

Aegon Life iGuarantee Insurance Plan (UIN: 138N047V01)

Paid-up Value

- Paid-up Value = Paid-up Factor * Total Annualised Premiums paid

Number of Annualised Premiums paid	Paid-up Value Factor
1	00.00%
2	46.21%
3	46.21%
4	64.91%
5	106.72%
6	108.92%

- For monthly mode policies:

If the Policy holder stops paying premium after the payment of first 2 full years premium, paid-up value (PUV) will be calculated as follows:

a) $PUV(t+x) = PUV(t) + (PUV(t+1) - PUV(t)) * (x/12)$

b) Where t : Number of completed policy years, t is greater than or equal to 2

x : Number of monthly premiums paid after t

Surrender Value

- The Surrender Value is calculated as surrender value factor * paid-up value, and is payable anytime after the Surrender Value is acquired.
- The Surrender Value factors will be as below:

Policy Year of Surrender	Guaranteed SV Factor as a % of Paid-up value
1	00.00%
2	64.99%
3	70.84%
4	77.22%
5	84.17%
6	91.74%

The surrender benefit is in compliance with IRDA (Non Linked Insurance Products) Regulations, 2013.