

Benefit Factor Table

Guaranteed Payout factors:

Option1. Regular Income Plan

The GP factors vary by the chosen premium paying term and are independent of age and gender:

Policy Term/Premium Payment Term	15/7	21/10	25/12
Guaranteed Payouts as % of the AP	130%	150%	175%

Option II: Endowment

For Male lives:

Guaranteed Payout as multiple of Annualised Premium			
Age Band PPT	7	10	12
3 to 10	6.12	11.30	16.40
11 to 15	6.13	11.42	16.52
16 to 20	6.12	11.41	16.51
21 to 25	6.11	11.40	16.50
26 to 30	6.10	11.39	16.49
31 to 35	6.08	11.38	16.48
36 to 40	6.03	11.37	16.45
41 to 45	5.94	11.34	16.28
46 to 50	5.78	11.24	15.93

For Female lives:

Guaranteed Payout as multiple of Annualised Premium			
Age Band PPT	7	10	12
3 to 10	6.07	11.21	16.24
11 to 15	6.14	11.43	16.53
16 to 20	6.12	11.42	16.52
21 to 25	6.11	11.41	16.51
26 to 30	6.10	11.40	16.50
31 to 35	6.09	11.39	16.49
36 to 40	6.06	11.38	16.48
41 to 45	6.00	11.37	16.40
46 to 50	5.89	11.31	16.16

Guaranteed Maturity Payout Factors:

Option 1. Regular Income Plan

For Male lives:

Guaranteed Maturity Payout as % of Annualised Premium			
Age Band PPT	7	10	12
3 to 10	175%	336%	436%
11 to 15	176%	338%	440%
16 to 20	172%	332%	431%
21 to 25	169%	328%	426%
26 to 30	166%	324%	422%
31 to 35	158%	315%	414%
36 to 40	141%	297%	399%
41 to 45	112%	262%	357%
46 to 50	50%	189%	259%

For Female lives:

Guaranteed Maturity Payout as % of Annualised Premium			
Age Band PPT	7	10	12
3 to 10	155%	319%	413%
11 to 15	178%	341%	444%
16 to 20	174%	335%	436%
21 to 25	170%	330%	429%
26 to 30	168%	327%	425%
31 to 35	163%	321%	419%
36 to 40	152%	309%	410%
41 to 45	132%	286%	387%
46 to 50	80%	238%	327%

Option II: Endowment

For Male lives:

Guaranteed Payout as multiple of Annualised Premium			
Age Band PPT	7	10	12
3 to 10	6.12	11.30	16.40
11 to 15	6.13	11.42	16.52
16 to 20	6.12	11.41	16.51
21 to 25	6.11	11.40	16.50
26 to 30	6.10	11.39	16.49
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For Female lives:

Guaranteed Payout as multiple of Annualised Premium			
Age Band PPT	7	10	12
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41 to 45	6.00	11.37	16.40
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