

Bajaj Allianz Life Guaranteed Wealth Goal

[illegible]

GMB %-ages of Total Premiums Paid
For Female lives, 3-year age-setback shall be applied, such that rate used is $\text{Max}(\text{Age} - 3, \text{minimum age for the PPT-PT combination})$
Maximum Age at maturity is 75 years

Bajaj Allianz Life - Guaranteed Wealth Goal

Annexure II - Variant 1 - Wealth Creation - GA % -ages for All SA Multiples	
P1	GA%
10	6%
12	6%
15	8%
20	8%

GA % -ages of Total Premiums Paid

Bajaj Allianz Life - Guaranteed Wealth Goal																									
Annexure II - Variant 1 - Wealth Creation - GMB Scaling Factor %-ages for SA Multiples of 5 & 7																									
Policy Term	10	10	10	10	10	12	12	12	12	12	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
Age/PT	5	6	7	8	5	6	7	8	10	5	6	7	8	10	5	6	7	8	10	5	6	7	8	10	12
0																									
1																									
2																									
3																									
4																									
5																									
6																									
7																									
8																									
9	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%				
10	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%				
11	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%				
12	0.28%	0.23%	0.19%	0.16%	0.38%	0.31%	0.24%	0.21%	0.16%	0.56%	0.44%	0.36%	0.29%	0.21%	0.18%	0.95%	0.74%	0.61%	0.51%	0.36%	0.26%				
13	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%				
14	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%				
15	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%				
16	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%	0.60%	0.43%	0.32%				
17	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%				
18	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%				
19	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%	0.29%	0.23%	1.12%	0.88%	0.74%	0.62%	0.45%	0.34%				
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%	0.74%	0.62%	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%	0.23%	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%	0.35%	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%	0.36%	0.30%	0.73%	0.57%	0.45%	0.37%	0.29%	1.07%	0.80%	0.63%	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%	2.18%	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%	0.78%	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%	1.61%	1.29%	1.00%	4.17%	2.98%	2.13%	1.68%	1.30%	1.10%	6.77%	4.60%	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%	1.51%	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%	8.22%	5.														

GWG - Ann II - GMB, GA, BI, IB 20241211.xlsx

SA Multiple Factor % = aqes 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

DP is the deferment period chosen in the policy
For Female lives, 3-year age-rollback shall be applied, such that rate used is Max(Age - 3, minimum age for the PPT-DP-IP combination)
Maximum Age at maturity is 77 years

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DP is the deferment period chosen in the policy
For Female lives, 3-year ago-setback shall be applied, such that rate used is $\text{Max}(\text{Age} - 3, \text{minimum age for the PPT-DP-IP combination})$
Maximum Age at maturity is 99 years

Bajaj Allianz Life - Guaranteed Wealth Goal																																					
Annexure II - Variant 3 - Second Income - with ROP																																					
Income Booster as a percentage of Total Premiums Paid for SA Multiple (Option 1)																																					
Income Period	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15		
PPT	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	
Age	0	0	0	0	0	0	1	1	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5	5	
0-35	0.940%	0.941%	0.920%	0.922%	1.022%	1.022%	0.803%	0.940%	0.955%	0.956%	1.030%	1.034%	0.851%	0.922%	0.941%	0.950%	1.030%	1.045%	0.830%	0.907%	0.934%	0.950%	1.046%	1.060%	0.810%	0.900%	0.934%	0.956%	1.062%	1.076%	0.800%	0.890%	0.936%	0.963%	1.080%	1.096%	
36-45	0.885%	0.901%	0.890%	0.950%	1.024%	1.028%	0.831%	0.908%	0.928%	0.937%	1.024%	1.030%	0.801%	0.886%	0.919%	0.933%	1.030%	1.042%	0.780%	0.872%	0.910%	0.935%	1.042%	1.058%	0.767%	0.866%	0.911%	0.943%	1.059%	1.073%	0.758%	0.864%	0.931%	0.953%	1.077%	1.093%	
46-50	0.723%	0.761%	0.800%	0.882%	0.989%	1.007%	0.677%	0.795%	0.841%	0.875%	0.994%	1.008%	0.652%	0.779%	0.830%	0.875%	1.022%	1.022%	0.635%	0.750%	0.805%	0.881%	1.017%	1.042%	0.625%	0.767%	0.824%	0.887%	1.036%	1.061%	0.617%	0.767%	0.831%	0.931%	1.057%	1.087%	
51-60	NA	NA	0.591%	0.712%	0.895%	0.934%	NA	NA	0.644%	0.720%	0.912%	0.944%	NA	NA	0.649%	0.731%	0.922%	0.962%	NA	NA	0.651%	0.747%	0.946%	0.980%	NA	NA	0.664%	0.772%	0.969%	1.012%	NA	NA	0.680%	0.801%	0.994%	1.042%	
Income Period	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20		
PPT	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	
Age	0	0	0	0	0	0	1	1	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5		
0-35	0.897%	0.898%	0.882%	0.935%	0.990%	0.980%	0.831%	0.893%	0.907%	0.910%	0.979%	0.974%	0.791%	0.862%	0.884%	0.895%	0.975%	0.970%	0.763%	0.840%	0.870%	0.888%	0.978%	0.983%	0.743%	0.830%	0.863%	0.884%	0.986%	0.992%	0.728%	0.817%	0.860%	0.888%	0.996%	1.005%	
36-45	0.835%	0.855%	0.852%	0.914%	0.985%	0.979%	0.773%	0.853%	0.879%	0.882%	0.976%	0.973%	0.737%	0.824%	0.859%	0.879%	0.973%	0.973%	0.710%	0.805%	0.847%	0.875%	0.977%	0.980%	0.692%	0.783%	0.842%	0.876%	0.986%	0.989%	0.679%	0.785%	0.841%	0.880%	0.993%	1.002%	
46-50	0.664%	0.732%	0.762%	0.848%	0.958%	0.963%	0.611%	0.739%	0.796%	0.833%	0.954%	0.959%	0.582%	0.716%	0.782%	0.827%	0.954%	0.966%	0.560%	0.701%	0.775%	0.828%	0.961%	0.977%	0.545%	0.693%	0.767%	0.836%	0.972%	0.986%	0.533%	0.690%	0.780%	0.848%	0.986%	0.999%	
51-60	NA	NA	0.554%	0.693%	0.881%	0.911%	NA	NA	0.602%	0.689%	0.891%	0.912%	NA	NA	0.598%	0.695%	0.897%	0.923%	NA	NA	0.602%	0.709%	0.908%	0.939%	NA	NA	0.612%	0.730%	0.923%	0.959%	NA	NA	0.623%	0.758%	0.941%	0.983%	
Income Period	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25		
PPT	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	
Age	0	0	0	0	0	0	1	1	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5		
0-35	0.857%	0.863%	0.854%	0.909%	0.966%	0.952%	0.767%	0.854%	0.873%	0.880%	0.950%	0.940%	0.745%	0.819%	0.847%	0.861%	0.941%	0.939%	0.714%	0.795%	0.830%	0.850%	0.941%	0.941%	0.692%	0.778%	0.819%	0.849%	0.944%	0.947%	0.675%	0.760%	0.813%	0.844%	0.950%	0.957%	
36-45	0.790%	0.817%	0.824%	0.886%	0.962%	0.949%	0.725%	0.812%	0.840%	0.862%	0.948%	0.937%	0.686%	0.780%	0.821%	0.846%	0.941%	0.939%	0.657%	0.758%	0.806%	0.838%	0.938%	0.938%	0.637%	0.743%	0.791%	0.836%	0.941%	0.944%	0.623%	0.734%	0.795%	0.838%	0.947%	0.954%	
46-50	0.603%	0.688%	0.728%	0.824%	0.941%	0.943%	0.550%	0.691%	0.760%	0.805%	0.934%	0.935%	0.515%	0.667%	0.744%	0.796%	0.929%	0.933%	0.497%	0.651%	0.736%	0.795%	0.932%	0.935%	0.482%	0.643%	0.735%	0.802%	0.939%	0.941%	0.474%	0.638%	0.739%	0.813%	0.944%	0.951%	
51-60	NA	NA	0.524%	0.675%	0.875%	0.901%	NA	NA	0.573%	0.672%	0.883%	0.889%	NA	NA	0.570%	0.677%	0.883%	0.903%	NA	NA	0.575%	0.692%	0.889%	0.918%	NA	NA	0.586%	0.714%	0.901%	0.935%	NA	NA	0.605%	0.743%	0.918%	0.948%	
Income Period	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
PPT	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	
Age	0	0	0	0	0	0	1	1	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5		
0-35	0.813%	0.833%	0.830%	0.880%	0.950%	0.936%	0.745%	0.823%	0.848%	0.850%	0.932%	0.922%	0.705%	0.788%	0.819%	0.838%	0.921%	0.917%	0.674%	0.769%	0.800%	0.825%	0.918%	0.919%	0.651%	0.743%	0.789%	0.818%	0.920%	0.923%	0.633%	0.730%	0.782%	0.816%	0.924%	0.932%	
36-45	0.745%	0.782%	0.796%	0.868%	0.948%	0.933%	0.680%	0.777%	0.818%	0.840%	0.929%	0.919%	0.640%	0.744%	0.793%	0.823%	0.918%	0.914%	0.612%	0.721%	0.772%	0.813%	0.915%	0.916%	0.592%	0.706%	0.769%	0.811%	0.917%	0.920%	0.576%	0.696%	0.765%	0.812%	0.921%	0.929%	
46-50	0.545%	0.640%	0.701%	0.805%	0.932%	0.930%	0.499%	0.653%	0.734%	0.787%	0.923%	0.916%	0.473%	0.630%	0.718%	0.778%	0.916%	0.911%	0.456%	0.616%	0.711%	0.777%	0.912%	0.913%	0.440%	0.609%	0.711%	0.785%	0.914%	0.917%	0.440%	0.600%	0.716%	0.797%	0.918%	0.926%	
51-60	NA	NA	0.512%	0.668%	0.874%	0.897%	NA	NA	0.560%	0.665%	0.879%	0.892%	NA	NA	0.559%	0.672%	0.877%	0.889%	NA	NA	0.566%	0.687%	0.881%	0.909%	NA	NA	0.580%	0.710%	0.891%	0.914%	NA	NA	0.599%	0.739%	0.905%	0.923%	
Bajaj Allianz Life - Guaranteed Wealth Goal																																					
Annexure II - Variant 3 - Second Income - with ROP																																					
Income Booster as a percentage of Total Premiums Paid for SA Multiple (Option 2)																																					
Income Period	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15		
PPT	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	5	6	7	8	10	12	
Age	0	0	0	0	0	0	1	1	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5		
0-35	1.022%	1.021%	0.986%	1.024%	1.058%	1.054%	0.964%	1.018%	1.021%	1.007%	1.053%	1.046%	0.932%	0.995%	1.008%	0.999%	1.057%	1.057%	0.812%	0.962%	0.998%	0.998%	1.067%	1.073%	0.900%	0.979%	0.997%	1.001%	1.083%	1.089%	0.893%	0.977%	0.999%	1.007%	1.100%	1.109%	
36-45	1.005%	1.006%	0.961%	1.023%	1.058%	1.042%	0.949%	1.017%	1.018%	1.004%	1.051%	1.044%	0.920%	0.982%	1.000%	0.996%	1.054%	1.054%	0.801%	0.950%	0.995%	0.995%	1.064%	1.070%	0.891%	0.972%	0.994%	1.006%	1.086%	1.085%	0.972%	0.997%	1.004%	1.097%	1.105%		
46-50	0.955%	0.963%	0.973%	1.033%	1.059%	1.039%	0.865%	0.997%	1.033%	1.001%	1.048%	1.040%	0.811%	0.882%	0.910%	0.955%	1.051%	1.051%	0.676%	0.830%	0.904%	0.9															

DP is the deferment period chosen in the policy
For female lives, 3-year age-select shall be applied, such that rate used is Max(Age - 3, minimum age for the PPT-DP-IP combination)

[illegible]