

| Table VII.—Percent Value of Refund Feature<br>Duration of Guaranteed Amount |           |            |            |            |            |            |            |            |            |             |
|---|-----------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| AGE   | 1<br>YEAR | 2<br>YEARS | 3<br>YEARS | 4<br>YEARS | 5<br>YEARS | 6<br>YEARS | 7<br>YEARS | 8<br>YEARS | 9<br>YEARS | 10<br>YEARS |
| 61  | 0         | 1          | 1          | 1          | 2          | 2          | 3          | 3          | 4          | 4           |
| 62  | 0         | 1          | 1          | 2          | 2          | 2          | 3          | 4          | 4          | 5           |
| 63  | 0         | 1          | 1          | 2          | 2          | 3          | 3          | 4          | 5          | 5           |
| 64  | 0         | 1          | 1          | 2          | 2          | 3          | 4          | 4          | 5          | 6           |
| 65  | 0         | 1          | 2          | 2          | 3          | 3          | 4          | 5          | 6          | 6           |
| 66  | 1         | 1          | 2          | 2          | 3          | 4          | 5          | 5          | 6          | 7           |
| 67  | 1         | 1          | 2          | 3          | 3          | 4          | 5          | 6          | 7          | 8           |
| 68  | 1         | 1          | 2          | 3          | 4          | 5          | 6          | 7          | 8          | 9           |
| 69  | 1         | 1          | 2          | 3          | 4          | 5          | 6          | 7          | 8          | 10          |
| 70  | 1         | 2          | 3          | 4          | 5          | 6          | 7          | 8          | 9          | 11          |
| 71  | 1         | 2          | 3          | 4          | 5          | 6          | 8          | 9          | 10         | 12          |
| 72  | 1         | 2          | 3          | 4          | 6          | 7          | 8          | 10         | 11         | 13          |
| 73  | 1         | 2          | 4          | 5          | 6          | 8          | 9          | 11         | 13         | 14          |
| 74  | 1         | 3          | 4          | 5          | 7          | 9          | 10         | 12         | 14         | 16          |
| 75  | 1         | 3          | 4          | 6          | 8          | 9          | 11         | 13         | 15         | 17          |
| 76  | 2         | 3          | 5          | 7          | 9          | 10         | 12         | 15         | 17         | 19          |
| 77  | 2         | 4          | 5          | 7          | 9          | 12         | 14         | 16         | 18         | 21          |
| 78  | 2         | 4          | 6          | 8          | 10         | 13         | 15         | 18         | 20         | 23          |
| 79  | 2         | 4          | 7          | 9          | 11         | 14         | 17         | 19         | 22         | 25          |
| 80  | 2         | 5          | 7          | 10         | 13         | 15         | 18         | 21         | 24         | 27          |
| 81  | 3         | 5          | 8          | 11         | 14         | 17         | 20         | 23         | 26         | 29          |
| 82  | 3         | 6          | 9          | 12         | 15         | 19         | 22         | 25         | 28         | 32          |
| 83  | 3         | 7          | 10         | 13         | 17         | 20         | 24         | 27         | 31         | 34          |
| 84  | 4         | 7          | 11         | 15         | 19         | 22         | 26         | 30         | 33         | 37          |
| 85  | 4         | 8          | 12         | 16         | 20         | 24         | 28         | 32         | 36         | 40          |
| 86  | 4         | 9          | 13         | 18         | 22         | 27         | 31         | 35         | 39         | 42          |
| 87  | 5         | 10         | 15         | 20         | 24         | 29         | 33         | 37         | 41         | 45          |
| 88  | 5         | 11         | 16         | 21         | 26         | 31         | 36         | 40         | 44         | 48          |
| 89  | 6         | 12         | 18         | 23         | 28         | 33         | 38         | 43         | 47         | 50          |
| 90  | 7         | 13         | 19         | 25         | 31         | 36         | 41         | 45         | 49         | 53          |
| 91  | 7         | 14         | 21         | 27         | 33         | 38         | 43         | 48         | 52         | 55          |
| 92  | 8         | 15         | 22         | 29         | 35         | 40         | 45         | 50         | 54         | 58          |
| 93  | 9         | 17         | 24         | 31         | 37         | 43         | 48         | 52         | 56         | 60          |
| 94  | 9         | 18         | 26         | 33         | 39         | 45         | 50         | 54         | 58         | 62          |
| 95  | 10        | 19         | 27         | 35         | 41         | 47         | 52         | 57         | 60         | 64          |
| 96  | 11        | 20         | 29         | 36         | 43         | 49         | 54         | 59         | 62         | 66          |
| 97  | 11        | 21         | 30         | 38         | 45         | 51         | 56         | 61         | 64         | 68          |
| 98  | 12        | 23         | 32         | 40         | 47         | 53         | 58         | 63         | 66         | 69          |
| 99  | 13        | 24         | 34         | 42         | 49         | 55         | 60         | 65         | 68         | 71          |
| 100   | 14        | 26         | 36         | 44         | 52         | 58         | 63         | 67         | 70         | 73          |
| 101   | 14        | 27         | 38         | 47         | 54         | 60         | 65         | 69         | 72         | 75          |
| 102   | 15        | 29         | 40         | 49         | 56         | 62         | 67         | 71         | 74         | 77          |
| 103   | 17        | 31         | 42         | 52         | 59         | 65         | 69         | 73         | 76         | 78          |
| 104   | 18        | 33         | 45         | 55         | 62         | 67         | 72         | 75         | 78         | 80          |
| 105   | 19        | 36         | 48         | 58         | 65         | 70         | 74         | 77         | 80         | 82          |
| 106   | 21        | 38         | 51         | 61         | 68         | 73         | 77         | 79         | 82         | 84          |
| 107   | 23        | 42         | 55         | 64         | 71         | 75         | 79         | 81         | 84         | 85          |
| 108   | 25        | 45         | 58         | 67         | 73         | 78         | 81         | 83         | 85         | 87          |
| 109   | 28        | 49         | 62         | 71         | 76         | 80         | 83         | 85         | 87         | 88          |
| 110   | 31        | 52         | 66         | 74         | 79         | 82         | 85         | 87         | 88         | 89          |
| 111   | 34        | 57         | 70         | 77         | 82         | 85         | 87         | 88         | 90         | 91          |
| 112   | 37        | 61         | 73         | 80         | 84         | 87         | 88         | 90         | 91         | 92          |
| 113   | 41        | 66         | 77         | 83         | 86         | 88         | 90         | 91         | 92         | 93          |
| 114   | 45        | 70         | 80         | 85         | 88         | 90         | 92         | 93         | 93         | 94          |
| 115   | 50        | 75         | 83         | 88         | 90         | 92         | 93         | 94         | 94         | 95          |