Guaranteed Surrender Value factor applicable to total premiums paid

	Policy Term--->										
Policy Year	10	11	12	13	14	15	16	17	18	19	20
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
4	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%
6	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%
8	65.00%	60.00%	57.50%	56.00%	55.00%	54.29%	53.75%	53.33%	53.00%	52.73%	52.50%
9	80.00%	70.00%	65.00%	62.00%	60.00%	58.57%	57.50%	56.67%	56.00%	55.45%	55.00%
10	80.00%	80.00%	72.50%	68.00%	65.00%	62.86%	61.25%	60.00%	59.00%	58.18%	57.50%
11		80.00%	80.00%	74.00%	70.00%	67.14%	65.00%	63.33%	62.00%	60.91%	60.00%
12			80.00%	80.00%	75.00%	71.43%	68.75%	66.67%	65.00%	63.64%	62.50%
13				80.00%	80.00%	75.71%	72.50%	70.00%	68.00%	66.36%	65.00%
14					80.00%	80.00%	76.25%	73.33%	71.00%	69.09%	67.50%
15						80.00%	80.00%	76.67%	74.00%	71.82%	70.00%
16							80.00%	80.00%	77.00%	74.55%	72.50%
17								80.00%	80.00%	77.27%	75.00%
18									80.00%	80.00%	77.50%
19										80.00%	80.00%
20											80.00%