



Aviva Bal Vikas Yojana: Death Benefit Factors (X%) to be applied on Total Premiums Paid

Premium Payment Frequency---->	Monthly					Quarterly					Half Yearly					Yearly				
PT--->	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30
PPT--->	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25
Policy Month of Death↓	Death Benefit Factor (X%)																			
52	114.0%	114.0%	114.0%	114.0%	114.0%	114.1%	114.1%	114.1%	114.1%	114.1%	114.9%	114.9%	114.9%	114.9%	114.9%	115.0%	115.0%	115.0%	115.0%	115.0%
53	114.3%	114.3%	114.3%	114.3%	114.3%	114.6%	114.6%	114.6%	114.6%	114.6%	115.4%	115.4%	115.4%	115.4%	115.4%	115.6%	115.6%	115.6%	115.6%	115.6%
54	114.6%	114.6%	114.6%	114.6%	114.6%	115.2%	115.2%	115.2%	115.2%	115.2%	116.0%	116.0%	116.0%	116.0%	116.0%	116.0%	116.0%	116.0%	116.0%	116.0%
55	114.9%	114.9%	114.9%	114.9%	114.9%	114.9%	114.9%	114.9%	114.9%	114.9%	115.0%	115.0%	115.0%	115.0%	115.0%	116.6%	116.6%	116.6%	116.6%	116.6%
56	115.2%	115.2%	115.2%	115.2%	115.2%	115.5%	115.5%	115.5%	115.5%	115.5%	115.5%	115.5%	115.5%	115.5%	115.5%	117.2%	117.2%	117.2%	117.2%	117.2%
57	115.5%	115.5%	115.5%	115.5%	115.5%	116.1%	116.1%	116.1%	116.1%	116.1%	116.1%	116.1%	116.1%	116.1%	116.1%	117.8%	117.8%	117.8%	117.8%	117.8%
58	115.8%	115.8%	115.8%	115.8%	115.8%	115.8%	115.8%	115.8%	115.8%	115.8%	116.7%	116.7%	116.7%	116.7%	116.7%	118.4%	118.4%	118.4%	118.4%	118.4%
59	116.1%	116.1%	116.1%	116.1%	116.1%	116.4%	116.4%	116.4%	116.4%	116.4%	117.2%	117.2%	117.2%	117.2%	117.2%	119.0%	119.0%	119.0%	119.0%	119.0%
60	116.4%	116.4%	116.4%	116.4%	116.4%	117.0%	117.0%	117.0%	117.0%	117.0%	117.8%	117.8%	117.8%	117.8%	117.8%	119.6%	119.6%	119.6%	119.6%	119.6%
61	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%	116.7%
62	117.0%	117.0%	117.0%	117.0%	117.0%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%	117.3%
63	117.3%	117.3%	117.3%	117.3%	117.3%	117.9%	117.9%	117.9%	117.9%	117.9%	117.9%	117.9%	117.9%	117.9%	117.9%	118.0%	118.0%	118.0%	118.0%	118.0%
64	117.6%	117.6%	117.6%	117.6%	117.6%	117.6%	117.6%	117.6%	117.6%	117.6%	118.5%	118.5%	118.5%	118.5%	118.5%	118.5%	118.5%	118.5%	118.5%	118.5%
65	117.9%	117.9%	117.9%	117.9%	117.9%	118.2%	118.2%	118.2%	118.2%	118.2%	119.0%	119.0%	119.0%	119.0%	119.0%	119.2%	119.2%	119.2%	119.2%	119.2%
66	118.2%	118.2%	118.2%	118.2%	118.2%	118.7%	118.7%	118.7%	118.7%	118.7%	118.7%	119.6%	119.6%	119.6%	119.6%	119.6%	119.6%	119.7%	119.7%	119.7%
67	118.5%	118.5%	118.5%	118.5%	118.5%	118.5%	118.5%	118.5%	118.5%	118.5%	118.6%	118.6%	118.6%	118.6%	118.6%	120.3%	120.3%	120.3%	120.3%	120.3%
68	118.8%	118.8%	118.8%	118.8%	118.8%	119.1%	119.1%	119.1%	119.1%	119.1%	119.2%	119.2%	119.2%	119.2%	119.2%	120.8%	120.8%	120.8%	120.8%	120.8%
69	119.1%	119.1%	119.1%	119.1%	119.1%	119.7%	119.7%	119.7%	119.7%	119.7%	119.7%	119.7%	119.7%	119.7%	119.7%	121.5%	121.5%	121.5%	121.5%	121.5%
70	119.4%	119.4%	119.4%	119.4%	119.4%	119.4%	119.4%	119.4%	119.4%	119.4%	120.3%	120.3%	120.3%	120.3%	120.3%	122.0%	122.0%	122.0%	122.0%	122.0%
71	119.7%	119.7%	119.7%	119.7%	119.7%	120.0%	120.0%	120.0%	120.0%	120.0%	120.8%	120.8%	120.8%	120.8%	120.8%	122.7%	122.7%	122.7%	122.7%	122.7%
72	120.0%	120.0%	120.0%	120.0%	120.0%	120.6%	120.6%	120.6%	120.6%	120.6%	121.5%	121.5%	121.5%	121.5%	121.5%	123.2%	123.2%	123.2%	123.2%	123.2%
73	120.3%	120.3%	120.3%	120.3%	120.3%	120.4%	120.4%	120.4%	120.4%	120.4%	120.4%	120.4%	120.4%	120.4%	120.4%	120.4%	120.4%	120.4%	120.4%	120.4%
74	120.6%	120.6%	120.6%	120.6%	120.6%	120.9%	120.9%	120.9%	120.9%	120.9%	121.0%	121.0%	121.0%	121.0%	121.0%	121.1%	121.1%	121.1%	121.1%	121.1%
75	120.9%	120.9%	120.9%	120.9%	120.9%	121.5%	121.5%	121.5%	121.5%	121.5%	121.5%	121.5%	121.5%	121.5%	121.5%	121.7%	121.7%	121.7%	121.7%	121.7%
76	121.2%	121.2%	121.2%	121.2%	121.2%	121.3%	121.3%	121.3%	121.3%	121.3%	122.2%	122.2%	122.2%	122.2%	122.2%	122.3%	122.3%	122.3%	122.3%	122.3%
77	121.6%	121.6%	121.6%	121.6%	121.6%	121.9%	121.9%	121.9%	121.9%	121.9%	122.8%	122.8%	122.8%	122.8%	122.8%	122.9%	122.9%	122.9%	122.9%	122.9%
78	121.9%	121.9%	121.9%	121.9%	121.9%	122.5%	122.5%	122.5%	122.5%	122.5%	123.4%	123.4%	123.4%	123.4%	123.4%	123.4%	123.4%	123.4%	123.4%	123.4%
79	122.2%	122.2%	122.2%	122.2%	122.2%	122.2%	122.2%	122.2%	122.2%	122.2%	122.3%	122.3%	122.3%	122.3%	122.3%	124.0%	124.0%	124.0%	124.0%	124.0%
80	122.5%	122.5%	122.5%	122.5%	122.5%	122.8%	122.8%	122.8%	122.8%	122.8%	122.9%	122.9%	122.9%	122.9%	122.9%	124.7%	124.7%	124.7%	124.7%	124.7%
81	122.8%	122.8%	122.8%	122.8%	122.8%	123.4%	123.4%	123.4%	123.4%	123.4%	123.5%	123.5%	123.5%	123.5%	123.5%	125.3%	125.3%	125.3%	125.3%	125.3%
82	123.1%	123.1%	123.1%	123.1%	123.1%	123.2%	123.2%	123.2%	123.2%	123.2%	124.1%	124.1%	124.1%	124.1%	124.1%	125.9%	125.9%	125.9%	125.9%	125.9%
83	123.5%	123.5%	123.5%	123.5%	123.5%	123.8%	123.8%	123.8%	123.8%	123.8%	124.6%	124.6%	124.6%	124.6%	124.6%	126.4%	126.4%	126.4%	126.4%	126.4%
84	123.8%	123.8%	123.8%	123.8%	123.8%	124.4%	124.4%	124.4%	124.4%	124.4%	125.3%	125.3%	125.3%	125.3%	125.3%	127.1%	127.1%	127.1%	127.1%	127.1%
85	124.4%	124.1%	124.1%	124.1%	124.1%	125.0%	124.1%	124.1%	124.1%	124.1%	125.9%	124.2%	124.2%	124.2%	124.2%	127.7%	124.4%	124.4%	124.4%	124.4%
86	125.0%	124.4%	124.4%	124.4%	124.4%	125.6%	124.7%	124.7%	124.7%	124.7%	126.5%	124.8%	124.8%	124.8%	124.8%	128.3%	124.9%	124.9%	124.9%	124.9%
87	125.6%	124.7%	124.7%	124.7%	124.7%	126.2%	125.3%	125.3%	125.3%	125.3%	127.1%	125.4%	125.4%	125.4%	125.4%	129.0%	125.5%	125.5%	125.5%	125.5%
88	126.2%	125.1%	125.1%	125.1%	125.1%	126.8%	125.1%	125.1%	125.1%	125.1%	127.7%	126.0%	126.0%	126.0%	126.0%	129.6%	126.1%	126.1%	126.1%	126.1%
89	126.8%	125.4%	125.4%	125.4%	125.4%	127.4%	125.7%	125.7%	125.7%	125.7%	128.4%	126.7%	126.7%	126.7%	126.7%	130.3%	126.8%	126.8%	126.8%	126.8%
90	127.4%	125.7%	125.7%	125.7%	125.7%	128.0%	126.3%	126.3%	126.3%	126.3%	129.0%	127.3%	127.3%	127.3%	127.3%	130.9%	127.4%	127.4%	127.4%	127.4%
91	128.1%	126.0%	126.0%	126.0%	126.0%	128.7%	126.1%	126.1%	126.1%	126.1%	129.6%	126.2%	126.2%	126.2%	126.2%	131.6%	128.0%	128.0%	128.0%	128.0%
92	128.7%	126.4%	126.4%	126.4%	126.4%	129.3%	126.7%	126.7%	126.7%	126.7%	130.2%	126.8%	126.8%	126.8%	126.8%	132.1%	128.6%	128.6%	128.6%	128.6%
93	129.3%	126.7%	126.7%	126.7%	126.7%	129.9%	127.3%	127.3%	127.3%	127.3%	130.9%	127.4%	127.4%	127.4%	127.4%	132.7%	129.3%	129.3%	129.3%	129.3%
94	129.9%	127.0%	127.0%	127.0%	127.0%	130.6%	127.1%	127.1%	127.1%	127.1%	131.5%	128.0%	128.0%	128.0%	128.0%	133.4%	129.9%	129.9%	129.9%	129.9%
95	130.6%	127.4%	127.4%	127.4%	127.4%	131.2%	127.7%	127.7%	127.7%	127.7%	132.1%	128.6%	128.6%	128.6%	128.6%	134.1%	130.5%	130.5%	130.5%	130.5%
96	131.2%	127.7%	127.7%	127.7%	127.7%	131.8%	128.3%	128.3%	128.3%	128.3%	132.8%	129.3%	129.3%	129.3%	129.3%	134.7%	131.1%	131.1%	131.1%	131.1%
97	131.8%	128.0%	128.0%	128.0%	128.0%	132.5%	128.1%	128.1%	128.1%	128.1%	133.4%	128.2%	128.2%	128.2%	128.2%	135.4%	128.3%	128.3%	128.3%	128.3%
98	132.5%	128.4%	128.4%	128.4%	128.4%	133.1%	128.7%	128.7%	128.7%	128.7%	134.1%	128.8%	128.8%	128.8%	128.8%	136.0%	128.9%	128.9%	128.9%	128.9%
99	133.1%	128.7%	128.7%	128.7%	128.7%	133.8%	129.3%	129.3%	129.3%	129.3%	134.7%	129.4%	129.4%	129.4%	129.4%	136.7%	129.6%	129.6%	129.6%	129.6%
100	133.8%	129.1%	129.1%	129.1%	129.1%	134.4%	129.1%	129.1%	129.1%	129.1%	135.4%	130.1%	130.1%	130.1%	130.1%	137.4%	130.2%	130.2%	130.2%	130.2%
101	134.4%	129.4%	129.4%	129.4%	129.4%	135.1%	129.7%	129.7%	129.7%	129.7%	136.1%	130.6%	130.6%	130.6%	130.6%	138.0%	130.8%	130.8%	130.8%	130.8%
102	135.1%	129.7%	129.7%	129.7%	129.7%	135.8%	130.4%	130.4%	130.4%	130.4%	136.7%	131.3%	131.3%	131.3%	131.3%	138.7%	131.4%	131.4%	131.4%	131.4%

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Premium Payment Frequency---->	Monthly					Quarterly					Half Yearly					Yearly				
	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30
	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25
Policy Month of Death↓	Death Benefit Factor (X%)																			
103	135.7%	130.1%	130.1%	130.1%	130.1%	136.4%	130.1%	130.1%	130.1%	130.1%	137.4%	130.2%	130.2%	130.2%	130.2%	139.4%	132.1%	132.1%	132.1%	132.1%
104	136.4%	130.4%	130.4%	130.4%	130.4%	137.1%	130.7%	130.7%	130.7%	130.7%	138.1%	130.8%	130.8%	130.8%	130.8%	140.0%	132.8%	132.8%	132.8%	132.8%
105	137.1%	130.8%	130.8%	130.8%	130.8%	137.7%	131.4%	131.4%	131.4%	131.4%	138.7%	131.4%	131.4%	131.4%	131.4%	140.7%	133.3%	133.3%	133.3%	133.3%
106	137.7%	131.1%	131.1%	131.1%	131.1%	138.4%	131.2%	131.2%	131.2%	131.2%	139.4%	132.1%	132.1%	132.1%	132.1%	141.4%	134.0%	134.0%	134.0%	134.0%
107	138.4%	131.4%	131.4%	131.4%	131.4%	139.1%	131.8%	131.8%	131.8%	131.8%	140.1%	132.8%	132.8%	132.8%	132.8%	142.1%	134.7%	134.7%	134.7%	134.7%
108	139.1%	131.8%	131.8%	131.8%	131.8%	139.8%	132.4%	132.4%	132.4%	132.4%	140.8%	133.4%	133.4%	133.4%	133.4%	142.9%	135.3%	135.3%	135.3%	135.3%
109	139.8%	132.1%	132.1%	132.1%	132.1%	140.4%	132.2%	132.2%	132.2%	132.2%	141.4%	132.3%	132.3%	132.3%	132.3%	143.6%	132.4%	132.4%	132.4%	132.4%
110	140.4%	132.5%	132.5%	132.5%	132.5%	141.1%	132.8%	132.8%	132.8%	132.8%	142.1%	132.9%	132.9%	132.9%	132.9%	144.1%	133.1%	133.1%	133.1%	133.1%
111	141.1%	132.8%	132.8%	132.8%	132.8%	141.8%	133.5%	133.5%	133.5%	133.5%	142.9%	133.6%	133.6%	133.6%	133.6%	144.9%	133.7%	133.7%	133.7%	133.7%
112	141.8%	133.2%	133.2%	133.2%	133.2%	142.5%	133.3%	133.3%	133.3%	133.3%	143.5%	134.2%	134.2%	134.2%	134.2%	145.6%	134.4%	134.4%	134.4%	134.4%
113	142.5%	133.5%	133.5%	133.5%	133.5%	143.2%	133.9%	133.9%	133.9%	133.9%	144.2%	134.9%	134.9%	134.9%	134.9%	146.3%	135.0%	135.0%	135.0%	135.0%
114	143.2%	133.9%	133.9%	133.9%	133.9%	143.9%	134.6%	134.6%	134.6%	134.6%	144.9%	135.5%	135.5%	135.5%	135.5%	147.0%	135.7%	135.7%	135.7%	135.7%
115	143.9%	134.3%	134.3%	134.3%	134.3%	144.6%	134.3%	134.3%	134.3%	134.3%	145.6%	134.4%	134.4%	134.4%	134.4%	147.7%	136.4%	136.4%	136.4%	136.4%
116	144.6%	134.6%	134.6%	134.6%	134.6%	145.3%	135.0%	135.0%	135.0%	135.0%	146.4%	135.1%	135.1%	135.1%	135.1%	148.4%	137.0%	137.0%	137.0%	137.0%
117	145.3%	135.0%	135.0%	135.0%	135.0%	146.0%	135.6%	135.6%	135.6%	135.6%	147.1%	135.7%	135.7%	135.7%	135.7%	149.1%	137.7%	137.7%	137.7%	137.7%
118	146.0%	135.3%	135.3%	135.3%	135.3%	146.7%	135.4%	135.4%	135.4%	135.4%	147.8%	136.4%	136.4%	136.4%	136.4%	149.9%	138.4%	138.4%	138.4%	138.4%
119	146.7%	135.7%	135.7%	135.7%	135.7%	147.4%	136.1%	136.1%	136.1%	136.1%	148.5%	137.1%	137.1%	137.1%	137.1%	150.7%	139.0%	139.0%	139.0%	139.0%
120	147.4%	136.1%	136.1%	136.1%	136.1%	148.1%	136.7%	136.7%	136.7%	136.7%	149.2%	137.7%	137.7%	137.7%	137.7%	151.4%	139.7%	139.7%	139.7%	139.7%
121	148.1%	136.7%	136.4%	136.4%	136.4%	148.9%	137.4%	136.5%	136.5%	136.5%	149.9%	138.4%	138.4%	138.4%	138.4%	152.1%	140.4%	136.7%	136.7%	136.7%
122	148.9%	137.4%	136.8%	136.8%	136.8%	149.6%	138.1%	137.1%	137.1%	137.1%	150.6%	139.1%	137.2%	137.2%	137.2%	152.9%	141.1%	137.5%	137.5%	137.5%
123	149.6%	138.1%	137.1%	137.1%	137.1%	150.3%	138.7%	137.8%	137.8%	137.8%	151.4%	139.8%	137.9%	137.9%	137.9%	153.6%	141.8%	138.1%	138.1%	138.1%
124	150.3%	138.7%	137.5%	137.5%	137.5%	151.0%	139.4%	137.6%	137.6%	137.6%	152.1%	140.4%	138.6%	138.6%	138.6%	154.3%	142.5%	138.8%	138.8%	138.8%
125	151.0%	139.4%	137.9%	137.9%	137.9%	151.8%	140.1%	138.2%	138.2%	138.2%	152.9%	141.1%	139.2%	139.2%	139.2%	155.1%	143.2%	139.5%	139.5%	139.5%
126	151.8%	140.1%	138.2%	138.2%	138.2%	152.5%	140.8%	138.9%	138.9%	138.9%	153.6%	141.8%	140.0%	140.0%	140.0%	155.9%	143.8%	140.1%	140.1%	140.1%
127	152.5%	140.8%	138.6%	138.6%	138.6%	153.3%	141.5%	138.7%	138.7%	138.7%	154.4%	142.5%	138.8%	138.8%	138.8%	156.6%	144.5%	140.8%	140.8%	140.8%
128	153.3%	141.4%	139.0%	139.0%	139.0%	154.0%	142.1%	139.4%	139.4%	139.4%	155.1%	143.2%	139.5%	139.5%	139.5%	157.4%	145.3%	141.5%	141.5%	141.5%
129	154.0%	142.1%	139.4%	139.4%	139.4%	154.8%	142.8%	140.0%	140.0%	140.0%	155.9%	143.9%	140.1%	140.1%	140.1%	158.1%	146.0%	142.2%	142.2%	142.2%
130	154.8%	142.8%	139.7%	139.7%	139.7%	155.5%	143.5%	139.8%	139.8%	139.8%	156.6%	144.6%	140.8%	140.8%	140.8%	158.9%	146.7%	142.9%	142.9%	142.9%
131	155.5%	143.5%	140.1%	140.1%	140.1%	156.3%	144.2%	140.5%	140.5%	140.5%	157.4%	145.3%	141.5%	141.5%	141.5%	159.7%	147.4%	143.5%	143.5%	143.5%
132	156.3%	144.2%	140.5%	140.5%	140.5%	157.0%	144.9%	141.2%	141.2%	141.2%	158.1%	146.0%	142.2%	142.2%	142.2%	160.4%	148.1%	144.3%	144.3%	144.3%
133	157.0%	144.9%	140.9%	140.9%	140.9%	157.8%	145.6%	140.9%	140.9%	140.9%	158.9%	146.7%	141.0%	141.0%	141.0%	161.3%	148.8%	141.3%	141.3%	141.3%
134	157.8%	145.6%	141.2%	141.2%	141.2%	158.6%	146.3%	141.6%	141.6%	141.6%	159.7%	147.4%	141.7%	141.7%	141.7%	162.0%	149.5%	141.9%	141.9%	141.9%
135	158.6%	146.3%	141.6%	141.6%	141.6%	159.3%	147.1%	142.3%	142.3%	142.3%	160.5%	148.1%	142.4%	142.4%	142.4%	162.9%	150.3%	142.7%	142.7%	142.7%
136	159.3%	147.0%	142.0%	142.0%	142.0%	160.1%	147.8%	142.1%	142.1%	142.1%	161.3%	148.9%	143.1%	143.1%	143.1%	163.6%	151.0%	143.3%	143.3%	143.3%
137	160.1%	147.8%	142.4%	142.4%	142.4%	160.9%	148.5%	142.8%	142.8%	142.8%	162.1%	149.6%	143.8%	143.8%	143.8%	164.4%	151.7%	144.0%	144.0%	144.0%
138	160.9%	148.5%	142.8%	142.8%	142.8%	161.7%	149.2%	143.5%	143.5%	143.5%	162.9%	150.3%	144.5%	144.5%	144.5%	165.1%	152.5%	144.8%	144.8%	144.8%
139	161.7%	149.2%	143.2%	143.2%	143.2%	162.5%	149.9%	143.2%	143.2%	143.2%	163.6%	151.0%	143.4%	143.4%	143.4%	166.0%	153.2%	145.4%	145.4%	145.4%
140	162.5%	149.9%	143.6%	143.6%	143.6%	163.3%	150.7%	143.9%	143.9%	143.9%	164.4%	151.8%	144.0%	144.0%	144.0%	166.9%	154.0%	146.2%	146.2%	146.2%
141	163.2%	150.7%	143.9%	143.9%	143.9%	164.0%	151.4%	144.6%	144.6%	144.6%	165.2%	152.5%	144.8%	144.8%	144.8%	167.6%	154.7%	146.8%	146.8%	146.8%
142	164.0%	151.4%	144.3%	144.3%	144.3%	164.8%	152.1%	144.4%	144.4%	144.4%	166.0%	153.3%	145.5%	145.5%	145.5%	168.4%	155.5%	147.6%	147.6%	147.6%
143	164.8%	152.1%	144.7%	144.7%	144.7%	165.6%	152.9%	145.1%	145.1%	145.1%	166.9%	154.0%	146.2%	146.2%	146.2%	169.3%	156.2%	148.3%	148.3%	148.3%
144	165.6%	152.9%	145.1%	145.1%	145.1%	166.4%	153.6%	145.8%	145.8%	145.8%	167.6%	154.8%	146.9%	146.9%	146.9%	170.1%	157.0%	149.0%	149.0%	149.0%
145		153.6%	145.5%	145.5%	145.5%		154.4%	145.6%	145.6%	145.6%		155.5%	145.7%	145.7%	145.7%		157.7%	145.9%	145.9%	145.9%
146		154.4%	145.9%	145.9%	145.9%		155.1%	146.3%	146.3%	146.3%		156.3%	146.4%	146.4%	146.4%		158.5%	146.7%	146.7%	146.7%
147		155.1%	146.3%	146.3%	146.3%		155.9%	147.0%	147.0%	147.0%		157.0%	147.1%	147.1%	147.1%		159.3%	147.4%	147.4%	147.4%
148		155.9%	146.7%	146.7%	146.7%		156.6%	146.8%	146.8%	146.8%		157.8%	147.8%	147.8%	147.8%		160.1%	148.1%	148.1%	148.1%
149		156.6%	147.1%	147.1%	147.1%		157.4%	147.5%	147.5%	147.5%		158.6%	148.6%	148.6%	148.6%		160.8%	148.8%	148.8%	148.8%
150		157.4%	147.5%	147.5%	147.5%		158.2%	148.2%	148.2%	148.2%		159.3%	149.3%	149.3%	149.3%		161.6%	149.5%	149.5%	149.5%
151		158.2%	147.9%	147.9%	147.9%		158.9%	148.0%	148.0%	148.0%		160.1%	148.1%	148.1%	148.1%		162.4%	150.2%	150.2%	150.2%
152		158.9%	148.3%	148.3%	148.3%		159.7%	148.7%	148.7%	148.7%		160.9%	148.8%	148.8%	148.8%		163.2%	151.0%	151.0%	151.0%
153		159.7%	148.7%	148.7%	148.7%		160.5%	149.4%	149.4%	149.4%		161.7%	149.5%	149.5%	149.5%		164.0%	151.8%	151.8%	151.8%

Aviva Bal Vikas Yojana: Death Benefit Factors (X%) to be applied on Total Premiums Paid

Premium Payment Frequency---->	Monthly					Quarterly					Half Yearly					Yearly				
PT--->	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30
PPT--->	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25
Policy Month of Death↓	Death Benefit Factor (X%)																			
154		160.5%	149.1%	149.1%	149.1%		161.3%	149.2%	149.2%	149.2%		162.5%	150.3%	150.3%	150.3%		164.8%	152.5%	152.5%	152.5%
155		161.3%	149.5%	149.5%	149.5%		162.1%	149.9%	149.9%	149.9%		163.2%	151.0%	151.0%	151.0%		165.6%	153.2%	153.2%	153.2%
156		162.0%	149.9%	149.9%	149.9%		162.8%	150.7%	150.7%	150.7%		164.0%	151.8%	151.8%	151.8%		166.4%	154.0%	154.0%	154.0%
157		162.8%	150.3%	150.3%	150.3%		163.6%	150.4%	150.4%	150.4%		164.8%	150.6%	150.6%	150.6%		167.2%	150.9%	150.9%	150.9%
158		163.6%	150.7%	150.7%	150.7%		164.4%	151.2%	151.2%	151.2%		165.6%	151.3%	151.3%	151.3%		168.0%	151.6%	151.6%	151.6%
159		164.4%	151.2%	151.2%	151.2%		165.2%	151.9%	151.9%	151.9%		166.4%	152.0%	152.0%	152.0%		168.8%	152.3%	152.3%	152.3%
160		165.2%	151.6%	151.6%	151.6%		166.0%	151.7%	151.7%	151.7%		167.3%	152.8%	152.8%	152.8%		169.7%	153.1%	153.1%	153.1%
161		166.0%	152.0%	152.0%	152.0%		166.8%	152.4%	152.4%	152.4%		168.1%	153.5%	153.5%	153.5%		170.5%	153.8%	153.8%	153.8%
162		166.8%	152.4%	152.4%	152.4%		167.7%	153.1%	153.1%	153.1%		168.9%	154.3%	154.3%	154.3%		171.3%	154.6%	154.6%	154.6%
163		167.6%	152.8%	152.8%	152.8%		168.5%	152.9%	152.9%	152.9%		169.7%	153.1%	153.1%	153.1%		172.2%	155.3%	155.3%	155.3%
164		168.5%	153.3%	153.3%	153.3%		169.3%	153.7%	153.7%	153.7%		170.5%	153.8%	153.8%	153.8%		173.0%	156.1%	156.1%	156.1%
165		169.3%	153.7%	153.7%	153.7%		170.1%	154.4%	154.4%	154.4%		171.4%	154.6%	154.6%	154.6%		173.8%	156.8%	156.8%	156.8%
166		170.1%	154.1%	154.1%	154.1%		170.9%	154.2%	154.2%	154.2%		172.2%	155.3%	155.3%	155.3%		174.7%	157.6%	157.6%	157.6%
167		170.9%	154.5%	154.5%	154.5%		171.8%	154.9%	154.9%	154.9%		173.0%	156.1%	156.1%	156.1%		175.5%	158.4%	158.4%	158.4%
168		171.8%	154.9%	154.9%	154.9%		172.6%	155.7%	155.7%	155.7%		173.9%	156.8%	156.8%	156.8%		176.4%	159.1%	159.1%	159.1%
169		172.6%	155.4%	155.4%	155.4%		173.5%	155.5%	155.5%	155.5%		174.7%	155.6%	155.6%	155.6%		177.2%	155.9%	155.9%	155.9%
170		173.4%	155.8%	155.8%	155.8%		174.3%	156.2%	156.2%	156.2%		175.6%	156.4%	156.4%	156.4%		178.1%	156.7%	156.7%	156.7%
171		174.3%	156.2%	156.2%	156.2%		175.1%	157.0%	157.0%	157.0%		176.4%	157.1%	157.1%	157.1%		179.0%	157.5%	157.5%	157.5%
172		175.1%	156.7%	156.7%	156.7%		176.0%	156.8%	156.8%	156.8%		177.3%	157.9%	157.9%	157.9%		179.8%	158.2%	158.2%	158.2%
173		176.0%	157.1%	157.1%	157.1%		176.9%	157.5%	157.5%	157.5%		178.2%	158.7%	158.7%	158.7%		180.7%	159.0%	159.0%	159.0%
174		176.8%	157.5%	157.5%	157.5%		177.7%	158.3%	158.3%	158.3%		179.0%	159.4%	159.4%	159.4%		181.6%	159.7%	159.7%	159.7%
175		177.7%	158.0%	158.0%	158.0%		178.6%	158.1%	158.1%	158.1%		179.9%	158.2%	158.2%	158.2%		182.5%	160.5%	160.5%	160.5%
176		178.6%	158.4%	158.4%	158.4%		179.4%	158.8%	158.8%	158.8%		180.8%	159.0%	159.0%	159.0%		183.4%	161.3%	161.3%	161.3%
177		179.4%	158.8%	158.8%	158.8%		180.3%	159.6%	159.6%	159.6%		181.6%	159.8%	159.8%	159.8%		184.3%	162.1%	162.1%	162.1%
178		180.3%	159.3%	159.3%	159.3%		181.2%	159.4%	159.4%	159.4%		182.5%	160.6%	160.6%	160.6%		185.2%	162.9%	162.9%	162.9%
179		181.2%	159.7%	159.7%	159.7%		182.1%	160.2%	160.2%	160.2%		183.4%	161.3%	161.3%	161.3%		186.1%	163.7%	163.7%	163.7%
180		182.1%	160.2%	160.2%	160.2%		183.0%	161.0%	161.0%	161.0%		184.3%	162.1%	162.1%	162.1%		187.0%	164.5%	164.5%	164.5%
181			161.0%	160.6%	160.6%			161.7%	160.7%	160.7%			162.9%	160.9%	160.9%			165.3%	161.3%	161.3%
182			161.7%	161.1%	161.1%			162.5%	161.5%	161.5%			163.7%	161.7%	161.7%			166.1%	162.0%	162.0%
183			162.5%	161.5%	161.5%			163.3%	162.3%	162.3%			164.5%	162.5%	162.5%			166.9%	162.8%	162.8%
184			163.3%	162.0%	162.0%			164.1%	162.1%	162.1%			165.3%	163.3%	163.3%			167.7%	163.6%	163.6%
185			164.1%	162.4%	162.4%			164.9%	162.9%	162.9%			166.1%	164.1%	164.1%			168.5%	164.4%	164.4%
186			164.9%	162.9%	162.9%			165.7%	163.7%	163.7%			166.9%	164.8%	164.8%			169.3%	165.2%	165.2%
187			165.7%	163.3%	163.3%			166.5%	163.4%	163.4%			167.7%	163.6%	163.6%			170.2%	166.0%	166.0%
188			166.5%	163.8%	163.8%			167.3%	164.2%	164.2%			168.5%	164.4%	164.4%			171.0%	166.8%	166.8%
189			167.3%	164.2%	164.2%			168.1%	165.0%	165.0%			169.4%	165.2%	165.2%			171.8%	167.6%	167.6%
190			168.1%	164.7%	164.7%			169.0%	164.8%	164.8%			170.2%	166.0%	166.0%			172.7%	168.4%	168.4%
191			169.0%	165.2%	165.2%			169.8%	165.6%	165.6%			171.0%	166.8%	166.8%			173.5%	169.3%	169.3%
192			169.8%	165.6%	165.6%			170.6%	166.4%	166.4%			171.8%	167.6%	167.6%			174.3%	170.1%	170.1%
193			170.6%	166.1%	166.1%			171.4%	166.2%	166.2%			172.7%	166.4%	166.4%			175.2%	166.8%	166.8%
194			171.4%	166.6%	166.6%			172.3%	167.0%	167.0%			173.5%	167.2%	167.2%			176.1%	167.6%	167.6%
195			172.3%	167.0%	167.0%			173.1%	167.8%	167.8%			174.4%	168.0%	168.0%			176.9%	168.4%	168.4%
196			173.1%	167.5%	167.5%			174.0%	167.6%	167.6%			175.2%	168.8%	168.8%			177.8%	169.2%	169.2%
197			174.0%	168.0%	168.0%			174.8%	168.4%	168.4%			176.1%	169.7%	169.7%			178.7%	170.1%	170.1%
198			174.8%	168.4%	168.4%			175.7%	169.3%	169.3%			176.9%	170.5%	170.5%			179.5%	170.9%	170.9%
199			175.7%	168.9%	168.9%			176.5%	169.0%	169.0%			177.8%	169.2%	169.2%			180.4%	171.7%	171.7%
200			176.5%	169.4%	169.4%			177.4%	169.9%	169.9%			178.7%	170.1%	170.1%			181.3%	172.5%	172.5%
201			177.4%	169.9%	169.9%			178.2%	170.7%	170.7%			179.5%	170.9%	170.9%			182.1%	173.4%	173.4%
202			178.2%	170.3%	170.3%			179.1%	170.5%	170.5%			180.4%	171.7%	171.7%			183.0%	174.2%	174.2%
203			179.1%	170.8%	170.8%			180.0%	171.3%	171.3%			181.3%	172.6%	172.6%			183.9%	175.1%	175.1%
204			180.0%	171.3%	171.3%			180.9%	172.1%	172.1%			182.2%	173.4%	173.4%			184.8%	175.9%	175.9%

Aviva Bal Vikas Yojana: Death Benefit Factors (X%) to be applied on Total Premiums Paid

Premium Payment Frequency---->	Monthly					Quarterly					Half Yearly					Yearly				
PT--->	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30
PPT--->	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25
Policy Month of Death↓	Death Benefit Factor (X%)																			
205			180.8%	171.8%	171.8%			181.7%	171.9%	171.9%			183.0%	172.1%	172.1%			185.7%	172.6%	172.6%
206			181.7%	172.3%	172.3%			182.6%	172.8%	172.8%			183.9%	173.0%	173.0%			186.6%	173.4%	173.4%
207			182.6%	172.8%	172.8%			183.5%	173.6%	173.6%			184.8%	173.8%	173.8%			187.5%	174.2%	174.2%
208			183.5%	173.3%	173.3%			184.4%	173.4%	173.4%			185.7%	174.7%	174.7%			188.5%	175.1%	175.1%
209			184.4%	173.7%	173.7%			185.3%	174.2%	174.2%			186.6%	175.5%	175.5%			189.3%	175.9%	175.9%
210			185.3%	174.2%	174.2%			186.2%	175.1%	175.1%			187.5%	176.3%	176.3%			190.3%	176.8%	176.8%
211			186.2%	174.7%	174.7%			187.1%	174.9%	174.9%			188.5%	175.1%	175.1%			191.2%	177.6%	177.6%
212			187.1%	175.2%	175.2%			188.0%	175.7%	175.7%			189.4%	175.9%	175.9%			192.1%	178.5%	178.5%
213			188.0%	175.7%	175.7%			188.9%	176.6%	176.6%			190.3%	176.8%	176.8%			193.1%	179.4%	179.4%
214			188.9%	176.2%	176.2%			189.8%	176.4%	176.4%			191.2%	177.7%	177.7%			194.0%	180.2%	180.2%
215			189.8%	176.7%	176.7%			190.8%	177.2%	177.2%			192.2%	178.5%	178.5%			194.9%	181.1%	181.1%
216			190.8%	177.2%	177.2%			191.7%	178.1%	178.1%			193.1%	179.4%	179.4%			195.9%	182.0%	182.0%
217			191.7%	177.7%	177.7%			192.6%	177.9%	177.9%			194.0%	178.1%	178.1%			196.9%	178.5%	178.5%
218			192.6%	178.2%	178.2%			193.6%	178.8%	178.8%			195.0%	179.0%	179.0%			197.8%	179.4%	179.4%
219			193.6%	178.7%	178.7%			194.5%	179.6%	179.6%			195.9%	179.8%	179.8%			198.8%	180.3%	180.3%
220			194.5%	179.3%	179.3%			195.5%	179.4%	179.4%			196.9%	180.7%	180.7%			199.7%	181.2%	181.2%
221			195.5%	179.8%	179.8%			196.4%	180.3%	180.3%			197.8%	181.6%	181.6%			200.7%	182.1%	182.1%
222			196.4%	180.3%	180.3%			197.4%	181.2%	181.2%			198.8%	182.5%	182.5%			201.7%	182.9%	182.9%
223			197.4%	180.8%	180.8%			198.3%	181.0%	181.0%			199.8%	181.2%	181.2%			202.7%	183.8%	183.8%
224			198.3%	181.3%	181.3%			199.3%	181.8%	181.8%			200.7%	182.1%	182.1%			203.7%	184.7%	184.7%
225			199.3%	181.8%	181.8%			200.3%	182.7%	182.7%			201.7%	182.9%	182.9%			204.7%	185.6%	185.6%
226			200.3%	182.4%	182.4%			201.2%	182.5%	182.5%			202.7%	183.8%	183.8%			205.7%	186.5%	186.5%
227			201.2%	182.9%	182.9%			202.2%	183.4%	183.4%			203.7%	184.7%	184.7%			206.7%	187.4%	187.4%
228			202.2%	183.4%	183.4%			203.2%	184.3%	184.3%			204.7%	185.6%	185.6%			207.7%	188.4%	188.4%
229			203.2%	183.9%	183.9%			204.2%	184.1%	184.1%			205.7%	184.3%	184.3%			208.7%	184.8%	184.8%
230			204.2%	184.5%	184.5%			205.2%	185.0%	185.0%			206.7%	185.2%	185.2%			209.7%	185.7%	185.7%
231			205.2%	185.0%	185.0%			206.2%	185.9%	185.9%			207.7%	186.1%	186.1%			210.7%	186.7%	186.7%
232			206.2%	185.5%	185.5%			207.2%	185.7%	185.7%			208.7%	187.1%	187.1%			211.7%	187.6%	187.6%
233			207.2%	186.1%	186.1%			208.2%	186.6%	186.6%			209.7%	187.9%	187.9%			212.7%	188.5%	188.5%
234			208.2%	186.6%	186.6%			209.2%	187.5%	187.5%			210.7%	188.9%	188.9%			213.8%	189.4%	189.4%
235			209.2%	187.1%	187.1%			210.2%	187.3%	187.3%			211.8%	187.6%	187.6%			214.9%	190.3%	190.3%
236			210.2%	187.7%	187.7%			211.3%	188.2%	188.2%			212.8%	188.5%	188.5%			215.9%	191.2%	191.2%
237			211.2%	188.2%	188.2%			212.3%	189.1%	189.1%			213.8%	189.4%	189.4%			216.9%	192.2%	192.2%
238			212.3%	188.8%	188.8%			213.3%	188.9%	188.9%			214.9%	190.3%	190.3%			218.0%	193.1%	193.1%
239			213.3%	189.3%	189.3%			214.4%	189.9%	189.9%			215.9%	191.2%	191.2%			219.1%	194.0%	194.0%
240			214.3%	189.9%	189.9%			215.4%	190.8%	190.8%			217.0%	192.2%	192.2%			220.1%	195.0%	195.0%
241				190.8%	190.4%				191.7%	190.6%				193.1%	190.8%				195.9%	191.4%
242				191.7%	191.0%				192.6%	191.5%				194.1%	191.8%				196.9%	192.3%
243				192.6%	191.5%				193.6%	192.4%				195.0%	192.7%				197.8%	193.2%
244				193.6%	192.1%				194.5%	192.2%				195.9%	193.6%				198.8%	194.2%
245				194.5%	192.6%				195.5%	193.2%				196.9%	194.6%				199.8%	195.1%
246				195.5%	193.2%				196.4%	194.1%				197.9%	195.5%				200.8%	196.1%
247				196.4%	193.7%				197.4%	193.9%				198.8%	194.2%				201.7%	197.0%
248				197.4%	194.3%				198.3%	194.9%				199.8%	195.1%				202.7%	198.0%
249				198.3%	194.9%				199.3%	195.8%				200.8%	196.1%				203.7%	199.0%
250				199.3%	195.4%				200.3%	195.6%				201.7%	197.0%				204.7%	199.9%
251				200.3%	196.0%				201.2%	196.6%				202.7%	198.0%				205.7%	200.9%
252				201.2%	196.6%				202.2%	197.5%				203.7%	199.0%				206.7%	201.9%
253				202.2%	197.2%				203.2%	197.3%				204.7%	197.6%				207.7%	198.2%
254				203.2%	197.7%				204.2%	198.3%				205.7%	198.6%				208.7%	199.2%
255				204.2%	198.3%				205.2%	199.3%				206.7%	199.6%				209.7%	200.1%

Aviva Bal Vikas Yojana: Death Benefit Factors (X%) to be applied on Total Premiums Paid

Premium Payment Frequency---->	Monthly					Quarterly					Half Yearly					Yearly				
PT--->	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30
PPT--->	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25
Policy Month of Death↓	Death Benefit Factor (X%)																			
256				205.2%	198.9%				206.2%	199.1%				207.7%	200.5%				210.7%	201.1%
257				206.2%	199.5%				207.2%	200.0%				208.7%	201.5%				211.8%	202.1%
258				207.2%	200.0%				208.2%	201.0%				209.7%	202.5%				212.8%	203.1%
259				208.2%	200.6%				209.2%	200.8%				210.7%	201.1%				213.8%	204.0%
260				209.2%	201.2%				210.2%	201.8%				211.8%	202.1%				214.9%	205.0%
261				210.2%	201.8%				211.3%	202.8%				212.8%	203.1%				215.9%	206.0%
262				211.3%	202.4%				212.3%	202.6%				213.8%	204.1%				217.0%	207.0%
263				212.3%	203.0%				213.3%	203.6%				214.9%	205.1%				218.0%	208.0%
264				213.3%	203.6%				214.4%	204.6%				215.9%	206.1%				219.1%	209.1%
265				214.4%	204.2%				215.4%	204.4%				217.0%	204.7%				220.2%	205.3%
266				215.4%	204.8%				216.5%	205.4%				218.0%	205.7%				221.2%	206.3%
267				216.5%	205.4%				217.5%	206.4%				219.1%	206.7%				222.3%	207.3%
268				217.5%	206.0%				218.6%	206.2%				220.2%	207.7%				223.4%	208.3%
269				218.6%	206.6%				219.6%	207.2%				221.2%	208.7%				224.5%	209.3%
270				219.6%	207.2%				220.7%	208.2%				222.3%	209.7%				225.6%	210.4%
271				220.7%	207.8%				221.8%	208.0%				223.4%	208.4%				226.7%	211.4%
272				221.8%	208.4%				222.9%	209.1%				224.5%	209.4%				227.8%	212.4%
273				222.8%	209.1%				223.9%	210.1%				225.6%	210.4%				228.9%	213.5%
274				223.9%	209.7%				225.0%	209.9%				226.7%	211.4%				230.0%	214.5%
275				225.0%	210.3%				226.1%	210.9%				227.8%	212.5%				231.1%	215.5%
276				226.1%	210.9%				227.2%	211.9%				228.9%	213.5%				232.2%	216.6%
277				227.2%	211.5%				228.3%	211.8%				230.0%	212.1%				233.4%	212.8%
278				228.3%	212.2%				229.4%	212.8%				231.1%	213.1%				234.5%	213.8%
279				229.4%	212.8%				230.6%	213.8%				232.2%	214.2%				235.6%	214.8%
280				230.6%	213.4%				231.7%	213.6%				233.4%	215.2%				236.8%	215.9%
281				231.7%	214.1%				232.8%	214.7%				234.5%	216.3%				237.9%	216.9%
282				232.8%	214.7%				233.9%	215.7%				235.6%	217.3%				239.1%	218.0%
283				233.9%	215.3%				235.1%	215.6%				236.8%	215.9%				240.3%	219.0%
284				235.1%	216.0%				236.2%	216.6%				237.9%	217.0%				241.4%	220.1%
285				236.2%	216.6%				237.4%	217.7%				239.1%	218.0%				242.6%	221.2%
286				237.4%	217.3%				238.5%	217.5%				240.3%	219.1%				243.8%	222.3%
287				238.5%	217.9%				239.7%	218.6%				241.4%	220.1%				245.0%	223.3%
288				239.7%	218.6%				240.9%	219.6%				242.6%	221.2%				246.2%	224.4%
289				240.9%	219.2%				242.0%	219.4%				243.8%	219.8%				247.4%	220.5%
290				242.0%	219.9%				243.2%	220.5%				245.0%	220.9%				248.6%	221.6%
291				243.2%	220.5%				244.4%	221.6%				246.2%	222.0%				249.8%	222.7%
292				244.4%	221.2%				245.6%	221.4%				247.4%	223.0%				251.0%	223.8%
293				245.6%	221.8%				246.8%	222.5%				248.6%	224.1%				252.2%	224.8%
294				246.8%	222.5%				248.0%	223.6%				249.8%	225.2%				253.4%	226.0%
295				248.0%	223.2%				249.2%	223.4%				251.0%	223.8%				254.7%	227.0%
296				249.2%	223.8%				250.4%	224.5%				252.2%	224.9%				255.9%	228.2%
297				250.4%	224.5%				251.6%	225.6%				253.5%	226.0%				257.2%	229.3%
298				251.6%	225.2%				252.8%	225.4%				254.7%	227.1%				258.4%	230.4%
299				252.8%	225.8%				254.1%	226.5%				255.9%	228.2%				259.7%	231.5%
300				254.1%	226.5%				255.3%	227.6%				257.2%	229.3%				260.9%	232.6%
301					227.6%					228.7%					230.4%					233.8%
302					228.7%					229.9%					231.5%					234.9%
303					229.9%					231.0%					232.7%					236.0%
304					231.0%					232.1%					233.8%					237.2%
305					232.1%					233.2%					234.9%					238.4%
306					233.2%					234.4%					236.1%					239.5%

Aviva Bal Vikas Yojana: Death Benefit Factors (X%) to be applied on Total Premiums Paid

Premium Payment Frequency---->	Monthly					Quarterly					Half Yearly					Yearly				
PT--->	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30
PPT--->	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25
Policy Month of Death↓	Death Benefit Factor (X%)																			
307					234.4%					235.5%					237.2%					240.7%
308					235.5%					236.6%					238.4%					241.8%
309					236.6%					237.8%					239.5%					243.0%
310					237.8%					239.0%					240.7%					244.2%
311					239.0%					240.1%					241.9%					245.4%
312					240.1%					241.3%					243.0%					246.6%
313					241.3%					242.5%					244.2%					247.8%
314					242.5%					243.6%					245.4%					249.0%
315					243.6%					244.8%					246.6%					250.2%
316					244.8%					246.0%					247.8%					251.4%
317					246.0%					247.2%					249.0%					252.6%
318					247.2%					248.4%					250.2%					253.9%
319					248.4%					249.6%					251.4%					255.1%
320					249.6%					250.8%					252.7%					256.4%
321					250.8%					252.1%					253.9%					257.6%
322					252.1%					253.3%					255.1%					258.8%
323					253.3%					254.5%					256.4%					260.1%
324					254.5%					255.8%					257.6%					261.4%
325					255.8%					257.0%					258.9%					262.6%
326					257.0%					258.3%					260.1%					263.9%
327					258.3%					259.5%					261.4%					265.2%
328					259.5%					260.8%					262.7%					266.5%
329					260.8%					262.1%					264.0%					267.8%
330					262.1%					263.3%					265.2%					269.1%
331					263.3%					264.6%					266.5%					270.4%
332					264.6%					265.9%					267.8%					271.7%
333					265.9%					267.2%					269.1%					273.0%
334					267.2%					268.5%					270.4%					274.4%
335					268.5%					269.8%					271.8%					275.7%
336					269.8%					271.1%					273.1%					277.1%
337					271.1%					272.4%					274.4%					278.4%
338					272.4%					273.8%					275.7%					279.8%
339					273.8%					275.1%					277.1%					281.1%
340					275.1%					276.4%					278.4%					282.5%
341					276.4%					277.8%					279.8%					283.9%
342					277.8%					279.1%					281.2%					285.2%
343					279.1%					280.5%					282.5%					286.6%
344					280.5%					281.9%					283.9%					288.0%
345					281.9%					283.2%					285.3%					289.4%
346					283.2%					284.6%					286.7%					290.8%
347					284.6%					286.0%					288.1%					292.3%
348					286.0%					287.4%					289.5%					293.7%
349					287.4%					288.8%					290.9%					295.1%
350					288.8%					290.2%					292.3%					296.6%
351					290.2%					291.6%					293.7%					298.0%
352					291.6%					293.0%					295.1%					299.4%
353					293.0%					294.4%					296.6%					300.9%
354					294.4%					295.9%					298.0%					302.4%
355					295.9%					297.3%					299.5%					303.8%
356					297.3%					298.8%					300.9%					305.3%
357					298.8%					300.2%					302.4%					306.8%

Aviva Bal Vikas Yojana: Death Benefit Factors (X%) to be applied on Total Premiums Paid

Premium Payment Frequency--->	Monthly					Quarterly					Half Yearly					Yearly				
PT--->	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30	12	15	20	25	30
PPT--->	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25	7	10	15	20	25
Policy Month of Death↓	Death Benefit Factor (X%)																			
358					300.2%					301.7%					303.9%					308.3%
359					301.7%					303.1%					305.3%					309.8%
360					303.1%					304.6%					306.8%					311.3%