

| Table VII.—Percent Value of Refund Feature Duration of Guaranteed Amount | | | | | | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| AGE | 31 YEARS | 32 YEARS | 33 YEARS | 34 YEARS | 35 YEARS | 36 YEARS | 37 YEARS | 38 YEARS | 39 YEARS | 40 YEARS |
| 61 | 28 | 29 | 31 | 33 | 34 | 36 | 37 | 39 | 40 | 42 |
| 62 | 30 | 32 | 33 | 35 | 36 | 38 | 40 | 41 | 42 | 44 |
| 63 | 32 | 34 | 35 | 37 | 39 | 40 | 42 | 43 | 45 | 46 |
| 64 | 34 | 36 | 38 | 39 | 41 | 42 | 44 | 45 | 47 | 48 |
| 65 | 37 | 38 | 40 | 42 | 43 | 45 | 46 | 47 | 49 | 50 |
| 66 | 39 | 41 | 42 | 44 | 45 | 47 | 48 | 50 | 51 | 52 |
| 67 | 41 | 43 | 45 | 46 | 48 | 49 | 50 | 52 | 53 | 54 |
| 68 | 44 | 45 | 47 | 48 | 50 | 51 | 52 | 54 | 55 | 56 |
| 69 | 46 | 48 | 49 | 51 | 52 | 53 | 54 | 56 | 57 | 58 |
| 70 | 48 | 50 | 51 | 53 | 54 | 55 | 57 | 58 | 59 | 60 |
| 71 | 51 | 52 | 54 | 55 | 56 | 57 | 59 | 60 | 61 | 62 |
| 72 | 53 | 54 | 56 | 57 | 58 | 59 | 60 | 62 | 62 | 63 |
| 73 | 55 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 |
| 74 | 57 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 |
| 75 | 59 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 |
| 76 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 69 | 70 |
| 77 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 70 | 71 | 72 |
| 78 | 66 | 67 | 68 | 69 | 70 | 70 | 71 | 72 | 73 | 73 |
| 79 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 73 | 74 | 75 |
| 80 | 69 | 70 | 71 | 72 | 73 | 74 | 74 | 75 | 76 | 76 |
| 81 | 71 | 72 | 73 | 74 | 74 | 75 | 76 | 76 | 77 | 78 |
| 82 | 73 | 74 | 74 | 75 | 76 | 77 | 77 | 78 | 78 | 79 |
| 83 | 74 | 75 | 76 | 77 | 77 | 78 | 79 | 79 | 80 | 80 |
| 84 | 76 | 77 | 77 | 78 | 79 | 79 | 80 | 80 | 81 | 81 |
| 85 | 78 | 78 | 79 | 79 | 80 | 81 | 81 | 82 | 82 | 83 |
| 86 | 79 | 80 | 80 | 81 | 81 | 82 | 82 | 83 | 83 | 84 |
| 87 | 80 | 81 | 81 | 82 | 83 | 83 | 83 | 84 | 84 | 85 |
| 88 | 82 | 82 | 83 | 83 | 84 | 84 | 85 | 85 | 85 | 86 |
| 89 | 83 | 83 | 84 | 84 | 85 | 85 | 85 | 86 | 86 | 87 |
| 90 | 84 | 84 | 85 | 85 | 86 | 86 | 86 | 87 | 87 | 87 |
| 91 | 85 | 85 | 86 | 86 | 87 | 87 | 87 | 88 | 88 | 88 |
| 92 | 86 | 86 | 87 | 87 | 87 | 88 | 88 | 88 | 89 | 89 |
| 93 | 87 | 87 | 87 | 88 | 88 | 88 | 89 | 89 | 89 | 90 |
| 94 | 87 | 88 | 88 | 88 | 89 | 89 | 89 | 90 | 90 | 90 |
| 95 | 88 | 88 | 89 | 89 | 89 | 90 | 90 | 90 | 91 | 91 |
| 96 | 89 | 89 | 89 | 90 | 90 | 90 | 91 | 91 | 91 | 91 |
| 97 | 89 | 90 | 90 | 90 | 91 | 91 | 91 | 91 | 92 | 92 |
| 98 | 90 | 90 | 91 | 91 | 91 | 91 | 92 | 92 | 92 | 92 |
| 99 | 91 | 91 | 91 | 92 | 92 | 92 | 92 | 92 | 93 | 93 |
| 100 | 91 | 92 | 92 | 92 | 92 | 92 | 93 | 93 | 93 | 93 |
| 101 | 92 | 92 | 92 | 93 | 93 | 93 | 93 | 93 | 94 | 94 |
| 102 | 92 | 93 | 93 | 93 | 93 | 94 | 94 | 94 | 94 | 94 |
| 103 | 93 | 93 | 93 | 94 | 94 | 94 | 94 | 94 | 94 | 95 |
| 104 | 94 | 94 | 94 | 94 | 94 | 95 | 95 | 95 | 95 | 95 |
| 105 | 94 | 94 | 95 | 95 | 95 | 95 | 95 | 95 | 95 | 95 |
| 106 | 95 | 95 | 95 | 95 | 95 | 95 | 96 | 96 | 96 | 96 |
| 107 | 95 | 95 | 96 | 96 | 96 | 96 | 96 | 96 | 96 | 96 |
| 108 | 96 | 96 | 96 | 96 | 96 | 96 | 96 | 96 | 97 | 97 |
| 109 | 96 | 96 | 96 | 97 | 97 | 97 | 97 | 97 | 97 | 97 |
| 110 | 97 | 97 | 97 | 97 | 97 | 97 | 97 | 97 | 97 | 97 |
| 111 | 97 | 97 | 97 | 97 | 97 | 97 | 98 | 98 | 98 | 98 |
| 112 | 97 | 97 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 |
| 113 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 |
| 114 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 99 |
| 115 | 98 | 98 | 98 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |