

## **Annexure B – GSV and SV Factors**

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### Annexure I - Special Surrender Value Factors (SSV Factor2)

| Age | SSV Factor2 | Age | SSV Factor2 | Age | SSV Factor2 | Age | SSV Factor2 |
|-----|-------------|-----|-------------|-----|-------------|-----|-------------|
| 18  | 2.0%        | 39  | 5.6%        | 60  | 18.3%       | 81  | 45.8%       |
| 19  | 1.8%        | 40  | 6.0%        | 61  | 19.2%       | 82  | 47.5%       |
| 20  | 1.8%        | 41  | 6.4%        | 62  | 20.2%       | 83  | 49.2%       |
| 21  | 1.9%        | 42  | 6.8%        | 63  | 21.2%       | 84  | 50.9%       |
| 22  | 2.0%        | 43  | 7.2%        | 64  | 22.3%       | 85  | 52.7%       |
| 23  | 2.2%        | 44  | 7.7%        | 65  | 23.3%       | 86  | 54.5%       |
| 24  | 2.3%        | 45  | 8.1%        | 66  | 24.5%       | 87  | 56.3%       |
| 25  | 2.4%        | 46  | 8.6%        | 67  | 25.7%       | 88  | 58.3%       |
| 26  | 2.6%        | 47  | 9.2%        | 68  | 26.9%       | 89  | 60.2%       |
| 27  | 2.7%        | 48  | 9.7%        | 69  | 28.1%       | 90  | 62.3%       |
| 28  | 2.9%        | 49  | 10.3%       | 70  | 29.4%       | 91  | 64.4%       |
| 29  | 3.0%        | 50  | 10.9%       | 71  | 30.7%       | 92  | 66.7%       |
| 30  | 3.2%        | 51  | 11.5%       | 72  | 32.1%       | 93  | 69.1%       |
| 31  | 3.4%        | 52  | 12.1%       | 73  | 33.5%       | 94  | 71.8%       |
| 32  | 3.6%        | 53  | 12.8%       | 74  | 34.9%       | 95  | 74.8%       |
| 33  | 3.9%        | 54  | 13.5%       | 75  | 36.4%       | 96  | 78.1%       |
| 34  | 4.1%        | 55  | 14.2%       | 76  | 37.9%       | 97  | 82.1%       |
| 35  | 4.4%        | 56  | 14.9%       | 77  | 39.4%       | 98  | 86.8%       |
| 36  | 4.7%        | 57  | 15.7%       | 78  | 40.9%       | 99  | 92.6%       |
| 37  | 5.0%        | 58  | 16.5%       | 79  | 42.5%       | 100 | 100.0%      |
| 38  | 5.3%        | 59  | 17.4%       | 80  | 44.1%       |     |             |

*RS*