

Table III.—Percent Value of Refund Feature—Continued														
Ages		Duration of guaranteed amount												
Male	Female	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years	22 years	23 years	24 years	25 years	
		Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
35	40	3	3	3	4	4	4	5	5	5	6	6	7	
36	41	3	3	4	4	4	5	5	5	6	6	7	7	
37	42	3	3	4	4	4	5	5	6	6	7	7	8	
38	43	3	4	4	4	5	5	6	6	7	7	8	8	
39	44	4	4	4	5	5	6	6	7	7	8	8	9	
40	45	4	4	5	5	6	6	7	7	8	8	9	9	
41	46	4	5	5	6	6	7	7	8	8	9	9	10	
42	47	5	5	5	6	6	7	8	8	9	9	10	11	
43	48	5	5	6	6	7	8	8	9	9	10	11	12	
44	49	5	6	6	7	7	8	9	9	10	11	12	12	
45	50	6	6	7	7	8	9	9	10	11	12	12	13	
46	51	6	7	7	8	9	9	10	11	12	12	13	14	
47	52	7	7	8	9	9	10	11	12	12	13	14	15	
48	53	7	8	8	9	10	11	12	12	13	14	15	16	
49	54	8	8	9	10	11	11	12	13	14	15	16	17	
50	55	8	9	10	11	11	12	13	14	15	16	17	18	
51	56	9	10	10	11	12	13	14	15	16	17	18	20	
52	57	9	10	11	12	13	14	15	16	17	18	20	21	
53	58	10	11	12	13	14	15	16	17	19	20	21	22	
54	59	11	12	13	14	15	16	17	18	20	21	22	24	
55	60	11	13	14	15	16	17	18	20	21	22	24	25	
56	61	12	13	15	16	17	18	20	21	22	24	25	27	
57	62	13	14	16	17	18	20	21	22	24	25	27	28	
58	63	14	15	17	18	19	21	22	24	25	27	28	30	
59	64	15	16	18	19	21	22	24	25	27	28	30	31	
60	65	16	18	19	20	22	24	25	27	28	30	32	33	
61	66	17	19	20	22	23	25	27	28	30	32	33	35	
62	67	18	20	22	23	25	27	28	30	32	33	35	37	
63	68	20	21	23	25	26	28	30	32	33	35	37	39	
64	69	21	23	24	26	28	30	32	33	35	37	39	41	
65	70	22	24	26	28	30	32	33	35	37	39	41	42	
66	71	24	26	28	29	31	33	35	37	39	41	43	44	
67	72	25	27	29	31	33	35	37	39	41	43	45	46	
68	73	27	29	31	33	35	37	39	41	43	45	47	48	
69	74	28	30	33	35	37	39	41	43	45	47	48	50	
70	75	30	32	34	37	39	41	43	45	47	49	50	52	
71	76	32	34	36	39	41	43	45	47	49	51	52	54	
72	77	34	36	38	41	43	45	47	49	51	53	54	56	
73	78	35	38	40	43	45	47	49	51	53	55	56	58	
74	79	37	40	42	45	47	49	51	53	55	57	58	60	
75	80	39	42	44	47	49	51	53	55	57	58	60	62	
76	81	41	44	46	49	51	53	55	57	59	60	62	63	
77	82	43	46	48	51	53	55	57	59	61	62	64	65	
78	83	45	48	50	53	55	57	59	61	62	64	65	67	
79	84	48	50	53	55	57	59	61	63	64	66	67	68	
80	85	50	52	55	57	59	61	63	64	66	67	69	70	
81	86	52	54	57	59	61	63	65	66	68	69	70	72	
82	87	54	56	59	61	63	65	66	68	69	71	72	73	
83	88	56	58	61	63	65	66	68	70	71	72	73	74	
84	89	58	60	63	65	67	68	70	71	73	74	75	76	
85	90	60	62	65	67	68	70	71	73	74	75	76	77	
86	91	62	64	66	68	70	72	73	74	75	76	77	—	
87	92	64	66	68	70	72	73	74	76	77	78	—	—	
88	93	66	68	70	72	73	75	76	77	78	—	—	—	
89	94	68	70	72	73	75	76	77	78	—	—	—	—	
90	95	70	72	73	75	76	77	79	—	—	—	—	—	