

Aegon Life Guaranteed Growth Insurance Plan

Paid up Value Factors & Surrender Value Factors

➤ **Factors to calculate Paid Up Value:**

Number of Annual Premiums paid	Paid Up Value Factor
1	23.69%
2	65.25%
3	65.25%
4	91.50%
5	91.50%
6	93.00%
7	93.00%
8	97.50%

Paid up value = Paid Up Value Factor * Total Annualized Premiums paid

➤ **Factor to calculate Surrender Value**

In case if all due premiums are not paid and the policyholder chooses to surrender the policy, Surrender Value will be calculated as follow:

Surrender Value = Guaranteed Surrender Value Factor * Paid Up Value

Policy Year of Surrender	Guaranteed SV Factor
1	42.24%
2	46.04%
3	50.19%
4	54.70%
5	59.63%
6	64.99%
7	70.84%
8	77.22%
9	84.17%
10	91.74%

In case if all due premiums are paid and the policyholder chooses to surrender the policy in 9th or 10th policy year, Surrender Value will be calculated as a percentage of Total Premium paid, as per table below:

Policy Year of Surrender	% of Total Premium paid
9	89.64%
10	108.72%