Guaranteed Surrender Value factors applicable to total premiums paid (in percentage)

Policy Year	Policy Term--> 12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	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	30.00	30.00	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	50.00	50.00	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	50.00	50.00	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	50.00	50.00	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	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
8	57.50	56.00	55.00	54.29	53.75	53.33	53.00	52.73	52.50	52.31	52.14	52.00	51.88	51.76	51.67	51.58	51.50	51.43	51.36	51.30	51.25	51.20	51.15	51.11
9	65.00	62.00	60.00	58.57	57.50	56.67	56.00	55.45	55.00	54.62	54.29	54.00	53.75	53.53	53.33	53.16	53.00	52.86	52.73	52.61	52.50	52.40	52.31	52.22
10	72.50	68.00	65.00	62.86	61.25	60.00	59.00	58.18	57.50	56.92	56.43	56.00	55.63	55.29	55.00	54.74	54.50	54.29	54.09	53.91	53.75	53.60	53.46	53.33
11	80.00	74.00	70.00	67.14	65.00	63.33	62.00	60.91	60.00	59.23	58.57	58.00	57.50	57.06	56.67	56.32	56.00	55.71	55.45	55.22	55.00	54.80	54.62	54.44
12	80.00	80.00	75.00	71.43	68.75	66.67	65.00	63.64	62.50	61.54	60.71	60.00	59.38	58.82	58.33	57.89	57.50	57.14	56.82	56.52	56.25	56.00	55.77	55.56
13		80.00	80.00	75.71	72.50	70.00	68.00	66.36	65.00	63.85	62.86	62.00	61.25	60.59	60.00	59.47	59.00	58.57	58.18	57.83	57.50	57.20	56.92	56.67
14			80.00	80.00	76.25	73.33	71.00	69.09	67.50	66.15	65.00	64.00	63.13	62.35	61.67	61.05	60.50	60.00	59.55	59.13	58.75	58.40	58.08	57.78
15				80.00	80.00	76.67	74.00	71.82	70.00	68.46	67.14	66.00	65.00	64.12	63.33	62.63	62.00	61.43	60.91	60.43	60.00	59.60	59.23	58.89
16					80.00	80.00	77.00	74.55	72.50	70.77	69.29	68.00	66.88	65.88	65.00	64.21	63.50	62.86	62.27	61.74	61.25	60.80	60.38	60.00
17						80.00	80.00	77.27	75.00	73.08	71.43	70.00	68.75	67.65	66.67	65.79	65.00	64.29	63.64	63.04	62.50	62.00	61.54	61.11
18							80.00	80.00	77.50	75.38	73.57	72.00	70.63	69.41	68.33	67.37	66.50	65.71	65.00	64.35	63.75	63.20	62.69	62.22
19								80.00	80.00	77.69	75.71	74.00	72.50	71.18	70.00	68.95	68.00	67.14	66.36	65.65	65.00	64.40	63.85	63.33
20									80.00	80.00	77.86	76.00	74.38	72.94	71.67	70.53	69.50	68.57	67.73	66.96	66.25	65.60	65.00	64.44
21										80.00	80.00	78.00	76.25	74.71	73.33	72.11	71.00	70.00	69.09	68.26	67.50	66.80	66.15	65.56
22											80.00	80.00	78.13	76.47	75.00	73.68	72.50	71.43	70.45	69.57	68.75	68.00	67.31	66.67
23												80.00	80.00	78.24	76.67	75.26	74.00	72.86	71.82	70.87	70.00	69.20	68.46	67.78
24													80.00	80.00	78.33	76.84	75.50	74.29	73.18	72.17	71.25	70.40	69.62	68.89
25														80.00	80.00	78.42	77.00	75.71	74.55	73.48	72.50	71.60	70.77	70.00
26															80.00	80.00	78.50	77.14	75.91	74.78	73.75	72.80	71.92	71.11
27																80.00	80.00	78.57	77.27	76.09	75.00	74.00	73.08	72.22
28																	80.00	80.00	78.64	77.39	76.25	75.20	74.23	73.33
29																		80.00	80.00	78.70	77.50	76.40	75.38	74.44
30																			80.00	80.00	78.75	77.60	76.54	75.56
31																				80.00	80.00	78.80	77.69	76.67
32																					80.00	80.00	78.85	77.78
33																						80.00	80.00	78.89
34																							80.00	80.00
35																								80.00