

		Surrender value factors as a percentage of the total amount of premiums paid for the entire premium payment term																												
Premium payment	Complete policy year	Policy Term																												
		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
3 pays	1	9%	14%	17%	20%	22%	24%	26%	27%	29%	30%	31%	33%	34%	35%	36%	37%	38%	40%	42%	44%	46%	48%	50%	52%	54%	56%	58%	60%	
	2	-	7%	12%	15%	18%	20%	22%	24%	25%	27%	28%	30%	31%	33%	34%	35%	36%	37%	39%	41%	43%	46%	48%	50%	52%	54%	56%	58%	
3 and 5 pays	3	-	-	6%	10%	13%	16%	18%	20%	22%	24%	26%	27%	29%	30%	31%	33%	34%	35%	37%	39%	41%	43%	45%	47%	49%	51%	53%	55%	
	4	-	-	-	5%	9%	12%	15%	17%	19%	21%	23%	24%	26%	28%	29%	30%	32%	33%	35%	37%	39%	41%	43%	45%	47%	49%	51%	53%	
3, 5 and 10 pays	5	-	-	-	-	4%	8%	11%	14%	16%	18%	20%	22%	23%	25%	27%	28%	29%	31%	33%	35%	37%	39%	41%	43%	45%	47%	49%	51%	
	6	-	-	-	-	-	4%	7%	10%	13%	15%	17%	19%	21%	23%	24%	26%	27%	29%	31%	33%	35%	37%	39%	41%	43%	45%	47%	49%	
	7	-	-	-	-	-	-	4%	7%	10%	12%	14%	16%	18%	20%	22%	23%	25%	26%	28%	31%	33%	35%	37%	39%	41%	43%	45%	47%	
	8	-	-	-	-	-	-	-	3%	6%	9%	11%	14%	16%	18%	19%	21%	23%	24%	26%	28%	30%	33%	35%	37%	39%	41%	43%	45%	
	9	-	-	-	-	-	-	-	-	3%	6%	9%	11%	14%	16%	18%	19%	21%	23%	24%	26%	28%	30%	32%	34%	37%	39%	41%	43%	
3, 5 and 10 pays	10	-	-	-	-	-	-	-	-	-	3%	6%	8%	10%	13%	14%	16%	18%	20%	22%	24%	26%	28%	30%	32%	34%	36%	38%	41%	
	11	-	-	-	-	-	-	-	-	-	-	3%	5%	8%	10%	12%	14%	16%	18%	20%	22%	24%	26%	28%	30%	32%	34%	36%	38%	
	12	-	-	-	-	-	-	-	-	-	-	-	3%	5%	8%	10%	12%	14%	16%	18%	20%	22%	24%	26%	28%	30%	32%	34%	36%	
	13	-	-	-	-	-	-	-	-	-	-	-	-	3%	5%	7%	9%	11%	13%	15%	17%	20%	22%	24%	26%	28%	30%	32%	34%	
	14	-	-	-	-	-	-	-	-	-	-	-	-	-	3%	5%	7%	9%	11%	13%	15%	17%	20%	22%	24%	26%	28%	30%	32%	
	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	5%	7%	9%	11%	13%	15%	17%	19%	22%	24%	26%	28%	30%	
	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	5%	7%	9%	11%	13%	15%	17%	19%	21%	24%	26%	28%	
	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	5%	7%	9%	11%	13%	15%	17%	19%	21%	24%	26%	
	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	4%	7%	9%	11%	13%	15%	17%	19%	21%	24%	26%
	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	4%	7%	9%	11%	13%	15%	17%	19%	21%	23%
	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	4%	7%	9%	11%	13%	15%	17%	19%	21%
	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	4%	6%	9%	11%	13%	15%	17%	19%
22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	4%	6%	9%	11%	13%	15%	17%	
23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	4%	6%	9%	11%	13%	15%	
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	4%	6%	9%	11%	13%	
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	4%	6%	9%	11%	
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	4%	6%	9%	
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	4%	6%	
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	4%	
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2%	