

Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value (GSV) Premium Factors for both plan variants

GSV Premium factor is applicable on Total Premiums Paid.

Policy Term → Policy Year ↓	20	25	30	35	40	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
8	52.51%	51.76%	51.35%	51.10%	50.93%	50.80%	50.78%	50.76%	50.74%	50.72%	50.70%	50.69%	50.67%	50.66%	50.64%	50.63%	50.62%	50.60%	50.59%	50.58%	50.57%	50.56%	50.55%	50.54%	50.53%	50.52%
9	55.15%	53.58%	52.74%	52.22%	51.87%	51.61%	51.57%	51.53%	51.49%	51.45%	51.41%	51.39%	51.35%	51.33%	51.29%	51.27%	51.24%	51.21%	51.19%	51.17%	51.14%	51.12%	51.10%	51.08%	51.06%	51.04%
10	57.92%	55.46%	54.17%	53.37%	52.83%	52.44%	52.37%	52.31%	52.25%	52.19%	52.13%	52.10%	52.04%	52.00%	51.95%	51.92%	51.87%	51.83%	51.80%	51.76%	51.72%	51.69%	51.66%	51.63%	51.60%	51.57%
11	60.83%	57.41%	55.64%	54.54%	53.81%	53.28%	53.19%	53.10%	53.02%	52.94%	52.86%	52.82%	52.74%	52.68%	52.62%	52.57%	52.51%	52.46%	52.41%	52.36%	52.31%	52.27%	52.23%	52.18%	52.14%	52.10%
12	63.88%	59.43%	57.15%	55.74%	54.81%	54.13%	54.02%	53.91%	53.80%	53.70%	53.60%	53.55%	53.45%	53.37%	53.30%	53.23%	53.16%	53.09%	53.03%	52.97%	52.90%	52.85%	52.80%	52.74%	52.69%	52.64%
13	67.09%	61.52%	58.70%	56.97%	55.83%	55.00%	54.86%	54.73%	54.60%	54.48%	54.36%	54.24%	54.17%	54.07%	53.99%	53.90%	53.81%	53.73%	53.66%	53.58%	53.50%	53.44%	53.38%	53.31%	53.25%	53.19%
14	70.46%	63.68%	60.29%	58.22%	56.86%	55.88%	55.72%	55.56%	55.41%	55.27%	55.13%	55.04%	54.90%	54.78%	54.68%	54.58%	54.47%	54.38%	54.29%	54.20%	54.11%	54.04%	53.96%	53.88%	53.81%	53.74%
15	74.00%	65.92%	62.19%	59.50%	57.91%	56.77%	56.59%	56.40%	56.23%	56.07%	55.90%	55.75%	55.60%	55.45%	55.28%	55.14%	55.04%	54.93%	54.83%	54.73%	54.64%	54.55%	54.46%	54.38%	54.30%	54.22%
16	77.71%	68.24%	63.60%	60.81%	58.98%	57.68%	57.47%	57.26%	57.06%	56.88%	56.70%	56.57%	56.39%	56.23%	56.09%	55.97%	55.82%	55.70%	55.58%	55.47%	55.35%	55.25%	55.15%	55.05%	54.95%	54.86%
17	81.63%	70.64%	65.32%	62.15%	60.07%	58.60%	58.37%	58.13%	57.90%	57.70%	57.50%	57.35%	57.15%	56.97%	56.81%	56.67%	56.51%	56.37%	56.24%	56.11%	55.98%	55.87%	55.75%	55.64%	55.53%	55.43%
18	85.71%	73.17%	67.09%	63.52%	61.18%	59.45%	59.28%	59.01%	58.76%	58.53%	58.31%	58.14%	57.92%	57.72%	57.54%	57.38%	57.21%	57.05%	56.91%	56.76%	56.62%	56.49%	56.36%	56.24%	56.12%	56.00%
19	90.09%	75.70%	68.91%	64.92%	62.31%	60.29%	60.20%	59.91%	59.63%	59.38%	59.13%	58.94%	58.70%	58.48%	58.28%	58.10%	57.91%	57.74%	57.58%	57.42%	57.26%	57.12%	56.98%	56.84%	56.71%	56.58%
20	90.00%	78.36%	70.78%	66.35%	63.47%	61.46%	61.14%	60.82%	60.51%	60.24%	59.96%	59.75%	59.49%	59.25%	59.03%	58.83%	58.62%	58.44%	58.26%	58.09%	57.91%	57.76%	57.60%	57.45%	57.31%	57.17%
21	0.00%	81.12%	72.70%	67.71%	64.55%	62.44%	62.09%	61.74%	61.41%	61.11%	60.81%	60.57%	60.29%	60.03%	59.79%	59.57%	59.34%	59.15%	58.95%	58.76%	58.40%	58.23%	58.07%	57.91%	57.76%	57.61%
22	0.00%	83.97%	74.67%	69.30%	65.85%	63.44%	63.06%	62.68%	62.32%	61.99%	61.67%	61.40%	61.10%	60.82%	60.56%	60.32%	60.07%	59.86%	59.65%	59.44%	59.24%	59.05%	58.87%	58.69%	58.52%	58.36%
23	0.00%	86.92%	76.69%	70.83%	67.07%	64.44%	64.04%	63.63%	63.24%	62.89%	62.54%	62.25%	61.92%	61.62%	61.34%	61.08%	60.81%	60.58%	60.36%	60.13%	59.91%	59.71%	59.51%	59.32%	59.14%	58.96%
24	0.00%	90.00%	77.77%	72.39%	68.31%	65.49%	65.04%	64.60%	64.18%	63.80%	63.42%	63.11%	62.75%	62.43%	62.13%	61.85%	61.56%	61.31%	61.07%	60.83%	60.59%	60.38%	60.16%	59.96%	59.76%	59.57%
25	0.00%	90.00%	80.90%	73.98%	69.98%	66.54%	66.05%	65.58%	65.13%	64.72%	64.31%	63.91%	63.51%	63.25%	62.93%	62.62%	62.32%	62.05%	61.79%	61.54%	61.28%	61.05%	60.80%	60.60%	60.39%	60.19%
26	0.00%	83.09%	75.61%	70.87%	67.16%	64.08%	63.69%	63.28%	62.88%	62.50%	62.12%	61.74%	61.35%	60.97%	60.60%	60.23%	59.86%	59.49%	59.12%	58.75%	58.38%	58.01%	57.64%	57.27%	56.90%	56.53%
27	0.00%	85.34%	77.27%	72.18%	68.69%	65.13%	64.73%	64.32%	63.91%	63.51%	63.10%	62.70%	62.29%	61.88%	61.48%	61.07%	60.66%	60.25%	59.84%	59.43%	59.02%	58.61%	58.20%	57.79%	57.38%	56.97%
28	0.00%	87.65%	78.97%	73.52%	69.79%	65.91%	65.50%	65.08%	64.66%	64.24%	63.82%	63.40%	62.98%	62.56%	62.14%	61.72%	61.30%	60.88%	60.46%	60.04%	59.62%	59.20%	58.78%	58.36%	57.94%	57.52%
29	0.00%	90.00%	80.71%	74.88%	70.91%	67.07%	66.65%	66.22%	65.79%	65.36%	64.93%	64.50%	64.07%	63.64%	63.21%	62.78%	62.35%	61.92%	61.49%	61.06%	60.63%	60.20%	59.77%	59.34%	58.91%	58.48%
30	0.00%	90.00%	82.49%	76.27%	72.05%	67.73%	67.30%	66.87%	66.44%	66.01%	65.58%	65.15%	64.72%	64.29%	63.86%	63.43%	63.00%	62.57%	62.14%	61.71%	61.28%	60.85%	60.42%	60.00%	59.57%	59.14%
31	0.00%	84.31%	77.68%	72.02%	67.85%	63.58%	63.15%	62.72%	62.29%	61.86%	61.43%	61.00%	60.57%	60.14%	59.71%	59.28%	58.85%	58.42%	58.00%	57.57%	57.14%	56.71%	56.28%	55.85%	55.42%	55.00%
32	0.00%	86.17%	79.12%	74.37%	70.11%	65.84%	65.41%	64.98%	64.55%	64.12%	63.69%	63.26%	62.83%	62.40%	61.97%	61.54%	61.11%	60.68%	60.25%	59.82%	59.39%	58.96%	58.53%	58.10%	57.67%	57.24%
33	0.00%	88.07%	80.59%	75.56%	71.29%	67.02%	66.59%	66.16%	65.73%	65.30%	64.87%	64.44%	64.01%	63.58%	63.15%	62.72%	62.29%	61.86%	61.43%	61.00%	60.57%	60.14%	59.71%	59.28%	58.85%	58.42%
34	0.00%	90.00%	82.08%	76.77%	72.50%	68.23%	67.80%	67.37%	66.94%	66.51%	66.08%	65.65%	65.22%	64.79%	64.36%	63.93%	63.50%	63.07%	62.64%	62.21%	61.78%	61.35%	60.92%	60.49%	60.06%	59.63%
35	0.00%	90.00%	84.00%	78.59%	74.32%	69.95%	69.52%	69.09%	68.66%	68.23%	67.80%	67.37%	66.94%	66.51%	66.08%	65.65%	65.22%	64.79%	64.36%	63.93%	63.50%	63.07%	62.64%	62.21%	61.78%	61.35%
36	0.00%	85.15%	79.25%	73.81%	69.44%	65.07%	64.64%	64.21%	63.78%	63.35%	62.92%	62.49%	62.06%	61.63%	61.20%	60.77%	60.34%	59.91%	59.48%	59.05%	58.62%	58.19%	57.76%	57.33%	56.90%	56.47%
37	0.00%	87.30%	80.59%	75.15%	70.78%	66.41%	65.98%	65.55%	65.12%	64.69%	64.26%	63.83%	63.40%	62.97%	62.54%	62.11%	61.68%	61.25%	60.82%	60.39%	59.96%	59.53%	59.10%	58.67%	58.24%	57.81%
38	0.00%	89.45%	82.74%	77.30%	72.93%	68.56%	68.13%	67.70%	67.27%	66.84%	66.41%	65.98%	65.55%	65.12%	64.69%	64.26%	63.83%	63.40%	62.97%	62.54%	62.11%	61.68%	61.25%	60.82%	60.39%	59.96%
39	0.00%	90.00%	84.45%	79.01%	74.64%	70.27%	69.84%	69.41%	68.98%	68.55%	68.12%	67.69%	67.26%	66.83%	66.40%	65.97%	65.54%	65.11%	64.68%	64.25%	63.82%	63.39%	62.96%	62.53%	62.10%	61.67%
40	0.00%	90.00%	86.45%	81.01%	76.64%	72.27%	71.84%	71.41%	70.98%	70.55%	70.12%	69.69%	69.26%	68.83%	68.40%	67.97%	67.54%	67.11%	66.68%	66.25%	65.82%	65.39%	64.96%	64.53%	64.10%	63.67%
41	0.00%	88.00%	81.00%	75.60%	71.20%	66.80%	66.37%	65.94%	65.51%	65.08%	64.65%	64.22%	63.79%	63.36%	62.93%	62.50%	62.07%	61.64%	61.21%	60.78%	60.35%	59.92%	59.49%	59.06%	58.63%	58.20%
42	0.00%	89.00%	82.00%	76.60%	72.20%	67.80%	67.37%	66.94%	66.51%	66.08%	65.65%	65.22%	64.79%	64.36%	63.93%	63.50%	63.07%	62.64%	62.21%	61.78%	61.35%	60.92%	60.49%	60.06%	59.63%	59.20%
43	0.00%	90.00%	84.00%	78.60%	74.20%	69.80%	69.37%	68.94%	68.51%	68.08%	67.65%	67.22%	66.79%	66.36%	65.93%	65.50%	65.07%	64.64%	64.21%	63.78%	63.35%	62.92%	62.49%	62.06%	61.63%	61.20%
44	0.00%	90.00%	86.00%	80.60%	76.20%	71.80%	71.37%	70.94%	70.51%	70.08%	69.65%	69.22%	68.79%	68.36%	67.93%	67.50%	67.07%	66.64%	66.21%	65.78%	65.35%	64.92%	64.49%	64.06%	63.63%	63.20%
45	0.00%	90.00%	88.00%	82.60%	78.20%	7																				

Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value (GSV) Premium Factors for both plan variants

Policy Term → Policy Year ↓	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
8	50.51%	50.50%	50.49%	50.48%	50.48%	50.47%	50.46%	50.45%	50.45%	50.44%	50.43%	50.43%	50.42%	50.42%	50.41%	50.40%	50.40%	50.39%	50.39%	50.38%	50.38%	50.37%	50.37%	50.36%	50.36%	50.36%
9	51.02%	51.01%	50.99%	50.97%	50.96%	50.94%	50.93%	50.91%	50.90%	50.88%	50.87%	50.86%	50.85%	50.84%	50.82%	50.81%	50.80%	50.79%	50.78%	50.77%	50.76%	50.75%	50.74%	50.73%	50.72%	50.72%
10	51.54%	51.52%	51.49%	51.46%	51.45%	51.42%	51.40%	51.37%	51.36%	51.33%	51.31%	51.30%	51.28%	51.26%	51.24%	51.22%	51.21%	51.19%	51.17%	51.16%	51.14%	51.13%	51.11%	51.10%	51.08%	51.08%
11	52.06%	52.04%	52.01%	51.96%	51.94%	51.90%	51.87%	51.84%	51.82%	51.78%	51.76%	51.74%	51.71%	51.69%	51.66%	51.63%	51.62%	51.59%	51.57%	51.55%	51.53%	51.51%	51.49%	51.47%	51.45%	51.44%
12	52.59%	52.56%	52.51%	52.46%	52.43%	52.39%	52.35%	52.31%	52.28%	52.24%	52.21%	52.18%	52.15%	52.12%	52.08%	52.05%	52.03%	52.00%	51.97%	51.95%	51.92%	51.89%	51.87%	51.84%	51.82%	51.81%
13	53.13%	53.09%	53.03%	52.97%	52.93%	52.88%	52.83%	52.79%	52.75%	52.70%	52.66%	52.62%	52.59%	52.55%	52.51%	52.47%	52.44%	52.41%	52.37%	52.35%	52.31%	52.28%	52.25%	52.22%	52.19%	52.18%
14	53.67%	53.62%	53.55%	53.48%	53.43%	53.38%	53.32%	53.27%	53.22%	53.16%	53.12%	53.08%	53.03%	52.99%	52.94%	52.89%	52.86%	52.82%	52.78%	52.75%	52.71%	52.67%	52.64%	52.60%	52.57%	52.55%
15	54.22%	54.16%	54.08%	54.00%	53.94%	53.88%	53.81%	53.75%	53.70%	53.63%	53.58%	53.53%	53.48%	53.43%	53.37%	53.32%	53.28%	53.24%	53.19%	53.15%	53.11%	53.06%	53.03%	52.98%	52.95%	52.92%
16	54.77%	54.70%	54.61%	54.52%	54.45%	54.39%	54.31%	54.24%	54.18%	54.10%	54.05%	53.99%	53.93%	53.87%	53.81%	53.75%	53.70%	53.66%	53.60%	53.56%	53.51%	53.46%	53.42%	53.37%	53.33%	53.30%
17	55.33%	55.25%	55.15%	55.05%	54.97%	54.90%	54.81%	54.73%	54.66%	54.58%	54.52%	54.45%	54.38%	54.32%	54.25%	54.18%	54.13%	54.08%	54.02%	53.97%	53.91%	53.86%	53.81%	53.76%	53.71%	53.68%
18	55.89%	55.80%	55.69%	55.58%	55.49%	55.41%	55.32%	55.23%	55.15%	55.06%	54.99%	54.92%	54.84%	54.77%	54.69%	54.62%	54.56%	54.51%	54.44%	54.38%	54.32%	54.26%	54.21%	54.15%	54.10%	54.06%
19	56.46%	56.36%	56.24%	56.12%	56.02%	55.93%	55.83%	55.73%	55.64%	55.55%	55.46%	55.37%	55.29%	55.20%	55.11%	55.06%	55.00%	54.94%	54.86%	54.80%	54.73%	54.67%	54.61%	54.54%	54.49%	54.44%
20	57.04%	56.92%	56.79%	56.66%	56.55%	56.45%	56.35%	56.24%	56.14%	56.04%	55.95%	55.86%	55.77%	55.69%	55.59%	55.51%	55.44%	55.37%	55.29%	55.22%	55.14%	55.08%	55.01%	54.94%	54.88%	54.83%
21	57.62%	57.49%	57.35%	57.21%	57.09%	56.98%	56.87%	56.75%	56.64%	56.53%	56.44%	56.34%	56.24%	56.14%	56.05%	55.96%	55.88%	55.81%	55.72%	55.64%	55.56%	55.49%	55.42%	55.34%	55.27%	55.22%
22	58.21%	58.07%	57.91%	57.76%	57.63%	57.51%	57.39%	57.27%	57.15%	57.03%	56.93%	56.82%	56.71%	56.62%	56.51%	56.41%	56.33%	56.25%	56.15%	56.07%	55.98%	55.90%	55.83%	55.74%	55.67%	55.61%
23	58.80%	58.65%	58.48%	58.32%	58.18%	58.05%	57.92%	57.79%	57.66%	57.52%	57.42%	57.31%	57.19%	57.09%	56.97%	56.87%	56.78%	56.69%	56.59%	56.50%	56.42%	56.32%	56.24%	56.15%	56.07%	56.01%
24	59.40%	59.24%	59.06%	58.88%	58.73%	58.59%	58.45%	58.31%	58.18%	58.04%	57.92%	57.80%	57.67%	57.56%	57.44%	57.33%	57.23%	57.14%	57.03%	56.93%	56.83%	56.74%	56.65%	56.56%	56.47%	56.41%
25	60.01%	59.83%	59.64%	59.45%	59.29%	59.14%	58.99%	58.84%	58.70%	58.55%	58.42%	58.29%	58.16%	58.04%	57.91%	57.79%	57.69%	57.59%	57.47%	57.37%	57.26%	57.16%	57.07%	56.97%	56.88%	56.81%
26	60.62%	60.43%	60.23%	60.03%	59.85%	59.69%	59.53%	59.37%	59.23%	59.07%	58.93%	58.79%	58.65%	58.52%	58.38%	58.26%	58.15%	58.04%	57.92%	57.81%	57.69%	57.59%	57.49%	57.38%	57.29%	57.21%
27	61.24%	61.04%	60.83%	60.61%	60.42%	60.26%	60.08%	59.91%	59.76%	59.59%	59.44%	59.29%	59.14%	59.01%	58.86%	58.73%	58.61%	58.50%	58.37%	58.25%	58.13%	58.02%	57.91%	57.80%	57.70%	57.62%
28	61.86%	61.65%	61.42%	61.20%	61.00%	60.81%	60.63%	60.45%	60.29%	60.12%	59.96%	59.80%	59.64%	59.50%	59.34%	59.20%	59.08%	58.96%	58.82%	58.70%	58.57%	58.45%	58.34%	58.22%	58.12%	58.03%
29	62.49%	62.27%	62.02%	61.79%	61.58%	61.38%	61.19%	61.00%	60.83%	60.65%	60.48%	60.30%	60.13%	60.00%	59.85%	59.70%	59.55%	59.42%	59.28%	59.15%	59.01%	58.89%	58.77%	58.64%	58.54%	58.44%
30	63.13%	62.89%	62.63%	62.39%	62.17%	61.96%	61.75%	61.55%	61.37%	61.18%	61.01%	60.83%	60.65%	60.49%	60.32%	60.16%	60.02%	59.89%	59.74%	59.60%	59.46%	59.33%	59.20%	59.07%	58.96%	58.86%
31	63.77%	63.52%	63.25%	62.99%	62.76%	62.54%	62.32%	62.11%	61.92%	61.72%	61.54%	61.35%	61.16%	60.99%	60.81%	60.65%	60.50%	60.36%	60.20%	60.06%	59.91%	59.77%	59.64%	59.50%	59.38%	59.28%
32	64.42%	64.16%	63.87%	63.60%	63.36%	63.13%	62.89%	62.67%	62.47%	62.26%	62.07%	61.87%	61.68%	61.50%	61.31%	61.14%	60.98%	60.83%	60.67%	60.52%	60.36%	60.22%	60.08%	59.93%	59.81%	59.70%
33	65.08%	64.80%	64.50%	64.22%	63.96%	63.72%	63.47%	63.24%	63.03%	62.81%	62.61%	62.40%	62.20%	62.01%	61.81%	61.63%	61.47%	61.31%	61.14%	60.98%	60.82%	60.67%	60.52%	60.37%	60.24%	60.13%
34	65.74%	65.45%	65.13%	64.84%	64.57%	64.32%	64.06%	63.81%	63.59%	63.36%	63.15%	62.93%	62.72%	62.53%	62.32%	62.13%	61.96%	61.79%	61.61%	61.45%	61.28%	61.12%	60.97%	60.81%	60.67%	60.55%
35	66.41%	66.11%	65.77%	65.47%	65.19%	64.92%	64.65%	64.39%	64.16%	63.92%	63.70%	63.47%	63.25%	63.05%	62.83%	62.63%	62.45%	62.28%	62.09%	61.92%	61.74%	61.58%	61.42%	61.25%	61.11%	60.98%
36	67.09%	66.77%	66.42%	66.10%	65.81%	65.53%	65.25%	64.97%	64.73%	64.48%	64.25%	64.01%	63.78%	63.57%	63.35%	63.14%	62.95%	62.77%	62.57%	62.39%	62.21%	62.04%	61.87%	61.70%	61.55%	61.41%
37	67.77%	67.44%	67.07%	66.74%	66.44%	66.14%	65.85%	65.56%	65.31%	65.05%	64.81%	64.56%	64.32%	64.09%	63.87%	63.65%	63.45%	63.26%	63.06%	62.87%	62.68%	62.50%	62.32%	62.15%	61.99%	61.85%
38	68.46%	68.12%	67.73%	67.39%	67.07%	66.76%	66.46%	66.16%	65.89%	65.62%	65.37%	65.11%	64.86%	64.63%	64.39%	64.16%	63.96%	63.76%	63.55%	63.35%	63.15%	62.97%	62.79%	62.60%	62.44%	62.29%
39	69.16%	68.80%	68.40%	68.04%	67.71%	67.39%	67.06%	66.76%	66.48%	66.20%	65.94%	65.68%	65.42%	65.17%	64.92%	64.68%	64.47%	64.26%	64.04%	63.84%	63.63%	63.44%	63.25%	63.06%	62.89%	62.73%
40	69.86%	69.49%	69.07%	68.70%	68.35%	68.02%	67.69%	67.37%	67.07%	66.78%	66.51%	66.23%	65.96%	65.71%	65.45%	65.20%	64.98%	64.77%	64.54%	64.33%	64.11%	63.91%	63.72%	63.52%	63.34%	63.18%
41	70.57%	70.19%	69.75%	69.37%	68.99%	68.66%	68.31%	67.98%	67.67%	67.37%	67.09%	66.80%	66.52%	66.26%	65.99%	65.73%	65.50%	65.28%	65.04%	64.82%	64.59%	64.39%	64.19%	63.98%	63.80%	63.63%
42	71.29%	70.89%	70.44%	70.04%	69.66%	69.30%	68.94%	68.60%	68.28%	67.96%	67.67%	67.37%	67.08%	66.81%	66.53%	66.26%	66.02%	65.79%	65.54%	65.32%	65.08%	64.87%	64.66%	64.45%	64.26%	64.08%
43	72.02%	71.60%	71.13%	70.72%	70.32%	69.95%	69.58%	69.22%	68.89%	68.56%	68.26%	67.95%	67.67%	67.37%	67.08%	66.80%	66.55%	66.31%	66.05%	65.82%	65.57%	65.35%	65.12%	64.91%	64.72%	64.54%
44	72.75%	72.32%	71.83%	71.40%	70.99%	70.61%	70.22%	69.85%	69.51%	69.16%	68.85%	68.53%	68.22%	67.93%	67.63%	67.34%	67.08%	66.83%	66.56%	66.32%	66.07%	65.84%	65.62%	65.39%	65.19%	65.00%
45	73.49%	73.04%	72.54%	72.09%	71.67%	71.27%	70.87%	70.48%	70.13%	69.77%																

**Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants**

Attained Age in Years & Policy Month refers to attained age in years & completed months as on date of surrender
For eg: Attained Age in Years & Policy Months 20_10 means attained age of 20 yrs and 10 completed months

GSV PUA factor is applicable on Attached PUA.

Maturity Age → Attained Age & Policy Month ↓	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37
0_1	82.20%	0.00%	0.00%	0.00%	0.00%	78.30%	0.00%	0.00%	0.00%	0.00%	74.60%	0.00%	0.00%	0.00%	0.00%	71.00%	0.00%	0.00%
0_2	82.20%	0.00%	0.00%	0.00%	0.00%	78.30%	0.00%	0.00%	0.00%	0.00%	74.60%	0.00%	0.00%	0.00%	0.00%	71.10%	0.00%	0.00%
0_3	82.30%	0.00%	0.00%	0.00%	0.00%	78.40%	0.00%	0.00%	0.00%	0.00%	74.70%	0.00%	0.00%	0.00%	0.00%	71.10%	0.00%	0.00%
0_4	82.40%	0.00%	0.00%	0.00%	0.00%	78.40%	0.00%	0.00%	0.00%	0.00%	74.70%	0.00%	0.00%	0.00%	0.00%	71.20%	0.00%	0.00%
0_5	82.40%	0.00%	0.00%	0.00%	0.00%	78.50%	0.00%	0.00%	0.00%	0.00%	74.80%	0.00%	0.00%	0.00%	0.00%	71.20%	0.00%	0.00%
0_6	82.50%	0.00%	0.00%	0.00%	0.00%	78.60%	0.00%	0.00%	0.00%	0.00%	74.80%	0.00%	0.00%	0.00%	0.00%	71.30%	0.00%	0.00%
0_7	82.60%	0.00%	0.00%	0.00%	0.00%	78.60%	0.00%	0.00%	0.00%	0.00%	74.90%	0.00%	0.00%	0.00%	0.00%	71.30%	0.00%	0.00%
0_8	82.60%	0.00%	0.00%	0.00%	0.00%	78.70%	0.00%	0.00%	0.00%	0.00%	74.90%	0.00%	0.00%	0.00%	0.00%	71.40%	0.00%	0.00%
0_9	82.70%	0.00%	0.00%	0.00%	0.00%	78.70%	0.00%	0.00%	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%	0.00%	71.40%	0.00%	0.00%
0_10	82.70%	0.00%	0.00%	0.00%	0.00%	78.80%	0.00%	0.00%	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%	0.00%	71.50%	0.00%	0.00%
0_11	82.80%	0.00%	0.00%	0.00%	0.00%	78.90%	0.00%	0.00%	0.00%	0.00%	75.10%	0.00%	0.00%	0.00%	0.00%	71.50%	0.00%	0.00%
0_12	82.90%	0.00%	0.00%	0.00%	0.00%	78.90%	0.00%	0.00%	0.00%	0.00%	75.20%	0.00%	0.00%	0.00%	0.00%	71.60%	0.00%	0.00%
1_1	82.90%	82.10%	0.00%	0.00%	0.00%	79.00%	78.20%	0.00%	0.00%	0.00%	75.20%	74.50%	0.00%	0.00%	0.00%	71.60%	71.00%	0.00%
1_2	83.00%	82.20%	0.00%	0.00%	0.00%	79.00%	78.30%	0.00%	0.00%	0.00%	75.30%	74.50%	0.00%	0.00%	0.00%	71.70%	71.00%	0.00%
1_3	83.10%	82.30%	0.00%	0.00%	0.00%	79.10%	78.30%	0.00%	0.00%	0.00%	75.30%	74.60%	0.00%	0.00%	0.00%	71.70%	71.10%	0.00%
1_4	83.10%	82.30%	0.00%	0.00%	0.00%	79.20%	78.40%	0.00%	0.00%	0.00%	75.40%	74.60%	0.00%	0.00%	0.00%	71.80%	71.10%	0.00%
1_5	83.20%	82.40%	0.00%	0.00%	0.00%	79.20%	78.40%	0.00%	0.00%	0.00%	75.40%	74.70%	0.00%	0.00%	0.00%	71.90%	71.20%	0.00%
1_6	83.30%	82.40%	0.00%	0.00%	0.00%	79.30%	78.50%	0.00%	0.00%	0.00%	75.50%	74.80%	0.00%	0.00%	0.00%	71.90%	71.20%	0.00%
1_7	83.30%	82.50%	0.00%	0.00%	0.00%	79.30%	78.60%	0.00%	0.00%	0.00%	75.50%	74.80%	0.00%	0.00%	0.00%	72.00%	71.30%	0.00%
1_8	83.40%	82.60%	0.00%	0.00%	0.00%	79.40%	78.60%	0.00%	0.00%	0.00%	75.60%	74.90%	0.00%	0.00%	0.00%	72.00%	71.30%	0.00%
1_9	83.50%	82.60%	0.00%	0.00%	0.00%	79.50%	78.70%	0.00%	0.00%	0.00%	75.70%	74.90%	0.00%	0.00%	0.00%	72.10%	71.40%	0.00%
1_10	83.50%	82.70%	0.00%	0.00%	0.00%	79.50%	78.70%	0.00%	0.00%	0.00%	75.70%	75.00%	0.00%	0.00%	0.00%	72.10%	71.40%	0.00%
1_11	83.60%	82.80%	0.00%	0.00%	0.00%	79.60%	78.80%	0.00%	0.00%	0.00%	75.80%	75.00%	0.00%	0.00%	0.00%	72.20%	71.50%	0.00%
1_12	83.70%	82.80%	0.00%	0.00%	0.00%	79.60%	78.90%	0.00%	0.00%	0.00%	75.80%	75.10%	0.00%	0.00%	0.00%	72.20%	71.50%	0.00%
2_1	83.70%	82.90%	82.10%	0.00%	0.00%	79.70%	78.90%	78.20%	0.00%	0.00%	75.90%	75.20%	74.40%	0.00%	0.00%	72.30%	71.60%	70.90%
2_2	83.80%	83.00%	82.20%	0.00%	0.00%	79.80%	79.00%	78.20%	0.00%	0.00%	76.00%	75.20%	74.50%	0.00%	0.00%	72.30%	71.60%	70.90%
2_3	83.90%	83.00%	82.20%	0.00%	0.00%	79.80%	79.00%	78.30%	0.00%	0.00%	76.00%	75.30%	74.50%	0.00%	0.00%	72.40%	71.70%	71.00%
2_4	83.90%	83.10%	82.30%	0.00%	0.00%	79.90%	79.10%	78.30%	0.00%	0.00%	76.10%	75.30%	74.60%	0.00%	0.00%	72.50%	71.80%	71.10%
2_5	84.00%	83.20%	82.40%	0.00%	0.00%	80.00%	79.20%	78.40%	0.00%	0.00%	76.10%	75.40%	74.70%	0.00%	0.00%	72.50%	71.80%	71.10%
2_6	84.10%	83.20%	82.40%	0.00%	0.00%	80.00%	79.20%	78.50%	0.00%	0.00%	76.20%	75.50%	74.70%	0.00%	0.00%	72.60%	71.90%	71.20%
2_7	84.10%	83.30%	82.50%	0.00%	0.00%	80.10%	79.30%	78.50%	0.00%	0.00%	76.30%	75.50%	74.80%	0.00%	0.00%	72.60%	71.90%	71.20%
2_8	84.20%	83.40%	82.60%	0.00%	0.00%	80.20%	79.40%	78.60%	0.00%	0.00%	76.30%	75.60%	74.80%	0.00%	0.00%	72.70%	72.00%	71.30%
2_9	84.30%	83.40%	82.60%	0.00%	0.00%	80.20%	79.40%	78.70%	0.00%	0.00%	76.40%	75.60%	74.90%	0.00%	0.00%	72.70%	72.00%	71.30%
2_10	84.30%	83.50%	82.70%	0.00%	0.00%	80.30%	79.50%	78.70%	0.00%	0.00%	76.40%	75.70%	75.00%	0.00%	0.00%	72.80%	72.10%	71.40%
2_11	84.40%	83.60%	82.80%	0.00%	0.00%	80.30%	79.60%	78.80%	0.00%	0.00%	76.50%	75.80%	75.00%	0.00%	0.00%	72.90%	72.20%	71.50%
2_12	84.50%	83.60%	82.80%	0.00%	0.00%	80.40%	79.60%	78.90%	0.00%	0.00%	76.60%	75.80%	75.10%	0.00%	0.00%	72.90%	72.20%	71.50%
3_1	84.50%	83.70%	82.90%	82.10%	0.00%	80.50%	79.70%	78.90%	78.10%	0.00%	76.60%	75.90%	75.10%	74.40%	0.00%	73.00%	72.30%	71.60%
3_2	84.60%	83.80%	83.00%	82.10%	0.00%	80.50%	79.80%	79.00%	78.20%	0.00%	76.70%	75.90%	75.20%	74.50%	0.00%	73.00%	72.30%	71.60%
3_3	84.70%	83.90%	83.00%	82.20%	0.00%	80.60%	79.80%	79.00%	78.30%	0.00%	76.80%	76.00%	75.30%	74.50%	0.00%	73.10%	72.40%	71.70%
3_4	84.80%	83.90%	83.10%	82.30%	0.00%	80.70%	79.90%	79.10%	78.30%	0.00%	76.80%	76.10%	75.30%	74.60%	0.00%	73.20%	72.50%	71.80%
3_5	84.80%	84.00%	83.20%	82.40%	0.00%	80.70%	80.00%	79.20%	78.40%	0.00%	76.90%	76.10%	75.40%	74.70%	0.00%	73.20%	72.50%	71.80%
3_6	84.90%	84.10%	83.20%	82.40%	0.00%	80.80%	80.00%	79.20%	78.50%	0.00%	76.90%	76.20%	75.50%	74.70%	0.00%	73.30%	72.60%	71.90%
3_7	85.00%	84.10%	83.30%	82.50%	0.00%	80.90%	80.10%	79.30%	78.50%	0.00%	77.00%	76.30%	75.50%	74.80%	0.00%	73.30%	72.60%	71.90%
3_8	85.00%	84.20%	83.40%	82.60%	0.00%	80.90%	80.20%	79.40%	78.60%	0.00%	77.10%	76.30%	75.60%	74.80%	0.00%	73.40%	72.70%	72.00%
3_9	85.10%	84.30%	83.40%	82.60%	0.00%	81.00%	80.20%	79.40%	78.70%	0.00%	77.10%	76.40%	75.60%	74.90%	0.00%	73.50%	72.70%	72.00%
3_10	85.20%	84.30%	83.50%	82.70%	0.00%	81.10%	80.30%	79.50%	78.70%	0.00%	77.20%	76.40%	75.70%	75.00%	0.00%	73.50%	72.80%	72.10%
3_11	85.20%	84.40%	83.60%	82.80%	0.00%	81.10%	80.30%	79.60%	78.80%	0.00%	77.30%	76.50%	75.80%	75.00%	0.00%	73.60%	72.90%	72.20%
3_12	85.30%	84.50%	83.60%	82.80%	0.00%	81.20%	80.40%	79.60%	78.90%	0.00%	77.30%	76.60%	75.80%	75.10%	0.00%	73.60%	72.90%	72.20%
4_1	85.40%	84.50%	83.70%	82.90%	82.10%	81.30%	80.50%	79.70%	78.90%	78.10%	77.40%	76.60%	75.90%	75.20%	74.40%	73.70%	73.00%	72.30%
4_2	85.50%	84.60%	83.80%	83.00%	82.10%	81.30%	80.50%	79.80%	79.00%	78.20%	77.50%	76.70%	76.00%	75.20%	74.50%	73.80%	73.00%	72.30%
4_3	85.50%	84.70%	83.90%	83.00%	82.20%	81.40%	80.60%	79.80%	79.00%	78.30%	77.50%	76.80%	76.00%	75.30%	74.50%	73.80%	73.10%	72.40%
4_4	85.60%	84.80%	83.90%	83.10%	82.30%	81.50%	80.70%	79.90%	79.10%	78.30%	77.60%	76.80%	76.10%	75.30%	74.60%	73.90%	73.20%	72.50%
4_5	85.70%	84.80%	84.00%	83.20%	82.40%	81.50%	80.70%	80.00%	79.20%	78.40%	77.60%	76.90%	76.10%	75.40%	74.70%	73.90%	73.20%	72.50%
4_6	85.70%	84.90%	84.10%	83.20%	82.40%	81.60%	80.80%	80.00%	79.20%	78.50%	77.70%	76.90%	76.20%	75.50%	74.70%	74.00%	73.30%	72.60%
4_7	85.80%	85.00%	84.10%	83.30%	82.50%	81.70%	80.90%	80.10%	79.30%	78.50%	77.80%	77.00%	76.30%	75.50%	74.80%	74.10%	73.30%	72.60%
4_8	85.90%	85.00%	84.20%	83.40%	82.60%	81.70%	80.90%	80.20%	79.40%	78.60%	77.80%	77.10%	76.30%	75.60%	74.90%	74.10%	73.40%	72.70%
4_9	86.00%	85.10%	84.30%	83.40%	82.60%	81.80%	81.00%	80.20%	79.40%	78.70%	77.90%	77.10%	76.40%	75.60%	74.90%	74.20%	73.50%	72.80%
4_10	86.00%	85.20%	84.30%	83.50%	82.70%	81.90%	81.10%	80.30%	79.50%	78.70%	78.00%	77.20%	76.50%	75.70%	75.00%	74.20%	73.50%	72.80%
4_11	86.10%	85.20%	84.40%	83.60%	82.80%	82.00%	81.10%	80.40%	79.60%	78.80%	78.00%	77.30%	76.50%	75.80%	75.00%	74.30%	73.60%	72.90%
4_12	86.20%	85.30%	84.50%	83.60%	82.80%	82.00%	81.20%	80.40%	79.60%	78.90%	78.10%	77.30%	76.60%	75.80%	75.10%	74.40%	73.60%	72.90%
5_1	86.20%	85.40%	84.50%	83.70%	82.90%	82.10%	81.30%	80.50%	79.70%	78.90%	78.20%	77.40%	76.60%	75.90%	75.20%	74.40%	73.70%	73.00%
5_2	86.30%	85.50%	84.60%	83.80%	83.00%	82.20%	81.30%	80.60%	79.80%	79.00%	78.20%	77.50%	76.70%	76.00%	75.20%	74.50%	73.80%	73.10%
5_3	86.40%	85.50%	84.70%	83.90%	83.00%	82.20%	81.40%	80.60%	79.80%	79.10%	78.30%	77.50%	76.80%	76.00%	75.30%	74.60%	73.80%	73.10%
5_4	86.40%	85.60%	84.80%	83.90%	83.10%	82.30%	81.50%	80.70%	79.90%	79.10%	78.30%	77.60%	76.80%	76.10%				

Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants

Maturity Age → Attained Age & Policy Month ↓	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37
5 12	87.00%	86.20%	85.30%	84.50%	83.70%	82.80%	82.00%	81.20%	80.40%	79.60%	78.90%	78.10%	77.30%	76.60%	75.80%	75.10%	74.40%	73.70%
6 1	87.10%	86.20%	85.40%	84.60%	83.70%	82.90%	82.10%	81.30%	80.50%	79.70%	79.00%	78.20%	77.40%	76.70%	75.90%	75.20%	74.40%	73.70%
6 2	87.20%	86.30%	85.50%	84.60%	83.80%	83.00%	82.20%	81.40%	80.60%	79.80%	79.00%	78.20%	77.50%	76.70%	76.00%	75.20%	74.50%	73.80%
6 3	87.30%	86.40%	85.50%	84.70%	83.90%	83.00%	82.20%	81.40%	80.60%	79.80%	79.10%	78.30%	77.50%	76.80%	76.00%	75.30%	74.60%	73.80%
6 4	87.30%	86.50%	85.60%	84.80%	83.90%	83.10%	82.30%	81.50%	80.70%	79.90%	79.10%	78.40%	77.60%	76.80%	76.10%	75.40%	74.60%	73.90%
6 5	87.40%	86.50%	85.70%	84.80%	84.00%	83.20%	82.40%	81.60%	80.80%	80.00%	79.20%	78.40%	77.70%	76.90%	76.20%	75.40%	74.70%	74.00%
6 6	87.50%	86.60%	85.70%	84.90%	84.10%	83.20%	82.40%	81.60%	80.80%	80.00%	79.30%	78.50%	77.70%	77.00%	76.20%	75.50%	74.80%	74.00%
6 7	87.50%	86.70%	85.80%	85.00%	84.10%	83.30%	82.50%	81.70%	80.90%	80.10%	79.30%	78.60%	77.80%	77.00%	76.30%	75.50%	74.80%	74.10%
6 8	87.60%	86.70%	85.90%	85.00%	84.20%	83.40%	82.60%	81.80%	81.00%	80.20%	79.40%	78.60%	77.90%	77.10%	76.30%	75.60%	74.90%	74.20%
6 9	87.70%	86.80%	86.00%	85.10%	84.30%	83.50%	82.60%	81.80%	81.00%	80.20%	79.50%	78.70%	77.90%	77.20%	76.40%	75.70%	74.90%	74.20%
6 10	87.70%	86.90%	86.00%	85.20%	84.30%	83.50%	82.70%	81.90%	81.10%	80.30%	79.50%	78.70%	78.00%	77.20%	76.50%	75.70%	75.00%	74.30%
6 11	87.80%	87.00%	86.10%	85.30%	84.40%	83.60%	82.80%	82.00%	81.20%	80.40%	79.60%	78.80%	78.00%	77.30%	76.50%	75.80%	75.10%	74.30%
6 12	87.90%	87.00%	86.20%	85.30%	84.50%	83.70%	82.80%	82.00%	81.20%	80.40%	79.70%	78.90%	78.10%	77.40%	76.60%	75.90%	75.10%	74.40%
7 1	88.00%	87.10%	86.20%	85.40%	84.60%	83.70%	82.90%	82.10%	81.30%	80.50%	79.70%	78.90%	78.20%	77.40%	76.70%	75.90%	75.20%	74.50%
7 2	88.00%	87.20%	86.30%	85.50%	84.60%	83.80%	83.00%	82.20%	81.40%	80.60%	79.80%	79.00%	78.20%	77.50%	76.70%	76.00%	75.20%	74.50%
7 3	88.10%	87.20%	86.40%	85.50%	84.70%	83.90%	83.00%	82.20%	81.40%	80.60%	79.90%	79.10%	78.30%	77.50%	76.80%	76.00%	75.30%	74.60%
7 4	88.20%	87.30%	86.50%	85.60%	84.80%	83.90%	83.10%	82.30%	81.50%	80.70%	79.90%	79.10%	78.40%	77.60%	76.90%	76.10%	75.40%	74.60%
7 5	88.30%	87.40%	86.50%	85.70%	84.80%	84.00%	83.20%	82.40%	81.60%	80.80%	80.00%	79.20%	78.40%	77.70%	76.90%	76.20%	75.40%	74.70%
7 6	88.30%	87.50%	86.60%	85.80%	84.90%	84.10%	83.30%	82.40%	81.60%	80.80%	80.00%	79.30%	78.50%	77.70%	77.00%	76.20%	75.50%	74.80%
7 7	88.40%	87.50%	86.70%	85.80%	85.00%	84.10%	83.30%	82.50%	81.70%	80.90%	80.10%	79.30%	78.60%	77.80%	77.00%	76.30%	75.60%	74.80%
7 8	88.50%	87.60%	86.70%	85.90%	85.10%	84.20%	83.40%	82.60%	81.80%	81.00%	80.20%	79.40%	78.60%	77.90%	77.10%	76.40%	75.60%	74.90%
7 9	88.50%	87.70%	86.80%	86.00%	85.10%	84.30%	83.50%	82.60%	81.80%	81.00%	80.20%	79.50%	78.70%	77.90%	77.20%	76.40%	75.70%	75.00%
7 10	88.60%	87.80%	86.90%	86.00%	85.20%	84.40%	83.50%	82.70%	81.90%	81.10%	80.30%	79.50%	78.80%	78.00%	77.20%	76.50%	75.70%	75.00%
7 11	88.70%	87.80%	87.00%	86.10%	85.30%	84.40%	83.60%	82.80%	82.00%	81.20%	80.40%	79.60%	78.80%	78.10%	77.30%	76.50%	75.80%	75.10%
7 12	88.80%	87.90%	87.00%	86.20%	85.30%	84.50%	83.70%	82.90%	82.00%	81.20%	80.40%	79.70%	78.90%	78.10%	77.40%	76.60%	75.90%	75.10%
8 1	88.80%	88.00%	87.10%	86.20%	85.40%	84.60%	83.70%	82.90%	82.10%	81.30%	80.50%	79.70%	79.00%	78.20%	77.40%	76.70%	75.90%	75.20%
8 2	88.90%	88.00%	87.20%	86.30%	85.50%	84.60%	83.80%	83.00%	82.20%	81.40%	80.60%	79.80%	79.00%	78.30%	77.50%	76.70%	76.00%	75.30%
8 3	89.00%	88.10%	87.20%	86.40%	85.50%	84.70%	83.90%	83.10%	82.20%	81.40%	80.60%	79.90%	79.10%	78.30%	77.60%	76.80%	76.10%	75.30%
8 4	89.10%	88.20%	87.30%	86.50%	85.60%	84.80%	83.90%	83.10%	82.30%	81.50%	80.70%	79.90%	79.10%	78.40%	77.60%	76.90%	76.10%	75.40%
8 5	89.10%	88.30%	87.40%	86.50%	85.70%	84.80%	84.00%	83.20%	82.40%	81.60%	80.80%	80.00%	79.20%	78.40%	77.70%	76.90%	76.20%	75.40%
8 6	89.20%	88.30%	87.50%	86.60%	85.80%	84.90%	84.10%	83.30%	82.40%	81.60%	80.80%	80.10%	79.30%	78.50%	77.70%	77.00%	76.20%	75.50%
8 7	89.30%	88.40%	87.50%	86.70%	85.80%	85.00%	84.20%	83.30%	82.50%	81.70%	80.90%	80.10%	79.30%	78.60%	77.80%	77.10%	76.30%	75.60%
8 8	89.40%	88.50%	87.60%	86.70%	85.90%	85.10%	84.20%	83.40%	82.60%	81.80%	81.00%	80.20%	79.40%	78.70%	77.90%	77.10%	76.40%	75.60%
8 9	89.40%	88.60%	87.70%	86.80%	86.00%	85.10%	84.30%	83.50%	82.70%	81.90%	81.00%	80.30%	79.50%	78.70%	77.90%	77.20%	76.40%	75.70%
8 10	89.50%	88.60%	87.80%	86.90%	86.00%	85.20%	84.40%	83.50%	82.70%	81.90%	81.10%	80.30%	79.50%	78.80%	78.00%	77.20%	76.50%	75.80%
8 11	89.60%	88.70%	87.80%	87.00%	86.10%	85.30%	84.40%	83.60%	82.80%	82.00%	81.20%	80.40%	79.60%	78.80%	78.10%	77.30%	76.60%	75.80%
8 12	89.70%	88.80%	87.90%	87.00%	86.20%	85.30%	84.50%	83.70%	82.90%	82.00%	81.20%	80.50%	79.70%	78.90%	78.10%	77.40%	76.60%	75.90%
9 1	89.70%	88.80%	88.00%	87.10%	86.30%	85.40%	84.60%	83.70%	82.90%	82.10%	81.30%	80.50%	79.70%	79.00%	78.20%	77.40%	76.70%	75.90%
9 2	89.80%	88.90%	88.00%	87.20%	86.30%	85.50%	84.60%	83.80%	83.00%	82.20%	81.40%	80.60%	79.80%	79.00%	78.30%	77.50%	76.80%	76.00%
9 3	89.90%	89.00%	88.10%	87.30%	86.40%	85.60%	84.70%	83.90%	83.10%	82.30%	81.50%	80.70%	79.90%	79.10%	78.30%	77.60%	76.80%	76.10%
9 4	90.00%	89.10%	88.20%	87.30%	86.50%	85.60%	84.80%	84.00%	83.10%	82.30%	81.50%	80.70%	79.90%	79.20%	78.40%	77.60%	76.90%	76.10%
9 5	90.00%	89.10%	88.30%	87.40%	86.50%	85.70%	84.90%	84.00%	83.20%	82.40%	81.60%	80.80%	80.00%	79.20%	78.50%	77.70%	76.90%	76.20%
9 6	90.10%	89.20%	88.30%	87.50%	86.60%	85.80%	84.90%	84.10%	83.30%	82.50%	81.70%	80.90%	80.10%	79.30%	78.50%	77.80%	77.00%	76.30%
9 7	90.20%	89.30%	88.40%	87.50%	86.70%	85.80%	85.00%	84.20%	83.30%	82.50%	81.70%	80.90%	80.10%	79.40%	78.60%	77.80%	77.10%	76.30%
9 8	90.30%	89.40%	88.50%	87.60%	86.80%	85.90%	85.10%	84.20%	83.40%	82.60%	81.80%	81.00%	80.20%	79.40%	78.70%	77.90%	77.10%	76.40%
9 9	90.30%	89.40%	88.60%	87.70%	86.80%	86.00%	85.10%	84.30%	83.50%	82.70%	81.90%	81.10%	80.30%	79.50%	78.70%	78.00%	77.20%	76.40%
9 10	90.40%	89.50%	88.60%	87.80%	86.90%	86.00%	85.20%	84.40%	83.50%	82.70%	81.90%	81.10%	80.30%	79.60%	78.80%	78.00%	77.30%	76.50%
9 11	90.50%	89.60%	88.70%	87.80%	87.00%	86.10%	85.30%	84.40%	83.60%	82.80%	82.00%	81.20%	80.40%	79.60%	78.80%	78.10%	77.30%	76.60%
9 12	90.50%	89.70%	88.80%	87.90%	87.00%	86.20%	85.30%	84.50%	83.70%	82.90%	82.10%	81.30%	80.50%	79.70%	78.90%	78.10%	77.40%	76.60%
10 1	90.60%	89.70%	88.90%	88.00%	87.10%	86.30%	85.40%	84.60%	83.80%	82.90%	82.10%	81.30%	80.50%	79.80%	79.00%	78.20%	77.50%	76.70%
10 2	90.70%	89.80%	88.90%	88.10%	87.20%	86.30%	85.50%	84.60%	83.80%	83.00%	82.20%	81.40%	80.60%	79.80%	79.00%	78.30%	77.50%	76.80%
10 3	90.80%	89.90%	89.00%	88.10%	87.30%	86.40%	85.60%	84.70%	83.90%	83.10%	82.30%	81.50%	80.70%	79.90%	79.10%	78.30%	77.60%	76.80%
10 4	90.80%	90.00%	89.10%	88.20%	87.30%	86.50%	85.60%	84.80%	84.00%	83.10%	82.30%	81.50%	80.70%	79.90%	79.20%	78.40%	77.60%	76.90%
10 5	90.90%	90.00%	89.10%	88.30%	87.40%	86.50%	85.70%	84.90%	84.00%	83.20%	82.40%	81.60%	80.80%	80.00%	79.20%	78.50%	77.70%	77.00%
10 6	91.00%	90.10%	89.20%	88.30%	87.50%	86.60%	85.80%	84.90%	84.10%	83.30%	82.50%	81.70%	80.90%	80.10%	79.30%	78.50%	77.80%	77.00%
10 7	91.10%	90.20%	89.30%	88.40%	87.50%	86.70%	85.80%	85.00%	84.20%	83.30%	82.50%	81.70%	80.90%	80.10%	79.40%	78.60%	77.80%	77.10%
10 8	91.20%	90.30%	89.40%	88.50%	87.60%	86.80%	85.90%	85.10%	84.20%	83.40%	82.60%	81.80%	81.00%	80.20%	79.40%	78.70%	77.90%	77.10%
10 9	91.20%	90.30%	89.40%	88.60%	87.70%	86.80%	86.00%	85.10%	84.30%	83.50%	82.70%	81.90%	81.10%	80.30%	79.50%	78.70%	78.00%	77.20%
10 10	91.30%	90.40%	89.50%	88.60%	87.80%	86.90%	86.10%	85.20%	84.40%	83.60%	82.70%	81.90%	81.10%	80.30%	79.60%	78.80%	78.00%	77.30%
10 11	91.40%	90.50%	89.60%	88.70%	87.80%	87.00%	86.10%	85.30%	84.40%	83.60%	82.80%	82.00%	81.20%	80.40%	79.60%	78.90%	78.10%	77.30%
10 12	91.50%	90.60%	89.70%	88.80%	87.90%	87.00%	86.20%	85.40%	84.50%	83.70%	82.90%	82.10%	81.30%	80.50%	79.70%	78.90%	78.20%	77.40%
11 1	91.50%	90.60%	89.70%	88.90%	88.00%	87.10%	86.30%	85.40%	84.60%	83.80%	82.90%	82.10%	81.30%	80.50%	79.80%	79.00%	78.20%	77.50%
11 2	91.60%	90.70%	89.80%	88.90%	88.10%	87.20%	8											

Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants

Maturity Age → Attained Age & Policy Month ↓	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
5_12	73.00%	72.20%	71.60%	70.90%	70.20%	69.50%	68.80%	68.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_1	73.00%	72.30%	71.60%	70.90%	70.20%	69.60%	68.90%	68.20%	67.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_2	73.10%	72.40%	71.70%	71.00%	70.30%	69.60%	69.00%	68.30%	67.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_3	73.10%	72.40%	71.70%	71.00%	70.40%	69.70%	69.00%	68.40%	67.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_4	73.20%	72.50%	71.80%	71.10%	70.40%	69.70%	69.10%	68.40%	67.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_5	73.30%	72.50%	71.80%	71.20%	70.50%	69.80%	69.10%	68.50%	67.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_6	73.30%	72.60%	71.90%	71.20%	70.50%	69.90%	69.20%	68.50%	67.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_7	73.40%	72.70%	72.00%	71.30%	70.60%	69.90%	69.20%	68.60%	67.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_8	73.40%	72.70%	72.00%	71.30%	70.60%	70.00%	69.30%	68.60%	68.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_9	73.50%	72.80%	72.10%	71.40%	70.70%	70.00%	69.40%	68.70%	68.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_10	73.60%	72.80%	72.10%	71.50%	70.80%	70.10%	69.40%	68.80%	68.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_11	73.60%	72.90%	72.20%	71.50%	70.80%	70.10%	69.50%	68.80%	68.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6_12	73.70%	73.00%	72.30%	71.60%	70.90%	70.20%	69.50%	68.90%	68.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_1	73.70%	73.00%	72.30%	71.60%	70.90%	70.30%	69.60%	68.90%	68.30%	67.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_2	73.80%	73.10%	72.40%	71.70%	71.00%	70.30%	69.60%	69.00%	68.30%	67.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_3	73.90%	73.10%	72.40%	71.70%	71.00%	70.40%	69.70%	69.00%	68.40%	67.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_4	73.90%	73.20%	72.50%	71.80%	71.10%	70.40%	69.80%	69.10%	68.40%	67.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_5	74.00%	73.30%	72.60%	71.90%	71.20%	70.50%	69.80%	69.20%	68.50%	67.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_6	74.00%	73.30%	72.60%	71.90%	71.20%	70.60%	69.90%	69.20%	68.60%	67.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_7	74.10%	73.40%	72.70%	72.00%	71.30%	70.60%	69.90%	69.30%	68.60%	68.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_8	74.20%	73.40%	72.70%	72.00%	71.40%	70.70%	70.00%	69.30%	68.70%	68.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_9	74.20%	73.50%	72.80%	72.10%	71.40%	70.70%	70.10%	69.40%	68.70%	68.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_10	74.30%	73.60%	72.90%	72.20%	71.50%	70.80%	70.10%	69.40%	68.80%	68.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_11	74.30%	73.60%	72.90%	72.20%	71.50%	70.80%	70.20%	69.50%	68.80%	68.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7_12	74.40%	73.70%	73.00%	72.30%	71.60%	70.90%	70.20%	69.60%	68.90%	68.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_1	74.50%	73.80%	73.00%	72.30%	71.60%	71.00%	70.30%	69.60%	69.00%	68.30%	67.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_2	74.50%	73.80%	73.10%	72.40%	71.70%	71.00%	70.30%	69.70%	69.00%	68.40%	67.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_3	74.60%	73.90%	73.20%	72.50%	71.80%	71.10%	70.40%	69.70%	69.10%	68.40%	67.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_4	74.70%	73.90%	73.20%	72.50%	71.80%	71.10%	70.50%	69.80%	69.10%	68.50%	67.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_5	74.70%	74.00%	73.30%	72.60%	71.90%	71.20%	70.50%	69.80%	69.20%	68.50%	67.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_6	74.80%	74.10%	73.30%	72.60%	71.90%	71.30%	70.60%	69.90%	69.20%	68.60%	67.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_7	74.80%	74.10%	73.40%	72.70%	72.00%	71.30%	70.60%	70.00%	69.30%	68.60%	68.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_8	74.90%	74.20%	73.50%	72.80%	72.10%	71.40%	70.70%	70.00%	69.30%	68.70%	68.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_9	75.00%	74.20%	73.50%	72.80%	72.10%	71.40%	70.70%	70.10%	69.40%	68.70%	68.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_10	75.00%	74.30%	73.60%	72.90%	72.20%	71.50%	70.80%	70.10%	69.50%	68.80%	68.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_11	75.10%	74.40%	73.60%	72.90%	72.20%	71.50%	70.90%	70.20%	69.50%	68.90%	68.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8_12	75.20%	74.40%	73.70%	73.00%	72.30%	71.60%	70.90%	70.20%	69.60%	69.00%	68.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_1	75.20%	74.50%	73.80%	73.10%	72.40%	71.70%	71.00%	70.30%	69.60%	69.00%	68.30%	67.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_2	75.30%	74.50%	73.80%	73.10%	72.40%	71.70%	71.00%	70.40%	69.70%	69.00%	68.40%	67.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_3	75.30%	74.60%	73.90%	73.20%	72.50%	71.80%	71.10%	70.40%	69.70%	69.00%	68.40%	67.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_4	75.40%	74.70%	74.00%	73.20%	72.50%	71.80%	71.20%	70.50%	69.80%	69.10%	68.50%	67.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_5	75.50%	74.70%	74.00%	73.30%	72.60%	71.90%	71.20%	70.50%	69.90%	69.20%	68.50%	67.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_6	75.50%	74.80%	74.10%	73.40%	72.70%	72.00%	71.30%	70.60%	69.90%	69.30%	68.60%	68.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_7	75.60%	74.90%	74.10%	73.40%	72.70%	72.00%	71.30%	70.70%	70.00%	69.30%	68.70%	68.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_8	75.60%	74.90%	74.20%	73.50%	72.80%	72.10%	71.40%	70.70%	70.00%	69.40%	68.70%	68.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_9	75.70%	75.00%	74.30%	73.50%	72.80%	72.10%	71.40%	70.80%	70.10%	69.40%	68.80%	68.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_10	75.80%	75.00%	74.30%	73.60%	72.90%	72.20%	71.50%	70.80%	70.20%	69.50%	68.80%	68.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_11	75.80%	75.10%	74.40%	73.70%	73.00%	72.30%	71.60%	70.90%	70.20%	69.50%	68.90%	68.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
9_12	75.90%	75.20%	74.40%	73.70%	73.00%	72.30%	71.60%	70.90%	70.30%	69.60%	68.90%	68.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10_1	76.00%	75.20%	74.50%	73.80%	73.10%	72.40%	71.70%	71.00%	70.30%	69.70%	69.00%	68.30%	67.70%	0.00%	0.00%	0.00%	0.00%	0.00%
10_2	76.00%	75.30%	74.60%	73.80%	73.10%	72.40%	71.70%	71.10%	70.40%	69.70%	69.10%	68.40%	67.80%	0.00%	0.00%	0.00%	0.00%	0.00%
10_3	76.10%	75.40%	74.60%	73.90%	73.20%	72.50%	71.80%	71.10%	70.40%	69.80%	69.10%	68.50%	67.80%	0.00%	0.00%	0.00%	0.00%	0.00%
10_4	76.10%	75.40%	74.70%	74.00%	73.30%	72.60%	71.90%	71.20%	70.50%	69.80%	69.20%	68.50%	67.90%	0.00%	0.00%	0.00%	0.00%	0.00%
10_5	76.20%	75.50%	74.70%	74.00%	73.30%	72.60%	71.90%	71.20%	70.60%	69.90%	69.20%	68.60%	67.90%	0.00%	0.00%	0.00%	0.00%	0.00%
10_6	76.30%	75.50%	74.80%	74.10%	73.40%	72.70%	72.00%	71.30%	70.60%	69.90%	69.30%	68.60%	68.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10_7	76.30%	75.60%	74.90%	74.20%	73.40%	72.70%	72.00%	71.40%	70.70%	70.00%	69.30%	68.70%	68.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10_8	76.40%	75.70%	74.90%	74.20%	73.50%	72.80%	72.10%	71.40%	70.70%	70.10%	69.40%	68.70%	68.10%	0.00%	0.00%	0.00%	0.00%	0.00%
10_9	76.50%	75.70%	75.00%	74.30%	73.60%	72.90%	72.20%	71.50%	70.80%	70.10%	69.50%	68.80%	68.20%	0.00%	0.00%	0.00%	0.00%	0.00%
10_10	76.50%	75.80%	75.10%	74.30%	73.60%	72.90%	72.20%	71.50%	70.80%	70.20%	69.50%	68.90%	68.20%	0.00%	0.00%	0.00%	0.00%	0.00%
10_11	76.60%	75.80%	75.10%	74.40%	73.70%	73.00%	72.30%	71.60%	70.90%	70.20%	69.60%	68.90%	68.30%	0.00%	0.00%	0.00%	0.00%	0.00%
10_12	76.70%	75.90%	75.20%	74.50%	73.70%	73.00%	72.30%	71.60%	71.00%	70.30%	69.60%	69.00%	68.30%	0.00%	0.00%	0.00%	0.00%	0.00%
11_1	76.70%	76.00%	75.20%	74.50%	73.80%	73.10%	72.40%	71.70%	71.00%	70.30%	69.70%	69.00%	68.40%	67.70%	0.00%	0.00%	0.00%	0.00%
11_2	76.80%	76.00%	75.30%	74.60%	73.90%	73.20%	72.50%	71.80%	71.10%	70.40%	69.70%	69.10%	68.40%	67.80%	0.00%	0.00%	0.00%	0.00%
11_3	76.80%	76.10%	75.40%	74.60%	73.90%	73.20%	72.50%	71.80%	71.10%	70.50%	69.80%	69.10%	68.50%	67.80%	0.00%	0.00%	0.00%	0.00%
11_4	76.90%	76.20%	75.40%	74.70%	74.00%	73.30%	72.60%	71.90%	71.20%	70.50%	69.90%	69.20						

Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants

Maturity Age → Attained Age & Policy Month ↓	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
13 9	78.80%	78.90%	77.20%	76.50%	75.80%	75.00%	74.30%	73.60%	72.90%	72.20%	71.50%	70.90%	70.20%	69.50%	68.90%	68.20%	0.00%	0.00%
13 10	78.80%	78.10%	77.30%	76.60%	75.80%	75.10%	74.40%	73.70%	73.00%	72.30%	71.60%	71.00%	70.20%	69.60%	68.90%	68.30%	0.00%	0.00%
13 11	78.90%	78.10%	77.40%	76.60%	75.90%	75.20%	74.50%	73.70%	73.00%	72.30%	71.60%	71.00%	70.30%	69.60%	69.00%	68.40%	0.00%	0.00%
13 12	78.90%	78.20%	77.40%	76.70%	75.90%	75.20%	74.50%	73.80%	73.10%	72.40%	71.70%	71.00%	70.40%	69.70%	69.00%	68.40%	0.00%	0.00%
14 1	79.00%	78.20%	77.50%	76.70%	76.00%	75.30%	74.60%	73.80%	73.10%	72.40%	71.80%	71.10%	70.40%	69.80%	69.10%	68.50%	67.80%	0.00%
14 2	79.10%	78.30%	77.60%	76.80%	76.10%	75.30%	74.60%	73.90%	73.20%	72.50%	71.80%	71.10%	70.50%	69.80%	69.20%	68.50%	67.90%	0.00%
14 3	79.10%	78.40%	77.60%	76.90%	76.10%	75.40%	74.70%	74.00%	73.30%	72.60%	71.90%	71.20%	70.50%	69.90%	69.20%	68.60%	67.90%	0.00%
14 4	79.20%	78.40%	77.70%	76.90%	76.20%	75.50%	74.70%	74.00%	73.30%	72.60%	71.90%	71.30%	70.60%	69.90%	69.30%	68.60%	68.00%	0.00%
14 5	79.30%	78.50%	77.70%	77.00%	76.30%	75.50%	74.80%	74.10%	73.40%	72.70%	72.00%	71.30%	70.60%	70.00%	69.30%	68.70%	68.10%	0.00%
14 6	79.30%	78.60%	77.80%	77.10%	76.30%	75.60%	74.90%	74.10%	73.40%	72.70%	72.10%	71.40%	70.70%	70.00%	69.40%	68.70%	68.10%	0.00%
14 7	79.40%	78.60%	77.90%	77.10%	76.40%	75.60%	74.90%	74.20%	73.50%	72.80%	72.10%	71.40%	70.80%	70.10%	69.40%	68.80%	68.20%	0.00%
14 8	79.50%	78.70%	77.90%	77.20%	76.40%	75.70%	75.00%	74.30%	73.60%	72.90%	72.20%	71.50%	70.80%	70.10%	69.50%	68.90%	68.20%	0.00%
14 9	79.50%	78.80%	78.00%	77.20%	76.50%	75.80%	75.00%	74.30%	73.60%	72.90%	72.20%	71.50%	70.90%	70.20%	69.60%	68.90%	68.30%	0.00%
14 10	79.60%	78.80%	78.10%	77.30%	76.60%	75.80%	75.10%	74.40%	73.70%	73.00%	72.30%	71.60%	70.90%	70.30%	69.60%	69.00%	68.30%	0.00%
14 11	79.70%	78.90%	78.10%	77.40%	76.70%	75.90%	75.20%	74.40%	73.70%	73.00%	72.30%	71.70%	71.00%	70.30%	69.70%	69.00%	68.40%	0.00%
14 12	79.70%	79.00%	78.20%	77.40%	76.70%	76.00%	75.20%	74.50%	73.80%	73.10%	72.40%	71.70%	71.00%	70.40%	69.70%	69.10%	68.40%	0.00%
15 1	79.80%	79.00%	78.30%	77.50%	76.80%	76.00%	75.30%	74.60%	73.90%	73.20%	72.50%	71.80%	71.10%	70.40%	69.80%	69.10%	68.50%	67.90%
15 2	79.90%	79.10%	78.30%	77.60%	76.80%	76.10%	75.30%	74.60%	73.90%	73.20%	72.50%	71.80%	71.20%	70.50%	69.80%	69.20%	68.50%	67.90%
15 3	79.90%	79.10%	78.40%	77.60%	76.90%	76.10%	75.40%	74.70%	74.00%	73.30%	72.60%	71.90%	71.20%	70.50%	69.90%	69.20%	68.60%	68.00%
15 4	80.00%	79.20%	78.40%	77.70%	76.90%	76.20%	75.50%	74.80%	74.00%	73.30%	72.60%	72.00%	71.30%	70.60%	69.90%	69.30%	68.70%	68.00%
15 5	80.10%	79.30%	78.50%	77.80%	77.00%	76.30%	75.50%	74.80%	74.10%	73.40%	72.70%	72.00%	71.30%	70.70%	70.00%	69.40%	68.70%	68.10%
15 6	80.10%	79.30%	78.60%	77.80%	77.10%	76.30%	75.60%	74.90%	74.20%	73.50%	72.80%	72.10%	71.40%	70.70%	70.10%	69.40%	68.80%	68.10%
15 7	80.20%	79.40%	78.60%	77.90%	77.10%	76.40%	75.70%	74.90%	74.20%	73.50%	72.80%	72.10%	71.40%	70.80%	70.10%	69.50%	68.80%	68.20%
15 8	80.20%	79.50%	78.70%	77.90%	77.20%	76.50%	75.70%	75.00%	74.30%	73.60%	72.90%	72.20%	71.50%	70.80%	70.20%	69.50%	68.90%	68.20%
15 9	80.30%	79.50%	78.80%	78.00%	77.30%	76.50%	75.80%	75.10%	74.30%	73.60%	72.90%	72.20%	71.60%	70.90%	70.20%	69.60%	68.90%	68.30%
15 10	80.40%	79.60%	78.80%	78.10%	77.30%	76.60%	75.80%	75.10%	74.40%	73.70%	73.00%	72.30%	71.60%	70.90%	70.30%	69.60%	69.00%	68.40%
15 11	80.40%	79.70%	78.90%	78.10%	77.40%	76.60%	75.90%	75.20%	74.50%	73.70%	73.00%	72.40%	71.70%	71.00%	70.30%	69.60%	69.00%	68.40%
15 12	80.50%	79.70%	79.00%	78.20%	77.40%	76.70%	76.00%	75.20%	74.50%	73.80%	73.10%	72.40%	71.70%	71.00%	70.40%	69.70%	69.10%	68.50%
16 1	80.60%	79.80%	79.00%	78.30%	77.50%	76.80%	76.00%	75.30%	74.60%	73.90%	73.20%	72.50%	71.80%	71.10%	70.50%	69.80%	69.20%	68.50%
16 2	80.60%	79.90%	79.10%	78.30%	77.60%	76.80%	76.10%	75.40%	74.70%	73.90%	73.20%	72.50%	71.90%	71.20%	70.50%	69.90%	69.20%	68.60%
16 3	80.70%	79.90%	79.20%	78.40%	77.60%	76.90%	76.10%	75.40%	74.70%	74.00%	73.30%	72.60%	71.90%	71.20%	70.60%	69.90%	69.30%	68.60%
16 4	80.80%	80.00%	79.20%	78.50%	77.70%	76.90%	76.20%	75.50%	74.80%	74.00%	73.30%	72.70%	72.00%	71.30%	70.60%	70.00%	69.30%	68.70%
16 5	80.80%	80.10%	79.30%	78.50%	77.80%	77.00%	76.30%	75.50%	74.80%	74.10%	73.40%	72.70%	72.00%	71.30%	70.70%	70.00%	69.40%	68.70%
16 6	80.90%	80.10%	79.30%	78.60%	77.80%	77.10%	76.30%	75.60%	74.90%	74.20%	73.50%	72.80%	72.10%	71.40%	70.70%	70.10%	69.40%	68.80%
16 7	81.00%	80.20%	79.40%	78.60%	77.90%	77.10%	76.40%	75.70%	74.90%	74.20%	73.50%	72.80%	72.10%	71.50%	70.80%	70.10%	69.50%	68.90%
16 8	81.00%	80.30%	79.50%	78.70%	77.90%	77.20%	76.50%	75.70%	75.00%	74.30%	73.60%	72.90%	72.20%	71.50%	70.90%	70.20%	69.50%	68.90%
16 9	81.10%	80.30%	79.50%	78.80%	78.00%	77.30%	76.50%	75.80%	75.10%	74.30%	73.60%	72.90%	72.30%	71.60%	70.90%	70.30%	69.60%	69.00%
16 10	81.20%	80.40%	79.60%	78.80%	78.10%	77.30%	76.60%	75.80%	75.10%	74.40%	73.70%	73.00%	72.30%	71.60%	71.00%	70.30%	69.70%	69.00%
16 11	81.20%	80.40%	79.70%	78.90%	78.10%	77.40%	76.60%	75.90%	75.20%	74.50%	73.80%	73.10%	72.40%	71.70%	71.00%	70.40%	69.70%	69.10%
16 12	81.30%	80.50%	79.70%	79.00%	78.20%	77.50%	76.70%	76.00%	75.20%	74.50%	73.80%	73.10%	72.40%	71.80%	71.10%	70.40%	69.80%	69.10%
17 1	81.40%	80.60%	79.80%	79.00%	78.30%	77.50%	76.80%	76.00%	75.30%	74.60%	73.90%	73.20%	72.50%	71.80%	71.10%	70.50%	69.80%	69.20%
17 2	81.40%	80.60%	79.90%	79.10%	78.30%	77.60%	76.80%	76.10%	75.40%	74.70%	73.90%	73.20%	72.60%	71.90%	71.20%	70.50%	69.90%	69.20%
17 3	81.50%	80.70%	79.90%	79.20%	78.40%	77.60%	76.90%	76.20%	75.40%	74.70%	74.00%	73.30%	72.60%	71.90%	71.30%	70.60%	69.90%	69.30%
17 4	81.60%	80.80%	80.00%	79.20%	78.50%	77.70%	77.00%	76.20%	75.50%	74.80%	74.10%	73.40%	72.70%	72.00%	71.30%	70.60%	70.00%	69.40%
17 5	81.60%	80.80%	80.10%	79.30%	78.50%	77.80%	77.00%	76.30%	75.60%	74.80%	74.10%	73.40%	72.70%	72.00%	71.40%	70.70%	70.10%	69.40%
17 6	81.70%	80.90%	80.10%	79.40%	78.60%	77.80%	77.10%	76.30%	75.60%	74.90%	74.20%	73.50%	72.80%	72.10%	71.40%	70.80%	70.10%	69.50%
17 7	81.80%	81.00%	80.20%	79.40%	78.60%	77.90%	77.10%	76.40%	75.70%	75.00%	74.20%	73.50%	72.80%	72.20%	71.50%	70.80%	70.20%	69.50%
17 8	81.80%	81.00%	80.30%	79.50%	78.70%	78.00%	77.20%	76.50%	75.70%	75.00%	74.30%	73.60%	72.90%	72.20%	71.50%	70.90%	70.20%	69.60%
17 9	81.90%	81.10%	80.30%	79.50%	78.80%	78.00%	77.30%	76.50%	75.80%	75.10%	74.40%	73.70%	73.00%	72.30%	71.60%	70.90%	70.30%	69.60%
17 10	82.00%	81.20%	80.40%	79.60%	78.80%	78.10%	77.30%	76.60%	75.90%	75.10%	74.40%	73.70%	73.00%	72.30%	71.70%	71.00%	70.30%	69.70%
17 11	82.00%	81.20%	80.50%	79.70%	78.90%	78.10%	77.40%	76.70%	75.90%	75.20%	74.50%	73.80%	73.10%	72.40%	71.70%	71.00%	70.40%	69.70%
17 12	82.10%	81.30%	80.50%	79.70%	79.00%	78.20%	77.50%	76.70%	76.00%	75.30%	74.50%	73.80%	73.10%	72.40%	71.80%	71.10%	70.40%	69.80%
18 1	82.20%	81.40%	80.60%	79.80%	79.00%	78.30%	77.50%	76.80%	76.00%	75.30%	74.60%	73.90%	73.20%	72.50%	71.80%	71.20%	70.50%	69.90%
18 2	82.20%	81.40%	80.60%	79.90%	79.10%	78.30%	77.60%	76.80%	76.10%	75.40%	74.70%	74.00%	73.30%	72.60%	71.90%	71.20%	70.60%	69.90%
18 3	82.30%	81.50%	80.70%	79.90%	79.20%	78.40%	77.60%	76.90%	76.20%	75.40%	74.70%	74.00%	73.30%	72.60%	71.90%	71.30%	70.60%	70.00%
18 4	82.40%	81.60%	80.80%	80.00%	79.20%	78.50%	77.70%	77.00%	76.20%	75.50%	74.80%	74.10%	73.40%	72.70%	72.00%	71.30%	70.70%	70.10%
18 5	82.40%	81.60%	80.80%	80.10%	79.30%	78.50%	77.80%	77.00%	76.30%	75.60%	74.80%	74.10%	73.40%	72.70%	72.10%	71.40%	70.70%	70.00%
18 6	82.50%	81.70%	80.90%	80.10%	79.40%	78.60%	77.80%	77.10%	76.40%	75.60%	74.90%	74.20%	73.50%	72.80%	72.10%	71.40%	70.80%	70.10%
18 7	82.60%	81.80%	81.00%	80.20%	79.40%	78.70%	77.90%	77.20%	76.40%	75.70%	75.00%	74.30%	73.60%	72.90%	72.20%	71.50%	70.90%	70.20%
18 8	82.60%	81.80%	81.00%	80.30%	79.50%	78.70%	78.00%	77.20%	76.50%	75.70%	75.00%	74.30%	73.60%	72.90%	72.20%	71.60%	70.90%	70.20%
18 9	82.70%	81.90%	81.10%	80.30%	79.50%	78.80%	78.00%	77.30%	76.50%	75.80%	75.10%	74.40%	73.70%	73.00%	72.30%	71.60%	71.00%	70.30%
18 10	82.80%	82.00%	81.20%	80.40%	79.60%	78.80%	78.10%	77.30%	76.60%	75.90%	75.10%	74.40%	73.70%	73.00%	72.40%	71.70%	71.00%	70.40%
18 11	82.80%	82.00%	81.20%	8														

Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants

Maturity Age → Attained Age & Policy Month ↓	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
29_3	91.70%	90.80%	89.90%	89.00%	88.20%	87.30%	86.50%	85.60%	84.80%	84.00%	83.20%	82.40%	81.60%	80.80%	80.00%	79.30%	78.50%	77.80%
29_4	91.80%	90.90%	90.00%	89.10%	88.20%	87.40%	86.50%	85.70%	84.90%	84.00%	83.20%	82.40%	81.60%	80.90%	80.10%	79.30%	78.60%	77.90%
29_5	91.80%	90.90%	90.10%	89.20%	88.30%	87.40%	86.60%	85.80%	84.90%	84.10%	83.30%	82.50%	81.70%	80.90%	80.20%	79.40%	78.70%	77.90%
29_6	91.90%	91.00%	90.10%	89.20%	88.40%	87.50%	86.70%	85.80%	85.00%	84.20%	83.40%	82.60%	81.80%	81.00%	80.20%	79.50%	78.70%	78.00%
29_7	92.00%	91.10%	90.20%	89.30%	88.40%	87.60%	86.70%	85.90%	85.10%	84.20%	83.40%	82.60%	81.80%	81.10%	80.30%	79.50%	78.80%	78.10%
29_8	92.10%	91.20%	90.30%	89.40%	88.50%	87.70%	86.80%	86.00%	85.10%	84.30%	83.50%	82.70%	81.90%	81.10%	80.40%	79.60%	78.90%	78.10%
29_9	92.10%	91.20%	90.40%	89.50%	88.60%	87.70%	86.90%	86.00%	85.20%	84.40%	83.60%	82.80%	82.00%	81.20%	80.40%	79.70%	78.90%	78.20%
29_10	92.20%	91.30%	90.40%	89.50%	88.70%	87.80%	86.90%	86.10%	85.30%	84.40%	83.60%	82.80%	82.00%	81.30%	80.50%	79.70%	79.00%	78.20%
29_11	92.30%	91.40%	90.50%	89.60%	88.70%	87.90%	87.00%	86.20%	85.30%	84.50%	83.70%	82.90%	82.10%	81.30%	80.60%	79.80%	79.00%	78.30%
29_12	92.40%	91.50%	90.60%	89.70%	88.80%	87.90%	87.10%	86.20%	85.40%	84.60%	83.80%	83.00%	82.20%	81.40%	80.60%	79.90%	79.10%	78.40%
30_1	92.50%	91.50%	90.60%	89.80%	88.90%	88.00%	87.20%	86.30%	85.50%	84.70%	83.80%	83.00%	82.20%	81.50%	80.70%	79.90%	79.20%	78.40%
30_2	92.50%	91.60%	90.70%	89.80%	89.00%	88.10%	87.20%	86.40%	85.60%	84.70%	83.90%	83.10%	82.30%	81.50%	80.80%	80.00%	79.20%	78.50%
30_3	92.60%	91.70%	90.80%	89.90%	89.00%	88.20%	87.30%	86.50%	85.60%	84.80%	84.00%	83.20%	82.40%	81.60%	80.90%	80.10%	79.30%	78.60%
30_4	92.70%	91.80%	90.90%	90.00%	89.10%	88.20%	87.40%	86.50%	85.70%	84.90%	84.00%	83.20%	82.40%	81.70%	80.90%	80.10%	79.40%	78.60%
30_5	92.80%	91.80%	90.90%	90.10%	89.20%	88.30%	87.40%	86.60%	85.80%	84.90%	84.10%	83.30%	82.50%	81.70%	80.90%	80.20%	79.40%	78.70%
30_6	92.80%	91.90%	91.00%	90.10%	89.30%	88.40%	87.50%	86.70%	85.80%	85.00%	84.20%	83.40%	82.60%	81.80%	81.00%	80.20%	79.50%	78.80%
30_7	92.90%	92.00%	91.10%	90.20%	89.30%	88.50%	87.60%	86.70%	85.90%	85.10%	84.30%	83.40%	82.60%	81.90%	81.10%	80.30%	79.60%	78.80%
30_8	93.00%	92.10%	91.20%	90.30%	89.40%	88.50%	87.70%	86.80%	86.00%	85.10%	84.30%	83.50%	82.70%	81.90%	81.10%	80.40%	79.60%	78.90%
30_9	93.10%	92.20%	91.20%	90.40%	89.50%	88.60%	87.70%	86.90%	86.00%	85.20%	84.40%	83.60%	82.80%	82.00%	81.20%	80.40%	79.70%	78.90%
30_10	93.10%	92.20%	91.30%	90.40%	89.50%	88.70%	87.80%	87.00%	86.10%	85.30%	84.50%	83.60%	82.80%	82.10%	81.30%	80.50%	79.80%	79.00%
30_11	93.20%	92.30%	91.40%	90.50%	89.60%	88.70%	87.90%	87.00%	86.20%	85.30%	84.50%	83.70%	82.90%	82.10%	81.30%	80.60%	79.90%	79.10%
30_12	93.30%	92.40%	91.50%	90.60%	89.70%	88.80%	88.00%	87.10%	86.30%	85.40%	84.60%	83.80%	83.00%	82.20%	81.40%	80.60%	79.90%	79.10%
31_1	93.40%	92.50%	91.50%	90.70%	89.80%	88.90%	88.00%	87.20%	86.30%	85.50%	84.70%	83.90%	83.00%	82.30%	81.50%	80.70%	79.90%	79.20%
31_2	93.40%	92.50%	91.60%	90.70%	89.80%	89.00%	88.10%	87.20%	86.40%	85.60%	84.70%	83.90%	83.10%	82.30%	81.50%	80.80%	80.00%	79.30%
31_3	93.50%	92.60%	91.70%	90.80%	89.90%	89.00%	88.20%	87.30%	86.50%	85.60%	84.80%	84.00%	83.20%	82.40%	81.60%	80.80%	80.10%	79.30%
31_4	93.60%	92.70%	91.80%	90.90%	90.00%	89.10%	88.20%	87.40%	86.50%	85.70%	84.90%	84.10%	83.30%	82.50%	81.70%	80.90%	80.10%	79.40%
31_5	93.70%	92.80%	91.80%	90.90%	90.10%	89.20%	88.30%	87.50%	86.60%	85.80%	84.90%	84.10%	83.30%	82.50%	81.70%	80.90%	80.20%	79.50%
31_6	93.80%	92.80%	91.90%	91.00%	90.10%	89.30%	88.40%	87.50%	86.70%	85.80%	85.00%	84.20%	83.40%	82.60%	81.80%	81.00%	80.30%	79.50%
31_7	93.80%	92.90%	92.00%	91.10%	90.20%	89.30%	88.50%	87.60%	86.70%	85.90%	85.10%	84.30%	83.50%	82.70%	81.90%	81.10%	80.30%	79.60%
31_8	93.90%	93.00%	92.10%	91.20%	90.30%	89.40%	88.50%	87.70%	86.80%	86.00%	85.10%	84.30%	83.50%	82.70%	81.90%	81.20%	80.40%	79.70%
31_9	94.00%	93.10%	92.20%	91.20%	90.40%	89.50%	88.60%	87.70%	86.90%	86.00%	85.20%	84.40%	83.60%	82.80%	82.00%	81.20%	80.50%	79.70%
31_10	94.10%	93.10%	92.20%	91.30%	90.40%	89.50%	88.70%	87.80%	87.00%	86.10%	85.30%	84.50%	83.70%	82.90%	82.10%	81.30%	80.50%	79.80%
31_11	94.10%	93.20%	92.30%	91.40%	90.50%	89.60%	88.70%	87.90%	87.00%	86.20%	85.40%	84.50%	83.70%	82.90%	82.10%	81.40%	80.60%	79.80%
31_12	94.20%	93.30%	92.40%	91.50%	90.60%	89.70%	88.80%	88.00%	87.10%	86.30%	85.40%	84.60%	83.80%	83.00%	82.20%	81.40%	80.70%	79.90%
32_1	94.30%	93.40%	92.50%	91.50%	90.70%	89.80%	88.90%	88.00%	87.20%	86.30%	85.50%	84.70%	83.90%	83.10%	82.30%	81.50%	80.70%	80.00%
32_2	94.40%	93.40%	92.50%	91.60%	90.70%	89.80%	89.00%	88.10%	87.20%	86.40%	85.60%	84.70%	83.90%	83.10%	82.30%	81.60%	80.80%	80.00%
32_3	94.50%	93.50%	92.60%	91.70%	90.80%	89.90%	89.00%	88.20%	87.30%	86.50%	85.60%	84.80%	84.00%	83.20%	82.40%	81.60%	80.90%	80.10%
32_4	94.50%	93.60%	92.70%	91.80%	90.90%	90.00%	89.10%	88.20%	87.40%	86.50%	85.70%	84.90%	84.10%	83.30%	82.50%	81.70%	80.90%	80.20%
32_5	94.60%	93.70%	92.80%	91.90%	91.00%	90.10%	89.20%	88.30%	87.50%	86.60%	85.80%	85.00%	84.10%	83.30%	82.50%	81.80%	81.00%	80.20%
32_6	94.70%	93.80%	92.80%	91.90%	91.00%	90.10%	89.30%	88.40%	87.50%	86.70%	85.80%	85.00%	84.20%	83.40%	82.60%	81.80%	81.10%	80.30%
32_7	94.80%	93.80%	92.90%	92.00%	91.10%	90.20%	89.30%	88.50%	87.60%	86.80%	85.90%	85.10%	84.30%	83.50%	82.70%	81.90%	81.10%	80.40%
32_8	94.80%	93.90%	93.00%	92.10%	91.20%	90.30%	89.40%	88.50%	87.70%	86.80%	86.00%	85.20%	84.30%	83.50%	82.70%	82.00%	81.20%	80.40%
32_9	94.90%	94.00%	93.10%	92.20%	91.30%	90.40%	89.50%	88.60%	87.70%	86.90%	86.10%	85.20%	84.40%	83.60%	82.80%	82.00%	81.30%	80.50%
32_10	95.00%	94.10%	93.10%	92.20%	91.30%	90.40%	89.60%	88.70%	87.80%	87.00%	86.10%	85.30%	84.50%	83.70%	82.90%	82.10%	81.30%	80.60%
32_11	95.10%	94.10%	93.20%	92.30%	91.40%	90.50%	89.60%	88.80%	87.90%	87.00%	86.20%	85.40%	84.50%	83.70%	82.90%	82.20%	81.40%	80.60%
32_12	95.20%	94.20%	93.30%	92.40%	91.50%	90.60%	89.70%	88.80%	88.00%	87.10%	86.30%	85.40%	84.60%	83.80%	83.00%	82.20%	81.50%	80.70%
33_1	95.20%	94.30%	93.40%	92.50%	91.60%	90.70%	89.80%	88.90%	88.00%	87.20%	86.30%	85.50%	84.70%	83.90%	83.10%	82.30%	81.50%	80.80%
33_2	95.30%	94.40%	93.50%	92.50%	91.60%	90.70%	89.80%	89.00%	88.10%	87.30%	86.40%	85.60%	84.80%	83.90%	83.10%	82.40%	81.60%	80.80%
33_3	95.40%	94.50%	93.50%	92.60%	91.70%	90.80%	89.90%	89.00%	88.20%	87.30%	86.50%	85.60%	84.80%	84.00%	83.20%	82.40%	81.70%	80.90%
33_4	95.50%	94.50%	93.60%	92.70%	91.80%	90.90%	90.00%	89.10%	88.30%	87.40%	86.60%	85.70%	84.90%	84.10%	83.30%	82.50%	81.70%	81.00%
33_5	95.60%	94.60%	93.70%	92.80%	91.90%	91.00%	90.10%	89.20%	88.30%	87.50%	86.60%	85.80%	85.00%	84.20%	83.40%	82.60%	81.80%	81.00%
33_6	95.60%	94.70%	93.80%	92.80%	91.90%	91.00%	90.10%	89.30%	88.40%	87.50%	86.70%	85.90%	85.00%	84.20%	83.40%	82.60%	81.90%	81.10%
33_7	95.70%	94.80%	93.80%	92.90%	92.00%	91.10%	90.20%	89.30%	88.50%	87.60%	86.80%	85.90%	85.10%	84.30%	83.50%	82.70%	81.90%	81.20%
33_8	95.80%	94.80%	93.90%	93.00%	92.10%	91.20%	90.30%	89.40%	88.50%	87.70%	86.80%	86.00%	85.20%	84.40%	83.60%	82.80%	82.00%	81.20%
33_9	95.90%	94.90%	94.00%	93.10%	92.20%	91.30%	90.40%	89.50%	88.60%	87.80%	86.90%	86.10%	85.20%	84.40%	83.60%	82.80%	82.10%	81.30%
33_10	95.90%	95.00%	94.10%	93.10%	92.20%	91.30%	90.40%	89.60%	88.70%	87.80%	87.00%	86.10%	85.30%	84.50%	83.70%	82.90%	82.10%	81.30%
33_11	96.00%	95.10%	94.10%	93.20%	92.30%	91.40%	90.50%	89.60%	88.80%	87.90%	87.00%	86.20%	85.40%	84.60%	83.80%	83.00%	82.20%	81.40%
33_12	96.10%	95.20%	94.20%	93.30%	92.40%	91.50%	90.60%	89.70%	88.80%	88.00%	87.10%	86.30%	85.40%	84.60%	83.80%	83.00%	82.30%	81.50%
34_1	96.20%	95.20%	94.30%	93.40%	92.50%	91.60%	90.70%	89.80%	88.90%	88.00%	87.20%	86.30%	85.50%	84.70%	83.90%	83.10%	82.30%	81.50%
34_2	96.30%	95.30%	94.40%	93.50%	92.50%	91.60%	90.70%	89.80%	89.00%	88.10%	87.30%	86.40%	85.60%	84.80%	84.00%	83.20%	82.40%	81.60%
34_3	96.30%	95.40%	94.50%	93.50%	92.60%	91.70%	90.80%	89.90%	89.00%	88.20%	87.30%	86.50%	85.70%	84.80%	84.00%	83.20%	82.50%	81.70%
34_4	96.40%	95.50%	94.50%	93.60%	92.70%	91.80%	90.90%	90.00%	89.10%	88.30%	87.40%	86.60%	85.70%	84.90%	84.10%	83.30%	82.50%	81.70%
34_5	96.50%	95.																

Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants

Maturity Age → Attained Age & Policy Month ↓	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
29_3	77.10%	76.40%	75.70%	75.00%	74.30%	73.70%	73.00%	72.40%	71.80%	71.20%	70.60%	70.00%	69.50%	68.90%	0.00%	0.00%	0.00%
29_4	77.10%	76.40%	75.70%	75.10%	74.40%	73.70%	73.10%	72.50%	71.80%	71.20%	70.70%	70.10%	69.50%	69.00%	0.00%	0.00%	0.00%
29_5	77.20%	76.50%	75.80%	75.10%	74.50%	73.80%	73.20%	72.60%	71.90%	71.30%	70.70%	70.10%	69.60%	69.00%	0.00%	0.00%	0.00%
29_6	77.30%	76.60%	75.90%	75.20%	74.50%	73.90%	73.20%	72.60%	72.00%	71.40%	70.80%	70.20%	69.60%	69.10%	0.00%	0.00%	0.00%
29_7	77.30%	76.60%	75.90%	75.20%	74.60%	73.90%	73.30%	72.60%	72.00%	71.40%	70.80%	70.20%	69.70%	69.10%	0.00%	0.00%	0.00%
29_8	77.40%	76.70%	76.00%	75.30%	74.60%	74.00%	73.30%	72.70%	72.10%	71.50%	70.90%	70.30%	69.70%	69.20%	0.00%	0.00%	0.00%
29_9	77.50%	76.70%	76.10%	75.40%	74.70%	74.00%	73.40%	72.80%	72.10%	71.50%	70.90%	70.40%	69.80%	69.30%	0.00%	0.00%	0.00%
29_10	77.50%	76.80%	76.10%	75.40%	74.80%	74.10%	73.40%	72.80%	72.20%	71.60%	71.00%	70.40%	69.90%	69.30%	0.00%	0.00%	0.00%
29_11	77.60%	76.90%	76.20%	75.50%	74.80%	74.20%	73.50%	72.90%	72.20%	71.60%	71.10%	70.50%	69.90%	69.40%	0.00%	0.00%	0.00%
29_12	77.60%	76.90%	76.20%	75.50%	74.90%	74.20%	73.60%	72.90%	72.30%	71.70%	71.10%	70.50%	70.00%	69.40%	0.00%	0.00%	0.00%
30_1	77.70%	77.00%	76.30%	75.60%	74.90%	74.30%	73.60%	73.00%	72.40%	71.80%	71.20%	70.60%	70.00%	69.50%	68.90%	0.00%	0.00%
30_2	77.80%	77.10%	76.40%	75.70%	75.00%	74.30%	73.70%	73.00%	72.40%	71.80%	71.20%	70.60%	70.10%	69.50%	69.00%	0.00%	0.00%
30_3	77.80%	77.10%	76.40%	75.70%	75.10%	74.40%	73.70%	73.10%	72.50%	71.90%	71.30%	70.70%	70.10%	69.60%	69.10%	0.00%	0.00%
30_4	77.90%	77.20%	76.50%	75.80%	75.10%	74.40%	73.80%	73.20%	72.50%	71.90%	71.30%	70.80%	70.20%	69.60%	69.10%	0.00%	0.00%
30_5	78.00%	77.20%	76.50%	75.90%	75.20%	74.50%	73.90%	73.20%	72.60%	72.00%	71.40%	70.80%	70.20%	69.70%	69.20%	0.00%	0.00%
30_6	78.00%	77.30%	76.60%	75.90%	75.20%	74.60%	73.90%	73.30%	72.70%	72.00%	71.40%	70.90%	70.30%	69.80%	69.20%	0.00%	0.00%
30_7	78.10%	77.40%	76.70%	76.00%	75.30%	74.60%	74.00%	73.30%	72.70%	72.10%	71.50%	70.90%	70.40%	69.80%	69.30%	0.00%	0.00%
30_8	78.20%	77.40%	76.70%	76.00%	75.40%	74.70%	74.00%	73.40%	72.80%	72.20%	71.60%	71.00%	70.40%	69.90%	69.30%	0.00%	0.00%
30_9	78.20%	77.50%	76.80%	76.10%	75.40%	74.70%	74.10%	73.50%	72.80%	72.20%	71.60%	71.00%	70.50%	69.90%	69.40%	0.00%	0.00%
30_10	78.30%	77.60%	76.90%	76.20%	75.50%	74.80%	74.20%	73.50%	72.90%	72.30%	71.70%	71.10%	70.50%	70.00%	69.40%	0.00%	0.00%
30_11	78.30%	77.60%	76.90%	76.20%	75.50%	74.90%	74.20%	73.60%	72.90%	72.30%	71.70%	71.10%	70.60%	70.00%	69.50%	0.00%	0.00%
30_12	78.40%	77.70%	77.00%	76.30%	75.60%	74.90%	74.30%	73.60%	73.00%	72.40%	71.80%	71.20%	70.60%	70.10%	69.50%	0.00%	0.00%
31_1	78.50%	77.70%	77.00%	76.30%	75.70%	75.00%	74.30%	73.70%	73.10%	72.50%	71.90%	71.30%	70.70%	70.10%	69.60%	69.10%	0.00%
31_2	78.50%	77.80%	77.10%	76.40%	75.70%	75.10%	74.40%	73.80%	73.10%	72.50%	71.90%	71.30%	70.80%	70.20%	69.70%	69.10%	0.00%
31_3	78.60%	77.90%	77.20%	76.50%	75.80%	75.10%	74.50%	73.80%	73.20%	72.60%	72.00%	71.40%	70.80%	70.30%	69.70%	69.20%	0.00%
31_4	78.70%	77.90%	77.20%	76.50%	75.80%	75.20%	74.50%	73.90%	73.20%	72.60%	72.00%	71.40%	70.90%	70.30%	69.80%	69.20%	0.00%
31_5	78.70%	78.00%	77.30%	76.60%	75.90%	75.20%	74.60%	73.90%	73.30%	72.70%	72.10%	71.50%	70.90%	70.40%	69.80%	69.30%	0.00%
31_6	78.80%	78.10%	77.40%	76.70%	76.00%	75.30%	74.60%	74.00%	73.40%	72.70%	72.10%	71.60%	71.00%	70.40%	69.90%	69.40%	0.00%
31_7	78.90%	78.10%	77.40%	76.70%	76.00%	75.40%	74.70%	74.00%	73.40%	72.80%	72.20%	71.60%	71.00%	70.50%	69.90%	69.40%	0.00%
31_8	78.90%	78.20%	77.50%	76.80%	76.10%	75.40%	74.80%	74.10%	73.50%	72.90%	72.30%	71.70%	71.10%	70.50%	70.00%	69.50%	0.00%
31_9	79.00%	78.30%	77.50%	76.80%	76.10%	75.50%	74.80%	74.20%	73.50%	72.90%	72.30%	71.70%	71.10%	70.60%	70.00%	69.50%	0.00%
31_10	79.00%	78.30%	77.60%	76.90%	76.20%	75.50%	74.90%	74.20%	73.60%	73.00%	72.40%	71.80%	71.20%	70.60%	70.10%	69.60%	0.00%
31_11	79.10%	78.40%	77.70%	77.00%	76.30%	75.60%	74.90%	74.30%	73.70%	73.00%	72.40%	71.80%	71.30%	70.70%	70.20%	69.60%	0.00%
31_12	79.20%	78.40%	77.70%	77.00%	76.30%	75.70%	75.00%	74.30%	73.70%	73.10%	72.50%	71.90%	71.30%	70.80%	70.20%	69.70%	0.00%
32_1	79.20%	78.50%	77.80%	77.10%	76.40%	75.70%	75.10%	74.40%	73.80%	73.20%	72.50%	72.00%	71.40%	70.80%	70.30%	69.70%	69.20%
32_2	79.30%	78.60%	77.90%	77.10%	76.50%	75.80%	75.10%	74.50%	73.80%	73.20%	72.60%	72.00%	71.40%	70.90%	70.30%	69.80%	69.30%
32_3	79.40%	78.60%	77.90%	77.20%	76.50%	75.80%	75.20%	74.50%	73.90%	73.30%	72.70%	72.10%	71.50%	70.90%	70.40%	69.90%	69.30%
32_4	79.40%	78.70%	78.00%	77.30%	76.60%	75.90%	75.20%	74.60%	73.90%	73.30%	72.70%	72.10%	71.50%	71.00%	70.40%	69.90%	69.40%
32_5	79.50%	78.80%	78.00%	77.30%	76.60%	76.00%	75.30%	74.60%	74.00%	73.40%	72.80%	72.20%	71.60%	71.00%	70.50%	70.00%	69.50%
32_6	79.60%	78.80%	78.10%	77.40%	76.70%	76.00%	75.40%	74.70%	74.10%	73.40%	72.80%	72.20%	71.70%	71.10%	70.60%	70.00%	69.50%
32_7	79.60%	78.90%	78.20%	77.50%	76.80%	76.10%	75.40%	74.80%	74.10%	73.50%	72.90%	72.30%	71.70%	71.20%	70.60%	70.10%	69.60%
32_8	79.70%	79.00%	78.20%	77.50%	76.80%	76.10%	75.50%	74.80%	74.20%	73.60%	73.00%	72.40%	71.80%	71.20%	70.70%	70.10%	69.60%
32_9	79.70%	79.00%	78.30%	77.60%	76.90%	76.20%	75.50%	74.90%	74.20%	73.60%	73.00%	72.40%	71.80%	71.30%	70.70%	70.20%	69.70%
32_10	79.80%	79.10%	78.40%	77.60%	77.00%	76.30%	75.60%	74.90%	74.30%	73.70%	73.10%	72.50%	71.90%	71.30%	70.80%	70.20%	69.70%
32_11	79.90%	79.10%	78.40%	77.70%	77.00%	76.30%	75.70%	75.00%	74.40%	73.70%	73.10%	72.50%	71.90%	71.40%	70.80%	70.30%	69.80%
32_12	79.90%	79.20%	78.50%	77.80%	77.10%	76.40%	75.70%	75.10%	74.40%	73.80%	73.20%	72.60%	72.00%	71.40%	70.90%	70.40%	69.80%
33_1	80.00%	79.30%	78.50%	77.80%	77.10%	76.50%	75.80%	75.10%	74.50%	73.90%	73.20%	72.60%	72.10%	71.50%	70.90%	70.40%	69.90%
33_2	80.10%	79.30%	78.60%	77.90%	77.20%	76.50%	75.80%	75.20%	74.50%	73.90%	73.30%	72.70%	72.10%	71.60%	71.00%	70.50%	70.00%
33_3	80.10%	79.40%	78.70%	78.00%	77.30%	76.60%	75.90%	75.20%	74.60%	74.00%	73.40%	72.80%	72.20%	71.60%	71.10%	70.50%	70.00%
33_4	80.20%	79.50%	78.70%	78.00%	77.30%	76.60%	76.00%	75.30%	74.70%	74.00%	73.40%	72.80%	72.20%	71.70%	71.10%	70.60%	70.10%
33_5	80.30%	79.50%	78.80%	78.10%	77.40%	76.70%	76.00%	75.40%	74.70%	74.10%	73.50%	72.90%	72.30%	71.70%	71.20%	70.60%	70.10%
33_6	80.30%	79.60%	78.90%	78.10%	77.40%	76.80%	76.10%	75.40%	74.80%	74.20%	73.50%	72.90%	72.40%	71.80%	71.20%	70.70%	70.20%
33_7	80.40%	79.70%	79.00%	78.20%	77.50%	76.80%	76.10%	75.50%	74.80%	74.20%	73.60%	73.00%	72.40%	71.80%	71.30%	70.80%	70.20%
33_8	80.50%	79.70%	79.00%	78.30%	77.60%	76.90%	76.20%	75.50%	74.90%	74.30%	73.70%	73.10%	72.50%	71.90%	71.30%	70.80%	70.30%
33_9	80.50%	79.80%	79.10%	78.30%	77.60%	76.90%	76.30%	75.60%	75.00%	74.30%	73.70%	73.10%	72.50%	72.00%	71.40%	70.90%	70.30%
33_10	80.60%	79.80%	79.10%	78.40%	77.70%	77.00%	76.30%	75.70%	75.00%	74.40%	73.80%	73.20%	72.60%	72.00%	71.50%	70.90%	70.40%
33_11	80.70%	79.90%	79.20%	78.50%	77.80%	77.10%	76.40%	75.70%	75.10%	74.50%	73.80%	73.20%	72.60%	72.10%	71.50%	71.00%	70.50%
33_12	80.70%	80.00%	79.20%	78.50%	77.80%	77.10%	76.50%	75.80%	75.10%	74.50%	73.90%	73.30%	72.70%	72.10%	71.60%	71.00%	70.50%
34_1	80.80%	80.00%	79.30%	78.60%	77.90%	77.20%	76.50%	75.90%	75.20%	74.60%	74.00%	73.30%	72.80%	72.20%	71.60%	71.10%	70.60%
34_2	80.90%	80.10%	79.40%	78.70%	77.90%	77.30%	76.60%	75.90%	75.30%	74.60%	74.00%	73.40%	72.80%	72.20%	71.70%	71.10%	70.60%
34_3	80.90%	80.20%	79.40%	78.70%	78.00%	77.30%	76.60%	76.00%	75.30%	74.70%	74.10%	73.50%	72.90%	72.30%	71.70%	71.20%	70.70%
34_4	81.00%	80.20%	79.50%	78.80%	78.10%	77.40%	76.70%	76.00%	75.40%	74.70%	74.10%	73.50%	72.90%	72.40%	71.80%	71.30%	70.70%
34_5	81.00%	80.30%	79.60%	78.80%	78.10%	77.40%	76.80%	76.10%	75.40%	74.80%	74.20%	73.60%	73.00%	72.40%	71.90%	71.30%	70.80%
34_6	81.10%	80.40%	79.60%	78.90%	78.20%	77.50%	76.80%	76.20%	75.50%	74.90%	74.20%	73.60%	73.00%	72.50%	71.90%	71.40%	70.80%
34_7	81.20%	80.40%	79.70%	79.00%	78.30%	77.60%	76.90%	76.20%	75.60%	74.90%	74.30%	73.70%	73.10%	72.50%	72.00%	71.40%	70.90%
34_8	81.20%	80.50%	79.80%	79.00%	78.30%	77.60%	76.90%	76.30%	75.60%	75.00%	74.40%	73.80%	73.20%	72.60%	72.00%	71.50	

Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants

Maturity Age → Attained Age & Policy Month ↓	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
36_12	83.10%	82.30%	81.60%	80.80%	80.10%	79.40%	78.70%	78.00%	77.30%	76.70%	76.00%	75.40%	74.80%	74.20%	73.60%	73.10%	72.60%
37_1	83.20%	82.40%	81.60%	80.90%	80.20%	79.50%	78.80%	78.10%	77.40%	76.70%	76.10%	75.50%	74.90%	74.30%	73.70%	73.20%	72.60%
37_2	83.20%	82.50%	81.70%	81.00%	80.20%	79.50%	78.80%	78.10%	77.50%	76.80%	76.20%	75.50%	74.90%	74.30%	73.80%	73.20%	72.70%
37_3	83.30%	82.50%	81.80%	81.00%	80.30%	79.60%	78.90%	78.20%	77.50%	76.90%	76.20%	75.60%	75.00%	74.40%	73.80%	73.30%	72.70%
37_4	83.40%	82.60%	81.80%	81.10%	80.40%	79.70%	79.00%	78.30%	77.60%	76.90%	76.30%	75.70%	75.10%	74.50%	73.90%	73.40%	72.80%
37_5	83.40%	82.70%	81.90%	81.20%	80.40%	79.70%	79.00%	78.30%	77.70%	77.00%	76.40%	75.70%	75.10%	74.50%	73.90%	73.40%	72.80%
37_6	83.50%	82.70%	82.00%	81.20%	80.50%	79.80%	79.10%	78.40%	77.70%	77.10%	76.40%	75.80%	75.20%	74.60%	74.00%	73.40%	72.90%
37_7	83.60%	82.80%	82.00%	81.30%	80.60%	79.80%	79.10%	78.50%	77.80%	77.10%	76.50%	75.80%	75.20%	74.60%	74.10%	73.50%	73.00%
37_8	83.60%	82.90%	82.10%	81.40%	80.60%	79.90%	79.20%	78.50%	77.80%	77.20%	76.50%	75.90%	75.30%	74.70%	74.10%	73.60%	73.00%
37_9	83.70%	82.90%	82.20%	81.40%	80.70%	80.00%	79.30%	78.60%	77.90%	77.20%	76.60%	76.00%	75.40%	74.80%	74.20%	73.60%	73.10%
37_10	83.80%	83.00%	82.20%	81.50%	80.80%	80.00%	79.30%	78.60%	78.00%	77.30%	76.70%	76.00%	75.40%	74.80%	74.20%	73.70%	73.10%
37_11	83.90%	83.10%	82.30%	81.60%	80.80%	80.10%	79.40%	78.70%	78.00%	77.40%	76.70%	76.10%	75.50%	74.90%	74.30%	73.70%	73.20%
37_12	83.90%	83.10%	82.40%	81.60%	80.90%	80.20%	79.50%	78.80%	78.10%	77.40%	76.80%	76.10%	75.50%	74.90%	74.40%	73.80%	73.20%
38_1	84.00%	83.20%	82.40%	81.70%	81.00%	80.20%	79.50%	78.80%	78.20%	77.50%	76.80%	76.20%	75.60%	75.00%	74.40%	73.80%	73.30%
38_2	84.10%	83.30%	82.50%	81.80%	81.00%	80.30%	79.60%	78.90%	78.20%	77.50%	76.90%	76.30%	75.70%	75.10%	74.50%	73.90%	73.40%
38_3	84.10%	83.30%	82.60%	81.80%	81.10%	80.40%	79.70%	79.00%	78.30%	77.60%	77.00%	76.30%	75.70%	75.10%	74.50%	74.00%	73.40%
38_4	84.20%	83.40%	82.60%	81.90%	81.20%	80.40%	79.70%	79.00%	78.30%	77.70%	77.00%	76.40%	75.80%	75.20%	74.60%	74.00%	73.50%
38_5	84.30%	83.50%	82.70%	82.00%	81.20%	80.50%	79.80%	79.10%	78.40%	77.70%	77.10%	76.50%	75.80%	75.20%	74.60%	74.10%	73.50%
38_6	84.30%	83.50%	82.80%	82.00%	81.30%	80.60%	79.80%	79.10%	78.50%	77.80%	77.10%	76.50%	75.90%	75.30%	74.70%	74.10%	73.60%
38_7	84.40%	83.60%	82.80%	82.10%	81.30%	80.60%	79.90%	79.20%	78.50%	77.90%	77.20%	76.60%	76.00%	75.40%	74.80%	74.20%	73.70%
38_8	84.50%	83.70%	82.90%	82.20%	81.40%	80.70%	80.00%	79.30%	78.60%	77.90%	77.30%	76.60%	76.00%	75.40%	74.80%	74.30%	73.70%
38_9	84.50%	83.70%	83.00%	82.20%	81.50%	80.70%	80.00%	79.30%	78.70%	78.00%	77.30%	76.70%	76.10%	75.50%	74.90%	74.30%	73.80%
38_10	84.60%	83.80%	83.00%	82.30%	81.50%	80.80%	80.10%	79.40%	78.70%	78.00%	77.40%	76.80%	76.10%	75.50%	74.90%	74.40%	73.80%
38_11	84.70%	83.90%	83.10%	82.40%	81.60%	80.90%	80.20%	79.50%	78.80%	78.10%	77.50%	76.80%	76.20%	75.60%	75.00%	74.40%	73.90%
38_12	84.70%	84.00%	83.20%	82.40%	81.70%	80.90%	80.20%	79.50%	78.80%	78.20%	77.50%	76.90%	76.30%	75.70%	75.10%	74.50%	73.90%
39_1	84.80%	84.00%	83.20%	82.50%	81.70%	81.00%	80.30%	79.60%	78.90%	78.20%	77.60%	76.90%	76.30%	75.70%	75.10%	74.60%	74.00%
39_2	84.90%	84.10%	83.30%	82.60%	81.80%	81.10%	80.40%	79.70%	79.00%	78.30%	77.60%	77.00%	76.40%	75.80%	75.20%	74.60%	74.10%
39_3	84.90%	84.20%	83.40%	82.60%	81.90%	81.10%	80.40%	79.70%	79.00%	78.40%	77.70%	77.10%	76.40%	75.80%	75.20%	74.70%	74.10%
39_4	85.00%	84.20%	83.40%	82.70%	81.90%	81.20%	80.50%	79.80%	79.10%	78.40%	77.80%	77.10%	76.50%	75.90%	75.30%	74.70%	74.20%
39_5	85.10%	84.30%	83.50%	82.80%	82.00%	81.30%	80.50%	79.80%	79.20%	78.50%	77.80%	77.20%	76.60%	76.00%	75.40%	74.80%	74.20%
39_6	85.20%	84.40%	83.60%	82.80%	82.10%	81.30%	80.60%	79.90%	79.20%	78.50%	77.90%	77.20%	76.60%	76.00%	75.40%	74.80%	74.30%
39_7	85.20%	84.40%	83.60%	82.90%	82.10%	81.40%	80.70%	80.00%	79.30%	78.60%	77.90%	77.30%	76.70%	76.10%	75.50%	74.90%	74.40%
39_8	85.30%	84.50%	83.70%	83.00%	82.20%	81.50%	80.70%	80.00%	79.30%	78.70%	78.00%	77.40%	76.70%	76.10%	75.50%	75.00%	74.40%
39_9	85.40%	84.60%	83.80%	83.00%	82.30%	81.50%	80.80%	80.10%	79.40%	78.70%	78.10%	77.40%	76.80%	76.20%	75.60%	75.00%	74.50%
39_10	85.40%	84.60%	83.90%	83.10%	82.30%	81.60%	80.90%	80.20%	79.50%	78.80%	78.10%	77.50%	76.90%	76.30%	75.70%	75.10%	74.50%
39_11	85.50%	84.70%	83.90%	83.20%	82.40%	81.70%	80.90%	80.20%	79.50%	78.90%	78.20%	77.60%	76.90%	76.30%	75.70%	75.10%	74.60%
39_12	85.60%	84.80%	84.00%	83.20%	82.50%	81.70%	81.00%	80.30%	79.60%	78.90%	78.30%	77.60%	77.00%	76.40%	75.80%	75.20%	74.60%
40_1	85.60%	84.80%	84.10%	83.30%	82.50%	81.80%	81.10%	80.40%	79.70%	79.00%	78.30%	77.70%	77.00%	76.40%	75.80%	75.30%	74.70%
40_2	85.70%	84.90%	84.10%	83.40%	82.60%	81.90%	81.10%	80.40%	79.70%	79.00%	78.40%	77.70%	77.10%	76.50%	75.90%	75.30%	74.80%
40_3	85.80%	85.00%	84.20%	83.40%	82.70%	81.90%	81.20%	80.50%	79.80%	79.10%	78.40%	77.80%	77.20%	76.60%	76.00%	75.40%	74.80%
40_4	85.80%	85.00%	84.30%	83.50%	82.70%	82.00%	81.30%	80.60%	79.90%	79.20%	78.50%	77.90%	77.20%	76.60%	76.00%	75.40%	74.90%
40_5	85.90%	85.10%	84.30%	83.60%	82.80%	82.10%	81.30%	80.60%	79.90%	79.20%	78.60%	77.90%	77.30%	76.70%	76.10%	75.50%	74.90%
40_6	86.00%	85.20%	84.40%	83.60%	82.90%	82.10%	81.40%	80.70%	80.00%	79.30%	78.60%	78.00%	77.40%	76.70%	76.10%	75.60%	75.00%
40_7	86.10%	85.20%	84.50%	83.70%	82.90%	82.20%	81.50%	80.70%	80.00%	79.40%	78.70%	78.00%	77.40%	76.80%	76.20%	75.60%	75.10%
40_8	86.10%	85.30%	84.50%	83.80%	83.00%	82.30%	81.50%	80.80%	80.10%	79.40%	78.80%	78.10%	77.50%	76.90%	76.30%	75.70%	75.10%
40_9	86.20%	85.40%	84.60%	83.80%	83.10%	82.30%	81.60%	80.90%	80.20%	79.50%	78.90%	78.20%	77.50%	76.90%	76.30%	75.70%	75.20%
40_10	86.30%	85.50%	84.70%	83.90%	83.10%	82.40%	81.70%	80.90%	80.20%	79.60%	78.90%	78.20%	77.60%	77.00%	76.40%	75.80%	75.20%
40_11	86.30%	85.50%	84.70%	84.00%	83.20%	82.50%	81.70%	81.00%	80.30%	79.60%	78.90%	78.30%	77.70%	77.00%	76.40%	75.90%	75.30%
40_12	86.40%	85.60%	84.80%	84.00%	83.30%	82.50%	81.80%	81.10%	80.40%	79.70%	79.00%	78.40%	77.70%	77.10%	76.50%	75.90%	75.40%
41_1	86.50%	85.70%	84.90%	84.10%	83.30%	82.60%	81.80%	81.10%	80.40%	79.70%	79.10%	78.40%	77.80%	77.20%	76.60%	76.00%	75.40%
41_2	86.50%	85.70%	84.90%	84.20%	83.40%	82.60%	81.90%	81.20%	80.50%	79.80%	79.10%	78.50%	77.80%	77.20%	76.60%	76.00%	75.50%
41_3	86.60%	85.80%	85.00%	84.20%	83.50%	82.70%	82.00%	81.30%	80.60%	79.90%	79.20%	78.50%	77.90%	77.30%	76.70%	76.10%	75.50%
41_4	86.70%	85.90%	85.10%	84.30%	83.50%	82.80%	82.00%	81.30%	80.60%	79.90%	79.30%	78.60%	78.00%	77.30%	76.70%	76.20%	75.60%
41_5	86.70%	85.90%	85.10%	84.40%	83.60%	82.80%	82.10%	81.40%	80.70%	80.00%	79.30%	78.70%	78.00%	77.40%	76.80%	76.20%	75.70%
41_6	86.80%	86.00%	85.20%	84.40%	83.70%	82.90%	82.20%	81.50%	80.80%	80.10%	79.40%	78.70%	78.10%	77.50%	76.90%	76.30%	75.70%
41_7	86.90%	86.10%	85.30%	84.50%	83.70%	83.00%	82.20%	81.50%	80.80%	80.10%	79.50%	78.80%	78.20%	77.50%	76.90%	76.30%	75.80%
41_8	87.00%	86.10%	85.40%	84.60%	83.80%	83.00%	82.30%	81.60%	80.90%	80.20%	79.50%	78.90%	78.20%	77.60%	77.00%	76.40%	75.80%
41_9	87.00%	86.20%	85.40%	84.60%	83.90%	83.10%	82.40%	81.70%	80.90%	80.30%	79.60%	78.90%	78.30%	77.70%	77.00%	76.50%	75.90%
41_10	87.10%	86.30%	85.50%	84.70%	83.90%	83.20%	82.40%	81.70%	81.00%	80.30%	79.60%	79.00%	78.30%	77.70%	77.10%	76.50%	75.90%
41_11	87.20%	86.40%	85.60%	84.80%	84.00%	83.20%	82.50%	81.80%	81.10%	80.40%	79.70%	79.00%	78.40%	77.80%	77.20%	76.60%	76.00%
41_12	87.20%	86.40%	85.60%	84.80%	84.10%	83.30%	82.60%	81.80%	81.10%	80.40%	79.80%	79.10%	78.50%	77.90%	77.30%	76.70%	76.10%
42_1	87.30%	86.50%	85.70%	84.90%	84.10%	83.40%	82.60%	81.90%	81.20%	80.50%	79.80%	79.20%	78.50%	77.90%	77.30%	76.70%	76.10%
42_2	87.40%	86.60%	85.80%	85.00%	84.20%	83.40%	82.70%	82.00%	81.30%	80.60%	79.90%	79.20%	78.60%	78.00%	77.40%	76.80%	76.20%
42_3	87.50%	86.60%	85.80%	85.00%	84.30%	83.50%	82.80%	82.00%	81.30%	80.60%	80.00%	79.30%	78.60%	78.00%	77.40%	76.80%	76.20%
42_4	87.50%	86.70%	85.90%	85.10%	84.30%	83.60%	82.80%	82.10%	81.40%	80.70%	80.00%	79.40%	78.70%	78.10%	77.50%	76.90%	76.30%
42_5	87.60%	86.80%	86.00%	85.20%	84.40%	83.60%	82.90%	82.20%	81.50%								

Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants

Maturity Age → Attained Age & Policy Month ↓	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
44_9	89.60%	88.80%	87.90%	87.10%	86.30%	85.50%	84.80%	84.00%	83.30%	82.60%	81.90%	81.20%	80.50%	79.90%	79.30%	78.60%	78.10%
44_10	89.70%	88.90%	88.00%	87.20%	86.40%	85.60%	84.80%	84.10%	83.40%	82.60%	81.90%	81.30%	80.60%	79.90%	79.30%	78.70%	78.10%
44_11	89.70%	88.90%	88.10%	87.30%	86.50%	85.70%	84.90%	84.20%	83.40%	82.70%	82.00%	81.30%	80.70%	80.00%	79.40%	78.80%	78.20%
44_12	89.80%	89.00%	88.10%	87.30%	86.50%	85.70%	85.00%	84.20%	83.50%	82.80%	82.10%	81.40%	80.70%	80.10%	79.40%	78.80%	78.20%
45_1	89.90%	89.00%	88.20%	87.40%	86.60%	85.80%	85.00%	84.30%	83.60%	82.80%	82.10%	81.50%	80.80%	80.10%	79.50%	78.90%	78.30%
45_2	90.00%	89.10%	88.30%	87.50%	86.70%	85.90%	85.10%	84.40%	83.60%	82.90%	82.20%	81.50%	80.80%	80.20%	79.60%	79.00%	78.40%
45_3	90.00%	89.20%	88.40%	87.50%	86.70%	86.00%	85.20%	84.40%	83.70%	83.00%	82.30%	81.60%	80.90%	80.30%	79.60%	79.00%	78.40%
45_4	90.10%	89.30%	88.40%	87.60%	86.80%	86.00%	85.30%	84.50%	83.80%	83.00%	82.30%	81.60%	81.00%	80.30%	79.70%	79.10%	78.50%
45_5	90.20%	89.30%	88.50%	87.70%	86.90%	86.10%	85.30%	84.60%	83.80%	83.10%	82.40%	81.70%	81.00%	80.40%	79.80%	79.10%	78.50%
45_6	90.30%	89.40%	88.60%	87.80%	86.90%	86.20%	85.40%	84.60%	83.90%	83.20%	82.50%	81.80%	81.10%	80.40%	79.80%	79.20%	78.60%
45_7	90.30%	89.50%	88.60%	87.80%	87.00%	86.20%	85.50%	84.70%	84.00%	83.20%	82.50%	81.80%	81.20%	80.50%	79.90%	79.30%	78.70%
45_8	90.40%	89.50%	88.70%	87.90%	87.10%	86.30%	85.50%	84.80%	84.00%	83.30%	82.60%	81.90%	81.20%	80.60%	79.90%	79.30%	78.70%
45_9	90.50%	89.60%	88.80%	88.00%	87.20%	86.40%	85.60%	84.80%	84.10%	83.40%	82.70%	82.00%	81.30%	80.60%	80.00%	79.40%	78.80%
45_10	90.50%	89.70%	88.90%	88.00%	87.20%	86.40%	85.70%	84.90%	84.20%	83.40%	82.70%	82.00%	81.40%	80.70%	80.10%	79.40%	78.80%
45_11	90.60%	89.80%	88.90%	88.10%	87.30%	86.50%	85.70%	85.00%	84.20%	83.50%	82.80%	82.10%	81.40%	80.80%	80.10%	79.50%	78.90%
45_12	90.70%	89.80%	89.00%	88.20%	87.40%	86.60%	85.80%	85.00%	84.30%	83.60%	82.90%	82.20%	81.50%	80.80%	80.20%	79.60%	79.00%
46_1	90.80%	89.90%	89.10%	88.20%	87.40%	86.60%	85.90%	85.10%	84.40%	83.60%	82.90%	82.20%	81.50%	80.90%	80.30%	79.60%	79.00%
46_2	90.90%	90.00%	89.10%	88.30%	87.50%	86.70%	85.90%	85.20%	84.40%	83.70%	83.00%	82.30%	81.60%	81.00%	80.30%	79.70%	79.10%
46_3	90.90%	90.10%	89.20%	88.40%	87.60%	86.80%	86.00%	85.20%	84.50%	83.80%	83.00%	82.40%	81.70%	81.00%	80.40%	79.80%	79.20%
46_4	91.00%	90.10%	89.30%	88.50%	87.60%	86.80%	86.10%	85.30%	84.60%	83.80%	83.10%	82.40%	81.70%	81.00%	80.40%	79.80%	79.20%
46_5	91.10%	90.20%	89.40%	88.50%	87.70%	86.90%	86.10%	85.40%	84.60%	83.90%	83.20%	82.50%	81.80%	81.10%	80.50%	79.90%	79.30%
46_6	91.10%	90.30%	89.40%	88.60%	87.80%	87.00%	86.20%	85.40%	84.70%	84.00%	83.20%	82.50%	81.90%	81.20%	80.60%	79.90%	79.30%
46_7	91.20%	90.30%	89.50%	88.70%	87.90%	87.10%	86.30%	85.50%	84.80%	84.00%	83.30%	82.60%	81.90%	81.30%	80.60%	80.00%	79.40%
46_8	91.30%	90.40%	89.60%	88.70%	87.90%	87.10%	86.30%	85.60%	84.80%	84.10%	83.40%	82.70%	82.00%	81.30%	80.70%	80.10%	79.50%
46_9	91.40%	90.50%	89.60%	88.80%	88.00%	87.20%	86.40%	85.60%	84.90%	84.20%	83.40%	82.70%	82.10%	81.40%	80.80%	80.10%	79.50%
46_10	91.40%	90.60%	89.70%	88.90%	88.10%	87.30%	86.50%	85.70%	85.00%	84.20%	83.50%	82.80%	82.10%	81.50%	80.80%	80.20%	79.60%
46_11	91.50%	90.60%	89.80%	89.00%	88.10%	87.30%	86.50%	85.80%	85.00%	84.30%	83.60%	82.90%	82.20%	81.50%	80.90%	80.30%	79.60%
46_12	91.60%	90.70%	89.90%	89.00%	88.20%	87.40%	86.60%	85.80%	85.10%	84.40%	83.60%	82.90%	82.30%	81.60%	80.90%	80.30%	79.70%
47_1	91.70%	90.80%	89.90%	89.10%	88.30%	87.50%	86.70%	85.90%	85.20%	84.40%	83.70%	83.00%	82.30%	81.70%	81.00%	80.40%	79.80%
47_2	91.70%	90.90%	90.00%	89.20%	88.30%	87.50%	86.80%	86.00%	85.20%	84.50%	83.80%	83.10%	82.40%	81.70%	81.10%	80.40%	79.80%
47_3	91.80%	90.90%	90.10%	89.20%	88.40%	87.60%	86.80%	86.10%	85.30%	84.60%	83.80%	83.10%	82.40%	81.80%	81.10%	80.50%	79.90%
47_4	91.90%	91.00%	90.20%	89.30%	88.50%	87.70%	86.90%	86.10%	85.40%	84.60%	83.90%	83.20%	82.50%	81.80%	81.20%	80.60%	80.00%
47_5	91.90%	91.10%	90.20%	89.40%	88.60%	87.80%	87.00%	86.20%	85.40%	84.70%	84.00%	83.30%	82.60%	81.90%	81.30%	80.60%	80.00%
47_6	92.00%	91.20%	90.30%	89.50%	88.60%	87.80%	87.00%	86.30%	85.50%	84.80%	84.00%	83.30%	82.60%	82.00%	81.30%	80.70%	80.10%
47_7	92.10%	91.20%	90.40%	89.50%	88.70%	87.90%	87.10%	86.30%	85.60%	84.80%	84.10%	83.40%	82.70%	82.00%	81.40%	80.70%	80.10%
47_8	92.20%	91.30%	90.40%	89.60%	88.80%	88.00%	87.20%	86.40%	85.60%	84.90%	84.20%	83.50%	82.80%	82.10%	81.40%	80.80%	80.20%
47_9	92.20%	91.40%	90.50%	89.70%	88.80%	88.00%	87.20%	86.50%	85.70%	85.00%	84.20%	83.50%	82.80%	82.20%	81.50%	80.90%	80.30%
47_10	92.30%	91.40%	90.60%	89.70%	88.90%	88.10%	87.30%	86.50%	85.80%	85.00%	84.30%	83.60%	82.90%	82.20%	81.60%	80.90%	80.30%
47_11	92.40%	91.50%	90.70%	89.80%	89.00%	88.20%	87.40%	86.60%	85.80%	85.10%	84.40%	83.70%	83.00%	82.30%	81.60%	81.00%	80.40%
47_12	92.50%	91.60%	90.70%	89.90%	89.10%	88.20%	87.40%	86.70%	85.90%	85.20%	84.40%	83.70%	83.00%	82.40%	81.70%	81.10%	80.40%
48_1	92.50%	91.70%	90.80%	90.00%	89.10%	88.30%	87.50%	86.70%	86.00%	85.20%	84.50%	83.80%	83.10%	82.40%	81.80%	81.10%	80.50%
48_2	92.60%	91.70%	90.90%	90.00%	89.20%	88.40%	87.60%	86.80%	86.00%	85.30%	84.60%	83.80%	83.20%	82.50%	81.80%	81.20%	80.60%
48_3	92.70%	91.80%	91.00%	90.10%	89.30%	88.50%	87.70%	86.90%	86.10%	85.40%	84.60%	83.90%	83.20%	82.50%	81.90%	81.20%	80.60%
48_4	92.80%	91.90%	91.00%	90.20%	89.30%	88.50%	87.70%	86.90%	86.20%	85.40%	84.70%	84.00%	83.30%	82.60%	81.90%	81.30%	80.70%
48_5	92.80%	92.00%	91.10%	90.20%	89.40%	88.60%	87.80%	87.00%	86.20%	85.50%	84.80%	84.00%	83.30%	82.70%	82.00%	81.40%	80.80%
48_6	92.90%	92.00%	91.20%	90.30%	89.50%	88.70%	87.90%	87.10%	86.30%	85.60%	84.80%	84.10%	83.40%	82.70%	82.10%	81.40%	80.80%
48_7	93.00%	92.10%	91.20%	90.40%	89.60%	88.70%	87.90%	87.10%	86.40%	85.60%	84.90%	84.20%	83.50%	82.80%	82.10%	81.50%	80.90%
48_8	93.10%	92.20%	91.30%	90.50%	89.60%	88.80%	88.00%	87.20%	86.40%	85.70%	85.00%	84.20%	83.50%	82.90%	82.20%	81.60%	80.90%
48_9	93.10%	92.30%	91.40%	90.50%	89.70%	88.90%	88.10%	87.30%	86.50%	85.80%	85.00%	84.30%	83.60%	82.90%	82.30%	81.60%	81.00%
48_10	93.20%	92.30%	91.50%	90.60%	89.80%	88.90%	88.10%	87.40%	86.60%	85.80%	85.10%	84.40%	83.70%	83.00%	82.30%	81.70%	81.10%
48_11	93.30%	92.40%	91.50%	90.70%	89.80%	89.00%	88.20%	87.40%	86.70%	85.90%	85.20%	84.40%	83.70%	83.10%	82.40%	81.80%	81.10%
48_12	93.40%	92.50%	91.60%	90.80%	89.90%	89.10%	88.30%	87.50%	86.70%	86.00%	85.20%	84.50%	83.80%	83.10%	82.50%	81.80%	81.20%
49_1	93.40%	92.60%	91.70%	90.80%	90.00%	89.20%	88.40%	87.60%	86.80%	86.00%	85.30%	84.60%	83.90%	83.20%	82.50%	81.90%	81.30%
49_2	93.50%	92.60%	91.80%	90.90%	90.10%	89.20%	88.40%	87.60%	86.90%	86.10%	85.40%	84.60%	83.90%	83.20%	82.60%	81.90%	81.30%
49_3	93.60%	92.70%	91.80%	91.00%	90.10%	89.30%	88.50%	87.70%	86.90%	86.20%	85.40%	84.70%	84.00%	83.30%	82.60%	82.00%	81.40%
49_4	93.70%	92.80%	91.90%	91.00%	90.20%	89.40%	88.60%	87.80%	87.00%	86.20%	85.50%	84.80%	84.10%	83.40%	82.70%	82.10%	81.40%
49_5	93.80%	92.90%	92.00%	91.10%	90.30%	89.40%	88.60%	87.80%	87.10%	86.30%	85.60%	84.80%	84.10%	83.40%	82.80%	82.10%	81.50%
49_6	93.80%	92.90%	92.10%	91.20%	90.30%	89.50%	88.70%	87.90%	87.10%	86.40%	85.60%	84.90%	84.20%	83.50%	82.80%	82.20%	81.60%
49_7	93.90%	93.00%	92.10%	91.30%	90.40%	89.60%	88.80%	88.00%	87.20%	86.40%	85.70%	85.00%	84.30%	83.60%	82.90%	82.30%	81.60%
49_8	94.00%	93.10%	92.20%	91.30%	90.50%	89.70%	88.80%	88.00%	87.30%	86.50%	85.80%	85.00%	84.30%	83.60%	83.00%	82.30%	81.70%
49_9	94.10%	93.20%	92.30%	91.40%	90.60%	89.70%	88.90%	88.10%	87.30%	86.60%	85.80%	85.10%	84.40%	83.70%	83.00%	82.40%	81.80%
49_10	94.10%	93.20%	92.40%	91.50%	90.60%	89.80%	89.00%	88.20%	87.40%	86.60%	85.90%	85.20%	84.50%	83.80%	83.10%	82.40%	81.80%
49_11	94.20%	93.30%	92.40%	91.60%	90.70%	89.90%	89.10%	88.30%	87.50%	86.70%	86.00%	85.20%	84.50%	83.80%	83.20%	82.50%	81.90%
49_12	94.30%	93.40%	92.50%	91.60%	90.80%	89.90%	89.10%	88.30%	87.50%	86.80%	86.00%	85.30%	84.60%	83.90%	83.20%	82.60%	81.90%
50_1	94.40%	93.50%	92.60%	91.70%	90.90%	90.00%	89.20%	88.40%	87.60%	86.80%	86.10%	85.40%	84.60%	84.00%	83.30%	82.60%	82.00%
50_2	94.40%	93.50%	92.60%	91.80%	90.90%	90.10%	89.30%	88.50%	87.70%</								

Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants

Maturity Age → Attained Age & Policy Month ↓	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
52.6	96.60%	95.70%	94.80%	93.90%	93.00%	92.10%	91.30%	90.40%	89.60%	88.80%	88.00%	87.30%	86.60%	85.80%	85.10%	84.50%	83.80%
52.7	96.70%	95.80%	94.80%	93.90%	93.10%	92.20%	91.30%	90.50%	89.70%	88.90%	88.10%	87.40%	86.60%	85.90%	85.20%	84.50%	83.90%
52.8	96.80%	95.80%	94.90%	94.00%	93.10%	92.30%	91.40%	90.60%	89.80%	89.00%	88.20%	87.40%	86.70%	86.00%	85.30%	84.60%	83.90%
52.9	96.80%	95.90%	95.00%	94.10%	93.20%	92.30%	91.50%	90.60%	89.80%	89.00%	88.30%	87.50%	86.80%	86.00%	85.30%	84.70%	84.00%
52.10	96.90%	96.00%	95.10%	94.20%	93.30%	92.40%	91.60%	90.70%	89.90%	89.10%	88.30%	87.60%	86.80%	86.10%	85.40%	84.70%	84.10%
52.11	97.00%	96.10%	95.10%	94.20%	93.30%	92.50%	91.60%	90.80%	90.00%	89.20%	88.40%	87.60%	86.90%	86.20%	85.50%	84.80%	84.10%
52.12	97.10%	96.10%	95.20%	94.30%	93.40%	92.60%	91.70%	90.90%	90.00%	89.20%	88.50%	87.70%	87.00%	86.20%	85.50%	84.80%	84.20%
53.1	97.20%	96.20%	95.30%	94.40%	93.50%	92.60%	91.80%	90.90%	90.10%	89.30%	88.50%	87.80%	87.00%	86.20%	85.60%	84.90%	84.30%
53.2	97.20%	96.30%	95.40%	94.50%	93.60%	92.70%	91.80%	91.00%	90.20%	89.40%	88.60%	87.80%	87.10%	86.40%	85.70%	85.00%	84.30%
53.3	97.30%	96.40%	95.50%	94.50%	93.60%	92.80%	91.90%	91.10%	90.30%	89.40%	88.70%	87.90%	87.20%	86.40%	85.70%	85.00%	84.40%
53.4	97.40%	96.50%	95.50%	94.60%	93.70%	92.80%	92.00%	91.10%	90.30%	89.50%	88.70%	88.00%	87.20%	86.50%	85.80%	85.10%	84.40%
53.5	97.50%	96.50%	95.60%	94.70%	93.80%	92.90%	92.10%	91.20%	90.40%	89.60%	88.80%	88.00%	87.30%	86.60%	85.90%	85.20%	84.50%
53.6	97.60%	96.60%	95.70%	94.80%	93.90%	93.00%	92.10%	91.30%	90.50%	89.70%	88.90%	88.10%	87.40%	86.60%	85.90%	85.20%	84.60%
53.7	97.60%	96.70%	95.80%	94.80%	93.90%	93.10%	92.20%	91.40%	90.50%	89.70%	88.90%	88.20%	87.40%	86.70%	86.00%	85.30%	84.60%
53.8	97.70%	96.80%	95.80%	94.90%	94.00%	93.10%	92.30%	91.40%	90.60%	89.80%	89.00%	88.20%	87.50%	86.80%	86.00%	85.40%	84.70%
53.9	97.80%	96.80%	95.90%	95.00%	94.10%	93.20%	92.30%	91.50%	90.70%	89.90%	89.10%	88.30%	87.60%	86.80%	86.10%	85.40%	84.80%
53.10	97.90%	96.90%	96.00%	95.10%	94.20%	93.30%	92.40%	91.60%	90.70%	89.90%	89.10%	88.40%	87.60%	86.90%	86.20%	85.50%	84.80%
53.11	98.00%	97.00%	96.10%	95.20%	94.20%	93.40%	92.50%	91.60%	90.80%	90.00%	89.20%	88.40%	87.70%	87.00%	86.20%	85.60%	84.90%
53.12	98.00%	97.10%	96.10%	95.20%	94.30%	93.40%	92.60%	91.70%	90.90%	90.10%	89.30%	88.50%	87.80%	87.00%	86.30%	85.60%	84.90%
54.1	98.10%	97.20%	96.20%	95.30%	94.40%	93.50%	92.60%	91.80%	91.00%	90.20%	89.30%	88.60%	87.80%	87.10%	86.40%	85.70%	85.00%
54.2	98.20%	97.20%	96.30%	95.40%	94.50%	93.60%	92.70%	91.90%	91.00%	90.20%	89.40%	88.60%	87.90%	87.10%	86.40%	85.70%	85.10%
54.3	98.30%	97.30%	96.40%	95.50%	94.50%	93.70%	92.80%	91.90%	91.10%	90.30%	89.50%	88.70%	88.00%	87.20%	86.50%	85.80%	85.10%
54.4	98.40%	97.40%	96.50%	95.50%	94.60%	93.70%	92.90%	92.00%	91.20%	90.40%	89.60%	88.80%	88.00%	87.30%	86.60%	85.90%	85.20%
54.5	98.40%	97.50%	96.50%	95.60%	94.70%	93.80%	92.90%	92.10%	91.20%	90.40%	89.60%	88.80%	88.10%	87.30%	86.60%	85.90%	85.30%
54.6	98.50%	97.60%	96.60%	95.70%	94.80%	93.90%	93.00%	92.20%	91.30%	90.50%	89.70%	88.90%	88.20%	87.40%	86.70%	86.00%	85.30%
54.7	98.60%	97.60%	96.70%	95.80%	94.90%	94.00%	93.10%	92.20%	91.40%	90.60%	89.80%	89.00%	88.20%	87.50%	86.80%	86.10%	85.40%
54.8	98.70%	97.70%	96.80%	95.80%	94.90%	94.00%	93.20%	92.30%	91.50%	90.60%	89.80%	89.00%	88.30%	87.50%	86.80%	86.10%	85.50%
54.9	98.80%	97.80%	96.90%	95.90%	95.00%	94.10%	93.20%	92.40%	91.50%	90.70%	89.90%	89.10%	88.40%	87.60%	86.90%	86.20%	85.50%
54.10	98.80%	97.90%	96.90%	96.00%	95.10%	94.20%	93.30%	92.40%	91.60%	90.80%	90.00%	89.20%	88.40%	87.70%	87.00%	86.30%	85.60%
54.11	98.90%	98.00%	97.00%	96.10%	95.20%	94.30%	93.40%	92.50%	91.70%	90.80%	90.00%	89.30%	88.50%	87.70%	87.00%	86.30%	85.60%
54.12	99.00%	98.00%	97.10%	96.20%	95.20%	94.30%	93.50%	92.60%	91.70%	90.90%	90.10%	89.30%	88.60%	87.80%	87.10%	86.40%	85.70%
55.1	99.10%	98.10%	97.20%	96.20%	95.30%	94.40%	93.50%	92.70%	91.80%	91.00%	90.20%	89.40%	88.60%	87.90%	87.20%	86.40%	85.80%
55.2	99.20%	98.20%	97.20%	96.30%	95.40%	94.50%	93.60%	92.70%	91.90%	91.10%	90.20%	89.50%	88.70%	87.90%	87.20%	86.50%	85.80%
55.3	99.30%	98.30%	97.30%	96.40%	95.50%	94.60%	93.70%	92.80%	92.00%	91.10%	90.30%	89.50%	88.80%	88.00%	87.30%	86.60%	85.90%
55.4	99.30%	98.40%	97.40%	96.50%	95.50%	94.60%	93.70%	92.90%	92.00%	91.20%	90.40%	89.60%	88.80%	88.10%	87.30%	86.60%	86.00%
55.5	99.40%	98.40%	97.50%	96.50%	95.60%	94.70%	93.80%	92.90%	92.10%	91.30%	90.50%	89.70%	88.90%	88.10%	87.40%	86.70%	86.00%
55.6	99.50%	98.50%	97.60%	96.60%	95.70%	94.80%	93.90%	93.00%	92.20%	91.30%	90.50%	89.70%	89.00%	88.20%	87.50%	86.80%	86.10%
55.7	99.60%	98.60%	97.60%	96.70%	95.80%	94.90%	94.00%	93.10%	92.20%	91.40%	90.60%	89.80%	89.00%	88.30%	87.50%	86.80%	86.10%
55.8	99.70%	98.70%	97.70%	96.80%	95.80%	94.90%	94.00%	93.20%	92.30%	91.50%	90.70%	89.90%	89.10%	88.30%	87.60%	86.90%	86.20%
55.9	99.80%	98.80%	97.80%	96.90%	95.90%	95.00%	94.10%	93.20%	92.40%	91.60%	90.70%	89.90%	89.20%	88.40%	87.70%	87.00%	86.30%
55.10	99.80%	98.90%	97.90%	96.90%	96.00%	95.10%	94.20%	93.30%	92.50%	91.60%	90.80%	90.00%	89.20%	88.50%	87.70%	87.00%	86.30%
55.11	99.90%	98.90%	98.00%	97.00%	96.10%	95.20%	94.30%	93.40%	92.50%	91.70%	90.90%	90.10%	89.30%	88.50%	87.80%	87.10%	86.40%
55.12	100.00%	99.00%	98.00%	97.10%	96.20%	95.20%	94.30%	93.50%	92.60%	91.80%	91.00%	90.20%	89.40%	88.60%	87.90%	87.20%	86.50%
56.1	0.00%	99.10%	98.10%	97.20%	96.20%	95.30%	94.40%	93.50%	92.70%	91.80%	91.00%	90.20%	89.40%	88.70%	87.90%	87.20%	86.50%
56.2	0.00%	99.20%	98.20%	97.20%	96.30%	95.40%	94.50%	93.60%	92.80%	91.90%	91.10%	90.30%	89.50%	88.70%	88.00%	87.30%	86.60%
56.3	0.00%	99.30%	98.30%	97.30%	96.40%	95.50%	94.60%	93.70%	92.80%	92.00%	91.20%	90.40%	89.60%	88.80%	88.10%	87.40%	86.70%
56.4	0.00%	99.30%	98.40%	97.40%	96.50%	95.50%	94.60%	93.80%	92.90%	92.10%	91.20%	90.40%	89.60%	88.90%	88.10%	87.40%	86.70%
56.5	0.00%	99.40%	98.40%	97.50%	96.50%	95.60%	94.70%	93.80%	93.00%	92.10%	91.30%	90.50%	89.70%	88.90%	88.20%	87.50%	86.80%
56.6	0.00%	99.50%	98.50%	97.60%	96.60%	95.70%	94.80%	93.90%	93.00%	92.20%	91.40%	90.60%	89.80%	89.00%	88.30%	87.50%	86.80%
56.7	0.00%	99.60%	98.60%	97.60%	96.70%	95.80%	94.90%	94.00%	93.10%	92.30%	91.40%	90.60%	89.80%	89.10%	88.30%	87.60%	86.90%
56.8	0.00%	99.70%	98.70%	97.70%	96.80%	95.90%	94.90%	94.10%	93.20%	92.30%	91.50%	90.70%	89.90%	89.10%	88.40%	87.70%	87.00%
56.9	0.00%	99.80%	98.80%	97.80%	96.90%	95.90%	95.00%	94.10%	93.30%	92.40%	91.60%	90.80%	90.00%	89.20%	88.50%	87.70%	87.00%
56.10	0.00%	99.80%	98.90%	97.90%	96.90%	96.00%	95.10%	94.20%	93.30%	92.50%	91.60%	90.80%	90.00%	89.30%	88.50%	87.80%	87.10%
56.11	0.00%	99.90%	98.90%	98.00%	97.00%	96.10%	95.20%	94.30%	93.40%	92.60%	91.70%	90.90%	90.10%	89.30%	88.60%	87.90%	87.20%
56.12	0.00%	100.00%	99.00%	98.00%	97.10%	96.20%	95.20%	94.40%	93.50%	92.60%	91.80%	91.00%	90.20%	89.40%	88.70%	87.90%	87.20%
57.1	0.00%	0.00%	99.10%	98.10%	97.20%	96.20%	95.30%	94.40%	93.60%	92.70%	91.90%	91.00%	90.30%	89.50%	88.70%	88.00%	87.30%
57.2	0.00%	0.00%	99.20%	98.20%	97.30%	96.30%	95.40%	94.50%	93.60%	92.80%	91.90%	91.10%	90.30%	89.50%	88.80%	88.10%	87.40%
57.3	0.00%	0.00%	99.30%	98.30%	97.30%	96.40%	95.50%	94.60%	93.70%	92.80%	92.00%	91.20%	90.40%	89.60%	88.90%	88.10%	87.40%
57.4	0.00%	0.00%	99.30%	98.40%	97.40%	96.50%	95.60%	94.70%	93.80%	92.90%	92.10%	91.30%	90.50%	89.70%	88.90%	88.20%	87.50%
57.5	0.00%	0.00%	99.40%	98.40%	97.50%	96.60%	95.60%	94.70%	93.80%	93.00%	92.10%	91.30%	90.50%	89.70%	89.00%	88.30%	87.60%
57.6	0.00%	0.00%	99.50%	98.50%	97.60%	96.60%	95.70%	94.80%	93.90%	93.10%	92.20%	91.40%	90.60%	89.80%	89.10%	88.30%	87.60%
57.7	0.00%	0.00%	99.60%	98.60%	97.60%	96.70%	95.80%	94.90%	94.00%	93.10%	92.30%	91.50%	90.70%	89.90%	89.10%	88.40%	87.70%
57.8	0.00%	0.00%	99.70%	98.70%	97.70%	96.80%	95.90%	95.00%	94.10%	93.20%	92.40%	91.50%	90.70%	90.00%	89.20%	88.50%	87.70%
57.9	0.00%	0.00%	99.80%	98.80%	97.80%	96.90%	95.90%	95.00%	94.10%	93.30%	92.40%	91.60%	90.80%	90.00%	89.30%	88.50%	87.80%
57.10	0.00%	0.00%	99.80%	98.90%	97.90%	96.90%	96.00%	95.10%	94.20%	93.40%	92.50%	91.70%	90.90%	90.10%	89.30%	88.60%	87.90%
57.11	0.00%	0.00%	99.90%	98.90%	98.00%	97.00%	96.10%	95.20%	94.30%	93.40%	92.60%	91.70%					

**Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants**

Maturity Age → Attained Age & Policy Month ↓	73	74	75	76	77	78	79	80	81	82	83	84	>=85
36_12	72.00%	71.50%	71.00%	70.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	67.40%
37_1	72.10%	71.60%	71.10%	70.60%	70.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	67.50%
37_2	72.10%	71.60%	71.20%	70.70%	70.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	67.60%
37_3	72.20%	71.70%	71.20%	70.80%	70.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	67.60%
37_4	72.30%	71.80%	71.30%	70.80%	70.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	67.70%
37_5	72.30%	71.80%	71.30%	70.90%	70.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	67.70%
37_6	72.40%	71.90%	71.40%	70.90%	70.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	67.80%
37_7	72.40%	71.90%	71.40%	71.00%	70.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	67.80%
37_8	72.50%	72.00%	71.50%	71.00%	70.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	67.90%
37_9	72.50%	72.00%	71.60%	71.10%	70.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	67.90%
37_10	72.60%	72.10%	71.60%	71.10%	70.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.00%
37_11	72.70%	72.20%	71.70%	71.20%	70.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.00%
37_12	72.70%	72.20%	71.70%	71.30%	70.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.10%
38_1	72.80%	72.30%	71.80%	71.30%	70.90%	70.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.10%
38_2	72.80%	72.30%	71.80%	71.40%	70.90%	70.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.20%
38_3	72.90%	72.40%	71.90%	71.40%	71.00%	70.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.20%
38_4	72.90%	72.40%	72.00%	71.50%	71.00%	70.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.30%
38_5	73.00%	72.50%	72.00%	71.50%	71.10%	70.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.30%
38_6	73.10%	72.60%	72.10%	71.60%	71.10%	70.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.40%
38_7	73.10%	72.60%	72.10%	71.70%	71.20%	70.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.50%
38_8	73.20%	72.70%	72.20%	71.70%	71.30%	70.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.50%
38_9	73.20%	72.70%	72.20%	71.80%	71.30%	70.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.60%
38_10	73.30%	72.80%	72.30%	71.80%	71.40%	70.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.60%
38_11	73.40%	72.80%	72.30%	71.90%	71.40%	71.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.70%
38_12	73.40%	72.90%	72.40%	71.90%	71.50%	71.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	68.70%
39_1	73.50%	73.00%	72.50%	72.00%	71.50%	71.10%	70.70%	0.00%	0.00%	0.00%	0.00%	0.00%	68.80%
39_2	73.50%	73.00%	72.50%	72.00%	71.60%	71.20%	70.80%	0.00%	0.00%	0.00%	0.00%	0.00%	68.80%
39_3	73.60%	73.10%	72.60%	72.10%	71.70%	71.20%	70.80%	0.00%	0.00%	0.00%	0.00%	0.00%	68.90%
39_4	73.60%	73.10%	72.60%	72.20%	71.70%	71.30%	70.90%	0.00%	0.00%	0.00%	0.00%	0.00%	68.90%
39_5	73.70%	73.20%	72.70%	72.20%	71.80%	71.30%	70.90%	0.00%	0.00%	0.00%	0.00%	0.00%	69.00%
39_6	73.80%	73.20%	72.70%	72.30%	71.80%	71.40%	71.00%	0.00%	0.00%	0.00%	0.00%	0.00%	69.00%
39_7	73.80%	73.30%	72.80%	72.30%	71.90%	71.40%	71.00%	0.00%	0.00%	0.00%	0.00%	0.00%	69.10%
39_8	73.90%	73.40%	72.90%	72.40%	71.90%	71.50%	71.10%	0.00%	0.00%	0.00%	0.00%	0.00%	69.10%
39_9	73.90%	73.40%	72.90%	72.40%	72.00%	71.60%	71.10%	0.00%	0.00%	0.00%	0.00%	0.00%	69.20%
39_10	74.00%	73.50%	73.00%	72.50%	72.00%	71.60%	71.20%	0.00%	0.00%	0.00%	0.00%	0.00%	69.30%
39_11	74.00%	73.50%	73.00%	72.60%	72.10%	71.70%	71.30%	0.00%	0.00%	0.00%	0.00%	0.00%	69.30%
39_12	74.10%	73.60%	73.10%	72.60%	72.20%	71.70%	71.30%	0.00%	0.00%	0.00%	0.00%	0.00%	69.40%
40_1	74.20%	73.60%	73.10%	72.70%	72.20%	71.80%	71.40%	71.00%	0.00%	0.00%	0.00%	0.00%	69.40%
40_2	74.20%	73.70%	73.20%	72.70%	72.30%	71.80%	71.40%	71.00%	0.00%	0.00%	0.00%	0.00%	69.50%
40_3	74.30%	73.80%	73.30%	72.80%	72.30%	71.90%	71.50%	71.10%	0.00%	0.00%	0.00%	0.00%	69.50%
40_4	74.30%	73.80%	73.30%	72.80%	72.40%	71.90%	71.50%	71.20%	0.00%	0.00%	0.00%	0.00%	69.60%
40_5	74.40%	73.90%	73.40%	72.90%	72.40%	72.00%	71.60%	71.20%	0.00%	0.00%	0.00%	0.00%	69.60%
40_6	74.50%	73.90%	73.40%	73.00%	72.50%	72.10%	71.60%	71.30%	0.00%	0.00%	0.00%	0.00%	69.70%
40_7	74.50%	74.00%	73.50%	73.00%	72.60%	72.10%	71.70%	71.30%	0.00%	0.00%	0.00%	0.00%	69.70%
40_8	74.60%	74.10%	73.60%	73.10%	72.60%	72.20%	71.80%	71.40%	0.00%	0.00%	0.00%	0.00%	69.80%
40_9	74.60%	74.10%	73.60%	73.10%	72.70%	72.20%	71.80%	71.40%	0.00%	0.00%	0.00%	0.00%	69.90%
40_10	74.70%	74.20%	73.70%	73.20%	72.70%	72.30%	71.90%	71.50%	0.00%	0.00%	0.00%	0.00%	69.90%
40_11	74.80%	74.20%	73.70%	73.20%	72.80%	72.30%	71.90%	71.50%	0.00%	0.00%	0.00%	0.00%	70.00%
40_12	74.80%	74.30%	73.80%	73.30%	72.80%	72.40%	72.00%	71.60%	0.00%	0.00%	0.00%	0.00%	70.00%
41_1	74.90%	74.30%	73.80%	73.40%	72.90%	72.50%	72.00%	71.70%	71.30%	0.00%	0.00%	0.00%	70.10%
41_2	74.90%	74.40%	73.90%	73.40%	73.00%	72.50%	72.10%	71.70%	71.30%	0.00%	0.00%	0.00%	70.10%
41_3	75.00%	74.50%	74.00%	73.50%	73.00%	72.60%	72.20%	71.80%	71.40%	0.00%	0.00%	0.00%	70.20%
41_4	75.00%	74.50%	74.00%	73.50%	73.10%	72.60%	72.20%	71.80%	71.40%	0.00%	0.00%	0.00%	70.20%
41_5	75.10%	74.60%	74.10%	73.60%	73.10%	72.70%	72.30%	71.90%	71.50%	0.00%	0.00%	0.00%	70.30%
41_6	75.20%	74.60%	74.10%	73.60%	73.20%	72.70%	72.30%	71.90%	71.60%	0.00%	0.00%	0.00%	70.30%
41_7	75.20%	74.70%	74.20%	73.70%	73.20%	72.80%	72.40%	72.00%	71.60%	0.00%	0.00%	0.00%	70.40%
41_8	75.30%	74.80%	74.20%	73.80%	73.30%	72.90%	72.40%	72.00%	71.70%	0.00%	0.00%	0.00%	70.40%
41_9	75.30%	74.80%	74.30%	73.80%	73.40%	72.90%	72.50%	72.10%	71.70%	0.00%	0.00%	0.00%	70.50%
41_10	75.40%	74.90%	74.40%	73.90%	73.40%	73.00%	72.50%	72.20%	71.80%	0.00%	0.00%	0.00%	70.60%
41_11	75.50%	74.90%	74.40%	73.90%	73.50%	73.00%	72.60%	72.20%	71.80%	0.00%	0.00%	0.00%	70.60%
41_12	75.50%	75.00%	74.50%	74.00%	73.50%	73.10%	72.70%	72.30%	71.90%	0.00%	0.00%	0.00%	70.70%
42_1	75.60%	75.00%	74.50%	74.00%	73.60%	73.10%	72.70%	72.30%	71.90%	71.60%	0.00%	0.00%	70.70%
42_2	75.60%	75.10%	74.60%	74.10%	73.60%	73.20%	72.80%	72.40%	72.00%	71.70%	0.00%	0.00%	70.80%
42_3	75.70%	75.20%	74.70%	74.20%	73.70%	73.20%	72.80%	72.40%	72.10%	71.70%	0.00%	0.00%	70.80%
42_4	75.80%	75.20%	74.70%	74.20%	73.80%	73.30%	72.90%	72.50%	72.10%	71.80%	0.00%	0.00%	70.90%
42_5	75.80%	75.30%	74.80%	74.30%	73.80%	73.40%	72.90%	72.50%	72.20%	71.80%	0.00%	0.00%	70.90%
42_6	75.90%	75.30%	74.80%	74.30%	73.90%	73.40%	73.00%	72.60%	72.20%	71.90%	0.00%	0.00%	71.00%
42_7	75.90%	75.40%	74.90%	74.40%	73.90%	73.50%	73.10%	72.70%	72.30%	71.90%	0.00%	0.00%	71.00%
42_8	76.00%	75.50%	74.90%	74.50%	74.00%	73.50%	73.10%	72.70%	72.30%	72.00%	0.00%	0.00%	71.10%
42_9	76.10%	75.50%	75.00%	74.50%	74.00%	73.60%	73.20%	72.80%	72.40%	72.00%	0.00%	0.00%	71.20%
42_10	76.10%	75.60%	75.10%	74.60%	74.10%	73.60%	73.20%	72.80%	72.50%	72.10%	0.00%	0.00%	71.20%
42_11	76.20%	75.60%	75.10%	74.60%	74.20%	73.70%	73.30%	72.90%	72.50%	72.20%	0.00%	0.00%	71.30%
42_12	76.20%	75.70%	75.20%	74.70%	74.20%	73.80%	73.30%	72.90%	72.60%	72.20%	0.00%	0.00%	71.30%
43_1	76.30%	75.80%	75.20%	74.70%	74.30%	73.80%	73.40%	73.00%	72.60%	72.30%	71.90%	0.00%	71.40%
43_2	76.30%	75.80%	75.30%	74.80%	74.30%	73.90%	73.50%	73.10%	72.70%	72.30%	72.00%	0.00%	71.40%
43_3	76.40%	75.90%	75.40%	74.90%	74.40%	73.90%	73.50%	73.10%	72.70%	72.40%	72.10%	0.00%	71.50%
43_4	76.50%	75.90%	75.40%	74.90%	74.40%	74.00%	73.60%	73.20%	72.80%	72.40%	72.10%	0.00%	71.50%
43_5	76.50%	76.00%	75.50%	75.00%	74.50%	74.00%	73.60%	73.20%	72.80%	72.50%	72.20%	0.00%	71.60%
43_6	76.60%	76.00%	75.50%	75.00%	74.60%	74.10%	73.70%	73.30%	72.90%	72.50%	72.20%	0.00%	71.60%
43_7	76.60%	76.10%	75.60%	75.10%	74.60%	74.20%	73.70%	73.30%	73.00%	72.60%	72.30%	0.00%	71.70%
43_8	76.70%	76.20%	75.60%	75.10%	74.70%	74.20%	73.80%	73.40%	73.00%	72.70%	72.30%	0.00%	71.80%
43_9	76.80%	76.20%	75.70%	75.20%	74.70%	74.30%	73.80%	73.40%	73.10%	72.70%	72.40%	0.00%	71.80%
43_10	76.80%	76.30%	75.80%	75.30%	74.80%	74.30%	73.90%	73.50%	73.10%	72.80%	72.40%	0.00%	71.90%
43_11	76.90%	76.30%	75.80%	75.30%	74.80%	74.40%	74.00%	73.60%	73.20%	72.80%	72.50%	0.00%	71.90%
43_12	76.90%	76.40%	75.90%	75.40%	74.90%	74.50%	74.00%	73.60%	73.20%	72.90%	72.60%	0.00%	72.00%
44_1	77.00%	76.50%	75.90%	75.40%	75.00%	74.50%	74.10%	73.70%	73.30%	72.90%	72.60%	72.30%	72.00%
44_2	77.10%	76.50%	76.00%	75.50%</									

**Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants**

Maturity Age → Attained Age & Policy Month ↓	73	74	75	76	77	78	79	80	81	82	83	84	>=85
44_9	77.50%	76.90%	76.40%	75.90%	75.40%	75.00%	74.50%	74.10%	73.70%	73.40%	73.10%	72.80%	72.50%
44_10	77.50%	77.00%	76.50%	76.00%	75.50%	75.00%	74.60%	74.20%	73.80%	73.40%	73.10%	72.80%	72.50%
44_11	77.60%	77.10%	76.50%	76.00%	75.50%	75.10%	74.60%	74.20%	73.90%	73.50%	73.20%	72.90%	72.60%
44_12	77.70%	77.10%	76.60%	76.10%	75.60%	75.10%	74.70%	74.30%	73.90%	73.60%	73.20%	72.90%	72.60%
45_1	77.70%	77.20%	76.60%	76.10%	75.70%	75.20%	74.80%	74.40%	74.00%	73.60%	73.30%	73.00%	72.70%
45_2	77.80%	77.20%	76.70%	76.20%	75.70%	75.30%	74.80%	74.40%	74.00%	73.70%	73.30%	73.00%	72.70%
45_3	77.80%	77.30%	76.80%	76.30%	75.80%	75.30%	74.90%	74.50%	74.10%	73.70%	73.40%	73.10%	72.80%
45_4	77.90%	77.40%	76.80%	76.30%	75.80%	75.40%	74.90%	74.50%	74.10%	73.80%	73.40%	73.10%	72.90%
45_5	78.00%	77.40%	76.90%	76.40%	75.90%	75.40%	75.00%	74.60%	74.20%	73.80%	73.50%	73.20%	72.90%
45_6	78.00%	77.50%	76.90%	76.40%	76.00%	75.50%	75.10%	74.60%	74.30%	73.90%	73.60%	73.20%	73.00%
45_7	78.10%	77.50%	77.00%	76.50%	76.00%	75.50%	75.10%	74.70%	74.30%	73.90%	73.60%	73.30%	73.00%
45_8	78.20%	77.60%	77.10%	76.60%	76.10%	75.60%	75.20%	74.80%	74.40%	74.00%	73.70%	73.40%	73.10%
45_9	78.20%	77.70%	77.10%	76.60%	76.10%	75.70%	75.20%	74.80%	74.40%	74.10%	73.70%	73.40%	73.10%
45_10	78.30%	77.70%	77.20%	76.70%	76.20%	75.70%	75.30%	74.90%	74.50%	74.10%	73.80%	73.50%	73.20%
45_11	78.30%	77.80%	77.20%	76.70%	76.20%	75.80%	75.30%	74.90%	74.50%	74.20%	73.80%	73.50%	73.20%
45_12	78.40%	77.80%	77.30%	76.80%	76.30%	75.80%	75.40%	75.00%	74.60%	74.20%	73.90%	73.60%	73.30%
46_1	78.50%	77.90%	77.40%	76.80%	76.40%	75.90%	75.50%	75.00%	74.60%	74.30%	73.90%	73.60%	73.40%
46_2	78.50%	78.00%	77.40%	76.90%	76.40%	76.00%	75.50%	75.10%	74.70%	74.30%	74.00%	73.70%	73.40%
46_3	78.60%	78.00%	77.50%	77.00%	76.50%	76.00%	75.60%	75.20%	74.80%	74.40%	74.10%	73.80%	73.50%
46_4	78.60%	78.10%	77.50%	77.00%	76.50%	76.10%	75.60%	75.20%	74.80%	74.50%	74.10%	73.80%	73.50%
46_5	78.70%	78.10%	77.60%	77.10%	76.60%	76.10%	75.70%	75.30%	74.90%	74.50%	74.20%	73.90%	73.60%
46_6	78.80%	78.20%	77.70%	77.10%	76.70%	76.20%	75.70%	75.30%	74.90%	74.60%	74.20%	73.90%	73.60%
46_7	78.80%	78.30%	77.70%	77.20%	76.70%	76.20%	75.80%	75.40%	75.00%	74.60%	74.30%	74.00%	73.70%
46_8	78.90%	78.30%	77.80%	77.30%	76.80%	76.30%	75.90%	75.40%	75.00%	74.70%	74.30%	74.00%	73.70%
46_9	78.90%	78.40%	77.80%	77.30%	76.80%	76.40%	75.90%	75.50%	75.10%	74.70%	74.40%	74.10%	73.80%
46_10	79.00%	78.40%	77.90%	77.40%	76.90%	76.40%	76.00%	75.60%	75.20%	74.80%	74.50%	74.10%	73.90%
46_11	79.10%	78.50%	78.00%	77.40%	76.90%	76.50%	76.00%	75.60%	75.20%	74.80%	74.50%	74.20%	73.90%
46_12	79.10%	78.60%	78.00%	77.50%	77.00%	76.50%	76.10%	75.70%	75.30%	74.90%	74.60%	74.30%	74.00%
47_1	79.20%	78.60%	78.10%	77.60%	77.10%	76.60%	76.10%	75.70%	75.30%	75.00%	74.60%	74.30%	74.00%
47_2	79.20%	78.70%	78.10%	77.60%	77.10%	76.60%	76.20%	75.80%	75.40%	75.00%	74.70%	74.40%	74.10%
47_3	79.30%	78.70%	78.20%	77.70%	77.20%	76.70%	76.30%	75.80%	75.40%	75.10%	74.70%	74.40%	74.10%
47_4	79.40%	78.80%	78.30%	77.70%	77.20%	76.80%	76.30%	75.90%	75.50%	75.10%	74.80%	74.50%	74.20%
47_5	79.40%	78.90%	78.30%	77.80%	77.30%	76.80%	76.40%	76.00%	75.60%	75.20%	74.80%	74.50%	74.20%
47_6	79.50%	78.90%	78.40%	77.90%	77.40%	76.90%	76.40%	76.00%	75.60%	75.20%	74.90%	74.60%	74.30%
47_7	79.50%	79.00%	78.40%	77.90%	77.40%	76.90%	76.50%	76.10%	75.70%	75.30%	75.00%	74.60%	74.40%
47_8	79.60%	79.00%	78.50%	78.00%	77.50%	77.00%	76.50%	76.10%	75.70%	75.40%	75.00%	74.70%	74.40%
47_9	79.70%	79.10%	78.60%	78.00%	77.50%	77.10%	76.60%	76.20%	75.80%	75.40%	75.10%	74.80%	74.50%
47_10	79.70%	79.20%	78.60%	78.10%	77.60%	77.10%	76.70%	76.20%	75.80%	75.50%	75.10%	74.80%	74.50%
47_11	79.80%	79.20%	78.70%	78.20%	77.70%	77.20%	76.70%	76.30%	75.90%	75.50%	75.20%	74.90%	74.60%
47_12	79.90%	79.30%	78.70%	78.20%	77.70%	77.20%	76.80%	76.40%	76.00%	75.60%	75.20%	74.90%	74.60%
48_1	79.90%	79.30%	78.80%	78.30%	77.80%	77.30%	76.80%	76.40%	76.00%	75.60%	75.30%	75.00%	74.70%
48_2	80.00%	79.40%	78.90%	78.30%	77.80%	77.30%	76.90%	76.50%	76.10%	75.70%	75.40%	75.00%	74.70%
48_3	80.00%	79.50%	78.90%	78.40%	77.90%	77.40%	77.00%	76.50%	76.10%	75.80%	75.40%	75.10%	74.80%
48_4	80.10%	79.50%	79.00%	78.40%	77.90%	77.50%	77.00%	76.60%	76.20%	75.80%	75.50%	75.10%	74.90%
48_5	80.20%	79.60%	79.00%	78.50%	78.00%	77.50%	77.10%	76.60%	76.20%	75.90%	75.50%	75.20%	74.90%
48_6	80.20%	79.60%	79.10%	78.60%	78.10%	77.60%	77.10%	76.70%	76.30%	75.90%	75.60%	75.30%	75.00%
48_7	80.30%	79.70%	79.20%	78.60%	78.10%	77.60%	77.20%	76.80%	76.40%	76.00%	75.60%	75.30%	75.00%
48_8	80.30%	79.80%	79.20%	78.70%	78.20%	77.70%	77.20%	76.80%	76.40%	76.00%	75.70%	75.40%	75.10%
48_9	80.40%	79.80%	79.30%	78.70%	78.20%	77.80%	77.30%	76.90%	76.50%	76.10%	75.70%	75.40%	75.10%
48_10	80.50%	79.90%	79.30%	78.80%	78.30%	77.80%	77.40%	76.90%	76.50%	76.10%	75.80%	75.50%	75.20%
48_11	80.50%	80.00%	79.40%	78.90%	78.40%	77.90%	77.40%	77.00%	76.60%	76.20%	75.90%	75.50%	75.20%
48_12	80.60%	80.00%	79.50%	78.90%	78.40%	77.90%	77.50%	77.00%	76.60%	76.30%	75.90%	75.60%	75.30%
49_1	80.70%	80.10%	79.50%	79.00%	78.50%	78.00%	77.50%	77.10%	76.70%	76.30%	76.00%	75.60%	75.40%
49_2	80.70%	80.10%	79.60%	79.00%	78.50%	78.00%	77.60%	77.20%	76.80%	76.40%	76.00%	75.70%	75.40%
49_3	80.80%	80.20%	79.60%	79.10%	78.60%	78.10%	77.60%	77.20%	76.80%	76.40%	76.10%	75.80%	75.50%
49_4	80.80%	80.30%	79.70%	79.20%	78.70%	78.20%	77.70%	77.30%	76.90%	76.50%	76.10%	75.80%	75.50%
49_5	80.90%	80.30%	79.80%	79.20%	78.70%	78.20%	77.80%	77.30%	76.90%	76.50%	76.20%	75.90%	75.60%
49_6	81.00%	80.40%	79.80%	79.30%	78.80%	78.30%	77.80%	77.40%	77.00%	76.60%	76.20%	75.90%	75.60%
49_7	81.00%	80.40%	79.90%	79.30%	78.80%	78.30%	77.90%	77.40%	77.00%	76.70%	76.30%	76.00%	75.70%
49_8	81.10%	80.50%	79.90%	79.40%	78.90%	78.40%	77.90%	77.50%	77.10%	76.70%	76.40%	76.00%	75.70%
49_9	81.10%	80.60%	80.00%	79.50%	78.90%	78.50%	78.00%	77.60%	77.20%	76.80%	76.40%	76.10%	75.80%
49_10	81.20%	80.60%	80.10%	79.50%	79.00%	78.50%	78.10%	77.60%	77.20%	76.80%	76.50%	76.10%	75.90%
49_11	81.30%	80.70%	80.10%	79.60%	79.10%	78.60%	78.10%	77.70%	77.30%	76.90%	76.50%	76.20%	75.90%
49_12	81.30%	80.70%	80.20%	79.60%	79.10%	78.60%	78.20%	77.70%	77.30%	76.90%	76.60%	76.30%	76.00%
50_1	81.40%	80.80%	80.20%	79.70%	79.20%	78.70%	78.20%	77.80%	77.40%	77.00%	76.60%	76.30%	76.00%
50_2	81.50%	80.90%	80.30%	79.80%	79.20%	78.80%	78.30%	77.80%	77.40%	77.00%	76.70%	76.40%	76.10%
50_3	81.50%	80.90%	80.40%	79.80%	79.30%	78.80%	78.30%	77.90%	77.50%	77.10%	76.80%	76.40%	76.10%
50_4	81.60%	81.00%	80.40%	79.90%	79.40%	78.90%	78.40%	78.00%	77.60%	77.20%	76.80%	76.50%	76.20%
50_5	81.60%	81.00%	80.50%	79.90%	79.40%	78.90%	78.50%	78.00%	77.60%	77.20%	76.90%	76.50%	76.20%
50_6	81.70%	81.10%	80.50%	80.00%	79.50%	79.00%	78.50%	78.10%	77.70%	77.30%	76.90%	76.60%	76.30%
50_7	81.80%	81.20%	80.60%	80.10%	79.50%	79.00%	78.60%	78.10%	77.70%	77.30%	77.00%	76.70%	76.40%
50_8	81.80%	81.20%	80.70%	80.10%	79.60%	79.10%	78.60%	78.20%	77.80%	77.40%	77.00%	76.70%	76.40%
50_9	81.90%	81.30%	80.70%	80.20%	79.70%	79.20%	78.70%	78.20%	77.80%	77.40%	77.10%	76.80%	76.50%
50_10	81.90%	81.40%	80.80%	80.20%	79.70%	79.20%	78.70%	78.30%	77.90%	77.50%	77.10%	76.80%	76.50%
50_11	82.00%	81.40%	80.80%	80.30%	79.80%	79.30%	78.80%	78.40%	78.00%	77.60%	77.20%	76.90%	76.60%
50_12	82.10%	81.50%	80.90%	80.40%	79.80%	79.30%	78.90%	78.40%	78.00%	77.60%	77.30%	76.90%	76.60%
51_1	82.10%	81.50%	81.00%	80.40%	79.90%	79.40%	78.90%	78.50%	78.10%	77.70%	77.30%	77.00%	76.70%
51_2	82.20%	81.60%	81.00%	80.50%	80.00%	79.50%	79.00%	78.50%	78.10%	77.70%	77.40%	77.00%	76.70%
51_3	82.30%	81.70%	81.10%	80.50%	80.00%	79.50%	79.00%	78.60%	78.20%	77.80%	77.40%	77.10%	76.80%
51_4	82.30%	81.70%	81.10%	80.60%	80.10%	79.60%	79.10%	78.70%	78.20%	77.80%	77.50%	77.20%	76.80%
51_5	82.40%	81.80%	81.20%	80.70%	80.10%	79.60%	79.20%	78.70%	78.30%	77.90%	77.50%	77.20%	76.90%
51_6	82.40%	81.80%	81.30%	80.70%	80.20%	79.70%	79.20%	78.80%	78.30%	77.90%	77.60%	77.30%	77.00%
51_7	82.50%	81.90%	81.30%	80.80%	80.20%	79.70%	79.30%	78.80%	78.40%	78.00%	77.70%	77.30%	77.00%
51_8	82.60%	82.00%	81.40%	80.80%	80.30%	79.80%	79.30%	78.90%	78.50%	78.10%	77.70%	77.40%	77.10

**Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants**

Maturity Age → Attained Age & Policy Month ↓	73	74	75	76	77	78	79	80	81	82	83	84	>=85
52_6	83.20%	82.60%	82.00%	81.40%	80.90%	80.40%	79.90%	79.50%	79.00%	78.60%	78.30%	77.90%	77.60%
52_7	83.20%	82.60%	82.00%	81.50%	81.00%	80.40%	80.00%	79.50%	79.10%	78.70%	78.30%	78.00%	77.70%
52_8	83.30%	82.70%	82.10%	81.50%	81.00%	80.50%	80.00%	79.60%	79.10%	78.70%	78.40%	78.00%	77.70%
52_9	83.40%	82.80%	82.20%	81.60%	81.10%	80.60%	80.10%	79.60%	79.20%	78.80%	78.40%	78.10%	77.80%
52_10	83.40%	82.80%	82.20%	81.70%	81.10%	80.60%	80.10%	79.70%	79.30%	78.90%	78.50%	78.20%	77.80%
52_11	83.50%	82.90%	82.30%	81.70%	81.20%	80.70%	80.20%	79.70%	79.30%	78.90%	78.50%	78.20%	77.90%
52_12	83.60%	82.90%	82.40%	81.80%	81.30%	80.70%	80.30%	79.80%	79.40%	79.00%	78.60%	78.30%	78.00%
53_1	83.60%	83.00%	82.40%	81.80%	81.30%	80.80%	80.30%	79.90%	79.40%	79.00%	78.70%	78.30%	78.00%
53_2	83.70%	83.10%	82.50%	81.90%	81.40%	80.90%	80.40%	79.90%	79.50%	79.10%	78.70%	78.40%	78.10%
53_3	83.70%	83.10%	82.50%	82.00%	81.40%	80.90%	80.40%	80.00%	79.50%	79.10%	78.80%	78.40%	78.10%
53_4	83.80%	83.20%	82.60%	82.00%	81.50%	81.00%	80.50%	80.00%	79.60%	79.20%	78.80%	78.50%	78.20%
53_5	83.90%	83.20%	82.70%	82.10%	81.50%	81.00%	80.50%	80.10%	79.70%	79.30%	78.90%	78.50%	78.20%
53_6	83.90%	83.30%	82.70%	82.10%	81.60%	81.10%	80.60%	80.10%	79.70%	79.30%	78.90%	78.60%	78.30%
53_7	84.00%	83.40%	82.80%	82.20%	81.70%	81.10%	80.70%	80.20%	79.80%	79.40%	79.00%	78.60%	78.30%
53_8	84.10%	83.40%	82.80%	82.30%	81.70%	81.20%	80.70%	80.30%	79.80%	79.40%	79.00%	78.70%	78.40%
53_9	84.10%	83.50%	82.90%	82.30%	81.80%	81.30%	80.80%	80.30%	79.90%	79.50%	79.10%	78.80%	78.40%
53_10	84.20%	83.60%	83.00%	82.40%	81.80%	81.30%	80.80%	80.40%	79.90%	79.50%	79.20%	78.80%	78.50%
53_11	84.20%	83.60%	83.00%	82.40%	81.90%	81.40%	80.90%	80.40%	80.00%	79.60%	79.20%	78.90%	78.60%
53_12	84.30%	83.70%	83.10%	82.50%	82.00%	81.40%	81.00%	80.50%	80.10%	79.60%	79.30%	78.90%	78.60%
54_1	84.40%	83.70%	83.10%	82.60%	82.00%	81.50%	81.00%	80.50%	80.10%	79.70%	79.30%	79.00%	78.70%
54_2	84.40%	83.80%	83.20%	82.60%	82.10%	81.60%	81.10%	80.60%	80.20%	79.80%	79.40%	79.00%	78.70%
54_3	84.50%	83.90%	83.30%	82.70%	82.10%	81.60%	81.10%	80.70%	80.20%	79.80%	79.40%	79.10%	78.80%
54_4	84.50%	83.90%	83.30%	82.70%	82.20%	81.70%	81.20%	80.70%	80.30%	79.90%	79.50%	79.10%	78.80%
54_5	84.60%	84.00%	83.40%	82.80%	82.30%	81.70%	81.20%	80.80%	80.30%	79.90%	79.50%	79.20%	78.90%
54_6	84.70%	84.00%	83.40%	82.90%	82.30%	81.80%	81.30%	80.80%	80.40%	80.00%	79.60%	79.30%	78.90%
54_7	84.70%	84.10%	83.50%	82.90%	82.40%	81.90%	81.40%	80.90%	80.40%	80.00%	79.70%	79.30%	79.00%
54_8	84.80%	84.20%	83.60%	83.00%	82.40%	81.90%	81.40%	80.90%	80.50%	80.10%	79.70%	79.40%	79.00%
54_9	84.90%	84.20%	83.60%	83.00%	82.50%	82.00%	81.50%	81.00%	80.60%	80.20%	79.80%	79.40%	79.10%
54_10	84.90%	84.30%	83.70%	83.10%	82.60%	82.00%	81.50%	81.10%	80.60%	80.20%	79.80%	79.50%	79.20%
54_11	85.00%	84.40%	83.70%	83.20%	82.60%	82.10%	81.60%	81.10%	80.70%	80.30%	79.90%	79.50%	79.20%
54_12	85.00%	84.40%	83.80%	83.20%	82.70%	82.10%	81.60%	81.20%	80.70%	80.30%	79.90%	79.60%	79.30%
55_1	85.10%	84.50%	83.90%	83.30%	82.70%	82.20%	81.70%	81.20%	80.80%	80.40%	80.00%	79.60%	79.30%
55_2	85.20%	84.50%	83.90%	83.30%	82.80%	82.30%	81.80%	81.30%	80.80%	80.40%	80.00%	79.70%	79.40%
55_3	85.20%	84.60%	84.00%	83.40%	82.80%	82.30%	81.80%	81.30%	80.90%	80.50%	80.10%	79.80%	79.40%
55_4	85.30%	84.70%	84.10%	83.50%	82.90%	82.40%	81.90%	81.40%	81.00%	80.50%	80.20%	79.80%	79.50%
55_5	85.40%	84.70%	84.10%	83.50%	83.00%	82.40%	81.90%	81.50%	81.00%	80.60%	80.20%	79.90%	79.50%
55_6	85.40%	84.80%	84.20%	83.60%	83.00%	82.50%	82.00%	81.50%	81.10%	80.70%	80.30%	79.90%	79.60%
55_7	85.50%	84.80%	84.20%	83.60%	83.10%	82.60%	82.00%	81.60%	81.10%	80.70%	80.30%	80.00%	79.60%
55_8	85.50%	84.90%	84.30%	83.70%	83.10%	82.60%	82.10%	81.60%	81.20%	80.80%	80.40%	80.00%	79.70%
55_9	85.60%	85.00%	84.40%	83.80%	83.20%	82.70%	82.20%	81.70%	81.20%	80.80%	80.40%	80.10%	79.80%
55_10	85.70%	85.00%	84.40%	83.80%	83.30%	82.70%	82.20%	81.70%	81.30%	80.90%	80.50%	80.10%	79.80%
55_11	85.70%	85.10%	84.50%	83.90%	83.30%	82.80%	82.30%	81.80%	81.40%	81.00%	80.50%	80.20%	79.90%
55_12	85.80%	85.20%	84.50%	83.90%	83.40%	82.80%	82.30%	81.90%	81.40%	81.00%	80.60%	80.20%	79.90%
56_1	85.90%	85.20%	84.60%	84.00%	83.40%	82.90%	82.40%	81.90%	81.50%	81.00%	80.70%	80.30%	80.00%
56_2	85.90%	85.30%	84.70%	84.10%	83.50%	83.00%	82.50%	82.00%	81.50%	81.10%	80.70%	80.40%	80.00%
56_3	86.00%	85.30%	84.70%	84.10%	83.60%	83.00%	82.50%	82.00%	81.60%	81.20%	80.80%	80.40%	80.10%
56_4	86.00%	85.40%	84.80%	84.20%	83.60%	83.10%	82.60%	82.10%	81.60%	81.20%	80.80%	80.50%	80.10%
56_5	86.10%	85.50%	84.80%	84.20%	83.70%	83.10%	82.60%	82.10%	81.70%	81.30%	80.90%	80.50%	80.20%
56_6	86.20%	85.50%	84.90%	84.30%	83.70%	83.20%	82.70%	82.20%	81.70%	81.30%	80.90%	80.60%	80.20%
56_7	86.20%	85.60%	85.00%	84.40%	83.80%	83.30%	82.70%	82.30%	81.80%	81.40%	81.00%	80.60%	80.30%
56_8	86.30%	85.70%	85.00%	84.40%	83.90%	83.30%	82.80%	82.30%	81.90%	81.40%	81.00%	80.70%	80.40%
56_9	86.40%	85.70%	85.10%	84.50%	83.90%	83.40%	82.90%	82.40%	81.90%	81.50%	81.10%	80.70%	80.40%
56_10	86.40%	85.80%	85.10%	84.50%	84.00%	83.40%	82.90%	82.40%	82.00%	81.50%	81.20%	80.80%	80.50%
56_11	86.50%	85.80%	85.20%	84.60%	84.00%	83.50%	83.00%	82.50%	82.00%	81.60%	81.20%	80.80%	80.50%
56_12	86.60%	85.90%	85.30%	84.70%	84.10%	83.50%	83.00%	82.50%	82.10%	81.70%	81.30%	80.90%	80.60%
57_1	86.60%	86.00%	85.30%	84.70%	84.20%	83.60%	83.10%	82.60%	82.10%	81.70%	81.30%	81.00%	80.60%
57_2	86.70%	86.00%	85.40%	84.80%	84.20%	83.70%	83.10%	82.70%	82.20%	81.80%	81.40%	81.00%	80.70%
57_3	86.70%	86.10%	85.50%	84.90%	84.30%	83.70%	83.20%	82.70%	82.30%	81.80%	81.40%	81.10%	80.70%
57_4	86.80%	86.10%	85.50%	84.90%	84.30%	83.80%	83.30%	82.80%	82.30%	81.90%	81.50%	81.10%	80.80%
57_5	86.90%	86.20%	85.60%	85.00%	84.40%	83.80%	83.30%	82.80%	82.40%	81.90%	81.50%	81.20%	80.80%
57_6	86.90%	86.30%	85.60%	85.00%	84.50%	83.90%	83.40%	82.90%	82.40%	82.00%	81.60%	81.20%	80.90%
57_7	87.00%	86.30%	85.70%	85.10%	84.50%	84.00%	83.40%	82.90%	82.50%	82.10%	81.70%	81.30%	81.00%
57_8	87.10%	86.40%	85.80%	85.20%	84.60%	84.00%	83.50%	83.00%	82.50%	82.10%	81.70%	81.30%	81.00%
57_9	87.10%	86.50%	85.80%	85.20%	84.60%	84.10%	83.60%	83.10%	82.60%	82.20%	81.80%	81.40%	81.10%
57_10	87.20%	86.50%	85.90%	85.30%	84.70%	84.10%	83.60%	83.10%	82.70%	82.20%	81.80%	81.50%	81.10%
57_11	87.30%	86.60%	85.90%	85.30%	84.80%	84.20%	83.70%	83.20%	82.70%	82.30%	81.90%	81.50%	81.20%
57_12	87.30%	86.60%	86.00%	85.40%	84.80%	84.30%	83.70%	83.20%	82.80%	82.30%	81.90%	81.60%	81.20%
58_1	87.40%	86.70%	86.10%	85.50%	84.90%	84.30%	83.80%	83.30%	82.80%	82.40%	82.00%	81.60%	81.30%
58_2	87.40%	86.80%	86.10%	85.50%	84.90%	84.40%	83.80%	83.30%	82.90%	82.40%	82.00%	81.70%	81.30%
58_3	87.50%	86.80%	86.20%	85.60%	85.00%	84.40%	83.90%	83.40%	82.90%	82.50%	82.10%	81.70%	81.40%
58_4	87.60%	86.90%	86.30%	85.60%	85.00%	84.50%	84.00%	83.50%	83.00%	82.60%	82.20%	81.80%	81.40%
58_5	87.60%	87.00%	86.30%	85.70%	85.10%	84.50%	84.00%	83.50%	83.00%	82.60%	82.20%	81.80%	81.50%
58_6	87.70%	87.00%	86.40%	85.80%	85.20%	84.60%	84.10%	83.60%	83.10%	82.70%	82.30%	81.90%	81.50%
58_7	87.80%	87.10%	86.40%	85.80%	85.20%	84.70%	84.10%	83.60%	83.20%	82.70%	82.30%	81.90%	81.60%
58_8	87.80%	87.10%	86.50%	85.90%	85.30%	84.70%	84.20%	83.70%	83.20%	82.80%	82.40%	82.00%	81.70%
58_9	87.90%	87.20%	86.60%	85.90%	85.30%	84.80%	84.30%	83.70%	83.30%	82.80%	82.40%	82.10%	81.70%
58_10	88.00%	87.30%	86.60%	86.00%	85.40%	84.80%	84.30%	83.80%	83.30%	82.90%	82.50%	82.10%	81.80%
58_11	88.00%	87.30%	86.70%	86.10%	85.50%	84.90%	84.40%	83.90%	83.40%	82.90%	82.50%	82.20%	81.80%
58_12	88.10%	87.40%	86.70%	86.10%	85.50%	85.00%	84.40%	83.90%	83.40%	83.00%	82.60%	82.20%	81.90%
59_1	88.10%	87.50%	86.80%	86.20%	85.60%	85.00%	84.50%	84.00%	83.50%	83.10%	82.70%	82.30%	81.90%
59_2	88.20%	87.50%	86.90%	86.20%	85.60%	85.10%	84.50%	84.00%	83.60%	83.10%	82.70%	82.30%	82.00%
59_3	88.30%	87.60%	86.90%	86.30%	85.70%	85.10%	84.60%	84.10%	83.60%	83.20%	82.80%	82.40%	82.00%
59_4	88.30%	87.70%	87.00%	86.40%	85.80%	85.20%	84.70%	84.10%	83.70%	83.20%	82.80%	82.40%	82.10%
59_5	88.40%	87.70%	87.10%	86.40%	85.80%	85.30%	84.70%	84.20%	83.70%	83.30%	82.90%	82.50%	82.10

**Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants**

Maturity Age → Attained Age & Policy Month ↓	73	74	75	76	77	78	79	80	81	82	83	84	>=85
60_3	89.00%	88.40%	87.70%	87.00%	86.40%	85.90%	85.30%	84.80%	84.30%	83.80%	83.40%	83.00%	82.70%
60_4	89.10%	88.40%	87.70%	87.10%	86.50%	85.90%	85.40%	84.80%	84.40%	83.90%	83.50%	83.10%	82.70%
60_5	89.20%	88.50%	87.80%	87.20%	86.60%	86.00%	85.40%	84.90%	84.40%	84.00%	83.50%	83.10%	82.80%
60_6	89.20%	88.50%	87.90%	87.20%	86.60%	86.00%	85.50%	85.00%	84.50%	84.00%	83.60%	83.20%	82.80%
60_7	89.30%	88.60%	87.90%	87.30%	86.70%	86.10%	85.50%	85.00%	84.50%	84.10%	83.60%	83.30%	82.90%
60_8	89.40%	88.70%	88.00%	87.40%	86.70%	86.10%	85.60%	85.10%	84.60%	84.10%	83.70%	83.30%	83.00%
60_9	89.40%	88.70%	88.10%	87.40%	86.80%	86.20%	85.70%	85.10%	84.60%	84.20%	83.80%	83.40%	83.00%
60_10	89.50%	88.80%	88.10%	87.50%	86.90%	86.30%	85.70%	85.20%	84.70%	84.20%	83.80%	83.40%	83.10%
60_11	89.60%	88.90%	88.20%	87.50%	86.90%	86.30%	85.80%	85.20%	84.80%	84.30%	83.90%	83.50%	83.10%
60_12	89.60%	88.90%	88.20%	87.60%	87.00%	86.40%	85.80%	85.30%	84.80%	84.40%	83.90%	83.50%	83.20%
61_1	89.70%	89.00%	88.30%	87.70%	87.00%	86.40%	85.90%	85.40%	84.90%	84.40%	84.00%	83.60%	83.20%
61_2	89.80%	89.10%	88.40%	87.70%	87.10%	86.50%	85.90%	85.40%	84.90%	84.50%	84.00%	83.60%	83.30%
61_3	89.80%	89.10%	88.40%	87.80%	87.20%	86.60%	86.00%	85.50%	85.00%	84.50%	84.10%	83.70%	83.30%
61_4	89.90%	89.20%	88.50%	87.80%	87.20%	86.60%	86.10%	85.50%	85.00%	84.60%	84.10%	83.80%	83.40%
61_5	90.00%	89.20%	88.60%	87.90%	87.30%	86.70%	86.10%	85.60%	85.10%	84.60%	84.20%	83.80%	83.40%
61_6	90.00%	89.30%	88.60%	88.00%	87.30%	86.70%	86.20%	85.70%	85.20%	84.70%	84.30%	83.90%	83.50%
61_7	90.10%	89.40%	88.70%	88.00%	87.40%	86.80%	86.20%	85.70%	85.20%	84.70%	84.30%	83.90%	83.60%
61_8	90.20%	89.40%	88.80%	88.10%	87.50%	86.90%	86.30%	85.80%	85.30%	84.80%	84.40%	84.00%	83.60%
61_9	90.20%	89.50%	88.80%	88.20%	87.50%	86.90%	86.40%	85.80%	85.30%	84.90%	84.40%	84.00%	83.70%
61_10	90.30%	89.60%	88.90%	88.20%	87.60%	87.00%	86.40%	85.90%	85.40%	84.90%	84.50%	84.10%	83.70%
61_11	90.40%	89.60%	88.90%	88.30%	87.70%	87.00%	86.50%	85.90%	85.40%	85.00%	84.50%	84.10%	83.80%
61_12	90.40%	89.70%	89.00%	88.30%	87.70%	87.10%	86.50%	86.00%	85.50%	85.00%	84.60%	84.20%	83.80%
62_1	90.50%	89.80%	89.10%	88.40%	87.80%	87.20%	86.60%	86.10%	85.60%	85.10%	84.70%	84.20%	83.90%
62_2	90.60%	89.80%	89.10%	88.50%	87.80%	87.20%	86.70%	86.10%	85.60%	85.10%	84.70%	84.30%	83.90%
62_3	90.60%	89.90%	89.20%	88.50%	87.90%	87.30%	86.70%	86.20%	85.70%	85.20%	84.80%	84.40%	84.00%
62_4	90.70%	90.00%	89.30%	88.60%	88.00%	87.40%	86.80%	86.20%	85.70%	85.30%	84.80%	84.40%	84.00%
62_5	90.80%	90.00%	89.30%	88.70%	88.00%	87.40%	86.80%	86.30%	85.80%	85.30%	84.90%	84.50%	84.10%
62_6	90.80%	90.10%	89.40%	88.70%	88.10%	87.50%	86.90%	86.40%	85.90%	85.40%	84.90%	84.50%	84.20%
62_7	90.90%	90.20%	89.50%	88.80%	88.10%	87.50%	87.00%	86.40%	85.90%	85.40%	85.00%	84.60%	84.20%
62_8	91.00%	90.20%	89.50%	88.80%	88.20%	87.60%	87.00%	86.50%	86.00%	85.50%	85.00%	84.60%	84.30%
62_9	91.00%	90.30%	89.60%	88.90%	88.30%	87.70%	87.10%	86.50%	86.00%	85.50%	85.10%	84.70%	84.30%
62_10	91.10%	90.40%	89.60%	89.00%	88.30%	87.70%	87.10%	86.60%	86.10%	85.60%	85.20%	84.70%	84.40%
62_11	91.20%	90.40%	89.70%	89.00%	88.40%	87.80%	87.20%	86.60%	86.10%	85.70%	85.20%	84.80%	84.40%
62_12	91.20%	90.50%	89.80%	89.10%	88.50%	87.90%	87.30%	86.70%	86.20%	85.70%	85.30%	84.90%	84.50%
63_1	91.30%	90.50%	89.80%	89.20%	88.50%	87.90%	87.30%	86.80%	86.20%	85.80%	85.30%	84.90%	84.50%
63_2	91.40%	90.60%	89.90%	89.20%	88.60%	88.00%	87.40%	86.80%	86.30%	85.80%	85.40%	85.00%	84.60%
63_3	91.40%	90.70%	90.00%	89.30%	88.60%	88.00%	87.40%	86.90%	86.40%	85.90%	85.40%	85.00%	84.60%
63_4	91.50%	90.70%	90.00%	89.30%	88.70%	88.10%	87.50%	86.90%	86.40%	85.90%	85.50%	85.10%	84.70%
63_5	91.60%	90.80%	90.10%	89.40%	88.80%	88.10%	87.60%	87.00%	86.50%	86.00%	85.50%	85.10%	84.80%
63_6	91.60%	90.90%	90.20%	89.50%	88.80%	88.20%	87.60%	87.10%	86.50%	86.00%	85.60%	85.20%	84.80%
63_7	91.70%	90.90%	90.20%	89.50%	88.90%	88.30%	87.70%	87.10%	86.60%	86.10%	85.70%	85.20%	84.90%
63_8	91.80%	91.00%	90.30%	89.60%	88.90%	88.30%	87.70%	87.20%	86.70%	86.20%	85.70%	85.30%	84.90%
63_9	91.80%	91.10%	90.40%	89.70%	89.00%	88.40%	87.80%	87.20%	86.70%	86.20%	85.80%	85.40%	85.00%
63_10	91.90%	91.10%	90.40%	89.70%	89.10%	88.40%	87.90%	87.30%	86.80%	86.30%	85.80%	85.40%	85.00%
63_11	92.00%	91.20%	90.50%	89.80%	89.10%	88.50%	87.90%	87.40%	86.80%	86.30%	85.90%	85.50%	85.10%
63_12	92.00%	91.30%	90.50%	89.90%	89.20%	88.60%	88.00%	87.40%	86.90%	86.40%	85.90%	85.50%	85.10%
64_1	92.10%	91.30%	90.60%	89.90%	89.30%	88.60%	88.00%	87.50%	86.90%	86.40%	86.00%	85.60%	85.20%
64_2	92.20%	91.40%	90.70%	90.00%	89.30%	88.70%	88.10%	87.50%	87.00%	86.50%	86.00%	85.60%	85.20%
64_3	92.20%	91.50%	90.70%	90.00%	89.40%	88.70%	88.20%	87.60%	87.10%	86.60%	86.10%	85.70%	85.30%
64_4	92.30%	91.50%	90.80%	90.10%	89.40%	88.80%	88.20%	87.60%	87.10%	86.60%	86.20%	85.70%	85.40%
64_5	92.40%	91.60%	90.90%	90.20%	89.50%	88.90%	88.30%	87.70%	87.20%	86.70%	86.20%	85.80%	85.40%
64_6	92.40%	91.70%	90.90%	90.20%	89.60%	88.90%	88.30%	87.80%	87.20%	86.70%	86.30%	85.90%	85.50%
64_7	92.50%	91.70%	91.00%	90.30%	89.60%	89.00%	88.40%	87.80%	87.30%	86.80%	86.30%	85.90%	85.50%
64_8	92.60%	91.80%	91.10%	90.40%	89.70%	89.10%	88.50%	87.90%	87.30%	86.80%	86.40%	86.00%	85.60%
64_9	92.60%	91.90%	91.10%	90.40%	89.80%	89.10%	88.50%	87.90%	87.40%	86.90%	86.40%	86.00%	85.60%
64_10	92.70%	91.90%	91.20%	90.50%	89.80%	89.20%	88.60%	88.00%	87.50%	87.00%	86.50%	86.10%	85.70%
64_11	92.80%	92.00%	91.30%	90.60%	89.90%	89.20%	88.60%	88.10%	87.50%	87.00%	86.60%	86.10%	85.70%
64_12	92.80%	92.10%	91.30%	90.60%	89.90%	89.30%	88.70%	88.10%	87.60%	87.10%	86.60%	86.20%	85.80%
65_1	92.90%	92.10%	91.40%	90.70%	90.00%	89.40%	88.80%	88.20%	87.60%	87.10%	86.70%	86.20%	85.80%
65_2	93.00%	92.20%	91.50%	90.80%	90.10%	89.40%	88.80%	88.20%	87.70%	87.20%	86.70%	86.30%	85.90%
65_3	93.10%	92.30%	91.50%	90.80%	90.10%	89.50%	88.90%	88.30%	87.80%	87.20%	86.80%	86.40%	86.00%
65_4	93.10%	92.30%	91.60%	90.90%	90.20%	89.50%	88.90%	88.40%	87.80%	87.30%	86.80%	86.40%	86.00%
65_5	93.20%	92.40%	91.70%	90.90%	90.30%	89.60%	89.00%	88.40%	87.90%	87.40%	86.90%	86.50%	86.10%
65_6	93.30%	92.50%	91.70%	91.00%	90.30%	89.70%	89.10%	88.50%	87.90%	87.40%	87.00%	86.50%	86.10%
65_7	93.30%	92.50%	91.80%	91.10%	90.40%	89.70%	89.10%	88.50%	88.00%	87.50%	87.00%	86.60%	86.20%
65_8	93.40%	92.60%	91.90%	91.10%	90.50%	89.80%	89.20%	88.60%	88.00%	87.50%	87.10%	86.60%	86.20%
65_9	93.50%	92.70%	91.90%	91.20%	90.50%	89.90%	89.20%	88.70%	88.10%	87.60%	87.10%	86.70%	86.30%
65_10	93.50%	92.70%	92.00%	91.30%	90.60%	89.90%	89.30%	88.70%	88.20%	87.70%	87.20%	86.70%	86.30%
65_11	93.60%	92.80%	92.10%	91.30%	90.60%	90.00%	89.40%	88.80%	88.20%	87.70%	87.20%	86.80%	86.40%
65_12	93.70%	92.90%	92.10%	91.40%	90.70%	90.00%	89.40%	88.80%	88.30%	87.80%	87.30%	86.90%	86.50%
66_1	93.70%	93.00%	92.20%	91.50%	90.80%	90.10%	89.50%	88.90%	88.30%	87.80%	87.30%	86.90%	86.50%
66_2	93.80%	93.00%	92.30%	91.50%	90.80%	90.20%	89.50%	89.00%	88.40%	87.90%	87.40%	87.00%	86.60%
66_3	93.90%	93.10%	92.30%	91.60%	90.90%	90.20%	89.60%	89.00%	88.50%	87.90%	87.50%	87.00%	86.60%
66_4	94.00%	93.20%	92.40%	91.70%	91.00%	90.30%	89.70%	89.10%	88.50%	88.00%	87.50%	87.10%	86.70%
66_5	94.00%	93.20%	92.50%	91.70%	91.00%	90.40%	89.70%	89.10%	88.60%	88.10%	87.60%	87.10%	86.70%
66_6	94.10%	93.30%	92.50%	91.80%	91.10%	90.40%	89.80%	89.20%	88.60%	88.10%	87.60%	87.20%	86.80%
66_7	94.20%	93.40%	92.60%	91.90%	91.20%	90.50%	89.80%	89.30%	88.70%	88.20%	87.70%	87.20%	86.80%
66_8	94.20%	93.40%	92.70%	91.90%	91.20%	90.50%	89.90%	89.30%	88.80%	88.20%	87.70%	87.30%	86.90%
66_9	94.30%	93.50%	92.70%	92.00%	91.30%	90.60%	90.00%	89.40%	88.80%	88.30%	87.80%	87.40%	87.00%
66_10	94.40%	93.60%	92.80%	92.10%	91.30%	90.70%	90.00%	89.40%	88.90%	88.30%	87.90%	87.40%	87.00%
66_11	94.40%	93.60%	92.90%	92.10%	91.40%	90.70%	90.10%	89.50%	88.90%	88.40%	87.90%	87.50%	87.10%
66_12	94.50%	93.70%	92.90%	92.20%	91.50%	90.80%	90.20%	89.60%	89.00%	88.50%	88.00%	87.50%	87.10%
67_1	94.60%	93.80%	93.00%	92.30%	91.50%	90.90%	90.20%	89.60%	89.00%	88.50%	88.00%	87.60%	87.20%
67_2	94.70%	93.80%	93.10%	92.30%	91.60%	90.90%	90.30%	89.70%	89.10%	88.60%	88.10%	87.60%	87.20

**Reliance Nippon Life Smart Total Advantage Return (UIN: 121N157V01)
Guaranteed Surrender Value Paid Up Addition (GSV PUA) Factors for both plan variants**

Maturity Age → Attained Age & Policy Month ↓	73	74	75	76	77	78	79	80	81	82	83	84	>=85
67_12	95.40%	94.50%	93.70%	93.00%	92.30%	91.60%	90.90%	90.30%	89.70%	89.20%	88.70%	88.20%	87.80%
68_1	95.50%	94.60%	93.80%	93.00%	92.30%	91.60%	91.00%	90.30%	89.80%	89.20%	88.70%	88.20%	87.80%
68_2	95.50%	94.70%	93.90%	93.10%	92.40%	91.70%	91.00%	90.40%	89.80%	89.30%	88.80%	88.30%	87.90%
68_3	95.60%	94.80%	94.00%	93.20%	92.40%	91.70%	91.10%	90.50%	89.90%	89.30%	88.80%	88.40%	87.90%
68_4	95.70%	94.80%	94.00%	93.20%	92.50%	91.80%	91.10%	90.50%	89.90%	89.40%	88.90%	88.40%	88.00%
68_5	95.70%	94.90%	94.10%	93.30%	92.60%	91.90%	91.20%	90.60%	90.00%	89.40%	88.90%	88.50%	88.00%
68_6	95.80%	95.00%	94.20%	93.40%	92.60%	91.90%	91.30%	90.60%	90.10%	89.50%	89.00%	88.50%	88.10%
68_7	95.90%	95.00%	94.20%	93.50%	92.70%	92.00%	91.30%	90.70%	90.10%	89.60%	89.00%	88.60%	88.20%
68_8	96.00%	95.10%	94.30%	93.50%	92.80%	92.10%	91.40%	90.80%	90.20%	89.60%	89.10%	88.60%	88.20%
68_9	96.00%	95.20%	94.40%	93.60%	92.80%	92.10%	91.50%	90.80%	90.20%	89.70%	89.20%	88.70%	88.30%
68_10	96.10%	95.30%	94.40%	93.70%	92.90%	92.20%	91.50%	90.90%	90.30%	89.70%	89.20%	88.70%	88.30%
68_11	96.20%	95.30%	94.50%	93.70%	93.00%	92.30%	91.60%	90.90%	90.40%	89.80%	89.30%	88.80%	88.40%
68_12	96.30%	95.40%	94.60%	93.80%	93.00%	92.30%	91.60%	91.00%	90.40%	89.90%	89.30%	88.90%	88.40%
69_1	96.30%	95.50%	94.60%	93.90%	93.10%	92.40%	91.70%	91.10%	90.50%	89.90%	89.40%	88.90%	88.50%
69_2	96.40%	95.50%	94.70%	93.90%	93.20%	92.50%	91.80%	91.10%	90.50%	90.00%	89.40%	89.00%	88.50%
69_3	96.50%	95.60%	94.80%	94.00%	93.20%	92.50%	91.80%	91.20%	90.60%	90.00%	89.50%	89.00%	88.60%
69_4	96.60%	95.70%	94.90%	94.10%	93.30%	92.60%	91.90%	91.30%	90.60%	90.10%	89.60%	89.10%	88.60%
69_5	96.60%	95.80%	94.90%	94.10%	93.40%	92.60%	92.00%	91.30%	90.70%	90.10%	89.60%	89.10%	88.70%
69_6	96.70%	95.80%	95.00%	94.20%	93.40%	92.70%	92.00%	91.40%	90.80%	90.20%	89.70%	89.20%	88.80%
69_7	96.80%	95.90%	95.10%	94.30%	93.50%	92.80%	92.10%	91.40%	90.80%	90.30%	89.70%	89.20%	88.80%
69_8	96.90%	96.00%	95.10%	94.30%	93.60%	92.80%	92.10%	91.50%	90.90%	90.30%	89.80%	89.30%	88.90%
69_9	96.90%	96.10%	95.20%	94.40%	93.60%	92.90%	92.20%	91.60%	90.90%	90.40%	89.80%	89.40%	88.90%
69_10	97.00%	96.10%	95.30%	94.50%	93.70%	93.00%	92.30%	91.60%	91.00%	90.40%	89.90%	89.40%	89.00%
69_11	97.10%	96.20%	95.40%	94.50%	93.80%	93.00%	92.30%	91.70%	91.10%	90.50%	90.00%	89.50%	89.00%
69_12	97.20%	96.30%	95.40%	94.60%	93.80%	93.10%	92.40%	91.70%	91.10%	90.60%	90.00%	89.50%	89.10%
70_1	97.20%	96.30%	95.50%	94.70%	93.90%	93.20%	92.50%	91.80%	91.20%	90.60%	90.10%	89.60%	89.10%
70_2	97.30%	96.40%	95.60%	94.80%	94.00%	93.20%	92.50%	91.90%	91.20%	90.70%	90.10%	89.60%	89.20%
70_3	97.40%	96.50%	95.60%	94.80%	94.00%	93.30%	92.60%	91.90%	91.30%	90.70%	90.20%	89.70%	89.20%
70_4	97.50%	96.60%	95.70%	94.90%	94.10%	93.40%	92.70%	92.00%	91.40%	90.80%	90.20%	89.80%	89.30%
70_5	97.50%	96.60%	95.80%	95.00%	94.20%	93.40%	92.70%	92.10%	91.40%	90.80%	90.30%	89.80%	89.40%
70_6	97.60%	96.70%	95.90%	95.00%	94.20%	93.50%	92.80%	92.10%	91.50%	90.90%	90.40%	89.90%	89.40%
70_7	97.70%	96.80%	95.90%	95.10%	94.30%	93.60%	92.80%	92.20%	91.50%	91.00%	90.40%	89.90%	89.50%
70_8	97.80%	96.90%	96.00%	95.20%	94.40%	93.60%	92.90%	92.20%	91.60%	91.00%	90.50%	90.00%	89.50%
70_9	97.80%	96.90%	96.10%	95.20%	94.40%	93.70%	93.00%	92.30%	91.70%	91.10%	90.50%	90.00%	89.60%
70_10	97.90%	97.00%	96.10%	95.30%	94.50%	93.80%	93.00%	92.40%	91.70%	91.10%	90.60%	90.10%	89.60%
70_11	98.00%	97.10%	96.20%	95.40%	94.60%	93.80%	93.10%	92.40%	91.80%	91.20%	90.70%	90.10%	89.70%
70_12	98.10%	97.20%	96.30%	95.50%	94.70%	93.90%	93.20%	92.50%	91.90%	91.30%	90.70%	90.20%	89.70%
71_1	98.20%	97.20%	96.40%	95.50%	94.70%	94.00%	93.20%	92.60%	91.90%	91.30%	90.80%	90.30%	89.80%
71_2	98.20%	97.30%	96.40%	95.60%	94.80%	94.00%	93.30%	92.60%	92.00%	91.40%	90.80%	90.30%	89.90%
71_3	98.30%	97.40%	96.50%	95.70%	94.90%	94.10%	93.40%	92.70%	92.00%	91.40%	90.90%	90.40%	89.90%
71_4	98.40%	97.50%	96.60%	95.70%	94.90%	94.20%	93.40%	92.70%	92.10%	91.50%	91.00%	90.40%	90.00%
71_5	98.50%	97.50%	96.70%	95.80%	95.00%	94.20%	93.50%	92.80%	92.20%	91.60%	91.00%	90.50%	90.00%
71_6	98.50%	97.60%	96.70%	95.90%	95.10%	94.30%	93.60%	92.90%	92.20%	91.60%	91.10%	90.50%	90.10%
71_7	98.60%	97.70%	96.80%	95.90%	95.10%	94.40%	93.60%	92.90%	92.30%	91.70%	91.10%	90.60%	90.10%
71_8	98.70%	97.80%	96.90%	96.00%	95.20%	94.40%	93.70%	93.00%	92.30%	91.70%	91.20%	90.70%	90.20%
71_9	98.80%	97.80%	96.90%	96.10%	95.30%	94.50%	93.80%	93.10%	92.40%	91.80%	91.20%	90.70%	90.20%
71_10	98.90%	97.90%	97.00%	96.20%	95.30%	94.60%	93.80%	93.10%	92.50%	91.90%	91.30%	90.80%	90.30%
71_11	98.90%	98.00%	97.10%	96.20%	95.40%	94.60%	93.90%	93.20%	92.50%	91.90%	91.30%	90.80%	90.30%
71_12	99.00%	98.10%	97.20%	96.30%	95.50%	94.70%	93.90%	93.20%	92.60%	92.00%	91.40%	90.90%	90.40%
72_1	99.10%	98.20%	97.20%	96.40%	95.50%	94.80%	94.00%	93.30%	92.60%	92.00%	91.50%	90.90%	90.50%
72_2	99.20%	98.20%	97.30%	96.50%	95.60%	94.80%	94.10%	93.40%	92.70%	92.10%	91.50%	91.00%	90.50%
72_3	99.30%	98.30%	97.40%	96.50%	95.70%	94.90%	94.10%	93.40%	92.80%	92.10%	91.60%	91.00%	90.60%
72_4	99.30%	98.40%	97.50%	96.60%	95.80%	95.00%	94.20%	93.50%	92.80%	92.20%	91.60%	91.10%	90.60%
72_5	99.40%	98.50%	97.50%	96.70%	95.80%	95.00%	94.30%	93.60%	92.90%	92.30%	91.70%	91.20%	90.70%
72_6	99.50%	98.50%	97.60%	96.70%	95.90%	95.10%	94.30%	93.60%	93.00%	92.30%	91.70%	91.20%	90.70%
72_7	99.60%	98.60%	97.70%	96.80%	96.00%	95.20%	94.40%	93.70%	93.00%	92.40%	91.80%	91.30%	90.80%
72_8	99.70%	98.70%	97.80%	96.90%	96.00%	95.20%	94.50%	93.80%	93.10%	92.40%	91.90%	91.30%	90.80%
72_9	99.80%	98.80%	97.90%	97.00%	96.10%	95.30%	94.50%	93.80%	93.10%	92.50%	91.90%	91.40%	90.90%
72_10	99.80%	98.90%	97.90%	97.00%	96.20%	95.40%	94.60%	93.90%	93.20%	92.60%	92.00%	91.40%	91.00%
72_11	99.90%	98.90%	98.00%	97.10%	96.30%	95.40%	94.70%	93.90%	93.30%	92.60%	92.00%	91.50%	91.00%
72_12	100.00%	99.00%	98.10%	97.20%	96.30%	95.50%	94.70%	94.00%	93.30%	92.70%	92.10%	91.60%	91.10%
73_1	0.00%	99.10%	98.20%	97.30%	96.40%	95.60%	94.80%	94.10%	93.40%	92.80%	92.20%	91.60%	91.10%
73_2	0.00%	99.20%	98.20%	97.30%	96.50%	95.60%	94.90%	94.10%	93.50%	92.80%	92.20%	91.70%	91.20%
73_3	0.00%	99.30%	98.30%	97.40%	96.50%	95.70%	94.90%	94.20%	93.50%	92.90%	92.30%	91.70%	91.20%
73_4	0.00%	99.30%	98.40%	97.50%	96.60%	95.80%	95.00%	94.30%	93.60%	92.90%	92.30%	91.80%	91.30%
73_5	0.00%	99.40%	98.50%	97.60%	96.70%	95.90%	95.10%	94.30%	93.60%	93.00%	92.40%	91.80%	91.30%
73_6	0.00%	99.50%	98.50%	97.60%	96.80%	95.90%	95.10%	94.40%	93.70%	93.10%	92.40%	91.90%	91.40%
73_7	0.00%	99.60%	98.60%	97.70%	96.80%	96.00%	95.20%	94.50%	93.80%	93.10%	92.50%	92.00%	91.40%
73_8	0.00%	99.70%	98.70%	97.80%	96.90%	96.10%	95.30%	94.50%	93.80%	93.20%	92.60%	92.00%	91.50%
73_9	0.00%	99.80%	98.80%	97.90%	97.00%	96.10%	95.30%	94.60%	93.90%	93.20%	92.60%	92.10%	91.60%
73_10	0.00%	99.80%	98.90%	97.90%	97.10%	96.20%	95.40%	94.70%	94.00%	93.30%	92.70%	92.10%	91.60%
73_11	0.00%	99.90%	98.90%	98.00%	97.10%	96.30%	95.50%	94.70%	94.00%	93.40%	92.70%	92.20%	91.70%
73_12	0.00%	100.00%	99.00%	98.10%	97.20%	96.30%	95.50%	94.80%	94.10%	93.40%	92.80%	92.20%	91.70%
74_1	0.00%	0.00%	99.10%	98.20%	97.30%	96.40%	95.60%	94.90%	94.10%	93.50%	92.90%	92.30%	91.80%
74_2	0.00%	0.00%	99.20%	98.20%	97.30%	96.50%	95.70%	94.90%	94.20%	93.50%	92.90%	92.40%	91.80%
74_3	0.00%	0.00%	99.30%	98.30%	97.40%	96.60%	95.70%	95.00%	94.30%	93.60%	93.00%	92.40%	91.90%
74_4	0.00%	0.00%	99.30%	98.40%	97.50%	96.60%	95.80%	95.10%	94.30%	93.70%	93.00%	92.50%	91.90%
74_5	0.00%	0.00%	99.40%	98.50%	97.60%	96.70%	95.90%	95.10%	94.40%	93.70%	93.10%	92.50%	92.00%
74_6	0.00%	0.00%	99.50%	98.60%	97.60%	96.80%	96.00%	95.20%	94.50%	93.80%	93.20%	92.60%	92.10%
74_7	0.00%	0.00%	99.60%	98.60%	97.70%	96.80%	96.00%	95.20%	94.50%	93.80%	93.20%	92.60%	92.10%
74_8	0.00%	0.00%	99.70%	98.70%	97.80%	96.90%	96.10%	95.30%	94.60%	93.90%	93.30%	92.70%	92.20%
74_9	0.00%	0.00%	99.80%	98.80%	97.90%	97.00%	96.20%	95.40%	94.60%	94.00%	93.30%	92.80%	92.20%
74_10	0.00%	0.00%	99.80%	98.90%	97.90%	97.10%	96.20%	95.40%	94.70%	94.00%	93.40%	92.80%	92.30%
74_11	0.00%	0.00%	99.90%	98.90%	98.00%	97.10%	96.30%	95.50%	94.80%	94.10%	93.50%	92.90%	92.30%
74_12	0.00%	0.0											

