Surrender value factors applicable to Vested bonuses

Policy Term--->

| Policy Year | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% | 17.58\% | 17.03\% | 16.58\% | 16.22\% | 15.93\% | 15.72\% | 15.55\% | 15.42\% | 15.28\% | 15.13\% | 14.94\% |
| 2 | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% | 17.58\% | 17.03\% | 16.58\% | 16.22\% | 15.93\% | 15.72\% | 15.55\% | 15.42\% | 15.28\% | 15.13\% |
| 3 | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% | 17.58\% | 17.03\% | 16.58\% | 16.22\% | 15.93\% | 15.72\% | 15.55\% | 15.42\% | 15.28\% |
| 4 | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% | 17.58\% | 17.03\% | 16.58\% | 16.22\% | 15.93\% | 15.72\% | 15.55\% | 15.42\% |
| 5 | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% | 17.58\% | 17.03\% | 16.58\% | 16.22\% | 15.93\% | 15.72\% | 15.55\% |
| 6 | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% | 17.58\% | 17.03\% | 16.58\% | 16.22\% | 15.93\% | 15.72\% |
| 7 | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% | 17.58\% | 17.03\% | 16.58\% | 16.22\% | 15.93\% |
| 8 | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% | 17.58\% | 17.03\% | 16.58\% | 16.22\% |
| 9 | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% | 17.58\% | 17.03\% | 16.58\% |
| 10 | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% | 17.58\% | 17.03\% |
| 11 |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% | 17.58\% |
| 12 |  |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% | 17.58\% |
| 13 |  |  |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% | 17.66\% |
| 14 |  |  |  |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% | 17.85\% |
| 15 |  |  |  |  |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% | 18.16\% |
| 16 |  |  |  |  |  |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% | 18.60\% |
| 17 |  |  |  |  |  |  |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% | 19.18\% |
| 18 |  |  |  |  |  |  |  |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% | 19.93\% |
| 19 |  |  |  |  |  |  |  |  |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% | 20.85\% |
| 20 |  |  |  |  |  |  |  |  |  |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% | 21.99\% |
| 21 |  |  |  |  |  |  |  |  |  |  |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% | 23.38\% |
| 22 |  |  |  |  |  |  |  |  |  |  |  |  | 35.00\% | 30.00\% | 27.06\% | 25.05\% |
| 23 |  |  |  |  |  |  |  |  |  |  |  |  |  | 35.00\% | 30.00\% | 27.06\% |
| 24 |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 35.00\% | 30.00\% |
| 25 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 35.00\% |

