

Benefit Factor Table

Guaranteed Payout factors:

Option I: 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	120%	140%	160%

Option II: Endowment

For Male lives:

Guaranteed Payout as multiple of Annualised Premium			
Age Band PPT	7	10	12
3 to 10	5.57	10.28	14.92
11 to 15	5.58	10.39	15.03
16 to 20	5.57	10.38	15.02
21 to 25	5.56	10.37	15.02
26 to 30	5.55	10.36	15.01
31 to 35	5.53	10.36	15.00
36 to 40	5.49	10.35	14.97
41 to 45	5.41	10.32	14.81
46 to 50	5.26	10.23	14.50

For Female lives:

Guaranteed Payout as multiple of Annualised Premium			
Age Band PPT	7	10	12
3 to 10	5.52	10.20	14.78
11 to 15	5.59	10.40	15.04
16 to 20	5.57	10.39	15.03
21 to 25	5.56	10.38	15.02
26 to 30	5.55	10.37	15.02
31 to 35	5.54	10.36	15.01
36 to 40	5.51	10.36	15.00
41 to 45	5.46	10.35	14.92
46 to 50	5.36	10.29	14.71

Guaranteed Maturity Payout Factors:

Option I: Regular Income Plan

For Male lives:

Guaranteed Maturity Payout as % of Annualised Premium			
Age Band PPT	7	10	12
3 to 10	161%	316%	401%
11 to 15	162%	318%	405%
16 to 20	158%	312%	397%
21 to 25	155%	308%	392%
26 to 30	153%	305%	388%
31 to 35	145%	296%	381%
36 to 40	130%	279%	367%
41 to 45	103%	246%	328%
46 to 50	46%	178%	238%

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	5.57	10.28	14.92
11 to 15	5.58	10.39	15.03
16 to 20	5.57	10.38	15.02
21 to 25	5.56	10.37	15.02
26 to 30	5.55	10.36	15.01
31 to 35	5.53	10.36	15.00
36 to 40	5.49	10.35	14.97
41 to 45	5.41	10.32	14.81
46 to 50	5.26	10.23	14.50

For Female lives:

Guaranteed Payout as multiple of Annualised Premium			
Age Band PPT	7	10	12
3 to 10	5.52	10.20	14.78
11 to 15	5.59	10.40	15.04
16 to 20	5.57	10.39	15.03
21 to 25	5.56	10.38	15.02
26 to 30	5.55	10.37	15.02
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36 to 40	5.51	10.36	15.00
41 to 45	5.46	10.35	14.92
46 to 50	5.36	10.29	14.71