Policy Document - Terms and Conditions of your policy

ICICI Pru Gold Pension Savings

A Non-Linked Participating Individual Savings Pension Plan

PART-B

Definitions

1. Age means age of the Life Assured in completed years as on Date of Commencement of Risk of Policy. **2. 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. **3. Appointee** means the person appointed by You and named in the Policy Schedule, to receive the benefits payable under the Policy until Your Nominee attains the age of majority. This is applicable only where the Nominee is a minor. **4. Assignee** shall mean a person or an entity to whom the rights of this Policy has been transferred by the Policyholder/ You in accordance with Section 38 of the Insurance Act 1938 as amended from time to time. **5. Assignment** is the process of transferring the rights and benefits to an "Assignee". Assignment should be in accordance with the provisions of section 38 of the Insurance Act, 1938 as amended from time to time. **6. Assured Benefit on Death** means the minimum amount payable on death of the Life Assured and is equal to 105% of the Total Premiums Paid as on the Date of Death. **7. Assured Benefit on Vesting** means the minimum amount payable to the Claimant on the Vesting Date and is equal to the 105% of the Total Premiums Paid as on Vesting Date. **8. Beneficiary/Claimant** means the person(s) entitled to receive the Policy benefits as per the terms and conditions of the Policy and applicable laws, and includes the Policyholder, the Life Assured, the Nominee (s), the Assignee, or their respective legal heir(s), the legal representative(s) or the holder(s) of succession certificate, as the case may be. **9. Date of Commencement of Risk** is the Policy Acceptance Date or the Policy Issue Date whichever is later. **10. Death Benefit** means the benefit, which is payable on death of the Life Assured as specified in the Policy Document. **11. Distance Mode** means every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) voice mode, which includes telephone-calling (ii) short messaging service (SMS) (iii) electronic mode which includes e-mail, internet and interactive television (DTH) (iv) physical mode which includes direct postal mail and newspaper and magazine inserts and (v) solicitation through any means of communication other than in person. **12. Free Look Period** is the period of 15 days (30 days if the Policy is an electronic Policy or is purchased through Distance Mode) from the date of receipt of the Policy Document by the Policyholder to review the terms and conditions of this Policy and where the Policyholder disagrees to any of those terms and conditions, he/ she has the option to return this Policy as detailed in Part D of this Policy Document. **13. Fully paid Policy** is a Policy for which all Premiums have been paid, as per the Premium Payment Term selected, and no further Premiums are due. **14. Grace Period** means the time granted by Us from the due date for the payment of Premium, without any penalty / late fee, during which time the Policy continues with risk cover without interruption, as per the terms of the Policy. **15. In-force policy** means a policy where either all due Premiums have been paid for the Premium Payment Term or are being regularly paid by You. **16. Life Assured** means the person named in the Policy Schedule on whose life this policy has been issued. **17. Limited Pay** means Premiums need to be paid regularly for a limited portion of the Policy Term. **18. Loyalty Accumulation** means the excess of Accumulating Cash Bonus over the total amount of vested bonuses. **19. Month Anniversary** means the monthly anniversary of the Date of Commencement of Risk of policy. **20. Nomination** is the process of nominating a person(s) in accordance with provisions of Section 39 of the Insurance Act, 1938 as amended from time to time. **21. Nominee** means the person(s) named in the Policy Schedule who have been nominated by You to receive the Death Benefit. **22. Paid-up Policy** is a Policy wherein Premium payment has been discontinued after acquiring a Surrender Value. **23. Policy** means the contract of Insurance entered into between You and Us as evidenced by this "Policy Document". **24. Policyholder** means the person named in the Policy Schedule and is the owner of this Policy. **25. Policy Acceptance Date** means the date as specified in the Policy Schedule from which this Policy was effected. **26. Policy Anniversary** means the annual anniversary of the Date of Commencement of Risk of the policy. **27. Policy Document** means this document, the Proposal Form, the Policy Schedule and any additional information/document(s) provided to Us in respect of the Proposal Form, and any endorsement issued by Us. **28. Policy Issue Date** means the date as specified in the Policy Schedule. **29. Policy Month** means the period between two consecutive Month Anniversaries. **30. Policy Year** means a period of 12 months commencing from the Date of Commencement of Risk of policy and every Policy Anniversary thereafter. **31. Policy Term** means the period between the Policy Acceptance Date and the Vesting Date as specified in the Policy Schedule. **32. Policy Schedule** means the Policy schedule and any endorsements attached to and forming part of this Policy. **33. Premium** means the instalment Premium specified in the Policy Schedule which is payable/has been received under the Policy. **34. Premium Payment Term** means the period specified in the Policy Schedule during which Premium is payable. **35. Proposal Form** means a form to be completed by You for availing an insurance Policy, and to furnish all Material information required by Us to assess risk and to decline or to undertake the risk, and in the event of acceptance of risk, to determine the rates, advantages, terms and conditions of a cover to be granted. Explanation: "Material" shall mean and include all important, essential and relevant information that enables Us to take an informed decision while underwriting the risk. **36. Regular Pay** means Premiums need to be paid regularly for the entire Policy Term. **37. Regulator/ IRDAI/Authority** is the authority that has regulatory jurisdiction and powers over Us. Currently the Regulator is the Insurance Regulatory and Development Authority of India (IRDAI). **38. Revival of the Policy** means restoration of Policy benefits which has lapsed or has acquired paid-up status due to non-payment of due Premiums. **39. Revival Period** means the period of five consecutive years from the date of first unpaid Premium, during which period You are entitled to revive the lapsed or paid-up Policy. **40. Single Pay** means Premium needs to be paid once during the entire Policy Term. **41. Single Premium** shall be the Premium payable by the Policyholder for a Single Pay policy, excluding taxes, rider premiums, underwriting extra premiums and loading for modal Premiums. **42. Special Surrender Value** is a component of the Surrender Value and may be paid on Surrender of the Policy as per the formula set out in Part D, Clause 2.2. Special Surrender Value depends on the duration for which premiums have been paid and the Policy Year of surrender. **43. Special Withdrawal** means the withdrawals made from the Policy during the Policy Term as per the terms and conditions specified under Part D, Clause 4 of this contract. **44. Surrender** means complete withdrawal/termination of the Policy by You. **45. Surrender Value** means an amount, if any, that becomes payable in case of Surrender in accordance with the terms and conditions of the Policy. **46. Total Premiums** paid means total of all the Premiums received, excluding any extra Premium, any rider Premium and taxes. **47. UIN** means the Unique Identification Number allotted to this plan by the Authority and as mentioned in the Policy Schedule. **48. Vesting Age** means the age of the Life Assured as on the Vesting Date. **49. Vesting Benefit** means the benefit, if any, which is payable on vesting i.e. at the end of the Policy Term as specified in the Policy Document. **50. Vesting Date** means the date specified in the Policy Schedule on which the Policy Term ends and Vesting Benefit (if any), is payable. **51. You or Your** means the Policyholder of the Policy at any point of time. **52. We or Us or Our or Company** means ICICI Prudential Life Insurance Company Limited.

Part - C

1. **1. Accumulating Cash Bonus**
   a) Regular Bonuses may be declared annually throughout the policy term. b) Regular Bonuses, if declared, are not paid out as a cash bonus but shall vest at the next Policy Anniversary, provided all due Premiums to date are paid and the policy is in-force. c) Post vesting, such amounts shall accumulate monthly within the Policy at a benchmark-linked rate. d) The annual benchmark-linked rate declared shall be the 10-year G-sec (sourced from www.bloomberg.com) less 1% as on 31st March of the year of declaration of regular bonus. This declared rate will be applicable for any accumulation of vested bonuses between 1st May of the calendar year in which the rate is declared and 30th April of the subsequent calendar year. The current accumulation rate based on the 10-year G-sec as of 31st March 2023 is 6.44% compounding annually. e) The accumulation of vested bonus shall continue for in-force and paid-up policies, till the policy is terminated due to death, surrender or vesting.
2. **Death Benefit:** On death of the Life Assured during the Policy Term provided the Policy is in force, the following Death Benefit shall be payable: a) Assured Benefit on Death, plus b) Accumulating Cash Bonus (if any), less total amount of part encashment done using the Special Withdrawal feature, plus c) Interim Bonus (if declared), plus d) Terminal Bonus, if declared. The Claimant can receive the Death Benefit as per Clause 2.1. On payment of this benefit the policy will terminate and all rights, benefits and interests under the Policy will stand extinguished.
   2.1. Annuitization Provision for Death Benefit a) On death of the Life Assured, the Claimant can exercise any of the following options: (i) Utilize entire proceeds of the Policy or a part thereof for purchasing an immediate annuity or deferred annuity from Us at the then prevailing rate. The Claimant can also purchase an immediate or deferred annuity from another insurer at the then prevailing rate to the extent of percentage, as stipulated by the Authority. Currently 50%, of the entire proceeds of the policy net of commutation can be utilized for purchasing an immediate annuity or deferred annuity from another insurer. OR (ii) Withdraw the entire proceeds of the policy as lumpsum. b) In case the Claimant does not opt for any of the aforementioned options in the death claim registration form, then the Company shall exercise the default payout option as outlined below: • The Claimant shall receive the entire Policy proceeds as lumpsum. c) In case the proceeds of the Policy on death, is not sufficient to purchase minimum annuity as defined in Regulation 3(a) of IRDAI (Minimum Limits for Annuities and Other Benefits) Regulations, 2015, as amended from time to time, then such proceeds shall be paid to the Claimant as lump sum.
3. **Vesting Benefit:** On survival of the Life Assured till the Vesting Date, the following Vesting Benefit will be payable: a Assured Benefit on Vesting, plus b) Accumulating Cash Bonus (if any), less total amount of part encashment done using the Special Withdrawal feature, plus c) Terminal Bonus, if declared. The

Policyholder shall be entitled to receive the Vesting Benefit in the specified manner as described below in Clause 3.1. On payment of this benefit, the Policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

3.1. Annuitization Provisions for Vesting Benefit a) On the Vesting Date, the Policyholder can exercise any one of the following options: (i) To utilize the entire Vesting Benefit to purchase an immediate annuity or deferred annuity policy from Us at the then prevailing annuity rate. The Policyholder shall have an option to purchase an immediate annuity or deferred annuity from another insurer at the then prevailing rate to the extent of percentage, as stipulated by the Authority. Currently 50%, of the entire proceeds of the policy net of commutation can be utilized to purchase an immediate annuity or deferred annuity from another insurer; OR (ii) To commute/ withdraw up to 60% of the entire Vesting Benefit and utilize the balance amount to purchase an immediate annuity or deferred annuity from Us at the then prevailing annuity rate. The Policyholder shall have an option to purchase an immediate annuity or deferred annuity from another insurer at the then prevailing rate to the extent of percentage, as stipulated by the Authority. Currently 50% of the entire proceeds of the policy net of commutation can be utilized to purchase an immediate annuity or deferred annuity from another insurer. b) In case any Special Withdrawals have been done during the Policy Term, then the maximum permissible amount that can be commuted from Vesting Benefit will be arrived by the formula [60% * V – 40% * S], subject to minimum of zero. Here, V = total policy proceeds as on the Vesting Date; and S = total amount of Special Withdrawals done during the Policy Term. The remaining amount of the Vesting Benefit will have to be annuitized as per provisions outlined above. c) If no mandate is chosen by You before Vesting Date, the Company shall exercise the default payout option as outlined below, assuming "V" is the total policy proceeds as on the Vesting Date and "S" is the total amount of Special Withdrawals done over the policy term: At the Vesting Date of the policy: (i) You shall receive an amount 60%*V – 40%*S commuted as lumpsum; and (ii) We shall invest the balance amount in "Single Life annuity with Return of Purchase Price" option of an Immediate Annuity plan of ICICI Prudential Life Insurance Company Limited with level annuity being paid annually in arrears. Here, Purchase Price will mean the net amount (before any applicable taxes) used to purchase the immediate annuity plan. d) In case the proceeds of the policy on Vesting, is not sufficient to purchase minimum annuity as defined in Regulation 3(a) of IRDAI (Minimum Limits for Annuities and Other Benefits) Regulations, 2015, as amended from time to time, then such proceeds of the Policy shall be paid to the Policyholder as lump sum.

3.2. Postponement of Vesting Date a) You have the option to postpone the Vesting Date of the Policy by sending a request any time before the last 2 policy months of the Policy Term. The minimum deferral can be of one month and maximum would be up to Age of 75 years (last birthday) of the Life Assured. b) This option to postpone the Vesting Date can be exercised only once during the entire Policy Term. No premiums will be payable during such postponement period. c) On receipt of a request for postponement of the Vesting Date, the Company shall enhance the Vesting Benefit as computed on the original vesting date on a monthly compounded basis by the Reverse Repo Rate published by the Reserve Bank of India (RBI) on its website. This rate will be reviewed twice every year and will be aligned with the latest reverse-repo rate published on RBI's website as on 1st of June or 1st of December whichever is the latest date. The current Reverse Repo Rate as of 1st of December 2023 is 3.35% p.a. Any change in the reference rate used will be subject to prior approval from IRDAI and will be disclosed to You. d) Once the postponement period is over, or during the postponement period on request to terminate the postponement period early after exercising this option (whichever is earlier), the Policyholder can take accumulated value of the Vesting Benefit as on the date of claim in the manner as outlined above under clause 3.1. e) In case of death of the Life Assured during the postponement period, the Claimant can take accumulated value of the Vesting Benefit as on the date of claim in the manner as outlined above under clause 3.1.

4 **Silver's Benefit** Under this benefit, a periodic complimentary health check-up can be availed by the Life Assured subject to the following eligibility conditions: The benefit can be exercised after: a) At least 3 policy years have elapsed from date of commencement of risk; and If the age of the Life Assured is 50 years or above as on date of request to avail the health check-up option. b) The number of times the Life Assured will be permitted to avail this benefit shall be: Limited to once in any Policy Year; and Limited to maximum 3 times over the entire Policy Term. c) All due premiums must have been paid as on date of every request to exercise of this benefit. Note: This Value-added Service is completely optional for the Life Assured to avail subject to the eligibility conditions stated above. For Life Assured availing this service, it is offered at no additional cost. The benefits provided within this Policy shall not depend on whether such a service is availed by the Life Assured. The Life Assured may exercise his/her own discretion to avail the services. This service shall be directly provided by third party service provider(s) and the Company will not be liable for any liability due to deficiency in service or otherwise. The Company reserves the right to discontinue the service or change the service provider(s) at any time.

5. **Paid-up Policy:** In case of a limited or regular pay policy, if any Premium remains unpaid after the expiry of the Grace Period and the policy has acquired a Surrender Value, the policy's status shall attain Paid-Up status. Once a policy attains paid-up status, no future bonus other than Contingent Terminal Bonus, if declared shall be payable under the policy on Death, Surrender or Vesting, whichever happens first. Once the policy becomes paid-up, the paid-up benefits payable will be as below:

   5.1. Death benefit On death of the Life Assured during the Policy Term, the following Death Benefit shall be payable: • Assured Benefit on Death, plus • Accumulating Cash Bonus (if any), less total amount of part encashment done using the Special Withdrawal feature, plus • Contingent Terminal Bonus, if declared. On payment of this benefit as per provisions mentioned under clause 2.1 stated above, the Policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

   5.2. Vesting benefit On survival of the Life Assured till the Vesting Date, the following Vesting Benefit will be payable: • Assured Benefit on Vesting, plus • Balance in the Pension Wallet (if any), plus • Contingent Terminal Bonus, if declared. On payment of this benefit as per provisions mentioned under clause 3.1 stated above the Policy will terminate and all rights, benefits and interests under the Policy will stand extinguished.

6. **Premium Payment:** a) You are required to pay Premiums for the entire Premium Payment Term on the due dates and for the amount mentioned in the Policy Schedule or the revised amount upon change of premium payment frequency. b) Premiums under the Policy can be paid in yearly, half-yearly or monthly mode. c) For monthly and half-yearly modes of Premium payments, additional loadings will be applied to both the base Premium and the extra mortality Premium (if applicable). The additional loadings, expressed as a percentage of the annual Premium will be as given below:

Mode of Premium Payment	Loading (% of Annualized Premium)
Monthly	4.5%
Half-yearly	2.5%
Yearly	Nil

   No loading factors are applicable for Single Pay policies.

   d) Any change in Premium payment frequency will be allowed during the Premium Payment Term for limited and regular pay policies only on Policy Anniversary. Premium, Premium Payment Term and Policy Term chosen at inception of the Policy cannot be changed. e) If any Premium instalment is not paid within the Grace Period before the Policy acquires a Surrender Value then the Policy shall lapse, no benefits will be payable and the cover will cease. No bonus will accrue for a lapsed policy. If any Premium instalment is not paid within the Grace Period any time after the Policy acquires a Surrender Value then the Policy shall become a Paid-up Policy and reduced benefits will continue. f) You may pay Premium through any of the following modes: i. Cheque ii. Demand Draft iii. Pay Order iv. Banker's cheque v. Internet facility as approved by us from time to time vi. Electronic Clearing System/Direct Debit vii. Credit or Debit cards held in your name viii. any other mode, subject to applicable laws and Company's internal policies g) Amount and modalities will be subject to our rules and relevant legislation or regulation. h) Any payment made towards first or renewal Premium is deemed to be received by Us only when it is received at any of Our branch offices or authorized collection points and after an official printed/digital receipt is issued by Us. i) No person or individual or entity is authorized to collect cash or self-cheque or bearer cheque on Our behalf. j) Cheque or demand drafts must be drawn only in favour of ICICI Prudential Life Insurance Company Limited. k) Please ensure that You mention the proposal number for the first Premium deposit and the Policy number for the renewal Premiums on the cheque or demand draft. l) Where Premiums have been remitted otherwise than in cash, the application of the Premiums received will be conditional on the realization of the proceeds of the instrument of payment, including electronic mode. In the event, first premium deposit or renewal premium is being paid You via online/ internet banking then please mention the application number or policy number as applicable in the comment section during the transaction. m) If You suspend payment of Premium for any reason whatsoever, We will not be held liable. In such an event, benefits, if any, will be available only in accordance with the Policy terms and conditions.

7. **Grace Period:** If You are unable to pay an instalment Premium by the due date, you will be given a Grace Period of 15 days for payment of due instalment Premium if You have chosen monthly frequency, and 30 days for payment of due instalment Premium if You have chosen any other frequency, commencing from the Premium due date. The life cover continues during the Grace Period. In case of death of Life Assured during the Grace Period, We will pay the applicable Death Benefit.

8. **Advance Premium:** You can pay advance Premium within the same financial year for the Premium due in that financial year. However, where the Premium due in one financial year is being collected in advance in earlier financial year, we may collect the same for a maximum period of three months in advance from the due date of the Premium. The Premium so collected in advance shall only be adjusted on the due date of the Premium.

PART - D

1. **Free Look Period (15 / 30 days refund Policy)** You have an option to review the Policy within 15 days from the date of receipt of the policy document, or 30 days in case of electronic policies and policies sourced through Distance Mode. In this period, if you are not satisfied with the Policy terms and conditions, you can return the Policy to us with reasons for cancellation. We will refund the Premium paid after deduction of Stamp duty, proportionate risk Premium for the period of cover and the expenses borne by us on medical tests, if any. If this Policy is purchased as QROPS through transfer of UK tax relieved assets, the proceeds from cancellation in Free-look period shall only be transferred back to the fund house from where the money was received. The Policy shall terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.
2. **Surrender** a) Surrender of the policy is allowed only after the policy has acquired a Surrender value. b) For Single Pay policies, the policy will acquire a Surrender Value immediately from the Date of commencement of risk. c) For Limited and Regular Pay policies, the policy will acquire a Surrender Value on payment of at least 2 full Policy Years' Premiums. d) Upon Surrender of the policy during the Policy Term, a Surrender Value equal to the higher of the following will be payable: • Guaranteed Surrender Value ("GSV") • Special Surrender Value ("SSV") e) Surrender of the policy is allowed only during the Policy Term. f) Annuitization Provisions for Surrender Benefit: On Surrender, the You can exercise any one of the following options: (i) To utilize the entire Surrender Benefit to purchase an immediate annuity or deferred annuity policy from Us at the then prevailing annuity rate. The Policyholder shall have an option to purchase an immediate annuity or deferred annuity from another insurer at the then prevailing rate to the extent of percentage, as stipulated by the Authority. Currently 50%, of the entire proceeds of the policy net of commutation can be utilized to purchase an immediate annuity or deferred annuity from another insurer; OR (ii) To commute/ withdraw up to 60% of the entire Surrender Benefit and utilize the balance amount to purchase an immediate annuity or deferred annuity from Us at the then prevailing annuity rate. The Policyholder shall have an option to purchase an immediate annuity or deferred annuity from another insurer at the then prevailing rate to the extent of percentage, as stipulated by the Authority. Currently 50% of the entire proceeds of the policy net of commutation can be utilized to purchase an immediate annuity or deferred annuity from another insurer. g) In case any Special Withdrawals have been done during the Policy Term, then the maximum permissible amount that can be commuted from Surrender Benefit will be arrived by the formula [60% * V – 40% * S], subject to minimum of zero. Here, V = total policy proceeds as on the Surrender Date; and S = total amount of Special Withdrawals done during the Policy Term. The remaining amount of the Surrender Benefit will have to be annuitized as per provisions outlined above. h) If no mandate is given by You at the time of Surrender, the Company shall exercise the default payout option as outlined below, assuming "V" is the total policy proceeds as on the Surrender Date and "S" is the total amount of Special Withdrawals done over the policy term: (i) You shall receive an amount [60%*V – 40%*S] commuted as lumpsum; and (ii) We shall invest the balance amount in "Single Life annuity with Return of Purchase Price" option of an Immediate Annuity plan of ICICI Prudential Life Insurance Company Limited with level annuity being paid annually in arrears. Here, Purchase Price will mean the net amount (before any applicable taxes) used to purchase the immediate annuity plan. i) In case the proceeds of the policy on Surrender, is not sufficient to purchase minimum annuity as defined in Regulation 3(a) of IRDAI (Minimum Limits for Annuities and Other Benefits) Regulations, 2015, as amended from time to time, then such proceeds of the Policy shall be paid to the You as lump sum. j) On payment of Surrender Value, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

   2.1. Guaranteed Surrender Value (GSV) GSV will be calculated as follows: GSV = (GSV Factor * Total Premiums Paid), The GSV factors are provided in Annexure I. All the factors applicable to Guaranteed Surrender Value calculation are guaranteed throughout the Policy Term.

   2.2. Special Surrender Value (SSV) SSV will be calculated as follows: SSV = SSV Factor * 105% * Total Premiums Paid, plus Loyalty Accumulation (if any), less total amount of part encashment done using Special Withdrawal feature, plus Terminal Bonus (applicable for Premium Paying or Fully Paid-up policies) or Contingent Terminal Bonus (applicable for Paid-up policies), if declared.
3. **Computation of Bonuses** a) This product is participating in nature and the Company may declare bonuses like Regular, Interim, Terminal/ Contingent Terminal Bonuses on an annual basis. b) Bonuses will be applied through the simple bonus method. c) Regular Bonuses may be declared annually throughout the Policy Term and will be expressed as a proportion of the Single or Annualized Premium. d) An Interim Bonus may also be payable (if declared) at the time of Death Benefit payout during the inter-valuation period i.e period between two consecutive bonus declarations provided the policy is in force. e) A Terminal Bonus may be payable (if declared), on death, surrender and vesting, respectively for a Premium paying or Fully paid Policy. f) Contingent Terminal Bonus (if declared) may only explicitly accrue to a policy at the time of the policy becoming Paid-up and, if accrued, will be payable on termination of such policy due to death, surrender or vesting whichever happens first. g) Such bonuses are non-guaranteed in nature and whilst the company intends to declare bonuses every year, it is possible that it may not declare any bonus for a given year. However, once declared, the bonus shall become guaranteed to be paid in accordance with the benefits offered under the product. The bonus rates declared (if any) may vary, as per discretion of the Company, by: • The contingency such as survival, death, Surrender or Vesting; and/or • The policy status either in-force with no due Premiums or in-force as paid-up policy.h) The Contingent Terminal Bonus would be reversed on revival. i) No future Regular, Interim, or Terminal Bonuses shall accrue/ vest to a Paid-up Policy.
4. **Special Withdrawal** Under certain conditions, You can encash up to 25% of the Total Premiums Paid over the lifetime of this Policy and keep the Policy in-force. Special Withdrawal will be allowed on receipt of a request citing the specific purpose (mentioned in Clause 4(e) below) under which the request is being made. The amount of Special Withdrawal done shall be construed as preponement of the commuted portion of the Vesting Benefit/ Surrender Benefit and shall be adjusted later in the calculation of maximum commuted portion at the time of Vesting / Surrender, as per approach mentioned respectively in Part C, clause 3.1 and Part D, clause 2(f). The terms and conditions applicable for Special Withdrawal are as mentioned below: a. The first withdrawal will be permitted after completion of 3 years from the Date of commencement of risk, provided all due Premiums are paid to date. b. The minimum value of any withdrawal is ₹ 5,000. c. You are permitted to make a maximum of 3 withdrawals during the Policy Term. d. The maximum withdrawal permitted at any time shall not exceed the lower of: 1) Value of Accumulating Cash Bonus as on the date of request; and 2) 25% of the Total Premiums Paid as on the date of request, less the amount previously withdrawn (if any) as Special Withdrawals. e. You can avail this facility under the following specific purposes only: (i) For Higher education of the Life Assured's children including a legally adopted child; (ii) For the marriage of the Life Assured's children, including a legally adopted child; (iii) For the purchase or construction of a residential house or flat in the Life Assured's name or in a joint name with the Life Assured's legally wedded spouse; (iv) For treatment of critical illnesses: for the Life Assured, his/ her legally wedded spouse, children, including a legally adopted child or dependent parents; In such cases, You will be required to provide a certificate from a registered medical practitioner and/or appropriate hospital records to the Company. (v) To meet medical and incidental expenses arising out of the disability or incapacitation suffered by Life Assured. (vi) Any other reason as per the IRDAI circular/ guidelines/ regulations issued from time to time.
5. **Loans** i. Loans are available once the Policy has attained a Surrender Value. ii. Loan amount of up to 80% of Surrender Value can be availed. iii. For other than premium paying and fully paid policies, if the outstanding loan amount including interest exceeds the Surrender Value, the Policy will be foreclosed after giving intimation and reasonable opportunity to the Policyholder to continue the Policy. iv. In the event of failure to repay by the required date, the Policy will be foreclosed, and all rights, benefits and interests under the Policy will stand extinguished. v. An in-force or Fully paid Policy will not be foreclosed. vi. Before any policy proceeds (on death, surrender or vesting) are paid out, loan outstanding together with the interest thereon if any will be deducted and the balance amount will be payable. vii. Loans may be granted on the proof of title to the policy. viii. The policy shall be assigned to and be held by us as security for repayment of the loan and interest thereon. ix. Applicable interest rate will be equal to 150 basis points in addition to the prevailing yield on 10-year Government Securities. The yield on 10-year Government Securities will be sourced from www.bloomberg.com. The 10-year G-Sec yield as on September 2023 is 7.13% p.a. compounded semi-annually. x. The loan interest rate will be reviewed on the 15th day of every month by the company based on the 10-year G-Sec yield of one day prior to such review. xi. The basis for computing loan interest will be reviewed from time to time and may be revised subject to the prior approval of the IRDAI.
6. **Revival** i. A policy which has discontinued due to non-payment of Premium may be revived subject to underwriting and the following conditions: a. The application for revival is made within 5 years from the due date of the first unpaid Premium or before the end of the Policy Term, whichever is earlier. b. Revival will be based on the prevailing Board approved underwriting policy. c. You shall furnishes, at Your own expense, satisfactory evidence of health as required under the prevailing Board approved underwriting policy. d. The arrears of Premiums together with interest at such rate as the Company may charge for late payment of Premiums are paid. Revival interest rates will be set monthly and is equal to 150 basis points in addition to the prevailing yield on 10-year Government Securities. The yield on 10-year Government Securities will be sourced from www.bloomberg.com. The 10-year G-Sec yield as on September 2023 is 7.13% compounded semi-annually. e. The revival interest rate will be reviewed on the 15th day of every month by the company based on the 10-year G-Sec yield of one day prior to such review. ii. The Revival of the Policy may be on terms different from those applicable to the policy before Premiums were discontinued; for example, extra mortality Premiums or charges may be applicable. The revival will take effect only if it is specifically communicated by the Company to You. iii. The Company reserves the right to refuse to revive the policy. iv. On revival of a lapsed or a Paid-up policy, all benefits under the Policy will be restored. All past regular bonuses (if declared) that would have otherwise vested to a premium paying Policy during the period the Policy was

a lapsed or a Paid-up policy will vest based on the policy anniversaries elapsed and will be accumulated at the past respective applicable accumulation rates. v. Any change in revival conditions will be subject to prior approval from IRDAI and will be disclosed to Policyholder.

7. **Foreclosure** If Premium payment is discontinued before acquiring a Surrender Value then the Policy shall lapse with all benefits and the cover shall cease. If a lapsed Policy is not revived within the Revival Period, then the Policy shall foreclose and all rights and benefits under the Policy shall stand extinguished.
8. **To whom benefits are payable** Benefits are payable to the Policyholder or to the Assignee(s), Nominee where an endorsement has been recorded in accordance with Section 38 and Section 39 of the Insurance Act, 1938 as maybe applicable. We hereby agree to pay the appropriate benefits under the Policy subject to: a) Our satisfaction of the benefits having become payable on the happening of an event as per the Policy terms and conditions, b) The title of the said person or persons claiming payment.
9. **Access to benefits/ payout if this Policy is purchased as QROPS (Qualifying Recognized Overseas Pension Scheme), through transfer of UK tax relieved assets** Notwithstanding anything stated under this document, the following terms and conditions shall apply to QROPS Policyholders. **i. Benefits on vesting:** If this Policy is purchased as QROPS through transfer of UK tax relieved assets, access to benefits from the Policy proceeds both in the form of tax-free commutation and annuitization, would be restricted till the Life Assured attains 55 years of age or vesting age, whichever is later. **ii. Non-forfeiture benefits:** If this Policy is purchased as QROPS through transfer of UK tax relieved assets, access to benefits from the Policy proceeds in the form of either Special Withdrawal, or tax-free commutation/ annuitization on Surrender, would be restricted till the Life Assured attains 55 years of age, except where Critical Ill Health condition** is diagnosed **Critical Ill Health condition is where a recognized medical practitioner has provided a written certificate confirming the member is expected to live for less than one year.**iii. Overseas Transfer Charge:** In the event of applicable tax charge arising as a result of an overseas transfer (His Majesty Revenue & Customs (HMRC) – policy paper – The overseas transfer charge – guidance, published 8th March 2017) for which the Scheme Manager i.e. ICICI Prudential Life Insurance Company may become liable, We shall deduct an amount only to the extent of the applicable tax charge from the transfer-in amount and remit the same to HMRC. **iv. Tax Liability:** The payments by ICICI Prudential Life Insurance Company would be subject to withholding of taxes, as may be applicable, and any tax liability that might arise to the policyholder due to the transfer would have to be solely borne by the Policyholder. The above terms and conditions are applicable as of date of issuance of this Policy. In case the rules change in future, such amended rules shall become applicable from the effective date of change so that this plan remains valid as an QROPS product.

PART E

This section is not applicable to Your Policy as this is not a Unit-linked product.

PART F

General Conditions

1. **Age** We have calculated the Premiums under the Policy on the basis of the Your Age of the Life Assured as declared by You in the Proposal Form. In case if the age proof of the Life Assured was not submitted at the time of Proposal, You will be required to submit such an age proof of the Life Assured acceptable to Us, and have the Age admitted. If the Age of the Life Assured has been misstated, We will take one of the following actions: a) If Correct Age of the Life Assured makes him ineligible for this product, We will offer a suitable plan as per Our underwriting norms. If You do not wish to opt for the alternative plan or if it is not possible for Us to grant any other plan, We will cancel the Policy and refund the Premiums paid (without interest) under the Policy after adjustment against the paid benefits. The Policy will terminate on the said payment. b) If the Correct Age of the Life Assured makes him eligible for this Policy, Vesting Benefit depending upon the Correct Age will be revised. The provisions of Section 45 of the Insurance Act, 1938 as amended from time to time shall be applicable.
2. **Nomination** Nomination under the Policy will be governed by Section 39 of the Insurance Act, 1938 as amended from time to time. Please refer to Appendix II for details on this section.
3. **Assignment** Assignment of the Policy will be governed by Section 38 of the Insurance Act, 1938 as amended from time to time. Please refer to Appendix III for details on this section.
4. **Incontestability** Incontestability will be as per Section 45 of the Insurance Act, 1938 as amended from time to time. Please refer to Appendix IV for details on this section.
5. **Misstatement & Fraud** Misstatement and Fraud will be as per Section 45 of the Insurance Act, 1938 as amended from time to time. Please refer to Appendix IV for details on this section. The Policy is subject to the terms and conditions as mentioned in the Policy Document and is governed by the Laws of India.
6. **Communication address** Our communication address is: Address: **Customer Service Desk** ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097 Maharashtra. **Telephone:** 1860 266 7766 **Facsimile:** 022 4205 8222 **E-mail:** lifeline@iciciprulife.com We expect You to immediately inform Us about any change in Your address or contact details.
7. **Electronic transactions** All transactions carried out by You through Internet, electronic, call centres, tele-service operations, computer, automated machines network or through other means of communication will be valid and legally binding on Us as well as You. This will be subject to the relevant guidelines and terms and conditions as may be specified by Us.
8. **Jurisdiction** The Policy is subject to the terms and conditions as mentioned in the Policy Document and is governed by the laws of India. Indian courts shall have exclusive jurisdiction over all differences or disputes arising in relation to this Policy.
9. **Legislative changes** All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time.
10. **Payment of claim** For processing a death claim under this Policy, We will require the following documents (as may be relevant): For natural deaths: a) Claimant's Statement b) Original Policy Document c) Death Certificate of the Life Assured issued by the local municipal authority d) Cancelled Cheque for processing electronic payment e) Claimant's recent photograph, photo Identity proof and address proof f) Medical cause of the death issued by the last treating/ last attending doctor, if any g) Medical records (Admission notes, Discharge Summary/Death summary, test reports etc., if any h) Pan card/ Form 60 of the Claimant i) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the death. For unnatural deaths: a) Claimant's Statement b) Original Policy Document c) Death Certificate of the Life Assured issued by the local municipal authority d) Cancelled Cheque for processing electronic payment e) Claimant's recent photograph, photo Identity proof & address proof f) Post Mortem report & viscera/ chemical analysis report g) FIR report, final police investigation report, police panchnama/Inquest report, driving license h) Pan card/ Form 60 of the Claimant i) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the death. For processing a Vesting claim under this Policy, We will require the following documents a) Cancelled Cheque for processing electronic payment b) KYC of Proposer of the policy Claim payments are made only in Indian currency in accordance with the prevailing Exchange control regulations and other relevant laws and regulations in India. In case the Claimant is unable to provide any or all of the above documents, in exceptional circumstances such as a natural calamity, the Company may at its own discretion conduct an investigation and may subsequently settle the claim.
11. **Suicide** 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 Claimant 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. The Policy will terminate on making such a payment and all rights, benefits and interests under the Policy will stand extinguished.
12. **Issue of duplicate Policy** We shall issue a duplicate of Policy Document, on receipt of a written request for the same from You along with the necessary documents as may be required by Us and at such charges as may be applicable from time to time. The current charges for issuance of duplicate Policy is ₹ 200. Free look option is not available on issue of duplicate Policy Document.
13. **Amendment to Policy Document** Any variations, modifications or amendment of any terms of the Policy Document shall be communicated to you in writing by an endorsement on the Policy Document.

PART - G

Policy Servicing and Grievance Handling Mechanism

1. **Customer service**

For any clarification or assistance You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.iciciprulife.com.

Alternatively, You may communicate with Us at any of our branches or the customer service desk whose details are mentioned in the Welcome Letter.

For updated contact details, We request You to regularly check Our website.

i. Grievance Redressal Officer: If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@iciciprulife.com or 1860 266 7766.

Address: ICICI Prudential Life Insurance Company Limited,
Ground Floor & Upper Basement,
Unit No. 1A & 2A, Raheja Tipco Plaza,
Rani Sati Marg, Malad (East),
Mumbai-400097.

For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com.

ii. Grievance Redressal Committee: If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below:

ICICI Prudential Life Insurance Co. Ltd.
Ground Floor & Upper Basement,
Unit No. 1A & 2A, RahejaTipco Plaza,
Rani Sati Marg, Malad (East),
Mumbai- 400097. Maharashtra.

iii. Policyholders' Protection and Grievance Redressal Department: If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach Policyholders' Protection and Grievance Redressal Department, the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (BIMA BHAROSA SHIKAYAT NIVARAN KENDRA): **155255 (or) 1800 4254 732**

Email ID: complaints@irdai.gov.in

You can also register your complaint online at **bimabharosa.irdai.gov.in**

Address for communication for complaints by fax/paper:

Policyholders' Protection and Grievance Redressal Department – Grievance Redressal Cell

Insurance Regulatory and Development Authority of India

Survey No. 115/1, Financial District, Nanakramguda, Gachibowli,

Hyderabad, Telangana State – 500032.

Insurance Ombudsman: The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. As per Insurance Ombudsman Rules, 2017 and Insurance Ombudsman (Amendment) Rules, 2021, the Ombudsman shall receive and consider complaints or alleging deficiency in performance required of an insurer (including its agents and intermediaries) or an insurance broker, on any of the following grounds: a. delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999; b. any partial or total repudiation of claims by the life insurer, General insurer or the health insurer; c. disputes over premium paid or payable in terms of insurance policy; d. misrepresentation of policy terms and conditions at any time in the policy document or policy contract; e. legal construction of insurance policies in so far as the dispute relates to claim; f. policy servicing related grievances against insurers and their agents and intermediaries; g. issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer; h. non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and i. any other matter arising from non-observance of or non-adherence to the provisions of any regulations made by the Authority with regard to protection of policyholders' interests or otherwise, or of any circular, guideline or instruction issued by the Authority, or of the terms and conditions of the policy contract, in so far as such matter relates to issues referred to in clauses (a) to (h).

Manner in which complaint to be made: 1. Any person who has a grievance against an insurer or insurance broker, 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 or the insurance broker, as the case may be complained against or the residential address or place of residence of the complainant is located. 2. The complaint shall be in writing, duly signed or made by way of electronic mail or online through the website of the Council for Insurance Ombudsmen 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. 3. No complaint to the Insurance Ombudsman shall lie unless— a) the complainant has made a representation in writing or through electronic mail or online through website of the insurer or insurance broker concerned or the insurer named in the complaint and— i. either the insurer or insurance broker, as the case may be had rejected the complaint; or ii. the complainant had not received any reply within a period of one month after the insurer or insurance broker, as the case may be received his representation; or iii. the complainant is not satisfied with the reply given to him by the insurer or insurance broker, as the case may be; 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 or insurance broker, as the case may be 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 or insurance broker, as the case may be if the insurer or insurance broker, as the case may be named fails to furnish reply to the complainant. 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 or insurance broker, as the case may be 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. 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. 6. The Council for Insurance Ombudsmen shall develop a complaints management system, which shall include an online platform developed for the purpose of online submission and tracking of the status of complaints made under rule 14.

The Ombudsman shall not award compensation exceeding more than Rupees Fifty Lakhs (including relevant expenses, if any). We have given below the details of the existing offices of the Insurance Ombudsman. We request You to regularly check our website at www.iciciprulife.com or the website of the IRDAI at www.irdai.gov.in for updated contact details.

1. **AHMEDABAD:** Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.:- 079 - 25501201/02/05/06. Email: bimalokpal.ahmedabad@cioins.co.in **Areas of Jurisdiction:** Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2. **BENGALURU:** Office of Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel No: 080 - 26652048 / 26652049. Email: bimalokpal.bengaluru@cioins.co.in **Areas of Jurisdiction:** Karnataka.
3. **BHOPAL:** Office of the Insurance Ombudsman, 1st floor of LIC Zonal Office Building, Jeevan Shikha, 60-B, Hoshangabad Road, (Opp. Gayatri Manddir), Bhopal – 462 011. Tel.:- 0755 - 2769201 / 2769202. Email: bimalokpal.bhopal@cioins.co.in **Areas of Jurisdiction:** Madhya Pradesh, Chhattisgarh.
4. **BHUBANESHWAR:** Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.:- 0674 - 2596461 /2596455. Email: bimalokpal.bhubaneswar@cioins.co.in **Areas of Jurisdiction:** Odisha.
5. **CHANDIGARH:** Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172 - 2706196/2706468. Email: bimalokpal.chandigarh@cioins.co.in **Areas of Jurisdiction:** Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
6. **CHENNAI:** Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044 - 24333668 / 24335284. Email: bimalokpal.chennai@cioins.co.in **Areas of Jurisdiction:** Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).
7. **DELHI:** Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011 - 23232481/23213504. Email: bimalokpal.delhi@cioins.co.in **Areas of Jurisdiction:** Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.
8. **ERNAKULAM:** Office of the Insurance Ombudsman, 10th Floor, LIC Building 'Jeevan Prakash', M G Road, Ernakulam, Kochi – 682 011. Tel.: 0484 - 2358759 / 2359338. Email: bimalokpal.ernakulam@cioins.co.in **Areas of Jurisdiction:** Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
9. **GUWAHATI:** Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.:- Tel.: 0361 - 2632204 / 2602205. Email: bimalokpal.guwahati@cioins.co.in **Areas of Jurisdiction:** Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10. **HYDERABAD:** Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel : 040 - 23312122. Email: bimalokpal.hyderabad@cioins.co.in **Areas of Jurisdiction:** Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
11. **JAIPUR:** Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel : 0141 - 2740363. Email: bimalokpal.jaipur@cioins.co.in **Areas of Jurisdiction:** Rajasthan.
12. **KOLKATA:** Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkatta - 700 072. Tel : 033 - 22124339 / 22124340. Email: bimalokpal.kolkata@cioins.co.in **Areas of Jurisdiction:** West Bengal, Sikkim, Andaman & Nicobar Islands.
13. **LUCKNOW:** Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel: 0522 - 2231330 / 2231331. Email: bimalokpal.lucknow@cioins.co.in **Areas of Jurisdiction:** Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14. **MUMBAI:** Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel : 69038821/23/24/25/26/27/28/28/29/30/31. Email: bimalokpal.mumbai@cioins.co.in **Areas of Jurisdiction:** Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
15. **NOIDA:** Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel: 0120-2514252 / 2514253. Email: bimalokpal.noida@cioins.co.in **Areas of Jurisdiction:** State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
16. **PATNA:** Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel : 0612-2547068. Email: bimalokpal.patna@cioins.co.in **Areas of Jurisdiction:** Bihar, Jharkhand.
17. **PUNE:** Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel: 020-41312555. Email: bimalokpal.pune@cioins.co.in **Areas of Jurisdiction:** Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

In case of dispute in respect of interpretation of these terms and conditions and special provisions/conditions the English version shall stand valid.

YOU ARE REQUESTED TO EXAMINE THIS POLICY DOCUMENT, AND IF ANY MISTAKE BE FOUND THEREIN, RETURN IT IMMEDIATELY FOR CORRECTION.

Annexure II - Guaranteed Surrender Value factors (Regular / Limited Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
14	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%
15	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%
16	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%
17	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%
18	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%
19	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%
20	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%
21	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%
22	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%
23	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%
24	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%
25	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
26	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%
27	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%
28	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%
29	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
30	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%
31	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%
32	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%
33	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%
34	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%
35	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%
36	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%
37	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
38	50.68%	50.56%	50.48%	50.42%	50.37%	50.34%	50.31%	50.28%	50.26%	50.24%	50.22%	50.21%	50.20%	50.19%	50.18%	50.17%	50.16%	50.15%	50.15%	50.14%	50.13%	50.13%	50.12%	50.12%	50.12%	50.11%	50.11%	50.10%	50.10%	50.10%	50.10%
39	51.36%	51.13%	50.96%	50.84%	50.75%	50.67%	50.61%	50.56%	50.52%	50.48%	50.45%	50.42%	50.39%	50.37%	50.35%	50.33%	50.32%	50.30%	50.29%	50.28%	50.27%	50.26%	50.25%	50.24%	50.23%	50.22%	50.22%	50.21%	50.20%	50.20%	50.19%
40	52.03%	51.69%	51.45%	51.26%	51.12%	51.01%	50.92%	50.84%	50.77%	50.72%	50.67%	50.63%	50.59%	50.56%	50.53%	50.50%	50.48%	50.46%	50.44%	50.42%	50.40%	50.39%	50.37%	50.36%	50.35%	50.33%	50.32%	50.31%	50.30%	50.29%	50.29%
41	52.71%	52.25%	51.93%	51.68%	51.50%	51.34%	51.22%	51.12%	51.03%	50.96%	50.89%	50.84%	50.79%	50.74%	50.70%	50.67%	50.64%	50.61%	50.58%	50.56%	50.54%	50.51%	50.50%	50.48%	50.46%	50.45%	50.43%	50.42%	50.41%	50.39%	50.38%
42	53.39%	52.82%	52.41%	52.11%	51.87%	51.68%	51.53%	51.40%	51.29%	51.20%	51.12%	51.05%	50.99%	50.93%	50.88%	50.84%	50.80%	50.76%	50.73%	50.70%	50.67%	50.64%	50.62%	50.60%	50.58%	50.56%	50.54%	50.52%	50.51%	50.49%	50.48%
43	54.07%	53.38%	52.89%	52.53%	52.24%	52.02%	51.83%	51.68%	51.55%	51.44%	51.34%	51.26%	51.18%	51.12%	51.06%	51.00%	50.96%	50.91%	50.87%	50.84%	50.80%	50.77%	50.74%	50.72%	50.69%	50.67%	50.65%	50.63%	50.61%	50.59%	50.57%
44	54.75%	53.94%	53.37%	52.95%	52.62%	52.35%	52.14%	51.96%	51.81%	51.68%	51.56%	51.47%	51.38%	51.30%	51.23%	51.17%	51.12%	51.06%	51.02%	50.98%	50.94%	50.90%	50.87%	50.84%	50.81%	50.78%	50.75%	50.73%	50.71%	50.69%	50.67%
45	55.42%	54.51%	53.86%	53.37%	52.99%	52.69%	52.44%	52.24%	52.06%	51.92%	51.79%	51.68%	51.58%	51.49%	51.41%	51.34%	51.27%	51.22%	51.16%	51.11%	51.07%	51.03%	50.99%	50.96%	50.92%	50.89%	50.86%	50.84%	50.81%	50.79%	50.76%
46	56.10%	55.07%	54.34%	53.79%	53.36%	53.03%	52.75%	52.52%	52.32%	52.16%	52.01%	51.88%	51.77%	51.67%	51.59%	51.51%	51.43%	51.37%	51.31%	51.25%	51.20%	51.16%	51.11%	51.07%	51.04%	51.00%	50.97%	50.94%	50.91%	50.88%	50.86%
47	56.78%	55.63%	54.82%	54.21%	53.74%	53.36%	53.05%	52.80%	52.58%	52.40%	52.23%	52.09%	51.97%	51.86%	51.76%	51.67%	51.59%	51.52%	51.45%	51.39%	51.34%	51.29%	51.24%	51.19%	51.15%	51.11%	51.08%	51.04%	51.01%	50.98%	50.95%
48	57.46%	56.20%	55.30%	54.63%	54.11%	53.70%	53.36%	53.08%	52.84%	52.63%	52.46%	52.30%	52.17%	52.05%	51.94%	51.84%	51.75%	51.67%	51.60%	51.53%	51.47%	51.41%	51.36%	51.31%	51.27%	51.23%	51.19%	51.15%	51.11%	51.08%	51.05%
49	58.14%	56.76%	55.78%	55.05%	54.49%	54.03%	53.66%	53.36%	53.10%	52.87%	52.68%	52.51%	52.36%	52.23%	52.11%	52.01%	51.91%	51.83%	51.75%	51.67%	51.61%	51.54%	51.49%	51.43%	51.38%	51.34%	51.29%	51.25%	51.22%	51.18%	51.15%
50	58.81%	57.32%	56.27%	55.47%	54.86%	54.37%	53.97%	53.64%	53.35%	53.11%	52.91%	52.72%	52.56%	52.42%	52.29%	52.18%	52.07%	51.98%	51.89%	51.81%	51.74%	51.67%	51.61%	51.55%	51.50%	51.45%	51.40%	51.36%	51.32%	51.28%	51.24%
51	59.49%	57.89%	56.75%	55.89%	55.23%	54.71%	54.27%	53.92%	53.61%	53.35%	53.13%	52.93%	52.76%	52.60%	52.47%	52.34%	52.23%	52.13%	52.04%	51.95%	51.87%	51.80%	51.73%	51.67%	51.61%	51.56%	51.51%	51.46%	51.42%	51.38%	51.34%
52	60.17%	58.45%	57.23%	56.32%	55.61%	55.04%	54.58%	54.20%	53.87%	53.59%	53.35%	53.14%	52.96%	52.79%	52.64%	52.51%	52.39%	52.28%	52.18%	52.09%	52.01%	51.93%	51.86%	51.79%	51.73%	51.67%	51.62%	51.57%	51.52%	51.47%	51.43%
53	60.85%	59.01%	57.71%	56.74%	55.98%	55.38%	54.89%	54.48%	54.13%	53.83%	53.58%	53.35%	53.15%	52.98%	52.82%	52.68%	52.55%	52.43%	52.33%	52.23%	52.14%	52.06%	51.98%	51.91%	51.84%	51.78%	51.73%	51.67%	51.62%	51.57%	51.53%
54	61.53%	59.58%	58.19%	57.16%	56.36%	55.71%	55.19%	54.76%	54.39%	54.07%	53.80%	53.56%	53.35%	53.16%	53.00%	52.85%	52.71%	52.59%	52.47%	52.37%	52.27%	52.19%	52.11%	52.03%	51.96%	51.89%	51.83%	51.78%	51.72%	51.67%	51.62%
55	62.20%	60.14%	58.67%	57.58%	56.73%	56.05%	55.50%	55.03%	54.65%	54.31%	54.02%	53.77%	53.55%	53.35%	53.17%	53.01%	52.87%	52.74%	52.62%	52.51%	52.41%	52.32%	52.23%	52.15%	52.07%	52.01%	51.94%	51.88%	51.82%	51.77%	51.72%
56	62.88%	60.70%	59.16%	58.00%	57.10%	56.39%	55.80%	55.31%	54.90%	54.55%	54.25%	53.98%	53.74%	53.53%	53.35%	53.18%	53.03%	52.89%	52.76%	52.65%	52.54%	52.44%	52.35%	52.27%	52.19%	52.12%	52.05%	51.98%	51.92%	51.87%	51.81%
57	63.56%	61.27%	59.64%	58.42%	57.48%	56.72%	56.11%	55.59%	55.16%	54.79%	54.47%	54.19%	53.94%	53.72%	53.52%	53.35%	53.19%	53.04%	52.91%	52.79%	52.68%	52.57%	52.48%	52.39%	52.31%	52.23%	52.16%	52.09%	52.03%	51.97%	51.91%
58	64.24%	61.83%	60.12%	58.84%	57.85%	57.06%	56.41%	55.87%	55.42%	55.03%	54.69%	54.40%	54.14%	53.91%	53.70%	53.51%	53.35%	53.19%	53.05%	52.93%	52.81%	52.70%	52.60%	52.51%	52.42%	52.34%	52.26%	52.19%	52.13%	52.06%	52.00%
59	64.92%	62.39%	60.60%	59.26%	58.22%	57.39%	56.72%	56.15%	55.68%	55.27%	54.92%	54.61%	54.33%	54.09%	53.88%	53.68%	53.51%	53.35%	53.20%	53.07%	52.94%	52.83%	52.72%	52.63%	52.54%	52.45%	52.37%	52.30%	52.23%	52.16%	52.10%
60	65.59%	62.96%	61.08%	59.68%	58.60%	57.73%	57.02%	56.43%	55.94%	55.51%	55.14%	54.82%	54.53%	54.28%	54.05%	53.85%	53.67%	53.50%	53.35%	53.21%	53.08%	52.96%	52.85%	52.75%	52.65%	52.56%	52.48%	52.40%	52.33%	52.26%	52.20%
61	66.27%	63.52%	61.57%	60.11%	58.97%	58.07%	57.33%	56.71%	56.19%	55.75%	55.36%	55.03%	54.73%	54.47%	54.23%	54.02%	53.82%	53.65%	53.49%	53.34%	53.21%	53.09%	52.97%	52.87%	52.77%	52.67%	52.59%	52.51%	52.43%	52.36%	52.29%
62	66.95%	64.08%	62.05%	60.53%	59.35%	58.40%	57.63%	56.99%	56.45%	55.99%	55.59%	55.24%	54.93%	54.65%	54.41%	54.18%	53.98%	53.80%	53.64%	53.48%	53.34%	53.22%	53.10%	52.99%	52.88%	52.79%	52.70%	52.61%	52.53%	52.46%	52.39%
63	67.63%	64.65%	62.53%	60.95%	59.72%	58.74%	57.94%	57.27%	56.71%	56.23%	55.81%	55.45%	55.12%	54.84%	54.58%	54.35%	54.14%	53.95%	53.78%	53.62%	53.48%	53.34%	53.22%	53.10%	53.00%	52.90%	52.80%	52.72%	52.63%	52.56%	52.48%
64	68.31%	65.21%	63.01%	61.37%	60.09%	59.08%	58.24%	57.55%	56.97%	56.47%	56.03%	55.65%	55.32%	55.02%	54.76%	54.52%	54.30%	54.11%	53.93%	53.76%	53.61%	53.47%	53.34%	53.22%	53.11%	53.01%	52.91%	52.82%	52.73%	52.65%	52.58%
65	68.98%	65.77%	63.49%	61.79%	60.47%	59.41%	58.55%	57.83%	57.23%	56.71%	56.26%	55.86%	55.52%	55.21%	54.93%	54.69%	54.46%	54.26%	54.07%	53.90%	53.75%	53.60%	53.47%	53.34%	53.23%	53.12%	53.02%	52.92%	52.84%	52.75%	52.67%
66	69.66%	66.34%	63.98%	62.21%	60.84%	59.75%	58.85%	58.11%	57.48%	56.95%	56.48%	56.07%	55.71%	55.40%	55.11%	54.85%	54.62%	54.41%	54.22%	54.04%	53.88%	53.73%	53.59%	53.46%	53.34%	53.23%	53.13%	53.03%	52.94%	52.85%	52.77%
67	70.34%	66.90%	64.46%	62.63%	61.21%	60.08%	59.16%	58.39%	57.74%	57.19%	56.70%	56.28%	55.91%	55.58%	55.29%	55.02%	54.78%	54.56%	54.36%	54.18%	54.01%	53.86%	53.72%	53.58%	53.46%	53.34%	53.23%	53.13%	53.04%	52.95%	52.86%
68	71.02%	67.46%	64.94%	63.05%	61.59%	60.42%	59.47%	58.67%	58.00%	57.43%	56.93%	56.49%	56.11%	55.77%	55.46%	55.19%	54.94%	54.71%	54.51%	54.32%	54.15%	53.99%	53.84%	53.70%	53.57%	53.45%	53.34%	53.24%	53.14%	53.05%	52.96%

Annexure II - Guaranteed Surrender Value factors (Regular / Limited Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
69	71.69%	68.03%	65.42%	63.47%	61.96%	60.76%	59.77%	58.95%	58.26%	57.66%	57.15%	56.70%	56.31%	55.95%	55.64%	55.36%	55.10%	54.87%	54.65%	54.46%	54.28%	54.12%	53.96%	53.82%	53.69%	53.57%	53.45%	53.34%	53.24%	53.14%	53.05%
70	72.37%	68.59%	65.90%	63.89%	62.34%	61.09%	60.08%	59.23%	58.52%	57.90%	57.37%	56.91%	56.50%	56.14%	55.81%	55.52%	55.26%	55.02%	54.80%	54.60%	54.41%	54.24%	54.09%	53.94%	53.80%	53.68%	53.56%	53.45%	53.34%	53.24%	53.15%
71	73.05%	69.15%	66.39%	64.32%	62.71%	61.43%	60.38%	59.51%	58.77%	58.14%	57.60%	57.12%	56.70%	56.33%	55.99%	55.69%	55.42%	55.17%	54.95%	54.74%	54.55%	54.37%	54.21%	54.06%	53.92%	53.79%	53.67%	53.55%	53.44%	53.34%	53.25%
72	73.73%	69.72%	66.87%	64.74%	63.08%	61.76%	60.69%	59.79%	59.03%	58.38%	57.82%	57.33%	56.90%	56.51%	56.17%	55.86%	55.58%	55.32%	55.09%	54.88%	54.68%	54.50%	54.33%	54.18%	54.03%	53.90%	53.77%	53.66%	53.54%	53.44%	53.34%
73	74.41%	70.28%	67.35%	65.16%	63.46%	62.10%	60.99%	60.07%	59.29%	58.62%	58.04%	57.54%	57.09%	56.70%	56.34%	56.03%	55.74%	55.48%	55.24%	55.02%	54.82%	54.63%	54.46%	54.30%	54.15%	54.01%	53.88%	53.76%	53.65%	53.54%	53.44%
74	75.08%	70.85%	67.83%	65.58%	63.83%	62.44%	61.30%	60.35%	59.55%	58.86%	58.27%	57.75%	57.29%	56.88%	56.52%	56.19%	55.90%	55.63%	55.38%	55.16%	54.95%	54.76%	54.58%	54.42%	54.27%	54.12%	53.99%	53.86%	53.75%	53.64%	53.53%
75	75.76%	71.41%	68.31%	66.00%	64.21%	62.77%	61.60%	60.63%	59.81%	59.10%	58.49%	57.96%	57.49%	57.07%	56.70%	56.36%	56.06%	55.78%	55.53%	55.30%	55.08%	54.89%	54.71%	54.54%	54.38%	54.23%	54.10%	53.97%	53.85%	53.73%	53.63%
76	76.44%	71.97%	68.80%	66.42%	64.58%	63.11%	61.91%	60.91%	60.06%	59.34%	58.72%	58.17%	57.68%	57.26%	56.87%	56.53%	56.22%	55.93%	55.67%	55.44%	55.22%	55.02%	54.83%	54.66%	54.50%	54.35%	54.20%	54.07%	53.95%	53.83%	53.72%
77	77.12%	72.54%	69.28%	66.84%	64.95%	63.45%	62.21%	61.19%	60.32%	59.58%	58.94%	58.38%	57.88%	57.44%	57.05%	56.69%	56.37%	56.08%	55.82%	55.57%	55.35%	55.14%	54.95%	54.78%	54.61%	54.46%	54.31%	54.18%	54.05%	53.93%	53.82%
78	77.80%	73.10%	69.76%	67.26%	65.33%	63.78%	62.52%	61.47%	60.58%	59.82%	59.16%	58.59%	58.08%	57.63%	57.22%	56.86%	56.53%	56.24%	55.96%	55.71%	55.48%	55.27%	55.08%	54.90%	54.73%	54.57%	54.42%	54.28%	54.15%	54.03%	53.91%
79	78.47%	73.66%	70.24%	67.68%	65.70%	64.12%	62.82%	61.75%	60.84%	60.06%	59.39%	58.80%	58.28%	57.81%	57.40%	57.03%	56.69%	56.39%	56.11%	55.85%	55.62%	55.40%	55.20%	55.01%	54.84%	54.68%	54.53%	54.39%	54.25%	54.13%	54.01%
80	79.15%	74.23%	70.72%	68.11%	66.07%	64.45%	63.13%	62.03%	61.10%	60.30%	59.61%	59.01%	58.47%	58.00%	57.58%	57.20%	56.85%	56.54%	56.25%	55.99%	55.75%	55.53%	55.33%	55.13%	54.96%	54.79%	54.64%	54.49%	54.35%	54.23%	54.11%
81	79.83%	74.79%	71.20%	68.53%	66.45%	64.79%	63.44%	62.31%	61.35%	60.54%	59.83%	59.21%	58.67%	58.19%	57.75%	57.36%	57.01%	56.69%	56.40%	56.13%	55.89%	55.66%	55.45%	55.25%	55.07%	54.90%	54.74%	54.60%	54.46%	54.32%	54.20%
82	80.51%	75.35%	71.69%	68.95%	66.82%	65.13%	63.74%	62.59%	61.61%	60.78%	60.06%	59.42%	58.87%	58.37%	57.93%	57.53%	57.17%	56.84%	56.55%	56.27%	56.02%	55.79%	55.57%	55.37%	55.19%	55.01%	54.85%	54.70%	54.56%	54.42%	54.30%
83	81.19%	75.92%	72.17%	69.37%	67.20%	65.46%	64.05%	62.87%	61.87%	61.02%	60.28%	59.63%	59.06%	58.56%	58.11%	57.70%	57.33%	57.00%	56.69%	56.41%	56.15%	55.92%	55.70%	55.49%	55.30%	55.13%	54.96%	54.80%	54.66%	54.52%	54.39%
84	81.86%	76.48%	72.65%	69.79%	67.57%	65.80%	64.35%	63.15%	62.13%	61.26%	60.50%	59.84%	59.26%	58.74%	58.28%	57.87%	57.49%	57.15%	56.84%	56.55%	56.29%	56.05%	55.82%	55.61%	55.42%	55.24%	55.07%	54.91%	54.76%	54.62%	54.49%
85	82.54%	77.04%	73.13%	70.21%	67.94%	66.13%	64.66%	63.43%	62.39%	61.50%	60.73%	60.05%	59.46%	58.93%	58.46%	58.03%	57.65%	57.30%	56.98%	56.69%	56.42%	56.17%	55.94%	55.73%	55.53%	55.35%	55.18%	55.01%	54.86%	54.72%	54.58%
86	83.22%	77.61%	73.61%	70.63%	68.32%	66.47%	64.96%	63.71%	62.65%	61.74%	60.95%	60.26%	59.66%	59.12%	58.63%	58.20%	57.81%	57.45%	57.13%	56.83%	56.56%	56.30%	56.07%	55.85%	55.65%	55.46%	55.28%	55.12%	54.96%	54.82%	54.68%
87	83.90%	78.17%	74.10%	71.05%	68.69%	66.81%	65.27%	63.99%	62.90%	61.98%	61.17%	60.47%	59.85%	59.30%	58.81%	58.37%	57.97%	57.60%	57.27%	56.97%	56.69%	56.43%	56.19%	55.97%	55.76%	55.57%	55.39%	55.22%	55.06%	54.91%	54.77%
88	84.58%	78.73%	74.58%	71.47%	69.07%	67.14%	65.57%	64.27%	63.16%	62.22%	61.40%	60.68%	60.05%	59.49%	58.99%	58.54%	58.13%	57.76%	57.42%	57.11%	56.82%	56.56%	56.32%	56.09%	55.88%	55.68%	55.50%	55.33%	55.16%	55.01%	54.87%
89	85.25%	79.30%	75.06%	71.89%	69.44%	67.48%	65.88%	64.55%	63.42%	62.46%	61.62%	60.89%	60.25%	59.67%	59.16%	58.70%	58.29%	57.91%	57.56%	57.25%	56.96%	56.69%	56.44%	56.21%	55.99%	55.79%	55.61%	55.43%	55.27%	55.11%	54.96%
90	85.93%	79.86%	75.54%	72.32%	69.81%	67.82%	66.18%	64.83%	63.68%	62.69%	61.84%	61.10%	60.44%	59.86%	59.34%	58.87%	58.45%	58.06%	57.71%	57.39%	57.09%	56.82%	56.56%	56.33%	56.11%	55.91%	55.71%	55.54%	55.37%	55.21%	55.06%
91	86.61%	80.42%	76.02%	72.74%	70.19%	68.15%	66.49%	65.10%	63.94%	62.93%	62.07%	61.31%	60.64%	60.05%	59.52%	59.04%	58.61%	58.21%	57.85%	57.53%	57.22%	56.95%	56.69%	56.45%	56.22%	56.02%	55.82%	55.64%	55.47%	55.31%	55.16%
92	87.29%	80.99%	76.51%	73.16%	70.56%	68.49%	66.79%	65.38%	64.19%	63.17%	62.29%	61.52%	60.84%	60.23%	59.69%	59.21%	58.76%	58.37%	58.00%	57.67%	57.36%	57.07%	56.81%	56.57%	56.34%	56.13%	55.93%	55.74%	55.57%	55.41%	55.25%
93	87.97%	81.55%	76.99%	73.58%	70.93%	68.82%	67.10%	65.66%	64.45%	63.41%	62.51%	61.73%	61.03%	60.42%	59.87%	59.37%	58.92%	58.52%	58.15%	57.80%	57.49%	57.20%	56.93%	56.69%	56.46%	56.24%	56.04%	55.85%	55.67%	55.50%	55.35%
94	88.64%	82.11%	77.47%	74.00%	71.31%	69.16%	67.40%	65.94%	64.71%	63.65%	62.74%	61.94%	61.23%	60.60%	60.04%	59.54%	59.08%	58.67%	58.29%	57.94%	57.63%	57.33%	57.06%	56.81%	56.57%	56.35%	56.15%	55.95%	55.77%	55.60%	55.44%
95	89.32%	82.68%	77.95%	74.42%	71.68%	69.50%	67.71%	66.22%	64.97%	63.89%	62.96%	62.15%	61.43%	60.79%	60.22%	59.71%	59.24%	58.82%	58.44%	58.08%	57.76%	57.46%	57.18%	56.93%	56.69%	56.46%	56.25%	56.06%	55.87%	55.70%	55.54%
96	90.00%	83.24%	78.43%	74.84%	72.06%	69.83%	68.02%	66.50%	65.23%	64.13%	63.18%	62.36%	61.63%	60.98%	60.40%	59.87%	59.40%	58.97%	58.58%	58.22%	57.89%	57.59%	57.31%	57.04%	56.80%	56.57%	56.36%	56.16%	55.97%	55.80%	55.63%
97	90.00%	83.80%	78.92%	75.26%	72.43%	70.17%	68.32%	66.78%	65.48%	64.37%	63.41%	62.57%	61.82%	61.16%	60.57%	60.04%	59.56%	59.13%	58.73%	58.36%	58.03%	57.72%	57.43%	57.16%	56.92%	56.69%	56.47%	56.27%	56.08%	55.90%	55.73%
98	90.00%	84.37%	79.40%	75.68%	72.80%	70.50%	68.63%	67.06%	65.74%	64.61%	63.63%	62.77%	62.02%	61.35%	60.75%	60.21%	59.72%	59.28%	58.87%	58.50%	58.16%	57.85%	57.55%	57.28%	57.03%	56.80%	56.58%	56.37%	56.18%	56.00%	55.82%
99	90.00%	84.93%	79.88%	76.11%	73.18%	70.84%	68.93%	67.34%	66.00%	64.85%	63.85%	62.98%	62.22%	61.53%	60.93%	60.38%	59.88%	59.43%	59.02%	58.64%	58.29%	57.97%	57.68%	57.40%	57.15%	56.91%	56.68%	56.48%	56.28%	56.09%	55.92%
100	90.00%	85.49%	80.36%	76.53%	73.55%	71.18%	69.24%	67.62%	66.26%	65.09%	64.08%	63.19%	62.41%	61.72%	61.10%	60.54%	60.04%	59.58%	59.16%	58.78%	58.43%	58.10%	57.80%	57.52%	57.26%	57.02%	56.79%	56.58%	56.38%	56.19%	56.01%
101	90.00%	86.06%	80.84%	76.95%	73.93%	71.51%	69.54%	67.90%	66.52%	65.33%	64.30%	63.40%	62.61%	61.91%	61.28%	60.71%	60.20%	59.73%	59.31%	58.92%	58.56%	58.23%	57.93%	57.64%	57.38%	57.13%	56.90%	56.68%	56.48%	56.29%	56.11%
102	90.00%	86.62%	81.33%	77.37%	74.30%	71.85%	69.85%	68.18%	66.77%	65.57%	64.53%	63.61%	62.81%	62.09%	61.45%	60.88%	60.36%	59.89%	59.45%	59.06%	58.70%	58.36%	58.05%	57.76%	57.49%	57.24%	57.01%	56.79%	56.58%	56.39%	56.21%
103	90.00%	87.18%	81.81%	77.79%	74.67%	72.18%	70.15%	68.46%	67.03%	65.81%	64.75%	63.82%	63.00%	62.28%	61.63%	61.05%	60.52%	60.04%	59.60%	59.20%	58.83%	58.49%	58.17%	57.88%	57.61%	57.35%	57.12%	56.89%	56.68%	56.49%	56.30%
104	90.00%	87.75%	82.29%	78.21%	75.05%	72.52%	70.46%	68.74%	67.29%	66.05%	64.97%	64.03%	63.20%	62.47%	61.81%	61.21%	60.68%	60.19%	59.75%	59.34%	58.96%	58.62%	58.30%	58.00%	57.72%	57.47%	57.22%	57.00%	56.78%	56.58%	56.40%
105	90.00%	88.31%	82.77%	78.63%	75.42%	72.86%	70.76%	69.02%	67.55%	66.29%	65.20%	64.24%	63.40%	62.65%	61.98%	61.38%	60.84%	60.34%	59.89%	59.48%	59.10%	58.75%	58.42%	58.12%	57.84%	57.58%	57.33%	57.10%	56.89%	56.68%	56.49%
106	90.00%	88.87%	83.25%	79.05%	75.79%	73.19%	71.07%	69.30%	67.81%	66.53%	65.42%	64.45%	63.60%	62.84%	62.16%	61.55%	61.00%	60.49%	60.04%	59.62%	59.23%	58.87%	58.54%	58.24%	57.95%	57.69%	57.44%	57.21%	56.99%	56.78%	56.59%
107	90.00%	89.44%	83.73%	79.47%	76.17%	73.53%	71.37%	69.58%	68.06%	66.77%	65.64%	64.66%	63.79%	63.02%	62.33%	61.72%	61.16%	60.65%	60.18%	59.76%	59.36%	59.00%	58.67%	58.36%	58.07%	57.80%	57.55%	57.31%	57.09%	56.88%	56.68%
108	90.00%	90.00%	84.22%	79.89%	76.54%	73.87%	71.68%	69.86%	68.32%	67.01%	65.87%	64.87%	63.99%	63.21%	62.51%	61.88%	61.31%	60.80%	60.33%	59.90%	59.50%	59.13%	58.79%	58.48%	58.18%	57.91%	57.65%	57.42%	57.19%	56.98%	56.78%
109	90.00%	90.00%	84.70%	80.32%	76.92%	74.20%	71.98%	70.14%	68.58%	67.25%	66.09%	65.08%	64.19%	63.40%	62.69%	62.05%	61.47%	60.95%	60.47%	60.03%	59.63%	59.26%	58.92%	58.60%	58.30%	58.02%	57.76%	57.52%	57.29%	57.08%	56.87%
110	90.00%	90.00%	85.18%	80.74%	77.29%	74.54%	72.29%	70.42%	68.84%	67.49%	66.31%	65.29%	64.38%	63.58%	62.86%	62.22%	61.63%	61.10%	60.62%	60.17%	59.77%	59.39%	59.04%	58.72%	58.41%	58.13%	57.87%	57.62%	57.39%	57.17%	56.97%
111	90.00%	90.00%	85.66%	81.16%	77.66%	74.87%	72.60%	70.70%	69.10%	67.72%	66.54%	65.50%	64.58%	63.77%	63.04%	62.38%	61.79%	61.25%	60.76%	60.31%	59.90%	59.52%	59.16%	58.84%	58.53%	58.25%	57.98%	57.73%	57.49%	57.27%	57.06%
112	90.00%	90.00%	86.14%	81.58%	78.04%	75.21%	72.90%	70.98%	69.35%	67.96%	66.76%	65.71%	64.78%	63.95%	63.22%	62.55%	61.95%	61.41%	60.91%	60.45%	60.03%	59.65%	59.29%	58.96%	58.65%	58.36%	58.09%	57.83%	57.59%	57.37%	57.16%
113	90.00%	90.00%	86.63%	82.00%	78.41%	75.55%	73.21%	71.26%	69.61%	68.20%	66.98%	65.92%	64.98%	64.14%	63.39%	62.72%	62.11%	61.56%	61.05%	60.59%	60.17%	59.77%	59.41%	59.07%	58.76%	58.47%	58.19%	57.94%	57.70%	57.47%	57.26%
114	90.00%	90.00%	87.11%	82.42%	78.79%	75.88%	73.51%	71.54%	69.87%	68.44%	67.21%	66.13%	65.17%	64.33%	63.57%	62.89%	62.27%	61.71%	61.20%	60.73%	60.30%	59.90%	59.54%	59.19%	58.88%	58.58%	58.30%	58.04%	57.80%	57.57%	57.35%
115	90.00%	90.00%	87.59%	82.84%	79.16%	76.22%	73.82%	71.82%	70.13%	68.68%	67.43%	66.34%	65.37%	64.51%	63.74%	63.05%	62.43%	61.86%	61.35%	60.87%	60.43%	60.03%	59.66%	59.31%	58.99%	58.69%	58.41%	58.15%	57.90%	57.67%	57.45%
116	90.00%	90.00%	88.07%	83.26%	79.53%	76.55%	74.12%	72.10%	70.39%	68.92%	67.65%	66.54%	65.57%	64.70%	63.92%	63.22%	62.59%	62.02%	61.49%	61.01%	60.57%	60.16%	59.78%	59.43%	59.11%	58.80%	58.52%	58.25%	58.00%	57.76%	57.54%
117	90.00%	90.00%	88.55%	83.68%	79.91%	76.89%	74.43%	72.38%	70.65%	69.16%	67.88%	66.75%	65.76%	64.88%	64.10%	63.39%	62.75%	62.17%	61.64%	61.15%	60.70%	60.29%	59.91%	59.55%	59.22%	58.91%	58.63%	58.36%	58.10%	57.86%	57.64%
118	90.00%	90.00%	89.04%	84.11%	80.28%	77.23%	74.73%	72.66%	70.90%	69.40%	68.10%	66.96%	65.96%	65.07%	64.27%	63.56%	62.91%	62.32%	61.78%	61.29%	60.84%	60.42%	60.03%	59.67%	59.34%	59.03%	58.73%	58.46%	58.20%	57.96%	57.73%
119	90.00%	90.00%	89.52%	84.53%	80.65%	77.56%	75.04%	72.94%	71.16%	69.64%	68.32%	67.17%	66.16%	65.26%	64.45%	63.72%	63.07%	62.47%	61.93%	61.43%	60.97%	60.55%	60.15%	59.79%	59.45%	59.14%	58.84%	58.56%	58.30%	58.06%	57.83%
120	90.00%	90.00%	90.00%	84.95%	81.03%	77.90%	75.34%	73.22%	71.42%	69.88%	68.55%	67.38%	66.35%	65.44%	64.63%	63.89%	63.23%	62.62%	62.07%	61.57%	61.10%	60.68%	60.28%	59.91%	59.57%	59.25%	58.95%	58.67%	58.41%	58.16%	57.92%
121		90.00%	90.00%	85.37%	81.40%	78.24%	75.65%	73.50%	71.68%	70.12%	68.77%	67.59%	66.55%	65.63%	64.80%	64.06%	63.39%	62.78%	62.22%	61.71%	61.24%	60.80%	60.40%	60.03%	59.68%	59.36%	59.06%	58.77%	58.51%	58.26%	58.02%
122		90.00%	90.00%	85.79%	81.78%	78.57%	75.95%	73.78%	71.94%	70.36%	68.99%	67.80%	66.75%	65.81%	64.98%	64.23%	63.55%	62.93%	62.36%	61.85%	61.37%	60.93%	60.53%	60.15%	59.80%	59.47%	59.16%	58.88%	58.61%	58.35%	58.11%
123		90.00%	90.00%	86.21%	82.15%	78.91%	76.26%	74.06%	72.19%	70.60%	69.22%	68.01%	66.95%	66.00%	65.15%	64.39%	63.71%	63.08%	62.51%	61.99%	61.51%	61.06%	60.65%	60.27%	59.91%	59.58%	59.27%	58.98%	58.71%	58.45%	58.21%
124		90.00%	90.00%	86.63%	82.52%	79.24%	76.56%	74.34%	72.45%	70.84%	69.44%	68.22%	67.14%	66.19%	65.33%	64.56%	63.86%	63.23%	62.65%	62.13%	61.64%	61.19%	60.77%	60.39%	60.03%	59.69%	59.38%	59.09%	58.81%	58.55%	58.31%
125		90.00%	90.00%	87.05%	82.90%	79.58%	76.87%	74.62%	72.71%	71.08%	69.66%	68.43%	67.34%	66.37%	65.51%	64.73%	64.02%	63.38%	62.80%	62.26%	61.77%	61.32%	60.90%	60.51%	60.14%	59.81%	59.49%	59.19%	58.91%	58.65%	58.40%
126		90.00%	90.00%	87.47%	83.27%	79.92%	77.18%	74.90%	72.97%	71.32%	69.89%	68.64%	67.54%	66.56%	65.68%	64.90%	64.18%	63.54%	62.95%	62.40%	61.91%	61.45%	61.02%	60.63%	60.26%	59.92%	59.60%	59.30%	59.01%	58.75%	58.50%
127		90.00%	90.00%	87.89%	83.64%	80.25%	77.48%	75.17%	73.23%	71.56%	70.11%	68.85%	67.73%	66.74%	65.86%	65.06%	64.34%	63.69%	63.09%	62.54%	62.04%	61.58%	61.15%	60.75%	60.37%	60.03%	59.70%	59.40%	59.11%	58.85%	58.59%
128		90.00%	90.00%	88.32%	84.02%	80.59%	77.79%	75.45%	73.48%	71.80%	70.34%	69.06%	67.93%	66.93%	66.04%	65.23%	64.50%	63.84%	63.24%	62.68%	62.17%	61.70%	61.27%	60.87%	60.49%	60.14%	59.81%	59.50%	59.22%	58.94%	58.69%
129		90.00%	90.00%	88.74%	84.39%	80.92%	78.09%	75.73%	73.74%	72.04%	70.56%	69.27%	68.13%	67.12%	66.21%	65.40%	64.66%	63.99%	63.38%	62.82%	62.31%	61.83%	61.39%	60.99%	60.61%	60.25%	59.92%	59.61%	59.32%	59.04%	58.78%
130		90.00%	90.00%	89.16%	84.77%	81.26%	78.40%	76.01%	74.00%	72.28%	70.78%	69.48%	68.33%	67.30%	66.39%	65.56%	64.82%	64.14%	63.53%	62.96%	62.44%	61.96%	61.52%	61.10%	60.72%	60.36%	60.03%	59.71%	59.42%	59.14%	58.88%
131		90.00%	90.00%	89.58%	85.14%	81.60%	78.70%	76.29%	74.26%	72.51%	71.01%	69.69%	68.52%	67.49%	66.56%	65.73%	64.98%	64.30%	63.67%	63.10%	62.58%	62.09%	61.64%	61.22%	60.84%	60.47%	60.13%	59.82%	59.52%	59.24%	58.97%
132		90.00%	90.00%	90.00%	85.51%	81.93%	79.01%	76.57%	74.52%	72.75%	71.23%	69.90%	68.72%	67.67%	66.74%	65.90%	65.14%	64.45%	63.82%	63.24%	62.71%	62.22%	61.76%	61.34%	60.95%	60.58%	60.24%	59.92%	59.62%	59.34%	59.07%
133			90.00%	90.00%	85.89%	82.27%	79.31%	76.85%	74.77%	72.99%	71.45%	70.10%	68.92%	67.86%	66.92%	66.07%	65.30%	64.60%	63.96%	63.38%	62.84%	62.35%	61.89%	61.46%	61.07%	60.70%	60.35%	60.03%	59.72%	59.43%	59.16%
134			90.00%	90.00%	86.26%	82.61%	79.62%	77.13%	75.03%	73.23%	71.68%	70.31%	69.11%	68.05%	67.09%	66.23%	65.46%	64.75%	64.11%	63.52%	62.98%	62.48%	62.01%	61.58%	61.18%	60.81%	60.46%	60.13%	59.82%	59.53%	59.26%
135			90.00%	90.00%	86.64%	82.94%	79.92%	77.41%	75.29%	73.47%	71.90%	70.52%	69.31%	68.23%	67.27%	66.40%	65.62%	64.90%	64.25%	63.66%	63.11%	62.60%	62.14%	61.70%	61.30%	60.92%	60.57%	60.23%	59.92%	59.63%	59.36%
136			90.00%	90.00%	87.01%	83.28%	80.23%	77.69%	75.55%	73.71%	72.12%	70.73%	69.51%	68.42%	67.44%	66.57%	65.78%	65.06%	64.40%	63.80%	63.24%	62.73%	62.26%	61.82%	61.41%	61.03%	60.67%	60.34%	60.03%	59.73%	59.45%

Annexure II - Guaranteed Surrender Value factors (Regular / Limited Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
137			90.00%	90.00%	87.38%	83.61%	80.53%	77.97%	75.81%	73.95%	72.35%	70.94%	69.70%	68.60%	67.62%	66.74%	65.94%	65.21%	64.55%	63.94%	63.38%	62.86%	62.38%	61.94%	61.53%	61.14%	60.78%	60.44%	60.13%	59.83%	59.55%
138			90.00%	90.00%	87.76%	83.95%	80.84%	78.25%	76.06%	74.19%	72.57%	71.15%	69.90%	68.79%	67.80%	66.90%	66.10%	65.36%	64.69%	64.08%	63.51%	62.99%	62.51%	62.06%	61.64%	61.25%	60.89%	60.55%	60.23%	59.93%	59.64%
139			90.00%	90.00%	88.13%	84.29%	81.15%	78.53%	76.32%	74.43%	72.79%	71.36%	70.10%	68.98%	67.97%	67.07%	66.25%	65.51%	64.84%	64.22%	63.65%	63.12%	62.63%	62.18%	61.76%	61.36%	61.00%	60.65%	60.33%	60.02%	59.74%
140			90.00%	90.00%	88.50%	84.62%	81.45%	78.81%	76.58%	74.67%	73.02%	71.57%	70.30%	69.16%	68.15%	67.24%	66.41%	65.67%	64.98%	64.36%	63.78%	63.25%	62.76%	62.30%	61.87%	61.48%	61.11%	60.76%	60.43%	60.12%	59.83%
141			90.00%	90.00%	88.88%	84.96%	81.76%	79.09%	76.84%	74.91%	73.24%	71.78%	70.49%	69.35%	68.33%	67.41%	66.57%	65.82%	65.13%	64.49%	63.91%	63.38%	62.88%	62.42%	61.99%	61.59%	61.21%	60.86%	60.53%	60.22%	59.93%
142			90.00%	90.00%	89.25%	85.29%	82.06%	79.37%	77.10%	75.15%	73.46%	71.99%	70.69%	69.53%	68.50%	67.57%	66.73%	65.97%	65.27%	64.63%	64.05%	63.50%	63.00%	62.54%	62.10%	61.70%	61.32%	60.97%	60.63%	60.32%	60.02%
143			90.00%	90.00%	89.63%	85.63%	82.37%	79.65%	77.35%	75.39%	73.69%	72.20%	70.89%	69.72%	68.68%	67.74%	66.89%	66.12%	65.42%	64.77%	64.18%	63.63%	63.13%	62.66%	62.22%	61.81%	61.43%	61.07%	60.73%	60.42%	60.12%
144			90.00%	90.00%	90.00%	85.97%	82.67%	79.93%	77.61%	75.63%	73.91%	72.41%	71.08%	69.91%	68.85%	67.91%	67.05%	66.27%	65.56%	64.91%	64.31%	63.76%	63.25%	62.78%	62.33%	61.92%	61.54%	61.17%	60.84%	60.52%	60.21%
145				90.00%	90.00%	86.30%	82.98%	80.21%	77.87%	75.87%	74.13%	72.62%	71.28%	70.09%	69.03%	68.08%	67.21%	66.43%	65.71%	65.05%	64.45%	63.89%	63.37%	62.90%	62.45%	62.03%	61.64%	61.28%	60.94%	60.61%	60.31%
146				90.00%	90.00%	86.64%	83.28%	80.49%	78.13%	76.11%	74.36%	72.83%	71.48%	70.28%	69.21%	68.24%	67.37%	66.58%	65.85%	65.19%	64.58%	64.02%	63.50%	63.01%	62.56%	62.14%	61.75%	61.38%	61.04%	60.71%	60.41%
147				90.00%	90.00%	86.97%	83.59%	80.77%	78.39%	76.35%	74.58%	73.04%	71.67%	70.47%	69.38%	68.41%	67.53%	66.73%	66.00%	65.33%	64.72%	64.15%	63.62%	63.13%	62.68%	62.26%	61.86%	61.49%	61.14%	60.81%	60.50%
148				90.00%	90.00%	87.31%	83.89%	81.05%	78.65%	76.59%	74.80%	73.25%	71.87%	70.65%	69.56%	68.58%	67.69%	66.88%	66.15%	65.47%	64.85%	64.28%	63.75%	63.25%	62.80%	62.37%	61.97%	61.59%	61.24%	60.91%	60.60%
149				90.00%	90.00%	87.65%	84.20%	81.33%	78.90%	76.83%	75.03%	73.46%	72.07%	70.84%	69.74%	68.74%	67.85%	67.03%	66.29%	65.61%	64.98%	64.41%	63.87%	63.37%	62.91%	62.48%	62.08%	61.70%	61.34%	61.01%	60.69%
150				90.00%	90.00%	87.98%	84.50%	81.61%	79.16%	77.07%	75.25%	73.66%	72.27%	71.02%	69.91%	68.91%	68.01%	67.19%	66.44%	65.75%	65.12%	64.53%	63.99%	63.49%	63.03%	62.59%	62.18%	61.80%	61.44%	61.11%	60.79%
151				90.00%	90.00%	88.32%	84.81%	81.89%	79.42%	77.31%	75.47%	73.87%	72.46%	71.21%	70.09%	69.08%	68.17%	67.34%	66.58%	65.89%	65.25%	64.66%	64.12%	63.61%	63.14%	62.70%	62.29%	61.91%	61.54%	61.20%	60.88%
152				90.00%	90.00%	88.66%	85.11%	82.17%	79.68%	77.54%	75.70%	74.08%	72.66%	71.40%	70.26%	69.25%	68.33%	67.49%	66.73%	66.03%	65.38%	64.79%	64.24%	63.73%	63.26%	62.81%	62.40%	62.01%	61.65%	61.30%	60.98%
153				90.00%	90.00%	88.99%	85.42%	82.45%	79.94%	77.78%	75.92%	74.29%	72.86%	71.58%	70.44%	69.41%	68.49%	67.64%	66.87%	66.17%	65.52%	64.92%	64.37%	63.85%	63.37%	62.92%	62.51%	62.11%	61.75%	61.40%	61.07%
154				90.00%	90.00%	89.33%	85.73%	82.73%	80.19%	78.02%	76.15%	74.50%	73.05%	71.77%	70.62%	69.58%	68.65%	67.79%	67.02%	66.31%	65.65%	65.05%	64.49%	63.97%	63.49%	63.04%	62.61%	62.22%	61.85%	61.50%	61.17%
155				90.00%	90.00%	89.66%	86.03%	83.01%	80.45%	78.26%	76.37%	74.71%	73.25%	71.95%	70.79%	69.75%	68.80%	67.95%	67.16%	66.45%	65.79%	65.18%	64.61%	64.09%	63.60%	63.15%	62.72%	62.32%	61.95%	61.60%	61.26%
156				90.00%	90.00%	90.00%	86.34%	83.29%	80.71%	78.50%	76.59%	74.92%	73.45%	72.14%	70.97%	69.92%	68.96%	68.10%	67.31%	66.59%	65.92%	65.31%	64.74%	64.21%	63.72%	63.26%	62.83%	62.43%	62.05%	61.70%	61.36%
157					90.00%	90.00%	86.64%	83.57%	80.97%	78.74%	76.82%	75.13%	73.65%	72.33%	71.15%	70.08%	69.12%	68.25%	67.45%	66.72%	66.05%	65.43%	64.86%	64.33%	63.83%	63.37%	62.94%	62.53%	62.15%	61.79%	61.46%
158					90.00%	90.00%	86.95%	83.85%	81.23%	78.98%	77.04%	75.34%	73.84%	72.51%	71.32%	70.25%	69.28%	68.40%	67.60%	66.86%	66.19%	65.56%	64.98%	64.45%	63.95%	63.48%	63.05%	62.64%	62.25%	61.89%	61.55%
159					90.00%	90.00%	87.25%	84.13%	81.48%	79.22%	77.26%	75.55%	74.04%	72.70%	71.50%	70.42%	69.44%	68.56%	67.75%	67.00%	66.32%	65.69%	65.11%	64.57%	64.06%	63.59%	63.15%	62.74%	62.35%	61.99%	61.65%
160					90.00%	90.00%	87.56%	84.41%	81.74%	79.46%	77.49%	75.76%	74.24%	72.88%	71.67%	70.59%	69.60%	68.71%	67.89%	67.14%	66.45%	65.82%	65.23%	64.69%	64.18%	63.70%	63.26%	62.85%	62.46%	62.09%	61.74%
161					90.00%	90.00%	87.86%	84.69%	82.00%	79.70%	77.71%	75.97%	74.43%	73.07%	71.85%	70.75%	69.76%	68.86%	68.04%	67.28%	66.59%	65.95%	65.36%	64.81%	64.29%	63.82%	63.37%	62.95%	62.56%	62.19%	61.84%
162					90.00%	90.00%	88.17%	84.97%	82.26%	79.94%	77.93%	76.18%	74.63%	73.26%	72.03%	70.92%	69.92%	69.01%	68.18%	67.42%	66.72%	66.08%	65.48%	64.93%	64.41%	63.93%	63.48%	63.05%	62.66%	62.29%	61.93%
163					90.00%	90.00%	88.47%	85.24%	82.52%	80.18%	78.16%	76.39%	74.83%	73.44%	72.20%	71.09%	70.08%	69.16%	68.33%	67.56%	66.86%	66.21%	65.60%	65.04%	64.52%	64.04%	63.58%	63.16%	62.76%	62.38%	62.03%
164					90.00%	90.00%	88.78%	85.52%	82.77%	80.42%	78.38%	76.60%	75.02%	73.63%	72.38%	71.26%	70.24%	69.32%	68.47%	67.70%	66.99%	66.33%	65.73%	65.16%	64.64%	64.15%	63.69%	63.26%	62.86%	62.48%	62.12%
165					90.00%	90.00%	89.08%	85.80%	83.03%	80.66%	78.60%	76.81%	75.22%	73.81%	72.56%	71.42%	70.40%	69.47%	68.62%	67.84%	67.12%	66.46%	65.85%	65.28%	64.76%	64.26%	63.80%	63.37%	62.96%	62.58%	62.22%
166					90.00%	90.00%	89.39%	86.08%	83.29%	80.90%	78.83%	77.02%	75.42%	74.00%	72.73%	71.59%	70.56%	69.62%	68.76%	67.98%	67.26%	66.59%	65.98%	65.40%	64.87%	64.37%	63.91%	63.47%	63.06%	62.68%	62.32%
167					90.00%	90.00%	89.69%	86.36%	83.55%	81.14%	79.05%	77.23%	75.62%	74.19%	72.91%	71.76%	70.72%	69.77%	68.91%	68.12%	67.39%	66.72%	66.10%	65.52%	64.99%	64.48%	64.02%	63.58%	63.16%	62.78%	62.41%
168					90.00%	90.00%	90.00%	86.64%	83.81%	81.38%	79.27%	77.43%	75.81%	74.37%	73.08%	71.92%	70.88%	69.92%	69.05%	68.26%	67.53%	66.85%	66.22%	65.64%	65.10%	64.60%	64.12%	63.68%	63.27%	62.87%	62.51%
169						90.00%	90.00%	86.92%	84.06%	81.62%	79.50%	77.64%	76.01%	74.56%	73.26%	72.09%	71.04%	70.08%	69.20%	68.40%	67.66%	66.98%	66.35%	65.76%	65.22%	64.71%	64.23%	63.79%	63.37%	62.97%	62.60%
170						90.00%	90.00%	87.20%	84.32%	81.86%	79.72%	77.85%	76.21%	74.74%	73.44%	72.26%	71.20%	70.23%	69.35%	68.54%	67.79%	67.11%	66.47%	65.88%	65.33%	64.82%	64.34%	63.89%	63.47%	63.07%	62.70%
171						90.00%	90.00%	87.48%	84.58%	82.10%	79.94%	78.06%	76.40%	74.93%	73.61%	72.43%	71.35%	70.38%	69.49%	68.68%	67.93%	67.23%	66.59%	66.00%	65.45%	64.93%	64.45%	63.99%	63.57%	63.17%	62.79%
172						90.00%	90.00%	87.76%	84.84%	82.34%	80.17%	78.27%	76.60%	75.12%	73.79%	72.59%	71.51%	70.53%	69.64%	68.82%	68.06%	67.36%	66.72%	66.12%	65.56%	65.04%	64.56%	64.10%	63.67%	63.27%	62.89%
173						90.00%	90.00%	88.04%	85.10%	82.57%	80.39%	78.48%	76.80%	75.30%	73.96%	72.76%	71.67%	70.68%	69.78%	68.95%	68.19%	67.49%	66.84%	66.24%	65.68%	65.15%	64.66%	64.20%	63.77%	63.37%	62.98%
174						90.00%	90.00%	88.32%	85.35%	82.81%	80.61%	78.69%	77.00%	75.49%	74.14%	72.93%	71.83%	70.84%	69.93%	69.09%	68.33%	67.62%	66.97%	66.36%	65.79%	65.26%	64.77%	64.31%	63.87%	63.46%	63.08%
175						90.00%	90.00%	88.60%	85.61%	83.05%	80.84%	78.90%	77.19%	75.67%	74.32%	73.10%	71.99%	70.99%	70.07%	69.23%	68.46%	67.75%	67.09%	66.48%	65.91%	65.38%	64.88%	64.41%	63.97%	63.56%	63.17%
176						90.00%	90.00%	88.88%	85.87%	83.29%	81.06%	79.11%	77.39%	75.86%	74.49%	73.26%	72.15%	71.14%	70.22%	69.37%	68.60%	67.88%	67.21%	66.60%	66.02%	65.49%	64.99%	64.52%	64.08%	63.66%	63.27%
177						90.00%	90.00%	89.16%	86.13%	83.53%	81.28%	79.32%	77.59%	76.05%	74.67%	73.43%	72.31%	71.29%	70.36%	69.51%	68.73%	68.01%	67.34%	66.72%	66.14%	65.60%	65.09%	64.62%	64.18%	63.76%	63.37%
178						90.00%	90.00%	89.44%	86.39%	83.77%	81.51%	79.53%	77.78%	76.23%	74.85%	73.60%	72.47%	71.44%	70.51%	69.65%	68.86%	68.14%	67.46%	66.84%	66.25%	65.71%	65.20%	64.73%	64.28%	63.86%	63.46%
179						90.00%	90.00%	89.72%	86.65%	84.01%	81.73%	79.74%	77.98%	76.42%	75.02%	73.77%	72.63%	71.60%	70.65%	69.79%	69.00%	68.26%	67.59%	66.96%	66.37%	65.82%	65.31%	64.83%	64.38%	63.96%	63.56%
180						90.00%	90.00%	90.00%	86.90%	84.25%	81.96%	79.95%	78.18%	76.60%	75.20%	73.93%	72.79%	71.75%	70.80%	69.93%	69.13%	68.39%	67.71%	67.07%	66.48%	65.93%	65.42%	64.93%	64.48%	64.05%	63.65%
181							90.00%	90.00%	87.16%	84.49%	82.18%	80.16%	78.37%	76.79%	75.37%	74.10%	72.95%	71.90%	70.95%	70.07%	69.26%	68.52%	67.83%	67.19%	66.60%	66.04%	65.53%	65.04%	64.58%	64.15%	63.75%
182							90.00%	90.00%	87.42%	84.73%	82.40%	80.37%	78.57%	76.98%	75.55%	74.27%	73.11%	72.05%	71.09%	70.21%	69.40%	68.65%	67.96%	67.31%	66.71%	66.16%	65.63%	65.14%	64.68%	64.25%	63.84%
183							90.00%	90.00%	87.68%	84.97%	82.63%	80.58%	78.77%	77.16%	75.73%	74.44%	73.27%	72.21%	71.24%	70.35%	69.53%	68.78%	68.08%	67.43%	66.83%	66.27%	65.74%	65.25%	64.78%	64.35%	63.94%
184							90.00%	90.00%	87.94%	85.21%	82.85%	80.79%	78.97%	77.35%	75.90%	74.60%	73.43%	72.36%	71.38%	70.49%	69.67%	68.91%	68.20%	67.55%	66.95%	66.38%	65.85%	65.35%	64.89%	64.45%	64.03%
185							90.00%	90.00%	88.19%	85.45%	83.07%	80.99%	79.16%	77.53%	76.08%	74.77%	73.59%	72.51%	71.53%	70.63%	69.80%	69.04%	68.33%	67.67%	67.06%	66.49%	65.96%	65.46%	64.99%	64.55%	64.13%
186							90.00%	90.00%	88.45%	85.69%	83.30%	81.20%	79.36%	77.72%	76.26%	74.94%	73.75%	72.66%	71.67%	70.77%	69.93%	69.16%	68.45%	67.79%	67.18%	66.60%	66.06%	65.56%	65.09%	64.64%	64.22%
187							90.00%	90.00%	88.71%	85.93%	83.52%	81.41%	79.56%	77.91%	76.43%	75.10%	73.90%	72.81%	71.82%	70.91%	70.07%	69.29%	68.58%	67.91%	67.29%	66.71%	66.17%	65.67%	65.19%	64.74%	64.32%
188							90.00%	90.00%	88.97%	86.17%	83.74%	81.62%	79.75%	78.09%	76.61%	75.27%	74.06%	72.97%	71.96%	71.05%	70.20%	69.42%	68.70%	68.03%	67.41%	66.82%	66.28%	65.77%	65.29%	64.84%	64.42%
189							90.00%	90.00%	89.23%	86.41%	83.97%	81.83%	79.95%	78.28%	76.78%	75.44%	74.22%	73.12%	72.11%	71.18%	70.33%	69.55%	68.82%	68.15%	67.52%	66.94%	66.39%	65.87%	65.39%	64.94%	64.51%
190							90.00%	90.00%	89.48%	86.65%	84.19%	82.04%	80.15%	78.47%	76.96%	75.61%	74.38%	73.27%	72.25%	71.32%	70.47%	69.68%	68.95%	68.27%	67.64%	67.05%	66.50%	65.98%	65.49%	65.04%	64.61%
191							90.00%	90.00%	89.74%	86.89%	84.41%	82.25%	80.34%	78.65%	77.14%	75.77%	74.54%	73.42%	72.40%	71.46%	70.60%	69.81%	69.07%	68.39%	67.75%	67.16%	66.60%	66.08%	65.59%	65.14%	64.70%
192							90.00%	90.00%	90.00%	87.13%	84.64%	82.46%	80.54%	78.84%	77.31%	75.94%	74.70%	73.57%	72.55%	71.60%	70.74%	69.94%	69.20%	68.51%	67.87%	67.27%	66.71%	66.19%	65.70%	65.23%	64.80%
193								90.00%	90.00%	87.37%	84.86%	82.67%	80.74%	79.02%	77.49%	76.11%	74.86%	73.73%	72.69%	71.74%	70.87%	70.06%	69.32%	68.63%	67.98%	67.38%	66.82%	66.29%	65.80%	65.33%	64.89%
194								90.00%	90.00%	87.60%	85.08%	82.88%	80.94%	79.21%	77.67%	76.28%	75.02%	73.88%	72.84%	71.88%	71.00%	70.19%	69.44%	68.75%	68.10%	67.49%	66.93%	66.40%	65.90%	65.43%	64.99%
195								90.00%	90.00%	87.84%	85.31%	83.09%	81.13%	79.40%	77.84%	76.44%	75.18%	74.03%	72.98%	72.02%	71.14%	70.32%	69.57%	68.87%	68.21%	67.60%	67.04%	66.50%	66.00%	65.53%	65.08%
196								90.00%	90.00%	88.08%	85.53%	83.30%	81.33%	79.58%	78.02%	76.61%	75.34%	74.18%	73.13%	72.16%	71.27%	70.45%	69.69%	68.99%	68.33%	67.72%	67.14%	66.61%	66.10%	65.63%	65.18%
197								90.00%	90.00%	88.32%	85.75%	83.51%	81.53%	79.77%	78.19%	76.78%	75.50%	74.33%	73.27%	72.30%	71.40%	70.58%	69.81%	69.10%	68.44%	67.83%	67.25%	66.71%	66.20%	65.72%	65.27%
198								90.00%	90.00%	88.56%	85.98%	83.72%	81.72%	79.95%	78.37%	76.95%	75.66%	74.49%	73.42%	72.44%	71.54%	70.71%	69.94%	69.22%	68.56%	67.94%	67.36%	66.81%	66.30%	65.82%	65.37%
199								90.00%	90.00%	88.80%	86.20%	83.93%	81.92%	80.14%	78.55%	77.11%	75.82%	74.64%	73.56%	72.58%	71.67%	70.84%	70.06%	69.34%	68.67%	68.05%	67.47%	66.92%	66.41%	65.92%	65.47%
200								90.00%	90.00%	89.04%	86.42%	84.14%	82.12%	80.33%	78.72%	77.28%	75.98%	74.79%	73.71%	72.72%	71.81%	70.96%	70.19%	69.46%	68.79%	68.16%	67.57%	67.02%	66.51%	66.02%	65.56%
201								90.00%	90.00%	89.28%	86.65%	84.35%	82.32%	80.51%	78.90%	77.45%	76.14%	74.94%	73.85%	72.86%	71.94%	71.09%	70.31%	69.58%	68.90%	68.27%	67.68%	67.13%	66.61%	66.12%	65.66%
202								90.00%	90.00%	89.52%	86.87%	84.55%	82.51%	80.70%	79.07%	77.62%	76.29%	75.10%	74.00%	73.00%	72.07%	71.22%	70.43%	69.70%	69.02%	68.38%	67.79%	67.23%	66.71%	66.22%	65.75%
203								90.00%	90.00%	89.76%	87.09%	84.76%	82.71%	80.88%	79.25%	77.78%	76.45%	75.25%	74.15%	73.14%	72.21%	71.35%	70.56%	69.82%	69.14%	68.50%	67.90%	67.34%	66.81%	66.31%	65.85%
204								90.00%	90.00%	90.00%	87.32%	84.97%	82.91%	81.07%	79.43%	77.95%	76.61%	75.40%	74.29%	73.28%	72.34%	71.48%	70.68%	69.94%	69.25%	68.61%	68.01%	67.44%	66.91%	66.41%	65.94%

Annexure II - Guaranteed Surrender Value factors (Regular / Limited Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
205									90.00%	90.00%	87.54%	85.18%	83.10%	81.26%	79.60%	78.12%	76.77%	75.55%	74.44%	73.41%	72.47%	71.61%	70.80%	70.06%	69.37%	68.72%	68.11%	67.55%	67.01%	66.51%	66.04%
206									90.00%	90.00%	87.77%	85.39%	83.30%	81.44%	79.78%	78.28%	76.93%	75.70%	74.58%	73.55%	72.61%	71.74%	70.93%	70.18%	69.48%	68.83%	68.22%	67.65%	67.11%	66.61%	66.13%
207									90.00%	90.00%	87.99%	85.60%	83.50%	81.63%	79.96%	78.45%	77.09%	75.86%	74.73%	73.69%	72.74%	71.86%	71.05%	70.30%	69.60%	68.94%	68.33%	67.75%	67.22%	66.71%	66.23%
208									90.00%	90.00%	88.21%	85.81%	83.69%	81.81%	80.13%	78.62%	77.25%	76.01%	74.87%	73.83%	72.88%	71.99%	71.18%	70.42%	69.71%	69.05%	68.44%	67.86%	67.32%	66.81%	66.32%
209									90.00%	90.00%	88.44%	86.02%	83.89%	82.00%	80.31%	78.79%	77.41%	76.16%	75.02%	73.97%	73.01%	72.12%	71.30%	70.54%	69.83%	69.16%	68.54%	67.96%	67.42%	66.90%	66.42%
210									90.00%	90.00%	88.66%	86.23%	84.09%	82.19%	80.48%	78.95%	77.57%	76.31%	75.16%	74.11%	73.14%	72.25%	71.42%	70.66%	69.94%	69.28%	68.65%	68.07%	67.52%	67.00%	66.52%
211									90.00%	90.00%	88.88%	86.44%	84.29%	82.37%	80.66%	79.12%	77.73%	76.46%	75.31%	74.25%	73.28%	72.38%	71.55%	70.78%	70.06%	69.39%	68.76%	68.17%	67.62%	67.10%	66.61%
212									90.00%	90.00%	89.11%	86.65%	84.48%	82.56%	80.84%	79.29%	77.89%	76.62%	75.45%	74.39%	73.41%	72.51%	71.67%	70.90%	70.17%	69.50%	68.87%	68.28%	67.72%	67.20%	66.71%
213									90.00%	90.00%	89.33%	86.86%	84.68%	82.74%	81.01%	79.46%	78.05%	76.77%	75.60%	74.53%	73.55%	72.64%	71.80%	71.01%	70.29%	69.61%	68.98%	68.38%	67.82%	67.30%	66.80%
214									90.00%	90.00%	89.55%	87.07%	84.88%	82.93%	81.19%	79.62%	78.21%	76.92%	75.75%	74.67%	73.68%	72.77%	71.92%	71.13%	70.40%	69.72%	69.08%	68.49%	67.92%	67.40%	66.90%
215									90.00%	90.00%	89.78%	87.28%	85.07%	83.12%	81.37%	79.79%	78.37%	77.07%	75.89%	74.81%	73.81%	72.89%	72.04%	71.25%	70.52%	69.83%	69.19%	68.59%	68.03%	67.49%	66.99%
216									90.00%	90.00%	90.00%	87.49%	85.27%	83.30%	81.54%	79.96%	78.53%	77.22%	76.04%	74.95%	73.95%	73.02%	72.17%	71.37%	70.63%	69.94%	69.30%	68.69%	68.13%	67.59%	67.09%
217										90.00%	90.00%	87.70%	85.47%	83.49%	81.72%	80.13%	78.69%	77.38%	76.18%	75.09%	74.08%	73.15%	72.29%	71.49%	70.75%	70.06%	69.41%	68.80%	68.23%	67.69%	67.18%
218										90.00%	90.00%	87.91%	85.67%	83.67%	81.89%	80.29%	78.84%	77.53%	76.33%	75.23%	74.21%	73.28%	72.41%	71.61%	70.86%	70.17%	69.51%	68.90%	68.33%	67.79%	67.28%
219										90.00%	90.00%	88.12%	85.86%	83.86%	82.07%	80.46%	79.00%	77.68%	76.47%	75.37%	74.35%	73.41%	72.54%	71.73%	70.98%	70.28%	69.62%	69.01%	68.43%	67.89%	67.37%
220										90.00%	90.00%	88.32%	86.06%	84.05%	82.25%	80.63%	79.16%	77.83%	76.62%	75.51%	74.48%	73.54%	72.66%	71.85%	71.10%	70.39%	69.73%	69.11%	68.53%	67.99%	67.47%
221										90.00%	90.00%	88.53%	86.26%	84.23%	82.42%	80.79%	79.32%	77.98%	76.76%	75.64%	74.62%	73.67%	72.79%	71.97%	71.21%	70.50%	69.84%	69.22%	68.63%	68.08%	67.57%
222										90.00%	90.00%	88.74%	86.45%	84.42%	82.60%	80.96%	79.48%	78.14%	76.91%	75.78%	74.75%	73.79%	72.91%	72.09%	71.33%	70.61%	69.95%	69.32%	68.73%	68.18%	67.66%
223										90.00%	90.00%	88.95%	86.65%	84.60%	82.78%	81.13%	79.64%	78.29%	77.05%	75.92%	74.88%	73.92%	73.03%	72.21%	71.44%	70.72%	70.05%	69.43%	68.84%	68.28%	67.76%
224										90.00%	90.00%	89.16%	86.85%	84.79%	82.95%	81.30%	79.80%	78.44%	77.20%	76.06%	75.02%	74.05%	73.16%	72.33%	71.56%	70.84%	70.16%	69.53%	68.94%	68.38%	67.85%
225										90.00%	90.00%	89.37%	87.04%	84.98%	83.13%	81.46%	79.96%	78.59%	77.35%	76.20%	75.15%	74.18%	73.28%	72.45%	71.67%	70.95%	70.27%	69.63%	69.04%	68.48%	67.95%
226										90.00%	90.00%	89.58%	87.24%	85.16%	83.30%	81.63%	80.12%	78.75%	77.49%	76.34%	75.28%	74.31%	73.41%	72.57%	71.79%	71.06%	70.38%	69.74%	69.14%	68.57%	68.04%
227										90.00%	90.00%	89.79%	87.44%	85.35%	83.48%	81.80%	80.28%	78.90%	77.64%	76.48%	75.42%	74.44%	73.53%	72.69%	71.90%	71.17%	70.49%	69.84%	69.24%	68.67%	68.14%
228										90.00%	90.00%	90.00%	87.64%	85.53%	83.66%	81.97%	80.44%	79.05%	77.78%	76.62%	75.55%	74.57%	73.65%	72.81%	72.02%	71.28%	70.59%	69.95%	69.34%	68.77%	68.23%
229											90.00%	90.00%	87.83%	85.72%	83.83%	82.13%	80.60%	79.20%	77.93%	76.76%	75.69%	74.69%	73.78%	72.93%	72.13%	71.39%	70.70%	70.05%	69.44%	68.87%	68.33%
230											90.00%	90.00%	88.03%	85.91%	84.01%	82.30%	80.76%	79.35%	78.07%	76.90%	75.82%	74.82%	73.90%	73.04%	72.25%	71.50%	70.81%	70.16%	69.54%	68.97%	68.42%
231											90.00%	90.00%	88.23%	86.09%	84.19%	82.47%	80.92%	79.51%	78.22%	77.04%	75.95%	74.95%	74.02%	73.16%	72.36%	71.62%	70.92%	70.26%	69.65%	69.07%	68.52%
232											90.00%	90.00%	88.42%	86.28%	84.36%	82.64%	81.08%	79.66%	78.36%	77.18%	76.09%	75.08%	74.15%	73.28%	72.48%	71.73%	71.02%	70.37%	69.75%	69.16%	68.62%
233											90.00%	90.00%	88.62%	86.47%	84.54%	82.80%	81.24%	79.81%	78.51%	77.32%	76.22%	75.21%	74.27%	73.40%	72.59%	71.84%	71.13%	70.47%	69.85%	69.26%	68.71%
234											90.00%	90.00%	88.82%	86.65%	84.71%	82.97%	81.39%	79.96%	78.65%	77.46%	76.35%	75.34%	74.40%	73.52%	72.71%	71.95%	71.24%	70.57%	69.95%	69.36%	68.81%
235											90.00%	90.00%	89.01%	86.84%	84.89%	83.14%	81.55%	80.11%	78.80%	77.60%	76.49%	75.47%	74.52%	73.64%	72.82%	72.06%	71.35%	70.68%	70.05%	69.46%	68.90%
236											90.00%	90.00%	89.21%	87.02%	85.07%	83.31%	81.71%	80.27%	78.95%	77.74%	76.62%	75.59%	74.64%	73.76%	72.94%	72.17%	71.46%	70.78%	70.15%	69.56%	69.00%
237											90.00%	90.00%	89.41%	87.21%	85.24%	83.47%	81.87%	80.42%	79.09%	77.87%	76.76%	75.72%	74.77%	73.88%	73.05%	72.28%	71.56%	70.89%	70.25%	69.66%	69.09%
238											90.00%	90.00%	89.61%	87.40%	85.42%	83.64%	82.03%	80.57%	79.24%	78.01%	76.89%	75.85%	74.89%	74.00%	73.17%	72.40%	71.67%	70.99%	70.35%	69.75%	69.19%
239											90.00%	90.00%	89.80%	87.58%	85.59%	83.81%	82.19%	80.72%	79.38%	78.15%	77.02%	75.98%	75.02%	74.12%	73.29%	72.51%	71.78%	71.10%	70.46%	69.85%	69.28%
240											90.00%	90.00%	90.00%	87.77%	85.77%	83.97%	82.35%	80.87%	79.53%	78.29%	77.16%	76.11%	75.14%	74.24%	73.40%	72.62%	71.89%	71.20%	70.56%	69.95%	69.38%
241												90.00%	90.00%	87.95%	85.95%	84.14%	82.51%	81.03%	79.67%	78.43%	77.29%	76.24%	75.26%	74.36%	73.52%	72.73%	71.99%	71.31%	70.66%	70.05%	69.47%
242												90.00%	90.00%	88.14%	86.12%	84.31%	82.67%	81.18%	79.82%	78.57%	77.42%	76.37%	75.39%	74.48%	73.63%	72.84%	72.10%	71.41%	70.76%	70.15%	69.57%
243												90.00%	90.00%	88.33%	86.30%	84.48%	82.83%	81.33%	79.96%	78.71%	77.56%	76.50%	75.51%	74.60%	73.75%	72.95%	72.21%	71.51%	70.86%	70.25%	69.67%
244												90.00%	90.00%	88.51%	86.48%	84.64%	82.99%	81.48%	80.11%	78.85%	77.69%	76.62%	75.63%	74.72%	73.86%	73.06%	72.32%	71.62%	70.96%	70.34%	69.76%
245												90.00%	90.00%	88.70%	86.65%	84.81%	83.15%	81.63%	80.25%	78.99%	77.83%	76.75%	75.76%	74.84%	73.98%	73.18%	72.43%	71.72%	71.06%	70.44%	69.86%
246												90.00%	90.00%	88.88%	86.83%	84.98%	83.31%	81.79%	80.40%	79.13%	77.96%	76.88%	75.88%	74.96%	74.09%	73.29%	72.53%	71.83%	71.16%	70.54%	69.95%
247												90.00%	90.00%	89.07%	87.00%	85.15%	83.47%	81.94%	80.55%	79.27%	78.09%	77.01%	76.01%	75.07%	74.21%	73.40%	72.64%	71.93%	71.27%	70.64%	70.05%
248												90.00%	90.00%	89.26%	87.18%	85.31%	83.63%	82.09%	80.69%	79.41%	78.23%	77.14%	76.13%	75.19%	74.32%	73.51%	72.75%	72.04%	71.37%	70.74%	70.14%
249												90.00%	90.00%	89.44%	87.36%	85.48%	83.78%	82.24%	80.84%	79.55%	78.36%	77.27%	76.25%	75.31%	74.44%	73.62%	72.86%	72.14%	71.47%	70.84%	70.24%
250												90.00%	90.00%	89.63%	87.53%	85.65%	83.94%	82.40%	80.98%	79.69%	78.49%	77.40%	76.38%	75.43%	74.55%	73.73%	72.96%	72.25%	71.57%	70.93%	70.33%
251												90.00%	90.00%	89.81%	87.71%	85.82%	84.10%	82.55%	81.13%	79.83%	78.63%	77.52%	76.50%	75.55%	74.67%	73.84%	73.07%	72.35%	71.67%	71.03%	70.43%
252												90.00%	90.00%	90.00%	87.89%	85.98%	84.26%	82.70%	81.27%	79.97%	78.76%	77.65%	76.63%	75.67%	74.78%	73.96%	73.18%	72.45%	71.77%	71.13%	70.53%
253													90.00%	90.00%	88.06%	86.15%	84.42%	82.85%	81.42%	80.10%	78.90%	77.78%	76.75%	75.79%	74.90%	74.07%	73.29%	72.56%	71.87%	71.23%	70.62%
254													90.00%	90.00%	88.24%	86.32%	84.58%	83.00%	81.56%	80.24%	79.03%	77.91%	76.87%	75.91%	75.01%	74.18%	73.40%	72.66%	71.97%	71.33%	70.72%
255													90.00%	90.00%	88.41%	86.49%	84.74%	83.16%	81.71%	80.38%	79.16%	78.04%	77.00%	76.03%	75.13%	74.29%	73.50%	72.77%	72.08%	71.43%	70.81%
256													90.00%	90.00%	88.59%	86.65%	84.90%	83.31%	81.85%	80.52%	79.30%	78.17%	77.12%	76.15%	75.24%	74.40%	73.61%	72.87%	72.18%	71.52%	70.91%
257													90.00%	90.00%	88.77%	86.82%	85.06%	83.46%	82.00%	80.66%	79.43%	78.30%	77.24%	76.27%	75.36%	74.51%	73.72%	72.98%	72.28%	71.62%	71.00%
258													90.00%	90.00%	88.94%	86.99%	85.22%	83.61%	82.15%	80.80%	79.57%	78.42%	77.37%	76.39%	75.48%	74.62%	73.83%	73.08%	72.38%	71.72%	71.10%
259													90.00%	90.00%	89.12%	87.15%	85.38%	83.76%	82.29%	80.94%	79.70%	78.55%	77.49%	76.51%	75.59%	74.74%	73.94%	73.19%	72.48%	71.82%	71.19%
260													90.00%	90.00%	89.30%	87.32%	85.54%	83.92%	82.44%	81.08%	79.83%	78.68%	77.62%	76.63%	75.71%	74.85%	74.04%	73.29%	72.58%	71.92%	71.29%
261													90.00%	90.00%	89.47%	87.49%	85.70%	84.07%	82.58%	81.22%	79.97%	78.81%	77.74%	76.75%	75.82%	74.96%	74.15%	73.39%	72.68%	72.01%	71.38%
262													90.00%	90.00%	89.65%	87.66%	85.86%	84.22%	82.73%	81.36%	80.10%	78.94%	77.86%	76.87%	75.94%	75.07%	74.26%	73.50%	72.78%	72.11%	71.48%
263													90.00%	90.00%	89.82%	87.82%	86.02%	84.37%	82.87%	81.50%	80.23%	79.07%	77.99%	76.99%	76.05%	75.18%	74.37%	73.60%	72.89%	72.21%	71.58%
264													90.00%	90.00%	90.00%	87.99%	86.18%	84.52%	83.02%	81.64%	80.37%	79.20%	78.11%	77.10%	76.17%	75.29%	74.47%	73.71%	72.99%	72.31%	71.67%
265														90.00%	90.00%	88.16%	86.33%	84.68%	83.16%	81.78%	80.50%	79.32%	78.24%	77.22%	76.28%	75.40%	74.58%	73.81%	73.09%	72.41%	71.77%
266														90.00%	90.00%	88.33%	86.49%	84.83%	83.31%	81.92%	80.64%	79.45%	78.36%	77.34%	76.40%	75.52%	74.69%	73.92%	73.19%	72.51%	71.86%
267														90.00%	90.00%	88.49%	86.65%	84.98%	83.45%	82.06%	80.77%	79.58%	78.48%	77.46%	76.51%	75.63%	74.80%	74.02%	73.29%	72.60%	71.96%
268														90.00%	90.00%	88.66%	86.81%	85.13%	83.60%	82.20%	80.90%	79.71%	78.61%	77.58%	76.63%	75.74%	74.91%	74.13%	73.39%	72.70%	72.05%
269														90.00%	90.00%	88.83%	86.97%	85.29%	83.75%	82.33%	81.04%	79.84%	78.73%	77.70%	76.74%	75.85%	75.01%	74.23%	73.49%	72.80%	72.15%
270														90.00%	90.00%	89.00%	87.13%	85.44%	83.89%	82.47%	81.17%	79.97%	78.85%	77.82%	76.86%	75.96%	75.12%	74.33%	73.59%	72.90%	72.24%
271														90.00%	90.00%	89.16%	87.29%	85.59%	84.04%	82.61%	81.30%	80.10%	78.98%	77.94%	76.97%	76.07%	75.23%	74.44%	73.70%	73.00%	72.34%
272														90.00%	90.00%	89.33%	87.45%	85.74%	84.18%	82.75%	81.44%	80.23%	79.10%	78.06%	77.09%	76.18%	75.34%	74.54%	73.80%	73.10%	72.43%

Annexure II - Guaranteed Surrender Value factors (Regular / Limited Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
273														90.00%	90.00%	89.50%	87.61%	85.89%	84.33%	82.89%	81.57%	80.35%	79.23%	78.18%	77.20%	76.30%	75.44%	74.65%	73.90%	73.19%	72.53%
274														90.00%	90.00%	89.67%	87.77%	86.05%	84.47%	83.03%	81.71%	80.48%	79.35%	78.30%	77.32%	76.41%	75.55%	74.75%	74.00%	73.29%	72.63%
275														90.00%	90.00%	89.83%	87.93%	86.20%	84.62%	83.17%	81.84%	80.61%	79.47%	78.42%	77.44%	76.52%	75.66%	74.86%	74.10%	73.39%	72.72%
276														90.00%	90.00%	90.00%	88.09%	86.35%	84.76%	83.31%	81.97%	80.74%	79.60%	78.54%	77.55%	76.63%	75.77%	74.96%	74.20%	73.49%	72.82%
277															90.00%	90.00%	88.25%	86.50%	84.91%	83.45%	82.11%	80.87%	79.72%	78.66%	77.67%	76.74%	75.88%	75.07%	74.30%	73.59%	72.91%
278															90.00%	90.00%	88.41%	86.65%	85.05%	83.59%	82.24%	81.00%	79.85%	78.78%	77.78%	76.85%	75.98%	75.17%	74.41%	73.69%	73.01%
279															90.00%	90.00%	88.57%	86.81%	85.20%	83.73%	82.37%	81.13%	79.97%	78.90%	77.90%	76.96%	76.09%	75.27%	74.51%	73.78%	73.10%
280															90.00%	90.00%	88.73%	86.96%	85.35%	83.87%	82.51%	81.25%	80.09%	79.01%	78.01%	77.08%	76.20%	75.38%	74.61%	73.88%	73.20%
281															90.00%	90.00%	88.88%	87.11%	85.49%	84.01%	82.64%	81.38%	80.22%	79.13%	78.13%	77.19%	76.31%	75.48%	74.71%	73.98%	73.29%
282															90.00%	90.00%	89.04%	87.26%	85.64%	84.15%	82.78%	81.51%	80.34%	79.25%	78.24%	77.30%	76.42%	75.59%	74.81%	74.08%	73.39%
283															90.00%	90.00%	89.20%	87.41%	85.78%	84.29%	82.91%	81.64%	80.46%	79.37%	78.36%	77.41%	76.52%	75.69%	74.91%	74.18%	73.48%
284															90.00%	90.00%	89.36%	87.57%	85.93%	84.43%	83.04%	81.77%	80.59%	79.49%	78.47%	77.52%	76.63%	75.80%	75.01%	74.28%	73.58%
285															90.00%	90.00%	89.52%	87.72%	86.07%	84.56%	83.18%	81.90%	80.71%	79.61%	78.59%	77.63%	76.74%	75.90%	75.11%	74.37%	73.68%
286															90.00%	90.00%	89.68%	87.87%	86.22%	84.70%	83.31%	82.03%	80.84%	79.73%	78.70%	77.74%	76.85%	76.01%	75.22%	74.47%	73.77%
287															90.00%	90.00%	89.84%	88.02%	86.36%	84.84%	83.44%	82.15%	80.96%	79.85%	78.82%	77.86%	76.95%	76.11%	75.32%	74.57%	73.87%
288															90.00%	90.00%	90.00%	88.17%	86.51%	84.98%	83.58%	82.28%	81.08%	79.97%	78.93%	77.97%	77.06%	76.21%	75.42%	74.67%	73.96%
289																90.00%	90.00%	88.33%	86.65%	85.12%	83.71%	82.41%	81.21%	80.09%	79.05%	78.08%	77.17%	76.32%	75.52%	74.77%	74.06%
290																90.00%	90.00%	88.48%	86.80%	85.26%	83.85%	82.54%	81.33%	80.21%	79.16%	78.19%	77.28%	76.42%	75.62%	74.86%	74.15%
291																90.00%	90.00%	88.63%	86.95%	85.40%	83.98%	82.67%	81.46%	80.33%	79.28%	78.30%	77.39%	76.53%	75.72%	74.96%	74.25%
292																90.00%	90.00%	88.78%	87.09%	85.54%	84.11%	82.80%	81.58%	80.45%	79.39%	78.41%	77.49%	76.63%	75.82%	75.06%	74.34%
293																90.00%	90.00%	88.94%	87.24%	85.68%	84.25%	82.93%	81.70%	80.57%	79.51%	78.52%	77.60%	76.74%	75.92%	75.16%	74.44%
294																90.00%	90.00%	89.09%	87.38%	85.82%	84.38%	83.05%	81.83%	80.69%	79.63%	78.64%	77.71%	76.84%	76.03%	75.26%	74.53%
295																90.00%	90.00%	89.24%	87.53%	85.96%	84.52%	83.18%	81.95%	80.81%	79.74%	78.75%	77.82%	76.95%	76.13%	75.36%	74.63%
296																90.00%	90.00%	89.39%	87.67%	86.10%	84.65%	83.31%	82.07%	80.93%	79.86%	78.86%	77.92%	77.05%	76.23%	75.45%	74.73%
297																90.00%	90.00%	89.54%	87.82%	86.24%	84.78%	83.44%	82.20%	81.04%	79.97%	78.97%	78.03%	77.15%	76.33%	75.55%	74.82%
298																90.00%	90.00%	89.70%	87.96%	86.38%	84.92%	83.57%	82.32%	81.16%	80.09%	79.08%	78.14%	77.26%	76.43%	75.65%	74.92%
299																90.00%	90.00%	89.85%	88.11%	86.52%	85.05%	83.70%	82.45%	81.28%	80.20%	79.19%	78.25%	77.36%	76.53%	75.75%	75.01%
300																90.00%	90.00%	90.00%	88.25%	86.66%	85.18%	83.83%	82.57%	81.40%	80.32%	79.30%	78.36%	77.47%	76.63%	75.85%	75.11%
301																	90.00%	90.00%	88.40%	86.79%	85.32%	83.95%	82.69%	81.52%	80.43%	79.42%	78.46%	77.57%	76.73%	75.95%	75.20%
302																	90.00%	90.00%	88.55%	86.93%	85.45%	84.08%	82.82%	81.64%	80.55%	79.53%	78.57%	77.68%	76.84%	76.04%	75.30%
303																	90.00%	90.00%	88.69%	87.07%	85.59%	84.21%	82.94%	81.76%	80.66%	79.64%	78.68%	77.78%	76.94%	76.14%	75.39%
304																	90.00%	90.00%	88.84%	87.21%	85.72%	84.34%	83.07%	81.88%	80.78%	79.75%	78.79%	77.89%	77.04%	76.24%	75.49%
305																	90.00%	90.00%	88.98%	87.35%	85.85%	84.47%	83.19%	82.00%	80.89%	79.86%	78.89%	77.99%	77.14%	76.34%	75.58%
306																	90.00%	90.00%	89.13%	87.49%	85.99%	84.60%	83.31%	82.12%	81.01%	79.97%	79.00%	78.09%	77.24%	76.44%	75.68%
307																	90.00%	90.00%	89.27%	87.63%	86.12%	84.73%	83.44%	82.24%	81.12%	80.08%	79.11%	78.20%	77.34%	76.54%	75.78%
308																	90.00%	90.00%	89.42%	87.77%	86.25%	84.86%	83.56%	82.36%	81.24%	80.19%	79.22%	78.30%	77.44%	76.63%	75.87%
309																	90.00%	90.00%	89.56%	87.91%	86.39%	84.98%	83.68%	82.48%	81.35%	80.31%	79.33%	78.41%	77.54%	76.73%	75.97%
310																	90.00%	90.00%	89.71%	88.05%	86.52%	85.11%	83.81%	82.60%	81.47%	80.42%	79.43%	78.51%	77.65%	76.83%	76.06%
311																	90.00%	90.00%	89.85%	88.19%	86.66%	85.24%	83.93%	82.72%	81.59%	80.53%	79.54%	78.62%	77.75%	76.93%	76.16%
312																	90.00%	90.00%	90.00%	88.33%	86.79%	85.37%	84.06%	82.84%	81.70%	80.64%	79.65%	78.72%	77.85%	77.03%	76.25%
313																		90.00%	90.00%	88.47%	86.92%	85.50%	84.18%	82.96%	81.82%	80.75%	79.76%	78.83%	77.95%	77.13%	76.35%
314																		90.00%	90.00%	88.61%	87.06%	85.63%	84.30%	83.07%	81.93%	80.86%	79.87%	78.93%	78.05%	77.22%	76.44%
315																		90.00%	90.00%	88.75%	87.19%	85.76%	84.43%	83.19%	82.05%	80.97%	79.97%	79.03%	78.15%	77.32%	76.54%
316																		90.00%	90.00%	88.89%	87.32%	85.88%	84.55%	83.31%	82.16%	81.09%	80.08%	79.14%	78.25%	77.42%	76.63%
317																		90.00%	90.00%	89.02%	87.46%	86.01%	84.67%	83.43%	82.28%	81.20%	80.19%	79.24%	78.35%	77.52%	76.73%
318																		90.00%	90.00%	89.16%	87.59%	86.14%	84.80%	83.55%	82.39%	81.31%	80.30%	79.35%	78.46%	77.62%	76.83%
319																		90.00%	90.00%	89.30%	87.73%	86.27%	84.92%	83.67%	82.51%	81.42%	80.40%	79.45%	78.56%	77.71%	76.92%
320																		90.00%	90.00%	89.44%	87.86%	86.40%	85.05%	83.79%	82.62%	81.53%	80.51%	79.56%	78.66%	77.81%	77.02%
321																		90.00%	90.00%	89.58%	87.99%	86.53%	85.17%	83.91%	82.74%	81.64%	80.62%	79.66%	78.76%	77.91%	77.11%
322																		90.00%	90.00%	89.72%	88.13%	86.66%	85.29%	84.03%	82.85%	81.75%	80.73%	79.77%	78.86%	78.01%	77.21%
323																		90.00%	90.00%	89.86%	88.26%	86.78%	85.42%	84.15%	82.97%	81.87%	80.84%	79.87%	78.96%	78.11%	77.30%
324																		90.00%	90.00%	90.00%	88.39%	86.91%	85.54%	84.27%	83.08%	81.98%	80.94%	79.97%	79.06%	78.21%	77.40%
325																			90.00%	90.00%	88.53%	87.04%	85.67%	84.39%	83.20%	82.09%	81.05%	80.08%	79.16%	78.30%	77.49%
326																			90.00%	90.00%	88.66%	87.17%	85.79%	84.51%	83.31%	82.20%	81.16%	80.18%	79.27%	78.40%	77.59%
327																			90.00%	90.00%	88.80%	87.30%	85.91%	84.63%	83.43%	82.31%	81.27%	80.29%	79.37%	78.50%	77.68%
328																			90.00%	90.00%	88.93%	87.43%	86.04%	84.75%	83.54%	82.42%	81.37%	80.39%	79.47%	78.60%	77.78%
329																			90.00%	90.00%	89.06%	87.56%	86.16%	84.87%	83.66%	82.53%	81.48%	80.50%	79.57%	78.70%	77.88%
330																			90.00%	90.00%	89.20%	87.68%	86.28%	84.99%	83.78%	82.65%	81.59%	80.60%	79.67%	78.80%	77.97%
331																			90.00%	90.00%	89.33%	87.81%	86.41%	85.10%	83.89%	82.76%	81.70%	80.70%	79.77%	78.89%	78.07%
332																			90.00%	90.00%	89.46%	87.94%	86.53%	85.22%	84.01%	82.87%	81.81%	80.81%	79.87%	78.99%	78.16%
333																			90.00%	90.00%	89.60%	88.07%	86.66%	85.34%	84.12%	82.98%	81.91%	80.91%	79.97%	79.09%	78.26%
334																			90.00%	90.00%	89.73%	88.20%	86.78%	85.46%	84.24%	83.09%	82.02%	81.02%	80.08%	79.19%	78.35%
335																			90.00%	90.00%	89.87%	88.33%	86.90%	85.58%	84.35%	83.20%	82.13%	81.12%	80.18%	79.29%	78.45%
336																			90.00%	90.00%	90.00%	88.46%	87.03%	85.70%	84.47%	83.31%	82.24%	81.23%	80.28%	79.39%	78.54%
337																				90.00%	90.00%	88.59%	87.15%	85.82%	84.58%	83.43%	82.35%	81.33%	80.38%	79.48%	78.64%
338																				90.00%	90.00%	88.71%	87.28%	85.94%	84.70%	83.54%	82.45%	81.44%	80.48%	79.58%	78.74%
339																				90.00%	90.00%	88.84%	87.40%	86.06%	84.81%	83.65%	82.56%	81.54%	80.58%	79.68%	78.83%
340																				90.00%	90.00%	88.97%	87.52%	86.18%	84.93%	83.76%	82.67%	81.64%	80.68%	79.78%	78.93%

Annexure II - Guaranteed Surrender Value factors (Regular / Limited Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
341																				90.00%	90.00%	89.10%	87.65%	86.30%	85.04%	83.87%	82.78%	81.75%	80.78%	79.88%	79.02%
342																				90.00%	90.00%	89.23%	87.77%	86.42%	85.16%	83.98%	82.88%	81.85%	80.89%	79.98%	79.12%
343																				90.00%	90.00%	89.36%	87.89%	86.54%	85.27%	84.09%	82.99%	81.96%	80.99%	80.07%	79.21%
344																				90.00%	90.00%	89.49%	88.02%	86.66%	85.39%	84.21%	83.10%	82.06%	81.09%	80.17%	79.31%
345																				90.00%	90.00%	89.61%	88.14%	86.78%	85.50%	84.32%	83.21%	82.17%	81.19%	80.27%	79.40%
346																				90.00%	90.00%	89.74%	88.27%	86.90%	85.62%	84.43%	83.32%	82.27%	81.29%	80.37%	79.50%
347																				90.00%	90.00%	89.87%	88.39%	87.01%	85.73%	84.54%	83.42%	82.38%	81.39%	80.47%	79.59%
348																				90.00%	90.00%	90.00%	88.51%	87.13%	85.85%	84.65%	83.53%	82.48%	81.49%	80.57%	79.69%
349																					90.00%	90.00%	88.64%	87.25%	85.97%	84.76%	83.64%	82.58%	81.59%	80.66%	79.79%
350																					90.00%	90.00%	88.76%	87.37%	86.08%	84.87%	83.75%	82.69%	81.70%	80.76%	79.88%
351																					90.00%	90.00%	88.89%	87.49%	86.20%	84.99%	83.85%	82.79%	81.80%	80.86%	79.98%
352																					90.00%	90.00%	89.01%	87.61%	86.31%	85.10%	83.96%	82.90%	81.90%	80.96%	80.07%
353																					90.00%	90.00%	89.13%	87.73%	86.43%	85.21%	84.07%	83.00%	82.00%	81.06%	80.17%
354																					90.00%	90.00%	89.26%	87.85%	86.54%	85.32%	84.18%	83.11%	82.10%	81.15%	80.26%
355																					90.00%	90.00%	89.38%	87.97%	86.66%	85.43%	84.29%	83.21%	82.20%	81.25%	80.36%
356																					90.00%	90.00%	89.50%	88.09%	86.77%	85.54%	84.39%	83.32%	82.30%	81.35%	80.45%
357																					90.00%	90.00%	89.63%	88.21%	86.89%	85.65%	84.50%	83.42%	82.41%	81.45%	80.55%
358																					90.00%	90.00%	89.75%	88.33%	87.00%	85.77%	84.61%	83.52%	82.51%	81.55%	80.64%
359																					90.00%	90.00%	89.88%	88.45%	87.12%	85.88%	84.72%	83.63%	82.61%	81.65%	80.74%
360																					90.00%	90.00%	90.00%	88.57%	87.23%	85.99%	84.82%	83.73%	82.71%	81.74%	80.84%
361																						90.00%	90.00%	88.69%	87.35%	86.10%	84.93%	83.84%	82.81%	81.84%	80.93%
362																						90.00%	90.00%	88.81%	87.46%	86.21%	85.04%	83.94%	82.91%	81.94%	81.03%
363																						90.00%	90.00%	88.93%	87.58%	86.32%	85.15%	84.05%	83.01%	82.04%	81.12%
364																						90.00%	90.00%	89.04%	87.69%	86.43%	85.26%	84.15%	83.11%	82.14%	81.22%
365																						90.00%	90.00%	89.16%	87.81%	86.55%	85.36%	84.26%	83.22%	82.24%	81.31%
366																						90.00%	90.00%	89.28%	87.93%	86.66%	85.47%	84.36%	83.32%	82.33%	81.41%
367																						90.00%	90.00%	89.40%	88.04%	86.77%	85.58%	84.46%	83.42%	82.43%	81.50%
368																						90.00%	90.00%	89.52%	88.16%	86.88%	85.69%	84.57%	83.52%	82.53%	81.60%
369																						90.00%	90.00%	89.64%	88.27%	86.99%	85.80%	84.67%	83.62%	82.63%	81.69%
370																						90.00%	90.00%	89.76%	88.39%	87.10%	85.90%	84.78%	83.72%	82.73%	81.79%
371																						90.00%	90.00%	89.88%	88.50%	87.21%	86.01%	84.88%	83.82%	82.83%	81.89%
372																						90.00%	90.00%	90.00%	88.62%	87.33%	86.12%	84.99%	83.92%	82.92%	81.98%
373																							90.00%	90.00%	88.73%	87.44%	86.23%	85.09%	84.03%	83.02%	82.08%
374																							90.00%	90.00%	88.85%	87.55%	86.33%	85.20%	84.13%	83.12%	82.17%
375																							90.00%	90.00%	88.96%	87.66%	86.44%	85.30%	84.23%	83.22%	82.27%
376																							90.00%	90.00%	89.08%	87.77%	86.55%	85.40%	84.33%	83.32%	82.36%
377																							90.00%	90.00%	89.19%	87.88%	86.66%	85.51%	84.43%	83.42%	82.46%
378																							90.00%	90.00%	89.31%	87.99%	86.77%	85.61%	84.53%	83.51%	82.55%
379																							90.00%	90.00%	89.42%	88.11%	86.87%	85.72%	84.63%	83.61%	82.65%
380																							90.00%	90.00%	89.54%	88.22%	86.98%	85.82%	84.73%	83.71%	82.74%
381																							90.00%	90.00%	89.65%	88.33%	87.09%	85.93%	84.84%	83.81%	82.84%
382																							90.00%	90.00%	89.77%	88.44%	87.20%	86.03%	84.94%	83.91%	82.94%
383																							90.00%	90.00%	89.88%	88.55%	87.30%	86.14%	85.04%	84.00%	83.03%
384																							90.00%	90.00%	90.00%	88.66%	87.41%	86.24%	85.14%	84.10%	83.13%
385																								90.00%	90.00%	88.77%	87.52%	86.34%	85.24%	84.20%	83.22%
386																								90.00%	90.00%	88.89%	87.63%	86.45%	85.34%	84.30%	83.32%
387																								90.00%	90.00%	89.00%	87.74%	86.55%	85.44%	84.40%	83.41%
388																								90.00%	90.00%	89.11%	87.84%	86.66%	85.54%	84.50%	83.51%
389																								90.00%	90.00%	89.22%	87.95%	86.76%	85.65%	84.59%	83.60%
390																								90.00%	90.00%	89.33%	88.06%	86.87%	85.75%	84.69%	83.70%
391																								90.00%	90.00%	89.44%	88.17%	86.97%	85.85%	84.79%	83.79%
392																								90.00%	90.00%	89.55%	88.27%	87.08%	85.95%	84.89%	83.89%
393																								90.00%	90.00%	89.67%	88.38%	87.18%	86.05%	84.99%	83.99%
394																								90.00%	90.00%	89.78%	88.49%	87.28%	86.15%	85.09%	84.08%
395																								90.00%	90.00%	89.89%	88.60%	87.39%	86.25%	85.18%	84.18%
396																								90.00%	90.00%	90.00%	88.71%	87.49%	86.35%	85.28%	84.27%
397																									90.00%	90.00%	88.81%	87.60%	86.46%	85.38%	84.37%
398																									90.00%	90.00%	88.92%	87.70%	86.56%	85.48%	84.46%
399																									90.00%	90.00%	89.03%	87.81%	86.66%	85.58%	84.56%
400																									90.00%	90.00%	89.14%	87.91%	86.76%	85.68%	84.65%
401																									90.00%	90.00%	89.25%	88.02%	86.86%	85.77%	84.75%
402																									90.00%	90.00%	89.35%	88.12%	86.96%	85.87%	84.84%
403																									90.00%	90.00%	89.46%	88.22%	87.06%	85.97%	84.94%
404																									90.00%	90.00%	89.57%	88.33%	87.16%	86.07%	85.04%
405																									90.00%	90.00%	89.68%	88.43%	87.27%	86.17%	85.13%
406																									90.00%	90.00%	89.78%	88.54%	87.37%	86.27%	85.23%
407																									90.00%	90.00%	89.89%	88.64%	87.47%	86.36%	85.32%
408																									90.00%	90.00%	90.00%	88.75%	87.57%	86.46%	85.42%
409																										90.00%	90.00%	88.85%	87.67%	86.56%	85.51%
410																										90.00%	90.00%	88.96%	87.77%	86.66%	85.61%

Annexure II - Guaranteed Surrender Value factors (Regular / Limited Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
411																										90.00%	90.00%	89.06%	87.87%	86.76%	85.70%
412																										90.00%	90.00%	89.16%	87.97%	86.86%	85.80%
413																										90.00%	90.00%	89.27%	88.08%	86.95%	85.89%
414																										90.00%	90.00%	89.37%	88.18%	87.05%	85.99%
415																										90.00%	90.00%	89.48%	88.28%	87.15%	86.09%
416																										90.00%	90.00%	89.58%	88.38%	87.25%	86.18%
417																										90.00%	90.00%	89.69%	88.48%	87.35%	86.28%
418																										90.00%	90.00%	89.79%	88.58%	87.44%	86.37%
419																										90.00%	90.00%	89.90%	88.68%	87.54%	86.47%
420																										90.00%	90.00%	90.00%	88.78%	87.64%	86.56%
421																											90.00%	90.00%	88.89%	87.74%	86.66%
422																											90.00%	90.00%	88.99%	87.84%	86.75%
423																											90.00%	90.00%	89.09%	87.94%	86.85%
424																											90.00%	90.00%	89.19%	88.03%	86.95%
425																											90.00%	90.00%	89.29%	88.13%	87.04%
426																											90.00%	90.00%	89.39%	88.23%	87.14%
427																											90.00%	90.00%	89.49%	88.33%	87.23%
428																											90.00%	90.00%	89.59%	88.43%	87.33%
429																											90.00%	90.00%	89.70%	88.53%	87.42%
430																											90.00%	90.00%	89.80%	88.62%	87.52%
431																											90.00%	90.00%	89.90%	88.72%	87.61%
432																											90.00%	90.00%	90.00%	88.82%	87.71%
433																												90.00%	90.00%	88.92%	87.80%
434																												90.00%	90.00%	89.02%	87.90%
435																												90.00%	90.00%	89.12%	88.00%
436																												90.00%	90.00%	89.21%	88.09%
437																												90.00%	90.00%	89.31%	88.19%
438																												90.00%	90.00%	89.41%	88.28%
439																												90.00%	90.00%	89.51%	88.38%
440																												90.00%	90.00%	89.61%	88.47%
441																												90.00%	90.00%	89.71%	88.57%
442																												90.00%	90.00%	89.80%	88.66%
443																												90.00%	90.00%	89.90%	88.76%
444																												90.00%	90.00%	90.00%	88.85%
445																													90.00%	90.00%	88.95%
446																													90.00%	90.00%	89.05%
447																													90.00%	90.00%	89.14%
448																													90.00%	90.00%	89.24%
449																													90.00%	90.00%	89.33%
450																													90.00%	90.00%	89.43%
451																													90.00%	90.00%	89.52%
452																													90.00%	90.00%	89.62%
453																													90.00%	90.00%	89.71%
454																													90.00%	90.00%	89.81%
455																													90.00%	90.00%	89.90%
456																													90.00%	90.00%	90.00%
457																														90.00%	90.00%
458																														90.00%	90.00%
459																														90.00%	90.00%
460																														90.00%	90.00%
461																														90.00%	90.00%
462																														90.00%	90.00%
463																														90.00%	90.00%
464																														90.00%	90.00%
465																														90.00%	90.00%
466																														90.00%	90.00%
467																														90.00%	90.00%
468																														90.00%	90.00%
469																															90.00%
470																															90.00%
471																															90.00%
472																															90.00%
473																															90.00%
474																															90.00%
475																															90.00%
476																															90.00%
477																															90.00%
478																															90.00%
479																															90.00%
480																															90.00%

Annexure II - Guaranteed Surrender Value factors (Single Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%
3	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%
4	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%
5	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%
6	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%
7	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%
8	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%
9	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%
10	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%
11	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%
12	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%
13	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%
14	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%
15	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%
16	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%
17	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%
18	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%
19	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%
20	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%
21	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%
22	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%
23	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%
24	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%
25	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%
26	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%
27	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%
28	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%
29	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%
30	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%
31	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%
32	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%
33	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%
34	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%
35	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%
36	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%
37	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
38	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
39	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
40	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
41	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
42	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
43	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
44	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
45	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
46	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
47	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
48	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
49	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
50	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
51	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
52	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
53	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
54	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
55	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
56	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
57	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
58	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
59	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
60	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
61	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
62	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
63	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
64	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
65	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
66	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
67	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
68	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%

Annexure II - Guaranteed Surrender Value factors (Single Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
69	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
70	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
71	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
72	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
73	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
74	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
75	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
76	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
77	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
78	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
79	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
80	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
81	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
82	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
83	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
84	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
85	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
86	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
87	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
88	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
89	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
90	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
91	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
92	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
93	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
94	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
95	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
96	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
97	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
98	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
99	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
100	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
101	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
102	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
103	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
104	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
105	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
106	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
107	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
108	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
109	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
110	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
111	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
112	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
113	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
114	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
115	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
116	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
117	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
118	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
119	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
120	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
121		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
122		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
123		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
124		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
125		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
126		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
127		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
128		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
129		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
130		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
131		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
132		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
133			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
134			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
135			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
136			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%

Annexure II - Guaranteed Surrender Value factors (Single Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
137			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
138			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
139			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
140			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
141			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
142			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
143			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
144			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
145				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
146				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
147				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
148				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
149				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
150				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
151				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
152				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
153				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
154				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
155				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
156				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
157					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
158					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
159					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
160					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
161					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
162					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
163					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
164					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
165					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
166					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
167					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
168					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
169						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
170						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
171						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
172						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
173						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
174						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
175						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
176						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
177						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
178						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
179						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
180						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
181							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
182							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
183							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
184							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
185							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
186							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
187							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
188							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
189							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
190							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
191							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
192							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
193								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
194								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
195								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
196								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
197								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
198								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
199								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
200								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
201								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
202								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
203								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
204								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%

Annexure II - Guaranteed Surrender Value factors (Single Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
205									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
206									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
207									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
208									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
209									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
210									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
211									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
212									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
213									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
214									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
215									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
216									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
217										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
218										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
219										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
220										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
221										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
222										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
223										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
224										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
225										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
226										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
227										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
228										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
229											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
230											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
231											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
232											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
233											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
234											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
235											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
236											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
237											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
238											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
239											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
240											90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
241												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
242												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
243												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
244												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
245												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
246												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
247												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
248												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
249												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
250												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
251												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
252												90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
253													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
254													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
255													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
256													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
257													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
258													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
259													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
260													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
261													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
262													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
263													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
264													90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
265														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
266														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
267														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
268														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
269														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
270														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
271														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
272														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%

Annexure II - Guaranteed Surrender Value factors (Single Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
273														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
274														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
275														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
276														90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
277															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
278															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
279															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
280															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
281															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
282															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
283															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
284															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
285															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
286															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
287															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
288															90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
289																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
290																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
291																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
292																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
293																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
294																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
295																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
296																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
297																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
298																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
299																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
300																90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
301																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
302																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
303																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
304																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
305																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
306																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
307																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
308																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
309																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
310																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
311																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
312																	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
313																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
314																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
315																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
316																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
317																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
318																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
319																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
320																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
321																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
322																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
323																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
324																		90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
325																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
326																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
327																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
328																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
329																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
330																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
331																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
332																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
333																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
334																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
335																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
336																			90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
337																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
338																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
339																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
340																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%

Annexure II - Guaranteed Surrender Value factors (Regular / Limited Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
341																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
342																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
343																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
344																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
345																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
346																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
347																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
348																				90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
349																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
350																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
351																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
352																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
353																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
354																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
355																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
356																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
357																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
358																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
359																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
360																					90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
361																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
362																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
363																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
364																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
365																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
366																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
367																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
368																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
369																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
370																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
371																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
372																						90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
373																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
374																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
375																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
376																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
377																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
378																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
379																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
380																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
381																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
382																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
383																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
384																							90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
385																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
386																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
387																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
388																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
389																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
390																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
391																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
392																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
393																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
394																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
395																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
396																								90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
397																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
398																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
399																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
400																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
401																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
402																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
403																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
404																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
405																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
406																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
407																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
408																									90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
409																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
410																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%

Annexure II - Guaranteed Surrender Value factors (Regular / Limited Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
411																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
412																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
413																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
414																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
415																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
416																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
417																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
418																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
419																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
420																										90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
421																											90.00%	90.00%	90.00%	90.00%	90.00%
422																											90.00%	90.00%	90.00%	90.00%	90.00%
423																											90.00%	90.00%	90.00%	90.00%	90.00%
424																											90.00%	90.00%	90.00%	90.00%	90.00%
425																											90.00%	90.00%	90.00%	90.00%	90.00%
426																											90.00%	90.00%	90.00%	90.00%	90.00%
427																											90.00%	90.00%	90.00%	90.00%	90.00%
428																											90.00%	90.00%	90.00%	90.00%	90.00%
429																											90.00%	90.00%	90.00%	90.00%	90.00%
430																											90.00%	90.00%	90.00%	90.00%	90.00%
431																											90.00%	90.00%	90.00%	90.00%	90.00%
432																											90.00%	90.00%	90.00%	90.00%	90.00%
433																												90.00%	90.00%	90.00%	90.00%
434																												90.00%	90.00%	90.00%	90.00%
435																												90.00%	90.00%	90.00%	90.00%
436																												90.00%	90.00%	90.00%	90.00%
437																												90.00%	90.00%	90.00%	90.00%
438																												90.00%	90.00%	90.00%	90.00%
439																												90.00%	90.00%	90.00%	90.00%
440																												90.00%	90.00%	90.00%	90.00%
441																												90.00%	90.00%	90.00%	90.00%
442																												90.00%	90.00%	90.00%	90.00%
443																												90.00%	90.00%	90.00%	90.00%
444																												90.00%	90.00%	90.00%	90.00%
445																													90.00%	90.00%	90.00%
446																													90.00%	90.00%	90.00%
447																													90.00%	90.00%	90.00%
448																													90.00%	90.00%	90.00%
449																													90.00%	90.00%	90.00%
450																													90.00%	90.00%	90.00%
451																													90.00%	90.00%	90.00%
452																													90.00%	90.00%	90.00%
453																													90.00%	90.00%	90.00%
454																													90.00%	90.00%	90.00%
455																													90.00%	90.00%	90.00%
456																													90.00%	90.00%	90.00%
457																														90.00%	90.00%
458																														90.00%	90.00%
459																														90.00%	90.00%
460																														90.00%	90.00%
461																														90.00%	90.00%
462																														90.00%	90.00%
463																														90.00%	90.00%
464																														90.00%	90.00%
465																														90.00%	90.00%
466																														90.00%	90.00%
467																														90.00%	90.00%
468																															90.00%
469																															90.00%
470																															90.00%
471																															90.00%
472																															90.00%
473																															90.00%
474																															90.00%
475																															90.00%
476																															90.00%
477																															90.00%
478																															90.00%
479																															90.00%
480																															90.00%

Annexure II - Guaranteed Surrender Value factors (Regular / Limited Pay)

Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
14	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%	30.42%
15	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%	30.83%
16	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%	31.25%
17	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%	31.67%
18	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%	32.08%
19	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%
20	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%	32.92%
21	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%	33.33%
22	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%	33.75%
23	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%	34.17%
24	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%	34.58%
25	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
26	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%	36.25%
27	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%
28	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%	38.75%
29	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
30	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%	41.25%
31	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%
32	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%	43.75%
33	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%
34	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%	46.25%
35	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%
36	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%	48.75%
37	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
38	50.68%	50.56%	50.48%	50.42%	50.37%	50.34%	50.31%	50.28%	50.26%	50.24%	50.22%	50.21%	50.20%	50.19%	50.18%	50.17%	50.16%	50.15%	50.15%	50.14%	50.13%	50.13%	50.12%	50.12%	50.12%	50.11%	50.11%	50.10%	50.10%	50.10%	50.10%
39	51.36%	51.13%	50.96%	50.84%	50.75%	50.67%	50.61%	50.56%	50.52%	50.48%	50.45%	50.42%	50.39%	50.37%	50.35%	50.33%	50.32%	50.30%	50.29%	50.28%	50.27%	50.26%	50.25%	50.24%	50.23%	50.22%	50.22%	50.21%	50.20%	50.20%	50.19%
40	52.03%	51.69%	51.45%	51.26%	51.12%	51.01%	50.92%	50.84%	50.77%	50.72%	50.67%	50.63%	50.59%	50.56%	50.53%	50.50%	50.48%	50.46%	50.44%	50.42%	50.40%	50.39%	50.37%	50.36%	50.35%	50.33%	50.32%	50.31%	50.30%	50.29%	50.29%
41	52.71%	52.25%	51.93%	51.68%	51.50%	51.34%	51.22%	51.12%	51.03%	50.96%	50.89%	50.84%	50.79%	50.74%	50.70%	50.67%	50.64%	50.61%	50.58%	50.56%	50.54%	50.51%	50.50%	50.48%	50.46%	50.45%	50.43%	50.42%	50.41%	50.39%	50.38%
42	53.39%	52.82%	52.41%	52.11%	51.87%	51.68%	51.53%	51.40%	51.29%	51.20%	51.12%	51.05%	50.99%	50.93%	50.88%	50.84%	50.80%	50.76%	50.73%	50.70%	50.67%	50.64%	50.62%	50.60%	50.58%	50.56%	50.54%	50.52%	50.51%	50.49%	50.48%
43	54.07%	53.38%	52.89%	52.53%	52.24%	52.02%	51.83%	51.68%	51.55%	51.44%	51.34%	51.26%	51.18%	51.12%	51.06%	51.00%	50.96%	50.91%	50.87%	50.84%	50.80%	50.77%	50.74%	50.72%	50.69%	50.67%	50.65%	50.63%	50.61%	50.59%	50.57%
44	54.75%	53.94%	53.37%	52.95%	52.62%	52.35%	52.14%	51.96%	51.81%	51.68%	51.56%	51.47%	51.38%	51.30%	51.23%	51.17%	51.12%	51.06%	51.02%	50.98%	50.94%	50.90%	50.87%	50.84%	50.81%	50.78%	50.75%	50.73%	50.71%	50.69%	50.67%
45	55.42%	54.51%	53.86%	53.37%	52.99%	52.69%	52.44%	52.24%	52.06%	51.92%	51.79%	51.68%	51.58%	51.49%	51.41%	51.34%	51.27%	51.22%	51.16%	51.11%	51.07%	51.03%	50.99%	50.96%	50.92%	50.89%	50.86%	50.84%	50.81%	50.79%	50.76%
46	56.10%	55.07%	54.34%	53.79%	53.36%	53.03%	52.75%	52.52%	52.32%	52.16%	52.01%	51.88%	51.77%	51.67%	51.59%	51.51%	51.43%	51.37%	51.31%	51.25%	51.20%	51.16%	51.11%	51.07%	51.04%	51.00%	50.97%	50.94%	50.91%	50.88%	50.86%
47	56.78%	55.63%	54.82%	54.21%	53.74%	53.36%	53.05%	52.80%	52.58%	52.40%	52.23%	52.09%	51.97%	51.86%	51.76%	51.67%	51.59%	51.52%	51.45%	51.39%	51.34%	51.29%	51.24%	51.19%	51.15%	51.11%	51.08%	51.04%	51.01%	50.98%	50.95%
48	57.46%	56.20%	55.30%	54.63%	54.11%	53.70%	53.36%	53.08%	52.84%	52.63%	52.46%	52.30%	52.17%	52.05%	51.94%	51.84%	51.75%	51.67%	51.60%	51.53%	51.47%	51.41%	51.36%	51.31%	51.27%	51.23%	51.19%	51.15%	51.11%	51.08%	51.05%
49	58.14%	56.76%	55.78%	55.05%	54.49%	54.03%	53.66%	53.36%	53.10%	52.87%	52.68%	52.51%	52.36%	52.23%	52.11%	52.01%	51.91%	51.83%	51.75%	51.67%	51.61%	51.54%	51.49%	51.43%	51.38%	51.34%	51.29%	51.25%	51.22%	51.18%	51.15%
50	58.81%	57.32%	56.27%	55.47%	54.86%	54.37%	53.97%	53.64%	53.35%	53.11%	52.91%	52.72%	52.56%	52.42%	52.29%	52.18%	52.07%	51.98%	51.89%	51.81%	51.74%	51.67%	51.61%	51.55%	51.50%	51.45%	51.40%	51.36%	51.32%	51.28%	51.24%
51	59.49%	57.89%	56.75%	55.89%	55.23%	54.71%	54.27%	53.92%	53.61%	53.35%	53.13%	52.93%	52.76%	52.60%	52.47%	52.34%	52.23%	52.13%	52.04%	51.95%	51.87%	51.80%	51.73%	51.67%	51.61%	51.56%	51.51%	51.46%	51.42%	51.38%	51.34%
52	60.17%	58.45%	57.23%	56.32%	55.61%	55.04%	54.58%	54.20%	53.87%	53.59%	53.35%	53.14%	52.96%	52.79%	52.64%	52.51%	52.39%	52.28%	52.18%	52.09%	52.01%	51.93%	51.86%	51.79%	51.73%	51.67%	51.62%	51.57%	51.52%	51.47%	51.43%
53	60.85%	59.01%	57.71%	56.74%	55.98%	55.38%	54.89%	54.48%	54.13%	53.83%	53.58%	53.35%	53.15%	52.98%	52.82%	52.68%	52.55%	52.43%	52.33%	52.23%	52.14%	52.06%	51.98%	51.91%	51.84%	51.78%	51.73%	51.67%	51.62%	51.57%	51.53%
54	61.53%	59.58%	58.19%	57.16%	56.36%	55.71%	55.19%	54.76%	54.39%	54.07%	53.80%	53.56%	53.35%	53.16%	53.00%	52.85%	52.71%	52.59%	52.47%	52.37%	52.27%	52.19%	52.11%	52.03%	51.96%	51.89%	51.83%	51.78%	51.72%	51.67%	51.62%
55	62.20%	60.14%	58.67%	57.58%	56.73%	56.05%	55.50%	55.03%	54.65%	54.31%	54.02%	53.77%	53.55%	53.35%	53.17%	53.01%	52.87%	52.74%	52.62%	52.51%	52.41%	52.32%	52.23%	52.15%	52.07%	52.01%	51.94%	51.88%	51.82%	51.77%	51.72%
56	62.88%	60.70%	59.16%	58.00%	57.10%	56.39%	55.80%	55.31%	54.90%	54.55%	54.25%	53.98%	53.74%	53.53%	53.35%	53.18%	53.03%	52.89%	52.76%	52.65%	52.54%	52.44%	52.35%	52.27%	52.19%	52.12%	52.05%	51.98%	51.92%	51.87%	51.81%
57	63.56%	61.27%	59.64%	58.42%	57.48%	56.72%	56.11%	55.59%	55.16%	54.79%	54.47%	54.19%	53.94%	53.72%	53.52%	53.35%	53.19%	53.04%	52.91%	52.79%	52.68%	52.57%	52.48%	52.39%	52.31%	52.23%	52.16%	52.09%	52.03%	51.97%	51.91%
58	64.24%	61.83%	60.12%	58.84%	57.85%	57.06%	56.41%	55.87%	55.42%	55.03%	54.69%	54.40%	54.14%	53.91%	53.70%	53.51%	53.35%	53.19%	53.05%	52.93%	52.81%	52.70%	52.60%	52.51%	52.42%	52.34%	52.26%	52.19%	52.13%	52.06%	52.00%
59	64.92%	62.39%	60.60%	59.26%	58.22%	57.39%	56.72%	56.15%	55.68%	55.27%	54.92%	54.61%	54.33%	54.09%	53.88%	53.68%	53.51%	53.35%	53.20%	53.07%	52.94%	52.83%	52.72%	52.63%	52.54%	52.45%	52.37%	52.30%	52.23%	52.16%	52.10%
60	65.59%	62.96%	61.08%	59.68%	58.60%	57.73%	57.02%	56.43%	55.94%	55.51%	55.14%	54.82%	54.53%	54.28%	54.05%	53.85%	53.67%	53.50%	53.35%	53.21%	53.08%	52.96%	52.85%	52.75%	52.65%	52.56%	52.48%	52.40%	52.33%	52.26%	52.20%
61	66.27%	63.52%	61.57%	60.11%	58.97%	58.07%	57.33%	56.71%	56.19%	55.75%	55.36%	55.03%	54.73%	54.47%	54.23%	54.02%	53.82%	53.65%	53.49%	53.34%	53.21%	53.09%	52.97%	52.87%	52.77%	52.67%	52.59%	52.51%	52.43%	52.36%	52.29%
62	66.95%	64.08%	62.05%	60.53%	59.35%	58.40%	57.63%	56.99%	56.45%	55.99%	55.59%	55.24%	54.93%	54.65%	54.41%	54.18%	53.98%	53.80%	53.64%	53.48%	53.34%	53.22%	53.10%	52.99%	52.88%	52.79%	52.70%	52.61%	52.53%	52.46%	52.39%
63	67.63%	64.65%	62.53%	60.95%	59.72%	58.74%	57.94%	57.27%	56.71%	56.23%	55.81%	55.45%	55.12%	54.84%	54.58%	54.35%	54.14%	53.95%	53.78%	53.62%	53.48%	53.34%	53.22%	53.10%	53.00%	52.90%	52.80%	52.72%	52.63%	52.56%	52.48%
64	68.31%	65.21%	63.01%	61.37%	60.09%	59.08%	58.24%	57.55%	56.97%	56.47%	56.03%	55.65%	55.32%	55.02%	54.76%	54.52%	54.30%	54.11%	53.93%	53.76%	53.61%	53.47%	53.34%	53.22%	53.11%	53.01%	52.91%	52.82%	52.73%	52.65%	52.58%
65	68.98%	65.77%	63.49%	61.79%	60.47%	59.41%	58.55%	57.83%	57.23%	56.71%	56.26%	55.86%	55.52%	55.21%	54.93%	54.69%	54.46%	54.26%	54.07%	53.90%	53.75%	53.60%	53.47%	53.34%	53.23%	53.12%	53.02%	52.92%	52.84%	52.75%	52.67%
66	69.66%	66.34%	63.98%	62.21%	60.84%	59.75%	58.85%	58.11%	57.48%	56.95%	56.48%	56.07%	55.71%	55.40%	55.11%	54.85%	54.62%	54.41%	54.22%	54.04%	53.88%	53.73%	53.59%	53.46%	53.34%	53.23%	53.13%	53.03%	52.94%	52.85%	52.77%
67	70.34%	66.90%	64.46%	62.63%	61.21%	60.08%	59.16%	58.39%	57.74%	57.19%	56.70%	56.28%	55.91%	55.58%	55.29%	55.02%	54.78%	54.56%	54.36%	54.18%	54.01%	53.86%	53.72%	53.58%	53.46%	53.34%	53.23%	53.13%	53.04%	52.95%	52.86%

Appendix I – Guaranteed Surrender Value factors

<GSV factors will be as per Annexure II of the File and Use>

Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%	75.42%
3	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%	75.83%
4	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%	76.25%
5	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%	76.67%
6	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%	77.08%
7	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%
8	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%	77.92%
9	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%	78.33%
10	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%	78.75%
11	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%	79.17%
12	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%	79.58%
13	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%
14	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%	80.42%
15	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%	80.83%
16	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%	81.25%
17	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%	81.67%
18	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%	82.08%
19	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%	82.50%
20	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%	82.92%
21	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%	83.33%
22	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%	83.75%
23	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%	84.17%
24	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%	84.58%
25	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%	85.00%
26	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%	85.42%
27	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%	85.83%
28	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%	86.25%
29	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%	86.67%
30	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%	87.08%
31	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%	87.50%
32	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%	87.92%
33	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%	88.33%
34	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%	88.75%
35	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%	89.17%
36	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%	89.58%
37	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
38	90.43%	90.29%	90.21%	90.17%	90.14%	90.12%	90.11%	90.09%	90.08%	90.08%	90.07%	90.06%	90.06%	90.06%	90.05%	90.05%	90.05%	90.04%	90.04%	90.04%	90.04%	90.04%	90.03%	90.03%	90.03%	90.03%	90.03%	90.03%	90.03%	90.03%	90.03%	90.03%	90.02%	90.02%	90.02%	90.02%
39	90.87%	90.57%	90.43%	90.34%	90.28%	90.24%	90.21%	90.19%	90.17%	90.15%	90.14%	90.13%	90.12%	90.11%	90.10%	90.10%	90.09%	90.09%	90.08%	90.08%	90.08%	90.07%	90.07%	90.07%	90.06%	90.06%	90.06%	90.06%	90.06%	90.05%	90.05%	90.05%	90.05%	90.05%	90.05%	90.05%
40	91.30%	90.86%	90.64%	90.51%	90.42%	90.36%	90.32%	90.28%	90.25%	90.23%	90.21%	90.19%	90.18%	90.17%	90.16%	90.15%	90.14%	90.13%	90.13%	90.12%	90.11%	90.11%	90.10%	90.10%	90.10%	90.09%	90.09%	90.09%	90.08%	90.08%	90.08%	90.08%	90.07%	90.07%	90.07%	90.07%
41	91.74%	91.14%	90.85%	90.68%	90.56%	90.48%	90.42%	90.37%	90.34%	90.31%	90.28%	90.26%	90.24%	90.22%	90.21%	90.20%	90.19%	90.18%	90.17%	90.16%	90.15%	90.15%	90.14%	90.13%	90.13%	90.12%	90.12%	90.12%	90.11%	90.11%	90.10%	90.10%	90.10%	90.10%	90.09%	90.09%
42	92.17%	91.43%	91.06%	90.85%	90.70%	90.60%	90.53%	90.47%	90.42%	90.38%	90.35%	90.32%	90.30%	90.28%	90.26%	90.25%	90.23%	90.22%	90.21%	90.20%	90.19%	90.18%	90.17%	90.17%	90.16%	90.15%	90.15%	90.14%	90.14%	90.13%	90.13%	90.13%	90.12%	90.12%	90.12%	90.11%
43	92.61%	91.71%	91.28%	91.02%	90.85%	90.72%	90.63%	90.56%	90.50%	90.46%	90.42%	90.39%	90.36%	90.34%	90.31%	90.30%	90.28%	90.26%	90.25%	90.24%	90.23%	90.22%	90.21%	90.20%	90.19%	90.19%	90.18%	90.17%	90.17%	90.16%	90.16%	90.15%	90.15%	90.14%	90.14%	90.14%
44	93.04%	92.00%	91.49%	91.19%	90.99%	90.84%	90.74%	90.65%	90.59%	90.53%	90.49%	90.45%	90.42%	90.39%	90.37%	90.34%	90.33%	90.31%	90.29%	90.28%	90.27%	90.25%	90.24%	90.23%	90.23%	90.22%	90.21%	90.20%	90.19%	90.19%	90.18%	90.18%	90.17%	90.17%	90.16%	90.16%
45	93.48%	92.29%	91.70%	91.36%	91.13%	90.96%	90.84%	90.75%	90.67%	90.61%	90.56%	90.52%	90.48%	90.45%	90.42%	90.39%	90.37%	90.35%	90.33%	90.32%	90.30%	90.29%	90.28%	90.27%	90.26%	90.25%	90.24%	90.23%	90.22%	90.22%	90.21%	90.20%	90.20%	90.19%	90.19%	90.18%
46	93.91%	92.57%	91.91%	91.53%	91.27%	91.08%	90.95%	90.84%	90.76%	90.69%	90.63%	90.58%	90.54%	90.50%	90.47%	90.44%	90.42%	90.40%	90.38%	90.36%	90.34%	90.33%	90.31%	90.30%	90.29%	90.28%	90.27%	90.26%	90.25%	90.24%	90.23%	90.23%	90.22%	90.21%	90.21%	90.20%
47	94.35%	92.86%	92.13%	91.69%	91.41%	91.20%	91.05%	90.93%	90.84%	90.76%	90.70%	90.65%	90.60%	90.56%	90.52%	90.49%	90.47%	90.44%	90.42%	90.40%	90.38%	90.36%	90.35%	90.33%	90.32%	90.31%	90.30%	90.29%	90.28%	90.27%	90.26%	90.25%	90.25%	90.24%	90.23%	90.23%
48	94.78%	93.14%	92.34%	91.86%	91.55%	91.33%	91.16%	91.03%	90.92%	90.84%	90.77%	90.71%	90.66%	90.61%	90.58%	90.54%	90.51%	90.48%	90.46%	90.44%	90.42%	90.40%	90.38%	90.37%	90.35%	90.34%	90.33%	90.32%	90.31%	90.30%	90.29%	90.28%	90.27%	90.26%	90.26%	90.25%
49	95.22%	93.43%	92.55%	92.03%	91.69%	91.45%	91.26%	91.12%	91.01%	90.92%	90.84%	90.77%	90.72%	90.67%	90.63%	90.59%	90.56%	90.53%	90.50%	90.48%	90.46%	90.44%	90.42%	90.40%	90.39%	90.37%	90.36%	90.35%	90.33%	90.32%	90.31%	90.30%	90.29%	90.29%	90.28%	90.27%
50	95.65%	93.71%	92.77%	92.20%	91.83%	91.57%	91.37%	91.21%	91.09%	90.99%	90.91%	90.84%	90.78%	90.73%	90.68%	90.64%	90.60%	90.57%	90.54%	90.52%	90.49%	90.47%	90.45%	90.43%	90.42%	90.40%	90.39%	90.37%	90.36%	90.35%	90.34%	90.33%	90.32%	90.31%	90.30%	90.29%
51	96.09%	94.00%	92.98%	92.37%	91.97%	91.69%	91.47%	91.31%	91.18%	91.07%	90.98%	90.90%	90.84%	90.78%	90.73%	90.69%	90.65%	90.62%	90.59%	90.56%	90.53%	90.51%	90.49%	90.47%	90.45%	90.43%	90.42%	90.40%	90.39%	90.38%	90.37%	90.35%	90.34%	90.33%	90.32%	90.32%
52	96.52%	94.29%	93.19%	92.54%	92.11%	91.81%	91.58%	91.40%	91.26%	91.15%	91.05%	90.97%	90.90%	90.84%	90.79%	90.74%	90.70%	90.66%	90.63%	90.60%	90.57%	90.55%	90.52%	90.50%	90.48%	90.46%	90.45%	90.43%	90.42%	90.40%	90.39%	90.38%	90.37%	90.36%	90.35%	90.34%
53	96.96%	94.57%	93.40%	92.71%	92.25%	91.93%	91.68%	91.50%	91.34%	91.22%	91.12%	91.03%	90.96%	90.89%	90.84%	90.79%	90.74%	90.70%	90.67%	90.64%	90.61%	90.58%	90.56%	90.54%	90.51%	90.50%	90.48%	90.46%	90.45%	90.43%	90.42%	90.41%	90.39%	90.38%	90.37%	90.36%
54	97.39%	94.86%	93.62%	92.88%	92.39%	92.05%	91.79%	91.59%	91.43%	91.30%	91.19%	91.10%	91.02%	90.95%	90.89%	90.84%	90.79%	90.75%	90.71%	90.68%	90.65%	90.62%	90.59%	90.57%	90.55%	90.53%	90.51%	90.49%	90.47%	90.46%	90.44%	90.43%	90.42%	90.41%	90.39%	90.38%
55	97.83%	95.14%	93.83%	93.05%	92.54%	92.17%	91.89%	91.68%	91.51%	91.37%	91.26%	91.16%	91.08%	91.01%	90.94%	90.89%	90.84%	90.79%	90.75%	90.72%	90.68%	90.65%	90.63%	90.60%	90.58%	90.56%	90.54%	90.52%	90.50%	90.49%	90.47%	90.46%	90.44%	90.43%	90.42%	90.41%
56	98.26%	95.43%	94.04%	93.22%	92.68%	92.29%	92.00%	91.78%	91.60%	91.45%	91.33%	91.23%	91.14%	91.06%	90.99%	90.94%	90.88%	90.84%	90.79%	90.76%	90.72%	90.69%	90.66%	90.64%	90.61%	90.59%	90.57%	90.55%	90.53%	90.51%	90.50%	90.48%	90.47%	90.45%	90.44%	90.43%
57	98.70%	95.71%	94.26%	93.39%	92.82%	92.41%	92.11%	91.87%	91.68%	91.53%	91.40%	91.29%	91.20%	91.12%	91.05%	90.99%	90.93%	90.88%	90.84%	90.80%	90.76%	90.73%	90.70%	90.67%	90.64%	90.62%	90.60%	90.58%	90.56%	90.54%	90.52%	90.51%	90.49%	90.48%	90.46%	90.45%
58	99.13%	96.00%	94.47%	93.56%	92.96%	92.53%	92.21%	91.96%	91.76%	91.60%	91.47%	91.35%	91.26%	91.17%	91.10%	91.03%	90.98%	90.93%	90.88%	90.84%	90.80%	90.76%	90.73%	90.70%	90.68%	90.65%	90.63%	90.61%	90.58%	90.57%	90.55%	90.53%	90.52%	90.50%	90.49%	90.47%
59	99.57%	96.29%	94.68%	93.73%	93.10%	92.65%	92.32%	92.06%	91.85%	91.68%	91.54%	91.42%	91.32%	91.23%	91.15%	91.08%	91.02%	90.97%	90.92%	90.88%	90.84%	90.80%	90.77%	90.74%	90.71%	90.68%	90.66%	90.63%	90.61%	90.59%	90.57%	90.56%	90.54%	90.53%	90.51%	90.50%
60	100.00%	96.57%	94.89%	93.90%	93.24%	92.77%	92.42%	92.15%	91.93%	91.76%	91.61%	91.48%	91.38%	91.28%	91.20%	91.13%	91.07%	91.01%	90.96%	90.92%	90.87%	90.84%	90.80%	90.77%	90.74%	90.71%	90.69%	90.66%	90.64%	90.62%	90.60%	90.58%	90.57%	90.55%	90.53%	90.52%
61		96.86%	95.11%	94.07%	93.38%	92.89%	92.53%	92.24%	92.02%	91.83%	91.68%	91.55%	91.44%	91.34%	91.26%	91.18%	91.12%	91.06%	91.00%	90.96%	90.91%	90.87%	90.84%	90.80%	90.77%	90.74%	90.72%	90.69%	90.67%	90.65%	90.63%	90.61%	90.59%	90.57%	90.56%	90.54%
62		97.14%	95.32%	94.24%	93.52%	93.01%	92.63%	92.34%	92.10%	91.91%	91.75%	91.61%	91.50%	91.40%	91.31%	91.23%	91.16%	91.10%	91.05%	91.00%	90.95%	90.91%	90.87%	90.84%	90.80%	90.77%	90.75%	90.72%	90.70%	90.67%	90.65%	90.63%	90.61%	90.60%	90.58%	90.56%
63		97.43%	95.53%	94.41%	93.66%	93.13%	92.74%	92.43%	92.18%	91.98%	91.82%	91.68%	91.56%	91.45%	91.36%	91.28%	91.21%	91.15%	91.09%	91.04%	90.99%	90.95%	90.91%	90.87%	90.84%	90.80%	90.78%	90.75%	90.72%	90.70%	90.68%	90.66%	90.64%	90.62%	90.60%	90.59%
64		97.71%	95.74%	94.58%	93.80%	93.25%	92.84%	92.52%	92.27%	92.06%	91.89%	91.74%	91.62%	91.51%	91.41%	91.33%	91.26%	91.19%	91.13%	91.08%	91.03%	90.98%	90.94%	90.90%	90.87%	90.84%	90.81%	90.78%	90.75%	90.73%	90.70%	90.68%	90.66%	90.64%	90.63%	90.61%
65		98.00%	95.96%	94.75%	93.94%	93.37%	92.95%	92.62%	92.35%	92.14%	91.96%	91.81%	91.68%	91.56%	91.47%	91.38%	91.30%	91.23%	91.17%	91.12%	91.06%	91.02%	90.98%	90.94%	90.90%	90.87%	90.84%	90.81%	90.78%	90.75%	90.73%	90.71%	90.69%	90.67%	90.65%	90.63%
66		98.29%	96.17%	94.92%	94.08%	93.49%	93.05%	92.71%	92.44%	92.21%	92.03%	91.87%	91.74%	91.62%	91.52%	91.43%	91.35%	91.28%	91.21%	91.16%	91.10%	91.05%	91.01%	90.97%	90.93%	90.90%	90.87%	90.84%	90.81%	90.78%	90.76%	90.73%	90.71%	90.69%	90.67%	90.65%
67		98.57%	96.38%	95.08%	94.23%	93.61%	93.16%	92.80%	92.52%	92.29%	92.10%	91.94%	91.80%	91.68%	91.57%	91.48%	91.40%	91.32%	91.26%	91.20%	91.14%	91.09%	91.05%	91.00%	90.96%	90.93%	90.90%	90.86%	90.84%	90.81%	90.78%	90.76%	90.74%	90.72%	90.70%	90.68%

Appendix I – Guaranteed Surrender Value factors

<GSV factors will be as per Annexure II of the File and Use>

Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
68		98.86%	96.60%	95.25%	94.37%	93.73%	93.26%	92.90%	92.61%	92.37%	92.17%	92.00%	91.86%	91.73%	91.62%	91.53%	91.44%	91.37%	91.30%	91.24%	91.18%	91.13%	91.08%	91.04%	91.00%	90.96%	90.93%	90.89%	90.86%	90.84%	90.81%	90.78%	90.76%	90.74%	90.72%	90.70%
69		99.14%	96.81%	95.42%	94.51%	93.86%	93.37%	92.99%	92.69%	92.44%	92.24%	92.06%	91.92%	91.79%	91.68%	91.58%	91.49%	91.41%	91.34%	91.27%	91.22%	91.16%	91.11%	91.07%	91.03%	90.99%	90.96%	90.92%	90.89%	90.86%	90.84%	90.81%	90.79%	90.76%	90.74%	90.72%
70		99.43%	97.02%	95.59%	94.65%	93.98%	93.47%	93.08%	92.77%	92.52%	92.31%	92.13%	91.98%	91.84%	91.73%	91.63%	91.53%	91.45%	91.38%	91.31%	91.25%	91.20%	91.15%	91.10%	91.06%	91.02%	90.99%	90.95%	90.92%	90.89%	90.86%	90.84%	90.81%	90.79%	90.77%	90.74%
71		99.71%	97.23%	95.76%	94.79%	94.10%	93.58%	93.18%	92.86%	92.60%	92.38%	92.19%	92.04%	91.90%	91.78%	91.67%	91.58%	91.50%	91.42%	91.35%	91.29%	91.24%	91.18%	91.14%	91.09%	91.05%	91.01%	90.98%	90.95%	90.92%	90.89%	90.86%	90.84%	90.81%	90.79%	90.77%
72		100.00%	97.45%	95.93%	94.93%	94.22%	93.68%	93.27%	92.94%	92.67%	92.45%	92.26%	92.10%	91.96%	91.83%	91.72%	91.63%	91.54%	91.46%	91.39%	91.33%	91.27%	91.22%	91.17%	91.13%	91.08%	91.04%	91.01%	90.97%	90.94%	90.91%	90.89%	90.86%	90.84%	90.81%	90.79%
73			97.66%	96.10%	95.07%	94.34%	93.79%	93.36%	93.03%	92.75%	92.52%	92.32%	92.16%	92.01%	91.88%	91.77%	91.67%	91.59%	91.51%	91.43%	91.37%	91.31%	91.25%	91.20%	91.16%	91.11%	91.07%	91.04%	91.00%	90.97%	90.94%	90.91%	90.88%	90.86%	90.84%	90.81%
74			97.87%	96.27%	95.21%	94.46%	93.89%	93.46%	93.11%	92.82%	92.59%	92.39%	92.22%	92.07%	91.94%	91.82%	91.72%	91.63%	91.55%	91.47%	91.41%	91.35%	91.29%	91.24%	91.19%	91.15%	91.10%	91.07%	91.03%	91.00%	90.97%	90.94%	90.91%	90.88%	90.86%	90.84%
75			98.09%	96.44%	95.35%	94.58%	94.00%	93.55%	93.19%	92.90%	92.66%	92.45%	92.28%	92.12%	91.99%	91.87%	91.77%	91.67%	91.59%	91.51%	91.44%	91.38%	91.32%	91.27%	91.22%	91.18%	91.13%	91.10%	91.06%	91.02%	90.99%	90.96%	90.93%	90.91%	90.88%	90.86%
76			98.30%	96.61%	95.49%	94.70%	94.11%	93.64%	93.28%	92.98%	92.73%	92.52%	92.34%	92.18%	92.04%	91.92%	91.81%	91.72%	91.63%	91.55%	91.48%	91.42%	91.36%	91.30%	91.25%	91.21%	91.16%	91.12%	91.09%	91.05%	91.02%	90.99%	90.96%	90.93%	90.90%	90.88%
77			98.51%	96.78%	95.63%	94.82%	94.21%	93.74%	93.36%	93.05%	92.80%	92.58%	92.40%	92.23%	92.09%	91.97%	91.86%	91.76%	91.67%	91.59%	91.52%	91.45%	91.39%	91.34%	91.29%	91.24%	91.19%	91.15%	91.11%	91.08%	91.04%	91.01%	90.98%	90.95%	90.93%	90.90%
78			98.72%	96.95%	95.77%	94.94%	94.32%	93.83%	93.45%	93.13%	92.87%	92.65%	92.46%	92.29%	92.15%	92.02%	91.91%	91.81%	91.72%	91.63%	91.56%	91.49%	91.43%	91.37%	91.32%	91.27%	91.22%	91.18%	91.14%	91.11%	91.07%	91.04%	91.01%	90.98%	90.95%	90.93%
79			98.94%	97.12%	95.92%	95.06%	94.42%	93.93%	93.53%	93.21%	92.94%	92.71%	92.51%	92.35%	92.20%	92.07%	91.95%	91.85%	91.76%	91.67%	91.60%	91.53%	91.46%	91.40%	91.35%	91.30%	91.25%	91.21%	91.17%	91.13%	91.10%	91.06%	91.03%	91.00%	90.97%	90.95%
80			99.15%	97.29%	96.06%	95.18%	94.53%	94.02%	93.61%	93.28%	93.01%	92.77%	92.57%	92.40%	92.25%	92.12%	92.00%	91.89%	91.80%	91.71%	91.63%	91.56%	91.50%	91.44%	91.38%	91.33%	91.28%	91.24%	91.20%	91.16%	91.12%	91.09%	91.06%	91.03%	91.00%	90.97%
81			99.36%	97.46%	96.20%	95.30%	94.63%	94.11%	93.70%	93.36%	93.08%	92.84%	92.63%	92.46%	92.30%	92.17%	92.05%	91.94%	91.84%	91.75%	91.67%	91.60%	91.53%	91.47%	91.41%	91.36%	91.31%	91.27%	91.23%	91.19%	91.15%	91.11%	91.08%	91.05%	91.02%	90.99%
82			99.57%	97.63%	96.34%	95.42%	94.74%	94.21%	93.78%	93.44%	93.15%	92.90%	92.69%	92.51%	92.36%	92.22%	92.09%	91.98%	91.88%	91.79%	91.71%	91.64%	91.57%	91.51%	91.45%	91.39%	91.34%	91.30%	91.25%	91.21%	91.17%	91.14%	91.11%	91.07%	91.04%	91.02%
83			99.79%	97.80%	96.48%	95.54%	94.84%	94.30%	93.87%	93.51%	93.22%	92.97%	92.75%	92.57%	92.41%	92.27%	92.14%	92.03%	91.92%	91.83%	91.75%	91.67%	91.60%	91.54%	91.48%	91.42%	91.37%	91.33%	91.28%	91.24%	91.20%	91.16%	91.13%	91.10%	91.07%	91.04%
84			100.00%	97.97%	96.62%	95.66%	94.95%	94.39%	93.95%	93.59%	93.29%	93.03%	92.81%	92.63%	92.46%	92.32%	92.19%	92.07%	91.97%	91.87%	91.79%	91.71%	91.64%	91.57%	91.51%	91.46%	91.40%	91.35%	91.31%	91.27%	91.23%	91.19%	91.15%	91.12%	91.09%	91.06%
85				98.14%	96.76%	95.78%	95.05%	94.49%	94.03%	93.66%	93.36%	93.10%	92.87%	92.68%	92.51%	92.36%	92.23%	92.11%	92.01%	91.91%	91.83%	91.75%	91.67%	91.61%	91.54%	91.49%	91.43%	91.38%	91.34%	91.29%	91.25%	91.22%	91.18%	91.15%	91.11%	91.08%
86				98.31%	96.90%	95.90%	95.16%	94.58%	94.12%	93.74%	93.43%	93.16%	92.93%	92.74%	92.57%	92.41%	92.28%	92.16%	92.05%	91.95%	91.86%	91.78%	91.71%	91.64%	91.58%	91.52%	91.46%	91.41%	91.36%	91.32%	91.28%	91.24%	91.20%	91.17%	91.14%	91.11%
87				98.47%	97.04%	96.02%	95.26%	94.67%	94.20%	93.82%	93.50%	93.23%	92.99%	92.79%	92.62%	92.46%	92.33%	92.20%	92.09%	91.99%	91.90%	91.82%	91.74%	91.67%	91.61%	91.55%	91.49%	91.44%	91.39%	91.35%	91.31%	91.27%	91.23%	91.19%	91.16%	91.13%
88				98.64%	97.18%	96.14%	95.37%	94.77%	94.29%	93.89%	93.57%	93.29%	93.05%	92.85%	92.67%	92.51%	92.37%	92.25%	92.13%	92.03%	91.94%	91.85%	91.78%	91.71%	91.64%	91.58%	91.52%	91.47%	91.42%	91.37%	91.33%	91.29%	91.25%	91.22%	91.18%	91.15%
89				98.81%	97.32%	96.27%	95.47%	94.86%	94.37%	93.97%	93.64%	93.35%	93.11%	92.91%	92.72%	92.56%	92.42%	92.29%	92.18%	92.07%	91.98%	91.89%	91.81%	91.74%	91.67%	91.61%	91.55%	91.50%	91.45%	91.40%	91.36%	91.32%	91.28%	91.24%	91.21%	91.17%
90				98.98%	97.46%	96.39%	95.58%	94.95%	94.45%	94.05%	93.71%	93.42%	93.17%	92.96%	92.77%	92.61%	92.47%	92.33%	92.22%	92.11%	92.02%	91.93%	91.85%	91.77%	91.70%	91.64%	91.58%	91.53%	91.48%	91.43%	91.38%	91.34%	91.30%	91.26%	91.23%	91.20%
91				99.15%	97.61%	96.51%	95.68%	95.05%	94.54%	94.12%	93.78%	93.48%	93.23%	93.02%	92.83%	92.66%	92.51%	92.38%	92.26%	92.15%	92.05%	91.96%	91.88%	91.81%	91.74%	91.67%	91.61%	91.56%	91.50%	91.46%	91.41%	91.37%	91.33%	91.29%	91.25%	91.22%
92				99.32%	97.75%	96.63%	95.79%	95.14%	94.62%	94.20%	93.85%	93.55%	93.29%	93.07%	92.88%	92.71%	92.56%	92.42%	92.30%	92.19%	92.09%	92.00%	91.92%	91.84%	91.77%	91.70%	91.64%	91.59%	91.53%	91.48%	91.44%	91.39%	91.35%	91.31%	91.28%	91.24%
93				99.49%	97.89%	96.75%	95.89%	95.23%	94.71%	94.27%	93.92%	93.61%	93.35%	93.13%	92.93%	92.76%	92.60%	92.47%	92.34%	92.23%	92.13%	92.04%	91.95%	91.87%	91.80%	91.73%	91.67%	91.61%	91.56%	91.51%	91.46%	91.42%	91.38%	91.34%	91.30%	91.26%
94				99.66%	98.03%	96.87%	96.00%	95.33%	94.79%	94.35%	93.99%	93.68%	93.41%	93.18%	92.98%	92.81%	92.65%	92.51%	92.38%	92.27%	92.17%	92.07%	91.99%	91.91%	91.83%	91.76%	91.70%	91.64%	91.59%	91.54%	91.49%	91.44%	91.40%	91.36%	91.32%	91.29%
95				99.83%	98.17%	96.99%	96.11%	95.42%	94.87%	94.43%	94.06%	93.74%	93.47%	93.24%	93.04%	92.86%	92.70%	92.56%	92.43%	92.31%	92.21%	92.11%	92.02%	91.94%	91.86%	91.80%	91.73%	91.67%	91.62%	91.56%	91.51%	91.47%	91.43%	91.38%	91.35%	91.31%
96				100.00%	98.31%	97.11%	96.21%	95.51%	94.96%	94.50%	94.13%	93.81%	93.53%	93.30%	93.09%	92.91%	92.74%	92.60%	92.47%	92.35%	92.24%	92.15%	92.06%	91.97%	91.90%	91.83%	91.76%	91.70%	91.64%	91.59%	91.54%	91.49%	91.45%	91.41%	91.37%	91.33%
97					98.45%	97.23%	96.32%	95.61%	95.04%	94.58%	94.20%	93.87%	93.59%	93.35%	93.14%	92.96%	92.79%	92.64%	92.51%	92.39%	92.28%	92.18%	92.09%	92.01%	91.93%	91.86%	91.79%	91.73%	91.67%	91.62%	91.57%	91.52%	91.47%	91.43%	91.39%	91.35%
98					98.59%	97.35%	96.42%	95.70%	95.13%	94.66%	94.27%	93.94%	93.65%	93.41%	93.19%	93.00%	92.84%	92.69%	92.55%	92.43%	92.32%	92.22%	92.13%	92.04%	91.96%	91.89%	91.82%	91.76%	91.70%	91.64%	91.59%	91.54%	91.50%	91.46%	91.42%	91.38%
99					98.73%	97.47%	96.53%	95.79%	95.21%	94.73%	94.34%	94.00%	93.71%	93.46%	93.25%	93.05%	92.88%	92.73%	92.59%	92.47%	92.36%	92.25%	92.16%	92.07%	91.99%	91.92%	91.85%	91.79%	91.73%	91.67%	91.62%	91.57%	91.52%	91.48%	91.44%	91.40%
100					98.87%	97.59%	96.63%	95.89%	95.29%	94.81%	94.41%	94.06%	93.77%	93.52%	93.30%	93.10%	92.93%	92.78%	92.64%	92.51%	92.40%	92.29%	92.20%	92.11%	92.03%	91.95%	91.88%	91.82%	91.75%	91.70%	91.64%	91.59%	91.55%	91.50%	91.46%	91.42%
101					99.01%	97.71%	96.74%	95.98%	95.38%	94.89%	94.48%	94.13%	93.83%	93.58%	93.35%	93.15%	92.98%	92.82%	92.68%	92.55%	92.43%	92.33%	92.23%	92.14%	92.06%	91.98%	91.91%	91.84%	91.78%	91.73%	91.67%	91.62%	91.57%	91.53%	91.48%	91.44%
102					99.15%	97.83%	96.84%	96.07%	95.46%	94.96%	94.55%	94.19%	93.89%	93.63%	93.40%	93.20%	93.02%	92.86%	92.72%	92.59%	92.47%	92.36%	92.26%	92.17%	92.09%	92.01%	91.94%	91.87%	91.81%	91.75%	91.70%	91.65%	91.60%	91.55%	91.51%	91.47%
103					99.30%	97.95%	96.95%	96.17%	95.55%	95.04%	94.62%	94.26%	93.95%	93.69%	93.46%	93.25%	93.07%	92.91%	92.76%	92.63%	92.51%	92.40%	92.30%	92.21%	92.12%	92.04%	91.97%	91.90%	91.84%	91.78%	91.72%	91.67%	91.62%	91.58%	91.53%	91.49%
104					99.44%	98.07%	97.05%	96.26%	95.63%	95.11%	94.69%	94.32%	94.01%	93.74%	93.51%	93.30%	93.12%	92.95%	92.80%	92.67%	92.55%	92.44%	92.33%	92.24%	92.15%	92.07%	92.00%	91.93%	91.87%	91.81%	91.75%	91.70%	91.65%	91.60%	91.55%	91.51%
105					99.58%	98.19%	97.16%	96.36%	95.71%	95.19%	94.76%	94.39%	94.07%	93.80%	93.56%	93.35%	93.16%	93.00%	92.85%	92.71%	92.59%	92.47%	92.37%	92.27%	92.19%	92.11%	92.03%	91.96%	91.89%	91.83%	91.78%	91.72%	91.67%	91.62%	91.58%	91.53%
106					99.72%	98.31%	97.26%	96.45%	95.80%	95.27%	94.83%	94.45%	94.13%	93.85%	93.61%	93.40%	93.21%	93.04%	92.89%	92.75%	92.62%	92.51%	92.40%	92.31%	92.22%	92.14%	92.06%	91.99%	91.92%	91.86%	91.80%	91.75%	91.70%	91.65%	91.60%	91.56%
107					99.86%	98.43%	97.37%	96.54%	95.88%	95.34%	94.90%	94.52%	94.19%	93.91%	93.66%	93.45%	93.26%	93.08%	92.93%	92.79%	92.66%	92.55%	92.44%	92.34%	92.25%	92.17%	92.09%	92.02%	91.95%	91.89%	91.83%	91.77%	91.72%	91.67%	91.62%	91.58%
108					100.00%	98.55%	97.47%	96.64%	95.97%	95.42%	94.97%	94.58%	94.25%	93.97%	93.72%	93.50%	93.30%	93.13%	92.97%	92.83%	92.70%	92.58%	92.47%	92.37%	92.28%	92.20%	92.12%	92.05%	91.98%	91.91%	91.85%	91.80%	91.74%	91.69%	91.65%	91.60%
109						98.67%	97.58%	96.73%	96.05%	95.50%	95.03%	94.65%	94.31%	94.02%	93.77%	93.55%	93.35%	93.17%	93.01%	92.87%	92.74%	92.62%	92.51%	92.41%	92.32%	92.23%	92.15%	92.07%	92.01%	91.94%	91.88%	91.82%	91.77%	91.72%	91.67%	91.63%
110						98.80%	97.68%	96.82%	96.13%	95.57%	95.10%	94.71%	94.37%	94.08%	93.82%	93.60%	93.40%	93.22%	93.05%	92.91%	92.78%	92.65%	92.54%	92.44%	92.35%	92.26%	92.18%	92.10%	92.03%	91.97%	91.91%	91.85%	91.79%	91.74%	91.69%	91.65%
111						98.92%	97.79%	96.92%	96.22%	95.65%	95.17%	94.77%	94.43%	94.13%	93.87%	93.65%	93.44%	93.26%	93.10%	92.95%	92.81%	92.69%	92.58%	92.47%	92.38%	92.29%	92.21%	92.13%	92.06%	91.99%	91.93%	91.87%	91.82%	91.77%	91.72%	91.67%
112						99.04%	97.89%	97.01%	96.30%	95.73%	95.24%	94.84%	94.49%	94.19%	93.93%	93.69%	93.49%	93.30%	93.14%	92.99%	92.85%	92.73%	92.61%	92.51%	92.41%	92.32%	92.24%	92.16%	92.09%	92.02%	91.96%	91.90%	91.84%	91.79%	91.74%	91.69%
113						99.16%	98.00%	97.10%	96.39%	95.80%	95.31%	94.90%	94.55%	94.25%	93.98%	93.74%	93.53%	93.35%	93.18%	93.03%	92.89%	92.76%	92.65%	92.54%	92.44%	92.35%	92.27%	92.19%	92.12%	92.05%	91.98%	91.92%	91.87%	91.81%	91.76%	91.72%
114						99.28%	98.11%	97.20%	96.47%	95.88%	95.38%	94.97%	94.61%	94.30%	94.03%	93.79%	93.58%	93.39%	93.22%	93.07%	92.93%	92.80%	92.68%	92.58%	92.48%	92.38%	92.30%	92.22%	92.14%	92.08%	92.01%	91.95%	91.89%	91.84%	91.79%	91.74%
115						99.40%	98.21%	97.29%	96.55%	95.95%	95.45%	95.03%	94.67%	94.36%	94.08%	93.84%	93.63%	93.44%	93.26%	93.11%	92.97%	92.84%	92.72%	92.61%	92.51%	92.41%	92.33%	92.25%	92.17%	92.10%	92.04%	91.97%	91.92%	91.86%	91.81%	91.76%
116						99.52%	98.32%	97.38%	96.64%	96.03%	95.52%	95.10%	94.73%	94.41%	94.14%	93.89%	93.67%	93.48%	93.31%	93.15%	93.00%	92.87%	92.75%	92.64%	92.54%	92.45%	92.36%	92.28%	92.20%	92.13%	92.06%	92.00%	91.94%	91.89%	91.83%	91.78%
117						99.64%	98.42%	97.48%	96.72%	96.11%	95.59%	95.16%	94.79%	94.47%	94.19%	93.94%	93.72%	93.52%	93.35%	93.19%	93.04%	92.91%	92.79%	92.68%	92.57%	92.48%	92.39%	92.31%	92.23%	92.16%	92.09%	92.03%	91.97%	91.91%	91.86%	91.81%
118						99.76%	98.53%	97.57%	96.81%	96.18%	95.66%	95.23%	94.85%	94.53%	94.24%	93.99%	93.77%	93.57%	93.39%	93.23%	93.08%	92.95%	92.82%	92.71%	92.60%	92.51%	92.42%	92.33%	92.26%	92.18%	92.11%	92.05%	91.99%	91.93%	91.88%	91.83%
119						99.88%	98.63%	97.66%	96.89%	96.26%	95.73%	95.29%	94.91%	94.58%	94.29%	94.04%	93.81%	93.61%	93.43%	93.27%	93.12%	92.98%	92.86%	92.74%	92.64%	92.54%	92.45%	92.36%	92.28%	92.21%	92.14%	92.08%	92.01%	91.96%	91.90%	91.85%
120						100.00%	98.74%	97.76%	96.97%	96.34%	95.80%	95.35%	94.97%	94.64%	94.35%	94.09%	93.86%	93.66%	93.47%	93.31%	93.16%	93.02%	92.89%	92.78%	92.67%	92.57%	92.48%	92.39%	92.31%	92.24%	92.17%	92.10%	92.04%	91.98%	91.93%	91.87%
121							98.84%	97.85%	97.06%	96.41%	95.87%	95.42%	95.03%	94.69%	94.40%	94.14%	93.91%	93.70%	93.51%	93.35%	93.19%	93.05%	92.93%	92.81%	92.70%	92.60%	92.51%	92.42%	92.34%	92.26%	92.19%	92.13%	92.06%	92.00%	91.95%	91.90%
122							98.95%	97.94%	97.14%	96.49%	95.94%	95.48%	95.09%	94.75%	94.45%	94.19%	93.95%	93.74%	93.56%	93.39%	93.23%	93.09%	92.96%	92.84%	92.73%	92.63%	92.54%	92.45%	92.37%	92.29%	92.22%	92.15%	92.09%	92.03%	91.97%	91.92%
123							99.05%	98.04%	97.23%	96.56%	96.01%	95.55%	95.15%	94.80%	94.50%	94.24%	94.00%	93.79%	93.60%	93.43%	93.27%	93.13%	93.00%	92.88%	92.77%	92.66%	92.57%	92.48%	92.40%	92.32%	92.25%	92.18%	92.11%	92.05%	92.00%	91.94%
124							99.16%	98.13%	97.31%	96.64%	96.08%	95.61%	95.21%	94.86%	94.55%	94.29%	94.05%	93.83%	93.64%	93.47%	93.31%	93.16%	93.03%	92.91%	92.80%	92.69%	92.60%	92.51%	92.42%	92.35%	92.27%	92.20%	92.14%	92.08%	92.02%	91.96%
125							99.26%	98.22%	97.39%	96.72%	96.15%	95.68%	95.27%	94.92%	94.61%	94.33%	94.09%	93.88%	93.68%	93.51%	93.35%	93.20%	93.07%	92.94%	92.83%	92.72%	92.63%	92.54%	92.45%	92.37%	92.30%	92.23%	92.16%	92.10%	92.04%	91.99%
126							99.37%	98.32%	97.48%	96.79%	96.22%	95.74%	95.33%	94.97%	94.66%	94.38%	94.14%	93.92%	93.72%	93.55%	93.38%	93.24%	93.10%	92.98%	92.86%	92.76%	92.66%	92.56%	92.48%	92.40%	92.32%	92.25%	92.19%	92.12%	92.06%	92.01%
127							99.47%	98.41%	97.56%	96.87%	96.29%	95.81%	95.39%	95.03%	94.71%	94.43%	94.19%	93.96%	93.77%	93.59%	93.42%	93.27%	93.14%	93.01%	92.89%	92.79%	92.69%	92.59%	92.51%	92.43%	92.35%	92.28%	92.21%	92.15%	92.09%	92.03%
128							99.58%	98.50%	97.65%	96.95%	96.36%	95.87%	95.45%	95.08%	94.76%	94.48%	94.23%	94.01%	93.81%	93.63%	93.46%	93.31%	93.17%	93.04%	92.93%	92.82%	92.72%	92.62%	92.53%	92.45%	92.38%	92.30%	92.24%	92.17%	92.11%	92.05%
129							99.68%	98.60%	97.73%	97.02%	96.43%	95.94%	95.51%	95.14%	94.82%	94.53%	94.28%	94.05%	93.85%	93.67%	93.50%	93.35%	93.21%	93.08%	92.96%	92.85%	92.75%	92.65%	92.56%	92.48%	92.40%	92.33%	92.26%	92.20%	92.13%	92.08%
130							99.79%	98.69%	97.82%	97.10%	96.50%	96.00%	95.57%	95.20%	94.87%	94.58%	94.33%	94.10%	93.89%	93.71%	93.54%	93.38%	93.24%	93.11%	92.99%	92.88%	92.78%	92.68%	92.59%	92.51%	92.43%	92.35%	92.29%	92.22%	92.16%	92.10%
131							99.89%	98.79%	97.90%	97.18%	96.57%	96.06%	95.63%	95.25%	94.92%	94.63%	94.37%	94.14%	93.93%	93.75%	93.57%	93.42%	93.28%	93.14%	93.02%	92.91%	92.81%	92.71%	92.62%	92.53%	92.45%	92.38%	92.31%	92.24%	92.18%	92.12%
132							100.00%	98.88%	97.98%	97.25%	96.64%	96.13%	95.69%	95.31%	94.97%	94.68%	94.42%	94.19%	93.97%	93.78%	93.61%	93.45%	93.31%	93.18%	93.05%	92.94%	92.84%	92.74%	92.65%	92.56%	92.48%	92.41%	92.33%	92.27%	92.20%	92.14%
133								98.97%	98.07%	97.33%	96.71%	96.19%	95.75%	95.36%	95.03%	94.73%	94.47%	94.23%	94.02%	93.82%	93.65%	93.49%	93.34%	93.21%	93.09%	92.97%	92.87%	92.77%	92.67%	92.59%	92.51%	92.43%	92.36%	92.29%	92.23%	92.17%
134								99.07%	98.15%	97.40%	96.78%	96.26%	95.81%	95.42%	95.08%	94.78%	94.51%	94.27%	94.06%	93.86%	93.69%	93.53%	93.38%	93.24%	93.12%	93.00%	92.90%	92.80%	92.70%	92.61%	92.53%	92.46%	92.38%	92.32%	92.25%	92.19%

Appendix I – Guaranteed Surrender Value factors

<GSV factors will be as per Annexure II of the File and Use>

Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
135								99.16%	98.24%	97.48%	96.85%	96.32%	95.87%	95.47%	95.13%	94.83%	94.56%	94.32%	94.10%	93.90%	93.73%	93.56%	93.41%	93.28%	93.15%	93.03%	92.93%	92.82%	92.73%	92.64%	92.56%	92.48%	92.41%	92.34%	92.27%	92.21%
136								99.25%	98.32%	97.56%	96.92%	96.39%	95.93%	95.53%	95.18%	94.88%	94.60%	94.36%	94.14%	93.94%	93.76%	93.60%	93.45%	93.31%	93.18%	93.07%	92.96%	92.85%	92.76%	92.67%	92.58%	92.51%	92.43%	92.36%	92.30%	92.23%
137								99.35%	98.40%	97.63%	96.99%	96.45%	95.99%	95.59%	95.24%	94.93%	94.65%	94.41%	94.18%	93.98%	93.80%	93.64%	93.48%	93.34%	93.22%	93.10%	92.99%	92.88%	92.79%	92.70%	92.61%	92.53%	92.46%	92.39%	92.32%	92.26%
138								99.44%	98.49%	97.71%	97.06%	96.52%	96.05%	95.64%	95.29%	94.98%	94.70%	94.45%	94.23%	94.02%	93.84%	93.67%	93.52%	93.38%	93.25%	93.13%	93.01%	92.91%	92.81%	92.72%	92.64%	92.56%	92.48%	92.41%	92.34%	92.28%
139								99.53%	98.57%	97.79%	97.13%	96.58%	96.11%	95.70%	95.34%	95.02%	94.74%	94.49%	94.27%	94.06%	93.88%	93.71%	93.55%	93.41%	93.28%	93.16%	93.04%	92.94%	92.84%	92.75%	92.66%	92.58%	92.51%	92.43%	92.37%	92.30%
140								99.63%	98.66%	97.86%	97.20%	96.65%	96.17%	95.75%	95.39%	95.07%	94.79%	94.54%	94.31%	94.10%	93.92%	93.75%	93.59%	93.44%	93.31%	93.19%	93.07%	92.97%	92.87%	92.78%	92.69%	92.61%	92.53%	92.46%	92.39%	92.33%
141								99.72%	98.74%	97.94%	97.27%	96.71%	96.23%	95.81%	95.45%	95.12%	94.84%	94.58%	94.35%	94.14%	93.95%	93.78%	93.62%	93.48%	93.34%	93.22%	93.10%	93.00%	92.90%	92.80%	92.72%	92.63%	92.56%	92.48%	92.41%	92.35%
142								99.81%	98.82%	98.02%	97.34%	96.77%	96.29%	95.87%	95.50%	95.17%	94.88%	94.63%	94.39%	94.18%	93.99%	93.82%	93.66%	93.51%	93.38%	93.25%	93.13%	93.03%	92.92%	92.83%	92.74%	92.66%	92.58%	92.51%	92.44%	92.37%
143								99.91%	98.91%	98.09%	97.41%	96.84%	96.35%	95.92%	95.55%	95.22%	94.93%	94.67%	94.44%	94.22%	94.03%	93.85%	93.69%	93.55%	93.41%	93.28%	93.16%	93.05%	92.95%	92.86%	92.77%	92.68%	92.60%	92.53%	92.46%	92.39%
144								100.00%	98.99%	98.17%	97.48%	96.90%	96.41%	95.98%	95.60%	95.27%	94.98%	94.71%	94.48%	94.26%	94.07%	93.89%	93.73%	93.58%	93.44%	93.31%	93.19%	93.08%	92.98%	92.88%	92.79%	92.71%	92.63%	92.55%	92.48%	92.42%
145									99.08%	98.24%	97.55%	96.97%	96.47%	96.03%	95.65%	95.32%	95.02%	94.76%	94.52%	94.30%	94.11%	93.93%	93.76%	93.61%	93.47%	93.34%	93.22%	93.11%	93.01%	92.91%	92.82%	92.73%	92.65%	92.58%	92.51%	92.44%
146									99.16%	98.32%	97.62%	97.03%	96.53%	96.09%	95.71%	95.37%	95.07%	94.80%	94.56%	94.34%	94.14%	93.96%	93.80%	93.65%	93.50%	93.37%	93.25%	93.14%	93.04%	92.94%	92.85%	92.76%	92.68%	92.60%	92.53%	92.46%
147									99.24%	98.40%	97.69%	97.10%	96.59%	96.15%	95.76%	95.42%	95.12%	94.85%	94.60%	94.38%	94.18%	94.00%	93.83%	93.68%	93.54%	93.41%	93.28%	93.17%	93.06%	92.96%	92.87%	92.78%	92.70%	92.63%	92.55%	92.48%
148									99.33%	98.47%	97.76%	97.16%	96.65%	96.20%	95.81%	95.47%	95.16%	94.89%	94.64%	94.42%	94.22%	94.04%	93.87%	93.71%	93.57%	93.44%	93.31%	93.20%	93.09%	92.99%	92.90%	92.81%	92.73%	92.65%	92.58%	92.51%
149									99.41%	98.55%	97.83%	97.23%	96.71%	96.26%	95.86%	95.52%	95.21%	94.93%	94.69%	94.46%	94.26%	94.07%	93.90%	93.75%	93.60%	93.47%	93.34%	93.23%	93.12%	93.02%	92.92%	92.84%	92.75%	92.67%	92.60%	92.53%
150									99.50%	98.63%	97.90%	97.29%	96.77%	96.31%	95.92%	95.57%	95.26%	94.98%	94.73%	94.50%	94.30%	94.11%	93.94%	93.78%	93.63%	93.50%	93.37%	93.26%	93.15%	93.05%	92.95%	92.86%	92.78%	92.70%	92.62%	92.55%
151									99.58%	98.70%	97.97%	97.35%	96.83%	96.37%	95.97%	95.62%	95.30%	95.02%	94.77%	94.54%	94.33%	94.15%	93.97%	93.81%	93.67%	93.53%	93.40%	93.29%	93.18%	93.07%	92.98%	92.89%	92.80%	92.72%	92.65%	92.57%
152									99.66%	98.78%	98.04%	97.42%	96.89%	96.42%	96.02%	95.67%	95.35%	95.07%	94.81%	94.58%	94.37%	94.18%	94.01%	93.85%	93.70%	93.56%	93.43%	93.31%	93.20%	93.10%	93.00%	92.91%	92.83%	92.74%	92.67%	92.60%
153									99.75%	98.85%	98.11%	97.48%	96.95%	96.48%	96.07%	95.71%	95.40%	95.11%	94.85%	94.62%	94.41%	94.22%	94.04%	93.88%	93.73%	93.59%	93.46%	93.34%	93.23%	93.13%	93.03%	92.94%	92.85%	92.77%	92.69%	92.62%
154									99.83%	98.93%	98.18%	97.55%	97.01%	96.54%	96.13%	95.76%	95.44%	95.15%	94.90%	94.66%	94.45%	94.25%	94.08%	93.91%	93.76%	93.62%	93.49%	93.37%	93.26%	93.15%	93.05%	92.96%	92.87%	92.79%	92.71%	92.64%
155									99.92%	99.01%	98.25%	97.61%	97.07%	96.59%	96.18%	95.81%	95.49%	95.20%	94.94%	94.70%	94.49%	94.29%	94.11%	93.95%	93.79%	93.65%	93.52%	93.40%	93.29%	93.18%	93.08%	92.99%	92.90%	92.82%	92.74%	92.66%
156									100.00%	99.08%	98.32%	97.68%	97.13%	96.65%	96.23%	95.86%	95.53%	95.24%	94.98%	94.74%	94.52%	94.33%	94.15%	93.98%	93.83%	93.68%	93.55%	93.43%	93.31%	93.21%	93.11%	93.01%	92.92%	92.84%	92.76%	92.69%
157										99.16%	98.39%	97.74%	97.19%	96.70%	96.28%	95.91%	95.58%	95.29%	95.02%	94.78%	94.56%	94.36%	94.18%	94.01%	93.86%	93.72%	93.58%	93.46%	93.34%	93.23%	93.13%	93.04%	92.95%	92.86%	92.78%	92.71%
158										99.24%	98.46%	97.81%	97.25%	96.76%	96.34%	95.96%	95.63%	95.33%	95.06%	94.82%	94.60%	94.40%	94.22%	94.05%	93.89%	93.75%	93.61%	93.49%	93.37%	93.26%	93.16%	93.06%	92.97%	92.89%	92.81%	92.73%
159										99.31%	98.53%	97.87%	97.31%	96.82%	96.39%	96.01%	95.67%	95.37%	95.10%	94.86%	94.64%	94.44%	94.25%	94.08%	93.92%	93.78%	93.64%	93.52%	93.40%	93.29%	93.19%	93.09%	93.00%	92.91%	92.83%	92.75%
160										99.39%	98.60%	97.94%	97.37%	96.87%	96.44%	96.06%	95.72%	95.42%	95.15%	94.90%	94.68%	94.47%	94.29%	94.11%	93.95%	93.81%	93.67%	93.54%	93.43%	93.32%	93.21%	93.11%	93.02%	92.94%	92.85%	92.78%
161										99.47%	98.67%	98.00%	97.43%	96.93%	96.49%	96.11%	95.77%	95.46%	95.19%	94.94%	94.71%	94.51%	94.32%	94.15%	93.99%	93.84%	93.70%	93.57%	93.45%	93.34%	93.24%	93.14%	93.05%	92.96%	92.88%	92.80%
162										99.54%	98.74%	98.06%	97.49%	96.98%	96.54%	96.16%	95.81%	95.51%	95.23%	94.98%	94.75%	94.55%	94.36%	94.18%	94.02%	93.87%	93.73%	93.60%	93.48%	93.37%	93.26%	93.16%	93.07%	92.98%	92.90%	92.82%
163										99.62%	98.81%	98.13%	97.54%	97.04%	96.60%	96.21%	95.86%	95.55%	95.27%	95.02%	94.79%	94.58%	94.39%	94.21%	94.05%	93.90%	93.76%	93.63%	93.51%	93.40%	93.29%	93.19%	93.10%	93.01%	92.92%	92.84%
164										99.69%	98.88%	98.19%	97.60%	97.09%	96.65%	96.26%	95.91%	95.59%	95.31%	95.06%	94.83%	94.62%	94.43%	94.25%	94.08%	93.93%	93.79%	93.66%	93.54%	93.42%	93.32%	93.22%	93.12%	93.03%	92.95%	92.87%
165										99.77%	98.95%	98.26%	97.66%	97.15%	96.70%	96.31%	95.95%	95.64%	95.36%	95.10%	94.87%	94.65%	94.46%	94.28%	94.12%	93.96%	93.82%	93.69%	93.57%	93.45%	93.34%	93.24%	93.14%	93.05%	92.97%	92.89%
166										99.85%	99.02%	98.32%	97.72%	97.21%	96.75%	96.35%	96.00%	95.68%	95.40%	95.14%	94.90%	94.69%	94.49%	94.31%	94.15%	93.99%	93.85%	93.72%	93.59%	93.48%	93.37%	93.27%	93.17%	93.08%	92.99%	92.91%
167										99.92%	99.09%	98.39%	97.78%	97.26%	96.81%	96.40%	96.05%	95.73%	95.44%	95.18%	94.94%	94.73%	94.53%	94.35%	94.18%	94.02%	93.88%	93.75%	93.62%	93.50%	93.39%	93.29%	93.19%	93.10%	93.02%	92.93%
168										100.00%	99.16%	98.45%	97.84%	97.32%	96.86%	96.45%	96.09%	95.77%	95.48%	95.22%	94.98%	94.76%	94.56%	94.38%	94.21%	94.06%	93.91%	93.78%	93.65%	93.53%	93.42%	93.32%	93.22%	93.13%	93.04%	92.96%
169											99.23%	98.52%	97.90%	97.37%	96.91%	96.50%	96.14%	95.81%	95.52%	95.26%	95.02%	94.80%	94.60%	94.41%	94.24%	94.09%	93.94%	93.80%	93.68%	93.56%	93.45%	93.34%	93.24%	93.15%	93.06%	92.98%
170											99.30%	98.58%	97.96%	97.43%	96.96%	96.55%	96.19%	95.86%	95.56%	95.30%	95.06%	94.84%	94.63%	94.45%	94.28%	94.12%	93.97%	93.83%	93.70%	93.58%	93.47%	93.37%	93.27%	93.17%	93.09%	93.00%
171											99.37%	98.65%	98.02%	97.49%	97.02%	96.60%	96.23%	95.90%	95.61%	95.34%	95.10%	94.87%	94.67%	94.48%	94.31%	94.15%	94.00%	93.86%	93.73%	93.61%	93.50%	93.39%	93.29%	93.20%	93.11%	93.02%
172											99.44%	98.71%	98.08%	97.54%	97.07%	96.65%	96.28%	95.95%	95.65%	95.38%	95.13%	94.91%	94.70%	94.52%	94.34%	94.18%	94.03%	93.89%	93.76%	93.64%	93.52%	93.42%	93.32%	93.22%	93.13%	93.05%
173											99.51%	98.77%	98.14%	97.60%	97.12%	96.70%	96.33%	95.99%	95.69%	95.42%	95.17%	94.95%	94.74%	94.55%	94.37%	94.21%	94.06%	93.92%	93.79%	93.67%	93.55%	93.44%	93.34%	93.25%	93.16%	93.07%
174											99.58%	98.84%	98.20%	97.65%	97.17%	96.75%	96.37%	96.04%	95.73%	95.46%	95.21%	94.98%	94.77%	94.58%	94.41%	94.24%	94.09%	93.95%	93.82%	93.69%	93.58%	93.47%	93.37%	93.27%	93.18%	93.09%
175											99.65%	98.90%	98.26%	97.71%	97.23%	96.80%	96.42%	96.08%	95.77%	95.50%	95.25%	95.02%	94.81%	94.62%	94.44%	94.27%	94.12%	93.98%	93.84%	93.72%	93.60%	93.49%	93.39%	93.29%	93.20%	93.12%
176											99.72%	98.97%	98.32%	97.77%	97.28%	96.85%	96.47%	96.12%	95.82%	95.54%	95.29%	95.05%	94.84%	94.65%	94.47%	94.30%	94.15%	94.01%	93.87%	93.75%	93.63%	93.52%	93.42%	93.32%	93.23%	93.14%
177											99.79%	99.03%	98.38%	97.82%	97.33%	96.90%	96.51%	96.17%	95.86%	95.58%	95.32%	95.09%	94.88%	94.68%	94.50%	94.33%	94.18%	94.03%	93.90%	93.77%	93.66%	93.54%	93.44%	93.34%	93.25%	93.16%
178											99.86%	99.10%	98.44%	97.88%	97.38%	96.95%	96.56%	96.21%	95.90%	95.62%	95.36%	95.13%	94.91%	94.72%	94.53%	94.37%	94.21%	94.06%	93.93%	93.80%	93.68%	93.57%	93.46%	93.37%	93.27%	93.18%
179											99.93%	99.16%	98.50%	97.93%	97.43%	97.00%	96.60%	96.26%	95.94%	95.66%	95.40%	95.16%	94.95%	94.75%	94.57%	94.40%	94.24%	94.09%	93.96%	93.83%	93.71%	93.59%	93.49%	93.39%	93.29%	93.21%
180											100.00%	99.23%	98.56%	97.99%	97.49%	97.04%	96.65%	96.30%	95.98%	95.70%	95.44%	95.20%	94.98%	94.78%	94.60%	94.43%	94.27%	94.12%	93.98%	93.85%	93.73%	93.62%	93.51%	93.41%	93.32%	93.23%
181												99.29%	98.62%	98.04%	97.54%	97.09%	96.70%	96.34%	96.03%	95.74%	95.48%	95.24%	95.02%	94.82%	94.63%	94.46%	94.30%	94.15%	94.01%	93.88%	93.76%	93.65%	93.54%	93.44%	93.34%	93.25%
182												99.35%	98.68%	98.10%	97.59%	97.14%	96.74%	96.39%	96.07%	95.78%	95.51%	95.27%	95.05%	94.85%	94.66%	94.49%	94.33%	94.18%	94.04%	93.91%	93.79%	93.67%	93.56%	93.46%	93.36%	93.27%
183												99.42%	98.74%	98.16%	97.64%	97.19%	96.79%	96.43%	96.11%	95.82%	95.55%	95.31%	95.09%	94.88%	94.69%	94.52%	94.36%	94.21%	94.07%	93.94%	93.81%	93.70%	93.59%	93.48%	93.39%	93.30%
184												99.48%	98.80%	98.21%	97.70%	97.24%	96.84%	96.48%	96.15%	95.86%	95.59%	95.35%	95.12%	94.92%	94.73%	94.55%	94.39%	94.24%	94.09%	93.96%	93.84%	93.72%	93.61%	93.51%	93.41%	93.32%
185												99.55%	98.86%	98.27%	97.75%	97.29%	96.88%	96.52%	96.19%	95.90%	95.63%	95.38%	95.16%	94.95%	94.76%	94.58%	94.42%	94.27%	94.12%	93.99%	93.86%	93.75%	93.64%	93.53%	93.43%	93.34%
186												99.61%	98.92%	98.32%	97.80%	97.34%	96.93%	96.56%	96.23%	95.94%	95.67%	95.42%	95.19%	94.98%	94.79%	94.61%	94.45%	94.29%	94.15%	94.02%	93.89%	93.77%	93.66%	93.56%	93.46%	93.36%
187												99.68%	98.98%	98.38%	97.85%	97.39%	96.98%	96.61%	96.28%	95.98%	95.70%	95.45%	95.23%	95.02%	94.82%	94.64%	94.48%	94.32%	94.18%	94.04%	93.92%	93.80%	93.69%	93.58%	93.48%	93.39%
188												99.74%	99.04%	98.44%	97.91%	97.44%	97.02%	96.65%	96.32%	96.02%	95.74%	95.49%	95.26%	95.05%	94.86%	94.67%	94.51%	94.35%	94.21%	94.07%	93.94%	93.82%	93.71%	93.60%	93.50%	93.41%
189												99.81%	99.10%	98.49%	97.96%	97.49%	97.07%	96.70%	96.36%	96.06%	95.78%	95.53%	95.30%	95.08%	94.89%	94.71%	94.54%	94.38%	94.23%	94.10%	93.97%	93.85%	93.73%	93.63%	93.53%	93.43%
190												99.87%	99.16%	98.55%	98.01%	97.54%	97.12%	96.74%	96.40%	96.10%	95.82%	95.56%	95.33%	95.12%	94.92%	94.74%	94.57%	94.41%	94.26%	94.12%	93.99%	93.87%	93.76%	93.65%	93.55%	93.45%
191												99.94%	99.22%	98.60%	98.06%	97.59%	97.16%	96.78%	96.44%	96.14%	95.86%	95.60%	95.37%	95.15%	94.95%	94.77%	94.60%	94.44%	94.29%	94.15%	94.02%	93.90%	93.78%	93.68%	93.57%	93.48%
192												100.00%	99.28%	98.66%	98.12%	97.64%	97.21%	96.83%	96.49%	96.18%	95.89%	95.64%	95.40%	95.18%	94.98%	94.80%	94.63%	94.47%	94.32%	94.18%	94.05%	93.92%	93.81%	93.70%	93.60%	93.50%
193													99.34%	98.72%	98.17%	97.68%	97.26%	96.87%	96.53%	96.22%	95.93%	95.67%	95.44%	95.22%	95.02%	94.83%	94.66%	94.50%	94.35%	94.20%	94.07%	93.95%	93.83%	93.72%	93.62%	93.52%
194													99.40%	98.77%	98.22%	97.73%	97.30%	96.92%	96.57%	96.25%	95.97%	95.71%	95.47%	95.25%	95.05%	94.86%	94.69%	94.52%	94.37%	94.23%	94.10%	93.97%	93.86%	93.75%	93.64%	93.54%
195													99.46%	98.83%	98.27%	97.78%	97.35%	96.96%	96.61%	96.29%	96.01%	95.75%	95.51%	95.28%	95.08%	94.89%	94.72%	94.55%	94.40%	94.26%	94.13%	94.00%	93.88%	93.77%	93.67%	93.57%
196													99.52%	98.88%	98.32%	97.83%	97.40%	97.00%	96.65%	96.33%	96.05%	95.78%	95.54%	95.32%	95.11%	94.92%	94.75%	94.58%	94.43%	94.29%	94.15%	94.03%	93.91%	93.79%	93.69%	93.59%
197													99.58%	98.94%	98.38%	97.88%	97.44%	97.05%	96.69%	96.37%	96.08%	95.82%	95.57%	95.35%	95.14%	94.95%	94.78%	94.61%	94.46%	94.31%	94.18%	94.05%	93.93%	93.82%	93.71%	93.61%
198													99.64%	98.99%	98.43%	97.93%	97.49%	97.09%	96.74%	96.41%	96.12%	95.85%	95.61%	95.38%	95.18%	94.98%	94.81%	94.64%	94.48%	94.34%	94.20%	94.08%	93.96%	93.84%	93.74%	93.63%
199													99.70%	99.05%	98.48%	97.98%	97.53%	97.14%	96.78%	96.45%	96.16%	95.89%	95.64%	95.42%	95.21%	95.02%	94.84%	94.67%	94.51%	94.37%	94.23%	94.10%	93.98%	93.87%	93.76%	93.66%
200													99.76%	99.11%	98.53%	98.03%	97.58%	97.18%	96.82%	96.49%	96.20%	95.93%	95.68%	95.45%	95.24%	95.05%	94.87%	94.70%	94.54%	94.39%	94.26%	94.13%	94.00%	93.89%	93.78%	93.68%
201													99.82%	99.16%	98.59%	98.08%	97.63%	97.22%	96.86%	96.53%	96.24%	95.96%	95.71%	95.48%	95.27%	95.08%	94.90%	94.73%	94.57%	94.42%	94.28%	94.15%	94.03%	93.91%	93.81%	93.70%

Appendix I – Guaranteed Surrender Value factors

<GSV factors will be as per Annexure II of the File and Use>

Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
135								99.16%	98.24%	97.48%	96.85%	96.32%	95.87%	95.47%	95.13%	94.83%	94.56%	94.32%	94.10%	93.90%	93.73%	93.56%	93.41%	93.28%	93.15%	93.03%	92.93%	92.82%	92.73%	92.64%	92.56%	92.48%	92.41%	92.34%	92.27%	92.21%
136								99.25%	98.32%	97.56%	96.92%	96.39%	95.93%	95.53%	95.18%	94.88%	94.60%	94.36%	94.14%	93.94%	93.76%	93.60%	93.45%	93.31%	93.18%	93.07%	92.96%	92.85%	92.76%	92.67%	92.58%	92.51%	92.43%	92.36%	92.30%	92.23%
137								99.35%	98.40%	97.63%	96.99%	96.45%	95.99%	95.59%	95.24%	94.93%	94.65%	94.41%	94.18%	93.98%	93.80%	93.64%	93.48%	93.34%	93.22%	93.10%	92.99%	92.88%	92.79%	92.70%	92.61%	92.53%	92.46%	92.39%	92.32%	92.26%
138								99.44%	98.49%	97.71%	97.06%	96.52%	96.05%	95.64%	95.29%	94.98%	94.70%	94.45%	94.23%	94.02%	93.84%	93.67%	93.52%	93.38%	93.25%	93.13%	93.01%	92.91%	92.81%	92.72%	92.64%	92.56%	92.48%	92.41%	92.34%	92.28%
139								99.53%	98.57%	97.79%	97.13%	96.58%	96.11%	95.70%	95.34%	95.02%	94.74%	94.49%	94.27%	94.06%	93.88%	93.71%	93.55%	93.41%	93.28%	93.16%	93.04%	92.94%	92.84%	92.75%	92.66%	92.58%	92.51%	92.43%	92.37%	92.30%
140								99.63%	98.66%	97.86%	97.20%	96.65%	96.17%	95.75%	95.39%	95.07%	94.79%	94.54%	94.31%	94.10%	93.92%	93.75%	93.59%	93.44%	93.31%	93.19%	93.07%	92.97%	92.87%	92.78%	92.69%	92.61%	92.53%	92.46%	92.39%	92.33%
141								99.72%	98.74%	97.94%	97.27%	96.71%	96.23%	95.81%	95.45%	95.12%	94.84%	94.58%	94.35%	94.14%	93.95%	93.78%	93.62%	93.48%	93.34%	93.22%	93.10%	93.00%	92.90%	92.80%	92.72%	92.63%	92.56%	92.48%	92.41%	92.35%
142								99.81%	98.82%	98.02%	97.34%	96.77%	96.29%	95.87%	95.50%	95.17%	94.88%	94.63%	94.39%	94.18%	93.99%	93.82%	93.66%	93.51%	93.38%	93.25%	93.13%	93.03%	92.92%	92.83%	92.74%	92.66%	92.58%	92.51%	92.44%	92.37%
143								99.91%	98.91%	98.09%	97.41%	96.84%	96.35%	95.92%	95.55%	95.22%	94.93%	94.67%	94.44%	94.22%	94.03%	93.85%	93.69%	93.55%	93.41%	93.28%	93.16%	93.05%	92.95%	92.86%	92.77%	92.68%	92.60%	92.53%	92.46%	92.39%
144								100.00%	98.99%	98.17%	97.48%	96.90%	96.41%	95.98%	95.60%	95.27%	94.98%	94.71%	94.48%	94.26%	94.07%	93.89%	93.73%	93.58%	93.44%	93.31%	93.19%	93.08%	92.98%	92.88%	92.79%	92.71%	92.63%	92.55%	92.48%	92.42%
145									99.08%	98.24%	97.55%	96.97%	96.47%	96.03%	95.65%	95.32%	95.02%	94.76%	94.52%	94.30%	94.11%	93.93%	93.76%	93.61%	93.47%	93.34%	93.22%	93.11%	93.01%	92.91%	92.82%	92.73%	92.65%	92.58%	92.51%	92.44%
146									99.16%	98.32%	97.62%	97.03%	96.53%	96.09%	95.71%	95.37%	95.07%	94.80%	94.56%	94.34%	94.14%	93.96%	93.80%	93.65%	93.50%	93.37%	93.25%	93.14%	93.04%	92.94%	92.85%	92.76%	92.68%	92.60%	92.53%	92.46%
147									99.24%	98.40%	97.69%	97.10%	96.59%	96.15%	95.76%	95.42%	95.12%	94.85%	94.60%	94.38%	94.18%	94.00%	93.83%	93.68%	93.54%	93.41%	93.28%	93.17%	93.06%	92.96%	92.87%	92.78%	92.70%	92.63%	92.55%	92.48%
148									99.33%	98.47%	97.76%	97.16%	96.65%	96.20%	95.81%	95.47%	95.16%	94.89%	94.64%	94.42%	94.22%	94.04%	93.87%	93.71%	93.57%	93.44%	93.31%	93.20%	93.09%	92.99%	92.90%	92.81%	92.73%	92.65%	92.58%	92.51%
149									99.41%	98.55%	97.83%	97.23%	96.71%	96.26%	95.86%	95.52%	95.21%	94.93%	94.69%	94.46%	94.26%	94.07%	93.90%	93.75%	93.60%	93.47%	93.34%	93.23%	93.12%	93.02%	92.92%	92.84%	92.75%	92.67%	92.60%	92.53%
150									99.50%	98.63%	97.90%	97.29%	96.77%	96.31%	95.92%	95.57%	95.26%	94.98%	94.73%	94.50%	94.30%	94.11%	93.94%	93.78%	93.63%	93.50%	93.37%	93.26%	93.15%	93.05%	92.95%	92.86%	92.78%	92.70%	92.62%	92.55%
151									99.58%	98.70%	97.97%	97.35%	96.83%	96.37%	95.97%	95.62%	95.30%	95.02%	94.77%	94.54%	94.33%	94.15%	93.97%	93.81%	93.67%	93.53%	93.40%	93.29%	93.18%	93.07%	92.98%	92.89%	92.80%	92.72%	92.65%	92.57%
152									99.66%	98.78%	98.04%	97.42%	96.89%	96.42%	96.02%	95.67%	95.35%	95.07%	94.81%	94.58%	94.37%	94.18%	94.01%	93.85%	93.70%	93.56%	93.43%	93.31%	93.20%	93.10%	93.00%	92.91%	92.83%	92.74%	92.67%	92.60%
153									99.75%	98.85%	98.11%	97.48%	96.95%	96.48%	96.07%	95.71%	95.40%	95.11%	94.85%	94.62%	94.41%	94.22%	94.04%	93.88%	93.73%	93.59%	93.46%	93.34%	93.23%	93.13%	93.03%	92.94%	92.85%	92.77%	92.69%	92.62%
154									99.83%	98.93%	98.18%	97.55%	97.01%	96.54%	96.13%	95.76%	95.44%	95.15%	94.90%	94.66%	94.45%	94.25%	94.08%	93.91%	93.76%	93.62%	93.49%	93.37%	93.26%	93.15%	93.05%	92.96%	92.87%	92.79%	92.71%	92.64%
155									99.92%	99.01%	98.25%	97.61%	97.07%	96.59%	96.18%	95.81%	95.49%	95.20%	94.94%	94.70%	94.49%	94.29%	94.11%	93.95%	93.79%	93.65%	93.52%	93.40%	93.29%	93.18%	93.08%	92.99%	92.90%	92.82%	92.74%	92.66%
156									100.00%	99.08%	98.32%	97.68%	97.13%	96.65%	96.23%	95.86%	95.53%	95.24%	94.98%	94.74%	94.52%	94.33%	94.15%	93.98%	93.83%	93.68%	93.55%	93.43%	93.31%	93.21%	93.11%	93.01%	92.92%	92.84%	92.76%	92.69%
157										99.16%	98.39%	97.74%	97.19%	96.70%	96.28%	95.91%	95.58%	95.29%	95.02%	94.78%	94.56%	94.36%	94.18%	94.01%	93.86%	93.72%	93.58%	93.46%	93.34%	93.23%	93.13%	93.04%	92.95%	92.86%	92.78%	92.71%
158										99.24%	98.46%	97.81%	97.25%	96.76%	96.34%	95.96%	95.63%	95.33%	95.06%	94.82%	94.60%	94.40%	94.22%	94.05%	93.89%	93.75%	93.61%	93.49%	93.37%	93.26%	93.16%	93.06%	92.97%	92.89%	92.81%	92.73%
159										99.31%	98.53%	97.87%	97.31%	96.82%	96.39%	96.01%	95.67%	95.37%	95.10%	94.86%	94.64%	94.44%	94.25%	94.08%	93.92%	93.78%	93.64%	93.52%	93.40%	93.29%	93.19%	93.09%	93.00%	92.91%	92.83%	92.75%
160										99.39%	98.60%	97.94%	97.37%	96.87%	96.44%	96.06%	95.72%	95.42%	95.15%	94.90%	94.68%	94.47%	94.29%	94.11%	93.95%	93.81%	93.67%	93.54%	93.43%	93.32%	93.21%	93.11%	93.02%	92.94%	92.85%	92.78%
161										99.47%	98.67%	98.00%	97.43%	96.93%	96.49%	96.11%	95.77%	95.46%	95.19%	94.94%	94.71%	94.51%	94.32%	94.15%	93.99%	93.84%	93.70%	93.57%	93.45%	93.34%	93.24%	93.14%	93.05%	92.96%	92.88%	92.80%
162										99.54%	98.74%	98.06%	97.49%	96.98%	96.54%	96.16%	95.81%	95.51%	95.23%	94.98%	94.75%	94.55%	94.36%	94.18%	94.02%	93.87%	93.73%	93.60%	93.48%	93.37%	93.26%	93.16%	93.07%	92.98%	92.90%	92.82%
163										99.62%	98.81%	98.13%	97.54%	97.04%	96.60%	96.21%	95.86%	95.55%	95.27%	95.02%	94.79%	94.58%	94.39%	94.21%	94.05%	93.90%	93.76%	93.63%	93.51%	93.40%	93.29%	93.19%	93.10%	93.01%	92.92%	92.84%
164										99.69%	98.88%	98.19%	97.60%	97.09%	96.65%	96.26%	95.91%	95.59%	95.31%	95.06%	94.83%	94.62%	94.43%	94.25%	94.08%	93.93%	93.79%	93.66%	93.54%	93.42%	93.32%	93.22%	93.12%	93.03%	92.95%	92.87%
165										99.77%	98.95%	98.26%	97.66%	97.15%	96.70%	96.31%	95.95%	95.64%	95.36%	95.10%	94.87%	94.65%	94.46%	94.28%	94.12%	93.96%	93.82%	93.69%	93.57%	93.45%	93.34%	93.24%	93.14%	93.05%	92.97%	92.89%
166										99.85%	99.02%	98.32%	97.72%	97.21%	96.75%	96.35%	96.00%	95.68%	95.40%	95.14%	94.90%	94.69%	94.49%	94.31%	94.15%	93.99%	93.85%	93.72%	93.59%	93.48%	93.37%	93.27%	93.17%	93.08%	92.99%	92.91%
167										99.92%	99.09%	98.39%	97.78%	97.26%	96.81%	96.40%	96.05%	95.73%	95.44%	95.18%	94.94%	94.73%	94.53%	94.35%	94.18%	94.02%	93.88%	93.75%	93.62%	93.50%	93.39%	93.29%	93.19%	93.10%	93.02%	92.93%
168										100.00%	99.16%	98.45%	97.84%	97.32%	96.86%	96.45%	96.09%	95.77%	95.48%	95.22%	94.98%	94.76%	94.56%	94.38%	94.21%	94.06%	93.91%	93.78%	93.65%	93.53%	93.42%	93.32%	93.22%	93.13%	93.04%	92.96%
169											99.23%	98.52%	97.90%	97.37%	96.91%	96.50%	96.14%	95.81%	95.52%	95.26%	95.02%	94.80%	94.60%	94.41%	94.24%	94.09%	93.94%	93.80%	93.68%	93.56%	93.45%	93.34%	93.24%	93.15%	93.06%	92.98%
170											99.30%	98.58%	97.96%	97.43%	96.96%	96.55%	96.19%	95.86%	95.56%	95.30%	95.06%	94.84%	94.63%	94.45%	94.28%	94.12%	93.97%	93.83%	93.70%	93.58%	93.47%	93.37%	93.27%	93.17%	93.09%	93.00%
171											99.37%	98.65%	98.02%	97.49%	97.02%	96.60%	96.23%	95.90%	95.61%	95.34%	95.10%	94.87%	94.67%	94.48%	94.31%	94.15%	94.00%	93.86%	93.73%	93.61%	93.50%	93.39%	93.29%	93.20%	93.11%	93.02%
172											99.44%	98.71%	98.08%	97.54%	97.07%	96.65%	96.28%	95.95%	95.65%	95.38%	95.13%	94.91%	94.70%	94.52%	94.34%	94.18%	94.03%	93.89%	93.76%	93.64%	93.52%	93.42%	93.32%	93.22%	93.13%	93.05%
173											99.51%	98.77%	98.14%	97.60%	97.12%	96.70%	96.33%	95.99%	95.69%	95.42%	95.17%	94.95%	94.74%	94.55%	94.37%	94.21%	94.06%	93.92%	93.79%	93.67%	93.55%	93.44%	93.34%	93.25%	93.16%	93.07%
174											99.58%	98.84%	98.20%	97.65%	97.17%	96.75%	96.37%	96.04%	95.73%	95.46%	95.21%	94.98%	94.77%	94.58%	94.41%	94.24%	94.09%	93.95%	93.82%	93.69%	93.58%	93.47%	93.37%	93.27%	93.18%	93.09%
175											99.65%	98.90%	98.26%	97.71%	97.23%	96.80%	96.42%	96.08%	95.77%	95.50%	95.25%	95.02%	94.81%	94.62%	94.44%	94.27%	94.12%	93.98%	93.84%	93.72%	93.60%	93.49%	93.39%	93.29%	93.20%	93.12%
176											99.72%	98.97%	98.32%	97.77%	97.28%	96.85%	96.47%	96.12%	95.82%	95.54%	95.29%	95.05%	94.84%	94.65%	94.47%	94.30%	94.15%	94.01%	93.87%	93.75%	93.63%	93.52%	93.42%	93.32%	93.23%	93.14%
177											99.79%	99.03%	98.38%	97.82%	97.33%	96.90%	96.51%	96.17%	95.86%	95.58%	95.32%	95.09%	94.88%	94.68%	94.50%	94.33%	94.18%	94.03%	93.90%	93.77%	93.66%	93.54%	93.44%	93.34%	93.25%	93.16%
178											99.86%	99.10%	98.44%	97.88%	97.38%	96.95%	96.56%	96.21%	95.90%	95.62%	95.36%	95.13%	94.91%	94.72%	94.53%	94.37%	94.21%	94.06%	93.93%	93.80%	93.68%	93.57%	93.46%	93.37%	93.27%	93.18%
179											99.93%	99.16%	98.50%	97.93%	97.43%	97.00%	96.60%	96.26%	95.94%	95.66%	95.40%	95.16%	94.95%	94.75%	94.57%	94.40%	94.24%	94.09%	93.96%	93.83%	93.71%	93.59%	93.49%	93.39%	93.29%	93.21%
180											100.00%	99.23%	98.56%	97.99%	97.49%	97.04%	96.65%	96.30%	95.98%	95.70%	95.44%	95.20%	94.98%	94.78%	94.60%	94.43%	94.27%	94.12%	93.98%	93.85%	93.73%	93.62%	93.51%	93.41%	93.32%	93.23%
181												99.29%	98.62%	98.04%	97.54%	97.09%	96.70%	96.34%	96.03%	95.74%	95.48%	95.24%	95.02%	94.82%	94.63%	94.46%	94.30%	94.15%	94.01%	93.88%	93.76%	93.65%	93.54%	93.44%	93.34%	93.25%
182												99.35%	98.68%	98.10%	97.59%	97.14%	96.74%	96.39%	96.07%	95.78%	95.51%	95.27%	95.05%	94.85%	94.66%	94.49%	94.33%	94.18%	94.04%	93.91%	93.79%	93.67%	93.56%	93.46%	93.36%	93.27%
183												99.42%	98.74%	98.16%	97.64%	97.19%	96.79%	96.43%	96.11%	95.82%	95.55%	95.31%	95.09%	94.88%	94.69%	94.52%	94.36%	94.21%	94.07%	93.94%	93.81%	93.70%	93.59%	93.48%	93.39%	93.30%
184												99.48%	98.80%	98.21%	97.70%	97.24%	96.84%	96.48%	96.15%	95.86%	95.59%	95.35%	95.12%	94.92%	94.73%	94.55%	94.39%	94.24%	94.09%	93.96%	93.84%	93.72%	93.61%	93.51%	93.41%	93.32%
185												99.55%	98.86%	98.27%	97.75%	97.29%	96.88%	96.52%	96.19%	95.90%	95.63%	95.38%	95.16%	94.95%	94.76%	94.58%	94.42%	94.27%	94.12%	93.99%	93.86%	93.75%	93.64%	93.53%	93.43%	93.34%
186												99.61%	98.92%	98.32%	97.80%	97.34%	96.93%	96.56%	96.23%	95.94%	95.67%	95.42%	95.19%	94.98%	94.79%	94.61%	94.45%	94.29%	94.15%	94.02%	93.89%	93.77%	93.66%	93.56%	93.46%	93.36%
187												99.68%	98.98%	98.38%	97.85%	97.39%	96.98%	96.61%	96.28%	95.98%	95.70%	95.45%	95.23%	95.02%	94.82%	94.64%	94.48%	94.32%	94.18%	94.04%	93.92%	93.80%	93.69%	93.58%	93.48%	93.39%
188												99.74%	99.04%	98.44%	97.91%	97.44%	97.02%	96.65%	96.32%	96.02%	95.74%	95.49%	95.26%	95.05%	94.86%	94.67%	94.51%	94.35%	94.21%	94.07%	93.94%	93.82%	93.71%	93.60%	93.50%	93.41%
189												99.81%	99.10%	98.49%	97.96%	97.49%	97.07%	96.70%	96.36%	96.06%	95.78%	95.53%	95.30%	95.08%	94.89%	94.71%	94.54%	94.38%	94.23%	94.10%	93.97%	93.85%	93.73%	93.63%	93.53%	93.43%
190												99.87%	99.16%	98.55%	98.01%	97.54%	97.12%	96.74%	96.40%	96.10%	95.82%	95.56%	95.33%	95.12%	94.92%	94.74%	94.57%	94.41%	94.26%	94.12%	93.99%	93.87%	93.76%	93.65%	93.55%	93.45%
191												99.94%	99.22%	98.60%	98.06%	97.59%	97.16%	96.78%	96.44%	96.14%	95.86%	95.60%	95.37%	95.15%	94.95%	94.77%	94.60%	94.44%	94.29%	94.15%	94.02%	93.90%	93.78%	93.68%	93.57%	93.48%
192												100.00%	99.28%	98.66%	98.12%	97.64%	97.21%	96.83%	96.49%	96.18%	95.89%	95.64%	95.40%	95.18%	94.98%	94.80%	94.63%	94.47%	94.32%	94.18%	94.05%	93.92%	93.81%	93.70%	93.60%	93.50%
193													99.34%	98.72%	98.17%	97.68%	97.26%	96.87%	96.53%	96.22%	95.93%	95.67%	95.44%	95.22%	95.02%	94.83%	94.66%	94.50%	94.35%	94.20%	94.07%	93.95%	93.83%	93.72%	93.62%	93.52%
194													99.40%	98.77%	98.22%	97.73%	97.30%	96.92%	96.57%	96.25%	95.97%	95.71%	95.47%	95.25%	95.05%	94.86%	94.69%	94.52%	94.37%	94.23%	94.10%	93.97%	93.86%	93.75%	93.64%	93.54%
195													99.46%	98.83%	98.27%	97.78%	97.35%	96.96%	96.61%	96.29%	96.01%	95.75%	95.51%	95.28%	95.08%	94.89%	94.72%	94.55%	94.40%	94.26%	94.13%	94.00%	93.88%	93.77%	93.67%	93.57%
196													99.52%	98.88%	98.32%	97.83%	97.40%	97.00%	96.65%	96.33%	96.05%	95.78%	95.54%	95.32%	95.11%	94.92%	94.75%	94.58%	94.43%	94.29%	94.15%	94.03%	93.91%	93.79%	93.69%	93.59%
197													99.58%	98.94%	98.38%	97.88%	97.44%	97.05%	96.69%	96.37%	96.08%	95.82%	95.57%	95.35%	95.14%	94.95%	94.78%	94.61%	94.46%	94.31%	94.18%	94.05%	93.93%	93.82%	93.71%	93.61%
198													99.64%	98.99%	98.43%	97.93%	97.49%	97.09%	96.74%	96.41%	96.12%	95.85%	95.61%	95.38%	95.18%	94.98%	94.81%	94.64%	94.48%	94.34%	94.20%	94.08%	93.96%	93.84%	93.74%	93.63%
199													99.70%	99.05%	98.48%	97.98%	97.53%	97.14%	96.78%	96.45%	96.16%	95.89%	95.64%	95.42%	95.21%	95.02%	94.84%	94.67%	94.51%	94.37%	94.23%	94.10%	93.98%	93.87%	93.76%	93.66%
200													99.76%	99.11%	98.53%	98.03%	97.58%	97.18%	96.82%	96.49%	96.20%	95.93%	95.68%	95.45%	95.24%	95.05%	94.87%	94.70%	94.54%	94.39%	94.26%	94.13%	94.00%	93.89%	93.78%	93.68%
201													99.82%	99.16%	98.59%	98.08%	97.63%	97.22%	96.86%	96.53%	96.24%	95.96%	95.71%	95.48%	95.27%	95.08%	94.90%	94.73%	94.57%	94.42%	94.28%	94.15%	94.03%	93.91%	93.81%	93.70%

Appendix I – Guaranteed Surrender Value factors

<GSV factors will be as per Annexure II of the File and Use>

Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
202													99.88%	99.22%	98.64%	98.13%	97.67%	97.27%	96.90%	96.57%	96.27%	96.00%	95.75%	95.52%	95.31%	95.11%	94.93%	94.76%	94.60%	94.45%	94.31%	94.18%	94.05%	93.94%	93.83%	93.72%
203													99.94%	99.27%	98.69%	98.18%	97.72%	97.31%	96.95%	96.61%	96.31%	96.04%	95.78%	95.55%	95.34%	95.14%	94.96%	94.78%	94.62%	94.47%	94.33%	94.20%	94.08%	93.96%	93.85%	93.75%
204													100.00%	99.33%	98.74%	98.23%	97.77%	97.36%	96.99%	96.65%	96.35%	96.07%	95.82%	95.59%	95.37%	95.17%	94.99%	94.81%	94.65%	94.50%	94.36%	94.23%	94.10%	93.99%	93.87%	93.77%
205														99.39%	98.80%	98.28%	97.81%	97.40%	97.03%	96.69%	96.39%	96.11%	95.85%	95.62%	95.40%	95.20%	95.01%	94.84%	94.68%	94.53%	94.39%	94.25%	94.13%	94.01%	93.90%	93.79%
206														99.44%	98.85%	98.33%	97.86%	97.44%	97.07%	96.73%	96.43%	96.15%	95.89%	95.65%	95.43%	95.23%	95.04%	94.87%	94.71%	94.56%	94.41%	94.28%	94.15%	94.03%	93.92%	93.81%
207														99.50%	98.90%	98.37%	97.91%	97.49%	97.11%	96.77%	96.46%	96.18%	95.92%	95.69%	95.47%	95.26%	95.07%	94.90%	94.74%	94.58%	94.44%	94.30%	94.18%	94.06%	93.94%	93.84%
208														99.55%	98.95%	98.42%	97.95%	97.53%	97.15%	96.81%	96.50%	96.22%	95.96%	95.72%	95.50%	95.29%	95.10%	94.93%	94.76%	94.61%	94.46%	94.33%	94.20%	94.08%	93.97%	93.86%
209														99.61%	99.01%	98.47%	98.00%	97.58%	97.20%	96.85%	96.54%	96.25%	95.99%	95.75%	95.53%	95.33%	95.13%	94.96%	94.79%	94.64%	94.49%	94.35%	94.23%	94.11%	93.99%	93.88%
210														99.66%	99.06%	98.52%	98.05%	97.62%	97.24%	96.89%	96.58%	96.29%	96.03%	95.79%	95.56%	95.36%	95.16%	94.99%	94.82%	94.66%	94.52%	94.38%	94.25%	94.13%	94.01%	93.91%
211														99.72%	99.11%	98.57%	98.09%	97.67%	97.28%	96.93%	96.62%	96.33%	96.06%	95.82%	95.59%	95.39%	95.19%	95.01%	94.85%	94.69%	94.54%	94.41%	94.28%	94.15%	94.04%	93.93%
212														99.78%	99.16%	98.62%	98.14%	97.71%	97.32%	96.97%	96.65%	96.36%	96.10%	95.85%	95.63%	95.42%	95.22%	95.04%	94.87%	94.72%	94.57%	94.43%	94.30%	94.18%	94.06%	93.95%
213														99.83%	99.21%	98.67%	98.19%	97.75%	97.36%	97.01%	96.69%	96.40%	96.13%	95.89%	95.66%	95.45%	95.25%	95.07%	94.90%	94.74%	94.60%	94.46%	94.32%	94.20%	94.08%	93.97%
214														99.89%	99.27%	98.72%	98.23%	97.80%	97.41%	97.05%	96.73%	96.44%	96.17%	95.92%	95.69%	95.48%	95.28%	95.10%	94.93%	94.77%	94.62%	94.48%	94.35%	94.22%	94.11%	94.00%
215														99.94%	99.32%	98.77%	98.28%	97.84%	97.45%	97.09%	96.77%	96.47%	96.20%	95.95%	95.72%	95.51%	95.31%	95.13%	94.96%	94.80%	94.65%	94.51%	94.37%	94.25%	94.13%	94.02%
216														100.00%	99.37%	98.82%	98.33%	97.89%	97.49%	97.13%	96.81%	96.51%	96.24%	95.99%	95.76%	95.54%	95.34%	95.16%	94.99%	94.82%	94.67%	94.53%	94.40%	94.27%	94.15%	94.04%
217															99.42%	98.87%	98.37%	97.93%	97.53%	97.17%	96.84%	96.55%	96.27%	96.02%	95.79%	95.57%	95.37%	95.19%	95.01%	94.85%	94.70%	94.56%	94.42%	94.30%	94.18%	94.06%
218															99.48%	98.92%	98.42%	97.97%	97.57%	97.21%	96.88%	96.58%	96.31%	96.05%	95.82%	95.60%	95.40%	95.22%	95.04%	94.88%	94.73%	94.58%	94.45%	94.32%	94.20%	94.09%
219															99.53%	98.97%	98.47%	98.02%	97.62%	97.25%	96.92%	96.62%	96.34%	96.09%	95.85%	95.63%	95.43%	95.24%	95.07%	94.91%	94.75%	94.61%	94.47%	94.34%	94.22%	94.11%
220															99.58%	99.01%	98.51%	98.06%	97.66%	97.29%	96.96%	96.65%	96.38%	96.12%	95.88%	95.67%	95.46%	95.27%	95.10%	94.93%	94.78%	94.63%	94.50%	94.37%	94.25%	94.13%
221															99.63%	99.06%	98.56%	98.11%	97.70%	97.33%	97.00%	96.69%	96.41%	96.15%	95.92%	95.70%	95.49%	95.30%	95.13%	94.96%	94.80%	94.66%	94.52%	94.39%	94.27%	94.15%
222															99.69%	99.11%	98.60%	98.15%	97.74%	97.37%	97.03%	96.73%	96.45%	96.19%	95.95%	95.73%	95.52%	95.33%	95.15%	94.99%	94.83%	94.68%	94.55%	94.42%	94.29%	94.18%
223															99.74%	99.16%	98.65%	98.19%	97.78%	97.41%	97.07%	96.76%	96.48%	96.22%	95.98%	95.76%	95.55%	95.36%	95.18%	95.01%	94.86%	94.71%	94.57%	94.44%	94.32%	94.20%
224															99.79%	99.21%	98.70%	98.24%	97.82%	97.45%	97.11%	96.80%	96.52%	96.25%	96.01%	95.79%	95.58%	95.39%	95.21%	95.04%	94.88%	94.73%	94.59%	94.46%	94.34%	94.22%
225															99.84%	99.26%	98.74%	98.28%	97.87%	97.49%	97.15%	96.84%	96.55%	96.29%	96.05%	95.82%	95.61%	95.42%	95.24%	95.07%	94.91%	94.76%	94.62%	94.49%	94.36%	94.24%
226															99.90%	99.31%	98.79%	98.33%	97.91%	97.53%	97.19%	96.87%	96.59%	96.32%	96.08%	95.85%	95.64%	95.45%	95.26%	95.09%	94.93%	94.78%	94.64%	94.51%	94.39%	94.27%
227															99.95%	99.36%	98.84%	98.37%	97.95%	97.57%	97.22%	96.91%	96.62%	96.35%	96.11%	95.88%	95.67%	95.48%	95.29%	95.12%	94.96%	94.81%	94.67%	94.53%	94.41%	94.29%
228															100.00%	99.41%	98.88%	98.41%	97.99%	97.61%	97.26%	96.95%	96.66%	96.39%	96.14%	95.91%	95.70%	95.50%	95.32%	95.15%	94.99%	94.84%	94.69%	94.56%	94.43%	94.31%
229																99.46%	98.93%	98.46%	98.03%	97.65%	97.30%	96.98%	96.69%	96.42%	96.17%	95.94%	95.73%	95.53%	95.35%	95.18%	95.01%	94.86%	94.72%	94.58%	94.45%	94.33%
230																99.51%	98.98%	98.50%	98.08%	97.69%	97.34%	97.02%	96.72%	96.45%	96.21%	95.98%	95.76%	95.56%	95.38%	95.20%	95.04%	94.89%	94.74%	94.61%	94.48%	94.36%
231																99.56%	99.02%	98.55%	98.12%	97.73%	97.38%	97.05%	96.76%	96.49%	96.24%	96.01%	95.79%	95.59%	95.40%	95.23%	95.07%	94.91%	94.77%	94.63%	94.50%	94.38%
232																99.61%	99.07%	98.59%	98.16%	97.77%	97.41%	97.09%	96.79%	96.52%	96.27%	96.04%	95.82%	95.62%	95.43%	95.26%	95.09%	94.94%	94.79%	94.65%	94.52%	94.40%
233																99.66%	99.12%	98.63%	98.20%	97.81%	97.45%	97.13%	96.83%	96.56%	96.30%	96.07%	95.85%	95.65%	95.46%	95.28%	95.12%	94.96%	94.82%	94.68%	94.55%	94.42%
234																99.70%	99.16%	98.68%	98.24%	97.85%	97.49%	97.16%	96.86%	96.59%	96.33%	96.10%	95.88%	95.68%	95.49%	95.31%	95.14%	94.99%	94.84%	94.70%	94.57%	94.45%
235																99.75%	99.21%	98.72%	98.28%	97.89%	97.53%	97.20%	96.90%	96.62%	96.37%	96.13%	95.91%	95.71%	95.52%	95.34%	95.17%	95.01%	94.86%	94.73%	94.59%	94.47%
236																99.80%	99.26%	98.77%	98.33%	97.93%	97.57%	97.24%	96.93%	96.66%	96.40%	96.16%	95.94%	95.73%	95.54%	95.36%	95.20%	95.04%	94.89%	94.75%	94.62%	94.49%
237																99.85%	99.30%	98.81%	98.37%	97.97%	97.60%	97.27%	96.97%	96.69%	96.43%	96.19%	95.97%	95.76%	95.57%	95.39%	95.22%	95.06%	94.91%	94.77%	94.64%	94.51%
238																99.90%	99.35%	98.85%	98.41%	98.01%	97.64%	97.31%	97.00%	96.72%	96.46%	96.22%	96.00%	95.79%	95.60%	95.42%	95.25%	95.09%	94.94%	94.80%	94.66%	94.54%
239																99.95%	99.40%	98.90%	98.45%	98.05%	97.68%	97.35%	97.04%	96.76%	96.50%	96.25%	96.03%	95.82%	95.63%	95.44%	95.27%	95.11%	94.96%	94.82%	94.69%	94.56%
240																100.00%	99.44%	98.94%	98.49%	98.09%	97.72%	97.38%	97.07%	96.79%	96.53%	96.28%	96.06%	95.85%	95.65%	95.47%	95.30%	95.14%	94.99%	94.84%	94.71%	94.58%
241																	99.49%	98.99%	98.54%	98.13%	97.76%	97.42%	97.11%	96.82%	96.56%	96.32%	96.09%	95.88%	95.68%	95.50%	95.33%	95.16%	95.01%	94.87%	94.73%	94.60%
242																	99.53%	99.03%	98.58%	98.17%	97.79%	97.45%	97.14%	96.86%	96.59%	96.35%	96.12%	95.91%	95.71%	95.53%	95.35%	95.19%	95.04%	94.89%	94.76%	94.63%
243																	99.58%	99.07%	98.62%	98.21%	97.83%	97.49%	97.18%	96.89%	96.62%	96.38%	96.15%	95.94%	95.74%	95.55%	95.38%	95.22%	95.06%	94.92%	94.78%	94.65%
244																	99.63%	99.12%	98.66%	98.25%	97.87%	97.53%	97.21%	96.92%	96.66%	96.41%	96.18%	95.97%	95.77%	95.58%	95.40%	95.24%	95.09%	94.94%	94.80%	94.67%
245																	99.67%	99.16%	98.70%	98.29%	97.91%	97.56%	97.25%	96.96%	96.69%	96.44%	96.21%	95.99%	95.79%	95.61%	95.43%	95.27%	95.11%	94.96%	94.83%	94.70%
246																	99.72%	99.21%	98.74%	98.33%	97.95%	97.60%	97.28%	96.99%	96.72%	96.47%	96.24%	96.02%	95.82%	95.63%	95.46%	95.29%	95.14%	94.99%	94.85%	94.72%
247																	99.77%	99.25%	98.79%	98.37%	97.98%	97.64%	97.32%	97.02%	96.75%	96.50%	96.27%	96.05%	95.85%	95.66%	95.48%	95.32%	95.16%	95.01%	94.87%	94.74%
248																	99.81%	99.30%	98.83%	98.41%	98.02%	97.67%	97.35%	97.06%	96.78%	96.53%	96.30%	96.08%	95.88%	95.69%	95.51%	95.34%	95.18%	95.04%	94.90%	94.76%
249																	99.86%	99.34%	98.87%	98.45%	98.06%	97.71%	97.39%	97.09%	96.82%	96.56%	96.33%	96.11%	95.91%	95.71%	95.54%	95.37%	95.21%	95.06%	94.92%	94.79%
250																	99.91%	99.38%	98.91%	98.49%	98.10%	97.75%	97.42%	97.12%	96.85%	96.59%	96.36%	96.14%	95.93%	95.74%	95.56%	95.39%	95.23%	95.08%	94.94%	94.81%
251																	99.95%	99.43%	98.95%	98.53%	98.14%	97.78%	97.46%	97.16%	96.88%	96.63%	96.39%	96.17%	95.96%	95.77%	95.59%	95.42%	95.26%	95.11%	94.97%	94.83%
252																	100.00%	99.47%	99.00%	98.57%	98.17%	97.82%	97.49%	97.19%	96.91%	96.66%	96.42%	96.20%	95.99%	95.80%	95.61%	95.44%	95.28%	95.13%	94.99%	94.85%
253																		99.52%	99.04%	98.61%	98.21%	97.85%	97.53%	97.22%	96.95%	96.69%	96.45%	96.22%	96.02%	95.82%	95.64%	95.47%	95.31%	95.16%	95.01%	94.88%
254																		99.56%	99.08%	98.65%	98.25%	97.89%	97.56%	97.26%	96.98%	96.72%	96.48%	96.25%	96.04%	95.85%	95.67%	95.49%	95.33%	95.18%	95.03%	94.90%
255																		99.60%	99.12%	98.69%	98.29%	97.93%	97.60%	97.29%	97.01%	96.75%	96.51%	96.28%	96.07%	95.88%	95.69%	95.52%	95.36%	95.20%	95.06%	94.92%
256																		99.65%	99.16%	98.73%	98.33%	97.96%	97.63%	97.32%	97.04%	96.78%	96.54%	96.31%	96.10%	95.90%	95.72%	95.54%	95.38%	95.23%	95.08%	94.94%
257																		99.69%	99.21%	98.76%	98.37%	98.00%	97.67%	97.36%	97.07%	96.81%	96.57%	96.34%	96.13%	95.93%	95.74%	95.57%	95.41%	95.25%	95.10%	94.97%
258																		99.74%	99.25%	98.80%	98.40%	98.04%	97.70%	97.39%	97.11%	96.84%	96.60%	96.37%	96.16%	95.96%	95.77%	95.59%	95.43%	95.27%	95.13%	94.99%
259																		99.78%	99.29%	98.84%	98.44%	98.07%	97.74%	97.42%	97.14%	96.87%	96.63%	96.40%	96.18%	95.98%	95.80%	95.62%	95.45%	95.30%	95.15%	95.01%
260																		99.82%	99.33%	98.88%	98.48%	98.11%	97.77%	97.46%	97.17%	96.90%	96.66%	96.43%	96.21%	96.01%	95.82%	95.65%	95.48%	95.32%	95.17%	95.03%
261																		99.87%	99.37%	98.92%	98.52%	98.15%	97.80%	97.49%	97.20%	96.93%	96.69%	96.46%	96.24%	96.04%	95.85%	95.67%	95.50%	95.35%	95.20%	95.06%
262																		99.91%	99.41%	98.96%	98.56%	98.18%	97.84%	97.53%	97.23%	96.97%	96.72%	96.48%	96.27%	96.06%	95.87%	95.70%	95.53%	95.37%	95.22%	95.08%
263																		99.96%	99.46%	99.00%	98.59%	98.22%	97.87%	97.56%	97.27%	97.00%	96.75%	96.51%	96.30%	96.09%	95.90%	95.72%	95.55%	95.39%	95.24%	95.10%
264																		100.00%	99.50%	99.04%	98.63%	98.25%	97.91%	97.59%	97.30%	97.03%	96.78%	96.54%	96.32%	96.12%	95.93%	95.75%	95.58%	95.42%	95.27%	95.12%
265																			99.54%	99.08%	98.67%	98.29%	97.94%	97.63%	97.33%	97.06%	96.81%	96.57%	96.35%	96.15%	95.95%	95.77%	95.60%	95.44%	95.29%	95.15%
266																			99.58%	99.12%	98.71%	98.33%	97.98%	97.66%	97.36%	97.09%	96.84%	96.60%	96.38%	96.17%	95.98%	95.80%	95.63%	95.47%	95.31%	95.17%
267																			99.62%	99.16%	98.75%	98.36%	98.01%	97.69%	97.40%	97.12%	96.87%	96.63%	96.41%	96.20%	96.01%	95.82%	95.65%	95.49%	95.34%	95.19%
268																			99.67%	99.20%	98.78%	98.40%	98.05%	97.73%	97.43%	97.15%	96.90%	96.66%	96.43%	96.23%	96.03%	95.85%	95.68%	95.51%	95.36%	95.21%

Appendix I – Guaranteed Surrender Value factors

<GSV factors will be as per Annexure II of the File and Use>

Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
269																			99.71%	99.24%	98.82%	98.44%	98.08%	97.76%	97.46%	97.18%	96.93%	96.69%	96.46%	96.25%	96.06%	95.87%	95.70%	95.54%	95.38%	95.24%
270																			99.75%	99.28%	98.86%	98.47%	98.12%	97.79%	97.49%	97.21%	96.96%	96.71%	96.49%	96.28%	96.08%	95.90%	95.72%	95.56%	95.41%	95.26%
271																			99.79%	99.32%	98.90%	98.51%	98.15%	97.83%	97.52%	97.24%	96.99%	96.74%	96.52%	96.31%	96.11%	95.92%	95.75%	95.58%	95.43%	95.28%
272																			99.83%	99.36%	98.94%	98.55%	98.19%	97.86%	97.56%	97.28%	97.01%	96.77%	96.55%	96.33%	96.14%	95.95%	95.77%	95.61%	95.45%	95.30%
273																			99.87%	99.40%	98.97%	98.58%	98.22%	97.89%	97.59%	97.31%	97.04%	96.80%	96.57%	96.36%	96.16%	95.97%	95.80%	95.63%	95.48%	95.33%
274																			99.92%	99.44%	99.01%	98.62%	98.26%	97.93%	97.62%	97.34%	97.07%	96.83%	96.60%	96.39%	96.19%	96.00%	95.82%	95.66%	95.50%	95.35%
275																			99.96%	99.48%	99.05%	98.65%	98.29%	97.96%	97.65%	97.37%	97.10%	96.86%	96.63%	96.42%	96.21%	96.03%	95.85%	95.68%	95.52%	95.37%
276																			100.00%	99.52%	99.09%	98.69%	98.33%	97.99%	97.68%	97.40%	97.13%	96.89%	96.66%	96.44%	96.24%	96.05%	95.87%	95.70%	95.55%	95.40%
277																				99.56%	99.13%	98.73%	98.36%	98.03%	97.72%	97.43%	97.16%	96.92%	96.69%	96.47%	96.27%	96.08%	95.90%	95.73%	95.57%	95.42%
278																				99.60%	99.16%	98.76%	98.40%	98.06%	97.75%	97.46%	97.19%	96.95%	96.71%	96.50%	96.29%	96.10%	95.92%	95.75%	95.59%	95.44%
279																				99.64%	99.20%	98.80%	98.43%	98.09%	97.78%	97.49%	97.22%	96.97%	96.74%	96.52%	96.32%	96.13%	95.95%	95.78%	95.61%	95.46%
280																				99.68%	99.24%	98.84%	98.47%	98.13%	97.81%	97.52%	97.25%	97.00%	96.77%	96.55%	96.34%	96.15%	95.97%	95.80%	95.64%	95.49%
281																				99.72%	99.28%	98.87%	98.50%	98.16%	97.85%	97.55%	97.28%	97.03%	96.80%	96.58%	96.37%	96.18%	96.00%	95.82%	95.66%	95.51%
282																				99.76%	99.32%	98.91%	98.54%	98.19%	97.88%	97.59%	97.31%	97.06%	96.82%	96.60%	96.40%	96.20%	96.02%	95.85%	95.68%	95.53%
283																				99.80%	99.35%	98.95%	98.57%	98.23%	97.91%	97.62%	97.34%	97.09%	96.85%	96.63%	96.42%	96.23%	96.04%	95.87%	95.71%	95.55%
284																				99.84%	99.39%	98.98%	98.61%	98.26%	97.94%	97.65%	97.37%	97.12%	96.88%	96.66%	96.45%	96.25%	96.07%	95.89%	95.73%	95.58%
285																				99.88%	99.43%	99.02%	98.64%	98.29%	97.97%	97.68%	97.40%	97.15%	96.91%	96.68%	96.48%	96.28%	96.09%	95.92%	95.75%	95.60%
286																				99.92%	99.47%	99.05%	98.68%	98.33%	98.01%	97.71%	97.43%	97.18%	96.94%	96.71%	96.50%	96.30%	96.12%	95.94%	95.78%	95.62%
287																				99.96%	99.51%	99.09%	98.71%	98.36%	98.04%	97.74%	97.46%	97.20%	96.96%	96.74%	96.53%	96.33%	96.14%	95.97%	95.80%	95.64%
288																				100.00%	99.54%	99.13%	98.75%	98.39%	98.07%	97.77%	97.49%	97.23%	96.99%	96.77%	96.55%	96.35%	96.17%	95.99%	95.82%	95.67%
289																					99.58%	99.16%	98.78%	98.43%	98.10%	97.80%	97.52%	97.26%	97.02%	96.79%	96.58%	96.38%	96.19%	96.01%	95.85%	95.69%
290																					99.62%	99.20%	98.82%	98.46%	98.14%	97.83%	97.55%	97.29%	97.05%	96.82%	96.61%	96.41%	96.22%	96.04%	95.87%	95.71%
291																					99.66%	99.24%	98.85%	98.49%	98.17%	97.86%	97.58%	97.32%	97.08%	96.85%	96.63%	96.43%	96.24%	96.06%	95.89%	95.73%
292																					99.70%	99.27%	98.89%	98.53%	98.20%	97.89%	97.61%	97.35%	97.10%	96.87%	96.66%	96.46%	96.27%	96.09%	95.92%	95.76%
293																					99.73%	99.31%	98.92%	98.56%	98.23%	97.93%	97.64%	97.38%	97.13%	96.90%	96.68%	96.48%	96.29%	96.11%	95.94%	95.78%
294																					99.77%	99.35%	98.95%	98.60%	98.26%	97.96%	97.67%	97.41%	97.16%	96.93%	96.71%	96.51%	96.31%	96.13%	95.96%	95.80%
295																					99.81%	99.38%	98.99%	98.63%	98.30%	97.99%	97.70%	97.44%	97.19%	96.95%	96.74%	96.53%	96.34%	96.16%	95.99%	95.82%
296																					99.85%	99.42%	99.02%	98.66%	98.33%	98.02%	97.73%	97.46%	97.21%	96.98%	96.76%	96.56%	96.36%	96.18%	96.01%	95.85%
297																					99.89%	99.45%	99.06%	98.70%	98.36%	98.05%	97.76%	97.49%	97.24%	97.01%	96.79%	96.58%	96.39%	96.21%	96.03%	95.87%
298																					99.92%	99.49%	99.09%	98.73%	98.39%	98.08%	97.79%	97.52%	97.27%	97.04%	96.81%	96.61%	96.41%	96.23%	96.06%	95.89%
299																					99.96%	99.53%	99.13%	98.76%	98.42%	98.11%	97.82%	97.55%	97.30%	97.06%	96.84%	96.63%	96.44%	96.25%	96.08%	95.91%
300																					100.00%	99.56%	99.16%	98.80%	98.46%	98.14%	97.85%	97.58%	97.33%	97.09%	96.87%	96.66%	96.46%	96.28%	96.10%	95.94%
301																						99.60%	99.20%	98.83%	98.49%	98.17%	97.88%	97.61%	97.35%	97.12%	96.89%	96.68%	96.49%	96.30%	96.13%	95.96%
302																						99.64%	99.23%	98.86%	98.52%	98.20%	97.91%	97.64%	97.38%	97.14%	96.92%	96.71%	96.51%	96.32%	96.15%	95.98%
303																						99.67%	99.27%	98.90%	98.55%	98.24%	97.94%	97.67%	97.41%	97.17%	96.95%	96.73%	96.54%	96.35%	96.17%	96.00%
304																						99.71%	99.30%	98.93%	98.59%	98.27%	97.97%	97.69%	97.44%	97.20%	96.97%	96.76%	96.56%	96.37%	96.19%	96.03%
305																						99.75%	99.34%	98.96%	98.62%	98.30%	98.00%	97.72%	97.47%	97.22%	97.00%	96.78%	96.58%	96.40%	96.22%	96.05%
306																						99.78%	99.37%	99.00%	98.65%	98.33%	98.03%	97.75%	97.49%	97.25%	97.02%	96.81%	96.61%	96.42%	96.24%	96.07%
307																						99.82%	99.41%	99.03%	98.68%	98.36%	98.06%	97.78%	97.52%	97.28%	97.05%	96.84%	96.63%	96.44%	96.26%	96.09%
308																						99.85%	99.44%	99.06%	98.71%	98.39%	98.09%	97.81%	97.55%	97.30%	97.08%	96.86%	96.66%	96.47%	96.29%	96.12%
309																						99.89%	99.48%	99.10%	98.75%	98.42%	98.12%	97.84%	97.58%	97.33%	97.10%	96.89%	96.68%	96.49%	96.31%	96.14%
310																						99.93%	99.51%	99.13%	98.78%	98.45%	98.15%	97.87%	97.60%	97.36%	97.13%	96.91%	96.71%	96.52%	96.33%	96.16%
311																						99.96%	99.55%	99.16%	98.81%	98.48%	98.18%	97.90%	97.63%	97.39%	97.15%	96.94%	96.73%	96.54%	96.36%	96.19%
312																						100.00%	99.58%	99.20%	98.84%	98.51%	98.21%	97.93%	97.66%	97.41%	97.18%	96.96%	96.76%	96.56%	96.38%	96.21%
313																							99.62%	99.23%	98.87%	98.54%	98.24%	97.95%	97.69%	97.44%	97.21%	96.99%	96.78%	96.59%	96.40%	96.23%
314																							99.65%	99.26%	98.91%	98.58%	98.27%	97.98%	97.72%	97.47%	97.23%	97.01%	96.81%	96.61%	96.43%	96.25%
315																							99.69%	99.30%	98.94%	98.61%	98.30%	98.01%	97.74%	97.49%	97.26%	97.04%	96.83%	96.63%	96.45%	96.28%
316																							99.72%	99.33%	98.97%	98.64%	98.33%	98.04%	97.77%	97.52%	97.28%	97.06%	96.86%	96.66%	96.47%	96.30%
317																							99.76%	99.36%	99.00%	98.67%	98.36%	98.07%	97.80%	97.55%	97.31%	97.09%	96.88%	96.68%	96.50%	96.32%
318																							99.79%	99.40%	99.04%	98.70%	98.39%	98.10%	97.83%	97.57%	97.34%	97.11%	96.90%	96.71%	96.52%	96.34%
319																							99.83%	99.43%	99.07%	98.73%	98.42%	98.13%	97.86%	97.60%	97.36%	97.14%	96.93%	96.73%	96.54%	96.37%
320																							99.86%	99.46%	99.10%	98.76%	98.45%	98.16%	97.88%	97.63%	97.39%	97.16%	96.95%	96.75%	96.57%	96.39%
321																							99.90%	99.50%	99.13%	98.79%	98.48%	98.18%	97.91%	97.65%	97.42%	97.19%	96.98%	96.78%	96.59%	96.41%
322																							99.93%	99.53%	99.16%	98.82%	98.51%	98.21%	97.94%	97.68%	97.44%	97.22%	97.00%	96.80%	96.61%	96.43%
323																							99.97%	99.57%	99.20%	98.85%	98.54%	98.24%	97.97%	97.71%	97.47%	97.24%	97.03%	96.83%	96.64%	96.46%
324																							100.00%	99.60%	99.23%	98.89%	98.57%	98.27%	97.99%	97.74%	97.49%	97.27%	97.05%	96.85%	96.66%	96.48%
325																								99.63%	99.26%	98.92%	98.60%	98.30%	98.02%	97.76%	97.52%	97.29%	97.08%	96.87%	96.68%	96.50%
326																								99.67%	99.29%	98.95%	98.63%	98.33%	98.05%	97.79%	97.55%	97.32%	97.10%	96.90%	96.71%	96.52%
327																								99.70%	99.32%	98.98%	98.66%	98.36%	98.08%	97.82%	97.57%	97.34%	97.13%	96.92%	96.73%	96.55%
328																								99.73%	99.36%	99.01%	98.69%	98.39%	98.11%	97.84%	97.60%	97.37%	97.15%	96.95%	96.75%	96.57%
329																								99.77%	99.39%	99.04%	98.72%	98.41%	98.13%	97.87%	97.62%	97.39%	97.17%	96.97%	96.77%	96.59%
330																								99.80%	99.42%	99.07%	98.75%	98.44%	98.16%	97.90%	97.65%	97.42%	97.20%	96.99%	96.80%	96.61%
331																								99.83%	99.45%	99.10%	98.78%	98.47%	98.19%	97.92%	97.68%	97.44%	97.22%	97.02%	96.82%	96.64%
332																								99.87%	99.49%	99.13%	98.81%	98.50%	98.22%	97.95%	97.70%	97.47%	97.25%	97.04%	96.84%	96.66%
333																								99.90%	99.52%	99.16%	98.84%	98.53%	98.25%	97.98%	97.73%	97.49%	97.27%	97.06%	96.87%	96.68%
334																								99.93%	99.55%	99.20%	98.87%	98.56%	98.27%	98.01%	97.75%	97.52%	97.30%	97.09%	96.89%	96.70%
335																								99.97%	99.58%	99.23%	98.90%	98.59%	98.30%	98.03%	97.78%	97.54%	97.32%	97.11%	96.91%	96.73%

Appendix I – Guaranteed Surrender Value factors

<GSV factors will be as per Annexure II of the File and Use>

Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
337																									99.65%	99.29%	98.96%	98.65%	98.36%	98.09%	97.83%	97.59%	97.37%	97.16%	96.96%	96.77%
338																									99.68%	99.32%	98.99%	98.67%	98.38%	98.11%	97.86%	97.62%	97.40%	97.18%	96.98%	96.79%
339																									99.71%	99.35%	99.01%	98.70%	98.41%	98.14%	97.89%	97.65%	97.42%	97.21%	97.01%	96.82%
340																									99.74%	99.38%	99.04%	98.73%	98.44%	98.17%	97.91%	97.67%	97.44%	97.23%	97.03%	96.84%
341																									99.77%	99.41%	99.07%	98.76%	98.47%	98.19%	97.94%	97.70%	97.47%	97.26%	97.05%	96.86%
342																									99.81%	99.44%	99.10%	98.79%	98.50%	98.22%	97.96%	97.72%	97.49%	97.28%	97.08%	96.88%
343																									99.84%	99.47%	99.13%	98.82%	98.52%	98.25%	97.99%	97.75%	97.52%	97.30%	97.10%	96.91%
344																									99.87%	99.50%	99.16%	98.85%	98.55%	98.27%	98.02%	97.77%	97.54%	97.33%	97.12%	96.93%
345																									99.90%	99.54%	99.19%	98.88%	98.58%	98.30%	98.04%	97.80%	97.57%	97.35%	97.15%	96.95%
346																									99.94%	99.57%	99.22%	98.90%	98.61%	98.33%	98.07%	97.82%	97.59%	97.37%	97.17%	96.98%
347																									99.97%	99.60%	99.25%	98.93%	98.64%	98.36%	98.09%	97.85%	97.62%	97.40%	97.19%	97.00%
348																									100.00%	99.63%	99.28%	98.96%	98.66%	98.38%	98.12%	97.87%	97.64%	97.42%	97.22%	97.02%
349																										99.66%	99.31%	98.99%	98.69%	98.41%	98.15%	97.90%	97.67%	97.45%	97.24%	97.04%
350																										99.69%	99.34%	99.02%	98.72%	98.44%	98.17%	97.92%	97.69%	97.47%	97.26%	97.07%
351																										99.72%	99.37%	99.05%	98.75%	98.46%	98.20%	97.95%	97.71%	97.49%	97.29%	97.09%
352																										99.75%	99.40%	99.08%	98.77%	98.49%	98.22%	97.97%	97.74%	97.52%	97.31%	97.11%
353																										99.78%	99.43%	99.11%	98.80%	98.52%	98.25%	98.00%	97.76%	97.54%	97.33%	97.13%
354																										99.81%	99.46%	99.14%	98.83%	98.54%	98.28%	98.03%	97.79%	97.57%	97.35%	97.16%
355																										99.85%	99.49%	99.16%	98.86%	98.57%	98.30%	98.05%	97.81%	97.59%	97.38%	97.18%
356																										99.88%	99.52%	99.19%	98.89%	98.60%	98.33%	98.08%	97.84%	97.61%	97.40%	97.20%
357																										99.91%	99.55%	99.22%	98.91%	98.63%	98.36%	98.10%	97.86%	97.64%	97.42%	97.22%
358																										99.94%	99.58%	99.25%	98.94%	98.65%	98.38%	98.13%	97.89%	97.66%	97.45%	97.25%
359																										99.97%	99.61%	99.28%	98.97%	98.68%	98.41%	98.15%	97.91%	97.68%	97.47%	97.27%
360																										100.00%	99.64%	99.31%	99.00%	98.71%	98.43%	98.18%	97.94%	97.71%	97.49%	97.29%
361																											99.67%	99.34%	99.03%	98.73%	98.46%	98.20%	97.96%	97.73%	97.52%	97.31%
362																											99.70%	99.37%	99.05%	98.76%	98.49%	98.23%	97.99%	97.76%	97.54%	97.34%
363																											99.73%	99.39%	99.08%	98.79%	98.51%	98.25%	98.01%	97.78%	97.56%	97.36%
364																											99.76%	99.42%	99.11%	98.81%	98.54%	98.28%	98.03%	97.80%	97.59%	97.38%
365																											99.79%	99.45%	99.14%	98.84%	98.56%	98.30%	98.06%	97.83%	97.61%	97.40%
366																											99.82%	99.48%	99.16%	98.87%	98.59%	98.33%	98.08%	97.85%	97.63%	97.43%
367																											99.85%	99.51%	99.19%	98.89%	98.62%	98.35%	98.11%	97.88%	97.66%	97.45%
368																											99.88%	99.54%	99.22%	98.92%	98.64%	98.38%	98.13%	97.90%	97.68%	97.47%
369																											99.91%	99.57%	99.25%	98.95%	98.67%	98.41%	98.16%	97.92%	97.70%	97.49%
370																											99.94%	99.60%	99.28%	98.98%	98.69%	98.43%	98.18%	97.95%	97.73%	97.52%
371																											99.97%	99.63%	99.30%	99.00%	98.72%	98.46%	98.21%	97.97%	97.75%	97.54%
372																											100.00%	99.65%	99.33%	99.03%	98.75%	98.48%	98.23%	98.00%	97.77%	97.56%
373																												99.68%	99.36%	99.06%	98.77%	98.51%	98.26%	98.02%	97.80%	97.58%
374																												99.71%	99.39%	99.08%	98.80%	98.53%	98.28%	98.04%	97.82%	97.61%
375																												99.74%	99.42%	99.11%	98.83%	98.56%	98.30%	98.07%	97.84%	97.63%
376																												99.77%	99.44%	99.14%	98.85%	98.58%	98.33%	98.09%	97.87%	97.65%
377																												99.80%	99.47%	99.16%	98.88%	98.61%	98.35%	98.11%	97.89%	97.67%
378																												99.83%	99.50%	99.19%	98.90%	98.63%	98.38%	98.14%	97.91%	97.70%
379																												99.86%	99.53%	99.22%	98.93%	98.66%	98.40%	98.16%	97.94%	97.72%
380																												99.88%	99.55%	99.25%	98.96%	98.68%	98.43%	98.19%	97.96%	97.74%
381																												99.91%	99.58%	99.27%	98.98%	98.71%	98.45%	98.21%	97.98%	97.77%
382																												99.94%	99.61%	99.30%	99.01%	98.73%	98.48%	98.23%	98.00%	97.79%
383																												99.97%	99.64%	99.33%	99.03%	98.76%	98.50%	98.26%	98.03%	97.81%
384																												100.00%	99.67%	99.35%	99.06%	98.78%	98.53%	98.28%	98.05%	97.83%
385																													99.69%	99.38%	99.09%	98.81%	98.55%	98.31%	98.07%	97.86%
386																													99.72%	99.41%	99.11%	98.84%	98.57%	98.33%	98.10%	97.88%
387																													99.75%	99.43%	99.14%	98.86%	98.60%	98.35%	98.12%	97.90%
388																													99.78%	99.46%	99.16%	98.89%	98.62%	98.38%	98.14%	97.92%
389																													99.81%	99.49%	99.19%	98.91%	98.65%	98.40%	98.17%	97.95%
390																													99.83%	99.51%	99.22%	98.94%	98.67%	98.42%	98.19%	97.97%
391																													99.86%	99.54%	99.24%	98.96%	98.70%	98.45%	98.21%	97.99%
392																													99.89%	99.57%	99.27%	98.99%	98.72%	98.47%	98.24%	98.01%
393																													99.92%	99.60%	99.30%	99.01%	98.75%	98.50%	98.26%	98.04%
394																													99.94%	99.62%	99.32%	99.04%	98.77%	98.52%	98.28%	98.06%
395																													99.97%	99.65%	99.35%	99.06%	98.80%	98.54%	98.31%	98.08%
396																													100.00%	99.68%	99.37%	99.09%	98.82%	98.57%	98.33%	98.10%
397																														99.70%	99.40%	99.11%	98.85%	98.59%	98.35%	98.13%
398																														99.73%	99.43%	99.14%	98.87%	98.62%	98.38%	98.15%
399																														99.76%	99.45%	99.16%	98.89%	98.64%	98.40%	98.17%
400																														99.78%	99.48%	99.19%	98.92%	98.66%	98.42%	98.19%
401																														99.81%	99.50%	99.22%	98.94%	98.69%	98.45%	98.22%
402																														99.84%	99.53%	99.24%	98.97%	98.71%	98.47%	98.24%
403																														99.87%	99.56%	99.27%	98.99%	98.74%	98.49%	98.26%

Appendix I – Guaranteed Surrender Value factors

<GSV factors will be as per Annexure II of the File and Use>

Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
404																														99.89%	99.58%	99.29%	99.02%	98.76%	98.52%	98.28%
405																														99.92%	99.61%	99.32%	99.04%	98.78%	98.54%	98.31%
406																														99.95%	99.63%	99.34%	99.07%	98.81%	98.56%	98.33%
407																														99.97%	99.66%	99.37%	99.09%	98.83%	98.58%	98.35%
408																														100.00%	99.69%	99.39%	99.12%	98.85%	98.61%	98.37%
409																															99.71%	99.42%	99.14%	98.88%	98.63%	98.40%
410																															99.74%	99.44%	99.16%	98.90%	98.65%	98.42%
411																															99.77%	99.47%	99.19%	98.93%	98.68%	98.44%
412																															99.79%	99.49%	99.21%	98.95%	98.70%	98.47%
413																															99.82%	99.52%	99.24%	98.97%	98.72%	98.49%
414																															99.84%	99.54%	99.26%	99.00%	98.75%	98.51%
415																															99.87%	99.57%	99.29%	99.02%	98.77%	98.53%
416																															99.90%	99.59%	99.31%	99.05%	98.79%	98.56%
417																															99.92%	99.62%	99.34%	99.07%	98.82%	98.58%
418																															99.95%	99.65%	99.36%	99.09%	98.84%	98.60%
419																															99.97%	99.67%	99.39%	99.12%	98.86%	98.62%
420																															100.00%	99.70%	99.41%	99.14%	98.89%	98.65%
421																																99.72%	99.43%	99.16%	98.91%	98.67%
422																																99.75%	99.46%	99.19%	98.93%	98.69%
423																																99.77%	99.48%	99.21%	98.96%	98.71%
424																																99.80%	99.51%	99.24%	98.98%	98.74%
425																																99.82%	99.53%	99.26%	99.00%	98.76%
426																																99.85%	99.56%	99.28%	99.03%	98.78%
427																																99.87%	99.58%	99.31%	99.05%	98.80%
428																																99.90%	99.61%	99.33%	99.07%	98.83%
429																																99.92%	99.63%	99.36%	99.10%	98.85%
430																																99.95%	99.66%	99.38%	99.12%	98.87%
431																																99.97%	99.68%	99.40%	99.14%	98.89%
432																																100.00%	99.71%	99.43%	99.16%	98.92%
433																																	99.73%	99.45%	99.19%	98.94%
434																																	99.75%	99.47%	99.21%	98.96%
435																																	99.78%	99.50%	99.23%	98.98%
436																																	99.80%	99.52%	99.26%	99.01%
437																																	99.83%	99.55%	99.28%	99.03%
438																																	99.85%	99.57%	99.30%	99.05%
439																																	99.88%	99.59%	99.33%	99.07%
440																																	99.90%	99.62%	99.35%	99.10%
441																																	99.93%	99.64%	99.37%	99.12%
442																																	99.95%	99.67%	99.40%	99.14%
443																																	99.98%	99.69%	99.42%	99.16%
444																																	100.00%	99.71%	99.44%	99.19%
445																																		99.74%	99.47%	99.21%
446																																		99.76%	99.49%	99.23%
447																																		99.79%	99.51%	99.26%
448																																		99.81%	99.54%	99.28%
449																																		99.83%	99.56%	99.30%
450																																		99.86%	99.58%	99.32%
451																																		99.88%	99.61%	99.35%
452																																		99.90%	99.63%	99.37%
453																																		99.93%	99.65%	99.39%
454																																		99.95%	99.68%	99.41%
455																																		99.98%	99.70%	99.44%
456																																		100.00%	99.72%	99.46%
457																																			99.74%	99.48%
458																																			99.77%	99.50%
459																																			99.79%	99.53%
460																																			99.81%	99.55%
461																																			99.84%	99.57%
462																																			99.86%	99.59%
463																																			99.88%	99.62%
464																																			99.91%	99.64%
465																																			99.93%	99.66%
466																																			99.95%	99.68%
467																																			99.98%	99.71%
468																																			100.00%	99.73%
469																																				99.75%
470																																				99.77%

Appendix I – Guaranteed Surrender Value factors

<GSV factors will be as per Annexure II of the File and Use>

Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
471																																				99.80%
472																																				99.82%
473																																				99.84%
474																																				99.86%
475																																				99.89%
476																																				99.91%
477																																				99.93%
478																																				99.95%
479																																				99.98%
480																																				100.00%

Appendix II – Section 39 – Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows: 1. 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. 2. 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 to be laid down by the insurer. 3. Nomination can be made at any time before the maturity of the policy. 4. 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. 5. 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. 6. 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 bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer. 7. Fee to be paid to the insurer for registering change or cancellation of a Nomination can be specified by the Authority through Regulations. 8. 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. 9. A transfer or Assignment made in accordance with Section 38 shall automatically cancel the Nomination except in case of Assignment to the insurer or other transferee or Assignee for purpose of loan or against security or its reassignment after repayment. In such case, the Nomination will not get cancelled to the extent of insurer's or transferee's or Assignee's interest in the policy. The Nomination will get revived on repayment of the loan. 10. 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. 11. In case of Nomination by policyholder whose life is insured, if the Nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate. 12. In case Nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s). 13. 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. 14. 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). 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 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 a simplified version of Section 39 of the Insurance Act, 1938 as amended from time to time. The policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.

Appendix III – Section 38 – Assignment and Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows: 1. This policy may be transferred/assigned, wholly or in part, with or without consideration. 2. 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. 3. 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. 4. The Assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness. 5. 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. 6. Fee to be paid for Assignment or transfer can be specified by the Authority through Regulations. 7. 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. 8. 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. 9. 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 Disclaimer: This is a simplified version of Section 38 of the Insurance Act, 1938 as amended from time to time. The policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.

Appendix IV – Section 45 – Policy shall not be called in question on the ground of mis statement 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: 1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs 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. 2. 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. 3. 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. 4. 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. 5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary 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 mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries. 6. Life insurance Policy can be called in question any time 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, 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 decision to repudiate the policy of life insurance is based. 7. In case repudiation is on ground of mis-statement 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. 8. 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. 9. 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.