



HDFC Life Personal Pension Plus (UIN 101N091V01)

Guaranteed Surrender Value (GSV) Factors as percentage of premiums paid

Completed Duration at Surrender (Years)	Policy Term																																												
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40														
2	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%							
3	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%						
4	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%						
5	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%					
6	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%					
7	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%					
8	70.0%	63.3%	60.0%	58.0%	56.7%	55.7%	55.0%	54.4%	54.0%	53.6%	53.3%	53.1%	52.9%	52.7%	52.5%	52.4%	52.2%	52.1%	52.0%	51.9%	51.8%	51.7%	51.7%	51.6%	51.5%	51.5%	51.4%	51.4%	51.3%	51.3%	51.2%	51.2%	51.1%	51.1%	51.0%	51.0%	50.9%	50.9%							
9	90.0%	76.7%	70.0%	66.0%	63.3%	61.4%	60.0%	58.9%	58.0%	57.3%	56.7%	56.2%	55.7%	55.3%	55.0%	54.7%	54.4%	54.2%	54.0%	53.8%	53.6%	53.5%	53.3%	53.2%	53.1%	53.0%	52.9%	52.8%	52.7%	52.6%	52.5%	52.4%	52.3%	52.2%	52.1%	52.0%	51.9%	51.8%							
10	90.0%	90.0%	80.0%	74.0%	70.0%	67.1%	65.0%	63.3%	62.0%	60.9%	59.2%	58.6%	58.0%	57.5%	57.1%	56.7%	56.3%	56.0%	55.7%	55.5%	55.2%	55.0%	54.8%	54.6%	54.4%	54.3%	54.1%	54.0%	53.9%	53.8%	53.7%	53.6%	53.5%	53.4%	53.3%	53.2%	53.1%	53.0%							
11		90.0%	90.0%	82.0%	76.7%	72.9%	70.0%	67.8%	66.0%	64.5%	63.3%	62.3%	61.4%	60.7%	60.0%	59.4%	58.9%	58.4%	58.0%	57.6%	57.3%	57.0%	56.7%	56.4%	56.2%	55.9%	55.7%	55.5%	55.3%	55.2%	55.1%	55.0%	54.9%	54.8%	54.7%	54.6%	54.5%	54.4%							
12			90.0%	90.0%	83.3%	78.6%	75.0%	72.2%	70.0%	68.2%	66.7%	65.4%	64.3%	63.3%	62.5%	61.8%	61.1%	60.5%	60.0%	59.5%	59.1%	58.7%	58.3%	58.0%	57.7%	57.4%	57.1%	56.9%	56.7%	56.5%	56.3%	56.2%	56.1%	56.0%	55.9%	55.8%	55.7%	55.6%							
13				90.0%	90.0%	84.3%	80.0%	76.7%	74.0%	71.8%	70.0%	68.5%	67.1%	66.0%	65.0%	64.1%	63.3%	62.6%	62.0%	61.4%	60.9%	60.4%	60.0%	59.6%	59.2%	58.9%	58.6%	58.3%	58.0%	57.7%	57.5%	57.4%	57.3%	57.2%	57.1%	57.0%	56.9%	56.8%							
14					90.0%	90.0%	85.0%	81.1%	78.0%	75.5%	73.3%	71.5%	70.0%	68.7%	67.5%	66.5%	65.6%	64.7%	64.0%	63.3%	62.7%	62.2%	61.7%	61.2%	60.8%	60.4%	60.0%	59.7%	59.3%	59.0%	58.8%	58.7%	58.6%	58.5%	58.4%	58.3%	58.2%	58.1%							
15						90.0%	90.0%	85.6%	82.0%	79.1%	76.7%	74.6%	72.9%	71.3%	70.0%	68.8%	67.8%	66.8%	66.0%	65.2%	64.5%	63.9%	63.3%	62.8%	62.3%	61.9%	61.4%	61.0%	60.7%	60.3%	60.0%	59.8%	59.7%	59.6%	59.5%	59.4%	59.3%	59.2%							
16							90.0%	90.0%	86.0%	82.7%	80.0%	77.7%	75.7%	74.0%	72.5%	71.2%	70.0%	68.9%	68.0%	67.1%	66.4%	65.7%	65.0%	64.4%	63.8%	63.3%	62.9%	62.4%	62.0%	61.6%	61.3%	61.2%	61.1%	61.0%	60.9%	60.8%	60.7%	60.6%							
17								90.0%	90.0%	86.4%	83.3%	80.8%	78.6%	76.7%	75.0%	73.5%	72.0%	70.7%	69.0%	68.2%	67.4%	66.7%	66.0%	65.4%	64.8%	64.3%	63.8%	63.3%	62.9%	62.5%	62.2%	62.1%	62.0%	61.9%	61.8%	61.7%	61.6%	61.5%							
18									90.0%	90.0%	86.7%	83.8%	81.4%	79.3%	77.5%	75.9%	74.4%	73.2%	72.0%	71.0%	70.0%	69.1%	68.3%	67.6%	66.9%	66.3%	65.7%	65.2%	64.7%	64.2%	63.8%	63.3%	63.0%	62.9%	62.8%	62.7%	62.6%	62.5%	62.4%						
19										90.0%	86.9%	84.3%	82.0%	80.0%	78.2%	76.7%	75.3%	74.0%	72.9%	71.8%	70.9%	70.0%	69.2%	68.5%	67.8%	67.1%	66.6%	66.0%	65.5%	65.0%	64.5%	64.0%	63.5%	63.0%	62.5%	62.0%	61.5%	61.0%	60.5%						
20											90.0%	87.1%	84.7%	82.5%	80.6%	78.9%	77.4%	76.0%	74.8%	73.6%	72.6%	71.7%	70.8%	70.0%	69.3%	68.6%	67.9%	67.3%	66.8%	66.3%	65.8%	65.3%	64.8%	64.3%	63.8%	63.3%	62.8%	62.3%	61.8%						
21												90.0%	87.3%	85.0%	82.9%	81.1%	79.5%	78.0%	76.7%	75.5%	74.3%	73.3%	72.4%	71.5%	70.7%	70.0%	69.3%	68.7%	68.1%	67.5%	67.0%	66.5%	66.0%	65.5%	65.0%	64.5%	64.0%	63.5%	63.0%						
22													90.0%	87.5%	85.3%	83.3%	81.6%	80.0%	78.6%	77.3%	76.1%	75.0%	74.0%	73.1%	72.2%	71.4%	70.7%	70.0%	69.4%	68.8%	68.2%	67.6%	67.0%	66.5%	66.0%	65.5%	65.0%	64.5%	64.0%	63.5%					
23														90.0%	87.6%	85.6%	83.7%	82.0%	80.5%	79.1%	77.8%	76.7%	75.6%	74.6%	73.7%	72.9%	72.1%	71.3%	70.6%	70.0%	69.4%	68.8%	68.2%	67.6%	67.0%	66.5%	66.0%	65.5%	65.0%	64.5%					
24															90.0%	87.8%	85.8%	84.0%	82.4%	80.9%	79.6%	78.3%	77.2%	76.2%	75.2%	74.3%	73.4%	72.7%	72.0%	71.3%	70.6%	70.0%	69.4%	68.8%	68.2%	67.6%	67.0%	66.5%	66.0%	65.5%					
25																90.0%	87.9%	86.0%	84.3%	82.7%	81.3%	80.0%	78.8%	77.7%	76.7%	75.7%	74.8%	74.0%	73.2%	72.5%	71.8%	71.1%	70.4%	69.8%	69.2%	68.6%	68.0%	67.4%	66.8%	66.2%					
26																	90.0%	88.0%	86.2%	84.5%	83.0%	81.7%	80.4%	79.2%	78.1%	77.1%	76.2%	75.3%	74.5%	73.8%	73.1%	72.4%	71.7%	71.0%	70.3%	69.7%	69.1%	68.5%	67.9%	67.3%					
27																		90.0%	88.0%	86.2%	84.5%	83.0%	81.7%	80.4%	79.2%	78.1%	77.1%	76.2%	75.3%	74.5%	73.8%	73.1%	72.4%	71.7%	71.0%	70.3%	69.7%	69.1%	68.5%	67.9%					
28																			90.0%	88.2%	86.5%	85.0%	83.6%	82.3%	81.1%	80.0%	79.0%	78.0%	77.1%	76.3%	75.5%	74.7%	74.0%	73.3%	72.6%	71.9%	71.2%	70.5%	69.8%	69.1%					
29																				90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.2%	74.5%	73.8%	73.1%	72.4%	71.7%	71.0%	70.3%					
30																					90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.2%	74.5%	73.8%	73.1%	72.4%	71.7%	71.0%					
31																						90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.2%	74.5%	73.8%	73.1%	72.4%	71.7%					
32																							90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.2%	74.5%	73.8%	73.1%	72.4%					
33																								90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.2%	74.5%	73.8%	73.1%	72.4%				
34																									90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.2%	74.5%	73.8%	73.1%	72.4%			
35																										90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.2%	74.5%	73.8%	73.1%	72.4%		
36																											90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.2%	74.5%	73.8%	73.1%	72.4%	
37																												90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.2%	74.5%	73.8%	73.1%	
38																													90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.2%	74.5%	73.8%	73.1%
39																														90.0%	88.3%	86.7%	85.2%	83.8%	82.6%	81.4%	80.3%	79.3%	78.4%	77.5%	76.7%	75.9%	75.2%	74.5%	73.8%