

IndiaFirstLife
PROMOTED BY
बैंक ऑफ़ बड़ौदा
Bank of Baroda

Golden Years...Guaranteed!

IndiaFirst Guaranteed Retirement Plan
(A Participating, Non-Linked, Individual Pension Savings Plan)

How Will This Brochure Help You?

This brochure gives you details of how the policy works throughout its lifetime. It's an important document to refer to.

To Help Your Understanding

We've done our best to explain everything as simply as possible; however, you're likely to come across some terms you're unfamiliar with, where possible, we've explained these.

We have used plain language that's easy to understand and believe this brochure is a good place to start when planning your future under this insurance contract .

Introduction

Golden Years...Guaranteed!

Age is just a number! It is a beautiful thought and we would like this to be true for all aspects of our life: physical, financial or otherwise. To transform your old age in to golden years, it is really important that your retirement pool is also aligned with this thought. You can achieve this harmony if and only if, you can stay ahead of inflation, arrange for steep health care costs, have a standby ready in absence of a regular salary, and maintain your current lifestyle.

We present to you IndiaFirst Guaranteed Retirement Plan, which provides guaranteed financial protection for your second innings. The plan is equipped to create a financial safety net around you and protect you from all the undesirable elements attached with old age. The plan offers you option to earn guaranteed returns# for the first 2/4/6 policy years under regular and limited premium option depending upon the premium payment term and an opportunity to further build your retirement corpus through bonus (if declared), thereon.

This plan will ensure that your dreams live on, and you remain the same worry free young at heart individual even in the years to come!

Key Features

- Get peace of mind with guaranteed additions of 9%# on your total premiums paid during first 2/4/6 policy years as per premium payment term
- Pay premium will help your fund consistently growing retirement corpus with bonus (if declared) in the policy.
- Maximize your retirement pool by saving for up to a policy term of 40 years
- Opportunity to start planning your retirement irrespective of your age
- Pay single, limited or regular premiums, in line with your cash flow
- This policy can be purchased through online mode, at your convenience
- Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws

1. What is the IndiaFirst Guaranteed Retirement Plan?

IndiaFirst Guaranteed Retirement Plan is a non-linked, participating, endowment deferred pension plan. The plan supports you with a dual benefit - First, where you earn a fixed benefit of 9% of Total Premium Paid as Guaranteed Additions# for the first 2/4/6 policy years under regular and limited premium option depending upon the premium payment term and second, where you earn bonuses (if declared) by participating in the profits of the company. The total number of years that you can benefit from both these features each, is

subject to the premium paying mode opted by you. In addition to these, you also have a defined assured benefit that makes sure that a minimum assurance is set and you can further build upon the same. These layered benefits have been put together in a single plan to ensure that they carve out a financially secure future for you!

Under this plan, you can start by choosing either how much money you would want for your retirement or how much savings you can put in today to secure your retirement. We suggest you make sure this amount is what you and your family will need a few years down the line, to maintain your lifestyle and financial requirements.

2. What are the basic eligibility criteria in this policy?

Criteria	Parameters	
Premium Payment Mode	Premium Payment Term	Policy Term
Single Premium	One Pay	5 to 40 years
Limited Premium	5 years	10 to 35 years
	10 years	15 to 35 years
Regular Premium	10 years	
	15 to 35 years	
Premium Paying Frequency	Single Premium: One-time Regular/ Limited Premium: Monthly/Quarterly/ Half yearly or Yearly	
Minimum age at entry	For Regular/ Limited Premium: 25 years as on last birthday Single Premium: 0 years as on last birthday	
Maximum age at entry	For Regular Premium – 55 years as on the last birthday For Limited Premium – 70 years as on the last birthday For Single Premium – 75 years as on the last birthday	
Minimum vesting age	40 years as on the last birthday	
Maximum vesting age	80 years as on the last birthday	

3. What is the minimum premium applicable under this policy?

Premium Paying Mode	Premium Paying Frequency			
	Monthly	Quarterly	Half Yearly	Yearly
Minimum Regular Premium	Rs. 2,088	Rs. 6,216	Rs. 12,286	Rs. 24,000
Minimum Limited Premium	Rs. 3,132	Rs. 9,324	Rs. 18,428	Rs.36,000
Single Premium	Rs 75,000*			

*This minimum is not applicable for existing pension customers of IndiaFirst Life, who opt for single premium by exercising the option through surrender/ vesting/ death and under such cases it will depend on amount of benefit available respectively.

The following premium frequency factors for monthly, quarterly and half yearly policies will apply on the yearly premium to be paid. The premium for the below frequency

Premium Frequency	Factor To Be Applied To Yearly Premium
Monthly	0.0870
Quarterly	0.2590
Half Yearly	0.5119

4. What is the sum assured under this plan?

You may choose the sum assured based on your needs from the table mentioned below.

Sum Assured on maturity	Regular/Limited Premium	Single Premium
Minimum	Rs. 5,00,000	Rs. 1,00,000*
Maximum	No limit subject to Underwriting	

*This limit is not applicable to existing pension customers of IndiaFirst Life as for them it will depend upon the single premium amount which is either vesting/death benefit amount or amount of surrender value available for purchase of single premium deferred pension, if opted

5a. What happens in case of the life assured's demise (death benefit)?

In case of life assured's unfortunate demise, the death benefit amount can be availed through any of the below given options as chosen by the nominee/ appointee/ legal heir.

The death benefit payable will be higher of,

a. Defined Assured Benefit: Total premiums paid as on date of death accumulating @ 0.15% per annum compounded annually or

b. 105% of the total premiums paid as on date of death along with the sum of all accrued guaranteed additions# and bonuses, if declared.

In case of death during deferment period, the nominee may exercise any of the below options:

i) Utilize the entire proceeds of the Policy or part thereof for purchasing an immediate or deferred annuity from IndiaFirst Life at the then prevailing annuity rate. However, the nominee shall be given an option to purchase an immediate annuity or deferred annuity from another insurer at the then prevailing rate to the extent of 50% of entire proceeds of the policy net of commutation (commutation allowed is 60%), hence amount available for purchase of annuity from other insurer is 20% of entire proceeds; or

ii) Withdraw the entire proceeds of the Policy.

In case the proceeds of the policy are not sufficient to purchase minimum annuity i.e. 1000 per month, the proceeds of policy may be paid as lumpsum.

5b. What happens in case of the policyholder's demise?

In case of policyholder's untimely demise while the life assured is a minor, the surviving parent or legal guardian or anyone with an insurable interest in the minor's life will be the policyholder.

Under this plan the policyholder gets at least non-zero positive return at maturity/

6. What do you receive at the end of the policy term (maturity/ vesting benefit)?

The life assured will receive Higher of:

I. Sum Assured along with sum of all Guaranteed Additions#, as applicable, of 9% of Total Premium Paid for the first 'x' policy years and a sum of all Simple Reversionary Bonus and Terminal Bonus, if declared, paid in to the policy from 'x+1' policy year onwards, as given in the table below or

ii. Defined Assured Benefit which is the total premiums paid accumulated @ 0.15% p.a. compounded annually.

The benefit will be payable at the end of policy term provided the policy is in-force.

Premium Payment Frequency	Premium Payment Term	Policy Term	Guaranteed Addition of 9% of Total Premium Paid for first (x years)	Bonus (if declared) Earning Period
Single Premium	Single Pay	5 to 40 years	Not Applicable	From first policy year till the end of the policy term
Limited Premium	5 years	10 to 35 years	First 2 years of the policy	From 3rd policy year onwards till the end of the policy term provided policy is in-force
	10 years	15 to 35 years	First 4 years of the policy	From 5th policy year onwards till the end of the policy term provided policy is in-force
Regular Premium	10 years		First 4 years of the policy	From 5th policy year onwards till the end of the policy term provided policy is in-force
	15 to 35 years		First 6 years of the policy	From 7th policy year onwards till the end of the policy term provided policy is in-force

[#]Please note that the Guaranteed Addition will be accrued at the end of every policy year and will be paid either on death or vesting. The period of guaranteed addition depends on the premium payment term opted as shown in above table.

7. How does the policy works?

We have explained the working of this policy with the sample illustration below –

Mr. Kumar, aged 35 years has bought the IndiaFirst Life Guaranteed Retirement Plan. He invested for a policy and premium payment term of 10 years and is to pay an annual regular premium for INR 1,05,801 for a Sum Assured of INR 25,00,000 in the policy.

At the end of policy term, he will receive INR 13,20,221 @8% or INR 11,40,221 @4% and help him achieve his goals.

In the sample illustration shown above, all premiums are paid at the beginning of the year and all the policy benefits are paid at the end of the year.

8. What are the tax benefits under this plan?

Tax benefits may be available as per prevailing Income Tax Laws. These are subject to change from time to time as per the Government Tax laws. Please consult your tax consultant before purchasing this policy.

9. Does the plan offer a high sum assured discount?

Yes, there will be a high sum assured discount of 1% of regular/Limited premium if the sum assured is 10 lakhs or above. There will be a high sum assured rebate of 1% of single premium if the sum assured is 20 lakhs and above.

10. Does the plan offers discount on advance renewal premium?

Yes, discount on advance renewal premium is offered under this plan within the same financial year for the premium due in that financial year. Provided, the premium due in one financial year may be collected in advance in earlier financial year for a maximum period of three months in advance of the due date of the premium. No discount will be offered if premium is paid within one month prior to premium due date. The discount rate applicable for the quarter will be calculated on 5-year G-Sec bond yield (rounded to nearest 5 bps) as at beginning of the quarter. The same discount rate will be applicable to all the advance premiums being paid by the policyholder during that quarter. Any change in the said methodology for the calculation of discount on advance premium is subject to IRDAI approval. The discount rate will be calculated from advance premium paid date to premium payment due date (in complete months). The renewal premium so collected in advance shall only be adjusted on the due date of the premium. The commission shall only be paid after adjustment of premium on due date.

11. What happens if you miss paying your premiums?

Before Acquiring Paid-up Value

Policy will lapse, without acquiring any paid-up value after the expiry of the grace period from the date of first unpaid premium under regular and limited premium payment, if less than one (1) full year premium has been paid and any subsequent premium is not duly paid. If the policy lapses, all the benefits will cease after expiry of the grace period from the date of first unpaid premium. We offer a five-year revival period during which you can revive your policy. No benefits will be payable during this period. The policy will acquire paid-up value immediately after payment of premium under single premium policy.

After Acquiring Paid-up Value

In case of non-payment of the premium within the grace period the policy will be converted to paid-up, provided at least first two full years' premium have been paid.

Bonus (if declared) and Guaranteed Additions# will not be further applicable once the Policy becomes paid up, however it is applicable if you paid all due premiums during the Premium Payment Term.

Paid up value payable on maturity	Paid up value payable on death
Sum Assured X (Total numbers of premiums paid)/(Total Number of premiums payable) plus sum of all guaranteed addition#, as applicable, plus sum of all bonuses, if declared till the date of paid-up.	Higher of - total premiums paid as on date of death accumulating @ 0.15% p.a. compounded annually or - 105% of total premiums paid as on the date of paid-up + sum of all guaranteed addition#, as applicable + sum of all bonuses, if declared till the date of paid-up.

In case of non-payment of the premium within the grace period the policy will be converted to paid-up, provided at least one full years' premium has been paid.
Bonus (if declared) and Guaranteed Additions# will not be further applicable once the Policy becomes paid up, however it is applicable if you paid all due premiums during the Premium Payment Term.

12. What are your options to revive the policy?

You may revive your policy within a specified period by –

- Simply paying the pending premium along with interest/Late fees from the due date of first unpaid premium
- Begin the payment of premiums

You may revive your policy as long as you do it within five years from the due date of the first unpaid premium but before the maturity/ vesting date. No benefits will be payable during this period other than the paid up value, if any, in the event of death. If the policy is revived, then the policy will accrue all due guaranteed additions, as applicable or due bonus, if declared. The interest may change from time to time.

The basis used for the calculation of interest rate on revival is 10-year G-Sec rate as at the end of last financial year plus the absolute margin of 300 basis points rounded up to the nearest 50 basis points. The derived interest rate will be applicable during the next financial year. Currently, the interest rate on revival for financial year 2024-25 is 10.50% p.a. (simple). It is arrived by adding a margin of 300 basis points on the effective annual 10-year G-Sec rate and rounding up to the nearest 50 basis points (10.50% ~ 7.18% + 3.00%)

Any change in basis of calculation of revival interest rate is subject to prior approval from Authority.

13. Is there a grace period for missed premiums?

We provide you a grace period of 15 days for payment of all policies under the monthly mode and a period of 30 days for payment of all policies under the quarterly, half yearly and yearly modes. This period starts from the due date of each instalment premium payment. All your policy benefits continue during this grace period.

14. Can you surrender your policy?

Yes. While we do not encourage you to surrender your policy, you may choose to surrender the same for immediate cash requirement in case of an emergency.

The amount payable on surrender will be higher of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

Single premium policy shall acquire a Guaranteed Surrender Value any time after payment of premium.

Regular and Limited premium policy shall acquire a Guaranteed Surrender Value on payment of premium for at least two consecutive years.

GSV = GSV factor for premium * total premium paid excluding extra premium,if any + GSV factor guranteed additions/reversionary bonus * (accrued guranteed addition + accured reversioanry bonus,if declared).

Single premium policy can be surrendered any time after payment of premium.

Special Surrender Value for Regular and Limited premium policy shall become payable after completion of first policy year provided one full year premium has been received. It reflects the notional asset share, guaranteed maturity or survival benefits under the policy.

The SSV will be calculated as follows:

{Expected present value of Paid-up Sum Assured on Maturity

plus

Expected present value of Paid-up Sum assured on death

plus

Expected present value of reversionary bonus, if any, accrued till date of surrender

plus

Terminal bonus, if any}

15. What are the provisions to buy an annuity in the plan?

As per the regulations, you have the option to take the Death Benefit, Vesting Benefit and the Surrender Benefit in the following ways –

In case of Death Benefit the nominee shall have the following options:

i) To utilize the entire proceeds of the policy or part thereof for purchasing an immediate annuity or deferred annuity from IndiaFirst Life at the then prevailing rate. However, the nominee shall be given an option to purchase an immediate annuity or deferred annuity from another insurer at the then prevailing rate to the extent of 50% of entire proceeds of the policy net of commutation (commutation allowed is 60%), hence amount available for purchase of annuity from other insurer is 20% of entire proceeds ; or

ii) To withdraw the entire proceeds of the Policy.

In case of Vesting Benefit the Policyholder shall have the following options:

i) To utilize the entire proceeds to purchase immediate or deferred annuity from IndiaFirst Life at the prevailing annuity rate subject to point no (iii) below; or

ii) To commute up to 60% and utilize the balance amount to purchase immediate or deferred annuity from IndiaFirst Life at the prevailing annuity rate subject to point no (iii) below,

iii) Every policyholder shall be given an option to purchase immediate annuity or deferred annuity from another insurer at then prevailing annuity rate to the extent of 50% of the entire proceeds of the policy net of commutation (commutation allowed is 60%), hence amount available for purchase of annuity from other insurer is 20% of entire proceeds.

In case of Surrender Benefit the Policyholder shall have the following options:

i) To utilize the entire proceeds to purchase immediate or deferred annuity from IndiaFirst Life at the prevailing annuity rate subject to point no (iii) below; or

ii) To commute up to 60% and utilize the balance amount to purchase immediate or deferred annuity from IndiaFirst Life at the prevailing annuity rate subject to point no (iii) below; or

iii) Every policyholder shall be given an option to purchase immediate annuity or deferred annuity from another insurer at then prevailing annuity rate to the extent of 50% of the entire proceeds of the policy net of commutation (commutation allowed is 60%), hence amount available for purchase of annuity from other insurer is 20% of entire proceeds

For Single premium: surrender value is payable immediately any time after payment of premium. The policyholder has the option to surrender the policy.

In case the proceeds of the policy either on surrender or vesting are not sufficient to purchase minimum annuity (i.e. 1000 per month), then the proceeds of the policy may be paid to the policyholder or beneficiary as lump sum.

16. Can you cancel your policy?

You can return your policy within the Free Look period;

In case you do not agree to the any policy terms and conditions, you have the option of returning the policy to us stating the reasons thereof, within 30 days from the date of receipt of the policy.

Do you get any refund when you cancel your policy?

Yes. We will refund an amount equal to the –

Premium paid

Less: i. Pro-rata risk premium, if any for the time the policy was in force

Less ii. Any stamp duty paid

Less iii. Expenses incurred on medical examination, if any

17. Can you avail of a loan under this plan?

Policy Loan will be available subject to the following term and conditions:

- Loans up to 80% of the available surrender value will be provided.
- The minimum loan amount should be Rs.50,000.
- For in-force and fully paid-up policies, if the outstanding loan along with interest exceeds 90% of the surrender value, company will send a notice to the policy holder to repay the loan partially or completely. If loan is not repaid subsequent to receipt of the notice, then we will adjust the outstanding loan along with interest before any payment of benefits. After recovering the outstanding loan along with interest, remaining benefit, if any, will be payable.
- For other than in-force and fully paid-up policies, as and when the outstanding loan along with interest exceeds the 90% of surrender value for reduced paid-up cases, company will send a notice to the policyholder to repay the loan partially or completely. If loan is not repaid within a stipulated period, the policy will be compulsorily surrendered and the outstanding loan along with interest will be recovered from the surrender proceeds or reduced paid-up value.
- The basis used for the calculation of interest rate on loan is 10-year G-Sec rate as at the end of last financial year plus the absolute margin of 250 basis points rounded up to the nearest 50 basis points. The derived interest rate will be applicable in the succeeding financial year. Currently, the interest rate on loan for FY 2024-25 is 10.00% p.a. (simple). It is arrived by adding a margin of 250 basis points on the effective annual 10-year G-Sec and rounding up to the nearest 50 basis points (10.00% ~ 7.18% + 2.50%).

Any change in the methodology of calculating the loan interest rate shall be subject to prior approval from the authority.

18. What happens in case the life assured commits suicide (suicide clause)?

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 nominee or beneficiary of the policyholder 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.

19. Nomination:

The member can appoint a nominee as per section 39 of the Insurance Act, 1938 as amended from time to time. For more details please refer to our website www.indiafirstlife.com

20. Assignment

As per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. For more details please refer to our website www.indiafirstlife.com

21. You are prohibited from accepting rebate in any form

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 as amended from time to time, states

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person, to take or

   renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

22. What happens in case of submission of information which is false or incorrect?

Fraud/ Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

Section 45 of the Insurance Act 1938, as amended from time to time states

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended Insurance Laws (Amendment) Act, 2015 dated 23.03.2015are as follows:

1) No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from

a. the date of issuance of policy or
b. the date of commencement of risk or
c. the date of revival of policy or
d. the date of rider to the policy whichever is later.

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

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.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Insurance

Laws (Amendment) Act, 2015 dated 23.03.2015 for complete and accurate details.].

23. Policy Servicing & Grievance Handling Mechanism

You may contact us in case of any grievance or complaint at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063, Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com. IRDAI Regn No. 143. CIN: U66010MH2008PLC183679.

a. An acknowledgment to all such grievances received will be sent immediately on receipt of the grievance
b. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 14 days from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of registration of grievance, We will treat the complaint as closed.
c. However, if you are not satisfied with our resolution provided or have not received any response within 14 days, then, you may approach our Grievance Officer at any of our branches or you may write to our Grievance Redressal Officer at grievance.redressal@indiafirstlife.com..
d. If you are not satisfied with the resolution or have not received any response from us within 14 days, then you can contact the insurance ombudsman. For the list of ombudsman office please refer Annexure B,
e. Further, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC)
TOLL FREE NO: 155255

Email ID: complaints@irdai.gov.in

You can also register your complaint online at

https://bimabharosa.irdai.gov.in/

Address for communication for complaints by fax/paper:

Policyholder Protection & Grievance Redressal Department (PPGR)

Insurance Regulatory and Development Authority of India,

Sy. No. 115/1, Financial District, Nanakramguda

Gachibowli, Hyderabad- 500032, Telangana

IRDAI TOLL FREE NO: 18004254732

Annexure – I

GSV factors applicable for Total Premiums Paid – Regular/ Limited Premium policies

Year of Surrender / Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	70%	63%	60%	58%	57%	56%	55%	54%	54%	54%	53%	53%	53%	53%	53%	52%
9	90%	77%	70%	66%	63%	61%	60%	59%	58%	57%	57%	56%	56%	55%	55%	55%
10	90%	90%	72%	74%	70%	67%	65%	63%	62%	61%	60%	59%	59%	58%	58%	57%
11	NA	90%	90%	82%	77%	73%	70%	68%	66%	65%	63%	62%	61%	61%	60%	59%
12	NA	NA	90%	90%	83%	79%	75%	72%	70%	68%	67%	65%	64%	63%	63%	62%
13	NA	NA	NA	90%	90%	84%	80%	77%	74%	72%	70%	68%	67%	66%	65%	64%
14	NA	NA	NA	NA	90%	90%	85%	81%	78%	75%	73%	72%	70%	69%	68%	66%
15	NA	NA	NA	NA	NA	90%	90%	86%	82%	79%	77%	75%	73%	71%	70%	69%
16	NA	NA	NA	NA	NA	NA	90%	90%	86%	83%	80%	78%	76%	74%	73%	71%
17	NA	NA	NA	NA	NA	NA	NA	90%	90%	86%	83%	81%	79%	77%	75%	74%
18	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	84%	81%	79%	78%	76%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	84%	82%	80%	78%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	85%	83%	81%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	85%	83%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	88%	85%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	88%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

Year of Surrender / Policy Term	26	27	28	29	30	31	32	33	34	35
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%
9	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%
10	57%	56%	56%	56%	55%	55%	55%	55%	55%	54%
11	59%	58%	58%	58%	57%	57%	57%	56%	56%	56%
12	61%	61%	60%	60%	59%	59%	58%	58%	58%	57%
13	63%	63%	62%	61%	61%	60%	60%	60%	59%	59%
14	66%	65%	64%	63%	63%	62%	62%	61%	61%	60%
15	68%	67%	66%	65%	65%	64%	63%	63%	62%	62%
16	70%	69%	68%	67%	66%	66%	65%	64%	64%	63%
17	72%	71%	70%	69%	68%	67%	67%	66%	65%	65%
18	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%
19	77%	75%	74%	73%	72%	71%	70%	69%	68%	68%
20	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%
21	81%	79%	78%	77%	75%	74%	73%	72%	72%	71%
22	83%	82%	80%	79%	77%	76%	75%	74%	73%	72%
23	86%	84%	82%	80%	79%	78%	77%	76%	75%	74%
24	88%	86%	84%	82%	81%	80%	78%	77%	76%	75%
25	90%	88%	86%	84%	83%	81%	80%	79%	78%	77%
26	90%	90%	88%	86%	85%	83%	82%	80%	79%	78%
27	NA	90%	90%	88%	86%	85%	83%	82%	81%	80%
28	NA	NA	90%	90%	88%	87%	85%	84%	82%	81%
29	NA	NA	NA	90%	90%	88%	87%	85%	84%	83%
30	NA	NA	NA	NA	90%	90%	88%	87%	85%	84%
31	NA	NA	NA	NA	NA	90%	90%	88%	87%	86%
32	NA	NA	NA	NA	NA	NA	90%	90%	88%	87%
33	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%
34	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

GSV factors applicable for Total Accrued Bonus (if declared) and Guaranteed Additions – Regular/ Limited Premium policies

Year of Surrender / Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	5%	5%	4%	4%	4%	4%	3%	3%	3%	3%	3%	3%	2%	2%	2%	2%
3	8%	7%	7%	6%	6%	5%	5%	5%	4%	4%	4%	4%	4%	3%	3%	3%
4	11%	10%	9%	8%	8%	7%	7%	6%	6%	6%	5%	5%	5%	5%	4%	4%
5	14%	13%	12%	11%	10%	9%	9%	8%	8%	7%	7%	6%	6%	6%	6%	5%
6	17%	15%	14%	13%	12%	11%	10%	10%	9%	9%	8%	8%	7%	7%	7%	6%
7	20%	18%	17%	15%	14%	13%	12%	11%	11%	10%	10%	9%	9%	8%	8%	8%
8	23%	21%	19%	18%	16%	15%	14%	13%	12%	12%	11%	11%	10%	10%	9%	9%
9	27%	24%	22%	20%	18%	17%	16%	15%	14%	13%	13%	12%	11%	11%	10%	10%
10	30%	27%	24%	22%	21%	19%	18%	17%	16%	15%	14%	13%	13%	12%	12%	11%
11	NA	30%	27%	25%	23%	21%	20%	19%	17%	16%	16%	15%	14%	13%	13%	12%
12	NA	NA	30%	27%	25%	23%	22%	20%	19%	18%	17%	16%	15%	15%	14%	13%
13	NA	NA	NA	30%	28%	26%	24%	22%	21%	20%	19%	18%	17%	16%	15%	15%
14	NA	NA	NA	NA	30%	28%	26%	24%	23%	21%	20%	19%	18%	17%	17%	16%
15	NA	NA	NA	NA	NA	30%	28%	26%	24%	23%	22%	21%	20%	19%	18%	17%
16	NA	NA	NA	NA	NA	NA	30%	28%	26%	25%	23%	22%	21%	20%	19%	18%
17	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	25%	24%	22%	21%	20%	20%
18	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	27%	25%	24%	23%	22%	21%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	27%	25%	24%	23%	22%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	27%	26%	24%	23%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	27%	26%	25%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	27%	26%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	27%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%

Year of Surrender / Policy Term	26	27	28	29	30	31	32	33	34	35
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
3	3%	3%	3%	3%	3%	3%	2%	2%	2%	2%
4	4%	4%	4%	4%	4%	3%	3%	3%	3%	3%
5	5%	5%	5%	5%	4%	4%	4%	4%	4%	4%
6	6%	6%	6%	6%	5%	5%	5%	5%	5%	5%
7	7%	7%	7%	7%	6%	6%	6%	6%	6%	5%
8	8%	8%	8%	8%	7%	7%	7%	7%	6%	6%
9	10%	9%	9%	8%	8%	8%	8%	7%	7%	7%
10	11%	10%	10%	9%	9%	9%	9%	8%	8%	8%
11	12%	11%	11%	10%	10%	10%	9%	9%	9%	9%
12	13%	12%	12%	11%	11%	11%	10%	10%	10%	9%
13	14%	13%	13%	12%	12%	12%	11%	11%	11%	10%
14	15%	15%	14%	14%	13%	13%	12%	12%	11%	11%
15	16%	16%	15%	15%	14%	14%	13%	13%	12%	12%
16	18%	17%	16%	16%	15%	15%	14%	14%	13%	13%
17	19%	18%	17%	17%	16%	15%	15%	14%	14%	14%
18	20%	19%	18%	18%	17%	16%	16%	15%	15%	14%
19	21%	20%	19%	19%	18%	17%	17%	16%	16%	15%
20	22%	21%	21%	20%	19%	18%	18%	17%	17%	16%
21	24%	23%	22%	21%	20%	19%	19%	18%	18%	17%
22	25%	24%	23%	22%	21%	20%	20%	19%	19%	18%
23	26%	25%	24%	23%	22%	21%	21%	20%	19%	19%
24	27%	26%	25%	24%	23%	23%	22%	21%	20%	20%
25	29%	27%	26%	25%	24%	24%	23%	22%	21%	21%
26	30%	29%	28%	27%	26%	25%	24%	23%	22%	22%
27	NA	30%	29%	28%	27%	26%	25%	24%	23%	22%
28	NA	NA	30%	29%	28%	27%	26%	25%	24%	23%
29	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%
30	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%
31	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%
32	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%
33	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%
34	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%

GSV factors applicable for Total Premium Paid – Single Premium policies

Year of Surrender / Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
7	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
8	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
9	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
10	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
11	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
12	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%
13	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

Year of Surrender / Policy Term	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
7	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
8	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
9	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
10	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
11	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
12	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
13	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
14	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
15	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
16	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
17	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
18	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
19	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
20	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
21	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
22	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
23	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
24	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
25	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
26	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
27	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
28	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
29	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

GSV factors applicable for Total Accrued Bonus (if declared) – Single Premium policies

Year of Surrender / Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	11%	9%	8%	7%	6%	5%	5%	4%	4%	4%	4%	3%	3%	3%	3%	3%
3	17%	14%	12%	10%	9%	8%	7%	7%	6%	6%	5%	5%	5%	4%	4%	4%
4	23%	19%	16%	14%	12%	11%	10%	9%	8%	8%	7%	7%	6%	6%	6%	5%
5	30%	24%	21%	18%	16%	14%	13%	12%	11%	10%	9%	9%	8%	8%	7%	7%
6	NA	30%	25%	22%	19%	17%	15%	14%	13%	12%	11%	10%	10%	9%	9%	8%
7	NA	NA	30%	26%	23%	20%	18%	17%	15%	14%	13%	12%	11%	11%	10%	10%
8	NA	NA	NA	30%	26%	23%	21%	19%	18%	16%	15%	14%	13%	12%	12%	11%
9	NA	NA	NA	NA	30%	27%	24%	22%	20%	18%	17%	16%	15%	14%	13%	13%
10	NA	NA	NA	NA	NA	30%	27%	24%	22%	21%	19%	18%	17%	16%	15%	14%
11	NA	NA	NA	NA	NA	NA	30%	27%	25%	23%	21%	20%	19%	17%	16%	16%
12	NA	NA	NA	NA	NA	NA	NA	30%	27%	25%	23%	22%	20%	19%	18%	17%
13	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	24%	22%	21%	20%	19%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	24%	23%	21%	20%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	24%	23%	22%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	25%	23%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	26%	25%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%	27%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	28%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%

Year of Surrender / Policy Term	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	1%	1%	1%	1%	1%
3	4%	4%	3%	3%	3%	3%	3%	3%	3%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%
4	5%	5%	5%	4%	4%	4%	4%	4%	4%	4%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%
5	6%	6%	6%	6%	5%	5%	5%	5%	5%	4%	4%	4%	4%	4%	4%	4%	4%	4%	3%	3%
6	8%	7%	7%	7%	6%	6%	6%	6%	6%	5%	5%	5%	5%	5%	5%	4%	4%	4%	4%	4%
7	9%	9%	8%	8%	8%	7%	7%	7%	7%	6%	6%	6%	6%	6%	5%	5%	5%	5%	5%	5%
8	11%	10%	10%	9%	9%	8%	8%	8%	8%	7%	7%	7%	7%	6%	6%	6%	6%	6%	6%	5%
9	12%	11%	11%	10%	10%	10%	9%	9%	8%	8%	8%	8%	7%	7%	7%	7%	7%	6%	6%	6%
10	13%	13%	12%	12%	11%	11%	10%	10%	9%	9%	9%	9%	8%	8%	8%	8%	7%	7%	7%	7%
11	15%	14%	13%	13%	12%	12%	11%	11%	10%	10%	10%	9%	9%	9%	9%	8%	8%	8%	8%	7%
12	16%	15%	15%	14%	13%	13%	12%	12%	11%	11%	11%	10%	10%	10%	9%	9%	9%	9%	8%	8%
13	18%	17%	16%	15%	15%	14%	13%	13%	12%	12%	12%	11%	11%	11%	10%	10%	10%	9%	9%	9%
14	19%	18%	17%	17%	16%	15%	15%	14%	14%	13%	13%	12%	12%	11%	11%	11%	10%	10%	10%	10%
15	21%	20%	19%	18%	17%	16%	16%	15%	15%	14%	14%	13%	13%	12%	12%	12%	11%	11%	11%	10%
16	22%	21%	20%	19%	18%	18%	17%	16%	16%	15%	15%	14%	14%	13%	13%	12%	12%	12%	11%	11%
17	24%	22%	21%	20%	20%	19%	18%	17%	17%	16%	15%	15%	14%	14%	14%	13%	13%	12%	12%	12%
18	25%	24%	23%	22%	21%	20%	19%	18%	18%	17%	16%	16%	15%	15%	14%	14%	14%	13%	13%	13%
19	27%	25%	24%	23%	22%	21%	20%	19%	19%	18%	17%	17%	16%	16%	15%	15%	14%	14%	14%	13%
20	28%	27%	26%	24%	23%	22%	21%	21%	20%	19%	18%	18%	17%	17%	16%	16%	15%	15%	14%	14%
21	30%	28%	27%	26%	25%	24%	23%	22%	21%	20%	19%	19%	18%	18%	17%	17%	16%	16%	15%	15%
22	NA	30%	29%	27%	26%	25%	24%	23%	22%	21%	20%	20%	19%	19%	18%	17%	17%	16%	16%	16%
23	NA	NA	30%	29%	27%	26%	25%	24%	23%	22%	21%	21%	20%	19%	19%	18%	18%	17%	17%	16%
24	NA	NA	NA	30%	29%	27%	26%	25%	24%	23%	23%	22%	21%	20%	20%	19%	19%	18%	18%	17%
25	NA	NA	NA	NA	30%	29%	27%	26%	25%	24%	24%	23%	22%	21%	21%	20%	19%	19%	18%	18%
26	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%	23%	22%	22%	21%	20%	20%	19%	19%
27	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%	23%	22%	22%	21%	20%	20%	19%
28	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%	23%	23%	22%	21%	21%	20%
29	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%	24%	23%	22%	22%	21%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	24%	24%	23%	22%	22%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	25%	24%	23%	23%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	25%	25%	24%	23%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	26%	25%	24%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	26%	26%	25%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	27%	26%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%	27%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%	27%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	28%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%

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