# A.2. Policy Schedule

| | | | | |
|---|---|---|---|---|
| Name of the Policy: | Exide Life Sampoorna Jeevan | | | |
| UIN of the Product | 114N110V01 | | | |
| Policy Number | | | | |
| Date of the Proposal | | | | |
| Policy Commencement Date | | | | |
| Risk Commencement Date | | | | |
| Auto Vesting if Life Assured is Minor | | | | |
| Basic Sum Assured | | | | |
| Sum Assured on Death | | | | |
| Maturity Age Variant | <<Sampoorna Jeevan 75/ Sampoorna Jeevan 100>> | | | |
| Guaranteed Benefit Option | <<Lumpsum/Income/Lumpsum with Income/Income with Lumpsum>> | | | |
| Guaranteed Income Benefit (GIB) | | | | |
| Guaranteed Income Benefit Date | First GIB Date | | | |
| | Last GIB Date | | | |
| Bonus Option | | | | |
| Paid-Up Additions | | | | |
| Premium Amount | | | | |
| Frequency of Premium Payment | | | | |
| Due Date of Premium Payment | | | | |
| Premium Payment Term | | | | |
| Policy Term | | | | |
| Name and Address of the Policyholder | | | | |
| Date of Birth of the Policyholder | | | | |
| Name and Address of the Life Assured | | | | |
| Age of Life Assured At Entry<br>Date of Birth<br>Whether Age admitted? | | | | |
| Name of Nominee/(s) and relationship to Life Assured | Name of Nominee/(s) | Age of Nominee/(s) | Relationship to Life Assured | Proportion (%) |
| | | | | |
| | | | | |
| | | | | |
| Name of Appointee, If Nominee is Minor | | | | |
| Policy Maturity Date | | | | |
| Special Conditions | | | | |

**Consolidated Stamp Duty Paid to GOVERNMENT OF KARNATAKA for this contract is ₹ <>**

The Modal Premium shown in the Policy Schedule above is exclusive of Goods and Services Tax (GST). GST at the applicable rates will be charged on Premiums paid.

**PART B**
Important Terms and Definitions

## B.1. DEFINITIONS

In this Policy, unless the context requires otherwise, the following words and expressions shall have the meaning ascribed to them respectively herein below:

1. **Age** shall be Age of Life Assured at Policy Commencement Date as at last birthday i.e. the Age in completed years and is recorded in the Policy Schedule based on the details provided by the Policyholder.

2. **Basic Sum Assured** means an absolute amount chosen by the Policyholder at the Date of Inception of Policy and as specified in the Policy Schedule.

3. **Benefit/s** means the Death Benefit, Maturity Benefit, Survival Benefit, Surrender Benefit or any other benefit as under the terms of this Policy.

4. **Cash Bonus** means the non-guaranteed bonuses, if any, declared every year as a percentage of Basic Sum Assured, subject to the availability of surplus and payable during the Policy Term as specified in Clause C.3.2. as per the chosen Bonus Option.

5. **Eligible Person** means the Policyholder, including assignees under Section 38 of the Insurance Act, 1938 as amended from time to time or Nominees under Section 39 of the Insurance Act, 1938 as amended from time to time, or proving executors of administration or other legal representatives, as per the applicable laws and Regulations.

6. **Force Majeure Event** shall mean an event beyond the control of the Company by which performance of any of Our obligations are prevented or hindered as a consequence of, including but not limited to act of God (such as, but not limited to, fires, explosions, earthquakes, drought, and floods or other natural disasters), act of war, invasion or terrorism, rebellion, revolution, or civil war, labour dispute, riot, strikes, lock outs or disorder, epidemic, acts and regulations of the Government of India or any of its authorized agencies.

7. **Grace Period** means the time granted by the Company from the due date for the payment of Premium without levy of any interest or penalty during which time the Policy is considered to be In Force. The Grace Period so granted is 15 (fifteen) days for monthly Premium payment mode and 30 (thirty) days for other available Premium payment modes from the respective Premium payment due date.

8. **Guaranteed Benefit Option** means that certain single option chosen by the Policyholder at Policy Commencement Date to receive the Guaranteed Income Benefit. There are four options available as mentioned in Clause C.3.1.

9. **Guaranteed Income Benefit** is a fixed percentage of Basic Sum Assured and shall be payable annually, during the Policy Term, subject to the survival of Life Assured during the Policy Term. Guaranteed Income Benefit shall be paid out as per the Maturity Age Variant and Guaranteed Benefit Option chosen by the Policyholder at the Policy Commencement Date and is specified in Policy Schedule.

10. **Guaranteed Income Benefit Date** means date of payment of income during the Policy Term, as specified in Policy Schedule.

11. **Guaranteed Surrender Value (GSV)** means the minimum guaranteed amount that is payable in the event of the Policy being surrendered as mentioned in Clause D.3.2.2. of the terms of this Policy.

12. **Indebtedness** means any unpaid Policy loans including accrued interest, unpaid Premiums, deductibles and any other amounts owed to the Company.

13. **In Force** means the status of the Policy being active, all due Premiums have been paid and the Policy is not terminated.

14. **Lapse** means a non-active life insurance contract on account of nonpayment of Premium within the Grace Period.

15. **Life Assured** means the person named as such in the Policy Schedule, on whose life the Policy has been taken in terms hereof.

16. **Maturity Age Variant/s** means the two variants – Sampoorna Jeevan 75 and Sampoorna Jeevan 100 - offered under this Policy. Policyholder has to choose one of these two variants at Policy Commencement Date and is as specified in the Policy Schedule.

17. **Nominee/s** means the person/(s) named in the Policy Schedule who has/have been nominated by the Policyholder (who is also the Life Insured in the Policy) in accordance with the Section 39 of the Insurance Act, 1938 as amended from time to time to receive the Benefits in respect of this Policy.

18. **Paid-up Additions** are additional Benefits that Policyholder purchases with declared Cash Bonus, if declared and are explained in Clause C.3.2.6.

19. **Policy** means the contract of insurance entered into between the Policyholder and the insurer as evidenced by the Policy Document.

20. **Policyholder** shall mean the owner of this Policy and is referred to as the proposer in the proposal form and is named as such in the Policy Schedule.

21. **Policy Commencement Date/ Date of Inception of the Policy** means the Date, Month, and Year the Policy comes into effect and is specified as such in the Policy Schedule.

22. **Policy Document** means and includes the necessary document, the Annexure, the signed Proposal form, the Policy Schedule and any attached endorsements or supplements together with all addendums.

23. **Policy Maturity Date** means the date of completion of the Policy Term as specified in the Policy Schedule.

24. **Policy Schedule** means the Schedule issued by the Company that sets out the details of this Policy and is attached to and forming part of this Policy.

25. **Policy Term** means the tenure of this Policy as specified in the Policy Schedule.

26. **Policy Year** means a period of twelve (12) consecutive months starting from the Policy Commencement Date and ending on the day immediately preceding the following Policy anniversary date and each subsequent period of twelve (12) consecutive months thereafter.

27. **Proposal** means the proposal form submitted to the Company for issuance of this Policy.

28. **Premium/s** means the contractual amount paid by the Policyholder as set out in the Policy Schedule to secure the Benefits under this Policy. Applicable tax, cess and other levies if any are payable in addition.

29. **Premium Payment Term (PPT)** means the period in years during the Policy Term in which Premiums are payable by the Policyholder under the Policy, as specified in the Policy Schedule.

30. **Regulations** mean the laws and Regulations in effect as amended from time to time and applicable to this Policy, including without limitation the Regulations and directions issued by the Insurance Regulatory and Development Authority of India (IRDAI) from time to time. The applicable Regulation shall form a part and parcel of the terms and conditions, and the terms and conditions shall be read along with the Regulation.

31. **Revival** means restoration of the Policy, which was discontinued due to non-payment of the Premium, by the Company with all the Benefits mentioned in the terms and conditions, with or without Rider Benefits, if any, upon receipt of all the Premiums due and other charge/late fee, if any, as per the terms and conditions of the Policy, upon the Company being satisfied as to the continued insurability of the Life Assured/Policyholder on the basis of the information, documents and reports furnished by the Policyholder.

32. **Risk Commencement Date/Date of Commencement of Risk** means the date from which risk is assumed by the Company and as specified in the Policy Schedule.

33. **Sampoorna Jeevan 75** means the variant in which the Maturity Benefit shall be payable at the end of Policy Year in which Life Assured attains age of 75 years (last birthday).

34. **Sampoorna Jeevan 100** means the variant in which the Maturity Benefit shall be payable at the end of Policy Year in which Life Assured attains age of 100 years (last birthday).

35. **Simple Reversionary Bonus** means the non-guaranteed bonuses declared, if any, as a percentage of Basic Sum Assured, subject to the availability of surplus and payable on death or during the Policy Term or on Policy Maturity Date as specified in Clause C.3.2 as per the chosen Bonus Option.

36. **Simple Reversionary Income Bonus** means the non-guaranteed bonuses declared, if any, as a percentage of Basic Sum Assured, subject to the availability of surplus and payable on death or during the Policy Term or on Policy Maturity Date as specified in Clause C.3.2 as per the chosen Bonus Option.

37. **Special Surrender Value (SSV)** means the value that may be payable on surrender of this Policy in accordance of the terms and conditions of this Policy as mentioned in Part D.

38. **Sum Assured on Death** means an absolute amount of Benefit which is guaranteed to become payable on death of the Life Assured after the Risk Commencement Date during the Policy Term in accordance with the terms and conditions of the Policy and is specified as such in the Policy Schedule or such amount as may be endorsed on the Policy.

39. **Surrender** means complete withdrawal/termination of the entire Policy by the Policyholder in accordance with the terms of the Surrender as mentioned in Part D.

40. **Surrender Value** shall mean Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) as mentioned in Clause D.3.2.

41. **Survival Benefit/s** means the Benefit/s and amount/s that are payable on survival of Life Assured as specified in Clause C.3.

42. **Terminal Bonus** means the non-guaranteed bonus declared, if any, as a percentage of Basic Sum Assured, subject to the availability of surplus and payable on Policy Maturity Date or on death of Life Assured, whichever is earlier.

43. **Total Premiums Paid** means total of all the Premiums received, excluding any extra Premium, any rider Premium and taxes.

44. **"We", "Us", "Our" and "Company"** refers to Exide Life Insurance Company Limited.

45. **"You", "He", "She" and "Your"** refers to the Policyholder.

**PART C**
Product Core Benefits

**Benefits payable under this policy**

**C.1. Death Benefit:** Subject to terms and conditions of this Policy and the Policy remaining In Force and effect, in the event of an unfortunate demise of the Life Assured after Risk Commencement Date but before Policy Maturity Date, the Company shall pay Sum Assured on Death plus vested Simple Reversionary Bonus, if declared, vested Simple Reversionary Income Bonus, if declared, vested Cash Bonus, if declared, Paid-up Additions on death, if any, plus Terminal Bonus, if declared as the case may be, which is unpaid as on date of death.

The Death Benefit is payable to the Eligible Person after deduction of Indebtedness which is unpaid by Policyholder as on date of death. Upon payment of such Death Benefit, the Policy shall stand terminated and no other Benefits including Survival Benefits are payable.

**C.1.1. Sum Assured on Death:** Sum Assured on Death is calculated as highest of the following:

a) 'X' times the Annualized Premium; or

b) Minimum Guaranteed Sum Assured on Maturity; or

c) Absolute amount assured to be paid on Death; or

d) 105% of the Total Premiums Paid till the date of death

The multiple of 'X" times is defined as follows:

| For entry Age of Life Assured being less than 45 years | For entry Age of Life Assured being 45 years and above |
|---|---|
| 10 times | 7 or 10 times<br>(shall be chosen on Date of Inception of Policy) |

**C.1.1.1. Annualized Premium** shall be the Premium amount payable in a year chosen by the Policyholder, excluding the taxes, rider Premiums, underwriting extra Premiums and loadings for modal Premiums, if any.

**C.1.1.2. Minimum Guaranteed Sum Assured on Maturity** is defined as per the Guaranteed Benefit Option chosen by the Policyholder on Date of Inception of the Policy and is tabulated as following:

| **Guaranteed Benefit Option** | **Minimum Guaranteed Sum Assured on Maturity** |
|---|---|
| Option A : Lump sum Option | 100% of Basic Sum Assured |
| Option B : Income Option | Last Guaranteed Income Benefit payable on Policy Maturity Date, which is equal to 5% of Basic Sum Assured |
| Option C : Lump sum with Income Option | Last Guaranteed Income Benefit payable on Policy Maturity Date which is equal to<br>• 10% of Basic Sum Assured for Sampoorna Jeevan 75<br>• 5% of Basic Sum Assured for Sampoorna Jeevan 100 |
| Option D : Income with Lump sum Option | 100% of Basic Sum Assured |

**C.1.1.3 Absolute amount to be paid on Death** shall be equal to the Basic Sum Assured under this Policy.

**C.2.** **Maturity Benefit:** Subject to the terms and conditions of this Policy and the Policy remaining In Force on the Policy Maturity Date and survival of the Life Assured on Policy Maturity Date, the Company shall pay to the Policyholder the following Benefits on the Policy Maturity Date, based on the Guaranteed Benefit Option chosen by Policyholder and as specified in Policy Schedule.

| Guaranteed Benefit Option | Maturity Benefit |
|---|---|
| Option A : Lump Sum Option | 100% of Basic Sum Assured<br>+<br>Applicable Bonus, if declared<br>+<br>Applicable Terminal Bonus, if declared |
| Option B : Income Option | Applicable Bonus, if declared<br>+<br>Applicable Terminal Bonus, if declared |
| Option C : Lump Sum with Income Option | Applicable Bonus, if declared<br>+<br>Applicable Terminal Bonus, if declared |
| Option D : Income with Lump sum Option | 100% of Basic Sum Assured<br>+<br>Applicable Bonus, if declared<br>+<br>Applicable Terminal Bonus, if declared |

**C.3.** **Survival Benefit/s:** Subject to the terms and conditions of this Policy and Policy remaining In Force and effect, the Survival Benefits shall be payable by the Company to the Policyholder subject to survival of the Life Assured during the Policy Term. Survival Benefit payable shall be based on the Guaranteed Benefit Option and Bonus Option chosen by Policyholder on Date of Inception of the Policy. In case of death of the Life Assured after the beginning of Survival Benefit payouts and before Policy Maturity Date, the future installments of Survival Benefit, if any, shall cease and Death Benefit shall be payable by Company, as mentioned in Clause C.1. Survival Benefits paid, if any, after the date of death of the Life Assured shall be deducted from Death Benefit.

**C.3.1.** Survival Benefit under the four Guaranteed Benefit Options offered under this Policy are as follows:

| Guaranteed Benefit Option | Benefit |
|---|---|
| Option A : Lump Sum Option | • Guaranteed Maturity Benefit which is 100% of Basic Sum Assured shall be be payable on the Policy Maturity Date. |
| Option B : Income Option | • Guaranteed Income Benefit, which is equal to 5% of Basic Sum Assured shall be payable annually.<br>• This Guaranteed Income Benefit shall be payable annually and payout will commence from the Policy anniversary subsequent to end of Premium Payment Term till Policy Maturity Date. |
| Option C : Lump Sum with Income Option | • An amount equal to 100% of Basic Sum Assured shall be payable at the end of Policy Year in which Life Assured attains age 60 years<br>• Guaranteed Income Benefit shall be payable annually commencing from Policy anniversary in which Life Assured attains age 61 years till Policy Maturity Date<br>• Guaranteed Income Benefit shall be equal to 10% of Basic Sum Assured for Sampoorna Jeevan 75 under this option.<br>• Guaranteed Income Benefit shall be equal to 5% of Basic Sum Assured for Sampoorna Jeevan 100 under this option |
| Option D : Income with Lump sum Option | • Guaranteed Income Benefit shall be payable annually commencing from the Policy Year in which Life Assured attains age 61 years till Policy Maturity Date<br>• Guaranteed Income Benefit shall be equal to 10% of Basic Sum Assured for Sampoorna Jeevan 75 under this option<br>• Guaranteed Income Benefit shall be equal to 5% of Basic Sum Assured for Sampoorna Jeevan 100 under this option<br>• In addition to the Guaranteed Income Benefit as mentioned above ,100% of Basic Sum Assured shall be payable in lump sum on Policy Maturity Date |

**Guaranteed Benefit Option shall be chosen by the Policyholder at the Policy Commencement Date and is specified in the Policy Schedule. Once specified in the Policy Schedule, the Guaranteed Benefit Option cannot be changed during the Policy Term.**

**C.3.2. Survival Benefit payable shall also depend on the bonus option chosen by the Policyholder on Date of Inception of the Policy.**

**Bonus-Participation in Surplus:** This Policy participates in the surplus of the participating fund and the bonus, subject to availability of surplus, will be declared by the Company every year in the form of Simple Reversionary Bonus and/or Simple Reversionary Income Bonus and/or Cash Bonus which will be a percentage of the 'Basic Sum Assured' and shall be payable as per the Bonus Option chosen by the Policyholder. The Company might also declare Terminal Bonus, if any, in order to distribute the remaining surplus and the same shall be payable in the event of death of the Life Assured during the Policy Term or on Policy Maturity Date, whichever is earlier.

**Bonus Options offered under this Policy are as follows:**

**C.3.2.1. Bonus Option 1: Simple Reversionary Bonus for Term**

Simple Reversionary Bonus, if declared, shall do so at the end of each Policy Year throughout the Policy Term and shall be vested to be paid out upon death of the Life Assured or Policy Maturity Date, whichever is earlier.

**C.3.2.2. Bonus Option 2: Simple Reversionary Income Bonus**

Simple Reversionary Income Bonus may be declared at the end of each Policy Year throughout the Policy Term and shall be vested to be paid as follows:

**C.3.2.2.1.** On survival of Life Assured, "N" years after vesting, where "N" is a period equal to Premium Payment Term chosen by the Policyholder on Date of Inception of Policy. For example, for a Premium Payment Term of 15 years, the

Simple Reversionary Income Bonus declared at the end of first Policy Year shall be paid at the end of 16th Policy Year, Simple Reversionary Income Bonus declared at the end of 2nd Policy Year shall be paid at the end of 17th Policy Year and so on.

**C.3.2.2.2.** On survival of Life Assured, Simple Reversionary Income Bonus, if declared during last "N" years of the Policy Term shall be paid as lump sum on Policy Maturity date.

**C.3.2.2.3.** In case of death of Life Assured, Simple Reversionary Income Bonus, if declared but not been paid out till the date of death shall be paid to the Eligible Person.

**C.3.2.3. Bonus Option 3: Cash Bonus**

**Under the 6 and 8 year Premium Payment Term options**

On survival of the Life Assured during the Policy Term, Cash Bonus, if declared, shall do so every year starting from the end of the first Policy Year and shall be paid to the Eligible Person year on year till the Policy Maturity Date.

**Under the 10, 12 and 15 year Premium Payment Term options,**

On survival of the Life Assured during the Policy Term, Cash Bonus, if declared, shall do so every year starting from the end of the second Policy Year and shall be paid to the Eligible Person year on year till the Policy Maturity Date.

In case of death of Life Assured, Cash Bonus if declared, and has not been paid out till the date of death, if any shall be paid to the Eligible Person.

**C.3.2.4. Bonus Option 4: Simple Reversionary Bonus for Premium Payment Term and Cash Bonus thereafter**

Under this Option, Simple Reversionary Bonus, if declared, shall do so at the end of each Policy Year and shall be vested to be paid out as lump sum at the end of Premium Payment Term or death of Life Assured, whichever is earlier.

After the completion of Premium Payment Term, Cash Bonus may be declared at the end of each Policy Year during remaining Policy Term and shall be paid out at the end of same Policy Year or on death of Life Assured whichever is earlier.

**C.3.2.5. Bonus Option 5: Simple Reversionary Income Bonus and Cash Bonus**

Simple Reversionary Income Bonus declared, if any, under this option shall be paid out in the manner mentioned under Bonus Option 2. Additionally, Cash Bonus may be declared and shall be paid in the manner mentioned under Bonus Option 3. The rate of bonus declared under this Bonus Option 5 may be different from the rate of bonus declared under Bonus Options 2 and 3 above. Under the 6 and 8 year Premium Payment Term options, Cash Bonus, if declared, shall do so every year starting from the end of the first Policy Year and shall be paid to the Eligible Person year on year till the Policy Maturity Date, subject to the survival of Life Assured. Under the 10, 12 and 15 year Premium Payment Term options, Cash Bonus, if declared, shall do so every year starting from the end of the second Policy Year and shall be paid to the Eligible Person year on year till the Policy Maturity Date, subject to the survival of Life Assured.

In case of death of Life Assured, vested Simple Reversionary Income Bonus, if any or Cash Bonus declared, if any, which has not been paid out till the date of death shall be paid to the Eligible Person.

**Bonus Option shall be chosen by the Policyholder at the Policy Commencement Date and is specified in the Policy Schedule. Once specified in the Policy Schedule, the Bonus Option cannot be changed during the Policy Term**

**C.3.2.6. Paid-up Additions** – If the Policyholder has opted for Bonus Options 3 or 4, the Policyholder shall have the option to receive Cash Bonus, if declared as cash payout or utilize it to purchase Paid-up Additions. Paid-up Additions are additional Benefits that Policyholder purchases with Cash Bonus, if declared and if not encashed earlier, are payable at the end of Policy Year during which Life Assured survives and attains age 75 or on earlier death of the Life Assured or Surrender of the Policy. Policyholder can choose Paid-up Additions at the Policy Commencement Date or at any subsequent Policy anniversary by submitting a written request to the Company 60 days prior to such Policy anniversary. Paid-up Additions cannot be chosen once Life Assured attains age 75.

Policyholder also has the option to switch from Paid-up Additions to cash payout. This switching is allowed only on Policy Anniversary subject to receipt of written request from the Policyholder 60 days prior to such Policy Anniversary . Furthermore, once this change has been made, Policyholder does not have the option to switch back to Paid-Up Additions.

Paid-up Additions are participating in nature, which means Cash Bonus may be declared on vested Paid-up Additions and this Cash Bonus will be further utilized to purchase Paid-up Additions.

Various Benefits under Paid-up Additions shall be as follows:

**C.3.2.6.1.** Death Benefit is equal to Paid-up Additions on death which is defined as 1.25 times of the Cash Bonus (if declared) utilized to purchase Paid-up Additions

**C.3.2.6.2.** Paid-up Additions Survival Benefit – It is equal to vested Paid-up Additions plus Terminal Bonus (if declared) on Paid-up Additions, if any less Paid-up Additions which have already been encashed and is payable on Life Assured surviving at the end of Policy Year during which the Life Assured attains age 75. Cash Bonus declared, if any, at the end of Policy Year during which Life Assured attains age 75 shall be payable to the Policyholder at the end of such Policy Year. Cash Bonus declared, if any, at subsequent Policy anniversaries, if applicable, shall be payable to the Policyholder at respective Policy anniversary.

Paid-up Additions are calculated as (Paid-up Addition factor X Cash Bonus utilized to purchase Paid-up Additions)
Paid-up Addition factors per ₹1 Cash Bonus utilized are given in Annexure IV

**C.3.2.7.Encashment of Paid-up Additions:** Policyholder will be allowed to encash vested Paid-up Additions partially or fully during the Policy Term and receive the cash value of vested Paid-up Additions subject to the following:

(i) Encashment will be available from 2nd Policy Year onwards subject to availability of vested Paid-up Additions
(ii) The minimum amount that can be encashed is ₹10,000
(iii) Policyholder will have to submit a written request to the Company for encashment of vested Paid-up Additions, if any and which are not encashed earlier.

The vested Paid-up Additions will reduce to the extent of Paid-up Additions encashed. The remaining Paid-up Additions, if any, after such encashment will continue to participate in future profits. Paid-up Additions on death, if any will also reduce in proportion to the vested Paid-up Additions being encashed.

Cash value of vested Paid-Up Additions is calculated as Cash value Factor X vested Paid up Additions
Cash value factors per ₹1 vested Paid-Up Additions are shared under Annexure V

**C.4. Payment of Premiums:** This Policy is issued subject to the Policyholder making prompt and regular payment of Premium during the Premium Payment Term as mentioned in the Policy Schedule and it shall be the responsibility of the Policyholder to ensure prompt and regular payment of the Premium.

In the event the Policyholder makes a choice of monthly premium payment mode, three (3) months premiums shall be collected in advance on the date of commencement of the Policy and adjusted towards the Policy only on the due dates. These advance premiums shall be non-refundable, except in case of Free Look Cancellation of this Policy.

**C.5. Payment of Benefits**

C.5.1. Payment of the Benefits under this Policy shall be subject to deduction of any unpaid Premium due for the Policy Year of death, deduction of any Indebtedness arising out of outstanding Policy loans, interest due on such loans etc.

C.5.2. Payment of all the Benefits as shown in the Policy Schedule shall be subject to receipt of proof by the Company to its satisfaction:

C.5.2.1. of the Benefits having become payable as set out in this Policy; and
C.5.2.2. of the title of the person or persons claiming the Benefits; and
C.5.2.3. of the correctness of the Age of the Life Assured as stated in the Proposal, if not previously admitted.

**C.6. Mode of payment of Benefits**

C.6.1. All Benefits and other sums under this Policy shall be payable in the manner and currency allowed/permitted under the Regulations and shall be payable by NEFT, account payee cheque or other permissible modes.

C.6.2. The Company shall pay the applicable Benefits and other sums payable under this Policy. Any discharge given by the Eligible Person, or by any person authorized by the Eligible Person in writing in respect of the Benefits or the sums payable under this Policy shall constitute a valid discharge to the Company in respect of such payment. The Company's liability under the Policy shall be discharged by such payment and the Company shall not be required to see the utilization of the monies so paid.

C.6.3. Apart from the Benefits mentioned hereinabove in Part C, the Company shall not be liable to pay any other Benefits to the Eligible Person.

| PART D<br>Policy Servicing Related Aspects |
|---|

**D.1. Free Look Provisions:** The Policyholder shall have a period of 15 days (30 days if the Policy is sourced through Distance Marketing# as provided in Distance Marketing Guidelines IRDA/ADMN/GDL/MISC/059/04/2011 dated 05/04/2011) from the date of receipt of the Policy Document to review the terms and conditions of this Policy and if the Policyholder disagrees with any of the terms and conditions, the Policyholder shall have the option to return the Policy to the Company for cancellation, stating the reasons for His objections. Upon such Free-Look cancellation, the Company shall return the Premium paid subject to deduction of a proportionate risk Premium for the period of insurance cover in addition to the expenses incurred on medical examination (if any) and the stamp duty charges. All Benefits and rights under this Policy shall immediately stand terminated on the cancellation of the Policy.

#Distance Marketing includes solicitation through all modes other than in person.

**D.2. Revival of the Policy:**

D.2.1. Subject to the approval of the Company and the prevailing board approved underwriting Policy, this Policy, if lapsed, may be revived for full Benefits within five years from the due date for payment of the first unpaid Premium provided that;

D.2.1.1. This Policy has not been surrendered for cash;

D.2.1.2. No claim has arisen under this Policy.

D.2.1.3. Where required by the Company, a written application for Revival is received from the Policyholder by the Company, together with evidence of insurability and health of the Life Assured, to the satisfaction of the Company; and

D.2.1.4. All amounts necessary to revive this Policy including all arrears Premiums with interest/Revival charge is set as per the formula below and is subject to IRDAI's approval:
Bank rate fixed by RBI as on 1st April of respective year + 2.5%, rounded up to a multiple of 50 basis points.
The Revival interest rate for financial year 2019-20 is 9%.

D.2.2. Notwithstanding anything to the contrary contained elsewhere in this Policy, the Company reserves the right to revive the lapsed Policy either on its original terms and conditions or on such other or modified terms and conditions as the Company may specify or to reject the Revival. If needed the Company may refer it to its medical examiner in deciding on Revival of lapsed Policy. Subject to the provisions of Clauses D.2.1 above, the Revival shall come into effect on the date when the Company specifically communicates it in writing to the Policyholder.

D.2.3 If the Policy is not revived for full Benefits before the Policy Maturity Date but within five years from the due date for payment of the first unpaid Premium and if the Policy has not acquired Guaranteed Surrender Value, then the Policy will terminate.

**D.3. Non-Forfeiture options:**

If at least two full years' Premiums have not been paid, the Policy will lapse on the expiry of Grace Period until the Policy is revived for full Benefits within the Revival Period. No Benefits will be paid to the Policyholder or the Eligible Person if the Policy is in Lapse stage.

A Lapse Policy will cease to participate in the profits from the date on which the Premium was due but not paid.

If at least two full years' Premiums have been and if any subsequent Premium which is due has not been paid, the Policyholder will be eligible for reduced paid-up value as explained in Clause D.3.1. and Surrender Value as explained in Clause D.3.2.

**D.3.1. Reduced Paid-up Value**

If at least two full years' Premiums have been paid and further Premiums are unpaid and the Policy is not surrendered, the Policy will acquire the status of Reduced Paid Up on the date of expiry of Grace Period up till the Policy is revived for full Benefits.

The Benefits payable under the Policy will reduce on Policy acquiring reduced paid up status, as per the formula mentioned below:

#### D.3.1.1 Reduced Paid Up – Guaranteed Benefits

**(i) Reduced Paid up Sum Assured On Death**

The lump sum Benefit shall be payable immediately on death during the Policy Term as defined below -

$$\text{Reduced Paid up Sum Assured on Death} = \frac{\text{(Number of Premiums Paid)}}{\text{(Number of Premiums Payable)}} \times \text{Sum Assured on Death}$$

**(ii) Reduced paid up Survival Benefit/Maturity Benefit**

All Survival Benefits or maturity Benefit to be paid out in future, both guaranteed and non-guaranteed, will be determined using the reduced paid-up Basic Sum Assured.

Reduced paid up Basic Sum Assured will be calculated as follows -

$$\text{Reduced Paid up Basic Sum Assured (RPUBSA)} = \frac{\text{(Number of Premiums Paid)}}{\text{(Number of Premiums Payable)}} \times \text{Basic Sum Assured}$$

**(iii) Reduced Paid up Guaranteed Benefit**

| Reduced Paid-Up Benefit / Guaranteed Benefit Option | Lump Sum Option | Income Option | Lump sum with Income Option | Income with Lump sum Option |
|---|---|---|---|---|
| Maturity Benefit | RPUBSA | Not Applicable | Not Applicable | Reduced Paid up Basic Sum Assured |
| Survival Benefit | Not Applicable | RPUBSA X Guaranteed Income Benefit (%) | RPUBSA (Payable at the end of Policy Year in which Life Assured attains age 60) + RPUBSA X Guaranteed Income Benefit (%) every year thereafter till Policy Maturity Date | RPUBSA X Guaranteed Income Benefit (%) |

#### D.3.1.2 Reduced Paid up – Non Guaranteed Benefit

If at least 2/3rd of total Premiums payable during the Policy Term have been paid and no further Premiums are paid, then in addition to the full bonus vested, if any and unpaid before the Policy acquiring reduced paid-up status the Policy will also be eligible for all future bonuses if declared, after Policy acquiring reduced paid-up status. However, this eligibility for future bonuses, if declared, will be reduced by the reduced paid-up factors. The reduced paid-up non-guaranteed Benefits applicable will be as follows –

**(i) Reduced paid-up Simple Reversionary Bonus/ Simple Reversionary Income Bonus**

If the Policyholder opts for Simple Reversionary Bonus/Simple Reversionary Income Bonus Option, then any such bonus (if declared) but unpaid prior to the date of Policy acquiring reduced paid up status shall be payable in full along with the reduced paid up death Benefit/reduced paid up maturity Benefit.

In addition, post the Policy acquiring the reduced paid up status all the future bonuses, if declared will be vested on pro-rata basis using the following formula subject to the fulfillment of condition stated in Clause D.3.1.2, –

Reduced Paid up Simple Reversionary Bonus/Simple Reversionary Income Bonus = RPUBSA × Future Simple Reversionary Bonus (%)/Simple Reversionary Income Bonus (%), if declared × Reduced Paid Up Factor*

**(ii) Reduced paid-up Cash Bonus**

If the Policyholder opts for Cash Bonus Option, then Cash Bonus, if declared, not paid out for the Policy Year shall also be payable along with the reduced paid up death Benefit.

On survival of Life Assured, and post the Policy acquiring the reduced paid up status, all the future Cash Bonuses, if declared, shall be paid every Policy Year on pro-rata basis using the following formula subject to the fulfillment of condition stated in Clause D.3.1.2 –

Reduced Paid up Cash Bonus = RPUBSA × Future declared Cash Bonus (%), if any× Reduced Paid up Factor*

* Applicable Reduced Paid up Factors based upon duration and Premium Payment Term are stated in the table given below.

| **Duration in completed Policy Years for which Premium is paid\Premium Payment Term** | **6** | **8** | **10** | **12** | **15** |
|---|---|---|---|---|---|
| 4 | 50% | NA | NA | NA | NA |
| 5 | 75% | 40% | NA | NA | NA |
| 6 | 100% | 60% | 30% | NA | NA |
| 7 | | 80% | 50% | NA | NA |
| 8 | | 100% | 75% | 30% | NA |
| 9 | | | 90% | 50% | NA |
| 10 | | | 100% | 75% | 25% |
| 11 | | | | 90% | 50% |
| 12 | | | | 100% | 60% |
| 13 | | | | | 75% |
| 14 | | | | | 90% |
| 15 | | | | | 100% |

In case the Bonus Option 4 or Bonus Option 5 have been chosen, then the applicable reduced paid-up non-guaranteed Benefit will be sum of reduced paid-up Simple Reversionary Bonus/Simple Reversionary Income Bonus and reduced paid-up Cash Bonus as stated above.

In case Policyholder has chosen Paid-up Additions under Bonus option 3 or Bonus option 4, then reduced paid-up Cash Bonus will be utilized to purchase Paid-up Additions. The Benefits under such Paid-up Additions, which is Paid-up Addition Survival Benefit and Paid-up Additions on death, shall be payable at the end of Policy Year during which Life Assured survives and attains age 75 or on earlier death, respectively.

Terminal Bonus, if declared, shall be payable in the same proportion as described above for Simple Reversionary Bonus/Simple Reversionary Income Bonus, if declared and Cash Bonus, if declared, as a part of reduced paid-up maturity Benefit.

**D.3.2. Surrender:** If at least two full year's Premiums are paid, the Policy can be surrendered. The Policy cannot be surrendered after the death of the Life Assured. The Surrender Value shall be payable immediately on Surrender and upon payment of the Surrender Value, the Policy shall stand terminated with no further Benefits payable under the Policy and the Company shall be relieved and discharged from all obligations under this Policy thereafter.

In the event of non-payment of two full years' Premiums, the Policy shall Lapse and no Surrender Value shall be payable.

**D.3.2.1. Surrender Value:** The Policy acquires a Surrender Value which is higher of Guaranteed Surrender Value or Special Surrender Value (SSV) plus cash value of vested Paid-up Additions, if any.

**D.3.2.2. Guaranteed Surrender Value (GSV):** If at least two full years' Premiums have been paid, the Policy acquires a Guaranteed Surrender Value. Guaranteed Surrender Value (GSV) payable is subject to minimum amount of zero.

The Guaranteed Surrender Value shall be calculated as given below:

a) GSV as a percentage of Premiums paid: GSV factor 1 multiplied by the total Premiums paid excluding the Premium for extra mortality rating if any, plus
b) GSV as a percentage of vested bonus: GSV factor 2 multiplied by the vested Simple Reversionary Bonus/ vested Simple Reversionary Income Bonus, if declared, till date of Surrender, less
c) Sum of all Guaranteed Income Benefit already paid till the date of Surrender, if any, less
d) Any Simple Reversionary Bonus/Simple Reversionary Income Bonus/Cash Bonus already paid till the date of Surrender

The Guaranteed Surrender Value factors increase with the Policy duration and are provided in the table given in Annexure VI.

**D.3.2.3. Special Surrender Value (SSV):** If the conditions as per Clause D.3.2 have been fulfilled, and if at least two full years' Premiums have been paid, the Policy may acquire a Special Surrender Value. The Special Surrender Value will be quoted only on receipt of a Surrender request which shall be determined by the Company from time to time subject to prior approval of IRDAI and is not guaranteed.

**D.4. Policy Loan:** At any time after two full years' Premiums have been paid and if any Surrender Value is available under the Policy, the Policyholder may obtain a loan on the sole security of the Policy and on its proper assignment to the Company. The maximum loan amount that will be advanced at any one time or more than one time shall not exceed 80% of the available Surrender Value and provided that the amount of the loan is not less than Rs.1,000. The maximum loan amount under this policy will be determined on the basis of a maximum limit of 80% of the available Surrender Value dependent upon the time, at which loan is being availed and the outstanding Policy Term.

The loan interest rate is determined by the Company from time to time basis formula below on 1st April of every year and is available upon written request.

Bank rate fixed by RBI as on 1st April of the respective year + 3%, rounded up to a multiple of 50 basis points. The Policy Loan interest rate for financial year 2019-20 is 9.5%.

The rate will be reviewed annually. Any change to the basis of determination of interest rate can be made only after prior approval of the IRDAI.

Any fresh loan within the permissible limits will be the difference between maximum permissible loan amount and any outstanding loans including accumulated interest, if any. All outstanding loan and interest thereon shall be deducted from any benefits payable under this Policy. In case of other than In-Force or Fully Paid-up policies, if at any point of time, the loan along with outstanding accrued interest exceeds the Surrender Value payable under the Policy, the Policy will be foreclosed after giving intimation and reasonable opportunity to the Policyholder to continue the Policy.

**PART E**
All the applicable Charges, Fund Name, Fund Options etc. (Applicable especially for ULIP Policies)

**E.1.** Not Applicable as this is a Non-linked individual product.

**PART F**
General Terms and Conditions

**F.1. Fraud, Misrepresentation and forfeiture:** In issuing this Policy, the Company has relied on, and would rely on, accuracy and completeness of the information provided by the Policyholder/Life Assured and any other declarations or statements made or as may be made hereafter, by the Policyholder/Life Assured.

In case of fraud, misrepresentation or forfeiture, the Policy shall be treated in accordance with the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.

**[A Leaflet containing the simplified version of the provisions of Section 45 is enclosed as Annexure I for reference]**

**F.2. Admission of Age:** The Age of the Life Assured has been admitted on the basis of the declaration made by the Policyholder / Life Assured in the Proposal form and/or in any document/statement based on which this Policy has been issued. If the Age of the Life Assured is found to be different from that declared, the Company may, adjust the Premiums and/or the Benefits under this Policy and/or recover the applicable balance amounts, if any, as it deems fit. This Policy shall however become void from commencement, if the Age of the Life Assured at the Policy Commencement Date is found to be higher than the maximum or lower than the minimum entry Age that was permissible under this Policy at the time of issue and the Company shall return the Premium paid subject to deduction of a proportionate risk Premium for the period of insurance cover in addition to the expenses incurred on medical examination (if any) and the stamp duty charges.

**F.3. Assignment:** Assignment should be in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time.

**[A Leaflet containing the simplified version of the provisions of Section 38 is enclosed as Annexure II for reference]**

**F.4. Nomination:** Nomination should be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

**[A Leaflet containing the simplified version of the provisions of Section 39 is enclosed as Annexure III for reference]**

**F.5. Review, revision:** The Company reserves the right to review, revise, delete and/ or alter any of the terms and conditions of this Policy, including without limitation the Benefits, the Premiums with the prior approval of IRDAI.

**F.6. Release and discharge:** The Policy will terminate automatically on payment of the Surrender Value, Death Benefit, Maturity Benefit, on Lapse of the Policy or on the happening of the events that the Policy reads specifically that the Policy shall terminate, as the case may be, and the Company will be relieved and discharged from all obligations under this Policy thereafter.

**F.7. Taxes, duties and levies and disclosure of information:** The Company shall deduct the applicable taxes in accordance with the prevailing provisions of the tax laws in India. All premiums and benefits payable under this policy are subject to applicable taxes, cess, etc which shall be paid by the Policyholder along with the benefits or premiums. The Policyholder will be liable to pay all applicable taxes as levied by the Government of India/ Statutory Authorities of India from time to time.

**F.8. Notice by the Company under the Policy:** Any of the notices required to be issued in terms of this Policy may be issued, either by issuing individual notices to the Policyholder, including by electronic mail and/or facsimile, or by issuing a general notice, including by publishing such notices in newspapers and/or on the Company's website.

Please communicate any changes in your mailing address or any other communication details as soon as possible. This will enable us to serve you better.

**F.9. Entire Contract:** This Policy comprises of the terms and conditions set forth in this Policy Document, the Policy Schedule, and the endorsements, if any, made on or applicable to this Policy, which shall form an integral part and the entire contract evidenced by this Policy. The liability of the Company is at all times subject to the terms and conditions of this Policy and the endorsements made from time to time.

**F.10. Risk Factors:**
This is a Non- Linked, Participating Individual Life Insurance Savings Product. Exide Life Insurance Company Limited is only the name of the Insurance Company and Exide Life Sampoorna Jeevan Plan is only the name of the product and does not in any way indicate the quality of the product, its future prospects or returns.

**F.11. Governing Law and Jurisdiction:** This Policy shall be governed by and interpreted in accordance with the laws of India. All actions, suits and proceedings under this Policy shall be subject to the exclusive jurisdiction of the courts in India.

**F.12. Death Benefit for Minor Life:** If Age of the Life Assured is greater than or equal to 12 years, the risk will commence immediately from the Policy Commencement Date. If the Age of Life Assured is less than 12 years, the risk will commence under the Policy (that is full death benefit will become payable on death of Life Assured) on the last day of second Policy Year. If the Age of Life Assured is less than 12 years and if the Life Assured dies before the last day of the second Policy Year, the Death Benefit shall be restricted to refund of Premiums without interest.

**F.13. Suicide Exclusion:** In case of death due to suicide within 12 months from the Date of Commencement of Risk under the policy or from the date of Revival of the policy, as applicable, the Eligible Person shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the policy is in force.

**F.14. Grace Period:** A Grace Period of fifteen (15) days from the Premium payment due date for Policies with monthly Premium payment mode and thirty (30) days from the Premium payment due date for all other available Premium payment modes will be allowed for payments of each Premium. During the Grace Period, the Policy shall continue to be In Force for availing the Death Benefit. Any unpaid Premium is deductible from the Benefits that may arise during the Grace Period. The Company shall pay the Death Benefit for death during Grace Period, subject to the deduction of the Premiums due as well as balance Premiums for the Policy Year, if any under the Policy.

If the Premiums due are not paid within the Grace Period, the Policy will be eligible for non-forfeiture options as explained in Clause D.3.

**F.15. Requirements for maturity claims and death claims:** In the event of a claim for Maturity Benefit or Death Benefit arising under this Policy, the Eligible Person shall intimate to the Company in writing of the claim and provide the following documents to the Company to enable the Company to process the claim:

F.15.1. **In case of maturity claims:**

(i) Original Policy Document; and
(ii) Discharge Form
(iii) Self-attested ID Proof, and
(iv) Bank account details along with IFSC code (payment would be made vide NEFT only) in case there is a change in the bank details already provided.

For payment of Survival Benefit, requirements specified in (iii) & (iv) above need to be furnished

F.15.2. **In case of death claims, except death claims arising out of accidents or unnatural deaths**

(i) Death Certificate, in original, issued by the competent authority;
(ii) Policy Document, in original;
(iii) Identification proof (bearing photo) of person receiving the Benefit and the Life Assured.
(iv) Medical treatment records (discharge summary / death summary, investigation reports, etc.) if Life Assured has taken treatment for illness leading to his/her death.
(v) Bank account details of the claimant along with IFSC code (payment would be made vide NEFT only)

F.15.3. **In case of death claims arising out of accidents or unnatural deaths**

(i) Death Certificate, in original, issued by the competent authority;
(ii) Policy Document, in original;
(iii) Identification proof (bearing photo) of person receiving the Benefit and the Life Assured.
(iv) First Information Report, Inquest and the Final Investigation Report thereof, duly attested by concerned jurisdictional Police Official.
(v) Post Mortem Report duly attested by the concerned officials.
(vi) Bank account details of the claimant along with IFSC code (payment would be made vide NEFT only)

Notwithstanding anything contained in Clause F.15.2 and F.15.3 above, depending upon the cause or nature of the claim, the Company reserves the right to call for any other and/or additional documents or information, including documents/information concerning the title of the person claiming the Death Benefit under this Policy, to the satisfaction of the Company, for processing of the claim.

The claim is required to be intimated to the Company within a period of 90 days from the date of death, to treat the same as a valid claim. However, delay in intimation of claim or submission of documents for the reasons beyond the control of the insured/claimant may be condoned by the Company.

**F.16 Issuance of Duplicate Policy:** In the event if the Policyholder loses/misplaces /destroys the original Policy bond, the Policyholder shall immediately inform the Company, the Company after obtaining satisfactory evidence shall issue duplicate Policy by collecting necessary charges not exceeding INR 250 and on such conditions as decided by the Company and after completing procedural compliances.

**F.17. Force Majeure:** During Force Majeure Event, the performance of the Policy may be wholly or partially suspended under an intimation and prior approval of the IRDAI. We will resume Our obligations under the Policy after the Force Majeure Event ceases to exist.

**F.18. Policy on the Life of the Minor:**

**F.18.1. Vesting of the Policy:** If the Policy is issued on the life of a minor, the Policy will vest on him/her, as specified in the Policy Schedule and on his/her attainment of Age of majority and on such vesting; the Company will recognize him/her to be the holder of the Policy.

**PART G**
Grievance Redressal Mechanism, List of Ombudsman and Other Annexures

**G.1.** Contact Information Complaints & Grievance Redressal

| **Contact Us** |
|---|
| • Meet your Grievance Officer at Your nearest Exide Life Branch Office<br>• Write to care@exidelife.in from Your registered email address<br>• Call 1800 419 8228 from your registered mobile number |

**Grievance Escalation Matrix**

**Level 1**

In case the complainant is not satisfied with the response, the complainant can escalate the grievance to Chief Grievance Redressal Officer within 8 weeks from date of complaint resolution at gro@exidelife.in

**Address :**

The Chief Grievance Redressal Officer
Exide Life Insurance Company Limited
3rd Floor, JP Techno Park, No. 3/1, Millers Road
Bengaluru 560 001, India.
Tel No: 080 4134 5134

**Level 2**

In case the complainant is not satisfied with the response or does not receive any response from the Chief Grievance Redressal Officer within 15 days, complainant may approach the grievance cell of the Insurance Regulatory and Development Authority of India (IRDAI):

**IRDAI Grievance Call Centre (IGCC) –**

| | | |
|---|---|---|
| Address | : | Consumer Affairs Department, Insurance Regulatory and Development Authority of India Survey No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad, Telangana State – 500032 |
| Toll Free Number | : | 155255 (or) 1800 4254 732 |
| Timings | : | 8 AM to 8 PM (Monday to Saturday) |
| Email | : | grievances@irdai.gov.in |
| Website | : | http://igms.irda.gov.in |

**Level 3**

**Manner of making complaints to Insurance Ombudsman**

In case the complainant is not satisfied with the decision/resolution of the Company, or does not receive any response from the Company within 30 days of filing the complaint, the complainant may approach the Insurance Ombudsman. Refer http://www.ecoi.co.in/ombudsman.html for the updated list of Insurance Ombudsman.

As per the provisions of Rule 13(1) of Insurance Ombudsman Rules, 2017, the Ombudsman shall receive and consider complaints or disputes relating to: a. delay in settlement of claims; b. any partial or total repudiation of claims; c. disputes over premium paid or payable in terms of the policy; d. misrepresentation of policy terms and conditions; e. legal construction of insurance policies in so far as the dispute relates to claim; f. servicing related grievances against insurers, their agents and intermediaries; g. issuance of policy not in conformity with Proposal form submitted; h. non-issuance of insurance policy after premium receipt; and i. any other matter resulting from regulatory violation, related to issues mentioned at clauses a. to h.

As per the provisions of Rule 14 of Insurance Ombudsman Rules, 2017:

Rule 14(1), any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.

Rule 14(2), the complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.

Rule 14(3), no complaint to the Insurance Ombudsman shall lie unless:

(a) the complainant makes a written representation to the insurer named in the complaint and

(i) either the insurer had rejected the complaint; or

(ii) the complainant had not received any reply within a period of one month after the insurer received his representation; or

(iii) the complainant is not satisfied with the reply given to him by the insurer;

(b) The complaint is made within one year—

(i) after the order of the insurer rejecting the representation is received; or

(ii) after receipt of decision of the insurer which is not to the satisfaction of the complainant;

(iii) after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant.

Rule 14(4), the Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.

Rule 14(5), no complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

**List of Insurance Ombudsman Centers**

| CONTACT DETAILS | JURISDICTION |
|---|---|
| **AHMEDABAD**<br>Office of the Insurance Ombudsman,<br>Jeevan Prakash Building, 6th floor,<br>Tilak Marg, Relief Road,<br>Ahmedabad – 380 001.<br>Tel.: 079 - 25501201/02/05/06<br>Email: bimalokpal.ahmedabad@ecoi.co.in | State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu. |
| **BENGALURU**<br>Office of the Insurance Ombudsman,<br>Jeevan Soudha Building, PID No. 57-27-N-19<br>Ground Floor, 19/19, 24th Main Road,<br>JP Nagar, Ist Phase,<br>Bengaluru – 560 078.<br>Tel.: 080 - 26652048 / 26652049<br>Email: bimalokpal.bengaluru@ecoi.co.in | State of Karnataka |
| **BHOPAL**<br>Office of the Insurance Ombudsman,<br>2nd Floor, Janak Vihar Complex,<br>6, Malviya Nagar, Opp. Airtel, Near New Market,<br>Bhopal (M.P.)-462 003.<br>Tel.:- 0755-2769201/9202 Fax : 0755-2769203<br>Email: bimalokpal.bhopal@ecoi.co.in | States of Madhya Pradesh and Chattisgarh |
| **BHUBANESHWAR**<br>Office of the Insurance Ombudsman,<br>62, Forest Park,<br>Bhubaneshwar-751009.<br>Tel.:- 0674-2596461/2596455 Fax : 0674-2596429<br>Email: bimalokpal.bhubaneswar@ecoi.co.in | State of Orissa |
| **CHANDIGARH**<br>Office of the Insurance Ombudsman,<br>S.C.O. No.101-103,2nd Floor,<br>Batra Building, Sector 17-D,<br>Chandigarh-160 017.<br>Tel.:- 0172-2706196 / 2706468 Fax : 0172-2708274<br>Email: bimalokpal.chandigarh@ecoi.co.in | States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh. |
| **CHENNAI**<br>Office of the Insurance Ombudsman,<br>Fathima Akhtar Court,<br>4th Floor, 453 (old 312),<br>Anna Salai, Teynampet,<br>Chennai-600 018.<br>Tel.:- 044-24333668 /24335284 Fax : 044-24333664<br>Email: bimalokpal.chennai@ecoi.co.in | State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry). |
| **NEW DELHI**<br>Office of the Insurance Ombudsman,<br>2/2 A, Universal Insurance Bldg.,<br>Asaf Ali Road,<br>New Delhi-110 002.<br>Tel.:- 011-2323481/23213504 Fax : 011-23230858<br>Email: bimalokpal.delhi@ecoi.co.in | States of Delhi |

**List of Insurance Ombudsman Centers**

| CONTACT DETAILS | JURISDICTION |
|---|---|
| **ERNAKULAM**<br>Office of the Insurance Ombudsman,<br>2nd Floor, CC 27 / 2603, Pulinat Bldg.,<br>Opp. Cochin Shipyard, M. G. Road,<br>Ernakulam - 682 015.<br>Tel.:- 0484-2358759/2359338<br>Fax:- 0484-2359336<br>Email:- bimalokpal.ernakulam@ecoi.co.in | State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry. |
| **GUWAHATI**<br>Insurance Ombudsman,<br>Office of the Insurance Ombudsman,<br>"Jeevan Nivesh", 5th Floor,<br>Near Panbazar Overbridge, S.S. Road,<br>Guwahati-781 001 (ASSAM).<br>Tel.:- 0361-2132204/5 Fax : 0361-2732937<br>Email: bimalokpal.guwahati@ecoi.co.in | States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura. |
| **HYDERABAD**<br>Office of the Insurance Ombudsman,<br>6-2-46, 1st Floor, Moin Court,<br>A.C. Guards, Lakdi-Ka-Pool,<br>Hyderabad-500 004.<br>Tel : 040-65504123/23312122 Fax: 040-23376599<br>Email: bimalokpal.hyderabad@ecoi.co.in | States of Andhra Pradesh, Telangana and Union Territory of Yanam and a part of the Union Territory of Pondicherry. |
| **JAIPUR**<br>Office of the Insurance Ombudsman,<br>Ground Floor, Jeevan Nidhi II,<br>Bhawani Singh Road,<br>Jaipur – 302005<br>Tel : 0141-2740363<br>Email: Bimalokpal.jaipur@ecoi.co.in | State of Rajasthan |
| **KOLKATA**<br>Office of the Insurance Ombudsman,<br>Hindustan Bldg. Annexe, 4, C.R. Avenue,<br>4th Floor, Kolkata - 700 072.<br>Tel : 033-22124339/22124340 Fax : 033-22124341<br>Email:- bimalokpal.kolkata@ecoi.co.in | States of West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands. |
| **LUCKNOW**<br>Office of the Insurance Ombudsman,<br>Jeevan Bhawan, Phase-2,<br>6th Floor, Nawal Kishore Road,<br>Hazaratganj,<br>Lucknow-226 001.<br>Tel : 0522 -2231331/2231330 Fax : 0522-2231310<br>Email: bimalokpal.lucknow@ecoi.co.in | States of Uttar Pradesh and Uttaranchal. |
| **MUMBAI**<br>Office of the Insurance Ombudsman,<br>3rd Floor, Jeevan Seva Annexe,<br>S.V. Road, Santacruz(W),<br>Mumbai-400 054.<br>Tel : 022 - 26106552 / 26106960 Fax : 022-26106052<br>Email: bimalokpal.mumbai@ecoi.co.in | States of Goa and Mumbai Metropolitan Region excluding areas of Navi Mumbai & Thane |

**List of Insurance Ombudsman Centers**

| CONTACT DETAILS | JURISDICTION |
|---|---|
| **NOIDA**<br>Office of the Insurance Ombudsman,<br>Bhagwan Sahai Palace,<br>4th Floor, Main Road,<br>Naya Bans, Sector-15,<br>Gautam Budh Nagar, Noida<br>Tel.: 0120-2514250 / 2514252 / 2514253<br>Email:- bimalokpal.noida@ecoi.co.in | States of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur |
| **PATNA**<br>Office of the Insurance Ombudsman,<br>1st Floor, Kalpana Arcade Building,<br>Bazar Samiti Road,<br>Bahadurpur,<br>Patna - 800 006.<br>Tel.: 0612-2680952<br>Email:- bimalokpal.patna@ecoi.co.in | States of Bihar and Jharkhand |
| **PUNE**<br>Office of the Insurance Ombudsman,<br>Jeevan Darshan Bldg., 3rd Floor,<br>C.T.S. No.s. 195 to 198,<br>N.C. Kelkar Road, Narayan Peth,<br>Pune – 411 030.<br>Tel.: 020-41312555<br>Email: bimalokpal.pune@ecoi.co.in | State of Maharashtra, Area of Navi Mumbai & Thane but excluding Mumbai Metropolitan Region |

**Note:** For current ombudsman list please visit http://www.irda.gov.in

Beware of Spurious/Fraud Phone Calls: IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

# ANNEXURE - I

**Section 45 – Policy shall not be called in question on the ground of misstatement after three years**

Provisions regarding Policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time are as follows:

01. No Policy of Life Insurance shall be called in question **on any ground whatsoever** after expiry of 3 years from

    a. the date of issuance of Policy or

    b. the date of commencement of risk or

    c. the date of Revival of Policy or

    d. the date of Rider to the Policy

    whichever is later.

02. On the ground of fraud, a Policy of Life Insurance may be called in question within 3 years from

    a. the date of issuance of Policy or

    b. the date of commencement of risk or

    c. the date of Revival of Policy or

    d. the date of Rider to the Policy

    whichever is later.

    For this, the insurer should communicate in writing to the insured or legal representative or Nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

03. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance Policy:

    a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;

    b. The active concealment of a fact by the insured having knowledge or belief of the fact;

    c. Any other act fitted to deceive; and

    d. Any such act or omission as the law specifically declares to be fraudulent.

04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.

05. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / claimant can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or claimant.

06. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which Policy was issued or revived or Rider issued. For this, the insurer should communicate in writing to the insured or legal representative or Nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.

07. In case repudiation is on ground of misstatement and not on fraud, the premium collected on Policy till the date of repudiation shall be paid to the insured or legal representative or Nominee or assignees of insured, within a period of 90 days from the date of repudiation.

08. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance Policy would have been issued to the insured.

09. The insurer can call for proof of Age at any time if he is entitled to do so and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof of Age of life insured. So, this Section will not be applicable for questioning Age or adjustment based on proof of Age submitted subsequently.

**[Disclaimer: This is not a comprehensive list of amendments. Policy Holders are advised to refer to Section 45 of the Insurance Act, 1938, as amended from time to time for complete and accurate details].**

# ANNEXURE – II

**Section 38 - Assignment and Transfer of Insurance Policies:**

Provisions regarding assignment or transfer of a policy in terms of Section 38 of the Insurance Act, 1938, as amended from time to time are as follows:

01. This policy may be transferred/assigned, wholly or in part, with or without consideration.
02. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
03. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
04. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
05. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
06. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
07. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
08. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
09. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is

    a. not bonafide or

    b. not in the interest of the Policyholder or

    c. not in public interest or

    d. is for the purpose of trading of the insurance policy.
10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of Policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.
12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except

    a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR

    b. where the transfer or assignment is made upon condition that

    i. the proceeds under the policy shall become payable to Policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR

    ii. the insured surviving the term of the policy

    Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person

    a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and

    b. may institute any proceedings in relation to the policy

    c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Act 2015 shall not be affected by this section.

**[Disclaimer: This is not a comprehensive list of amendments. Policyholders are advised to refer to Section 38 of the Insurance Act, 1938, as amended from time to time for complete and accurate details].**

Exide Life Insurance

# ANNEXURE – III

**Section 39 – Nomination by Policyholder**

Provisions regarding nomination of a Policy in terms of Section 39 of the Insurance Act, 1938, as amended from time to time are as follows:

01. The Policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the Policy shall be paid in the event of his death.

02. Where the Nominee is a minor, the Policyholder may appoint any person to receive the money secured by the Policy in the event of Policyholder's death during the minority of the Nominee. The manner of appointment is to be laid down by the insurer.

03. Nomination can be made at any time before the maturity of the Policy.

04. Nomination may be incorporated in the text of the Policy itself or may be endorsed on the Policy communicated to the insurer and can be registered by the insurer in the records relating to the Policy.

05. Nomination can be cancelled or changed at any time before Policy matures, by an endorsement or a further endorsement or a will as the case may be.

06. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such Nominee. Otherwise, insurer will not be liable if a bona fide payment is made to the person named in the text of the Policy or in the registered records of the insurer.

07. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.

08. On receipt of notice with fee, the insurer should grant a written acknowledgement to the Policyholder of having registered a nomination or cancellation or change thereof.

09. The right of any creditor to be paid out of the proceeds of any Policy of life insurance shall not be affected by the nomination.

10. In case of nomination by Policyholder whose life is insured, if the Nominee(s) die before the Policyholder, the proceeds are payable to Policyholder or his heirs or legal representatives or holder of succession certificate.

11. In case Nominee(s) survive the person whose life is insured, the amount secured by the Policy shall be paid to such survivor(s).

12. Where the Policyholder whose life is insured nominates his

    a. Parents, or
    b. Spouse, or
    c. Children, or
    d. Spouse, and children
    e. or any of them

    the Nominees are beneficially entitled to the amount payable by the insurer to the Policyholder unless it is proved that Policyholder could not have conferred such beneficial title on the Nominee having regard to the nature of his title.

13. If Nominee(s) die after the Policyholder but before his share of the amount secured under the Policy is paid, the share of the expired Nominee(s) shall be payable to the heirs or legal representative of the Nominee or holder of succession certificate of such Nominee(s).

14. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Act 2015.

15. If Policyholder dies after maturity but the proceeds and Benefit of the policy has not been paid to him because of his death, his Nominee(s) shall be entitled to the proceeds and Benefit of the Policy.

16. The provisions of Section 39 are not applicable to any life insurance Policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment) Act 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the Policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the Policy. In such a case only, the provisions of Section 39 will not apply.

**[Disclaimer: This is not a comprehensive list of amendments. Policy Holders are advised to refer to Section 39 of the Insurance Act, 1938, as amended from time to time for complete and accurate details].**

# ANNEXURE – IV

## Paid-up Addition Factor per Re. 1 Cash Bonus utilized for outstanding Policy Term of 55 to 72 years

### Table 1 - PUA factor per Re 1 Cash Bonus Utilized for Outstanding Term 55 to 72 years

| Age at Entry/ Outstanding Term | 72 | 71 | 70 | 69 | 68 | 67 | 66 | 65 | 64 | 63 | 62 | 61 | 60 | 59 | 58 | 57 | 56 | 55 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3 | 1.46783 | 1.46450 | 1.46079 | 1.45668 | 1.45220 | 1.44731 | 1.44203 | 1.43632 | 1.43018 | 1.42359 | 1.41652 | 1.40895 | 1.40085 | 1.39219 | 1.38295 | 1.37307 | 1.36254 | 1.35131 |
| 4 | 0.00000 | 1.46841 | 1.46499 | 1.46120 | 1.45706 | 1.45254 | 1.44764 | 1.44235 | 1.43665 | 1.43052 | 1.42395 | 1.41691 | 1.40937 | 1.40131 | 1.39270 | 1.38349 | 1.37366 | 1.36316 |
| 5 | 0.00000 | 0.00000 | 1.46888 | 1.46539 | 1.46156 | 1.45738 | 1.45284 | 1.44794 | 1.44265 | 1.43696 | 1.43086 | 1.42432 | 1.41731 | 1.40981 | 1.40179 | 1.39321 | 1.38404 | 1.37425 |
| 6 | 0.00000 | 0.00000 | 0.00000 | 1.46910 | 1.46555 | 1.46167 | 1.45745 | 1.45289 | 1.44797 | 1.44268 | 1.43699 | 1.43090 | 1.42437 | 1.41737 | 1.40989 | 1.40188 | 1.39331 | 1.38415 |
| 7 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46924 | 1.46565 | 1.46173 | 1.45749 | 1.45292 | 1.44799 | 1.44270 | 1.43703 | 1.43094 | 1.42442 | 1.41744 | 1.40997 | 1.40197 | 1.39342 |
| 8 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46934 | 1.46570 | 1.46177 | 1.45751 | 1.45293 | 1.44801 | 1.44273 | 1.43706 | 1.43099 | 1.42448 | 1.41752 | 1.41006 | 1.40207 |
| 9 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46939 | 1.46573 | 1.46178 | 1.45752 | 1.45294 | 1.44802 | 1.44275 | 1.43710 | 1.43104 | 1.42455 | 1.41759 | 1.41014 |
| 10 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46941 | 1.46574 | 1.46178 | 1.45752 | 1.45295 | 1.44804 | 1.44278 | 1.43714 | 1.43110 | 1.42462 | 1.41767 |
| 11 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46940 | 1.46573 | 1.46177 | 1.45752 | 1.45295 | 1.44806 | 1.44281 | 1.43719 | 1.43115 | 1.42468 |
| 12 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46938 | 1.46571 | 1.46175 | 1.45751 | 1.45296 | 1.44808 | 1.44285 | 1.43723 | 1.43121 |
| 13 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46936 | 1.46568 | 1.46174 | 1.45751 | 1.45297 | 1.44811 | 1.44288 | 1.43728 |
| 14 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46932 | 1.46566 | 1.46173 | 1.45751 | 1.45298 | 1.44813 | 1.44291 |
| 15 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46929 | 1.46564 | 1.46172 | 1.45751 | 1.45299 | 1.44815 |
| 16 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46925 | 1.46561 | 1.46170 | 1.45751 | 1.45300 |
| 17 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46922 | 1.46558 | 1.46168 | 1.45749 |
| 18 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46918 | 1.46555 | 1.46166 |
| 19 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46913 | 1.46551 |
| 20 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46907 |
| 21 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 22 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 23 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 24 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 25 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 26 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 27 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 28 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 29 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 30 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 31 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 32 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 33 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 34 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

## Paid-up Addition Factor per Re. 1 Cash Bonus utilized for outstanding Policy Term of 55 to 72 years

### Table 1 - PUA factor per Re 1 Cash Bonus Utilized for Outstanding Term 55 to 72 years

| Age at Entry/ Outstanding Term | 72 | 71 | 70 | 69 | 68 | 67 | 66 | 65 | 64 | 63 | 62 | 61 | 60 | 59 | 58 | 57 | 56 | 55 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 35 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 36 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 37 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 38 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 39 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 40 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 41 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 42 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 43 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 44 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 45 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 46 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 47 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 48 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 49 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 50 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 51 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 52 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 53 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 54 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 55 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 56 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 57 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 58 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 59 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 60 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

## Paid-up Addition Factor per Re. 1 Cash Bonus utilized for outstanding Policy Term of 37 to 54 years

### Table 2 - PUA factor per Re 1 Cash Bonus Utilized for Outstanding Term 37 to 54 years

| Age at Entry/ Outstanding Term | 54 | 53 | 52 | 51 | 50 | 49 | 48 | 47 | 46 | 45 | 44 | 43 | 42 | 41 | 40 | 39 | 38 | 37 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3 | 1.33934 | 1.32659 | 1.31304 | 1.29863 | 1.28333 | 1.26711 | 1.24994 | 1.23178 | 1.21260 | 1.19240 | 1.17113 | 1.14880 | 1.12539 | 1.11898 | 1.11220 | 1.10500 | 1.09739 | 1.08933 |
| 4 | 1.35196 | 1.34003 | 1.32731 | 1.31379 | 1.29940 | 1.28413 | 1.26793 | 1.25077 | 1.23262 | 1.21345 | 1.19324 | 1.17196 | 1.14961 | 1.12618 | 1.11981 | 1.11306 | 1.10591 | 1.09834 |
| 5 | 1.36379 | 1.35263 | 1.34072 | 1.32804 | 1.31454 | 1.30018 | 1.28493 | 1.26874 | 1.25159 | 1.23345 | 1.21428 | 1.19407 | 1.17279 | 1.15042 | 1.12695 | 1.12062 | 1.11392 | 1.10681 |
| 6 | 1.37436 | 1.36391 | 1.35274 | 1.34084 | 1.32814 | 1.31463 | 1.30025 | 1.28497 | 1.26876 | 1.25158 | 1.23340 | 1.21419 | 1.19392 | 1.17258 | 1.15014 | 1.12660 | 1.12025 | 1.11351 |
| 7 | 1.38426 | 1.37448 | 1.36402 | 1.35285 | 1.34093 | 1.32823 | 1.31470 | 1.30030 | 1.28500 | 1.26876 | 1.25154 | 1.23332 | 1.21406 | 1.19374 | 1.17233 | 1.14983 | 1.12621 | 1.11983 |
| 8 | 1.39352 | 1.38437 | 1.37458 | 1.36412 | 1.35295 | 1.34102 | 1.32830 | 1.31475 | 1.30033 | 1.28500 | 1.26873 | 1.25148 | 1.23321 | 1.21390 | 1.19352 | 1.17205 | 1.14947 | 1.12577 |
| 9 | 1.40216 | 1.39361 | 1.38447 | 1.37468 | 1.36421 | 1.35303 | 1.34109 | 1.32835 | 1.31478 | 1.30034 | 1.28498 | 1.26867 | 1.25138 | 1.23307 | 1.21371 | 1.19327 | 1.17173 | 1.14908 |
| 10 | 1.41023 | 1.40225 | 1.39370 | 1.38455 | 1.37476 | 1.36429 | 1.35309 | 1.34114 | 1.32838 | 1.31479 | 1.30032 | 1.28493 | 1.26858 | 1.25125 | 1.23289 | 1.21347 | 1.19297 | 1.17136 |
| 11 | 1.41775 | 1.41031 | 1.40233 | 1.39378 | 1.38463 | 1.37483 | 1.36434 | 1.35313 | 1.34116 | 1.32839 | 1.31477 | 1.30027 | 1.28484 | 1.26846 | 1.25108 | 1.23267 | 1.21319 | 1.19263 |
| 12 | 1.42475 | 1.41781 | 1.41037 | 1.40240 | 1.39384 | 1.38468 | 1.37487 | 1.36437 | 1.35315 | 1.34116 | 1.32836 | 1.31471 | 1.30018 | 1.28472 | 1.26830 | 1.25087 | 1.23240 | 1.21287 |
| 13 | 1.43126 | 1.42480 | 1.41787 | 1.41043 | 1.40245 | 1.39389 | 1.38472 | 1.37489 | 1.36438 | 1.35314 | 1.34112 | 1.32830 | 1.31462 | 1.30006 | 1.28456 | 1.26809 | 1.25061 | 1.23209 |
| 14 | 1.43731 | 1.43130 | 1.42484 | 1.41791 | 1.41046 | 1.40248 | 1.39391 | 1.38472 | 1.37488 | 1.36435 | 1.35309 | 1.34105 | 1.32820 | 1.31450 | 1.29989 | 1.28435 | 1.26784 | 1.25031 |
| 15 | 1.44294 | 1.43734 | 1.43133 | 1.42487 | 1.41793 | 1.41048 | 1.40248 | 1.39390 | 1.38470 | 1.37484 | 1.36429 | 1.35301 | 1.34094 | 1.32806 | 1.31432 | 1.29968 | 1.28410 | 1.26753 |
| 16 | 1.44815 | 1.44295 | 1.43735 | 1.43134 | 1.42487 | 1.41792 | 1.41046 | 1.40245 | 1.39386 | 1.38464 | 1.37477 | 1.36419 | 1.35288 | 1.34079 | 1.32788 | 1.31410 | 1.29942 | 1.28379 |
| 17 | 1.45299 | 1.44815 | 1.44294 | 1.43734 | 1.43132 | 1.42485 | 1.41789 | 1.41042 | 1.40239 | 1.39378 | 1.38455 | 1.37465 | 1.36405 | 1.35271 | 1.34059 | 1.32764 | 1.31382 | 1.29909 |
| 18 | 1.45747 | 1.45297 | 1.44813 | 1.44292 | 1.43731 | 1.43128 | 1.42480 | 1.41783 | 1.41034 | 1.40230 | 1.39366 | 1.38441 | 1.37448 | 1.36386 | 1.35249 | 1.34033 | 1.32734 | 1.31348 |
| 19 | 1.46162 | 1.45743 | 1.45293 | 1.44808 | 1.44286 | 1.43725 | 1.43121 | 1.42471 | 1.41772 | 1.41022 | 1.40215 | 1.39350 | 1.38422 | 1.37427 | 1.36361 | 1.35220 | 1.34001 | 1.32698 |
| 20 | 1.46545 | 1.46156 | 1.45737 | 1.45286 | 1.44801 | 1.44278 | 1.43715 | 1.43110 | 1.42458 | 1.41758 | 1.41005 | 1.40196 | 1.39328 | 1.38397 | 1.37399 | 1.36330 | 1.35185 | 1.33962 |
| 21 | 1.46900 | 1.46538 | 1.46148 | 1.45729 | 1.45277 | 1.44790 | 1.44266 | 1.43701 | 1.43094 | 1.42441 | 1.41738 | 1.40982 | 1.40171 | 1.39300 | 1.38366 | 1.37364 | 1.36292 | 1.35143 |
| 22 | 0.00000 | 1.46890 | 1.46528 | 1.46138 | 1.45717 | 1.45264 | 1.44775 | 1.44250 | 1.43683 | 1.43074 | 1.42418 | 1.41712 | 1.40954 | 1.40140 | 1.39266 | 1.38328 | 1.37323 | 1.36246 |
| 23 | 0.00000 | 0.00000 | 1.46878 | 1.46515 | 1.46123 | 1.45701 | 1.45247 | 1.44756 | 1.44228 | 1.43660 | 1.43048 | 1.42389 | 1.41681 | 1.40920 | 1.40102 | 1.39224 | 1.38282 | 1.37273 |
| 24 | 0.00000 | 0.00000 | 0.00000 | 1.46863 | 1.46499 | 1.46105 | 1.45682 | 1.45225 | 1.44732 | 1.44202 | 1.43631 | 1.43016 | 1.42354 | 1.41642 | 1.40878 | 1.40056 | 1.39174 | 1.38228 |
| 25 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46844 | 1.46478 | 1.46083 | 1.45657 | 1.45198 | 1.44703 | 1.44169 | 1.43595 | 1.42977 | 1.42312 | 1.41596 | 1.40828 | 1.40002 | 1.39115 |
| 26 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46751 | 1.46377 | 1.45974 | 1.45539 | 1.45070 | 1.44565 | 1.44021 | 1.43435 | 1.42804 | 1.42126 | 1.41396 | 1.40613 | 1.39771 |
| 27 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46650 | 1.46268 | 1.45856 | 1.45412 | 1.44933 | 1.44416 | 1.43861 | 1.43262 | 1.42618 | 1.41925 | 1.41181 | 1.40381 |
| 28 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46541 | 1.46150 | 1.45728 | 1.45273 | 1.44784 | 1.44256 | 1.43687 | 1.43075 | 1.42417 | 1.41710 | 1.40949 |
| 29 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46422 | 1.46021 | 1.45590 | 1.45124 | 1.44622 | 1.44082 | 1.43500 | 1.42874 | 1.42201 | 1.41477 |
| 30 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46293 | 1.45883 | 1.45440 | 1.44962 | 1.44448 | 1.43894 | 1.43298 | 1.42657 | 1.41968 |
| 31 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46154 | 1.45732 | 1.45277 | 1.44787 | 1.44260 | 1.43692 | 1.43081 | 1.42423 |
| 32 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.46003 | 1.45569 | 1.45102 | 1.44599 | 1.44057 | 1.43473 | 1.42846 |
| 33 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.45839 | 1.45393 | 1.44912 | 1.44395 | 1.43837 | 1.43238 |
| 34 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.45663 | 1.45203 | 1.44708 | 1.44175 | 1.43601 |

## Paid-up Addition Factor per Re. 1 Cash Bonus utilized for outstanding Policy Term of 37 to 54 years

### Table 2 - PUA factor per Re 1 Cash Bonus Utilized for Outstanding Term 37 to 54 years

| Age at Entry/ Outstanding Term | 54 | 53 | 52 | 51 | 50 | 49 | 48 | 47 | 46 | 45 | 44 | 43 | 42 | 41 | 40 | 39 | 38 | 37 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 35 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.45472 | 1.44998 | 1.44487 | 1.43937 |
| 36 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.45266 | 1.44776 | 1.44249 |
| 37 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.45043 | 1.44537 |
| 38 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.44803 |
| 39 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 40 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 41 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 42 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 43 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 44 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 45 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 46 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 47 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 48 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 49 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 50 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 51 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 52 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 53 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 54 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 55 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 56 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 57 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 58 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 59 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 60 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

## Paid-up Addition Factor per Re. 1 Cash Bonus utilized for outstanding Policy Term of 19 to 36 years

### Table 3 - PUA factor per Re 1 Cash Bonus Utilized for Outstanding Term 19 to 36 years

| Age at Entry/ Outstanding Term | 36 | 35 | 34 | 33 | 32 | 31 | 30 | 29 | 28 | 27 | 26 | 25 | 24 | 23 | 22 | 21 | 20 | 19 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3 | 1.08080 | 1.07179 | 1.06227 | 1.05223 | 1.04163 | 1.03048 | 1.01874 | 1.00640 | 0.99346 | 0.97989 | 0.96570 | 0.95088 | 0.93542 | 0.91932 | 0.90259 | 0.90170 | 0.90088 | 0.90014 |
| 4 | 1.09032 | 1.08184 | 1.07288 | 1.06341 | 1.05342 | 1.04289 | 1.03180 | 1.02013 | 1.00788 | 0.99502 | 0.98156 | 0.96747 | 0.95277 | 0.93744 | 0.92148 | 0.90489 | 0.90426 | 0.90371 |
| 5 | 1.09928 | 1.09131 | 1.08288 | 1.07397 | 1.06456 | 1.05463 | 1.04417 | 1.03315 | 1.02156 | 1.00940 | 0.99665 | 0.98330 | 0.96934 | 0.95477 | 0.93958 | 0.92378 | 0.90736 | 0.90700 |
| 6 | 1.10638 | 1.09882 | 1.09082 | 1.08236 | 1.07342 | 1.06399 | 1.05403 | 1.04355 | 1.03252 | 1.02093 | 1.00877 | 0.99602 | 0.98269 | 0.96876 | 0.95423 | 0.93909 | 0.92335 | 0.90700 |
| 7 | 1.11307 | 1.10590 | 1.09831 | 1.09029 | 1.08180 | 1.07284 | 1.06338 | 1.05341 | 1.04291 | 1.03188 | 1.02029 | 1.00814 | 0.99542 | 0.98213 | 0.96824 | 0.95376 | 0.93868 | 0.92301 |
| 8 | 1.11937 | 1.11257 | 1.10538 | 1.09777 | 1.08971 | 1.08120 | 1.07222 | 1.06274 | 1.05276 | 1.04227 | 1.03124 | 1.01967 | 1.00755 | 0.99486 | 0.98161 | 0.96778 | 0.95336 | 0.93836 |
| 9 | 1.12529 | 1.11885 | 1.11204 | 1.10482 | 1.09718 | 1.08910 | 1.08057 | 1.07157 | 1.06208 | 1.05210 | 1.04161 | 1.03060 | 1.01906 | 1.00698 | 0.99434 | 0.98115 | 0.96738 | 0.95305 |
| 10 | 1.14863 | 1.12476 | 1.11829 | 1.11145 | 1.10420 | 1.09654 | 1.08844 | 1.07990 | 1.07089 | 1.06141 | 1.05144 | 1.04097 | 1.02999 | 1.01848 | 1.00645 | 0.99387 | 0.98075 | 0.96707 |
| 11 | 1.17095 | 1.14813 | 1.12417 | 1.11768 | 1.11081 | 1.10354 | 1.09586 | 1.08774 | 1.07919 | 1.07019 | 1.06071 | 1.05076 | 1.04033 | 1.02939 | 1.01794 | 1.00596 | 0.99346 | 0.98042 |
| 12 | 1.19224 | 1.17048 | 1.14758 | 1.12353 | 1.11701 | 1.11012 | 1.10283 | 1.09513 | 1.08701 | 1.07846 | 1.06947 | 1.06002 | 1.05010 | 1.03970 | 1.02881 | 1.01742 | 1.00552 | 0.99310 |
| 13 | 1.21249 | 1.19179 | 1.16996 | 1.14697 | 1.12283 | 1.11629 | 1.10937 | 1.10207 | 1.09436 | 1.08625 | 1.07771 | 1.06874 | 1.05932 | 1.04944 | 1.03909 | 1.02827 | 1.01695 | 1.00514 |
| 14 | 1.23173 | 1.21206 | 1.19129 | 1.16937 | 1.14631 | 1.12207 | 1.11551 | 1.10858 | 1.10127 | 1.09356 | 1.08546 | 1.07694 | 1.06800 | 1.05862 | 1.04879 | 1.03851 | 1.02776 | 1.01653 |
| 15 | 1.24995 | 1.23131 | 1.21157 | 1.19072 | 1.16873 | 1.14558 | 1.12125 | 1.11468 | 1.10773 | 1.10042 | 1.09273 | 1.08464 | 1.07615 | 1.06725 | 1.05792 | 1.04816 | 1.03795 | 1.02728 |
| 16 | 1.26717 | 1.24953 | 1.23082 | 1.21102 | 1.19010 | 1.16802 | 1.14479 | 1.12038 | 1.11379 | 1.10684 | 1.09954 | 1.09186 | 1.08381 | 1.07536 | 1.06650 | 1.05724 | 1.04754 | 1.03741 |
| 17 | 1.28341 | 1.26674 | 1.24904 | 1.23027 | 1.21040 | 1.18940 | 1.16725 | 1.14393 | 1.11944 | 1.11285 | 1.10591 | 1.09862 | 1.09097 | 1.08295 | 1.07455 | 1.06576 | 1.05656 | 1.04694 |
| 18 | 1.29871 | 1.28297 | 1.26625 | 1.24848 | 1.22964 | 1.20970 | 1.18863 | 1.16640 | 1.14301 | 1.11844 | 1.11185 | 1.10493 | 1.09767 | 1.09006 | 1.08208 | 1.07373 | 1.06500 | 1.05588 |
| 19 | 1.31307 | 1.29825 | 1.28246 | 1.26567 | 1.24784 | 1.22894 | 1.20893 | 1.18778 | 1.16548 | 1.14202 | 1.11739 | 1.11081 | 1.10391 | 1.09668 | 1.08911 | 1.08119 | 1.07290 | 1.06424 |
| 20 | 1.32654 | 1.31259 | 1.29771 | 1.28186 | 1.26501 | 1.24712 | 1.22815 | 1.20807 | 1.18686 | 1.16449 | 1.14097 | 1.11628 | 1.10973 | 1.10285 | 1.09566 | 1.08814 | 1.08027 | 1.07205 |
| 21 | 1.33915 | 1.32602 | 1.31202 | 1.29708 | 1.28118 | 1.26426 | 1.24631 | 1.22727 | 1.20713 | 1.18585 | 1.16343 | 1.13986 | 1.11512 | 1.10859 | 1.10175 | 1.09460 | 1.08713 | 1.07932 |
| 22 | 1.35093 | 1.33859 | 1.32542 | 1.31135 | 1.29636 | 1.28039 | 1.26342 | 1.24540 | 1.22630 | 1.20610 | 1.18477 | 1.16230 | 1.13867 | 1.11390 | 1.10739 | 1.10059 | 1.09349 | 1.08608 |
| 23 | 1.36191 | 1.35033 | 1.33795 | 1.32471 | 1.31059 | 1.29554 | 1.27951 | 1.26247 | 1.24439 | 1.22523 | 1.20497 | 1.18360 | 1.16108 | 1.13742 | 1.11261 | 1.10614 | 1.09939 | 1.09233 |
| 24 | 1.37214 | 1.36127 | 1.34964 | 1.33720 | 1.32390 | 1.30972 | 1.29460 | 1.27851 | 1.26141 | 1.24327 | 1.22406 | 1.20376 | 1.18234 | 1.15979 | 1.13609 | 1.11126 | 1.10483 | 1.09811 |
| 25 | 1.38164 | 1.37145 | 1.36053 | 1.34883 | 1.33633 | 1.32298 | 1.30873 | 1.29355 | 1.27740 | 1.26024 | 1.24205 | 1.22279 | 1.20244 | 1.18098 | 1.15840 | 1.13468 | 1.10983 | 1.10343 |
| 26 | 1.38867 | 1.37898 | 1.36859 | 1.35747 | 1.34556 | 1.33284 | 1.31925 | 1.30477 | 1.28934 | 1.27294 | 1.25554 | 1.23710 | 1.21759 | 1.19699 | 1.17529 | 1.15246 | 1.12851 | 1.10343 |
| 27 | 1.39522 | 1.38600 | 1.37612 | 1.36553 | 1.35419 | 1.34206 | 1.32910 | 1.31528 | 1.30055 | 1.28488 | 1.26823 | 1.25057 | 1.23188 | 1.21212 | 1.19127 | 1.16932 | 1.14625 | 1.12206 |
| 28 | 1.40132 | 1.39255 | 1.38314 | 1.37305 | 1.36224 | 1.35068 | 1.33832 | 1.32513 | 1.31106 | 1.29608 | 1.28015 | 1.26325 | 1.24533 | 1.22638 | 1.20636 | 1.18526 | 1.16306 | 1.13975 |
| 29 | 1.40699 | 1.39864 | 1.38967 | 1.38006 | 1.36976 | 1.35873 | 1.34693 | 1.33433 | 1.32089 | 1.30657 | 1.29133 | 1.27515 | 1.25799 | 1.23981 | 1.22060 | 1.20032 | 1.17896 | 1.15651 |
| 30 | 1.41226 | 1.40430 | 1.39576 | 1.38659 | 1.37676 | 1.36623 | 1.35497 | 1.34293 | 1.33008 | 1.31639 | 1.30181 | 1.28631 | 1.26987 | 1.25244 | 1.23400 | 1.21452 | 1.19397 | 1.17236 |
| 31 | 1.41716 | 1.40957 | 1.40141 | 1.39266 | 1.38328 | 1.37322 | 1.36246 | 1.35095 | 1.33867 | 1.32556 | 1.31161 | 1.29676 | 1.28100 | 1.26429 | 1.24659 | 1.22787 | 1.20812 | 1.18731 |
| 32 | 1.42171 | 1.41446 | 1.40667 | 1.39831 | 1.38934 | 1.37973 | 1.36944 | 1.35843 | 1.34667 | 1.33413 | 1.32076 | 1.30654 | 1.29143 | 1.27539 | 1.25840 | 1.24042 | 1.22143 | 1.20140 |
| 33 | 1.42593 | 1.41900 | 1.41155 | 1.40355 | 1.39498 | 1.38578 | 1.37593 | 1.36539 | 1.35413 | 1.34212 | 1.32931 | 1.31567 | 1.30118 | 1.28579 | 1.26947 | 1.25219 | 1.23393 | 1.21465 |
| 34 | 1.42984 | 1.42321 | 1.41608 | 1.40842 | 1.40021 | 1.39140 | 1.38197 | 1.37187 | 1.36108 | 1.34956 | 1.33727 | 1.32419 | 1.31028 | 1.29550 | 1.27983 | 1.26322 | 1.24565 | 1.22708 |

## Paid-up Addition Factor per Re. 1 Cash Bonus utilized for outstanding Policy Term of 19 to 36 years

### Table 3 - PUA factor per Re 1 Cash Bonus Utilized for Outstanding Term 19 to 36 years

| Age at Entry/ Outstanding Term | 36 | 35 | 34 | 33 | 32 | 31 | 30 | 29 | 28 | 27 | 26 | 25 | 24 | 23 | 22 | 21 | 20 | 19 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 35 | 1.43346 | 1.42711 | 1.42028 | 1.41294 | 1.40506 | 1.39662 | 1.38757 | 1.37789 | 1.36754 | 1.35648 | 1.34469 | 1.33213 | 1.31877 | 1.30457 | 1.28950 | 1.27353 | 1.25662 | 1.23874 |
| 36 | 1.43682 | 1.43072 | 1.42416 | 1.41712 | 1.40957 | 1.40146 | 1.39277 | 1.38348 | 1.37353 | 1.36292 | 1.35159 | 1.33952 | 1.32668 | 1.31302 | 1.29853 | 1.28315 | 1.26687 | 1.24965 |
| 37 | 1.43992 | 1.43406 | 1.42776 | 1.42100 | 1.41374 | 1.40595 | 1.39760 | 1.38866 | 1.37910 | 1.36889 | 1.35800 | 1.34639 | 1.33403 | 1.32089 | 1.30694 | 1.29213 | 1.27644 | 1.25983 |
| 38 | 1.44278 | 1.43715 | 1.43109 | 1.42458 | 1.41759 | 1.41010 | 1.40206 | 1.39346 | 1.38426 | 1.37443 | 1.36394 | 1.35277 | 1.34087 | 1.32821 | 1.31476 | 1.30049 | 1.28536 | 1.26934 |
| 39 | 1.44543 | 1.44000 | 1.43417 | 1.42789 | 1.42116 | 1.41394 | 1.40620 | 1.39791 | 1.38904 | 1.37957 | 1.36946 | 1.35868 | 1.34721 | 1.33500 | 1.32203 | 1.30826 | 1.29366 | 1.27819 |
| 40 | 0.00000 | 1.44264 | 1.43701 | 1.43096 | 1.42446 | 1.41749 | 1.41002 | 1.40202 | 1.39346 | 1.38432 | 1.37456 | 1.36416 | 1.35309 | 1.34130 | 1.32878 | 1.31548 | 1.30137 | 1.28642 |
| 41 | 0.00000 | 0.00000 | 1.43963 | 1.43378 | 1.42750 | 1.42077 | 1.41355 | 1.40582 | 1.39755 | 1.38871 | 1.37928 | 1.36923 | 1.35853 | 1.34714 | 1.33503 | 1.32217 | 1.30853 | 1.29406 |
| 42 | 0.00000 | 0.00000 | 0.00000 | 1.43638 | 1.43031 | 1.42379 | 1.41680 | 1.40932 | 1.40132 | 1.39277 | 1.38365 | 1.37392 | 1.36356 | 1.35254 | 1.34082 | 1.32837 | 1.31516 | 1.30115 |
| 43 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.43290 | 1.42658 | 1.41981 | 1.41256 | 1.40480 | 1.39652 | 1.38767 | 1.37825 | 1.36821 | 1.35753 | 1.34617 | 1.33410 | 1.32129 | 1.30771 |
| 44 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.42914 | 1.42257 | 1.41554 | 1.40801 | 1.39997 | 1.39139 | 1.38224 | 1.37250 | 1.36213 | 1.35111 | 1.33940 | 1.32696 | 1.31377 |
| 45 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.42512 | 1.41828 | 1.41096 | 1.40315 | 1.39481 | 1.38592 | 1.37645 | 1.36638 | 1.35567 | 1.34428 | 1.33219 | 1.31937 |
| 46 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.41828 | 1.41096 | 1.40315 | 1.39481 | 1.38592 | 1.37645 | 1.36638 | 1.35567 | 1.34428 | 1.33219 | 1.31937 |
| 47 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.41096 | 1.40315 | 1.39481 | 1.38592 | 1.37645 | 1.36638 | 1.35567 | 1.34428 | 1.33219 | 1.31937 |
| 48 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.40315 | 1.39481 | 1.38592 | 1.37645 | 1.36638 | 1.35567 | 1.34428 | 1.33219 | 1.31937 |
| 49 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.39481 | 1.38592 | 1.37645 | 1.36638 | 1.35567 | 1.34428 | 1.33219 | 1.31937 |
| 50 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.38592 | 1.37645 | 1.36638 | 1.35567 | 1.34428 | 1.33219 | 1.31937 |
| 51 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.37645 | 1.36638 | 1.35567 | 1.34428 | 1.33219 | 1.31937 |
| 52 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.36638 | 1.35567 | 1.34428 | 1.33219 | 1.31937 |
| 53 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.35567 | 1.34428 | 1.33219 | 1.31937 |
| 54 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.34428 | 1.33219 | 1.31937 |
| 55 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.33219 | 1.31937 |
| 56 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 1.31937 |
| 57 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 58 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 59 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 60 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

## Paid-up Addition Factor per Re. 1 Cash Bonus utilized for outstanding Policy Term of 1 to 18 years

### Table 4 - PUA factor per Re 1 Cash Bonus Utilized for Outstanding Term 1 to 18 years

| Age at Entry/ Outstanding Term | 18 | 17 | 16 | 15 | 14 | 13 | 12 | 11 | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3 | 0.89949 | 0.89895 | 0.89852 | 0.89822 | 0.89808 | 0.89811 | 0.89835 | 0.89882 | 0.89956 | 0.90061 | 0.90200 | 0.90377 | 0.90597 | 0.90864 | 0.91182 | 0.91554 | 0.91983 | 0.93458 |
| 4 | 0.90327 | 0.90295 | 0.90275 | 0.90270 | 0.90282 | 0.90313 | 0.90366 | 0.90444 | 0.90551 | 0.90691 | 0.90866 | 0.91083 | 0.91344 | 0.91654 | 0.92017 | 0.92437 | 0.92916 | 0.93458 |
| 5 | 0.90675 | 0.90662 | 0.90664 | 0.90682 | 0.90718 | 0.90775 | 0.90855 | 0.90962 | 0.91100 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 6 | 0.90675 | 0.90662 | 0.90664 | 0.90682 | 0.90718 | 0.90775 | 0.90855 | 0.90962 | 0.91100 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 7 | 0.90675 | 0.90662 | 0.90664 | 0.90682 | 0.90718 | 0.90775 | 0.90855 | 0.90962 | 0.91100 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 8 | 0.92278 | 0.90662 | 0.90664 | 0.90682 | 0.90718 | 0.90775 | 0.90855 | 0.90962 | 0.91100 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 9 | 0.93814 | 0.92267 | 0.90664 | 0.90682 | 0.90718 | 0.90775 | 0.90855 | 0.90962 | 0.91100 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 10 | 0.95283 | 0.93803 | 0.92269 | 0.90682 | 0.90718 | 0.90775 | 0.90855 | 0.90962 | 0.91100 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 11 | 0.96683 | 0.95271 | 0.93804 | 0.92286 | 0.90718 | 0.90775 | 0.90855 | 0.90962 | 0.91100 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 12 | 0.98016 | 0.96669 | 0.95270 | 0.93820 | 0.92320 | 0.90775 | 0.90855 | 0.90962 | 0.91100 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 13 | 0.99282 | 0.97999 | 0.96665 | 0.95282 | 0.93851 | 0.92374 | 0.90855 | 0.90962 | 0.91100 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 14 | 1.00481 | 0.99260 | 0.97991 | 0.96673 | 0.95309 | 0.93900 | 0.92450 | 0.90962 | 0.91100 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 15 | 1.01615 | 1.00454 | 0.99247 | 0.97993 | 0.96694 | 0.95352 | 0.93970 | 0.92551 | 0.91100 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 16 | 1.02684 | 1.01582 | 1.00434 | 0.99242 | 0.98007 | 0.96730 | 0.95414 | 0.94062 | 0.92680 | 0.91272 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 17 | 1.03690 | 1.02644 | 1.01554 | 1.00422 | 0.99248 | 0.98034 | 0.96783 | 0.95497 | 0.94182 | 0.92842 | 0.91483 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 18 | 1.04635 | 1.03642 | 1.02608 | 1.01533 | 1.00418 | 0.99265 | 0.98076 | 0.96855 | 0.95605 | 0.94331 | 0.93039 | 0.91735 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 19 | 1.05520 | 1.04578 | 1.03596 | 1.02576 | 1.01518 | 1.00424 | 0.99295 | 0.98136 | 0.96949 | 0.95740 | 0.94514 | 0.93276 | 0.92035 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 20 | 1.06347 | 1.05453 | 1.04522 | 1.03554 | 1.02550 | 1.01512 | 1.00441 | 0.99341 | 0.98216 | 0.97069 | 0.95906 | 0.94733 | 0.93557 | 0.92386 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 21 | 1.07118 | 1.06269 | 1.05385 | 1.04467 | 1.03515 | 1.02530 | 1.01515 | 1.00472 | 0.99405 | 0.98318 | 0.97216 | 0.96106 | 0.94993 | 0.93886 | 0.92792 | 0.93256 | 0.93783 | 0.94375 |
| 22 | 1.07834 | 1.07028 | 1.06189 | 1.05318 | 1.04414 | 1.03480 | 1.02517 | 1.01529 | 1.00518 | 0.99488 | 0.98445 | 0.97395 | 0.96344 | 0.95298 | 0.94266 | 0.93256 | 0.93783 | 0.94375 |
| 23 | 1.08498 | 1.07732 | 1.06935 | 1.06108 | 1.05250 | 1.04364 | 1.03451 | 1.02514 | 1.01556 | 1.00581 | 0.99594 | 0.98602 | 0.97609 | 0.96623 | 0.95651 | 0.94702 | 0.93783 | 0.94375 |
| 24 | 1.09112 | 1.08383 | 1.07626 | 1.06839 | 1.06025 | 1.05183 | 1.04317 | 1.03428 | 1.02521 | 1.01598 | 1.00664 | 0.99726 | 0.98789 | 0.97860 | 0.96946 | 0.96055 | 0.95195 | 0.94375 |
| 25 | 1.09677 | 1.08983 | 1.08262 | 1.07514 | 1.06740 | 1.05941 | 1.05118 | 1.04275 | 1.03414 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 26 | 1.09677 | 1.08983 | 1.08262 | 1.07514 | 1.06740 | 1.05941 | 1.05118 | 1.04275 | 1.03414 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 27 | 1.09677 | 1.08983 | 1.08262 | 1.07514 | 1.06740 | 1.05941 | 1.05118 | 1.04275 | 1.03414 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 28 | 1.11534 | 1.08983 | 1.08262 | 1.07514 | 1.06740 | 1.05941 | 1.05118 | 1.04275 | 1.03414 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 29 | 1.13296 | 1.10833 | 1.08262 | 1.07514 | 1.06740 | 1.05941 | 1.05118 | 1.04275 | 1.03414 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 30 | 1.14965 | 1.12587 | 1.10102 | 1.07514 | 1.06740 | 1.05941 | 1.05118 | 1.04275 | 1.03414 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 31 | 1.16543 | 1.14248 | 1.11848 | 1.09344 | 1.06740 | 1.05941 | 1.05118 | 1.04275 | 1.03414 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 32 | 1.18032 | 1.15818 | 1.13500 | 1.11078 | 1.08556 | 1.05941 | 1.05118 | 1.04275 | 1.03414 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 33 | 1.19434 | 1.17299 | 1.15060 | 1.12718 | 1.10278 | 1.07742 | 1.05118 | 1.04275 | 1.03414 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 34 | 1.20751 | 1.18692 | 1.16530 | 1.14267 | 1.11905 | 1.09448 | 1.06902 | 1.04275 | 1.03414 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |

## Paid-up Addition Factor per Re. 1 Cash Bonus utilized for outstanding Policy Term of 1 to 18 years

### Table 4 - PUA factor per Re 1 Cash Bonus Utilized for Outstanding Term 1 to 18 years

| Age at Entry/ Outstanding Term | 18 | 17 | 16 | 15 | 14 | 13 | 12 | 11 | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 35 | 1.21988 | 1.20001 | 1.17914 | 1.15726 | 1.13440 | 1.11060 | 1.08591 | 1.06039 | 1.03414 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 36 | 1.23146 | 1.21229 | 1.19213 | 1.17098 | 1.14886 | 1.12580 | 1.10185 | 1.07707 | 1.05156 | 1.02540 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 37 | 1.24229 | 1.22378 | 1.20430 | 1.18385 | 1.16244 | 1.14010 | 1.11687 | 1.09282 | 1.06801 | 1.04256 | 1.01657 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 38 | 1.25240 | 1.23452 | 1.21569 | 1.19591 | 1.17518 | 1.15353 | 1.13100 | 1.10764 | 1.08352 | 1.05875 | 1.03343 | 1.00771 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 39 | 1.26182 | 1.24454 | 1.22633 | 1.20718 | 1.18710 | 1.16611 | 1.14424 | 1.12155 | 1.09811 | 1.07400 | 1.04934 | 1.02424 | 0.99887 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 40 | 1.27060 | 1.25388 | 1.23625 | 1.21770 | 1.19824 | 1.17788 | 1.15665 | 1.13460 | 1.11180 | 1.08833 | 1.06429 | 1.03981 | 1.01504 | 0.99011 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 41 | 1.27875 | 1.26256 | 1.24548 | 1.22750 | 1.20862 | 1.18885 | 1.16823 | 1.14680 | 1.12461 | 1.10175 | 1.07833 | 1.05444 | 1.03024 | 1.00588 | 0.98152 | 0.97317 | 0.96513 | 0.95749 |
| 42 | 1.28631 | 1.27062 | 1.25405 | 1.23661 | 1.21828 | 1.19908 | 1.17903 | 1.15818 | 1.13658 | 1.11431 | 1.09146 | 1.06815 | 1.04451 | 1.02069 | 0.99685 | 0.97317 | 0.96513 | 0.95749 |
| 43 | 1.29331 | 1.27809 | 1.26201 | 1.24506 | 1.22725 | 1.20858 | 1.18907 | 1.16877 | 1.14773 | 1.12601 | 1.10372 | 1.08096 | 1.05785 | 1.03455 | 1.01121 | 0.98801 | 0.96513 | 0.95749 |
| 44 | 1.29979 | 1.28500 | 1.26937 | 1.25290 | 1.23557 | 1.21740 | 1.19840 | 1.17862 | 1.15810 | 1.13691 | 1.11514 | 1.09289 | 1.07030 | 1.04749 | 1.02463 | 1.00189 | 0.97945 | 0.95749 |
| 45 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 46 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 47 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 48 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 49 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 50 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 51 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 52 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 53 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 54 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 55 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 56 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 57 | 1.30578 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 58 | 0.00000 | 1.29139 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 59 | 0.00000 | 0.00000 | 1.27618 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |
| 60 | 0.00000 | 0.00000 | 0.00000 | 1.26014 | 1.24327 | 1.22556 | 1.20704 | 1.18775 | 1.16772 | 1.14702 | 1.12575 | 1.10399 | 1.08188 | 1.05954 | 1.03714 | 1.01483 | 0.99281 | 0.97124 |

# ANNEXURE – V

## Cash Value Factor per Re.1 vested Paid-up Additions for Outstanding Policy Term of 55 to 72 years

### Table 5 - Cash Value factor per Re 1 Accrued Paid up Additions for Outstanding Term 55 to 72 years

| Age at Entry/ Outstanding Term | 72 | 71 | 70 | 69 | 68 | 67 | 66 | 65 | 64 | 63 | 62 | 61 | 60 | 59 | 58 | 57 | 56 | 55 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3 | 0.68128 | 0.68283 | 0.68456 | 0.68649 | 0.68861 | 0.69094 | 0.69347 | 0.69622 | 0.69921 | 0.70245 | 0.70596 | 0.70975 | 0.71385 | 0.71829 | 0.72309 | 0.72829 | 0.73392 | 0.74002 |
| 4 | 0.00000 | 0.68101 | 0.68260 | 0.68437 | 0.68631 | 0.68845 | 0.69078 | 0.69331 | 0.69606 | 0.69905 | 0.70227 | 0.70576 | 0.70954 | 0.71362 | 0.71803 | 0.72281 | 0.72798 | 0.73359 |
| 5 | 0.00000 | 0.00000 | 0.68079 | 0.68241 | 0.68420 | 0.68616 | 0.68831 | 0.69064 | 0.69317 | 0.69591 | 0.69888 | 0.70209 | 0.70556 | 0.70932 | 0.71337 | 0.71777 | 0.72252 | 0.72767 |
| 6 | 0.00000 | 0.00000 | 0.00000 | 0.68069 | 0.68234 | 0.68415 | 0.68613 | 0.68828 | 0.69062 | 0.69315 | 0.69590 | 0.69886 | 0.70206 | 0.70553 | 0.70928 | 0.71333 | 0.71772 | 0.72247 |
| 7 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68062 | 0.68229 | 0.68412 | 0.68611 | 0.68827 | 0.69061 | 0.69314 | 0.69588 | 0.69884 | 0.70204 | 0.70550 | 0.70923 | 0.71328 | 0.71766 |
| 8 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68058 | 0.68227 | 0.68410 | 0.68610 | 0.68826 | 0.69060 | 0.69313 | 0.69587 | 0.69882 | 0.70201 | 0.70546 | 0.70919 | 0.71323 |
| 9 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68055 | 0.68225 | 0.68410 | 0.68610 | 0.68826 | 0.69060 | 0.69312 | 0.69585 | 0.69879 | 0.70198 | 0.70542 | 0.70915 |
| 10 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68055 | 0.68225 | 0.68410 | 0.68610 | 0.68825 | 0.69059 | 0.69311 | 0.69583 | 0.69876 | 0.70194 | 0.70538 |
| 11 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68055 | 0.68225 | 0.68410 | 0.68610 | 0.68825 | 0.69058 | 0.69309 | 0.69580 | 0.69874 | 0.70191 |
| 12 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68056 | 0.68226 | 0.68411 | 0.68610 | 0.68825 | 0.69057 | 0.69307 | 0.69578 | 0.69871 |
| 13 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68057 | 0.68228 | 0.68412 | 0.68610 | 0.68825 | 0.69056 | 0.69306 | 0.69576 |
| 14 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68059 | 0.68229 | 0.68412 | 0.68610 | 0.68824 | 0.69055 | 0.69304 |
| 15 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68060 | 0.68230 | 0.68413 | 0.68610 | 0.68824 | 0.69054 |
| 16 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68062 | 0.68231 | 0.68413 | 0.68610 | 0.68823 |
| 17 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68063 | 0.68232 | 0.68414 | 0.68611 |
| 18 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68065 | 0.68234 | 0.68415 |
| 19 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68067 | 0.68236 |
| 20 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68070 |
| 21 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 22 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 23 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 24 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 25 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 26 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 27 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 28 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 29 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 30 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 31 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 32 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 33 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 34 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

## Cash Value Factor per Re.1 vested Paid-up Additions for Outstanding Policy Term of 55 to 72 years

### Table 5 - Cash Value factor per Re 1 Accrued Paid up Additions for Outstanding Term 55 to 72 years

| Age at Entry/ Outstanding Term | 72 | 71 | 70 | 69 | 68 | 67 | 66 | 65 | 64 | 63 | 62 | 61 | 60 | 59 | 58 | 57 | 56 | 55 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 35 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 36 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 37 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 38 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 39 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 40 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 41 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 42 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 43 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 44 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 45 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 46 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 47 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 48 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 49 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 50 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 51 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 52 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 53 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 54 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 55 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 56 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 57 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 58 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 59 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 60 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

## Cash Value Factor per Re.1 vested Paid-up Additions for Outstanding Policy Term of 37 to 54 years

### Table 6 - Cash Value factor per Re 1 Accrued Paid up Additions for Outstanding Term 37 to 54 years

| Age at Entry/ Outstanding Term | 54 | 53 | 52 | 51 | 50 | 49 | 48 | 47 | 46 | 45 | 44 | 43 | 42 | 41 | 40 | 39 | 38 | 37 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3 | 0.74664 | 0.75381 | 0.76159 | 0.77004 | 0.77922 | 0.78920 | 0.80004 | 0.81183 | 0.82467 | 0.83864 | 0.85388 | 0.87047 | 0.88858 | 0.89367 | 0.89912 | 0.90498 | 0.91125 | 0.91800 |
| 4 | 0.73967 | 0.74625 | 0.75340 | 0.76116 | 0.76959 | 0.77874 | 0.78869 | 0.79951 | 0.81128 | 0.82410 | 0.83805 | 0.85327 | 0.86986 | 0.88796 | 0.89301 | 0.89842 | 0.90423 | 0.91046 |
| 5 | 0.73325 | 0.73930 | 0.74587 | 0.75299 | 0.76072 | 0.76912 | 0.77825 | 0.78818 | 0.79898 | 0.81073 | 0.82353 | 0.83747 | 0.85267 | 0.86925 | 0.88735 | 0.89236 | 0.89773 | 0.90350 |
| 6 | 0.72761 | 0.73319 | 0.73924 | 0.74580 | 0.75293 | 0.76067 | 0.76908 | 0.77823 | 0.78817 | 0.79899 | 0.81077 | 0.82359 | 0.83758 | 0.85282 | 0.86946 | 0.88763 | 0.89266 | 0.89806 |
| 7 | 0.72241 | 0.72755 | 0.73313 | 0.73918 | 0.74575 | 0.75288 | 0.76063 | 0.76905 | 0.77821 | 0.78817 | 0.79902 | 0.81082 | 0.82368 | 0.83770 | 0.85300 | 0.86969 | 0.88793 | 0.89299 |
| 8 | 0.71761 | 0.72235 | 0.72749 | 0.73307 | 0.73913 | 0.74570 | 0.75284 | 0.76060 | 0.76904 | 0.77821 | 0.78819 | 0.79905 | 0.81089 | 0.82379 | 0.83786 | 0.85321 | 0.86997 | 0.88828 |
| 9 | 0.71319 | 0.71756 | 0.72230 | 0.72744 | 0.73302 | 0.73908 | 0.74566 | 0.75281 | 0.76058 | 0.76903 | 0.77822 | 0.78823 | 0.79912 | 0.81098 | 0.82392 | 0.83803 | 0.85344 | 0.87026 |
| 10 | 0.70910 | 0.71314 | 0.71751 | 0.72226 | 0.72740 | 0.73298 | 0.73905 | 0.74563 | 0.75280 | 0.76058 | 0.76904 | 0.77825 | 0.78828 | 0.79920 | 0.81110 | 0.82408 | 0.83824 | 0.85371 |
| 11 | 0.70534 | 0.70906 | 0.71310 | 0.71747 | 0.72221 | 0.72736 | 0.73296 | 0.73903 | 0.74562 | 0.75279 | 0.76059 | 0.76907 | 0.77831 | 0.78836 | 0.79931 | 0.81125 | 0.82427 | 0.83848 |
| 12 | 0.70188 | 0.70531 | 0.70903 | 0.71306 | 0.71744 | 0.72219 | 0.72734 | 0.73294 | 0.73902 | 0.74562 | 0.75281 | 0.76062 | 0.76912 | 0.77838 | 0.78846 | 0.79944 | 0.81142 | 0.82449 |
| 13 | 0.69869 | 0.70185 | 0.70528 | 0.70900 | 0.71304 | 0.71742 | 0.72217 | 0.72733 | 0.73293 | 0.73902 | 0.74565 | 0.75284 | 0.76068 | 0.76920 | 0.77848 | 0.78859 | 0.79961 | 0.81163 |
| 14 | 0.69574 | 0.69867 | 0.70183 | 0.70526 | 0.70899 | 0.71302 | 0.71741 | 0.72217 | 0.72734 | 0.73295 | 0.73905 | 0.74568 | 0.75290 | 0.76075 | 0.76930 | 0.77860 | 0.78874 | 0.79980 |
| 15 | 0.69303 | 0.69573 | 0.69865 | 0.70182 | 0.70525 | 0.70898 | 0.71302 | 0.71741 | 0.72218 | 0.72736 | 0.73298 | 0.73909 | 0.74575 | 0.75298 | 0.76085 | 0.76942 | 0.77876 | 0.78894 |
| 16 | 0.69054 | 0.69302 | 0.69572 | 0.69865 | 0.70182 | 0.70526 | 0.70899 | 0.71304 | 0.71743 | 0.72221 | 0.72739 | 0.73304 | 0.73916 | 0.74583 | 0.75308 | 0.76098 | 0.76957 | 0.77894 |
| 17 | 0.68824 | 0.69054 | 0.69303 | 0.69573 | 0.69866 | 0.70183 | 0.70527 | 0.70901 | 0.71307 | 0.71747 | 0.72226 | 0.72746 | 0.73311 | 0.73926 | 0.74594 | 0.75322 | 0.76114 | 0.76977 |
| 18 | 0.68612 | 0.68825 | 0.69055 | 0.69304 | 0.69574 | 0.69868 | 0.70185 | 0.70530 | 0.70905 | 0.71311 | 0.71754 | 0.72233 | 0.72755 | 0.73321 | 0.73938 | 0.74608 | 0.75339 | 0.76134 |
| 19 | 0.68417 | 0.68614 | 0.68826 | 0.69057 | 0.69307 | 0.69577 | 0.69871 | 0.70190 | 0.70536 | 0.70911 | 0.71319 | 0.71762 | 0.72243 | 0.72766 | 0.73335 | 0.73954 | 0.74626 | 0.75359 |
| 20 | 0.68238 | 0.68420 | 0.68617 | 0.68830 | 0.69060 | 0.69311 | 0.69582 | 0.69876 | 0.70196 | 0.70543 | 0.70919 | 0.71329 | 0.71773 | 0.72256 | 0.72781 | 0.73351 | 0.73973 | 0.74648 |
| 21 | 0.68074 | 0.68242 | 0.68424 | 0.68621 | 0.68834 | 0.69066 | 0.69316 | 0.69589 | 0.69884 | 0.70205 | 0.70553 | 0.70931 | 0.71341 | 0.71788 | 0.72272 | 0.72799 | 0.73372 | 0.73996 |
| 22 | 0.00000 | 0.68078 | 0.68246 | 0.68428 | 0.68626 | 0.68840 | 0.69073 | 0.69324 | 0.69598 | 0.69894 | 0.70216 | 0.70566 | 0.70945 | 0.71357 | 0.71805 | 0.72292 | 0.72821 | 0.73397 |
| 23 | 0.00000 | 0.00000 | 0.68084 | 0.68252 | 0.68435 | 0.68634 | 0.68848 | 0.69082 | 0.69335 | 0.69609 | 0.69907 | 0.70230 | 0.70581 | 0.70962 | 0.71377 | 0.71827 | 0.72316 | 0.72848 |
| 24 | 0.00000 | 0.00000 | 0.00000 | 0.68091 | 0.68260 | 0.68444 | 0.68643 | 0.68859 | 0.69093 | 0.69347 | 0.69623 | 0.69922 | 0.70247 | 0.70601 | 0.70983 | 0.71400 | 0.71853 | 0.72344 |
| 25 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68099 | 0.68270 | 0.68454 | 0.68654 | 0.68871 | 0.69107 | 0.69363 | 0.69640 | 0.69941 | 0.70268 | 0.70623 | 0.71009 | 0.71428 | 0.71883 |
| 26 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68143 | 0.68317 | 0.68505 | 0.68710 | 0.68932 | 0.69173 | 0.69434 | 0.69718 | 0.70026 | 0.70360 | 0.70723 | 0.71117 | 0.71546 |
| 27 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68190 | 0.68368 | 0.68561 | 0.68770 | 0.68997 | 0.69244 | 0.69512 | 0.69802 | 0.70117 | 0.70460 | 0.70831 | 0.71235 |
| 28 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68240 | 0.68423 | 0.68621 | 0.68836 | 0.69068 | 0.69321 | 0.69596 | 0.69893 | 0.70216 | 0.70567 | 0.70948 |
| 29 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68296 | 0.68483 | 0.68686 | 0.68907 | 0.69146 | 0.69405 | 0.69686 | 0.69992 | 0.70323 | 0.70683 |
| 30 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68356 | 0.68548 | 0.68757 | 0.68984 | 0.69229 | 0.69496 | 0.69785 | 0.70098 | 0.70438 |
| 31 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68421 | 0.68619 | 0.68834 | 0.69067 | 0.69319 | 0.69593 | 0.69890 | 0.70213 |
| 32 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68492 | 0.68696 | 0.68917 | 0.69157 | 0.69417 | 0.69700 | 0.70005 |
| 33 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68569 | 0.68779 | 0.69007 | 0.69254 | 0.69523 | 0.69814 |
| 34 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68652 | 0.68869 | 0.69105 | 0.69360 | 0.69637 |

## Cash Value Factor per Re.1 vested Paid-up Additions for Outstanding Policy Term of 37 to 54 years

### Table 6 - Cash Value factor per Re 1 Accrued Paid up Additions for Outstanding Term 37 to 54 years

| Age at Entry/ Outstanding Term | 54 | 53 | 52 | 51 | 50 | 49 | 48 | 47 | 46 | 45 | 44 | 43 | 42 | 41 | 40 | 39 | 38 | 37 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 35 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68742 | 0.68966 | 0.69210 | 0.69475 |
| 36 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68839 | 0.69072 | 0.69325 |
| 37 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.68945 | 0.69186 |
| 38 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.69059 |
| 39 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 40 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 41 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 42 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 43 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 44 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 45 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 46 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 47 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 48 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 49 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 50 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 51 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 52 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 53 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 54 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 55 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 56 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 57 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 58 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 59 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 60 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

## Cash Value Factor per Re.1 vested Paid-up Additions for Outstanding Policy Term of 19 to 36 years

### Table 7 - Cash Value factor per Re 1 Accrued Paid up Additions for Outstanding Term 19 to 36 years

| Age at Entry/ Outstanding Term | 36 | 35 | 34 | 33 | 32 | 31 | 30 | 29 | 28 | 27 | 26 | 25 | 24 | 23 | 22 | 21 | 20 | 19 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3 | 0.92524 | 0.93302 | 0.94138 | 0.95036 | 0.96003 | 0.97042 | 0.98160 | 0.99364 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 4 | 0.91716 | 0.92435 | 0.93207 | 0.94037 | 0.94929 | 0.95887 | 0.96918 | 0.98027 | 0.99218 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 5 | 0.90969 | 0.91633 | 0.92346 | 0.93112 | 0.93936 | 0.94820 | 0.95770 | 0.96791 | 0.97890 | 0.99069 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 6 | 0.90385 | 0.91007 | 0.91674 | 0.92391 | 0.93160 | 0.93986 | 0.94874 | 0.95827 | 0.96850 | 0.97950 | 0.99131 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 7 | 0.89842 | 0.90424 | 0.91049 | 0.91719 | 0.92439 | 0.93211 | 0.94040 | 0.94930 | 0.95886 | 0.96910 | 0.98011 | 0.99193 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 8 | 0.89336 | 0.89882 | 0.90467 | 0.91094 | 0.91768 | 0.92490 | 0.93264 | 0.94096 | 0.94988 | 0.95944 | 0.96971 | 0.98071 | 0.99251 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 9 | 0.88866 | 0.89377 | 0.89925 | 0.90512 | 0.91143 | 0.91819 | 0.92544 | 0.93321 | 0.94155 | 0.95048 | 0.96005 | 0.97031 | 0.98130 | 0.99307 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 10 | 0.87060 | 0.88908 | 0.89422 | 0.89973 | 0.90563 | 0.91196 | 0.91875 | 0.92601 | 0.93380 | 0.94214 | 0.95108 | 0.96064 | 0.97088 | 0.98186 | 0.99359 | 1.00000 | 1.00000 | 1.00000 |
| 11 | 0.85401 | 0.87098 | 0.88955 | 0.89471 | 0.90024 | 0.90617 | 0.91253 | 0.91934 | 0.92662 | 0.93441 | 0.94276 | 0.95169 | 0.96123 | 0.97145 | 0.98238 | 0.99408 | 1.00000 | 1.00000 |
| 12 | 0.83876 | 0.85435 | 0.87140 | 0.89005 | 0.89525 | 0.90080 | 0.90676 | 0.91313 | 0.91995 | 0.92725 | 0.93504 | 0.94338 | 0.95229 | 0.96182 | 0.97200 | 0.98288 | 0.99451 | 1.00000 |
| 13 | 0.82475 | 0.83907 | 0.85473 | 0.87186 | 0.89061 | 0.89582 | 0.90141 | 0.90738 | 0.91378 | 0.92060 | 0.92789 | 0.93568 | 0.94400 | 0.95289 | 0.96238 | 0.97251 | 0.98333 | 0.99489 |
| 14 | 0.81187 | 0.82504 | 0.83943 | 0.85516 | 0.87236 | 0.89121 | 0.89645 | 0.90205 | 0.90804 | 0.91444 | 0.92127 | 0.92856 | 0.93633 | 0.94463 | 0.95348 | 0.96292 | 0.97299 | 0.98374 |
| 15 | 0.80003 | 0.81214 | 0.82538 | 0.83983 | 0.85563 | 0.87292 | 0.89186 | 0.89712 | 0.90275 | 0.90874 | 0.91514 | 0.92196 | 0.92924 | 0.93699 | 0.94525 | 0.95405 | 0.96344 | 0.97344 |
| 16 | 0.78916 | 0.80030 | 0.81247 | 0.82575 | 0.84027 | 0.85615 | 0.87352 | 0.89255 | 0.89784 | 0.90347 | 0.90947 | 0.91587 | 0.92267 | 0.92992 | 0.93765 | 0.94586 | 0.95462 | 0.96394 |
| 17 | 0.77917 | 0.78943 | 0.80061 | 0.81283 | 0.82617 | 0.84076 | 0.85671 | 0.87418 | 0.89330 | 0.89859 | 0.90423 | 0.91023 | 0.91662 | 0.92340 | 0.93062 | 0.93830 | 0.94647 | 0.95516 |
| 18 | 0.76999 | 0.77944 | 0.78973 | 0.80097 | 0.81325 | 0.82665 | 0.84130 | 0.85734 | 0.87488 | 0.89410 | 0.89940 | 0.90503 | 0.91102 | 0.91738 | 0.92415 | 0.93133 | 0.93897 | 0.94708 |
| 19 | 0.76157 | 0.77027 | 0.77975 | 0.79010 | 0.80138 | 0.81371 | 0.82718 | 0.84191 | 0.85802 | 0.87564 | 0.89494 | 0.90024 | 0.90587 | 0.91184 | 0.91818 | 0.92491 | 0.93205 | 0.93964 |
| 20 | 0.75384 | 0.76185 | 0.77059 | 0.78012 | 0.79051 | 0.80185 | 0.81423 | 0.82777 | 0.84256 | 0.85875 | 0.87645 | 0.89583 | 0.90112 | 0.90674 | 0.91269 | 0.91900 | 0.92569 | 0.93279 |
| 21 | 0.74674 | 0.75414 | 0.76218 | 0.77096 | 0.78053 | 0.79098 | 0.80237 | 0.81482 | 0.82841 | 0.84328 | 0.85953 | 0.87730 | 0.89676 | 0.90205 | 0.90765 | 0.91358 | 0.91985 | 0.92651 |
| 22 | 0.74023 | 0.74705 | 0.75448 | 0.76257 | 0.77139 | 0.78101 | 0.79150 | 0.80295 | 0.81546 | 0.82912 | 0.84405 | 0.86036 | 0.87822 | 0.89775 | 0.90302 | 0.90860 | 0.91450 | 0.92074 |
| 23 | 0.73426 | 0.74056 | 0.74741 | 0.75488 | 0.76302 | 0.77188 | 0.78155 | 0.79210 | 0.80361 | 0.81617 | 0.82990 | 0.84488 | 0.86127 | 0.87918 | 0.89879 | 0.90404 | 0.90960 | 0.91547 |
| 24 | 0.72879 | 0.73461 | 0.74094 | 0.74783 | 0.75534 | 0.76352 | 0.77244 | 0.78216 | 0.79276 | 0.80433 | 0.81695 | 0.83073 | 0.84578 | 0.86223 | 0.88021 | 0.89988 | 0.90512 | 0.91066 |
| 25 | 0.72378 | 0.72916 | 0.73501 | 0.74138 | 0.74832 | 0.75587 | 0.76410 | 0.77307 | 0.78284 | 0.79350 | 0.80512 | 0.81780 | 0.83164 | 0.84675 | 0.86326 | 0.88131 | 0.90104 | 0.90627 |
| 26 | 0.72011 | 0.72517 | 0.73068 | 0.73666 | 0.74318 | 0.75028 | 0.75801 | 0.76642 | 0.77559 | 0.78558 | 0.79647 | 0.80834 | 0.82129 | 0.83543 | 0.85085 | 0.86771 | 0.88612 | 0.90627 |
| 27 | 0.71673 | 0.72150 | 0.72668 | 0.73232 | 0.73845 | 0.74512 | 0.75239 | 0.76029 | 0.76891 | 0.77828 | 0.78850 | 0.79964 | 0.81177 | 0.82500 | 0.83944 | 0.85520 | 0.87241 | 0.89122 |
| 28 | 0.71361 | 0.71811 | 0.72299 | 0.72831 | 0.73409 | 0.74037 | 0.74721 | 0.75464 | 0.76274 | 0.77156 | 0.78116 | 0.79161 | 0.80300 | 0.81541 | 0.82894 | 0.84370 | 0.85980 | 0.87739 |
| 29 | 0.71074 | 0.71498 | 0.71960 | 0.72461 | 0.73005 | 0.73598 | 0.74243 | 0.74944 | 0.75707 | 0.76536 | 0.77440 | 0.78422 | 0.79492 | 0.80658 | 0.81927 | 0.83311 | 0.84821 | 0.86467 |
| 30 | 0.70808 | 0.71210 | 0.71646 | 0.72119 | 0.72634 | 0.73194 | 0.73802 | 0.74464 | 0.75183 | 0.75965 | 0.76816 | 0.77742 | 0.78748 | 0.79844 | 0.81037 | 0.82337 | 0.83754 | 0.85298 |
| 31 | 0.70564 | 0.70944 | 0.71357 | 0.71805 | 0.72292 | 0.72822 | 0.73397 | 0.74022 | 0.74701 | 0.75440 | 0.76242 | 0.77115 | 0.78064 | 0.79096 | 0.80219 | 0.81442 | 0.82773 | 0.84224 |
| 32 | 0.70338 | 0.70698 | 0.71090 | 0.71515 | 0.71977 | 0.72478 | 0.73023 | 0.73614 | 0.74257 | 0.74955 | 0.75714 | 0.76538 | 0.77434 | 0.78407 | 0.79466 | 0.80618 | 0.81871 | 0.83236 |
| 33 | 0.70130 | 0.70472 | 0.70844 | 0.71248 | 0.71686 | 0.72162 | 0.72678 | 0.73239 | 0.73848 | 0.74509 | 0.75227 | 0.76007 | 0.76853 | 0.77773 | 0.78773 | 0.79860 | 0.81042 | 0.82328 |
| 34 | 0.69938 | 0.70264 | 0.70617 | 0.71002 | 0.71418 | 0.71870 | 0.72360 | 0.72893 | 0.73471 | 0.74098 | 0.74779 | 0.75518 | 0.76320 | 0.77190 | 0.78135 | 0.79163 | 0.80279 | 0.81494 |

## Cash Value Factor per Re.1 vested Paid-up Additions for Outstanding Policy Term of 19 to 36 years

### Table 7 - Cash Value factor per Re 1 Accrued Paid up Additions for Outstanding Term 19 to 36 years

| Age at Entry/ Outstanding Term | 36 | 35 | 34 | 33 | 32 | 31 | 30 | 29 | 28 | 27 | 26 | 25 | 24 | 23 | 22 | 21 | 20 | 19 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 35 | 0.69761 | 0.70072 | 0.70409 | 0.70774 | 0.71171 | 0.71601 | 0.72068 | 0.72575 | 0.73124 | 0.73720 | 0.74367 | 0.75068 | 0.75828 | 0.76654 | 0.77549 | 0.78522 | 0.79579 | 0.80727 |
| 36 | 0.69598 | 0.69895 | 0.70217 | 0.70566 | 0.70944 | 0.71354 | 0.71799 | 0.72281 | 0.72805 | 0.73372 | 0.73987 | 0.74654 | 0.75376 | 0.76160 | 0.77010 | 0.77933 | 0.78935 | 0.80022 |
| 37 | 0.69448 | 0.69732 | 0.70040 | 0.70373 | 0.70734 | 0.71126 | 0.71551 | 0.72012 | 0.72511 | 0.73052 | 0.73638 | 0.74273 | 0.74961 | 0.75707 | 0.76515 | 0.77392 | 0.78343 | 0.79376 |
| 38 | 0.69311 | 0.69582 | 0.69877 | 0.70196 | 0.70542 | 0.70917 | 0.71324 | 0.71764 | 0.72241 | 0.72757 | 0.73317 | 0.73922 | 0.74578 | 0.75289 | 0.76060 | 0.76894 | 0.77799 | 0.78781 |
| 39 | 0.69184 | 0.69444 | 0.69727 | 0.70033 | 0.70365 | 0.70724 | 0.71114 | 0.71535 | 0.71992 | 0.72486 | 0.73021 | 0.73601 | 0.74227 | 0.74906 | 0.75641 | 0.76437 | 0.77300 | 0.78236 |
| 40 | 0.00000 | 0.69317 | 0.69589 | 0.69883 | 0.70202 | 0.70547 | 0.70921 | 0.71326 | 0.71764 | 0.72238 | 0.72751 | 0.73305 | 0.73905 | 0.74555 | 0.75257 | 0.76018 | 0.76842 | 0.77735 |
| 41 | 0.00000 | 0.00000 | 0.69462 | 0.69746 | 0.70053 | 0.70384 | 0.70744 | 0.71133 | 0.71554 | 0.72009 | 0.72502 | 0.73034 | 0.73609 | 0.74231 | 0.74905 | 0.75633 | 0.76422 | 0.77276 |
| 42 | 0.00000 | 0.00000 | 0.00000 | 0.69619 | 0.69915 | 0.70235 | 0.70582 | 0.70956 | 0.71361 | 0.71799 | 0.72273 | 0.72784 | 0.73337 | 0.73935 | 0.74581 | 0.75280 | 0.76036 | 0.76855 |
| 43 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.69789 | 0.70098 | 0.70432 | 0.70793 | 0.71185 | 0.71607 | 0.72063 | 0.72556 | 0.73088 | 0.73663 | 0.74285 | 0.74957 | 0.75684 | 0.76470 |
| 44 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.69972 | 0.70295 | 0.70644 | 0.71022 | 0.71430 | 0.71871 | 0.72346 | 0.72860 | 0.73414 | 0.74013 | 0.74660 | 0.75360 | 0.76117 |
| 45 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.70170 | 0.70508 | 0.70874 | 0.71268 | 0.71694 | 0.72154 | 0.72651 | 0.73186 | 0.73764 | 0.74389 | 0.75064 | 0.75794 |
| 46 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.70508 | 0.70874 | 0.71268 | 0.71694 | 0.72154 | 0.72651 | 0.73186 | 0.73764 | 0.74389 | 0.75064 | 0.75794 |
| 47 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.70874 | 0.71268 | 0.71694 | 0.72154 | 0.72651 | 0.73186 | 0.73764 | 0.74389 | 0.75064 | 0.75794 |
| 48 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.71268 | 0.71694 | 0.72154 | 0.72651 | 0.73186 | 0.73764 | 0.74389 | 0.75064 | 0.75794 |
| 49 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.71694 | 0.72154 | 0.72651 | 0.73186 | 0.73764 | 0.74389 | 0.75064 | 0.75794 |
| 50 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.72154 | 0.72651 | 0.73186 | 0.73764 | 0.74389 | 0.75064 | 0.75794 |
| 51 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.72651 | 0.73186 | 0.73764 | 0.74389 | 0.75064 | 0.75794 |
| 52 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.73186 | 0.73764 | 0.74389 | 0.75064 | 0.75794 |
| 53 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.73764 | 0.74389 | 0.75064 | 0.75794 |
| 54 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.74389 | 0.75064 | 0.75794 |
| 55 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.75064 | 0.75794 |
| 56 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.75794 |
| 57 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 58 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 59 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 60 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

## Cash Value Factor per Re.1 vested Paid-up Additions for Outstanding Policy Term of 1 to 18 years

### Table 8 - Cash Value factor per Re 1 Accrued Paid up Additions for Outstanding Term 1 to 18 years

| Age at Entry/ Outstanding Term | 18 | 17 | 16 | 15 | 14 | 13 | 12 | 11 | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 4 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 5 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 6 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 7 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 8 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 9 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 10 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 11 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 12 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 13 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 14 | 0.99521 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 15 | 0.98411 | 0.99548 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 16 | 0.97386 | 0.98443 | 0.99568 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 17 | 0.96441 | 0.97424 | 0.98470 | 0.99580 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 18 | 0.95570 | 0.96486 | 0.97458 | 0.98490 | 0.99584 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 19 | 0.94769 | 0.95622 | 0.96529 | 0.97489 | 0.98505 | 0.99578 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 20 | 0.94032 | 0.94829 | 0.95674 | 0.96568 | 0.97513 | 0.98511 | 0.99561 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 21 | 0.93355 | 0.94101 | 0.94890 | 0.95724 | 0.96604 | 0.97532 | 0.98508 | 0.99530 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 22 | 0.92735 | 0.93433 | 0.94172 | 0.94951 | 0.95773 | 0.96637 | 0.97545 | 0.98494 | 0.99485 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 23 | 0.92168 | 0.92823 | 0.93515 | 0.94244 | 0.95012 | 0.95818 | 0.96664 | 0.97548 | 0.98468 | 0.99422 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 24 | 0.91649 | 0.92265 | 0.92914 | 0.93599 | 0.94317 | 0.95072 | 0.95862 | 0.96686 | 0.97541 | 0.98427 | 0.99340 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 25 | 0.91177 | 0.91757 | 0.92369 | 0.93011 | 0.93686 | 0.94392 | 0.95131 | 0.95900 | 0.96699 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 26 | 0.91177 | 0.91757 | 0.92369 | 0.93011 | 0.93686 | 0.94392 | 0.95131 | 0.95900 | 0.96699 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 27 | 0.91177 | 0.91757 | 0.92369 | 0.93011 | 0.93686 | 0.94392 | 0.95131 | 0.95900 | 0.96699 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 28 | 0.89659 | 0.91757 | 0.92369 | 0.93011 | 0.93686 | 0.94392 | 0.95131 | 0.95900 | 0.96699 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 29 | 0.88264 | 0.90226 | 0.92369 | 0.93011 | 0.93686 | 0.94392 | 0.95131 | 0.95900 | 0.96699 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 30 | 0.86983 | 0.88820 | 0.90825 | 0.93011 | 0.93686 | 0.94392 | 0.95131 | 0.95900 | 0.96699 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 31 | 0.85805 | 0.87529 | 0.89407 | 0.91454 | 0.93686 | 0.94392 | 0.95131 | 0.95900 | 0.96699 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 32 | 0.84723 | 0.86342 | 0.88106 | 0.90027 | 0.92118 | 0.94392 | 0.95131 | 0.95900 | 0.96699 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 33 | 0.83728 | 0.85252 | 0.86911 | 0.88717 | 0.90680 | 0.92814 | 0.95131 | 0.95900 | 0.96699 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 34 | 0.82815 | 0.84252 | 0.85815 | 0.87514 | 0.89362 | 0.91368 | 0.93544 | 0.95900 | 0.96699 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |

## Cash Value Factor per Re.1 vested Paid-up Additions for Outstanding Policy Term of 1 to 18 years

### Table 8 - Cash Value factor per Re 1 Accrued Paid up Additions for Outstanding Term 1 to 18 years

| Age at Entry/ Outstanding Term | 18 | 17 | 16 | 15 | 14 | 13 | 12 | 11 | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 35 | 0.81975 | 0.83333 | 0.84808 | 0.86411 | 0.88152 | 0.90041 | 0.92089 | 0.94305 | 0.96699 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 36 | 0.81204 | 0.82489 | 0.83883 | 0.85399 | 0.87043 | 0.88826 | 0.90756 | 0.92844 | 0.95097 | 0.97523 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 37 | 0.80497 | 0.81714 | 0.83036 | 0.84470 | 0.86026 | 0.87712 | 0.89536 | 0.91506 | 0.93632 | 0.95918 | 0.98370 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 38 | 0.79847 | 0.81003 | 0.82258 | 0.83618 | 0.85093 | 0.86690 | 0.88417 | 0.90282 | 0.92292 | 0.94451 | 0.96765 | 0.99235 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 39 | 0.79251 | 0.80351 | 0.81544 | 0.82838 | 0.84239 | 0.85755 | 0.87394 | 0.89162 | 0.91066 | 0.93110 | 0.95298 | 0.97633 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 40 | 0.78703 | 0.79752 | 0.80890 | 0.82122 | 0.83456 | 0.84898 | 0.86457 | 0.88137 | 0.89944 | 0.91884 | 0.93959 | 0.96171 | 0.98518 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 41 | 0.78201 | 0.79204 | 0.80290 | 0.81466 | 0.82739 | 0.84115 | 0.85600 | 0.87199 | 0.88920 | 0.90765 | 0.92736 | 0.94837 | 0.97065 | 0.99415 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 42 | 0.77742 | 0.78702 | 0.79742 | 0.80866 | 0.82083 | 0.83397 | 0.84815 | 0.86342 | 0.87983 | 0.89742 | 0.91620 | 0.93620 | 0.95739 | 0.97973 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| 43 | 0.77321 | 0.78242 | 0.79239 | 0.80317 | 0.81483 | 0.82742 | 0.84099 | 0.85560 | 0.87129 | 0.88809 | 0.90603 | 0.92510 | 0.94531 | 0.96660 | 0.98891 | 1.00000 | 1.00000 | 1.00000 |
| 44 | 0.76936 | 0.77821 | 0.78779 | 0.79815 | 0.80934 | 0.82142 | 0.83445 | 0.84845 | 0.86348 | 0.87958 | 0.89675 | 0.91501 | 0.93432 | 0.95466 | 0.97596 | 0.99811 | 1.00000 | 1.00000 |
| 45 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 46 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 47 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 48 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 49 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 50 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 51 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 52 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 53 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 54 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 55 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 56 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 57 | 0.76583 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 58 | 0.00000 | 0.77436 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 59 | 0.00000 | 0.00000 | 0.78359 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |
| 60 | 0.00000 | 0.00000 | 0.00000 | 0.79356 | 0.80433 | 0.81595 | 0.82847 | 0.84193 | 0.85637 | 0.87182 | 0.88830 | 0.90581 | 0.92432 | 0.94381 | 0.96419 | 0.98539 | 1.00000 | 1.00000 |

# ANNEXURE – VI

## The Guaranteed Surrender Value Factors

### Exide Life Sampoorna Jeevan - GSV Factor 1 for Policy Term 15 to 50 Years

| Policy Year / Policy Term | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 3 | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 4 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 5 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 6 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 7 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 8 | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% |
| 9 | 75% | 75% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 55% | 55% |
| 10 | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 11 | 80% | 80% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 12 | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 13 | 85% | 85% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 14 | 90% | 85% | 85% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% |
| 15 | 90% | 90% | 85% | 85% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% |
| 16 |  | 90% | 90% | 85% | 85% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| 17 |  |  | 90% | 90% | 85% | 85% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| 18 |  |  |  | 90% | 90% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| 19 |  |  |  |  | 90% | 90% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| 20 |  |  |  |  |  | 90% | 90% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% |
| 21 |  |  |  |  |  |  | 90% | 90% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% |
| 22 |  |  |  |  |  |  |  | 90% | 90% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% |
| 23 |  |  |  |  |  |  |  |  | 90% | 90% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% |
| 24 |  |  |  |  |  |  |  |  |  | 90% | 90% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% |
| 25 |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% |
| 26 |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% |
| 27 |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% |
| 28 |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% |
| 29 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% |
| 30 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% |
| 31 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% |
| 32 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% |
| 33 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% |
| 34 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% |
| 35 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |
| 36 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% |
| 37 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% |
| 38 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% |
| 39 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% |
| 40 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% |
| 41 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% |
| 42 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% |
| 43 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% |
| 44 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 85% | 85% | 85% | 85% |
| 45 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 90% | 85% | 85% |
| 46 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 90% | 85% |
| 47 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% | 90% |
| 48 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% | 90% |
| 49 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% | 90% |
| 50 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 90% |

## The Guaranteed Surrender Value Factors

### Exide Life Sampoorna Jeevan - GSV Factor 1 for Policy Term 51 to 82 Years

| Policy Year / Policy Term | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 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% |
| 3 | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 4 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 5 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 6 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 7 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 8 | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% |
| 9 | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% |
| 10 | 60% | 60% | 60% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% |
| 11 | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% |
| 12 | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% |
| 13 | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% |
| 14 | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 55% | 55% | 55% | 55% | 55% | 55% | 55% | 55% |
| 15 | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 55% | 55% |
| 16 | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 17 | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 18 | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 19 | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 20 | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 21 | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 22 | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 23 | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| 24 | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% | 60% | 60% | 60% | 60% |
| 25 | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 60% | 60% |
| 26 | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| 27 | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| 28 | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| 29 | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| 30 | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |

# The Guaranteed Surrender Value Factors

## Exide Life Sampoorna Jeevan - GSV Factor 1 for Policy Term 51 to 82 Years

| Policy Year / Policy Term | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 31 | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| 32 | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| 33 | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% | 65% | 65% |
| 34 | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% | 65% | 65% | 65% |
| 35 | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 65% | 65% |
| 36 | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% |
| 37 | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% |
| 38 | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% |
| 39 | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% |
| 40 | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% |
| 41 | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% |
| 42 | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% |
| 43 | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% | 70% | 70% |
| 44 | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% | 70% | 70% |
| 45 | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% | 70% |
| 46 | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 70% |
| 47 | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% |
| 48 | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% |
| 49 | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% |
| 50 | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% |
| 51 | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% |
| 52 | | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% | 75% | 75% |
| 53 | | | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% | 75% |
| 54 | | | | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% | 75% | 75% |
| 55 | | | | | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% | 75% |
| 56 | | | | | | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 75% |
| 57 | | | | | | | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |
| 58 | | | | | | | | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |
| 59 | | | | | | | | | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |
| 60 | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |

# The Guaranteed Surrender Value Factors

## Exide Life Sampoorna Jeevan - GSV Factor 1 for Policy Term 51 to 82 Years

| Policy Year / Policy Term | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 61 | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% | 80% |
| 62 | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% | 80% |
| 63 | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% | 80% |
| 64 | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% | 80% | 80% |
| 65 | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% | 80% |
| 66 | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 80% |
| 67 | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% |
| 68 | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% |
| 69 | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% |
| 70 | | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% | 85% |
| 71 | | | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% | 85% |
| 72 | | | | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% | 85% |
| 73 | | | | | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% | 85% |
| 74 | | | | | | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 85% | 85% | 85% | 85% |
| 75 | | | | | | | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 90% | 85% | 85% |
| 76 | | | | | | | | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 90% | 85% |
| 77 | | | | | | | | | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% | 90% |
| 78 | | | | | | | | | | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% | 90% |
| 79 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% | 90% |
| 80 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 90% | 90% | 90% |
| 81 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 90% | 90% |
| 82 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 90% |

# The Guaranteed Surrender Value Factors

## Exide Life Sampoorna Jeevan - GSV Factor 2 for Policy Term 15 to 50 Years

| Policy Year / Policy Term | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 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% | 15% |
| 3 | 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% | 15% |
| 4 | 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% | 15% |
| 5 | 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% | 15% |
| 6 | 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% | 15% |
| 7 | 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% | 15% |
| 8 | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| 9 | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| 10 | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| 11 | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| 12 | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| 13 | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| 14 | 40% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% |
| 15 | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 16 |  | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 17 |  |  | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 18 |  |  |  | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 19 |  |  |  |  | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 20 |  |  |  |  |  | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 21 |  |  |  |  |  |  | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 22 |  |  |  |  |  |  |  | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% |
| 23 |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% |
| 24 |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% |
| 25 |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 26 |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 27 |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 28 |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 29 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 30 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 31 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% |
| 32 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% |
| 33 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% |
| 34 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% |
| 35 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 36 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 37 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 38 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 39 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 40 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% |
| 41 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% |
| 42 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% |
| 43 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% |
| 44 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 40% | 35% | 35% |
| 45 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 40% | 40% |
| 46 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% | 40% |
| 47 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% | 40% |
| 48 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% | 40% |
| 49 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% | 40% |
| 50 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 40% |

# The Guaranteed Surrender Value Factors

## Exide Life Sampoorna Jeevan - GSV Factor 2 for Policy Term 51to 82 Years

| Policy Year / Policy Term | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 |
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| 1 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 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% |
| 3 | 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% |
| 4 | 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% |
| 5 | 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% |
| 6 | 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% |
| 7 | 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% |
| 8 | 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% | 15% | 15% |
| 9 | 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% |
| 10 | 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% |
| 11 | 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% |
| 12 | 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% |
| 13 | 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% |
| 14 | 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% |
| 15 | 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% |
| 16 | 25% | 25% | 25% | 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% |
| 17 | 25% | 25% | 25% | 25% | 25% | 25% | 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% |
| 18 | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| 19 | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| 20 | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| 21 | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| 22 | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| 23 | 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% | 20% | 20% | 20% | 20% | 20% | 20% |
| 24 | 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% | 20% | 20% |
| 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% |
| 26 | 30% | 30% | 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% |
| 27 | 30% | 30% | 30% | 30% | 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% |
| 28 | 30% | 30% | 30% | 30% | 30% | 30% | 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% |
| 29 | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 30 | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |

# The Guaranteed Surrender Value Factors

## Exide Life Sampoorna Jeevan - GSV Factor 2 for Policy Term 51to 82 Years

| Policy Year / Policy Term | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 |
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| 31 | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 32 | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 33 | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 34 | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 35 | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 36 | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 37 | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 38 | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% | 25% | 25% |
| 39 | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% | 25% | 25% |
| 40 | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 25% | 25% |
| 41 | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 42 | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 43 | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 44 | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 45 | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 46 | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 47 | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 48 | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 49 | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 50 | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 51 | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 52 | | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 53 | | | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 54 | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% | 30% |
| 55 | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% | 30% | 30% |
| 56 | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% | 30% |
| 57 | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 30% |
| 58 | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 59 | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 60 | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |

Exide Life Insurance

# The Guaranteed Surrender Value Factors

## Exide Life Sampoorna Jeevan - GSV Factor 2 for Policy Term 51to 82 Years

| Policy Year / Policy Term | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 |
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| 61 | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 62 | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 63 | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 64 | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 65 | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 66 | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 67 | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 68 | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 69 | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% | 35% |
| 70 | | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% | 35% |
| 71 | | | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% | 35% | 35% |
| 72 | | | | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% | 35% |
| 73 | | | | | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 35% |
| 74 | | | | | | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% |
| 75 | | | | | | | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% |
| 76 | | | | | | | | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% | 40% |
| 77 | | | | | | | | | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% | 40% |
| 78 | | | | | | | | | | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% | 40% |
| 79 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% | 40% |
| 80 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 40% | 40% | 40% |
| 81 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 40% | 40% |
| 82 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 40% |