

**Appendix 4 : Pramerica Life Rakshak Smart  
Lump Sum Factor & Savings Booster Multiple (SBM)**

Outstanding Duration Payout Period	Lump Sum Factor	SBM
60	83.56%	100.0%
59	83.99%	100.5%
58	84.42%	101.0%
57	84.85%	101.5%
56	85.28%	102.1%
55	85.72%	102.6%
54	86.16%	103.1%
53	86.60%	103.6%
52	87.04%	104.2%
51	87.48%	104.7%
50	87.93%	105.2%
49	88.38%	105.8%
48	86.04%	106.0%
47	86.47%	106.8%
46	86.92%	107.4%
45	87.36%	107.9%
44	87.81%	108.5%
43	88.25%	109.0%
42	88.70%	109.6%
41	89.16%	110.2%
40	89.61%	110.7%
39	90.07%	111.3%
38	90.53%	111.9%
37	90.99%	112.4%
36	88.61%	113.0%
35	89.06%	113.6%
34	89.52%	114.2%
33	89.97%	114.7%
32	90.43%	115.3%
31	90.89%	115.9%
30	91.36%	116.5%
29	91.82%	117.1%
28	92.29%	117.7%
27	92.76%	118.3%
26	93.24%	118.9%
25	93.71%	119.5%
24	91.29%	120.0%
23	91.75%	120.7%
22	92.22%	121.3%
21	92.69%	122.0%
20	93.16%	122.6%
19	93.64%	123.2%
18	94.12%	123.8%
17	94.60%	124.5%
16	95.08%	125.1%
15	95.57%	125.7%
14	96.05%	126.4%
13	96.54%	127.0%
12	94.07%	128.0%
11	94.55%	128.3%
10	95.04%	129.0%
9	95.52%	129.6%
8	96.01%	130.3%
7	96.50%	131.0%
6	96.99%	131.6%
5	97.49%	132.3%
4	97.98%	133.0%
3	98.48%	133.7%
2	98.99%	134.4%
1	99.49%	135.0%
0	100.00%	136.0%

Note: Lump sum factor as well as SBM will be determined basis outstanding duration (in complete months) of the payout period.