | 2.83%   | 2.08%   | 1.61%   | 1.15%    | 0.96%    |
| 45  | 1.31%   | 1.07%   | 0.85%   | 0.71%   | 1.84%   | 1.42%   | 1.08%   | 0.85%   | 0.66%    | 2.73%   | 1.96%   | 1.41%   | 1.11%   | 0.85%    | 0.74%    | 4.46%   | 3.11%   | 2.28%   | 1.76%   | 1.26%    | 1.06%    |
| 46  | 1.45%   | 1.18%   | 0.95%   | 0.79%   | 2.03%   | 1.58%   | 1.20%   | 0.95%   | 0.73%    | 3.02%   | 2.17%   | 1.56%   | 1.23%   | 0.94%    | 0.83%    | 4.95%   | 3.43%   | 2.51%   | 1.94%   | 1.39%    | 1.18%    |
| 47  | 1.61%   | 1.31%   | 1.05%   | 0.88%   | 2.25%   | 1.74%   | 1.33%   | 1.05%   | 0.81%    | 3.36%   | 2.41%   | 1.72%   | 1.36%   | 1.04%    | 0.92%    | 5.49%   | 3.79%   | 2.76%   | 2.14%   | 1.54%    | 1.31%    |
| 48  | 1.79%   | 1.46%   | 1.17%   | 0.98%   | 2.48%   | 1.93%   | 1.47%   | 1.16%   | 0.90%    | 3.74%   | 2.68%   | 1.91%   | 1.51%   | 1.16%    | 1.03%    | 6.09%   | 4.19%   | 3.05%   | 2.36%   | 1.70%    | 1.45%    |
| 49  | 1.98%   | 1.61%   | 1.30%   | 1.09%   | 2.73%   | 2.13%   | 1.63%   | 1.29%   | 1.00%    | 4.17%   | 2.98%   | 2.13%   | 1.68%   | 1.30%    | 1.16%    | 6.77%   | 4.65%   | 3.36%   | 2.61%   | 1.88%    | 1.61%    |
| 50  | 2.19%   | 1.79%   | 1.44%   | 1.21%   | 3.02%   | 2.35%   | 1.81%   | 1.43%   | 1.11%    | 4.65%   | 3.32%   | 2.36%   | 1.86%   | 1.45%    | 1.30%    | 7.53%   | 5.16%   | 3.72%   | 2.88%   | 2.08%    | 1.78%    |
| 51  | 2.22%   | 1.70%   | 1.38%   | 1.18%   | 2.94%   | 2.19%   | 1.70%   | 1.38%   | 1.09%    | 4.39%   | 3.04%   | 2.21%   | 1.79%   | 1.43%    | 1.28%    | 7.11%   | 4.72%   | 3.42%   | 2.71%   | 2.03%    | 1.74%    |
| 52  | 2.46%   | 1.89%   | 1.53%   | 1.31%   | 3.25%   | 2.41%   | 1.87%   | 1.53%   | 1.21%    | 4.87%   | 3.40%   | 2.45%   | 1.99%   | 1.59%    | 1.45%    | 7.90%   | 5.23%   | 3.77%   | 2.99%   | 2.23%    | 1.92%    |
| 53  | 2.71%   | 2.08%   | 1.68%   | 1.44%   | 3.58%   | 2.65%   | 2.06%   | 1.69%   | 1.33%    | 5.41%   | 3.79%   | 2.72%   | 2.22%   | 1.77%    | 1.63%    | 8.82%   | 5.79%   | 4.16%   | 3.29%   | 2.46%    | 2.12%    |
| 54  | 2.99%   | 2.30%   | 1.86%   | 1.59%   | 3.94%   | 2.92%   | 2.27%   | 1.86%   | 1.47%    | 6.03%   | 4.21%   | 3.03%   | 2.47%   | 1.97%    | 1.85%    | 9.88%   | 6.41%   | 4.58%   | 3.62%   | 2.70%    | 2.34%    |
| 55  | 3.28%   | 2.52%   | 2.04%   | 1.74%   | 4.34%   | 3.21%   | 2.49%   | 2.04%   | 1.62%    | 6.71%   | 4.68%   | 3.37%   | 2.75%   | 2.21%    | 2.09%    | 11.14%  | 7.09%   | 5.05%   | 3.99%   | 2.97%    | 2.59%    |
| 56  | 3.60%   | 2.77%   | 2.24%   | 1.92%   | 4.76%   | 3.53%   | 2.74%   | 2.25%   | 1.79%    | 7.50%   | 5.21%   | 3.75%   | 3.06%   | 2.50%    | 2.37%    |         |         |         |         |          |          |
| 57  | 3.94%   | 3.04%   | 2.46%   | 2.10%   | 5.25%   | 3.88%   | 3.02%   | 2.48%   | 1.99%    | 8.42%   | 5.83%   | 4.21%   | 3.43%   | 2.83%    | 2.69%    |         |         |         |         |          |          |
| 58  | 4.32%   | 3.33%   | 2.70%   | 2.31%   | 5.81%   | 4.28%   | 3.34%   | 2.75%   | 2.21%    | 9.51%   | 6.58%   | 4.73%   | 3.86%   | 3.23%    | 3.07%    |         |         |         |         |          |          |

Bajaj Allianz Guaranteed Wealth Goal

|    |       |       |       |       |       |       |       |       |       |        |       |       |       |       |       |  |
|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|--|
| 59 | 4.74% | 3.66% | 2.97% | 2.54% | 6.44% | 4.75% | 3.69% | 3.04% | 2.46% | 10.76% | 7.48% | 5.34% | 4.38% | 3.71% | 3.52% |  |
| 60 | 5.24% | 4.03% | 3.28% | 2.81% | 7.20% | 5.29% | 4.10% | 3.38% | 2.76% | 12.25% | 8.57% | 6.11% | 5.05% | 4.30% | 4.04% |  |

SA Multiple Factor %-ages of Total Premiums Paid  
GMB % for SA Multiple Chosen = GMB% for 11 SA + (11 - SA Multiple Chosen)\*SA Multiple Factor%  
For Female lives, 3-year age-setback shall be applied, such that rate used is Max(Age - 3,minimum age for the PPT-PT combination)  
Maximum Age at maturity is 75 years

| Bajaz Allianz Life - Guaranteed Wealth Goal   |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Annexure II - Variant 1 - Wealth Creation - GMB Scaling Factor %-ages for SA Multiples of 15 & 20 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Policy Term   | 10    | 10    | 10    | 10    | 12    | 12    | 12    | 12    | 12    | 15    | 15    | 15    | 15    | 15    | 15    | 20    | 20    | 20    | 20    | 20    | 20    |
| Age\PPT   | 5     | 6     | 7     | 8     | 5     | 6     | 7     | 8     | 10    | 5     | 6     | 7     | 8     | 10    | 12    | 5     | 6     | 7     | 8     | 10    | 12    |
| 0   |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.81% | 0.68% | 0.59% | 0.50% | 0.38% | 0.31% |
| 1   |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.81% | 0.68% | 0.59% | 0.50% | 0.38% | 0.31% |
| 2   |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 0.81% | 0.68% | 0.59% | 0.50% | 0.38% | 0.31% |
| 3   |       |       |       |       |       |       |       |       |       | 0.41% | 0.35% | 0.31% | 0.27% | 0.20% | 0.16% | 0.81% | 0.68% | 0.59% | 0.50% | 0.38% | 0.31% |
| 4   |       |       |       |       |       |       |       |       |       | 0.41% | 0.35% | 0.31% | 0.27% | 0.20% | 0.16% | 0.81% | 0.68% | 0.59% | 0.50% | 0.38% | 0.31% |
| 5   |       |       |       |       |       |       |       |       |       | 0.43% | 0.37% | 0.32% | 0.28% | 0.21% | 0.17% | 0.83% | 0.70% | 0.61% | 0.51% | 0.39% | 0.32% |
| 6   |       |       |       |       | 0.27% | 0.23% | 0.20% | 0.18% | 0.14% | 0.45% | 0.38% | 0.33% | 0.29% | 0.22% | 0.18% | 0.86% | 0.73% | 0.63% | 0.53% | 0.41% | 0.33% |
| 7   |       |       |       |       | 0.29% | 0.25% | 0.22% | 0.19% | 0.15% | 0.47% | 0.41% | 0.35% | 0.31% | 0.23% | 0.19% | 0.90% | 0.76% | 0.65% | 0.55% | 0.42% | 0.34% |
| 8   | 0.22% | 0.18% | 0.16% | 0.14% | 0.31% | 0.27% | 0.23% | 0.21% | 0.16% | 0.50% | 0.43% | 0.37% | 0.32% | 0.24% | 0.20% | 0.94% | 0.79% | 0.68% | 0.58% | 0.45% | 0.36% |
| 9   | 0.24% | 0.20% | 0.17% | 0.15% | 0.34% | 0.29% | 0.25% | 0.22% | 0.17% | 0.53% | 0.45% | 0.40% | 0.34% | 0.26% | 0.21% | 0.98% | 0.82% | 0.71% | 0.60% | 0.47% | 0.38% |
| 10  | 0.26% | 0.22% | 0.19% | 0.17% | 0.36% | 0.31% | 0.27% | 0.24% | 0.19% | 0.56% | 0.48% | 0.42% | 0.36% | 0.28% | 0.23% | 1.02% | 0.86% | 0.74% | 0.63% | 0.49% | 0.40% |
| 11  | 0.28% | 0.23% | 0.21% | 0.18% | 0.39% | 0.33% | 0.29% | 0.26% | 0.20% | 0.59% | 0.50% | 0.44% | 0.38% | 0.29% | 0.24% | 1.06% | 0.89% | 0.77% | 0.66% | 0.52% | 0.42% |
| 12  | 0.30% | 0.25% | 0.22% | 0.19% | 0.41% | 0.35% | 0.30% | 0.27% | 0.21% | 0.62% | 0.53% | 0.46% | 0.40% | 0.31% | 0.26% | 1.10% | 0.93% | 0.80% | 0.69% | 0.54% | 0.44% |
| 13  | 0.32% | 0.27% | 0.23% | 0.21% | 0.43% | 0.36% | 0.32% | 0.28% | 0.22% | 0.64% | 0.55% | 0.48% | 0.42% | 0.32% | 0.27% | 1.14% | 0.96% | 0.83% | 0.71% | 0.56% | 0.46% |
| 14  | 0.33% | 0.28% | 0.25% | 0.22% | 0.45% | 0.38% | 0.33% | 0.30% | 0.23% | 0.66% | 0.57% | 0.49% | 0.43% | 0.33% | 0.28% | 1.17% | 0.98% | 0.85% | 0.73% | 0.57% | 0.47% |
| 15  | 0.34% | 0.29% | 0.25% | 0.22% | 0.46% | 0.39% | 0.34% | 0.31% | 0.24% | 0.68% | 0.58% | 0.51% | 0.44% | 0.34% | 0.29% | 1.19% | 1.00% | 0.87% | 0.74% | 0.59% | 0.48% |
| 16  | 0.35% | 0.30% | 0.26% | 0.23% | 0.47% | 0.40% | 0.35% | 0.31% | 0.25% | 0.69% | 0.59% | 0.52% | 0.45% | 0.35% | 0.29% | 1.22% | 1.02% | 0.88% | 0.76% | 0.60% | 0.49% |
| 17  | 0.36% | 0.30% | 0.27% | 0.24% | 0.48% | 0.41% | 0.36% | 0.32% | 0.25% | 0.70% | 0.60% | 0.53% | 0.46% | 0.36% | 0.30% | 1.24% | 1.04% | 0.90% | 0.77% | 0.61% | 0.50% |
| 18  | 0.36% | 0.31% | 0.27% | 0.24% | 0.48% | 0.41% | 0.36% | 0.32% | 0.26% | 0.71% | 0.61% | 0.53% | 0.47% | 0.36% | 0.30% | 1.26% | 1.05% | 0.91% | 0.78% | 0.61% | 0.50% |
| 19  | 0.37% | 0.31% | 0.27% | 0.24% | 0.49% | 0.41% | 0.36% | 0.32% | 0.26% | 0.72% | 0.61% | 0.54% | 0.47% | 0.36% | 0.30% | 1.28% | 1.07% | 0.92% | 0.78% | 0.62% | 0.50% |
| 20  | 0.37% | 0.31% | 0.27% | 0.24% | 0.49% | 0.42% | 0.36% | 0.33% | 0.26% | 0.73% | 0.62% | 0.54% | 0.47% | 0.37% | 0.31% | 1.29% | 1.08% | 0.92% | 0.79% | 0.62% | 0.51% |
| 21  | 0.37% | 0.31% | 0.27% | 0.24% | 0.49% | 0.42% | 0.37% | 0.33% | 0.26% | 0.73% | 0.63% | 0.55% | 0.48% | 0.37% | 0.31% | 1.31% | 1.09% | 0.93% | 0.80% | 0.62% | 0.51% |
| 22  | 0.37% | 0.31% | 0.28% | 0.24% | 0.50% | 0.42% | 0.37% | 0.33% | 0.26% | 0.74% | 0.63% | 0.55% | 0.48% | 0.37% | 0.31% | 1.34% | 1.11% | 0.95% | 0.81% | 0.63% | 0.51% |
| 23  | 0.37% | 0.31% | 0.28% | 0.24% | 0.50% | 0.42% | 0.37% | 0.33% | 0.26% | 0.75% | 0.64% | 0.56% | 0.49% | 0.37% | 0.31% | 1.37% | 1.13% | 0.96% | 0.82% | 0.63% | 0.52% |
| 24  | 0.38% | 0.32% | 0.28% | 0.25% | 0.51% | 0.43% | 0.38% | 0.34% | 0.27% | 0.77% | 0.65% | 0.57% | 0.49% | 0.38% | 0.31% | 1.40% | 1.15% | 0.98% | 0.83% | 0.64% | 0.52% |
| 25  | 0.38% | 0.32% | 0.28% | 0.25% | 0.52% | 0.44% | 0.38% | 0.34% | 0.27% | 0.78% | 0.67% | 0.58% | 0.50% | 0.38% | 0.32% | 1.44% | 1.18% | 1.00% | 0.84% | 0.65% | 0.53% |
| 26  | 0.39% | 0.33% | 0.29% | 0.25% | 0.53% | 0.45% | 0.39% | 0.35% | 0.27% | 0.80% | 0.68% | 0.59% | 0.51% | 0.39% | 0.32% | 1.49% | 1.22% | 1.02% | 0.86% | 0.66% | 0.54% |
| 27  | 0.39% | 0.33% | 0.29% | 0.26% | 0.54% | 0.46% | 0.40% | 0.36% | 0.28% | 0.83% | 0.70% | 0.61% | 0.52% | 0.40% | 0.33% | 1.55% | 1.26% | 1.05% | 0.89% | 0.68% | 0.55% |
| 28  | 0.41% | 0.34% | 0.30% | 0.27% | 0.56% | 0.47% | 0.41% | 0.37% | 0.29% | 0.86% | 0.73% | 0.63% | 0.54% | 0.41% | 0.34% | 1.61% | 1.31% | 1.09% | 0.91% | 0.69% | 0.56% |
| 29  | 0.42% | 0.35% | 0.31% | 0.27% | 0.58% | 0.49% | 0.43% | 0.38% | 0.30% | 0.89% | 0.76% | 0.65% | 0.56% | 0.42% | 0.35% | 1.69% | 1.37% | 1.13% | 0.95% | 0.71% | 0.57% |
| 30  | 0.43% | 0.37% | 0.32% | 0.28% | 0.60% | 0.51% | 0.44% | 0.39% | 0.31% | 0.93% | 0.79% | 0.68% | 0.58% | 0.44% | 0.36% | 1.79% | 1.44% | 1.18% | 0.98% | 0.74% | 0.59% |
| 31  | 0.45% | 0.38% | 0.34% | 0.30% | 0.63% | 0.53% | 0.46% | 0.41% | 0.32% | 0.98% | 0.83% | 0.71% | 0.61% | 0.46% | 0.38% | 1.90% | 1.52% | 1.24% | 1.03% | 0.77% | 0.62% |
| 32  | 0.48% | 0.40% | 0.35% | 0.31% | 0.66% | 0.56% | 0.48% | 0.43% | 0.34% | 1.03% | 0.87% | 0.75% | 0.64% | 0.48% | 0.39% | 2.02% | 1.61% | 1.31% | 1.08% | 0.80% | 0.64% |
| 33  | 0.50% | 0.42% | 0.37% | 0.33% | 0.70% | 0.59% | 0.51% | 0.45% | 0.35% | 1.10% | 0.93% | 0.79% | 0.68% | 0.50% | 0.41% | 2.17% | 1.72% | 1.38% | 1.15% | 0.84% | 0.67% |
| 34  | 0.53% | 0.45% | 0.39% | 0.35% | 0.74% | 0.62% | 0.54% | 0.48% | 0.38% | 1.17% | 0.99% | 0.84% | 0.72% | 0.53% | 0.44% | 2.33% | 1.84% | 1.47% | 1.22% | 0.89% | 0.71% |
| 35  | 0.56% | 0.47% | 0.41% | 0.37% | 0.79% | 0.66% | 0.58% | 0.51% | 0.40% | 1.25% | 1.06% | 0.90% | 0.76% | 0.57% | 0.46% | 2.52% | 1.98% | 1.58% | 1.30% | 0.94% | 0.75% |
| 36  | 0.60% | 0.50% | 0.44% | 0.39% | 0.84% | 0.71% | 0.62% | 0.54% | 0.43% | 1.35% | 1.14% | 0.96% | 0.82% | 0.60% | 0.49% | 2.73% | 2.14% | 1.70% | 1.39% | 1.01% | 0.79% |
| 37  | 0.64% | 0.54% | 0.47% | 0.42% | 0.90% | 0.76% | 0.66% | 0.59% | 0.46% | 1.46% | 1.23% | 1.04% | 0.88% | 0.65% | 0.53% | 2.97% | 2.32% | 1.83% | 1.50% | 1.08% | 0.84% |
| 38  | 0.69% | 0.58% | 0.51% | 0.45% | 0.98% | 0.82% | 0.71% | 0.63% | 0.49% | 1.59% | 1.33% | 1.13% | 0.95% | 0.70% | 0.57% | 3.24% | 2.53% | 1.99% | 1.62% | 1.16% | 0.90% |
| 39  | 0.75% | 0.63% | 0.55% | 0.49% | 1.06% | 0.89% | 0.78% | 0.68% | 0.53% | 1.74% | 1.46% | 1.23% | 1.04% | 0.76% | 0.62% | 3.54% | 2.76% | 2.16% | 1.76% | 1.25% | 0.97% |
| 40  | 0.82% | 0.69% | 0.60% | 0.53% | 1.16% | 0.97% | 0.85% | 0.74% | 0.58% | 1.91% | 1.59% | 1.34% | 1.13% | 0.82% | 0.67% | 3.87% | 3.02% | 2.36% | 1.92% | 1.36% | 1.05% |
| 41  | 0.89% | 0.75% | 0.65% | 0.58% | 1.27% | 1.07% | 0.92% | 0.81% | 0.63% | 2.10% | 1.75% | 1.47% | 1.25% | 0.90% | 0.74% | 4.24% | 3.31% | 2.59% | 2.10% | 1.48% | 1.15% |
| 42  | 0.98% | 0.82% | 0.72% | 0.64% | 1.40% | 1.17% | 1.01% | 0.89% | 0.70% | 2.32% | 1.93% | 1.62% | 1.37% | 0.99% | 0.81% | 4.69% | 3.65% | 2.84% | 2.31% | 1.62% | 1.25% |
| 43  | 1.08% | 0.91% | 0.79% | 0.71% | 1.54% | 1.29% | 1.12% | 0.98% | 0.77% | 2.57% | 2.13% | 1.79% | 1.51% | 1.10% | 0.91% | 5.18% | 4.03% | 3.13% | 2.54% | 1.77% | 1.37% |
| 44  | 1.20% | 1.01% | 0.88% | 0.78% | 1.70% | 1.42% | 1.23% | 1.08% | 0.85% | 2.86% | 2.37% | 1.98% | 1.67% | 1.21% | 1.01% | 5.74% | 4.46% | 3.46% | 2.80% | 1.95% | 1.51% |
| 45  | 1.34% | 1.12% | 0.97% | 0.87% | 1.88% | 1.57% | 1.36% | 1.20% | 0.94% | 3.19% | 2.63% | 2.19% | 1.85% | 1.35% | 1.14% | 5.85% | 4.61% | 3.56% | 3.10% | 2.16% | 1.66% |
| 46  | 1.49% | 1.25% | 1.08% | 0.97% | 2.09% | 1.74% | 1.50% | 1.33% | 1.04% | 3.55% | 2.92% | 2.43% | 2.06% | 1.51% | 1.29% | 6.01% | 4.98% | 3.95% | 3.44% | 2.39% | 1.84% |
| 47  | 1.67% | 1.39% | 1.21% | 1.08% | 2.31% | 1.92% | 1.66% | 1.47% | 1.16% | 3.97% | 3.27% | 2.72% | 2.30% | 1.71% | 1.46% | 6.15% | 5.38% | 4.28% | 3.82% | 2.66% | 2.04% |
| 48  | 1.85% | 1.55% | 1.34% | 1.19% | 2.56% | 2.13% | 1.84% | 1.62% | 1.29% | 4.45% | 3.68% | 3.05% | 2.58% | 1.93% | 1.67% | 6.38% | 6.03% | 4.78% | 4.27% | 2.97% | 2.28% |
| 49  | 2.05% | 1.72% | 1.49% | 1.32% | 2.83% | 2.35% | 2.02% | 1.79% | 1.44% | 5.00% | 4.13% | 3.42% | 2.90% | 2.19% | 1.90% | 7.00% | 6.62% | 5.07% | 4.79% | 3.34% | 2.57% |
| 50  | 2.26% | 1.89% | 1.64% | 1.46% | 3.17% | 2.62% | 2.25% | 1.99% | 1.61% | 5.62% | 4.64% | 3.85% | 3.27% | 2.48% | 2.17% | 7.37% | 7.02% | 5.54% | 5.41% | 3.77% | 2.91% |
| 51  | 2.48% | 2.08% | 1.66% | 1.51% | 3.53% | 2.91% | 2.50% | 2.21% | 1.80% | 6.32% | 5.22% | 4.34% | 3.70% | 2.83% | 2.47% | 7.71% | 7.49% | 6.28% | 6.13% | 4.28% | 3.32% |
| 52  | 2.75% | 2.30% | 1.68% | 1.55% | 3.94% | 3.24% | 2.77% | 2.45% | 2.01% | 7.12% | 5.85% | 4.89% | 4.17% | 3.23% | 2.80% | 7.96% | 7.63% | 7.04% | 6.97% | 4.88% | 3.82% |

Bajaj Allianz Guaranteed Wealth Goal

|    |       |       |       |       |       |       |       |       |       |       |       |        |       |       |       |        |       |       |       |       |       |
|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|--------|-------|-------|-------|-------|-------|
| 53 | 3.00% | 2.54% | 1.70% | 1.60% | 4.33% | 3.60% | 3.07% | 2.71% | 2.25% | 7.68% | 6.58% | 5.49%  | 4.70% | 3.69% | 3.18% | 8.51%  | 8.47% | 8.23% | 7.95% | 5.59% | 4.40% |
| 54 | 3.25% | 2.76% | 1.72% | 1.65% | 4.70% | 4.02% | 3.40% | 3.01% | 2.52% | 8.09% | 7.19% | 6.18%  | 5.32% | 4.19% | 3.58% | 9.23%  | 9.00% | 8.80% | 8.24% | 6.46% | 5.12% |
| 55 | 3.49% | 2.98% | 1.74% | 1.70% | 5.06% | 4.40% | 3.78% | 3.35% | 2.82% | 8.48% | 7.74% | 6.97%  | 6.02% | 4.75% | 4.03% | 10.03% | 9.63% | 9.17% | 8.50% | 7.54% | 5.99% |
| 56 |       |       | 1.76% | 1.74% |       |       | 4.07% | 3.59% | 3.01% |       |       | 7.62%  | 6.48% | 4.96% | 4.21% |        |       |       |       |       |       |
| 57 |       |       | 1.78% | 1.79% |       |       | 4.52% | 3.97% | 3.36% |       |       | 7.78%  | 6.65% | 5.08% | 4.27% |        |       |       |       |       |       |
| 58 |       |       | 1.80% | 1.84% |       |       | 4.79% | 4.23% | 3.58% |       |       | 8.84%  | 7.60% | 5.74% | 4.82% |        |       |       |       |       |       |
| 59 |       |       | 1.82% | 1.88% |       |       | 5.29% | 5.11% | 4.11% |       |       | 10.05% | 8.65% | 6.47% | 5.45% |        |       |       |       |       |       |
| 60 |       |       | 1.83% | 1.93% |       |       | 5.78% | 5.99% | 4.64% |       |       | 10.39% | 9.52% | 7.06% | 6.01% |        |       |       |       |       |       |

SA Multiple Factor %-ages of Total Premiums Paid

GMB % for SA Multiple Chosen = GMB% for 11 SA + (11 - SA Multiple Chosen)\*SA Multiple Factor%

For Female lives, 3-year age-setback shall be applied, such that rate used is Max(Age - 3, minimum age for the PPT-PT combination)

Maximum Age at maturity is 75 years

[illegible][illegible]

For Freeder lives, 3-year age-rebuck shall be applied, such that rate used is  $\text{Max}(\text{Age} - 3, \text{minimum age for the PFT-DP-IP combination})$ .  
Maximum Age at maturity is 77 years

[illegible][illegible]

[illegible]

|               |     | Bayer's Health - Guaranteed Health Plan                                     |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
|---------------|-----|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|-----|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|-----|
|               |     | Annuity M - Value - Based Income with ROP                                   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
|               |     | Base Income as a percentage of Total Premium Paid for M Multiple (Option 2) |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| Income Period | PAY | 1   | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 | 95 | 100 | 1 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 | 95 | 100 |
| Age           | 0   | 0   | 0 | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0   | 0 | 0 | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0   |
| 0-5           |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 5-10          |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 10-15         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 15-20         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 20-25         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 25-30         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 30-35         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 35-40         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 40-45         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 45-50         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 50-55         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 55-60         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 60-65         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 65-70         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 70-75         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 75-80         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 80-85         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 85-90         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 90-95         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 95-100        |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| Income Period | PAY | 1   | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 | 95 | 100 | 1 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 | 95 | 100 |
| Age           | 0   | 0   | 0 | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0   | 0 | 0 | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0   |
| 0-5           |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 5-10          |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 10-15         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 15-20         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 20-25         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 25-30         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 30-35         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 35-40         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 40-45         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 45-50         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 50-55         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 55-60         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 60-65         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 65-70         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 70-75         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 75-80         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 80-85         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 85-90         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 90-95         |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |
| 95-100        |     | GP  |   |    |    |    |    |    |    |    |    | GP |    |    |    |    |    |    |    |    |    | GP  |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |     |

| Scap Matrix Line - Guaranteed Health Goal                                     |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  | 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| New Issues as a percentage of Total Premiumed Health Goal                     |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  | 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| New Issues as a percentage of Total Premiumed Health Goal Multiple (Option 3) |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  |  |  |  |    |  |  |  |  |     |  | 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|  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  | OP |  |  |  |  | PFT |  |  |  |  |

For Female lives, 3-year age-outback shall be applied, such that rate used is  $\text{Max}(\text{Age} - 3, \text{minimum age for the PFT-DP-IP combination})$   
Maximum Age at maturity is 99 years

[illegible]

| Baylor Allen Life Science - General Health Study                            |     |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   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|---|-----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---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| Appendix - Variant 2 - Severe Immunity with High                            |     |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  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|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   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|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| Percentages based on a percentage of Total Persons that is 48 Males (90.2%) |     |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   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| Immune Profile  | PPT | 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 | 51 | 52 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   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|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| Age   | 0   | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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DD is the deferral period chosen in the policy  
for female lives, 3-year age-outback shall be applied, such that rate used is  $\text{Max}(\text{Age} - 3, \text{minimum age for the FVS DD-DP combination})$   
Maximum Age at maturity is 93 years

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| Appendix A1: Generalised Whittaker RSP                                    |   |   |    |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |
|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|------|----|----|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|---|
| RSP (1) - Whittaker's Generalised Whittaker RSP                           |   |   |    |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |
| Income Ratio as a percentage of Total Expend. Ratio As Multiple (Sigma 2) |   |   |    |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |
| year/PPP  | 1 | 2 | 3  | 4  | 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  |     |   |
|   | 1 | 2 | 3  | 4  | 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  |     |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Age   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70   | 75 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 155 | 160 | 165 | 170 | 175 | 180 | 185 | 190 | 195 | 200 |   |
| Sex   | M | F | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M  | F  | M    | F  | M  | F  | M  | F  | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F   | M   | F |
| Income Period   | 0 | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 | 55 | 60 | 65 | 70</ |    |    |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |   |

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