For Legacy Plus Option
Guaranteed Surrender Value Factors as % of Premiums Paid

/Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	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%	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%	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%	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%	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%	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%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	52%
9	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	53%	53%	53%	53%	53%	53%	53%
10	52%	52%	52%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	54%	54%	54%	54%	54%	54%	54%	54%	55%
11	53%	53%	53%	53%	53%	53%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	55%	55%	55%	55%	55%	55%	56%	56%	56%	56%
12	54%	54%	54%	54%	54%	54%	54%	55%	55%	55%	55%	55%	55%	55%	55%	56%	56%	56%	56%	56%	56%	57%	57%	57%	57%	58%
13	55%	55%	55%	55%	55%	55%	55%	55%	56%	56%	56%	56%	56%	56%	56%	57%	57%	57%	57%	58%	58%	58%	58%	59%	59%	59%
14	55%	56%	56%	56%	56%	56%	56%	56%	57%	57%	57%	57%	57%	57%	58%	58%	58%	58%	58%	59%	59%	59%	60%	60%	60%	61%
15	56%	56%	57%	57%	57%	57%	57%	57%	57%	58%	58%	58%	58%	58%	59%	59%	59%	59%	60%	60%	60%	61%	61%	61%	62%	62%
16	57%	57%	57%	58%	58%	58%	58%	58%	58%	59%	59%	59%	59%	59%	60%	60%	60%	61%	61%	61%	62%	62%	62%	63%	63%	64%
17	58%	58%	58%	58%	59%	59%	59%	59%	59%	60%	60%	60%	60%	61%	61%	61%	61%	62%	62%	63%	63%	63%	64%	64%	65%	65%
18	59%	59%	59%	59%	59%	60%	60%	60%	60%	60%	61%	61%	61%	62%	62%	62%	63%	63%	63%	64%	64%	65%	65%	66%	66%	67%
19	59%	60%	60%	60%	60%	60%	61%	61%	61%	61%	62%	62%	62%	63%	63%	63%	64%	64%	65%	65%	65%	66%	67%	67%	68%	68%
20	60%	60%	61%	61%	61%	61%	62%	62%	62%	62%	63%	63%	63%	64%	64%	64%	65%	65%	66%	66%	67%	67%	68%	69%	69%	70%
21	61%	61%	61%	62%	62%	62%	62%	63%	63%	63%	64%	64%	64%	65%	65%	66%	66%	66%	67%	68%	68%	69%	69%	70%	71%	72%
22	62%	62%	62%	63%	63%	63%	63%	64%	64%	64%	65%	65%	65%	66%	66%	67%	67%	68%	68%	69%	69%	70%	71%	71%	72%	73%
23	63%	63%	63%	63%	64%	64%	64%	65%	65%	65%	66%	66%	66%	67%	67%	68%	68%	69%	69%	70%	71%	71%	72%	73%	74%	75%
24	63%	64%	64%	64%	64%	65%	65%	65%	66%	66%	67%	67%	67%	68%	68%	69%	69%	70%	71%	71%	72%	73%	73%	74%	75%	76%
25	64%	64%	65%	65%	65%	66%	66%	66%	67%	67%	68%	68%	68%	69%	69%	70%	71%	71%	72%	73%	73%	74%	75%	76%	77%	78%
26	65%	65%	66%	66%	66%	67%	67%	67%	68%	68%	69%	69%	69%	70%	71%	71%	72%	72%	73%	74%	75%	75%	76%	77%	78%	79%
27	66%	66%	66%	67%	67%	67%	68%	68%	69%	69%	70%	70%	71%	71%	72%	72%	73%	74%	74%	75%	76%	77%	78%	79%	80%	81%
28	66%	67%	67%	68%	68%	68%	69%	69%	70%	70%	70%	71%	72%	72%	73%	73%	74%	75%	75%	76%	77%	78%	79%	80%	81%	82%
29	67%	68%	68%	68%	69%	69%	70%	70%	70%	71%	71%	72%	73%	73%	74%	74%	75%	76%	77%	78%	78%	79%	80%	81%	83%	84%
30	68%	68%	69%	69%	70%	70%	70%	71%	71%	72%	72%	73%	74%	74%	75%	76%	76%	77%	78%	79%	80%	81%	82%	83%	84%	85%
31	69%	69%	70%	70%	70%	71%	71%	72%	72%	73%	73%	74%	75%	75%	76%	77%	77%	78%	79%	80%	81%	82%	83%	84%	86%	87%
32	70%	70%	70%	71%	71%	72%	72%	73%	73%	74%	74%	75%	76%	76%	77%	78%	79%	79%	80%	81%	82%	83%	84%	86%	87%	88%
33	70%	71%	71%	72%	72%	73%	73%	74%	74%	75%	75%	76%	77%	77%	78%	79%	80%	81%	82%	83%	84%	85%	86%	87%	89%	90%
34	71%	72%	72%	73%	73%	73%	74%	75%	75%	76%	76%	77%	78%	78%	79%	80%	81%	82%	83%	84%	85%	86%	87%	89%	90%	90%
35	72%	72%	73%	73%	74%	74%	75%	75%	76%	77%	77%	78%	79%	79%	80%	81%	82%	83%	84%	85%	86%	87%	89%	90%	90%	0%
36	73%	73%	74%	74%	75%	75%	76%	76%	77%	78%	78%	79%	80%	81%	81%	82%	83%	84%	85%	86%	87%	89%	90%	90%	0%	0%
37	74%	74%	74%	75%	76%	76%	77%	77%	78%	79%	79%	80%	81%	82%	82%	83%	84%	85%	86%	88%	89%	90%	90%	0%	0%	0%
38	74%	75%	75%	76%	76%	77%	78%	78%	79%	80%	80%	81%	82%	83%	84%	84%	85%	86%	88%	89%	90%	90%	0%	0%	0%	0%
39	75%	76%	76%	77%	77%	78%	78%	79%	80%	80%	81%	82%	83%	84%	85%	86%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%
40	76%	76%	77%	78%	78%	79%	79%	80%	81%	81%	82%	83%	84%	85%	86%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%
41	77%	77%	78%	78%	79%	80%	80%	81%	82%	82%	83%	84%	85%	86%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%
42	77%	78%	79%	79%	80%	80%	81%	82%	83%	83%	84%	85%	86%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%
43	78%	79%	79%	80%	81%	81%	82%	83%	83%	84%	85%	86%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%
44	79%	80%	80%	81%	81%	82%	83%	84%	84%	85%	86%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
45	80%	80%	81%	82%	82%	83%	84%	85%	85%	86%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
46	81%	81%	82%	83%	83%	84%	85%	85%	86%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
47	81%	82%	83%	83%	84%	85%	86%	86%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
48	82%	83%	83%	84%	85%	86%	86%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
49	83%	84%	84%	85%	86%	87%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
50	84%	84%	85%	86%	87%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
51	85%	85%	86%	87%	87%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
52	85%	86%	87%	88%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
53	86%	87%	88%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
54	87%	88%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
55	88%	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
56	88%	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
57	89%	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
58	90%	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
59	90%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Kotak Signature Legacy (UIN 107N135V01) : Surrender Value Factors