

SERFF Tracking Number: AAMC-126017523 State: Arkansas
Filing Company: Occidental Life Insurance Company of North Carolina State Tracking Number: 41442
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Flexible Premium Adjustable Life Insurance Policy
Project Name/Number: /

Filing at a Glance

Company: Occidental Life Insurance Company of North Carolina

Product Name: Flexible Premium Adjustable Life Insurance Policy SERFF Tr Num: AAMC-126017523 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium Adjustable Life SERFF Status: Closed State Tr Num: 41442

Sub-TOI: L09I.001 Single Life

Filing Type: Form

Co Tr Num:

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Author: Carolyn Fleischhauer

Disposition Date: 02/12/2009

Date Submitted: 02/03/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed in Texas, our State of Domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/12/2009

Explanation for Other Group Market Type:

State Status Changed: 02/12/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Cover Letter under Supporting Documentation.

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Company and Contact

Filing Contact Information

Clara Keel, Product Filing Manager and Assistant Secretary
 425 Austin Avenue Waco, TX 76701
 ckeel@aatx.com
 (254) 297-2794 [Phone]
 (254) 297-2138[FAX]

Filing Company Information

Occidental Life Insurance Company of North Carolina
 425 Austin Avenue Waco, TX 76701
 (254) 297-2777 ext. [Phone]

CoCode: 67148
 Group Code: 1327
 Group Name:
 FEIN Number: 56-0343440

State of Domicile: Texas
 Company Type: LAH
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Occidental Life Insurance Company of North Carolina	\$100.00	02/03/2009	25459139

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/12/2009	02/12/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	02/09/2009	02/09/2009	Carolyn Fleischhauer	02/11/2009	02/11/2009

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Actuarial Memorandum	Supporting Document	Carolyn Fleischhauer	02/11/2009	02/11/2009
Statement of Compliance	Supporting Document	Carolyn Fleischhauer	02/11/2009	02/11/2009
Exhibit A	Supporting Document	Carolyn Fleischhauer	02/11/2009	02/11/2009
Flexible Premium Adjustable Life Insurance Policy	Form	Traci Baty	02/05/2009	02/05/2009

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Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Attachments	Note To Reviewer	Carolyn Fleischhauer	02/11/2009	02/11/2009
Response to Objection Letter dated 2/9/2009	Note To Filer	Linda Bird	02/11/2009	02/11/2009

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Disposition

Disposition Date: 02/12/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Letter		Yes
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Statement of Compliance		Yes
Supporting Document	Exhibit A		Yes
Form (revised)	Flexible Premium Adjustable Life Insurance Policy		Yes
Form	Life Insurance Application		Yes
Form	Flexible Premium Adjustable Life Insurance Policy	Replaced	Yes
Form	Flexible Premium Adjustable Life Insurance Policy	Replaced	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 02/09/2009
Submitted Date 02/09/2009
Respond By Date
Dear Clara Keel,

This will acknowledge receipt of the captioned filing.

Objection 1

- Flexible Premium Adjustable Life Insurance Policy (Form)

Comment: Filings of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34. If cost of insurance may be changed by the company subject to a maximum and/or other cost factors and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

Please refer to the Death Benefit Proceeds provision. Ark. Code Ann. 23-81-118 requires delay upon any unpaid proceeds and any unearned premiums shall accrue interest from the date of the insured's death.

Actuarial memorandum must be provided.

Please feel free to contact me if you have questions.

Sincerely,
Linda Bird

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/11/2009
Submitted Date 02/11/2009

Dear Linda Bird,

Comments:

SERFF Tracking Number: AAMC-126017523 State: Arkansas
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This additional information is being sent in response to your objection letter dated 02/05/2009.

Response 1

Comments: As requested, attached is the Statement of Compliance with Regulation 34 and Exhibit A required to comply with Bulletin 11-83. The actuarial memorandum is attached. The Death Benefit provision has been revised to comply with Ark. Code Ann. 23-81-118.

Related Objection 1

Applies To:

- Flexible Premium Adjustable Life Insurance Policy (Form)

Comment:

Filings of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34. If cost of insurance may be changed by the company subject to a maximum and/or other cost factors and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

Please refer to the Death Benefit Proceeds provision. Ark. Code Ann. 23-81-118 requires delay upon any unpaid proceeds and any unearned premiums shall accrue interest from the date of the insured's death.

Actuarial memorandum must be provided.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Flexible Premium Adjustable Life Insurance Policy	OL09-9817		Policy/Contract/Fraternal Certificate	Revised	OL09-9817	50	AR Form No. OL09-9817-R.pdf
Previous Version							
Flexible Premium	OL09-		Policy/Contract/Fraternal	Initial		50	AR OL09-

SERFF Tracking Number: AAMC-126017523 *State:* Arkansas
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Project Name/Number: /

Adjustable Life Insurance Policy **9817** **Certificate** **9817**
 Flexible Premium Adjustable Life Insurance Policy.pdf

Flexible Premium Adjustable Life Insurance Policy OL09-9817 *Policy/Contract/Fraternal Certificate* *Initial* 50 AR OL09-9817 Flexible Premium Adjustable Life Insurance Policy.pdf

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No Rate/Rule Schedule items changed.

Please contact me if I may be of further assistance.

Sincerely,
Carolyn Fleischhauer

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Amendment Letter

Amendment Date:

Submitted Date: 02/11/2009

Comments:

The actuarial memorandum and Statement of Compliance are attached.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Actuarial Memorandum

Comment: As requested, attached is the actuarial memorandum.

AR STD OL09-9817 Memorandum.pdf

User Added -Name: Statement of Compliance

Comment: As requested, attached is the Statement of Compliance with Regulation 34.

AR OL Statement of Compliance.pdf

User Added -Name: Exhibit A

Comment: As requested, attached is the Consent to Submit Rates and/or Cost Bases for Approval to comply with Bulletin 11-83.

AR OL Exhibit A.pdf

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Note To Reviewer

Created By:

Carolyn Fleischhauer on 02/11/2009 04:22 PM

Last Edited By:

Carolyn Fleischhauer

Submitted On:

02/11/2009 04:23 PM

Subject:

Attachments

Comments:

The actuarial memorandum and Statement of Compliance are attached.

OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA

ACTUARIAL MEMORANDUM

FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY

FORM NO. OL09-9817

	<u>Page</u>
Description	2
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Appendix 5 – Guaranteed cost of insurance charges	10
Appendix 6 – Reserve formula	12
Attachment 1	16
Surrender charge per unit and Maximum allowable surrender charge	

DESCRIPTION

This policy is a non-participating, universal life insurance policy. The owner may increase or decrease the Face Amount of Insurance, and may change the amount and frequency of premium payments.

PREMIUMS

Premiums are flexible as to amount and timing.

LOADS AND EXPENSE CHARGES

There is a Premium Load equal to a percentage of all premiums paid. The Premium Load is guaranteed and does not vary by age or underwriting class.

There is a Monthly Administrative Charge per policy. The Monthly Administrative Charge is guaranteed for all years.

Premium Loads and Administrative Charges are attached as Appendix 1.

ACCUMULATED VALUE/CASH VALUE/CASH SURRENDER VALUE

There is an Accumulated Value, equal to the cumulative total of premiums paid and interest credited, less loads, expense charges, cost of insurance charges, and policy withdrawals.

The Cash Value is equal to the Accumulated Value less the Surrender Charge.

The Cash Surrender Value is equal to the Accumulated value less the Surrender Charge, adjusted for any outstanding indebtedness.

For all issue ages and policy years, Surrender Charges do not exceed those allowed under the NAIC Model Standard Nonforfeiture Law for Life Insurance (SNFL). Formulas for calculating the Accumulated Value are illustrated in Appendix 2. Formulas for calculating the Cash Value are illustrated in Appendix 3. A comparison of the surrender charges and the SNFL expenses allowances is explained in Appendix 4 and complete schedules are included in Attachment 1.

INTEREST

We will credit interest to the Accumulated Value. The minimum guaranteed annual credited interest rate is 3.0%. We will declare current credited interest rates at or above the guaranteed minimum rate.

COST OF INSURANCE

Cost of Insurance (COI) charges will be deducted from the Accumulated Value on a monthly basis. COI rates will vary based on class, issue and policy year. Guaranteed Cost of Insurance rates are equal to the 2001 CSO, Age Near Birthday Ultimate rates, and are attached as Appendix 5. The rates will be based on gender (male, female) and smoker (non-smoker, smoker) class. Current Cost of Insurance rates lesser than or equal to the Guaranteed COI rates may be declared.

POLICY MATURITY

The contract will stay in force for the lifetime of the insured.

UNDERWRITING CLASS

Two underwriting classes will be sold, with varying Premiums, Face Amounts, Expense Loads, Surrender Charges, and Current COI charges.

Issue ages: Non-Tobacco 0-85
Tobacco 18-85

Face Amount: \$10,000 - \$200,000

DEATH BENEFIT

If the Primary Insured dies while the policy is in force, this policy will provide a death benefit. The death benefit will be an amount equal to the following:

Option 1 ----

The death benefit will be the greater of (a) the specified amount on the date of death or (b) a percentage of the Accumulated Value on the date of the insured's death.

Option 2 ----

The death benefit will be the greater of (a) the Accumulated Value on the date of death plus the specified amount on the date of death or (b) a percentage of the Accumulated Value on the date of the insured's death.

The percentage is that required by the guideline premium requirement's cash value corridor test of the Internal Revenue Code Section 7702 to maintain the contract as a life insurance policy.

INITIAL NO-LAPSE GUARANTEE (NLG) PERIOD

The Initial NLG period is fifteen policy years for all issue ages. Regardless of the level of cash surrender value, this policy is guaranteed to remain in force during the Initial NLG period if the sum of the premiums paid, plus premiums paid by waiver, less any Policy Loan and any withdrawals, has always been equal to or greater than the Accumulated Monthly NLG Premiums. Accumulated Monthly NLG Premiums are defined in the contract. The Accumulated Monthly NLG Premiums may increase or decrease if the insured has a face increase or decrease. At that time, past Accumulated Monthly NLG Premium remains the same and only change going forward.

RESERVES

Products sold under this policy form contain an Initial No Lapse Guarantee Period which provides a guaranteed death benefit for 15 years. The policy will not terminate if the initial no lapse guarantee premium is paid. Reserves for this guarantee are established as the greater of:

1. The reserve calculated according to the Commissioner's Reserve Valuation Method, but not less than the alternative minimum reserves and not less than the cash value. A demonstration of this reserve calculation is show in Appendix 6, and
2. The reserves required by the Valuation of Life Insurance Policies Regulation (Regulation XXX) and Actuarial Guideline AXXX, interim approach. A demonstration of this reserve calculation is shown in Appendix 6.

Reserves are calculated assuming mortality at 2001 CSO Ultimate Mortality Table, Age Near Birthday, Sex and Smoker distinct, with semi-continuous functions at 4%, or the maximum valuation rate allowable.



Karen Rudolph, F.S.A., M.A.A.A.
Consulting Actuary

12/3/2008

Date

APPENDICES

Commonly used notation is defined in the table below

Additional notation is defined in the Appendices.

NOTATION

x	= Issue age
t	= Policy year
s	= Policy month
${}_sG_{x,t}$	= Gross premium for issue age x , month s in policy year t
PL	= Premium load
AC	= Monthly administrative charge
${}_sN_{x,t}$	= Net premium for issue age x , month s in policy year t
${}_sF_{x,t}$	= Face amount for issue age x , month s in policy year t
${}_sAV_{x,t}$	= Accumulated value for issue age x , at end of month s in policy year t
i^{curr}	= Current credited interest rate, annual
i^{guar}	= Guaranteed credited interest rate, annual
i^{val}	= Valuation interest rate, annual
i^{snfl}	= SNFL interest rate
${}_sCOI_{x+t-1}^{mcurr}$	= Monthly cost of insurance rate for issue age x , month s in policy year t
q_{x+t-1}^{val}	= Valuation mortality rate
P_x^{nfil}	= Nonforfeiture premium for issue age x
E_x^{SNFL}	= SNFL expense allowance for issue age x .
$MaxSC_{x,t}$	= Maximum allowable surrender charge for Issue age x , policy year t .
${}_sMOD_{x,t}$	= Monthly deduction in month s of policy year t for issue age x
$SC_{x,t}$	= Surrender charge per unit of insurance for Issue age x , policy year t .
${}_sCV_{x,t}$	= Cash value per unit of insurance equal to the accumulated value less surrender charge for issue age x , at the end of month s in policy year t
P_x^{nfil}	= Nonforfeiture net level premium per unit, issue age x
${}_tV_x$	= Terminal reserve for policy year t .

APPENDIX 1

PREMIUM LOADS

There is a guaranteed Premium Load of 3%.

EXPENSE CHARGES

The guaranteed Monthly Administrative Expense Charge is \$5.00 per month, in all policy years, for all classes.

APPENDIX 2

ACCUMULATED VALUE FORMULA, ${}_s AV_{x,t}$

Net Premium for
issue age x, policy
year t, month s

$${}_s N_{x,t} = [{}_s G_{x,t} \times (1-PL)]$$

Monthly
deduction for
issue age x, policy
year t, month s

$${}_s MOD_{x,t} = {}_s COI_{x+t-1}^{mcurr} \times \left[\frac{{}_s F_{x,t}}{(1+i^{guar})^{(1/12)}} - ({}_{s-1} AV_{x,t} + {}_s N_{x,t} - AC) \right] + AC$$

Credited Interest
for issue age x,
policy year t,
month s

$${}_s IC_{x,t} = [{}_{s-1} AV_{x,t} + {}_s N_{x,t} - {}_s MOD_{x,t}] \times [(1+i^{curr})^{(1/12)} - 1]$$

Accumulated
Value for issue
age x, policy year
t, month s

$${}_s AV_{x,t} = {}_{s-1} AV_{x,t} + {}_s N_{x,t} - {}_s MOD_{x,t} + {}_s IC_{x,t}$$

APPENDIX 3

CASH VALUE FORMULA, ${}_s CV_{x,t}$

The Cash Value is equal to the Accumulated Value less the Surrender Charge. The surrender charge varies by issue age, sex, premium class and policy year. The surrender charge rate is level throughout the policy year.

Compliance with the Standard Nonforfeiture Law is demonstrated if it is shown that the policy surrender charges do not exceed the maximum expense allowance defined by law. The formulas below demonstrate how the maximum allowance is determined, how the policy surrender charges do not exceed the maximum allowed and the formula for the policy cash value.

Guaranteed Net Single Premium for issue age x , maturing at policy year t

$$A_{x:t}^{\text{guar}} = \frac{i^{\text{snfl}}}{\ln(1+i^{\text{snfl}})} \times \sum_{j=1}^t \left(\frac{1}{1+i^{\text{snfl}}} \right)^j \times q_{x+j-1}^{\text{guar}} \times \prod_{k=1}^j (1 - q_{x+k-1}^{\text{guar}})$$

Guaranteed annuity for issue age x , maturing at policy year t

$$\ddot{a}_{x:t}^{\text{guar}} = 1 + \sum_{j=1}^{t-1} \left(\frac{1}{1+i^{\text{snfl}}} \right)^j \times \prod_{k=1}^j (1 - q_{x+k-1}^{\text{guar}})$$

Nonforfeiture Net Level Premium for issue age x

$$P_x^{\text{nfl}} = \frac{A_{x:121-x}}{\ddot{a}_{x:121-x}}$$

Expense Allowance for issue age x

$$E_x^{\text{SNFL}} = 1,000 \times [1.25 \times \text{Min}(.04, P_x^{\text{nfl}}) + .01]$$

Maximum Allowable Surrender Charge for issue age x , policy year t

$$\text{MaxSC}_{x,t} = E_x^{\text{SNFL}} \times \frac{\ddot{a}_{x+t:121-x-t}}{\ddot{a}_{x:121-x}}$$

Surrender Charge for issue age x , policy year t

$$SC_{x,t} \leq \text{MaxSC}_{x,t}$$

Cash Value per unit of insurance

$${}_s CV_{x,t} = AV_{x,t} - SC_{x,t}$$

APPENDIX 4

SURRENDER CHARGES, $SC_{x,t}$

Compliance with the Standard Nonforfeiture Law for Life Insurance will be demonstrated if it is shown that the surrender charges assessed upon surrender do not exceed the maximum expense allowances allowed by law. As shown in Appendix 3, $SC_{x,t} \leq \text{Max}SC_{x,t}$. The sample calculation below demonstrates the relationship that policy surrender charges are equal to or less than the maximum surrender charges allowed by the Standard Nonforfeiture Law.

Sex/Premium Class: Male, Non-tobacco

$$x = 35$$

$$t = 3$$

Death Benefit Option: A

$${}_s F_{x,t} = \$1,000$$

$$i^{\text{snfl}} = .05$$

$$SC_{35,3} = \$17.712$$

$$P_{35}^{\text{nmfl}} = {}_s F_{x,t} \times \frac{A_{35}}{\ddot{a}_{35}} = 1000 \times \frac{.141640}{18.02556} = 7.85772 \text{ per unit of insurance}$$

The maximum expense allowance per unit as defined by the SNFL is:

$$E_x^{\text{SNFL}} = {}_s F_{x,t} \times [1.25 \times \min(.04, P_x^{\text{nmfl}}) + .01] = 1,000 \times [1.25 \times \min(.04, .00785772) + .01] = \$19.82215$$

Thus the maximum surrender charge at $t = 3$ is equal to the maximum expense allowance per unit, amortized 3 years:

$$\text{Max}SC_{35,3} = [\$19.82215] \times \left[\frac{\ddot{a}_{38}}{\ddot{a}_{35}} \right] = \$19.82215 \times \left[\frac{17.62082}{18.02556} \right] = \$19.37707$$

So the policy surrender charge of \$17.71 does not exceed the maximum allowable surrender charge of \$19.38. Consequently, the accumulated value less the surrender charge will be at least as great as the cash value required by the Standard Nonforfeiture Law for Life Insurance.

APPENDIX 5

Male

GUARANTEED ANNUAL COST OF INSURANCE RATES per \$1,000 NET AMOUNT AT RISK

Age	Non-Smoker	Smoker	Age	Non-Smoker	Smoker	Age	Non-Smoker	Smoker
0	0.97		41	1.58	3.03	81	75.84	99.05
1	0.56		42	1.73	3.33	82	84.14	108.11
2	0.39		43	1.90	3.69	83	93.09	117.61
3	0.27		44	2.10	4.12	84	103.00	127.94
4	0.21		45	2.33	4.57	85	114.07	140.09
5	0.21		46	2.55	4.99	86	126.34	153.39
6	0.22		47	2.79	5.46	87	139.74	167.69
7	0.22		48	2.93	5.72	88	154.10	182.72
8	0.22		49	3.09	6.02	89	169.25	198.27
9	0.23		50	3.32	6.45	90	185.06	214.13
10	0.23		51	3.59	6.96	91	199.93	228.43
11	0.27		52	3.96	7.66	92	215.43	243.02
12	0.33		53	4.36	8.45	93	231.78	258.10
13	0.39		54	4.87	9.44	94	249.05	273.74
14	0.47		55	5.50	10.56	95	267.19	291.05
15	0.61		56	6.14	11.70	96	283.79	306.33
16	0.74		57	6.83	12.91	97	301.49	322.44
17	0.85		58	7.42	13.86	98	320.38	339.45
18	0.92	1.11	59	8.10	14.96	99	340.54	357.42
19	0.94	1.21	60	8.92	16.29	100	362.10	376.40
20	0.95	1.27	61	9.92	17.94	101	379.21	390.77
21	0.95	1.33	62	11.14	19.93	102	397.44	405.92
22	0.95	1.40	63	12.51	22.14	103	416.84	421.83
23	0.96	1.46	64	13.95	24.40	104	437.48	438.57
24	0.97	1.54	65	15.47	26.63	105	459.13	460.15
25	0.98	1.63	66	17.01	28.78	106	482.15	483.10
26	1.02	1.71	67	18.57	30.87	107	506.62	507.51
27	1.07	1.81	68	20.25	33.07	108	532.63	533.44
28	1.05	1.82	69	21.99	35.25	109	560.26	561.01
29	1.03	1.81	70	24.10	37.89	110	589.59	590.27
30	1.02	1.80	71	26.46	40.78	111	620.74	621.35
31	1.01	1.80	72	29.56	44.71	112	653.80	654.35
32	1.01	1.82	73	32.83	48.66	113	688.91	689.38
33	1.04	1.87	74	36.27	52.65	114	726.15	726.56
34	1.06	1.94	75	40.03	57.29	115	765.67	766.01
35	1.09	2.00	76	44.13	62.23	116	807.59	807.86
36	1.15	2.11	77	48.89	67.94	117	852.05	852.26
37	1.20	2.23	78	54.45	74.54	118	899.22	899.35
38	1.29	2.40	79	60.87	82.05	119	949.22	949.29
39	1.37	2.57	80	67.87	90.07	120	1000.00	1000.00
40	1.46	2.77						

APPENDIX 5 Female

GUARANTEED ANNUAL COST OF INSURANCE RATES per \$1,000 NET AMOUNT AT RISK

Age	Non-Smoker	Smoker	Age	Non-Smoker	Smoker	Age	Non-Smoker	Smoker
0	0.48		41	1.27	2.26	81	47.59	74.07
1	0.35		42	1.35	2.43	82	53.41	81.76
2	0.26		43	1.45	2.63	83	59.21	89.25
3	0.20		44	1.57	2.86	84	65.62	97.30
4	0.19		45	1.71	3.13	85	72.84	105.41
5	0.18		46	1.87	3.43	86	79.39	112.17
6	0.18		47	2.07	3.81	87	89.25	122.89
7	0.21		48	2.29	4.28	88	99.55	133.59
8	0.21		49	2.53	4.81	89	110.53	144.35
9	0.21		50	2.81	5.39	90	120.65	153.05
10	0.22		51	3.12	6.02	91	125.77	154.94
11	0.23		52	3.47	6.71	92	135.84	162.66
12	0.27		53	3.85	7.44	93	150.78	175.10
13	0.30		54	4.25	8.24	94	169.64	190.97
14	0.33		55	4.68	9.08	95	192.92	214.97
15	0.35		56	5.18	9.98	96	215.03	236.91
16	0.39		57	5.70	10.94	97	237.79	258.95
17	0.41		58	6.26	11.87	98	241.69	260.01
18	0.42	0.50	59	6.82	12.90	99	254.74	270.77
19	0.45	0.54	60	7.40	13.97	100	275.46	289.27
20	0.45	0.58	61	8.03	15.08	101	297.55	309.03
21	0.46	0.61	62	8.72	16.33	102	322.19	330.78
22	0.48	0.65	63	9.43	17.58	103	349.04	354.11
23	0.48	0.67	64	10.20	18.90	104	378.60	379.41
24	0.50	0.72	65	11.05	20.34	105	410.56	411.32
25	0.50	0.77	66	11.99	21.87	106	443.32	444.02
26	0.53	0.81	67	13.02	23.59	107	476.88	477.53
27	0.57	0.87	68	14.17	25.48	108	510.64	511.24
28	0.58	0.92	69	15.43	27.53	109	545.80	546.35
29	0.62	0.99	70	16.82	29.82	110	581.76	582.26
30	0.64	1.03	71	18.42	32.43	111	616.32	616.78
31	0.68	1.12	72	20.21	35.31	112	649.84	650.25
32	0.72	1.19	73	22.15	38.41	113	680.36	680.72
33	0.76	1.28	74	24.28	41.81	114	723.38	723.69
34	0.82	1.39	75	26.64	45.23	115	763.40	763.66
35	0.89	1.53	76	29.23	48.96	116	804.92	805.12
36	0.95	1.65	77	32.08	52.97	117	850.44	850.59
37	1.03	1.79	78	35.23	57.29	118	892.44	892.54
38	1.07	1.88	79	38.63	61.96	119	935.11	935.16
39	1.13	2.00	80	42.43	66.99	120	1000.00	1000.00
40	1.20	2.12						

APPENDIX 6

RESERVES

CRVM Reserves – Formula and Example

\bar{A}_x = Present value of future policy benefits at issue for issue age x using the 2001 CSO mortality table associated with the policy being valued, and 4.0% interest or the maximum allowable valuation rate.

${}_t\bar{A}_x^G$ = Present value of guaranteed future policy benefits at the end of year t for issue age x using the appropriate 2001 CSO mortality table and projecting the greater of the GMF and the policy value using the GMP each year.

\ddot{a}_{x+t} = Present value of a life annuity of \$1 per year at the attained age of $x+t$, payable as long as the insured is alive to age 121 using the 2001 CSO table associated with the policy being valued, and 4.0% interest or the maximum allowable valuation rate.

${}_t\text{GMF}_x$ = Guaranteed maturity fund at end of each policy year.

GMP_x = Guaranteed maturity premium is the level gross premium based on the policy guarantees that will mature the policy at age 121.

β = $\bar{A}_{x+1} / \ddot{a}_{x+1}$

α = $\frac{q_x^{\text{Val}}}{1.04} \times 1,000 \times \frac{.04}{\ln(1.04)}$

${}_tV_x^{\text{CRVM}}$ = $\left({}_t\bar{A}_x^G - \frac{\bar{A}_x}{\ddot{a}_x} \times \ddot{a}_{x+t} - (\beta - \alpha) \times \left(\frac{\ddot{a}_{x+t}}{\ddot{a}_x} \right) \right) \times \text{MIN} \left(1, \frac{{}_tAV_x}{{}_t\text{GMF}_x} \right)$

But if $\text{GMP}_x < \beta$ then

${}_tV_x^{\text{CRVM}}$ = $\left({}_t\bar{A}_x^G - \text{GMP}_x \times \ddot{a}_{x+t} \right) \times \text{MIN} \left(1, \frac{{}_tAV_x}{{}_t\text{GMF}_x} \right)$

Example

Sex/Premium Class: Male, Non-tobacco

$x = 35$

$t = 3$

Death Benefit Option: A

$i^{\text{val}} = .04$

${}_s F_{x,t} = \$1,000$

$\text{GMP}_{35} = \$13.5589$

${}_3\text{GMF}_{35} = \$34.60$

$G_{35} = \$5.79$, paid monthly

${}_3\text{AV}_{35} = \$12.38$

$\text{SC}_{35,3} = \$17.712$

${}_3\text{CV}_{35} = \text{Max}(0, \$12.38 - 17.712) = \$0.00$

$${}_3 V_{35}^{\text{CRVM}} = \text{Max} \left\{ \left({}_3 \bar{A}_{35}^G - \frac{\bar{A}_{35}}{\ddot{a}_{35}} \times \ddot{a}_{38} - (\beta - \alpha) \times \left(\frac{\ddot{a}_{38}}{\ddot{a}_{35}} \right) \right) \times \text{MIN} \left(1, \frac{{}_3 \text{AV}_{35}}{{}_3 \text{GMF}_{35}} \right), ({}_3 \text{CV}_{35}) \right\}$$

$${}_3 V_{35}^{\text{CRVM}} = \text{Max} \left\{ \left(227.09830 - \frac{204.43350}{20.78828} \times 20.21048 - (10.27702 - 1.06890) \times \left(\frac{20.21048}{20.78828} \right) \right) \times \text{MIN} \left(1, \frac{{}_3 \text{AV}_{35}}{{}_3 \text{GMF}_{35}} \right), \$0.00 \right\}$$

$${}_3 V_{35}^{\text{CRVM}} = \$19.39474 \times \text{Min} \left(1, \frac{\$12.38}{34.60} \right)$$

$${}_3 V_{35}^{\text{CRVM}} = \$6.93951$$

This is the reserve calculated according to the Commissioner's Reserve Valuation Method. The alternative minimum reserve is unnecessary since the GMP is \$13.5589 and Beta is 10.27702.

Next, the reserve required by the Valuation of Life Insurance Policies Regulation (Regulation XXX) and Actuarial Guideline AXXX is determined.

Regulation XXX reserve - Formula and example

Mortality and Interest Basis: 2001 ANB mortality using 4.0% interest, or the maximum allowable valuation rate, and semi-continuous basis.

Death Benefit Assumptions: Benefits payable at the time of death provided death occurs prior to the end of the 15 year initial guarantee period.

Premiums: Premiums are payable at the beginning of each year during the lifetime of the insured prior to the end of the initial 15 year period.

- n = Length of no lapse guarantee (NLG) period which is 15 years
- $\bar{A}_{x:n}$ = Present value at issue of future benefits over the 15 year NLG period, n , and issue age x .
- ${}_t\bar{A}_{x:n-t}$ = Present value of future benefits at policy year t , with coverage to age $x+n$.
- $\ddot{a}_{x:n}$ = Present value at issue of future premiums over the 15 year NLG period n , for issue age x .
- ${}_t\ddot{a}_{x:n-t}$ = Present value of an annuity of \$1 at issue age x and policy year t with $n-t$ years remaining.
- ${}_tV_{x:n-t}^{XXX}$ = Reg XXX reserve at the end of year t (i.e. segmented reserve).
- β = ${}_1\bar{A}_{x+1:n-1} / {}_1\ddot{a}_{x+1:n-1}$
- α = $\frac{q_x}{1.04} \times 1000 \times \frac{.04}{\delta}$
- ${}_tV_{x:n-t}^{XXX}$ = $\left({}_t\bar{A}_{x:n-t} - \frac{\bar{A}_{x:n}}{\ddot{a}_{x:n}} \times {}_t\ddot{a}_{x:n-t} - (\beta - \alpha) \times \left(\frac{{}_t\ddot{a}_{x:n-t}}{\ddot{a}_{x:n}} \right) \right)$

Example

$${}_3V_{35:12}^{XXX} = \left({}_3\bar{A}_{35:12} - \frac{\bar{A}_{35:15}}{\ddot{a}_{35:15}} \times {}_3\ddot{a}_{35:12} - (\beta - \alpha) \times \left(\frac{{}_3\ddot{a}_{35:12}}{\ddot{a}_{35:15}} \right) \right)$$

$${}_3V_{35:12}^{XXX} = \left(19.06125 - \frac{20.12480}{11.45699} \times 9.67785 - (1.82231 - 1.06890) \times \left(\frac{9.67785}{11.45699} \right) \right)$$

$${}_3V_{35:12}^{XXX} = \$2.06$$

The final reserve is the greater of the CRVM method reserve and the Regulation XXX reserve, but never less than the cost of insurance for the portion of the policy year remaining

$${}_3V_{35:12}^{Final} = \text{Max}\{\$6.93951, \$2.06\} = \$6.94$$

ATTACHMENT 1

Surrender charge per unit and Maximum allowable surrender charge

Female Non-Tobacco

Surrender Charge per Unit

	0	1	2	3	4	5	6	7	8	9	10	11	12	13
1	11.6674	11.7271	11.7973	11.8761	11.9626	12.0537	12.1499	12.2513	12.3555	12.4653	12.5809	12.7021	12.8296	12.9615
2	11.0841	11.1407	11.2074	11.2823	11.3645	11.4510	11.5424	11.6387	11.7378	11.8420	11.9519	12.0670	12.1882	12.3134
3	10.5007	10.5544	10.6176	10.6885	10.7664	10.8484	10.9349	11.0261	11.1200	11.2187	11.3228	11.4319	11.5467	11.6653
4	9.9173	9.9680	10.0277	10.0947	10.1682	10.2457	10.3274	10.4136	10.5022	10.5955	10.6938	10.7968	10.9052	11.0173
5	9.3339	9.3817	9.4378	9.5009	9.5701	9.6430	9.7199	9.8010	9.8844	9.9722	10.0647	10.1617	10.2637	10.3692
6	8.7506	8.7953	8.8480	8.9071	8.9720	9.0403	9.1124	9.1884	9.2667	9.3489	9.4357	9.5266	9.6222	9.7211
7	8.1672	8.2090	8.2581	8.3133	8.3738	8.4376	8.5050	8.5759	8.6489	8.7257	8.8066	8.8915	8.9808	9.0730
8	7.5838	7.6226	7.6682	7.7195	7.7757	7.8349	7.8975	7.9633	8.0311	8.1024	8.1776	8.2564	8.3393	8.4250
9	7.0005	7.0363	7.0784	7.1257	7.1776	7.2322	7.2900	7.3508	7.4133	7.4792	7.5485	7.6213	7.6978	7.7769
10	6.4171	6.4499	6.4885	6.5319	6.5794	6.6296	6.6825	6.7382	6.7955	6.8559	6.9195	6.9862	7.0563	7.1288
11	5.8337	5.8635	5.8986	5.9381	5.9813	6.0269	6.0750	6.1256	6.1778	6.2326	6.2904	6.3511	6.4148	6.4807
12	5.2503	5.2772	5.3088	5.3443	5.3832	5.4242	5.4675	5.5131	5.5600	5.6094	5.6614	5.7160	5.7733	5.8327
13	4.6670	4.6908	4.7189	4.7504	4.7851	4.8215	4.8600	4.9005	4.9422	4.9861	5.0324	5.0808	5.1319	5.1846
14	4.0836	4.1045	4.1290	4.1566	4.1869	4.2188	4.2525	4.2879	4.3244	4.3628	4.4033	4.4457	4.4904	4.5365
15	3.5002	3.5181	3.5392	3.5628	3.5888	3.6161	3.6450	3.6754	3.7067	3.7396	3.7743	3.8106	3.8489	3.8884
16	2.9169	2.9318	2.9493	2.9690	2.9907	3.0134	3.0375	3.0628	3.0889	3.1163	3.1452	3.1755	3.2074	3.2404
17	2.3335	2.3454	2.3595	2.3752	2.3925	2.4107	2.4300	2.4503	2.4711	2.4931	2.5162	2.5404	2.5659	2.5923
18	1.7501	1.7599	1.7717	1.7845	1.7983	1.8131	1.8288	1.8454	1.8628	1.8809	1.8998	1.9195	1.9400	1.9613
19	1.1667	1.1744	1.1831	1.1927	1.2032	1.2146	1.2268	1.2398	1.2535	1.2678	1.2826	1.2979	1.3136	1.3297
20	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Maximum Allowable Surrender Charge

	0	1	2	3	4	5	6	7	8	9	10	11	12	13
1	11.667	11.727	11.797	11.876	11.963	12.054	12.150	12.251	12.356	12.465	12.581	12.702	12.830	12.961
2	11.654	11.712	11.781	11.859	11.944	12.034	12.129	12.229	12.332	12.441	12.555	12.675	12.801	12.932
3	11.640	11.696	11.764	11.840	11.924	12.013	12.108	12.206	12.308	12.415	12.528	12.647	12.772	12.901
4	11.624	11.679	11.745	11.821	11.904	11.992	12.085	12.182	12.283	12.389	12.500	12.618	12.741	12.869
5	11.606	11.661	11.726	11.801	11.883	11.969	12.061	12.157	12.256	12.361	12.472	12.588	12.709	12.835
6	11.588	11.641	11.706	11.779	11.860	11.946	12.036	12.131	12.229	12.333	12.442	12.556	12.676	12.800
7	11.569	11.622	11.685	11.757	11.837	11.921	12.011	12.104	12.201	12.303	12.411	12.524	12.642	12.764
8	11.550	11.601	11.663	11.734	11.813	11.896	11.984	12.077	12.172	12.273	12.379	12.490	12.606	12.725
9	11.529	11.579	11.640	11.710	11.788	11.870	11.956	12.048	12.142	12.241	12.345	12.454	12.568	12.685
10	11.507	11.556	11.616	11.685	11.761	11.842	11.928	12.018	12.110	12.207	12.310	12.417	12.529	12.644
11	11.485	11.532	11.591	11.659	11.734	11.814	11.898	11.986	12.077	12.173	12.273	12.378	12.487	12.600
12	11.461	11.508	11.566	11.632	11.706	11.784	11.867	11.954	12.043	12.136	12.234	12.337	12.444	12.554
13	11.437	11.482	11.539	11.604	11.677	11.754	11.835	11.920	12.007	12.098	12.194	12.294	12.399	12.506
14	11.411	11.456	11.511	11.576	11.647	11.722	11.801	11.884	11.969	12.058	12.152	12.249	12.351	12.455
15	11.385	11.428	11.483	11.545	11.615	11.688	11.766	11.847	11.929	12.016	12.107	12.202	12.301	12.403
16	11.358	11.400	11.453	11.514	11.582	11.653	11.729	11.808	11.888	11.972	12.061	12.153	12.250	12.348
17	11.329	11.370	11.422	11.481	11.547	11.617	11.690	11.767	11.845	11.926	12.012	12.102	12.196	12.291
18	11.300	11.339	11.389	11.447	11.511	11.578	11.649	11.724	11.799	11.879	11.962	12.049	12.139	12.231
19	11.269	11.307	11.355	11.411	11.473	11.538	11.607	11.679	11.752	11.829	11.909	11.993	12.080	12.169
20	11.237	11.273	11.319	11.373	11.433	11.496	11.563	11.632	11.703	11.776	11.854	11.935	12.019	12.104

Female Non-Tobacco

Surrender Charge per Unit

	14	15	16	17	18	19	20	21	22	23	24	25	26	27
1	13.0987	13.2414	13.3909	13.5460	13.7083	13.8792	14.0575	14.2459	14.4444	14.6528	14.8733	15.1050	15.3505	15.6087
2	12.4437	12.5793	12.7214	12.8687	13.0228	13.1853	13.3546	13.5336	13.7222	13.9201	14.1296	14.3497	14.5830	14.8282
3	11.7888	11.9172	12.0518	12.1914	12.3374	12.4913	12.6517	12.8213	13.0000	13.1875	13.3860	13.5945	13.8155	14.0478
4	11.1339	11.2552	11.3823	11.5141	11.6520	11.7973	11.9488	12.1090	12.2778	12.4548	12.6423	12.8392	13.0480	13.2674
5	10.4789	10.5931	10.7127	10.8368	10.9666	11.1034	11.2460	11.3967	11.5556	11.7222	11.8986	12.0840	12.2804	12.4869
6	9.8240	9.9310	10.0432	10.1595	10.2812	10.4094	10.5431	10.6844	10.8333	10.9896	11.1550	11.3287	11.5129	11.7065
7	9.1691	9.2690	9.3737	9.4822	9.5958	9.7155	9.8402	9.9721	10.1111	10.2569	10.4113	10.5735	10.7454	10.9261
8	8.5141	8.6069	8.7041	8.8049	8.9104	9.0215	9.1373	9.2598	9.3889	9.5243	9.6676	9.8182	9.9779	10.1456
9	7.8592	7.9448	8.0346	8.1276	8.2250	8.3275	8.4345	8.5475	8.6667	8.7917	8.9240	9.0630	9.2103	9.3652
10	7.2043	7.2828	7.3650	7.4503	7.5395	7.6336	7.7316	7.8352	7.9444	8.0590	8.1803	8.3077	8.4428	8.5848
11	6.5493	6.6207	6.6955	6.7730	6.8541	6.9396	7.0287	7.1229	7.2222	7.3264	7.4367	7.5525	7.6753	7.8043
12	5.8944	5.9586	6.0259	6.0957	6.1687	6.2457	6.3259	6.4106	6.5000	6.5937	6.6930	6.7972	6.9077	7.0239
13	5.2395	5.2965	5.3564	5.4184	5.4833	5.5517	5.6230	5.6983	5.7778	5.8611	5.9493	6.0420	6.1402	6.2435
14	4.5845	4.6345	4.6868	4.7411	4.7979	4.8577	4.9201	4.9861	5.0556	5.1285	5.2057	5.2867	5.3727	5.4630
15	3.9296	3.9724	4.0173	4.0638	4.1125	4.1638	4.2172	4.2738	4.3333	4.3958	4.4620	4.5315	4.6052	4.6826
16	3.2747	3.3103	3.3477	3.3865	3.4271	3.4698	3.5144	3.5615	3.6111	3.6632	3.7183	3.7762	3.8376	3.9022
17	2.6197	2.6483	2.6782	2.7092	2.7417	2.7758	2.8115	2.8492	2.8889	2.9306	2.9747	3.0210	3.0701	3.1217
18	1.6373	1.6552	1.6739	1.6932	1.7135	1.7349	1.7572	1.7807	1.8056	1.8316	1.8592	1.8881	1.9188	1.9511
19	0.6549	0.6621	0.6695	0.6773	0.6854	0.6940	0.7029	0.7123	0.7222	0.7326	0.7437	0.7552	0.7675	0.7804
20	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Maximum Allowable Surrender Charge

	14	15	16	17	18	19	20	21	22	23	24	25	26	27
1	13.099	13.241	13.391	13.546	13.708	13.879	14.057	14.246	14.444	14.653	14.873	15.105	15.351	15.609
2	13.067	13.208	13.356	13.509	13.669	13.838	14.013	14.199	14.394	14.599	14.816	15.044	15.286	15.540
3	13.035	13.174	13.320	13.471	13.628	13.794	13.967	14.150	14.342	14.543	14.757	14.981	15.219	15.468
4	13.001	13.138	13.282	13.430	13.585	13.749	13.919	14.098	14.287	14.485	14.695	14.915	15.148	15.393
5	12.965	13.101	13.242	13.388	13.541	13.701	13.868	14.044	14.229	14.424	14.630	14.846	15.074	15.314
6	12.929	13.062	13.200	13.344	13.494	13.651	13.815	13.988	14.170	14.360	14.562	14.774	14.998	15.232
7	12.890	13.020	13.157	13.298	13.445	13.599	13.759	13.929	14.107	14.294	14.491	14.698	14.918	15.147
8	12.849	12.978	13.111	13.249	13.393	13.544	13.701	13.867	14.042	14.224	14.418	14.620	14.834	15.058
9	12.807	12.933	13.063	13.198	13.339	13.487	13.641	13.803	13.974	14.152	14.341	14.538	14.747	14.966
10	12.762	12.885	13.013	13.145	13.283	13.428	13.578	13.736	13.902	14.076	14.260	14.453	14.657	14.870
11	12.716	12.836	12.961	13.090	13.224	13.365	13.512	13.666	13.828	13.998	14.177	14.365	14.563	14.771
12	12.667	12.784	12.907	13.032	13.163	13.300	13.443	13.593	13.751	13.916	14.090	14.272	14.465	14.666
13	12.616	12.731	12.850	12.972	13.099	13.233	13.371	13.517	13.670	13.830	14.000	14.177	14.363	14.558
14	12.563	12.674	12.790	12.909	13.033	13.162	13.296	13.438	13.586	13.742	13.906	14.077	14.257	14.444
15	12.508	12.616	12.728	12.843	12.963	13.088	13.218	13.356	13.499	13.650	13.808	13.972	14.146	14.326
16	12.450	12.554	12.663	12.775	12.890	13.012	13.137	13.270	13.409	13.553	13.705	13.864	14.030	14.203
17	12.389	12.491	12.596	12.703	12.815	12.932	13.053	13.181	13.314	13.453	13.599	13.750	13.910	14.076
18	12.326	12.424	12.525	12.629	12.736	12.849	12.966	13.088	13.216	13.348	13.488	13.632	13.785	13.943
19	12.260	12.354	12.452	12.551	12.655	12.763	12.874	12.991	13.113	13.239	13.372	13.510	13.655	13.805
20	12.192	12.282	12.375	12.471	12.570	12.673	12.779	12.890	13.006	13.126	13.251	13.382	13.520	13.662

Female Non-Tobacco

Surrender Charge per Unit

	28	29	30	31	32	33	34	35	36	37	38	39	40	41
1	15.8789	16.1650	16.4652	16.7825	17.1164	17.4681	17.8391	18.2295	18.6395	19.0720	19.5259	20.0069	20.5156	21.0533
2	15.0850	15.3567	15.6419	15.9434	16.2606	16.5946	16.9472	17.3180	17.7076	18.1184	18.5496	19.0066	19.4899	20.0006
3	14.2910	14.5485	14.8187	15.1042	15.4047	15.7212	16.0552	16.4066	16.7756	17.1648	17.5733	18.0063	18.4641	18.9480
4	13.4971	13.7402	13.9954	14.2651	14.5489	14.8478	15.1633	15.4951	15.8436	16.2112	16.5970	17.0059	17.4383	17.8953
5	12.7031	12.9320	13.1722	13.4260	13.6931	13.9744	14.2713	14.5836	14.9116	15.2576	15.6207	16.0056	16.4125	16.8426
6	11.9092	12.1237	12.3489	12.5869	12.8373	13.1010	13.3793	13.6721	13.9797	14.3040	14.6444	15.0052	15.3867	15.7900
7	11.1152	11.3155	11.5256	11.7477	11.9815	12.2276	12.4874	12.7607	13.0477	13.3504	13.6681	14.0049	14.3610	14.7373
8	10.3213	10.5072	10.7024	10.9086	11.1256	11.3542	11.5954	11.8492	12.1157	12.3968	12.6918	13.0045	13.3352	13.6846
9	9.5273	9.6990	9.8791	10.0695	10.2698	10.4808	10.7035	10.9377	11.1837	11.4432	11.7155	12.0042	12.3094	12.6320
10	8.7334	8.8907	9.0559	9.2304	9.4140	9.6074	9.8115	10.0262	10.2517	10.4896	10.7392	11.0038	11.2836	11.5793
11	7.9395	8.0825	8.2326	8.3912	8.5582	8.7340	8.9196	9.1148	9.3198	9.5360	9.7629	10.0035	10.2578	10.5266
12	7.1455	7.2742	7.4093	7.5521	7.7024	7.8606	8.0276	8.2033	8.3878	8.5824	8.7867	9.0031	9.2320	9.4740
13	6.3516	6.4660	6.5861	6.7130	6.8465	6.9872	7.1357	7.2918	7.4558	7.6288	7.8104	8.0028	8.2063	8.4213
14	5.5576	5.6577	5.7628	5.8739	5.9907	6.1138	6.2437	6.3803	6.5238	6.6752	6.8341	7.0024	7.1805	7.3686
15	4.7637	4.8495	4.9396	5.0347	5.1349	5.2404	5.3517	5.4689	5.5919	5.7216	5.8578	6.0021	6.1547	6.3160
16	3.9697	4.0412	4.1163	4.1956	4.2791	4.3670	4.4598	4.5574	4.6599	4.7680	4.8815	5.0017	5.1289	5.2633
17	3.1758	3.2330	3.2930	3.3565	3.4233	3.4936	3.5678	3.6459	3.7279	3.8144	3.9052	4.0014	4.1031	4.2107
18	1.9849	2.0206	2.0581	2.0978	2.1395	2.1835	2.2299	2.2787	2.3299	2.3840	2.4407	2.5009	2.5645	2.6317
19	0.7939	0.8082	0.8233	0.8391	0.8558	0.8734	0.8920	0.9115	0.9320	0.9536	0.9763	1.0003	1.0258	1.0527
20	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Maximum Allowable Surrender Charge

	28	29	30	31	32	33	34	35	36	37	38	39	40	41
1	15.879	16.165	16.465	16.782	17.116	17.468	17.839	18.230	18.640	19.072	19.526	20.007	20.516	21.053
2	15.805	16.086	16.381	16.693	17.021	17.366	17.730	18.113	18.515	18.937	19.381	19.851	20.348	20.873
3	15.729	16.004	16.294	16.599	16.921	17.259	17.616	17.991	18.384	18.797	19.230	19.689	20.173	20.685
4	15.649	15.919	16.203	16.502	16.817	17.149	17.498	17.864	18.248	18.651	19.073	19.520	19.992	20.490
5	15.565	15.830	16.108	16.401	16.709	17.034	17.375	17.732	18.106	18.498	18.910	19.344	19.803	20.287
6	15.478	15.737	16.009	16.296	16.597	16.914	17.246	17.594	17.958	18.340	18.739	19.162	19.608	20.078
7	15.387	15.641	15.906	16.187	16.480	16.788	17.112	17.450	17.804	18.175	18.563	18.973	19.405	19.861
8	15.293	15.540	15.800	16.072	16.358	16.658	16.972	17.300	17.643	18.003	18.379	18.777	19.196	19.638
9	15.195	15.436	15.688	15.953	16.231	16.522	16.826	17.145	17.477	17.825	18.189	18.574	18.980	19.407
10	15.093	15.327	15.572	15.829	16.098	16.380	16.675	16.983	17.304	17.641	17.993	18.365	18.757	19.170
11	14.986	15.214	15.451	15.700	15.960	16.232	16.518	16.815	17.126	17.451	17.791	18.150	18.528	18.926
12	14.875	15.095	15.325	15.565	15.816	16.079	16.354	16.641	16.941	17.255	17.582	17.928	18.292	18.675
13	14.760	14.972	15.193	15.425	15.667	15.920	16.185	16.462	16.750	17.052	17.367	17.700	18.050	18.419
14	14.639	14.844	15.056	15.280	15.513	15.756	16.011	16.277	16.554	16.844	17.146	17.465	17.802	18.155
15	14.514	14.710	14.914	15.129	15.352	15.586	15.831	16.086	16.351	16.629	16.919	17.225	17.547	17.885
16	14.383	14.571	14.767	14.972	15.187	15.411	15.645	15.889	16.143	16.409	16.686	16.979	17.286	17.609
17	14.247	14.427	14.615	14.811	15.016	15.230	15.454	15.687	15.930	16.184	16.448	16.726	17.019	17.327
18	14.106	14.278	14.457	14.644	14.840	15.043	15.257	15.479	15.711	15.952	16.203	16.468	16.746	17.038
19	13.961	14.124	14.294	14.472	14.658	14.852	15.055	15.266	15.486	15.715	15.953	16.204	16.468	16.743
20	13.810	13.965	14.126	14.295	14.472	14.656	14.848	15.048	15.256	15.472	15.697	15.934	16.182	16.440

Female Non-Tobacco

Surrender Charge per Unit

	42	43	44	45	46	47	48	49	50	51	52	53	54	55
1	21.6224	22.2251	22.8629	23.5372	24.2498	25.0032	25.7977	26.6354	27.5196	28.4513	29.4333	30.4672	31.5555	32.7026
2	20.5413	21.1139	21.7197	22.3603	23.0374	23.7531	24.5078	25.3036	26.1436	27.0288	27.9617	28.9438	29.9777	31.0675
3	19.4602	20.0026	20.5766	21.1835	21.8249	22.5029	23.2179	23.9719	24.7676	25.6062	26.4900	27.4205	28.3999	29.4324
4	18.3791	18.8914	19.4335	20.0066	20.6124	21.2528	21.9280	22.6401	23.3916	24.1836	25.0183	25.8971	26.8222	27.7972
5	17.2979	17.7801	18.2903	18.8298	19.3999	20.0026	20.6381	21.3083	22.0157	22.7611	23.5467	24.3737	25.2444	26.1621
6	16.2168	16.6689	17.1472	17.6529	18.1874	18.7524	19.3482	19.9765	20.6397	21.3385	22.0750	22.8504	23.6666	24.5270
7	15.1357	15.5576	16.0040	16.4760	16.9749	17.5023	18.0584	18.6448	19.2637	19.9159	20.6033	21.3270	22.0888	22.8918
8	14.0546	14.4463	14.8609	15.2992	15.7624	16.2521	16.7685	17.3130	17.8877	18.4934	19.1317	19.8037	20.5111	21.2567
9	12.9734	13.3351	13.7177	14.1223	14.5499	15.0019	15.4786	15.9812	16.5117	17.0708	17.6600	18.2803	18.9333	19.6216
10	11.8923	12.2238	12.5746	12.9455	13.3374	13.7518	14.1887	14.6495	15.1358	15.6482	16.1883	16.7570	17.3555	17.9864
11	10.8112	11.1126	11.4314	11.7686	12.1249	12.5016	12.8988	13.3177	13.7598	14.2257	14.7167	15.2336	15.7777	16.3513
12	9.7301	10.0013	10.2883	10.5917	10.9124	11.2515	11.6089	11.9859	12.3838	12.8031	13.2450	13.7102	14.2000	14.7162
13	8.6490	8.8901	9.1452	9.4149	9.6999	10.0013	10.3191	10.6542	11.0078	11.3805	11.7733	12.1869	12.6222	13.0810
14	7.5678	7.7788	8.0020	8.2380	8.4874	8.7511	9.0292	9.3224	9.6318	9.9580	10.3017	10.6635	11.0444	11.4459
15	6.4867	6.6675	6.8589	7.0612	7.2750	7.5010	7.7393	7.9906	8.2559	8.5354	8.8300	9.1402	9.4666	9.8108
16	5.4056	5.5563	5.7157	5.8843	6.0625	6.2508	6.4494	6.6588	6.8799	7.1128	7.3583	7.6168	7.8889	8.1757
17	4.3245	4.4450	4.5726	4.7074	4.8500	5.0006	5.1595	5.3271	5.5039	5.6903	5.8867	6.0934	6.3111	6.5405
18	2.7028	2.7781	2.8579	2.9422	3.0312	3.1254	3.2247	3.3294	3.4399	3.5564	3.6792	3.8084	3.9444	4.0878
19	1.0811	1.1113	1.1431	1.1769	1.2125	1.2502	1.2899	1.3318	1.3760	1.4226	1.4717	1.5234	1.5778	1.6351
20	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Maximum Allowable Surrender Charge

	42	43	44	45	46	47	48	49	50	51	52	53	54	55
1	21.622	22.225	22.863	23.537	24.250	25.003	25.798	26.635	27.520	28.451	29.433	30.467	31.555	32.703
2	21.428	22.016	22.637	23.294	23.988	24.722	25.495	26.310	27.169	28.075	29.029	30.031	31.086	32.198
3	21.226	21.798	22.403	23.043	23.718	24.432	25.183	25.975	26.810	27.689	28.613	29.585	30.606	31.682
4	21.016	21.573	22.162	22.784	23.440	24.133	24.863	25.631	26.441	27.293	28.188	29.128	30.116	31.154
5	20.799	21.340	21.912	22.516	23.153	23.826	24.534	25.279	26.063	26.887	27.753	28.661	29.614	30.614
6	20.575	21.100	21.655	22.241	22.859	23.511	24.196	24.917	25.675	26.472	27.308	28.184	29.101	30.061
7	20.343	20.852	21.390	21.958	22.556	23.187	23.850	24.547	25.279	26.047	26.853	27.695	28.575	29.494
8	20.104	20.597	21.118	21.667	22.246	22.856	23.495	24.168	24.874	25.614	26.388	27.195	28.036	28.914
9	19.858	20.335	20.839	21.369	21.928	22.516	23.133	23.780	24.460	25.170	25.910	26.682	27.485	28.320
10	19.606	20.066	20.552	21.064	21.602	22.168	22.762	23.384	24.036	24.715	25.422	26.157	26.920	27.712
11	19.346	19.790	20.258	20.750	21.268	21.813	22.383	22.979	23.601	24.249	24.922	25.620	26.342	27.090
12	19.080	19.507	19.957	20.430	20.927	21.450	21.995	22.563	23.156	23.772	24.410	25.070	25.751	26.455
13	18.807	19.217	19.649	20.102	20.579	21.078	21.597	22.138	22.701	23.284	23.886	24.507	25.148	25.807
14	18.528	18.920	19.334	19.768	20.222	20.697	21.190	21.703	22.234	22.784	23.350	23.933	24.532	25.148
15	18.242	18.617	19.012	19.425	19.856	20.306	20.773	21.257	21.757	22.273	22.803	23.347	23.904	24.476
16	17.949	18.307	18.682	19.074	19.482	19.907	20.347	20.801	21.269	21.751	22.245	22.750	23.266	23.793
17	17.650	17.990	18.344	18.714	19.099	19.498	19.910	20.334	20.770	21.218	21.676	22.142	22.617	23.102
18	17.344	17.665	17.999	18.346	18.707	19.080	19.463	19.857	20.262	20.675	21.097	21.525	21.960	22.403
19	17.031	17.331	17.645	17.969	18.305	18.652	19.007	19.371	19.744	20.123	20.508	20.899	21.296	21.697
20	16.710	16.991	17.282	17.584	17.894	18.214	18.542	18.876	19.216	19.562	19.912	20.267	20.625	20.985

Female Non-Tobacco

Surrender Charge per Unit

	56	57	58	59	60	61	62	63	64	65	66	67	68	69
1	33.9138	35.1884	36.5326	37.9493	39.4477	41.0371	42.7244	44.5148	46.4215	48.4553	50.6263	52.9451	55.4254	58.0786
2	32.2181	33.4290	34.7060	36.0519	37.4754	38.9852	40.5882	42.2890	44.1004	46.0325	48.0950	50.2978	52.6541	55.1746
3	30.5224	31.6696	32.8793	34.1544	35.5030	36.9334	38.4520	40.0633	41.7794	43.6098	45.5637	47.6505	49.8829	52.2707
4	28.8267	29.9101	31.0527	32.2569	33.5306	34.8815	36.3157	37.8376	39.4583	41.1870	43.0324	45.0033	47.1116	49.3668
5	27.1310	28.1507	29.2261	30.3595	31.5582	32.8297	34.1795	35.6118	37.1372	38.7642	40.5011	42.3560	44.3403	46.4629
6	25.4353	26.3913	27.3994	28.4620	29.5858	30.7778	32.0433	33.3861	34.8161	36.3415	37.9697	39.7088	41.5691	43.5589
7	23.7396	24.6319	25.5728	26.5645	27.6134	28.7259	29.9071	31.1603	32.4951	33.9187	35.4384	37.0615	38.7978	40.6550
8	22.0439	22.8725	23.7462	24.6671	25.6410	26.6741	27.7709	28.9346	30.1740	31.4959	32.9071	34.4143	36.0265	37.7511
9	20.3483	21.1130	21.9196	22.7696	23.6686	24.6222	25.6346	26.7089	27.8529	29.0732	30.3758	31.7670	33.2552	34.8471
10	18.6526	19.3536	20.0929	20.8721	21.6963	22.5704	23.4984	24.4831	25.5318	26.6504	27.8445	29.1198	30.4840	31.9432
11	16.9569	17.5942	18.2663	18.9747	19.7239	20.5185	21.3622	22.2574	23.2108	24.2276	25.3132	26.4725	27.7127	29.0393
12	15.2612	15.8348	16.4397	17.0772	17.7515	18.4667	19.2260	20.0317	20.8897	21.8049	22.7818	23.8253	24.9414	26.1354
13	13.5655	14.0754	14.6130	15.1797	15.7791	16.4148	17.0898	17.8059	18.5686	19.3821	20.2505	21.1780	22.1702	23.2314
14	11.8698	12.3159	12.7864	13.2823	13.8067	14.3630	14.9535	15.5802	16.2475	16.9594	17.7192	18.5308	19.3989	20.3275
15	10.1741	10.5565	10.9598	11.3848	11.8343	12.3111	12.8173	13.3544	13.9265	14.5366	15.1879	15.8883	16.6276	17.4236
16	8.4784	8.7971	9.1331	9.4873	9.8619	10.2593	10.6811	11.1287	11.6054	12.1138	12.6566	13.2363	13.8564	14.5196
17	6.7828	7.0377	7.3065	7.5899	7.8895	8.2074	8.5449	8.9030	9.2843	9.6911	10.1253	10.5890	11.0851	11.6157
18	4.2392	4.3986	4.5666	4.7437	4.9310	5.1296	5.3405	5.5643	5.8027	6.0569	6.3283	6.6181	6.9282	7.2598
19	1.6957	1.7594	1.8266	1.8975	1.9724	2.0519	2.1362	2.2257	2.3211	2.4228	2.5313	2.6473	2.7713	2.9039
20	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Maximum Allowable Surrender Charge

	56	57	58	59	60	61	62	63	64	65	66	67	68	69
1	33.914	35.188	36.533	37.949	39.448	41.037	42.724	44.515	46.422	48.455	50.626	52.945	55.425	58.079
2	33.370	34.602	35.899	37.263	38.704	40.230	41.847	43.559	45.380	47.320	49.387	51.591	53.945	56.459
3	32.814	34.003	35.250	36.561	37.943	39.404	40.948	42.582	44.316	46.161	48.124	50.213	52.441	54.818
4	32.245	33.388	34.585	35.842	37.164	38.558	40.030	41.584	43.231	44.980	46.838	48.813	50.917	53.160
5	31.662	32.758	33.906	35.106	36.366	37.693	39.092	40.566	42.126	43.779	45.532	47.394	49.377	51.485
6	31.065	32.114	33.209	34.352	35.550	36.810	38.134	39.528	41.001	42.558	44.209	45.961	47.821	49.795
7	30.455	31.455	32.496	33.581	34.717	35.908	37.159	38.473	39.857	41.321	42.872	44.513	46.251	48.092
8	29.829	30.779	31.767	32.794	33.867	34.990	36.167	37.400	38.699	40.071	41.521	43.051	44.669	46.379
9	29.189	30.089	31.023	31.991	33.001	34.055	35.158	36.313	37.528	38.809	40.158	41.579	43.078	44.657
10	28.534	29.384	30.263	31.173	32.119	33.106	34.136	35.214	36.346	37.535	38.785	40.098	41.479	42.929
11	27.865	28.664	29.489	30.341	31.223	32.144	33.104	34.105	35.153	36.251	37.403	38.609	39.874	41.193
12	27.183	27.931	28.701	29.494	30.316	31.171	32.061	32.985	33.951	34.960	36.014	37.115	38.262	39.454
13	26.488	27.185	27.901	28.637	29.399	30.189	31.008	31.857	32.741	33.662	34.621	35.615	36.646	37.749
14	25.780	26.427	27.090	27.771	28.473	29.198	29.948	30.722	31.526	32.359	33.221	34.111	35.063	36.091
15	25.061	25.659	26.271	26.896	27.538	28.200	28.881	29.582	30.306	31.051	31.818	32.637	33.522	34.463
16	24.333	24.883	25.443	26.013	26.596	27.195	27.809	28.437	29.080	29.740	30.444	31.203	32.010	32.869
17	23.597	24.099	24.608	25.124	25.649	26.186	26.733	27.287	27.852	28.455	29.106	29.796	30.530	31.321
18	22.853	23.308	23.766	24.229	24.697	25.172	25.652	26.135	26.649	27.205	27.793	28.418	29.092	29.777
19	22.103	22.511	22.920	23.329	23.741	24.154	24.569	25.006	25.478	25.978	26.508	27.079	27.658	28.320
20	21.347	21.709	22.069	22.426	22.781	23.134	23.507	23.907	24.329	24.777	25.259	25.745	26.305	26.945

Female Non-Tobacco

Surrender Charge per Unit

	70	71	72	73	74	75	76	77	78	79	80	81	82	83
1	58.3266	58.2564	58.1851	58.1094	58.0303	57.9486	57.8627	57.7724	57.6781	57.5741	57.4660	57.4082	57.3642	57.2929
2	55.4102	55.3435	55.2758	55.2040	55.1288	55.0511	54.9695	54.8838	54.7942	54.6954	54.5927	54.5378	54.4960	54.4283
3	52.4939	52.4307	52.3666	52.2985	52.2273	52.1537	52.0764	51.9952	51.9103	51.8167	51.7194	51.6674	51.6278	51.5637
4	49.5776	49.5179	49.4573	49.3930	49.3258	49.2563	49.1833	49.1066	49.0264	48.9380	48.8461	48.7970	48.7596	48.6990
5	46.6613	46.6051	46.5481	46.4875	46.4242	46.3589	46.2901	46.2179	46.1425	46.0593	45.9728	45.9266	45.8913	45.8344
6	43.7449	43.6923	43.6388	43.5821	43.5227	43.4614	43.3970	43.3293	43.2586	43.1806	43.0995	43.0562	43.0231	42.9697
7	40.8286	40.7795	40.7296	40.6766	40.6212	40.5640	40.5039	40.4407	40.3747	40.3019	40.2262	40.1858	40.1549	40.1051
8	37.9123	37.8666	37.8203	37.7711	37.7197	37.6666	37.6107	37.5521	37.4908	37.4232	37.3529	37.3153	37.2867	37.2404
9	34.9959	34.9538	34.9111	34.8657	34.8182	34.7691	34.7176	34.6635	34.6069	34.5445	34.4796	34.4449	34.4185	34.3758
10	32.0796	32.0410	32.0018	31.9602	31.9167	31.8717	31.8245	31.7748	31.7230	31.6658	31.6063	31.5745	31.5503	31.5111
11	29.1633	29.1282	29.0925	29.0547	29.0152	28.9743	28.9313	28.8862	28.8391	28.7871	28.7330	28.7041	28.6821	28.6465
12	26.2470	26.2154	26.1833	26.1492	26.1136	26.0769	26.0382	25.9976	25.9551	25.9083	25.8597	25.8337	25.8139	25.7818
13	23.3306	23.3025	23.2740	23.2438	23.2121	23.1794	23.1451	23.1090	23.0712	23.0296	22.9864	22.9633	22.9457	22.9172
14	20.4143	20.3897	20.3648	20.3383	20.3106	20.2820	20.2519	20.2203	20.1873	20.1509	20.1131	20.0929	20.0775	20.0525
15	17.4980	17.4769	17.4555	17.4328	17.4091	17.3846	17.3588	17.3317	17.3034	17.2722	17.2398	17.2225	17.2093	17.1879
16	14.5816	14.5641	14.5463	14.5274	14.5076	14.4871	14.4657	14.4431	14.4195	14.3935	14.3665	14.3521	14.3410	14.3232
17	11.6653	11.6513	11.6370	11.6219	11.6061	11.5897	11.5725	11.5545	11.5356	11.5148	11.4932	11.4816	11.4728	11.4586
18	7.2908	7.2820	7.2731	7.2637	7.2538	7.2436	7.2328	7.2216	7.2098	7.1968	7.1832	7.1760	7.1705	7.1616
19	2.9163	2.9128	2.9093	2.9055	2.9015	2.8974	2.8931	2.8886	2.8839	2.8787	2.8733	2.8704	2.8682	2.8646
20	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Maximum Allowable Surrender Charge

	70	71	72	73	74	75	76	77	78	79	80	81	82	83
1	58.327	58.256	58.185	58.109	58.030	57.949	57.863	57.772	57.678	57.574	57.466	57.408	57.364	57.293
2	56.632	56.494	56.352	56.202	56.046	55.884	55.714	55.537	55.346	55.143	54.984	54.886	54.776	54.644
3	54.919	54.714	54.502	54.280	54.050	53.810	53.558	53.291	53.009	52.761	52.568	52.410	52.243	52.070
4	53.188	52.918	52.638	52.347	52.043	51.727	51.393	51.041	50.719	50.443	50.196	49.987	49.782	49.504
5	51.442	51.109	50.763	50.403	50.029	49.636	49.222	48.836	48.491	48.167	47.876	47.632	47.329	47.082
6	49.683	49.288	48.879	48.453	48.006	47.539	47.096	46.690	46.303	45.940	45.620	45.285	45.013	44.796
7	47.913	47.458	46.987	46.494	45.979	45.486	45.027	44.584	44.162	43.776	43.372	43.069	42.828	42.650
8	46.135	45.622	45.087	44.530	43.993	43.488	42.996	42.523	42.082	41.618	41.250	40.978	40.777	40.579
9	44.349	43.777	43.183	42.607	42.060	41.526	41.008	40.519	40.008	39.582	39.247	39.015	38.797	38.330
10	42.556	41.928	41.318	40.735	40.162	39.606	39.076	38.523	38.050	37.660	37.368	37.121	36.646	36.043
11	40.759	40.117	39.503	38.897	38.306	37.740	37.150	36.638	36.203	35.857	35.553	35.063	34.459	33.849
12	38.998	38.355	37.720	37.099	36.501	35.880	35.333	34.859	34.469	34.116	33.582	32.971	32.362	31.845
13	37.285	36.624	35.976	35.351	34.702	34.125	33.617	33.189	32.795	32.224	31.578	30.964	30.446	30.155
14	35.603	34.931	34.281	33.609	33.004	32.468	32.007	31.578	30.977	30.302	29.657	29.131	28.830	28.744
15	33.957	33.285	32.592	31.964	31.402	30.913	30.453	29.827	29.129	28.458	27.900	27.585	27.482	27.659
16	32.357	31.645	30.997	30.412	29.898	29.412	28.765	28.048	27.356	26.772	26.420	26.294	26.444	26.299
17	30.762	30.097	29.493	28.956	28.446	27.781	27.049	26.341	25.736	25.352	25.184	25.302	25.144	24.843
18	29.257	28.635	28.080	27.550	26.869	26.124	25.402	24.781	24.371	24.166	24.233	24.058	23.752	23.444
19	27.837	27.264	26.717	26.023	25.266	24.534	23.898	23.466	23.231	23.253	23.042	22.726	22.414	22.089
20	26.504	25.940	25.235	24.470	23.729	23.081	22.630	22.368	22.354	22.110	21.766	21.446	21.119	20.794

Female Non-Tobacco

Surrender Charge per Unit

	84	85
1	57.2259	57.1732
2	54.3646	54.3146
3	51.5033	51.4559
4	48.6420	48.5973
5	45.7807	45.7386
6	42.9194	42.8799
7	40.0581	40.0213
8	37.1968	37.1626
9	34.3355	34.3039
10	31.4742	31.4453
11	28.6129	28.5866
12	25.7516	25.7280
13	22.8903	22.8693
14	20.0290	20.0106
15	17.1678	17.1520
16	14.3065	14.2933
17	11.4452	11.4346
18	7.1532	7.1467
19	2.8613	2.8587
20	0.0000	0.0000

Maximum Allowable Surrender Charge

	84	85
1	57.226	57.173
2	54.530	54.356
3	51.843	51.696
4	49.306	49.186
5	46.912	46.831
6	44.666	44.557
7	42.497	42.087
8	40.141	39.576
9	37.746	37.167
10	35.449	34.966
11	33.349	33.111
12	31.580	31.562
13	30.102	30.370
14	28.966	28.877
15	27.542	27.278
16	26.017	25.742
17	24.551	24.254
18	23.133	22.832
19	21.776	21.480
20	20.487	20.216

Female Tobacco

Surrender Charge per Unit

	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
1	15.008	15.248	15.500	15.763	16.040	16.331	16.638	16.961	17.300	17.657	18.033	18.428	18.844	19.284	19.746
2	14.258	14.486	14.725	14.975	15.238	15.514	15.806	16.113	16.435	16.774	17.131	17.507	17.902	18.320	18.759
3	13.507	13.723	13.950	14.187	14.436	14.698	14.975	15.265	15.570	15.892	16.229	16.586	16.959	17.356	17.772
4	12.757	12.961	13.175	13.399	13.634	13.881	14.143	14.417	14.705	15.009	15.328	15.664	16.017	16.391	16.784
5	12.006	12.198	12.400	12.610	12.832	13.065	13.311	13.569	13.840	14.126	14.426	14.743	15.075	15.427	15.797
6	11.256	11.436	11.625	11.822	12.030	12.248	12.479	12.721	12.975	13.243	13.524	13.821	14.133	14.463	14.810
7	10.506	10.674	10.850	11.034	11.228	11.432	11.647	11.873	12.110	12.360	12.623	12.900	13.191	13.499	13.822
8	9.755	9.911	10.075	10.246	10.426	10.615	10.815	11.025	11.245	11.477	11.721	11.978	12.248	12.535	12.835
9	9.005	9.149	9.300	9.458	9.624	9.799	9.983	10.177	10.380	10.594	10.820	11.057	11.306	11.570	11.848
10	8.254	8.386	8.525	8.670	8.822	8.982	9.151	9.329	9.515	9.711	9.918	10.136	10.364	10.606	10.860
11	7.504	7.624	7.750	7.881	8.020	8.166	8.319	8.481	8.650	8.829	9.016	9.214	9.422	9.642	9.873
12	6.754	6.862	6.975	7.093	7.218	7.349	7.487	7.632	7.785	7.946	8.115	8.293	8.480	8.678	8.886
13	6.003	6.099	6.200	6.305	6.416	6.532	6.655	6.784	6.920	7.063	7.213	7.371	7.538	7.714	7.898
14	5.253	5.337	5.425	5.517	5.614	5.716	5.823	5.936	6.055	6.180	6.311	6.450	6.595	6.749	6.911
15	4.502	4.574	4.650	4.729	4.812	4.899	4.992	5.088	5.190	5.297	5.410	5.529	5.653	5.785	5.924
16	3.752	3.812	3.875	3.941	4.010	4.083	4.160	4.240	4.325	4.414	4.508	4.607	4.711	4.821	4.937
17	3.002	3.050	3.100	3.153	3.208	3.266	3.328	3.392	3.460	3.531	3.607	3.686	3.769	3.857	3.949
18	1.876	1.906	1.937	1.970	2.005	2.041	2.080	2.120	2.162	2.207	2.254	2.304	2.355	2.411	2.468
19	0.750	0.762	0.775	0.788	0.802	0.817	0.832	0.848	0.865	0.883	0.902	0.921	0.942	0.964	0.987
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
1	15.008	15.248	15.500	15.763	16.040	16.331	16.638	16.961	17.300	17.657	18.033	18.428	18.844	19.284	19.746
2	14.949	15.186	15.433	15.692	15.965	16.251	16.553	16.869	17.202	17.553	17.921	18.308	18.716	19.147	19.599
3	14.888	15.120	15.364	15.618	15.886	16.167	16.463	16.774	17.100	17.444	17.804	18.184	18.582	19.004	19.446
4	14.824	15.053	15.291	15.541	15.804	16.079	16.370	16.675	16.994	17.330	17.683	18.054	18.444	18.856	19.289
5	14.757	14.982	15.216	15.461	15.719	15.988	16.273	16.571	16.884	17.213	17.557	17.920	18.300	18.703	19.125
6	14.688	14.908	15.137	15.378	15.630	15.894	16.172	16.464	16.769	17.090	17.426	17.780	18.152	18.544	18.956
7	14.615	14.831	15.056	15.291	15.537	15.795	16.067	16.352	16.650	16.963	17.291	17.636	17.998	18.380	18.779
8	14.540	14.751	14.971	15.200	15.441	15.693	15.958	16.235	16.525	16.831	17.150	17.486	17.838	18.209	18.596
9	14.462	14.667	14.882	15.106	15.340	15.586	15.844	16.114	16.397	16.694	17.005	17.332	17.672	18.031	18.405
10	14.380	14.580	14.790	15.008	15.236	15.475	15.726	15.989	16.264	16.552	16.854	17.170	17.500	17.846	18.207
11	14.295	14.490	14.693	14.906	15.128	15.360	15.604	15.859	16.126	16.406	16.697	17.003	17.320	17.654	18.001
12	14.206	14.396	14.594	14.799	15.015	15.240	15.477	15.725	15.983	16.253	16.534	16.828	17.134	17.455	17.789
13	14.114	14.298	14.490	14.689	14.898	15.116	15.346	15.585	15.834	16.094	16.365	16.647	16.940	17.249	17.569
14	14.018	14.196	14.382	14.575	14.777	14.988	15.210	15.440	15.680	15.929	16.189	16.459	16.740	17.035	17.342
15	13.918	14.090	14.270	14.457	14.652	14.855	15.068	15.289	15.519	15.758	16.006	16.265	16.533	16.815	17.108
16	13.814	13.981	14.154	14.334	14.522	14.717	14.921	15.132	15.352	15.580	15.817	16.063	16.320	16.589	16.868
17	13.707	13.867	14.034	14.207	14.387	14.573	14.768	14.970	15.178	15.396	15.621	15.856	16.100	16.356	16.623
18	13.595	13.750	13.910	14.075	14.246	14.424	14.609	14.801	14.999	15.205	15.419	15.642	15.874	16.118	16.373
19	13.480	13.628	13.780	13.937	14.100	14.268	14.444	14.626	14.814	15.009	15.212	15.423	15.643	15.876	16.119
20	13.361	13.501	13.645	13.794	13.948	14.107	14.273	14.445	14.622	14.807	14.998	15.199	15.408	15.630	15.861

Female Tobacco

Surrender Charge per Unit

	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
1	20.234	20.748	21.289	21.857	22.456	23.084	23.751	24.457	25.206	26.000	26.841	27.732	28.676	29.673	30.729
2	19.222	19.711	20.225	20.764	21.333	21.930	22.564	23.234	23.946	24.700	25.499	26.346	27.242	28.189	29.193
3	18.211	18.673	19.161	19.671	20.210	20.776	21.376	22.012	22.685	23.400	24.157	24.959	25.808	26.706	27.656
4	17.199	17.636	18.096	18.579	19.087	19.622	20.189	20.789	21.425	22.100	22.815	23.572	24.374	25.222	26.120
5	16.187	16.598	17.032	17.486	17.965	18.468	19.001	19.566	20.165	20.800	21.473	22.186	22.940	23.738	24.584
6	15.175	15.561	15.967	16.393	16.842	17.313	17.814	18.343	18.904	19.500	20.131	20.799	21.507	22.255	23.047
7	14.164	14.524	14.903	15.300	15.719	16.159	16.626	17.120	17.644	18.200	18.789	19.413	20.073	20.771	21.511
8	13.152	13.486	13.838	14.207	14.596	15.005	15.438	15.897	16.384	16.900	17.447	18.026	18.639	19.287	19.974
9	12.140	12.449	12.774	13.114	13.473	13.851	14.251	14.674	15.124	15.600	16.105	16.639	17.205	17.804	18.438
10	11.129	11.411	11.709	12.021	12.351	12.696	13.063	13.452	13.863	14.300	14.763	15.253	15.772	16.320	16.901
11	10.117	10.374	10.645	10.929	11.228	11.542	11.876	12.229	12.603	13.000	13.421	13.866	14.338	14.837	15.365
12	9.105	9.337	9.580	9.836	10.105	10.388	10.688	11.006	11.343	11.700	12.079	12.479	12.904	13.353	13.828
13	8.094	8.299	8.516	8.743	8.982	9.234	9.501	9.783	10.082	10.400	10.737	11.093	11.470	11.869	12.292
14	7.082	7.262	7.451	7.650	7.859	8.080	8.313	8.560	8.822	9.100	9.394	9.706	10.036	10.386	10.755
15	6.070	6.224	6.387	6.557	6.737	6.925	7.125	7.337	7.562	7.800	8.052	8.320	8.603	8.902	9.219
16	5.058	5.187	5.322	5.464	5.614	5.771	5.938	6.114	6.301	6.500	6.710	6.933	7.169	7.418	7.682
17	4.047	4.150	4.258	4.371	4.491	4.617	4.750	4.891	5.041	5.200	5.368	5.546	5.735	5.935	6.146
18	2.529	2.594	2.661	2.732	2.807	2.886	2.969	3.057	3.151	3.250	3.355	3.467	3.584	3.709	3.841
19	1.012	1.037	1.064	1.093	1.123	1.154	1.188	1.223	1.260	1.300	1.342	1.387	1.434	1.484	1.536
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
1	20.234	20.748	21.289	21.857	22.456	23.084	23.751	24.457	25.206	26.000	26.841	27.732	28.676	29.673	30.729
2	20.076	20.580	21.109	21.664	22.247	22.859	23.508	24.194	24.921	25.693	26.509	27.374	28.289	29.257	30.283
3	19.914	20.405	20.922	21.462	22.029	22.624	23.255	23.921	24.627	25.375	26.167	27.005	27.892	28.832	29.828
4	19.745	20.225	20.727	21.252	21.803	22.381	22.992	23.638	24.322	25.047	25.814	26.626	27.487	28.399	29.365
5	19.570	20.036	20.525	21.034	21.568	22.128	22.721	23.346	24.008	24.710	25.452	26.240	27.074	27.958	28.895
6	19.388	19.840	20.314	20.808	21.325	21.867	22.440	23.045	23.685	24.363	25.083	25.845	26.654	27.511	28.418
7	19.198	19.637	20.095	20.573	21.073	21.596	22.150	22.734	23.353	24.009	24.706	25.444	26.227	27.056	27.934
8	19.001	19.426	19.869	20.330	20.813	21.317	21.851	22.415	23.013	23.649	24.323	25.037	25.794	26.596	27.445
9	18.797	19.206	19.634	20.078	20.544	21.030	21.545	22.089	22.668	23.282	23.933	24.624	25.355	26.130	26.949
10	18.584	18.979	19.391	19.819	20.267	20.735	21.232	21.758	22.316	22.909	23.538	24.205	24.911	25.658	26.448
11	18.365	18.745	19.141	19.552	19.983	20.434	20.913	21.420	21.959	22.531	23.137	23.780	24.461	25.181	25.942
12	18.138	18.503	18.883	19.278	19.692	20.127	20.589	21.077	21.596	22.147	22.732	23.351	24.006	24.699	25.429
13	17.904	18.253	18.618	18.998	19.397	19.815	20.259	20.729	21.229	21.759	22.321	22.917	23.547	24.210	24.909
14	17.662	17.997	18.347	18.712	19.096	19.498	19.924	20.376	20.857	21.366	21.906	22.478	23.081	23.715	24.382
15	17.415	17.736	18.072	18.422	18.790	19.176	19.585	20.019	20.480	20.969	21.487	22.033	22.609	23.214	23.849
16	17.162	17.469	17.791	18.127	18.480	18.849	19.242	19.658	20.099	20.568	21.062	21.583	22.131	22.706	23.309
17	16.904	17.198	17.507	17.828	18.165	18.519	18.895	19.292	19.715	20.161	20.631	21.127	21.647	22.192	22.763
18	16.642	16.923	17.218	17.524	17.847	18.185	18.543	18.923	19.324	19.749	20.195	20.664	21.157	21.672	22.208
19	16.375	16.644	16.924	17.217	17.525	17.846	18.188	18.548	18.929	19.331	19.753	20.197	20.661	21.144	21.646
20	16.105	16.360	16.628	16.906	17.199	17.505	17.828	18.169	18.529	18.908	19.307	19.723	20.158	20.609	21.077

Female Tobacco

Surrender Charge-per
Unit

	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62
1	31.845	33.017	34.247	35.537	36.890	38.307	39.792	41.348	42.979	44.689	46.478	48.365	50.350	52.443	54.660
2	30.252	31.366	32.535	33.760	35.045	36.391	37.803	39.281	40.830	42.454	44.154	45.947	47.833	49.821	51.927
3	28.660	29.715	30.822	31.983	33.201	34.476	35.813	37.213	38.681	40.220	41.830	43.528	45.315	47.199	49.194
4	27.068	28.064	29.110	30.206	31.356	32.561	33.824	35.146	36.532	37.985	39.506	41.110	42.798	44.577	46.461
5	25.476	26.414	27.398	28.430	29.512	30.645	31.834	33.078	34.383	35.751	37.182	38.692	40.280	41.955	43.728
6	23.884	24.763	25.685	26.653	27.667	28.730	29.844	31.011	32.234	33.517	34.858	36.274	37.763	39.333	40.995
7	22.291	23.112	23.973	24.876	25.823	26.815	27.855	28.944	30.085	31.282	32.534	33.855	35.245	36.710	38.262
8	20.699	21.461	22.261	23.099	23.978	24.899	25.865	26.876	27.936	29.048	30.210	31.437	32.728	34.088	35.529
9	19.107	19.810	20.548	21.322	22.134	22.984	23.875	24.809	25.787	26.813	27.887	29.019	30.210	31.466	32.796
10	17.515	18.159	18.836	19.545	20.289	21.069	21.886	22.741	23.638	24.579	25.563	26.601	27.693	28.844	30.063
11	15.922	16.508	17.123	17.768	18.445	19.153	19.896	20.674	21.489	22.344	23.239	24.182	25.175	26.222	27.330
12	14.330	14.858	15.411	15.992	16.600	17.238	17.907	18.607	19.340	20.110	20.915	21.764	22.658	23.600	24.597
13	12.738	13.207	13.699	14.215	14.756	15.323	15.917	16.539	17.192	17.875	18.591	19.346	20.140	20.977	21.864
14	11.146	11.556	11.986	12.438	12.911	13.407	13.927	14.472	15.043	15.641	16.267	16.928	17.623	18.355	19.131
15	9.553	9.905	10.274	10.661	11.067	11.492	11.938	12.404	12.894	13.407	13.943	14.509	15.105	15.733	16.398
16	7.961	8.254	8.562	8.884	9.222	9.577	9.948	10.337	10.745	11.172	11.619	12.091	12.588	13.111	13.665
17	6.369	6.603	6.849	7.107	7.378	7.661	7.958	8.270	8.596	8.938	9.296	9.673	10.070	10.489	10.932
18	3.981	4.127	4.281	4.442	4.611	4.788	4.974	5.168	5.372	5.586	5.810	6.046	6.294	6.555	6.833
19	1.592	1.651	1.712	1.777	1.844	1.915	1.990	2.067	2.149	2.234	2.324	2.418	2.518	2.622	2.733
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable
Surrender Charge

	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62
1	31.845	33.017	34.247	35.537	36.890	38.307	39.792	41.348	42.979	44.689	46.478	48.365	50.350	52.443	54.660
2	31.366	32.505	33.699	34.950	36.262	37.635	39.074	40.579	42.156	43.804	45.528	47.343	49.248	51.257	53.378
3	30.880	31.984	33.142	34.355	35.626	36.956	38.347	39.802	41.322	42.909	44.566	46.306	48.134	50.055	52.077
4	30.385	31.456	32.578	33.753	34.983	36.269	37.613	39.015	40.477	42.002	43.590	45.259	47.005	48.835	50.760
5	29.884	30.921	32.007	33.144	34.333	35.574	36.869	38.217	39.622	41.083	42.604	44.197	45.860	47.600	49.425
6	29.375	30.379	31.429	32.528	33.676	34.870	36.115	37.410	38.755	40.154	41.605	43.121	44.700	46.348	48.077
7	28.860	29.830	30.845	31.905	33.009	34.158	35.352	36.591	37.878	39.212	40.591	42.030	43.525	45.084	46.718
8	28.339	29.276	30.255	31.274	32.334	33.436	34.578	35.763	36.989	38.256	39.564	40.925	42.337	43.809	45.348
9	27.812	28.715	29.656	30.634	31.651	32.704	33.796	34.924	36.088	37.289	38.524	39.808	41.140	42.525	43.973
10	27.280	28.147	29.050	29.987	30.958	31.964	33.004	34.073	35.175	36.308	37.473	38.683	39.934	41.236	42.600
11	26.740	27.572	28.436	29.331	30.258	31.214	32.199	33.211	34.250	35.318	36.414	37.549	38.723	39.948	41.232
12	26.193	26.989	27.813	28.667	29.548	30.454	31.385	32.338	33.316	34.319	35.346	36.410	37.514	38.665	39.871
13	25.640	26.398	27.184	27.995	28.828	29.684	30.560	31.456	32.374	33.313	34.275	35.273	36.309	37.389	38.522
14	25.079	25.801	26.547	27.313	28.099	28.903	29.726	30.567	31.425	32.303	33.204	34.141	35.111	36.124	37.176
15	24.511	25.196	25.900	26.622	27.360	28.115	28.885	29.671	30.472	31.294	32.138	33.014	33.923	34.861	35.835
16	23.936	24.582	25.245	25.922	26.614	27.320	28.039	28.771	29.521	30.289	31.077	31.897	32.737	33.604	34.501
17	23.353	23.960	24.581	25.215	25.861	26.519	27.189	27.872	28.573	29.290	30.025	30.782	31.557	32.353	33.173
18	22.763	23.330	23.910	24.502	25.103	25.715	26.339	26.977	27.630	28.298	28.976	29.672	30.382	31.108	31.851
19	22.164	22.694	23.234	23.784	24.342	24.912	25.494	26.087	26.695	27.309	27.932	28.567	29.212	29.868	30.536
20	21.559	22.052	22.553	23.062	23.582	24.112	24.652	25.204	25.762	26.325	26.891	27.467	28.049	28.635	29.278

Female Tobacco

Surrender Charge per Unit

	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77
1	56.996	58.538	58.482	58.422	58.363	58.303	58.241	58.181	58.126	58.074	58.020	57.969	57.903	57.837	57.766
2	54.146	55.611	55.558	55.501	55.445	55.388	55.329	55.272	55.220	55.170	55.119	55.071	55.008	54.945	54.878
3	51.296	52.684	52.634	52.580	52.527	52.473	52.417	52.363	52.313	52.266	52.218	52.172	52.113	52.053	51.989
4	48.447	49.757	49.710	49.659	49.609	49.558	49.505	49.454	49.407	49.363	49.317	49.274	49.218	49.161	49.101
5	45.597	46.831	46.786	46.738	46.691	46.643	46.593	46.545	46.501	46.459	46.416	46.375	46.323	46.269	46.213
6	42.747	43.904	43.862	43.817	43.772	43.728	43.681	43.636	43.594	43.555	43.515	43.477	43.428	43.378	43.324
7	39.897	40.977	40.938	40.896	40.854	40.812	40.769	40.727	40.688	40.651	40.614	40.578	40.532	40.486	40.436
8	37.047	38.050	38.013	37.974	37.936	37.897	37.857	37.818	37.782	37.748	37.713	37.680	37.637	37.594	37.548
9	34.198	35.123	35.089	35.053	35.018	34.982	34.945	34.908	34.876	34.844	34.812	34.782	34.742	34.702	34.659
10	31.348	32.196	32.165	32.132	32.100	32.067	32.033	31.999	31.969	31.940	31.911	31.883	31.847	31.810	31.771
11	28.498	29.269	29.241	29.211	29.182	29.152	29.121	29.090	29.063	29.037	29.010	28.985	28.952	28.918	28.883
12	25.648	26.342	26.317	26.290	26.263	26.237	26.209	26.181	26.157	26.133	26.109	26.086	26.057	26.027	25.995
13	22.798	23.415	23.393	23.369	23.345	23.321	23.297	23.272	23.250	23.229	23.208	23.188	23.161	23.135	23.106
14	19.949	20.488	20.469	20.448	20.427	20.406	20.384	20.363	20.344	20.326	20.307	20.289	20.266	20.243	20.218
15	17.099	17.561	17.545	17.527	17.509	17.491	17.472	17.454	17.438	17.422	17.406	17.391	17.371	17.351	17.330
16	14.249	14.635	14.621	14.606	14.591	14.576	14.560	14.545	14.531	14.518	14.505	14.492	14.476	14.459	14.441
17	11.399	11.708	11.696	11.684	11.673	11.661	11.648	11.636	11.625	11.615	11.604	11.594	11.581	11.567	11.553
18	7.124	7.317	7.310	7.303	7.295	7.288	7.280	7.273	7.266	7.259	7.253	7.246	7.238	7.230	7.221
19	2.850	2.927	2.924	2.921	2.918	2.915	2.912	2.909	2.906	2.904	2.901	2.898	2.895	2.892	2.888
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77
1	56.996	58.538	58.482	58.422	58.363	58.303	58.241	58.181	58.126	58.074	58.020	57.969	57.903	57.837	57.766
2	55.607	57.057	56.944	56.829	56.713	56.594	56.475	56.364	56.260	56.157	56.056	55.944	55.816	55.683	55.542
3	54.201	55.557	55.391	55.222	55.051	54.879	54.711	54.554	54.403	54.256	54.097	53.926	53.737	53.540	53.329
4	52.775	54.042	53.825	53.603	53.381	53.164	52.955	52.754	52.562	52.361	52.147	51.918	51.669	51.407	51.127
5	51.336	52.513	52.247	51.978	51.714	51.457	51.207	50.968	50.725	50.473	50.205	49.920	49.610	49.283	49.020
6	49.884	50.974	50.663	50.354	50.054	49.759	49.474	49.187	48.896	48.593	48.273	47.931	47.561	47.253	47.021
7	48.422	49.429	49.081	48.738	48.402	48.075	47.745	47.414	47.075	46.723	46.349	45.952	45.601	45.326	45.104
8	46.954	47.885	47.505	47.129	46.764	46.395	46.024	45.648	45.263	44.861	44.435	44.058	43.742	43.478	43.276
9	45.487	46.347	45.937	45.534	45.130	44.722	44.310	43.891	43.460	43.008	42.604	42.262	41.959	41.716	41.523
10	44.027	44.818	44.382	43.943	43.502	43.057	42.604	42.142	41.665	41.236	40.867	40.538	40.258	40.026	39.765
11	42.574	43.301	42.831	42.359	41.883	41.400	40.907	40.402	39.948	39.555	39.201	38.895	38.627	38.331	38.147
12	41.133	41.788	41.287	40.781	40.270	39.750	39.218	38.737	38.319	37.942	37.612	37.320	36.992	36.772	36.658
13	39.696	40.281	39.750	39.211	38.666	38.109	37.602	37.158	36.757	36.404	36.088	35.740	35.487	35.336	35.291
14	38.264	38.781	38.220	37.649	37.069	36.538	36.069	35.642	35.267	34.929	34.561	34.286	34.101	34.018	33.959
15	36.839	37.288	36.697	36.094	35.542	35.049	34.598	34.198	33.838	33.451	33.154	32.947	32.830	32.734	32.380
16	35.421	35.803	35.181	34.607	34.093	33.619	33.195	32.812	32.406	32.090	31.860	31.719	31.591	31.212	30.698
17	34.010	34.324	33.732	33.196	32.702	32.257	31.851	31.424	31.088	30.837	30.672	30.521	30.121	29.591	29.020
18	32.606	32.910	32.356	31.842	31.377	30.950	30.502	30.145	29.874	29.687	29.514	29.102	28.557	27.974	27.412
19	31.262	31.568	31.037	30.552	30.106	29.640	29.261	28.968	28.760	28.566	28.142	27.590	26.996	26.424	26.099
20	29.987	30.281	29.779	29.314	28.831	28.434	28.119	27.888	27.674	27.238	26.680	26.083	25.500	25.158	25.043

Female Tobacco

Surrender Charge per Unit

	78	79	80	81	82	83	84	85
1	57.690	57.610	57.522	57.528	57.554	57.553	57.568	57.569
2	54.806	54.729	54.646	54.651	54.676	54.676	54.690	54.691
3	51.921	51.849	51.770	51.775	51.798	51.798	51.811	51.812
4	49.037	48.968	48.894	48.898	48.921	48.920	48.933	48.934
5	46.152	46.088	46.018	46.022	46.043	46.043	46.055	46.055
6	43.268	43.207	43.141	43.146	43.165	43.165	43.176	43.177
7	40.383	40.327	40.265	40.269	40.288	40.287	40.298	40.298
8	37.499	37.446	37.389	37.393	37.410	37.410	37.419	37.420
9	34.614	34.566	34.513	34.517	34.532	34.532	34.541	34.541
10	31.730	31.685	31.637	31.640	31.655	31.654	31.663	31.663
11	28.845	28.805	28.761	28.764	28.777	28.777	28.784	28.785
12	25.961	25.924	25.885	25.887	25.899	25.899	25.906	25.906
13	23.076	23.044	23.009	23.011	23.022	23.021	23.027	23.028
14	20.192	20.163	20.133	20.135	20.144	20.144	20.149	20.149
15	17.307	17.283	17.257	17.258	17.266	17.266	17.270	17.271
16	14.423	14.402	14.380	14.382	14.388	14.388	14.392	14.392
17	11.538	11.522	11.504	11.506	11.511	11.511	11.514	11.514
18	7.211	7.201	7.190	7.191	7.194	7.194	7.196	7.196
19	2.885	2.880	2.876	2.876	2.878	2.878	2.878	2.878
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	78	79	80	81	82	83	84	85
1	57.690	57.610	57.522	57.528	57.554	57.553	57.568	57.569
2	55.392	55.230	55.152	55.182	55.207	55.221	55.236	55.132
3	53.104	52.955	52.903	52.932	52.969	52.983	52.898	52.889
4	50.916	50.796	50.746	50.787	50.823	50.741	50.746	50.824
5	48.840	48.724	48.689	48.729	48.672	48.676	48.764	48.929
6	46.849	46.749	46.716	46.667	46.692	46.776	46.946	47.082
7	44.950	44.855	44.739	44.768	44.869	45.032	45.174	44.893
8	43.129	42.957	42.919	43.020	43.196	43.332	43.073	42.561
9	41.303	41.209	41.243	41.416	41.565	41.317	40.836	40.235
10	39.623	39.600	39.705	39.852	39.632	39.171	38.604	38.005
11	38.076	38.123	38.206	37.999	37.574	37.030	36.465	36.185
12	36.656	36.684	36.430	36.025	35.520	34.978	34.718	34.720
13	35.272	34.978	34.538	34.057	33.552	33.303	33.313	33.678
14	33.632	33.162	32.650	32.169	31.945	31.955	32.313	32.248
15	31.885	31.349	30.841	30.628	30.652	30.996	30.941	30.663
16	30.142	29.612	29.363	29.389	29.732	29.679	29.420	29.121
17	28.472	28.194	28.175	28.507	28.469	28.221	27.941	27.610
18	27.108	27.053	27.329	27.296	27.070	26.801	26.491	26.137
19	26.011	26.241	26.168	25.955	25.709	25.411	25.078	24.686
20	25.230	25.126	24.883	24.649	24.375	24.055	23.686	23.238

Male Non-Tobacco

Surrender Charge per Unit

	0	1	2	3	4	5	6	7	8	9	10	11	12	13
1	12.104	12.149	12.225	12.316	12.419	12.532	12.651	12.776	12.908	13.047	13.193	13.347	13.508	13.674
2	11.499	11.542	11.614	11.700	11.798	11.905	12.019	12.137	12.262	12.394	12.533	12.680	12.832	12.990
3	10.894	10.935	11.003	11.084	11.177	11.279	11.386	11.499	11.617	11.742	11.873	12.012	12.157	12.306
4	10.288	10.327	10.391	10.468	10.556	10.652	10.754	10.860	10.972	11.090	11.214	11.345	11.482	11.623
5	9.683	9.720	9.780	9.852	9.935	10.026	10.121	10.221	10.326	10.437	10.554	10.678	10.806	10.939
6	9.078	9.112	9.169	9.237	9.314	9.399	9.488	9.582	9.681	9.785	9.894	10.010	10.131	10.255
7	8.473	8.505	8.558	8.621	8.693	8.772	8.856	8.943	9.035	9.133	9.235	9.343	9.455	9.572
8	7.868	7.897	7.946	8.005	8.072	8.146	8.223	8.304	8.390	8.480	8.575	8.676	8.780	8.888
9	7.262	7.290	7.335	7.389	7.451	7.519	7.591	7.666	7.745	7.828	7.916	8.008	8.105	8.204
10	6.657	6.682	6.724	6.774	6.830	6.893	6.958	7.027	7.099	7.176	7.256	7.341	7.429	7.520
11	6.052	6.075	6.113	6.158	6.209	6.266	6.326	6.388	6.454	6.523	6.596	6.674	6.754	6.837
12	5.447	5.467	5.501	5.542	5.588	5.639	5.693	5.749	5.809	5.871	5.937	6.006	6.078	6.153
13	4.842	4.860	4.890	4.926	4.968	5.013	5.060	5.110	5.163	5.219	5.277	5.339	5.403	5.469
14	4.236	4.252	4.279	4.310	4.347	4.386	4.428	4.472	4.518	4.566	4.617	4.671	4.728	4.786
15	3.631	3.645	3.668	3.695	3.726	3.760	3.795	3.833	3.872	3.914	3.958	4.004	4.052	4.102
16	3.026	3.037	3.056	3.079	3.105	3.133	3.163	3.194	3.227	3.262	3.298	3.337	3.377	3.418
17	2.421	2.430	2.445	2.463	2.484	2.506	2.530	2.555	2.582	2.609	2.639	2.669	2.702	2.735
18	1.813	1.819	1.828	1.839	1.852	1.866	1.881	1.897	1.913	1.931	1.949	1.968	1.988	2.009
19	1.205	1.207	1.211	1.216	1.221	1.227	1.233	1.240	1.247	1.254	1.262	1.270	1.278	1.286
20	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Maximum Allowable Surrender Charge

	0	1	2	3	4	5	6	7	8	9	10	11	12	13
1	12.104	12.149	12.225	12.316	12.419	12.532	12.651	12.776	12.908	13.047	13.193	13.347	13.508	13.674
2	12.089	12.131	12.204	12.293	12.395	12.507	12.624	12.747	12.877	13.014	13.159	13.312	13.471	13.635
3	12.071	12.111	12.182	12.269	12.370	12.480	12.596	12.717	12.845	12.981	13.124	13.275	13.433	13.597
4	12.050	12.088	12.158	12.244	12.343	12.452	12.566	12.686	12.812	12.947	13.088	13.238	13.396	13.559
5	12.028	12.065	12.134	12.218	12.315	12.422	12.535	12.653	12.779	12.911	13.052	13.201	13.358	13.520
6	12.005	12.041	12.108	12.191	12.286	12.392	12.503	12.620	12.744	12.875	13.015	13.164	13.319	13.480
7	11.980	12.015	12.081	12.162	12.256	12.360	12.470	12.585	12.708	12.839	12.978	13.126	13.280	13.438
8	11.955	11.988	12.052	12.132	12.224	12.327	12.436	12.550	12.672	12.803	12.941	13.087	13.239	13.395
9	11.928	11.960	12.022	12.101	12.192	12.293	12.401	12.515	12.637	12.766	12.903	13.047	13.196	13.349
10	11.900	11.930	11.991	12.068	12.159	12.259	12.366	12.480	12.600	12.728	12.863	13.005	13.151	13.301
11	11.870	11.899	11.960	12.036	12.125	12.225	12.331	12.444	12.563	12.689	12.821	12.960	13.103	13.250
12	11.840	11.868	11.927	12.002	12.091	12.190	12.296	12.407	12.524	12.648	12.777	12.913	13.054	13.197
13	11.808	11.835	11.894	11.968	12.057	12.155	12.260	12.369	12.484	12.605	12.731	12.864	13.001	13.142
14	11.776	11.802	11.860	11.934	12.022	12.119	12.222	12.329	12.441	12.559	12.683	12.813	12.947	13.084
15	11.743	11.769	11.827	11.900	11.987	12.082	12.182	12.286	12.396	12.511	12.632	12.759	12.890	13.023
16	11.710	11.736	11.793	11.865	11.950	12.043	12.140	12.242	12.349	12.461	12.579	12.703	12.830	12.960
17	11.677	11.702	11.758	11.829	11.911	12.001	12.096	12.195	12.300	12.409	12.523	12.644	12.768	12.893
18	11.644	11.668	11.722	11.790	11.870	11.958	12.050	12.147	12.248	12.354	12.466	12.583	12.702	12.822
19	11.610	11.632	11.684	11.750	11.827	11.913	12.002	12.096	12.194	12.297	12.405	12.517	12.632	12.748
20	11.574	11.594	11.644	11.707	11.782	11.865	11.952	12.042	12.138	12.237	12.341	12.449	12.559	12.670

Male Non-Tobacco

Surrender Charge per Unit

	14	15	16	17	18	19	20	21	22	23	24	25	26	27
1	13.845	14.022	14.200	14.380	14.562	14.749	14.945	15.152	15.371	15.603	15.847	16.105	16.379	16.666
2	13.153	13.321	13.490	13.661	13.834	14.011	14.198	14.395	14.602	14.822	15.055	15.300	15.560	15.833
3	12.461	12.620	12.780	12.942	13.106	13.274	13.451	13.637	13.834	14.042	14.262	14.495	14.741	14.999
4	11.768	11.919	12.070	12.223	12.377	12.537	12.703	12.879	13.065	13.262	13.470	13.690	13.922	14.166
5	11.076	11.218	11.360	11.504	11.649	11.799	11.956	12.122	12.297	12.482	12.678	12.884	13.103	13.333
6	10.384	10.517	10.650	10.785	10.921	11.062	11.209	11.364	11.528	11.702	11.885	12.079	12.284	12.499
7	9.692	9.816	9.940	10.066	10.193	10.324	10.462	10.606	10.760	10.922	11.093	11.274	11.465	11.666
8	8.999	9.114	9.230	9.347	9.465	9.587	9.714	9.849	9.991	10.142	10.301	10.468	10.646	10.833
9	8.307	8.413	8.520	8.628	8.737	8.849	8.967	9.091	9.223	9.362	9.508	9.663	9.827	10.000
10	7.615	7.712	7.810	7.909	8.009	8.112	8.220	8.334	8.454	8.581	8.716	8.858	9.008	9.166
11	6.923	7.011	7.100	7.190	7.281	7.374	7.473	7.576	7.685	7.801	7.924	8.053	8.189	8.333
12	6.230	6.310	6.390	6.471	6.553	6.637	6.725	6.818	6.917	7.021	7.131	7.247	7.370	7.500
13	5.538	5.609	5.680	5.752	5.825	5.900	5.978	6.061	6.148	6.241	6.339	6.442	6.551	6.666
14	4.846	4.908	4.970	5.033	5.097	5.162	5.231	5.303	5.380	5.461	5.546	5.637	5.733	5.833
15	4.154	4.207	4.260	4.314	4.369	4.425	4.484	4.546	4.611	4.681	4.754	4.832	4.914	5.000
16	3.461	3.506	3.550	3.595	3.640	3.687	3.736	3.788	3.843	3.901	3.962	4.026	4.095	4.166
17	2.769	2.804	2.840	2.876	2.912	2.950	2.989	3.030	3.074	3.121	3.169	3.221	3.276	3.333
18	1.731	1.753	1.775	1.797	1.820	1.844	1.868	1.894	1.921	1.950	1.981	2.013	2.047	2.083
19	0.692	0.701	0.710	0.719	0.728	0.737	0.747	0.758	0.769	0.780	0.792	0.805	0.819	0.833
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	14	15	16	17	18	19	20	21	22	23	24	25	26	27
1	13.845	14.022	14.200	14.380	14.562	14.749	14.945	15.152	15.371	15.603	15.847	16.105	16.379	16.666
2	13.806	13.983	14.159	14.337	14.517	14.701	14.894	15.097	15.313	15.540	15.780	16.034	16.303	16.585
3	13.767	13.943	14.118	14.293	14.470	14.651	14.840	15.040	15.251	15.475	15.711	15.961	16.224	16.499
4	13.728	13.901	14.074	14.247	14.420	14.598	14.784	14.980	15.187	15.407	15.639	15.883	16.140	16.409
5	13.687	13.858	14.028	14.198	14.368	14.542	14.725	14.917	15.120	15.336	15.562	15.801	16.052	16.314
6	13.645	13.813	13.980	14.146	14.313	14.484	14.663	14.851	15.051	15.261	15.482	15.714	15.959	16.214
7	13.601	13.766	13.930	14.093	14.256	14.423	14.598	14.783	14.977	15.182	15.397	15.623	15.861	16.109
8	13.554	13.716	13.877	14.036	14.196	14.360	14.531	14.711	14.900	15.099	15.308	15.528	15.759	16.000
9	13.505	13.664	13.821	13.977	14.134	14.294	14.460	14.635	14.818	15.011	15.214	15.427	15.651	15.885
10	13.454	13.610	13.763	13.916	14.069	14.224	14.385	14.555	14.732	14.920	15.116	15.322	15.539	15.765
11	13.400	13.552	13.703	13.852	14.000	14.150	14.307	14.470	14.642	14.823	15.013	15.213	15.422	15.640
12	13.344	13.493	13.640	13.784	13.928	14.073	14.224	14.382	14.548	14.723	14.906	15.098	15.300	15.510
13	13.285	13.431	13.573	13.713	13.851	13.991	14.137	14.289	14.449	14.617	14.793	14.978	15.173	15.375
14	13.224	13.365	13.503	13.638	13.771	13.906	14.046	14.192	14.345	14.507	14.676	14.854	15.040	15.234
15	13.159	13.296	13.429	13.559	13.687	13.816	13.950	14.090	14.237	14.392	14.554	14.724	14.903	15.087
16	13.091	13.223	13.351	13.476	13.598	13.722	13.850	13.984	14.124	14.272	14.427	14.589	14.759	14.936
17	13.020	13.147	13.269	13.389	13.506	13.624	13.746	13.873	14.007	14.148	14.295	14.449	14.611	14.779
18	12.944	13.066	13.184	13.298	13.409	13.521	13.637	13.758	13.885	14.018	14.157	14.304	14.457	14.616
19	12.865	12.982	13.094	13.202	13.308	13.414	13.523	13.638	13.757	13.883	14.015	14.153	14.298	14.449
20	12.782	12.894	13.000	13.103	13.203	13.302	13.405	13.513	13.625	13.744	13.868	13.998	14.134	14.276

Male Non-Tobacco

Surrender Charge per Unit

	28	29	30	31	32	33	34	35	36	37	38	39	40	41
1	16.966	17.286	17.626	17.988	18.374	18.784	19.219	19.680	20.170	20.687	21.237	21.817	22.432	23.083
2	16.118	16.421	16.745	17.089	17.455	17.845	18.258	18.696	19.161	19.653	20.175	20.726	21.310	21.929
3	15.269	15.557	15.863	16.189	16.537	16.906	17.297	17.712	18.153	18.619	19.113	19.636	20.189	20.775
4	14.421	14.693	14.982	15.290	15.618	15.967	16.336	16.728	17.144	17.584	18.052	18.545	19.067	19.621
5	13.573	13.828	14.101	14.391	14.699	15.028	15.375	15.744	16.136	16.550	16.990	17.454	17.945	18.467
6	12.725	12.964	13.220	13.491	13.780	14.088	14.414	14.760	15.127	15.516	15.928	16.363	16.824	17.312
7	11.876	12.100	12.338	12.592	12.862	13.149	13.453	13.776	14.119	14.481	14.866	15.272	15.702	16.158
8	11.028	11.236	11.457	11.692	11.943	12.210	12.492	12.792	13.110	13.447	13.804	14.181	14.581	15.004
9	10.180	10.371	10.576	10.793	11.024	11.271	11.531	11.808	12.102	12.412	12.742	13.090	13.459	13.850
10	9.331	9.507	9.694	9.894	10.106	10.331	10.570	10.824	11.093	11.378	11.680	12.000	12.337	12.696
11	8.483	8.643	8.813	8.994	9.187	9.392	9.609	9.840	10.085	10.344	10.619	10.909	11.216	11.542
12	7.635	7.778	7.932	8.095	8.268	8.453	8.648	8.856	9.076	9.309	9.557	9.818	10.094	10.387
13	6.786	6.914	7.050	7.195	7.350	7.514	7.688	7.872	8.068	8.275	8.495	8.727	8.973	9.233
14	5.938	6.050	6.169	6.296	6.431	6.575	6.727	6.888	7.059	7.241	7.433	7.636	7.851	8.079
15	5.090	5.186	5.288	5.396	5.512	5.635	5.766	5.904	6.051	6.206	6.371	6.545	6.730	6.925
16	4.242	4.321	4.407	4.497	4.593	4.696	4.805	4.920	5.042	5.172	5.309	5.454	5.608	5.771
17	3.393	3.457	3.525	3.598	3.675	3.757	3.844	3.936	4.034	4.137	4.247	4.363	4.486	4.617
18	2.121	2.161	2.203	2.249	2.297	2.348	2.402	2.460	2.521	2.586	2.655	2.727	2.804	2.885
19	0.848	0.864	0.881	0.899	0.919	0.939	0.961	0.984	1.008	1.034	1.062	1.091	1.122	1.154
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	28	29	30	31	32	33	34	35	36	37	38	39	40	41
1	16.966	17.286	17.626	17.988	18.374	18.784	19.219	19.680	20.170	20.687	21.237	21.817	22.432	23.083
2	16.878	17.191	17.524	17.878	18.255	18.657	19.081	19.532	20.010	20.516	21.052	21.617	22.216	22.851
3	16.786	17.091	17.417	17.763	18.131	18.523	18.937	19.377	19.844	20.336	20.859	21.409	21.993	22.611
4	16.689	16.987	17.304	17.642	18.001	18.383	18.787	19.216	19.670	20.150	20.658	21.194	21.761	22.362
5	16.586	16.877	17.187	17.516	17.866	18.238	18.631	19.048	19.490	19.956	20.450	20.971	21.522	22.106
6	16.479	16.762	17.063	17.384	17.724	18.086	18.469	18.874	19.303	19.756	20.235	20.741	21.276	21.841
7	16.367	16.642	16.935	17.246	17.577	17.928	18.299	18.692	19.109	19.548	20.013	20.503	21.021	21.567
8	16.250	16.517	16.801	17.103	17.423	17.764	18.123	18.504	18.908	19.333	19.784	20.257	20.757	21.282
9	16.128	16.386	16.661	16.953	17.264	17.593	17.941	18.309	18.700	19.111	19.546	20.003	20.483	20.985
10	16.000	16.250	16.516	16.798	17.098	17.416	17.752	18.108	18.485	18.882	19.302	19.739	20.197	20.677
11	15.867	16.108	16.364	16.636	16.926	17.233	17.557	17.901	18.264	18.646	19.046	19.464	19.901	20.358
12	15.728	15.960	16.207	16.469	16.748	17.044	17.356	17.686	18.035	18.399	18.781	19.178	19.594	20.030
13	15.584	15.807	16.044	16.296	16.564	16.848	17.148	17.465	17.797	18.143	18.505	18.882	19.277	19.691
14	15.434	15.648	15.875	16.117	16.374	16.646	16.933	17.234	17.548	17.876	18.219	18.577	18.951	19.344
15	15.279	15.483	15.701	15.932	16.178	16.438	16.709	16.993	17.291	17.601	17.925	18.263	18.617	18.990
16	15.118	15.313	15.521	15.741	15.975	16.221	16.476	16.744	17.024	17.316	17.622	17.941	18.276	18.628
17	14.952	15.138	15.335	15.544	15.764	15.994	16.234	16.486	16.749	17.024	17.312	17.613	17.928	18.258
18	14.781	14.956	15.143	15.338	15.544	15.759	15.984	16.220	16.466	16.724	16.995	17.277	17.572	17.878
19	14.604	14.769	14.942	15.124	15.316	15.516	15.726	15.945	16.176	16.417	16.671	16.934	17.206	17.487
20	14.421	14.573	14.734	14.902	15.079	15.266	15.460	15.664	15.880	16.104	16.340	16.581	16.830	17.088

Male Non-Tobacco

Surrender Charge per Unit

	42	43	44	45	46	47	48	49	50	51	52	53	54	55
1	23.773	24.501	25.271	26.083	26.938	27.843	28.797	29.816	30.906	32.068	33.310	34.630	36.036	37.529
2	22.584	23.276	24.007	24.779	25.592	26.451	27.357	28.325	29.360	30.465	31.645	32.898	34.234	35.653
3	21.395	22.051	22.743	23.475	24.245	25.059	25.917	26.834	27.815	28.862	29.979	31.167	32.432	33.776
4	20.207	20.826	21.480	22.170	22.898	23.667	24.477	25.343	26.270	27.258	28.314	29.435	30.630	31.900
5	19.018	19.601	20.216	20.866	21.551	22.275	23.038	23.852	24.725	25.655	26.648	27.704	28.828	30.023
6	17.829	18.376	18.953	19.562	20.204	20.882	21.598	22.362	23.179	24.051	24.983	25.972	27.027	28.147
7	16.641	17.151	17.689	18.258	18.857	19.490	20.158	20.871	21.634	22.448	23.317	24.241	25.225	26.270
8	15.452	15.926	16.426	16.954	17.510	18.098	18.718	19.380	20.089	20.844	21.652	22.509	23.423	24.394
9	14.264	14.701	15.162	15.650	16.163	16.706	17.278	17.889	18.543	19.241	19.986	20.778	21.621	22.518
10	13.075	13.476	13.899	14.346	14.816	15.314	15.838	16.399	16.998	17.638	18.321	19.046	19.820	20.641
11	11.886	12.251	12.635	13.041	13.469	13.922	14.398	14.908	15.453	16.034	16.655	17.315	18.018	18.765
12	10.698	11.025	11.372	11.737	12.122	12.529	12.959	13.417	13.908	14.431	14.990	15.583	16.216	16.888
13	9.509	9.800	10.108	10.433	10.775	11.137	11.519	11.926	12.362	12.827	13.324	13.852	14.414	15.012
14	8.320	8.575	8.845	9.129	9.428	9.745	10.079	10.435	10.817	11.224	11.659	12.120	12.612	13.135
15	7.132	7.350	7.581	7.825	8.082	8.353	8.639	8.945	9.272	9.621	9.993	10.389	10.811	11.259
16	5.943	6.125	6.318	6.521	6.735	6.961	7.199	7.454	7.726	8.017	8.328	8.657	9.009	9.382
17	4.755	4.900	5.054	5.217	5.388	5.569	5.759	5.963	6.181	6.414	6.662	6.926	7.207	7.506
18	2.972	3.063	3.159	3.260	3.367	3.480	3.600	3.727	3.863	4.009	4.164	4.329	4.504	4.691
19	1.189	1.225	1.264	1.304	1.347	1.392	1.440	1.491	1.545	1.603	1.666	1.731	1.802	1.876
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	42	43	44	45	46	47	48	49	50	51	52	53	54	55
1	23.773	24.501	25.271	26.083	26.938	27.843	28.797	29.816	30.906	32.068	33.310	34.630	36.036	37.529
2	23.523	24.232	24.981	25.770	26.601	27.475	28.395	29.378	30.429	31.551	32.747	34.019	35.376	36.814
3	23.264	23.954	24.682	25.447	26.249	27.092	27.978	28.925	29.938	31.017	32.170	33.396	34.701	36.083
4	22.998	23.667	24.372	25.111	25.883	26.694	27.547	28.458	29.432	30.471	31.581	32.760	34.012	35.331
5	22.722	23.371	24.050	24.761	25.503	26.282	27.102	27.977	28.913	29.913	30.979	32.109	33.304	34.560
6	22.437	23.062	23.715	24.397	25.110	25.858	26.644	27.484	28.383	29.342	30.364	31.440	32.577	33.771
7	22.141	22.740	23.366	24.021	24.704	25.421	26.174	26.980	27.842	28.760	29.731	30.754	31.833	32.969
8	21.832	22.406	23.006	23.633	24.287	24.973	25.695	26.466	27.289	28.161	29.082	30.052	31.077	32.157
9	21.511	22.060	22.635	23.234	23.859	24.516	25.205	25.940	26.721	27.546	28.418	29.338	30.312	31.339
10	21.179	21.704	22.252	22.824	23.422	24.048	24.705	25.400	26.138	26.917	27.743	28.616	29.541	30.514
11	20.838	21.337	21.860	22.406	22.975	23.571	24.190	24.845	25.541	26.278	27.060	27.888	28.763	29.681
12	20.485	20.961	21.459	21.979	22.519	23.080	23.662	24.278	24.934	25.631	26.372	27.153	27.978	28.837
13	20.124	20.577	21.050	21.542	22.050	22.576	23.122	23.702	24.321	24.979	25.677	26.412	27.182	27.981
14	19.756	20.185	20.632	21.094	21.568	22.061	22.572	23.118	23.702	24.321	24.976	25.662	26.375	27.111
15	19.379	19.784	20.203	20.633	21.076	21.536	22.017	22.530	23.078	23.657	24.267	24.899	25.555	26.225
16	18.994	19.372	19.761	20.162	20.575	21.006	21.457	21.937	22.448	22.985	23.546	24.125	24.720	25.329
17	18.599	18.949	19.310	19.683	20.069	20.472	20.892	21.338	21.810	22.302	22.814	23.337	23.875	24.423
18	18.192	18.517	18.852	19.199	19.559	19.933	20.321	20.732	21.162	21.609	22.068	22.539	23.022	23.522
19	17.777	18.077	18.388	18.710	19.043	19.389	19.744	20.116	20.504	20.903	21.314	21.734	22.172	22.623
20	17.355	17.632	17.920	18.218	18.524	18.838	19.157	19.490	19.834	20.188	20.552	20.932	21.325	21.724

Male Non-Tobacco

Surrender Charge per Unit

	56	57	58	59	60	61	62	63	64	65	66	67	68	69
1	39.106	40.778	42.544	44.435	46.462	48.631	50.947	53.405	56.008	58.362	58.295	58.218	58.135	58.040
2	37.151	38.739	40.417	42.214	44.139	46.199	48.399	50.735	53.207	55.444	55.380	55.307	55.228	55.138
3	35.196	36.700	38.290	39.992	41.816	43.768	45.852	48.065	50.407	52.526	52.465	52.396	52.321	52.236
4	33.240	34.661	36.163	37.770	39.493	41.336	43.305	45.394	47.606	49.608	49.551	49.485	49.414	49.334
5	31.285	32.622	34.035	35.548	37.170	38.905	40.757	42.724	44.806	46.689	46.636	46.574	46.508	46.432
6	29.330	30.583	31.908	33.327	34.846	36.473	38.210	40.054	42.006	43.771	43.721	43.663	43.601	43.530
7	27.374	28.544	29.781	31.105	32.523	34.041	35.663	37.384	39.205	40.853	40.806	40.753	40.694	40.628
8	25.419	26.506	27.654	28.883	30.200	31.610	33.115	34.713	36.405	37.935	37.892	37.842	37.787	37.726
9	23.464	24.467	25.527	26.661	27.877	29.178	30.568	32.043	33.605	35.017	34.977	34.931	34.881	34.824
10	21.508	22.428	23.399	24.440	25.554	26.747	28.021	29.373	30.804	32.099	32.062	32.020	31.974	31.922
11	19.553	20.389	21.272	22.218	23.231	24.315	25.473	26.703	28.004	29.181	29.147	29.109	29.067	29.020
12	17.598	18.350	19.145	19.996	20.908	21.884	22.926	24.032	25.203	26.263	26.233	26.198	26.161	26.118
13	15.643	16.311	17.018	17.774	18.585	19.452	20.379	21.362	22.403	23.345	23.318	23.287	23.254	23.216
14	13.687	14.272	14.890	15.552	16.262	17.021	17.831	18.692	19.603	20.427	20.403	20.376	20.347	20.314
15	11.732	12.233	12.763	13.331	13.939	14.589	15.284	16.022	16.802	17.509	17.488	17.465	17.440	17.412
16	9.777	10.194	10.636	11.109	11.615	12.158	12.737	13.351	14.002	14.590	14.574	14.554	14.534	14.510
17	7.821	8.156	8.509	8.887	9.292	9.726	10.189	10.681	11.202	11.672	11.659	11.644	11.627	11.608
18	4.888	5.097	5.318	5.554	5.808	6.079	6.368	6.676	7.001	7.295	7.287	7.277	7.267	7.255
19	1.955	2.039	2.127	2.222	2.323	2.432	2.547	2.670	2.800	2.918	2.915	2.911	2.907	2.902
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	56	57	58	59	60	61	62	63	64	65	66	67	68	69
1	39.106	40.778	42.544	44.435	46.462	48.631	50.947	53.405	56.008	58.362	58.295	58.218	58.135	58.040
2	38.330	39.928	41.615	43.421	45.358	47.434	49.651	51.999	54.478	56.703	56.564	56.408	56.235	56.056
3	37.531	39.056	40.665	42.390	44.242	46.227	48.343	50.579	52.930	55.019	54.805	54.565	54.313	54.052
4	36.712	38.165	39.699	41.346	43.116	45.010	47.023	49.142	51.358	53.309	53.014	52.700	52.372	52.037
5	35.874	37.258	38.722	40.295	41.981	43.781	45.687	47.682	49.761	51.567	51.202	50.816	50.439	50.067
6	35.022	36.341	37.737	39.233	40.835	42.537	44.330	46.200	48.136	49.804	49.372	48.941	48.511	48.078
7	34.160	35.417	36.743	38.162	39.674	41.273	42.951	44.690	46.490	48.024	47.550	47.070	46.583	46.090
8	33.291	34.484	35.740	37.078	38.496	39.990	41.548	43.163	44.829	46.252	45.732	45.199	44.657	44.104
9	32.414	33.542	34.725	35.977	37.299	38.684	40.128	41.620	43.174	44.484	43.915	43.331	42.733	42.133
10	31.529	32.589	33.693	34.858	36.080	37.361	38.694	40.084	41.524	42.716	42.099	41.464	40.823	40.191
11	30.633	31.621	32.646	33.719	34.847	36.026	37.266	38.551	39.874	40.950	40.286	39.610	38.942	38.295
12	29.723	30.638	31.579	32.567	33.602	34.696	35.841	37.020	38.225	39.186	38.485	37.785	37.105	36.447
13	28.799	29.637	30.500	31.403	32.361	33.370	34.417	35.489	36.578	37.434	36.711	36.003	35.314	34.662
14	27.858	28.624	29.410	30.244	31.124	32.044	32.994	33.960	34.943	35.709	34.980	34.265	33.584	32.929
15	26.906	27.601	28.324	29.087	29.888	30.719	31.573	32.442	33.333	34.025	33.291	32.587	31.905	31.248
16	25.944	26.582	27.241	27.932	28.652	29.396	30.161	30.947	31.760	32.383	31.661	30.957	30.276	29.625
17	24.987	25.566	26.159	26.777	27.417	28.082	28.771	29.487	30.228	30.796	30.078	29.377	28.704	28.071
18	24.032	24.550	25.077	25.623	26.192	26.788	27.414	28.064	28.747	29.257	28.542	27.851	27.199	26.599
19	23.077	23.535	23.997	24.478	24.985	25.524	26.091	26.689	27.310	27.763	27.060	26.391	25.772	25.216
20	22.123	22.521	22.924	23.350	23.806	24.292	24.813	25.355	25.915	26.321	25.641	25.007	24.432	23.927

Male Non-Tobacco

Surrender Charge-per Unit

	70	71	72	73	74	75	76	77	78	79	80	81	82	83
1	57.949	57.855	57.785	57.706	57.616	57.519	57.415	57.318	57.235	57.170	57.104	57.061	57.000	56.936
2	55.052	54.963	54.896	54.821	54.735	54.643	54.544	54.452	54.373	54.311	54.249	54.208	53.010	52.951
3	52.154	52.070	52.007	51.936	51.854	51.767	51.673	51.586	51.512	51.453	51.394	51.355	49.590	49.535
4	49.257	49.177	49.118	49.050	48.974	48.891	48.803	48.720	48.650	48.594	48.539	48.502	48.450	48.396
5	46.359	46.284	46.228	46.165	46.093	46.016	45.932	45.854	45.788	45.736	45.684	45.649	45.600	45.549
6	43.462	43.392	43.339	43.280	43.212	43.140	43.061	42.988	42.926	42.877	42.828	42.796	42.750	42.702
7	40.565	40.499	40.450	40.394	40.331	40.264	40.190	40.123	40.065	40.019	39.973	39.943	39.900	39.856
8	37.667	37.606	37.560	37.509	37.450	37.388	37.320	37.257	37.203	37.160	37.118	37.089	37.050	37.009
9	34.770	34.713	34.671	34.624	34.570	34.512	34.449	34.391	34.341	34.302	34.263	34.236	34.200	34.162
10	31.872	31.821	31.782	31.738	31.689	31.636	31.578	31.525	31.479	31.443	31.407	31.383	31.350	31.315
11	28.975	28.928	28.893	28.853	28.808	28.760	28.707	28.659	28.618	28.585	28.552	28.530	28.500	28.468
12	26.077	26.035	26.003	25.968	25.927	25.884	25.837	25.793	25.756	25.726	25.697	25.677	25.650	25.621
13	23.180	23.142	23.114	23.083	23.046	23.008	22.966	22.927	22.894	22.868	22.842	22.824	22.800	22.775
14	20.282	20.249	20.225	20.197	20.166	20.132	20.095	20.061	20.032	20.009	19.987	19.971	19.950	19.928
15	17.385	17.357	17.336	17.312	17.285	17.256	17.224	17.195	17.171	17.151	17.131	17.118	17.100	17.081
16	14.487	14.464	14.446	14.427	14.404	14.380	14.354	14.329	14.309	14.292	14.276	14.265	14.250	14.234
17	11.590	11.571	11.557	11.541	11.523	11.504	11.483	11.464	11.447	11.434	11.421	11.412	11.400	11.387
18	7.244	7.232	7.223	7.213	7.202	7.190	7.177	7.165	7.154	7.146	7.138	7.133	7.125	7.117
19	2.897	2.893	2.889	2.885	2.881	2.876	2.871	2.866	2.862	2.858	2.855	2.853	2.850	2.847
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	70	71	72	73	74	75	76	77	78	79	80	81	82	83
1	57.949	57.855	57.785	57.706	57.616	57.519	57.415	57.318	57.235	57.170	57.104	57.061	57.000	56.936
2	55.878	55.720	55.576	55.413	55.234	55.041	54.848	54.677	54.535	54.411	54.307	54.208	54.090	53.979
3	53.816	53.590	53.368	53.122	52.854	52.581	52.321	52.097	51.903	51.745	51.592	51.440	51.281	51.149
4	51.758	51.461	51.162	50.834	50.492	50.158	49.853	49.583	49.361	49.158	48.958	48.769	48.592	48.466
5	49.702	49.333	48.957	48.561	48.165	47.792	47.447	47.154	46.893	46.648	46.415	46.212	46.043	45.946
6	47.647	47.207	46.769	46.324	45.893	45.485	45.123	44.797	44.499	44.225	43.982	43.788	43.649	43.598
7	45.594	45.097	44.614	44.138	43.678	43.257	42.867	42.509	42.188	41.907	41.674	41.511	41.419	41.426
8	43.556	43.019	42.509	42.008	41.538	41.094	40.678	40.302	39.976	39.708	39.508	39.390	39.355	39.431
9	41.549	40.990	40.458	39.950	39.462	38.996	38.565	38.189	37.879	37.644	37.489	37.427	37.459	37.545
10	39.589	39.012	38.476	37.953	37.447	36.971	36.543	36.185	35.909	35.720	35.621	35.624	35.668	35.762
11	37.678	37.100	36.552	36.015	35.502	35.033	34.626	34.304	34.074	33.940	33.905	33.920	33.974	34.088
12	35.832	35.246	34.686	34.145	33.641	33.195	32.826	32.551	32.376	32.306	32.283	32.310	32.383	32.530
13	34.041	33.446	32.884	32.355	31.876	31.469	31.149	30.929	30.817	30.760	30.751	30.797	30.903	31.103
14	32.303	31.709	31.160	30.657	30.219	29.861	29.597	29.439	29.343	29.300	29.311	29.390	29.548	29.732
15	30.625	30.047	29.526	29.063	28.674	28.373	28.171	28.031	27.950	27.928	27.971	28.100	28.245	28.424
16	29.020	28.470	27.991	27.578	27.246	27.006	26.824	26.701	26.641	26.652	26.744	26.862	27.003	27.194
17	27.497	26.990	26.560	26.204	25.933	25.715	25.550	25.450	25.424	25.483	25.565	25.680	25.835	26.067
18	26.068	25.611	25.237	24.942	24.693	24.494	24.354	24.287	24.308	24.359	24.441	24.569	24.764	25.093
19	24.736	24.335	24.021	23.749	23.521	23.347	23.241	23.222	23.237	23.288	23.383	23.551	23.838	24.136
20	23.503	23.163	22.872	22.622	22.419	22.280	22.221	22.198	22.215	22.280	22.414	22.671	22.930	23.200

Male Non-Tobacco

Surrender Charge per Unit

	84	85
1	56.884	56.854
2	52.902	52.874
3	49.489	49.463
4	48.351	48.326
5	45.507	45.483
6	42.663	42.641
7	39.819	39.798
8	36.975	36.955
9	34.130	34.113
10	31.286	31.270
11	28.442	28.427
12	25.598	25.584
13	22.754	22.742
14	19.909	19.899
15	17.065	17.056
16	14.221	14.214
17	11.377	11.371
18	7.110	7.107
19	2.844	2.843
20	0.000	0.000

Maximum Allowable Surrender Charge

	84	85
1	56.884	56.854
2	53.901	53.872
3	51.074	51.071
4	48.419	48.461
5	45.944	46.046
6	43.655	43.828
7	41.552	41.732
8	39.565	39.751
9	37.687	37.889
10	35.922	36.158
11	34.280	34.572
12	32.776	33.048
13	31.332	31.595
14	29.954	30.227
15	28.657	28.974
16	27.470	27.892
17	26.443	26.829
18	25.435	25.788
19	24.449	24.772
20	23.486	23.785

Male Tobacco

Surrender Charge per Unit

	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1	16.123	16.389	16.665	16.953	17.255	17.570	17.901	18.247	18.609	18.988	19.382	19.801	20.248	20.724
2	15.316	15.570	15.832	16.105	16.392	16.692	17.006	17.335	17.678	18.038	18.413	18.811	19.235	19.688
3	14.510	14.751	14.999	15.258	15.529	15.813	16.111	16.422	16.748	17.089	17.444	17.821	18.223	18.652
4	13.704	13.931	14.165	14.410	14.667	14.935	15.216	15.510	15.817	16.140	16.475	16.831	17.211	17.616
5	12.898	13.112	13.332	13.563	13.804	14.056	14.321	14.598	14.887	15.190	15.506	15.841	16.198	16.579
6	12.092	12.292	12.499	12.715	12.941	13.178	13.426	13.685	13.957	14.241	14.537	14.851	15.186	15.543
7	11.286	11.473	11.666	11.867	12.078	12.299	12.531	12.773	13.026	13.291	13.568	13.861	14.173	14.507
8	10.480	10.653	10.832	11.020	11.216	11.421	11.636	11.861	12.096	12.342	12.599	12.871	13.161	13.471
9	9.674	9.834	9.999	10.172	10.353	10.542	10.741	10.948	11.165	11.393	11.629	11.881	12.149	12.435
10	8.867	9.014	9.166	9.324	9.490	9.664	9.846	10.036	10.235	10.443	10.660	10.891	11.136	11.398
11	8.061	8.195	8.333	8.477	8.627	8.785	8.951	9.124	9.304	9.494	9.691	9.901	10.124	10.362
12	7.255	7.375	7.499	7.629	7.765	7.907	8.055	8.211	8.374	8.545	8.722	8.911	9.111	9.326
13	6.449	6.556	6.666	6.781	6.902	7.028	7.160	7.299	7.443	7.595	7.753	7.920	8.099	8.290
14	5.643	5.736	5.833	5.934	6.039	6.150	6.265	6.387	6.513	6.646	6.784	6.930	7.087	7.253
15	4.837	4.917	5.000	5.086	5.176	5.271	5.370	5.474	5.583	5.696	5.815	5.940	6.074	6.217
16	4.031	4.097	4.166	4.238	4.314	4.393	4.475	4.562	4.652	4.747	4.846	4.950	5.062	5.181
17	3.225	3.278	3.333	3.391	3.451	3.514	3.580	3.649	3.722	3.798	3.876	3.960	4.050	4.145
18	2.015	2.049	2.083	2.119	2.157	2.196	2.238	2.281	2.326	2.373	2.423	2.475	2.531	2.591
19	0.806	0.819	0.833	0.848	0.863	0.879	0.895	0.912	0.930	0.949	0.969	0.990	1.012	1.036
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1	16.123	16.389	16.665	16.953	17.255	17.570	17.901	18.247	18.609	18.988	19.382	19.801	20.248	20.724
2	16.055	16.317	16.589	16.872	17.169	17.479	17.805	18.145	18.500	18.871	19.256	19.664	20.099	20.563
3	15.984	16.243	16.510	16.788	17.080	17.385	17.704	18.039	18.386	18.747	19.122	19.519	19.943	20.395
4	15.911	16.165	16.427	16.701	16.988	17.287	17.601	17.927	18.265	18.617	18.981	19.368	19.779	20.219
5	15.835	16.085	16.342	16.611	16.892	17.186	17.492	17.810	18.139	18.480	18.834	19.209	19.609	20.036
6	15.756	16.001	16.254	16.518	16.794	17.080	17.378	17.686	18.005	18.337	18.680	19.044	19.431	19.845
7	15.674	15.915	16.163	16.421	16.690	16.968	17.257	17.556	17.865	18.186	18.519	18.871	19.246	19.646
8	15.590	15.826	16.068	16.320	16.581	16.850	17.130	17.420	17.719	18.030	18.351	18.691	19.053	19.440
9	15.502	15.733	15.969	16.213	16.466	16.727	16.997	17.277	17.567	17.866	18.176	18.504	18.854	19.227
10	15.412	15.636	15.865	16.101	16.345	16.597	16.858	17.128	17.407	17.696	17.994	18.310	18.647	19.006
11	15.316	15.534	15.755	15.982	16.218	16.461	16.713	16.973	17.241	17.519	17.805	18.109	18.433	18.779
12	15.216	15.426	15.639	15.858	16.085	16.319	16.561	16.811	17.069	17.335	17.610	17.901	18.212	18.545
13	15.111	15.313	15.517	15.728	15.946	16.171	16.403	16.643	16.890	17.145	17.408	17.687	17.985	18.305
14	15.000	15.194	15.390	15.593	15.802	16.017	16.239	16.469	16.705	16.948	17.200	17.467	17.753	18.060
15	14.883	15.069	15.258	15.451	15.651	15.856	16.069	16.288	16.513	16.746	16.985	17.241	17.515	17.810
16	14.761	14.939	15.119	15.304	15.494	15.690	15.893	16.101	16.315	16.537	16.766	17.010	17.272	17.553
17	14.634	14.804	14.975	15.151	15.332	15.518	15.710	15.908	16.112	16.323	16.541	16.774	17.024	17.291
18	14.501	14.663	14.825	14.992	15.164	15.340	15.522	15.710	15.904	16.105	16.312	16.533	16.769	17.018
19	14.363	14.516	14.670	14.828	14.990	15.157	15.329	15.507	15.691	15.881	16.077	16.285	16.504	16.735
20	14.219	14.364	14.509	14.658	14.811	14.968	15.131	15.300	15.473	15.653	15.837	16.029	16.230	16.443

Male Tobacco

Surrender Charge per Unit

	32	33	34	35	36	37	38	39	40	41	42	43	44	45
1	21.233	21.775	22.350	22.960	23.610	24.297	25.027	25.797	26.613	27.476	28.388	29.349	30.360	31.419
2	20.171	20.686	21.233	21.812	22.429	23.082	23.776	24.507	25.282	26.103	26.968	27.881	28.842	29.848
3	19.110	19.597	20.115	20.664	21.249	21.868	22.524	23.217	23.952	24.729	25.549	26.414	27.324	28.277
4	18.048	18.508	18.998	19.516	20.068	20.653	21.273	21.928	22.621	23.355	24.130	24.946	25.806	26.707
5	16.986	17.420	17.880	18.368	18.888	19.438	20.021	20.638	21.290	21.981	22.710	23.479	24.288	25.136
6	15.925	16.331	16.763	17.220	17.707	18.223	18.770	19.348	19.960	20.607	21.291	22.011	22.770	23.565
7	14.863	15.242	15.645	16.072	16.527	17.008	17.519	18.058	18.629	19.234	19.871	20.544	21.252	21.994
8	13.801	14.154	14.528	14.924	15.346	15.793	16.267	16.768	17.298	17.860	18.452	19.077	19.734	20.423
9	12.740	13.065	13.410	13.776	14.166	14.578	15.016	15.478	15.968	16.486	17.033	17.609	18.216	18.852
10	11.678	11.976	12.293	12.628	12.985	13.363	13.765	14.188	14.637	15.112	15.613	16.142	16.698	17.281
11	10.616	10.887	11.175	11.480	11.805	12.149	12.513	12.899	13.306	13.738	14.194	14.674	15.180	15.710
12	9.555	9.799	10.058	10.332	10.624	10.934	11.262	11.609	11.976	12.364	12.774	13.207	13.662	14.139
13	8.493	8.710	8.940	9.184	9.444	9.719	10.011	10.319	10.645	10.991	11.355	11.739	12.144	12.568
14	7.431	7.621	7.823	8.036	8.263	8.504	8.759	9.029	9.314	9.617	9.936	10.272	10.626	10.997
15	6.370	6.532	6.705	6.888	7.083	7.289	7.508	7.739	7.984	8.243	8.516	8.805	9.108	9.426
16	5.308	5.444	5.588	5.740	5.902	6.074	6.257	6.449	6.653	6.869	7.097	7.337	7.590	7.855
17	4.247	4.355	4.470	4.592	4.722	4.859	5.005	5.159	5.323	5.495	5.678	5.870	6.072	6.284
18	2.654	2.722	2.794	2.870	2.951	3.037	3.128	3.225	3.327	3.435	3.548	3.669	3.795	3.927
19	1.062	1.089	1.118	1.148	1.180	1.215	1.251	1.290	1.331	1.374	1.419	1.467	1.518	1.571
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	32	33	34	35	36	37	38	39	40	41	42	43	44	45
1	21.233	21.775	22.350	22.960	23.610	24.297	25.027	25.797	26.613	27.476	28.388	29.349	30.360	31.419
2	21.059	21.587	22.147	22.741	23.373	24.043	24.752	25.501	26.294	27.134	28.021	28.956	29.939	30.967
3	20.878	21.391	21.936	22.514	23.129	23.779	24.468	25.196	25.967	26.783	27.646	28.555	29.508	30.504
4	20.688	21.187	21.717	22.278	22.875	23.506	24.176	24.882	25.631	26.425	27.262	28.143	29.066	30.022
5	20.491	20.975	21.489	22.034	22.612	23.225	23.874	24.560	25.288	26.059	26.870	27.722	28.608	29.523
6	20.286	20.755	21.253	21.781	22.342	22.936	23.566	24.232	24.938	25.683	26.468	27.285	28.132	29.008
7	20.073	20.528	21.010	21.520	22.063	22.639	23.250	23.896	24.578	25.299	26.050	26.831	27.642	28.479
8	19.853	20.292	20.758	21.252	21.778	22.336	22.928	23.552	24.211	24.900	25.617	26.363	27.137	27.939
9	19.625	20.049	20.500	20.977	21.487	22.027	22.598	23.199	23.829	24.486	25.170	25.882	26.622	27.389
10	19.390	19.800	20.234	20.696	21.189	21.709	22.260	22.833	23.432	24.059	24.711	25.391	26.099	26.834
11	19.149	19.544	19.964	20.410	20.884	21.384	21.909	22.454	23.024	23.620	24.242	24.892	25.569	26.275
12	18.901	19.282	19.687	20.116	20.571	21.047	21.544	22.062	22.604	23.172	23.765	24.387	25.037	25.711
13	18.648	19.015	19.403	19.815	20.247	20.697	21.168	21.659	22.175	22.716	23.283	23.879	24.500	25.143
14	18.390	18.741	19.113	19.502	19.910	20.336	20.782	21.249	21.738	22.255	22.798	23.367	23.958	24.562
15	18.125	18.461	18.812	19.178	19.563	19.965	20.388	20.830	21.298	21.792	22.309	22.850	23.405	23.971
16	17.854	18.169	18.499	18.843	19.206	19.586	19.987	20.408	20.854	21.324	21.816	22.323	22.842	23.372
17	17.572	17.867	18.176	18.499	18.841	19.201	19.581	19.983	20.407	20.853	21.313	21.785	22.271	22.771
18	17.280	17.556	17.844	18.149	18.471	18.812	19.174	19.554	19.956	20.372	20.800	21.241	21.698	22.174
19	16.979	17.235	17.506	17.791	18.096	18.420	18.762	19.122	19.495	19.881	20.280	20.695	21.129	21.582
20	16.669	16.908	17.162	17.431	17.719	18.025	18.348	18.681	19.026	19.384	19.759	20.152	20.565	20.995

Male Tobacco

Surrender Charge per Unit

	46	47	48	49	50	51	52	53	54	55	56	57	58	59
1	32.529	33.699	34.923	36.232	37.637	39.137	40.738	42.435	44.234	46.127	48.110	50.194	52.368	54.694
2	30.903	32.014	33.176	34.420	35.755	37.180	38.702	40.313	42.022	43.821	45.705	47.684	49.750	51.959
3	29.276	30.329	31.430	32.609	33.874	35.223	36.665	38.191	39.810	41.515	43.299	45.175	47.131	49.225
4	27.650	28.644	29.684	30.797	31.992	33.266	34.628	36.070	37.599	39.208	40.894	42.665	44.513	46.490
5	26.023	26.959	27.938	28.986	30.110	31.309	32.591	33.948	35.387	36.902	38.488	40.155	41.895	43.755
6	24.397	25.274	26.192	27.174	28.228	29.352	30.554	31.826	33.175	34.596	36.083	37.645	39.276	41.021
7	22.770	23.589	24.446	25.362	26.346	27.396	28.517	29.704	30.964	32.289	33.677	35.136	36.658	38.286
8	21.144	21.904	22.700	23.551	24.464	25.439	26.480	27.583	28.752	29.983	31.272	32.626	34.039	35.551
9	19.517	20.219	20.954	21.739	22.582	23.482	24.443	25.461	26.540	27.676	28.866	30.116	31.421	32.816
10	17.891	18.534	19.207	19.928	20.701	21.525	22.406	23.339	24.329	25.370	26.461	27.607	28.803	30.082
11	16.265	16.849	17.461	18.116	18.819	19.568	20.369	21.217	22.117	23.064	24.055	25.097	26.184	27.347
12	14.638	15.165	15.715	16.304	16.937	17.611	18.332	19.096	19.905	20.757	21.650	22.587	23.566	24.612
13	13.012	13.480	13.969	14.493	15.055	15.655	16.295	16.974	17.694	18.451	19.244	20.078	20.947	21.878
14	11.385	11.795	12.223	12.681	13.173	13.698	14.258	14.852	15.482	16.145	16.839	17.568	18.329	19.143
15	9.759	10.110	10.477	10.870	11.291	11.741	12.222	12.730	13.270	13.838	14.433	15.058	15.710	16.408
16	8.132	8.425	8.731	9.058	9.409	9.784	10.185	10.609	11.058	11.532	12.028	12.548	13.092	13.674
17	6.506	6.740	6.985	7.246	7.527	7.827	8.148	8.487	8.847	9.225	9.622	10.039	10.474	10.939
18	4.066	4.212	4.365	4.529	4.705	4.892	5.092	5.304	5.529	5.766	6.014	6.274	6.546	6.837
19	1.626	1.685	1.746	1.812	1.882	1.957	2.037	2.122	2.212	2.306	2.406	2.510	2.618	2.735
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	46	47	48	49	50	51	52	53	54	55	56	57	58	59
1	32.529	33.699	34.923	36.232	37.637	39.137	40.738	42.435	44.234	46.127	48.110	50.194	52.368	54.694
2	32.042	33.167	34.342	35.600	36.950	38.394	39.937	41.574	43.312	45.138	47.047	49.035	51.107	53.328
3	31.537	32.616	33.743	34.950	36.250	37.639	39.127	40.708	42.383	44.141	45.961	47.854	49.831	51.956
4	31.012	32.047	33.127	34.287	35.536	36.876	38.312	39.835	41.447	43.122	44.854	46.659	48.549	50.593
5	30.472	31.462	32.499	33.613	34.816	36.107	37.490	38.955	40.490	42.084	43.734	45.459	47.275	49.243
6	29.915	30.865	31.859	32.931	34.090	35.333	36.662	38.056	39.515	41.032	42.609	44.266	46.014	47.904
7	29.348	30.258	31.213	32.245	33.359	34.552	35.816	37.139	38.528	39.977	41.491	43.085	44.763	46.570
8	28.771	29.644	30.563	31.554	32.622	33.755	34.953	36.212	37.537	38.928	40.384	41.914	43.516	45.230
9	28.187	29.027	29.907	30.857	31.869	32.942	34.080	35.281	36.552	37.889	39.286	40.746	42.264	43.877
10	27.600	28.404	29.247	30.144	31.102	32.119	33.204	34.355	35.577	36.859	38.192	39.574	40.999	42.507
11	27.008	27.777	28.571	29.418	30.325	31.293	32.332	33.438	34.610	35.833	37.093	38.390	39.719	41.111
12	26.411	27.135	27.884	28.683	29.545	30.472	31.470	32.529	33.646	34.802	35.983	37.191	38.415	39.701
13	25.802	26.482	27.187	27.946	28.770	29.659	30.614	31.623	32.678	33.760	34.859	35.970	37.098	38.278
14	25.180	25.821	26.488	27.212	28.002	28.853	29.761	30.713	31.700	32.706	33.715	34.737	35.768	36.870
15	24.551	25.157	25.793	26.486	27.241	28.049	28.905	29.794	30.710	31.633	32.559	33.491	34.453	35.470
16	23.920	24.496	25.105	25.766	26.482	27.242	28.040	28.864	29.702	30.548	31.392	32.260	33.144	34.068
17	23.292	23.843	24.422	25.049	25.720	26.427	27.165	27.916	28.683	29.452	30.237	31.035	31.834	32.673
18	22.671	23.195	23.742	24.328	24.951	25.601	26.273	26.959	27.655	28.369	29.089	29.807	30.531	31.284
19	22.054	22.549	23.059	23.600	24.171	24.761	25.372	25.992	26.638	27.292	27.939	28.587	29.232	29.911
20	21.440	21.900	22.369	22.863	23.378	23.912	24.462	25.037	25.626	26.213	26.795	27.372	27.949	28.566

Male Tobacco

Surrender Charge per Unit

	60	61	62	63	64	65	66	67	68	69	70	71	72	73
1	57.183	58.457	58.425	58.399	58.369	58.329	58.274	58.204	58.126	58.031	57.942	57.848	57.794	57.721
2	54.324	55.534	55.504	55.479	55.450	55.412	55.361	55.294	55.220	55.129	55.045	54.956	54.904	54.835
3	51.464	52.611	52.583	52.559	52.532	52.496	52.447	52.384	52.314	52.228	52.148	52.064	52.015	51.949
4	48.605	49.689	49.662	49.639	49.614	49.579	49.533	49.474	49.407	49.326	49.251	49.171	49.125	49.063
5	45.746	46.766	46.740	46.719	46.695	46.663	46.619	46.563	46.501	46.424	46.354	46.279	46.235	46.177
6	42.887	43.843	43.819	43.799	43.777	43.747	43.706	43.653	43.595	43.523	43.457	43.386	43.345	43.291
7	40.028	40.920	40.898	40.879	40.858	40.830	40.792	40.743	40.688	40.621	40.560	40.494	40.456	40.405
8	37.169	37.997	37.976	37.959	37.940	37.914	37.878	37.833	37.782	37.720	37.663	37.601	37.566	37.519
9	34.310	35.074	35.055	35.040	35.021	34.997	34.965	34.923	34.876	34.818	34.765	34.709	34.676	34.633
10	31.450	32.151	32.134	32.120	32.103	32.081	32.051	32.012	31.969	31.917	31.868	31.817	31.787	31.747
11	28.591	29.229	29.213	29.200	29.184	29.164	29.137	29.102	29.063	29.015	28.971	28.924	28.897	28.861
12	25.732	26.306	26.291	26.280	26.266	26.248	26.223	26.192	26.157	26.114	26.074	26.032	26.007	25.975
13	22.873	23.383	23.370	23.360	23.348	23.331	23.310	23.282	23.251	23.212	23.177	23.139	23.118	23.089
14	20.014	20.460	20.449	20.440	20.429	20.415	20.396	20.371	20.344	20.311	20.280	20.247	20.228	20.202
15	17.155	17.537	17.528	17.520	17.511	17.499	17.482	17.461	17.438	17.409	17.383	17.355	17.338	17.316
16	14.296	14.614	14.606	14.600	14.592	14.582	14.569	14.551	14.532	14.508	14.486	14.462	14.448	14.430
17	11.437	11.691	11.685	11.680	11.674	11.666	11.655	11.641	11.625	11.606	11.588	11.570	11.559	11.544
18	7.148	7.307	7.303	7.300	7.296	7.291	7.284	7.276	7.266	7.254	7.243	7.231	7.224	7.215
19	2.859	2.923	2.921	2.920	2.918	2.916	2.914	2.910	2.906	2.902	2.897	2.892	2.890	2.886
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	60	61	62	63	64	65	66	67	68	69	70	71	72	73
1	57.183	58.457	58.425	58.399	58.369	58.329	58.274	58.204	58.126	58.031	57.942	57.848	57.794	57.721
2	55.712	56.923	56.866	56.812	56.743	56.651	56.530	56.387	56.218	56.040	55.865	55.722	55.599	55.439
3	54.250	55.404	55.321	55.229	55.111	54.955	54.765	54.536	54.290	54.031	53.811	53.605	53.401	53.170
4	52.803	53.898	53.780	53.641	53.461	53.239	52.967	52.666	52.344	52.044	51.767	51.486	51.215	50.909
5	51.367	52.397	52.233	52.035	51.792	51.492	51.151	50.777	50.419	50.068	49.720	49.378	49.037	48.674
6	49.936	50.890	50.669	50.410	50.092	49.726	49.316	48.910	48.504	48.088	47.685	47.279	46.884	46.485
7	48.500	49.367	49.087	48.755	48.374	47.943	47.503	47.053	46.586	46.120	45.657	45.203	44.776	44.362
8	47.049	47.825	47.476	47.083	46.639	46.180	45.699	45.192	44.679	44.159	43.653	43.171	42.731	42.303
9	45.579	46.255	45.848	45.395	44.925	44.426	43.892	43.342	42.780	42.220	41.690	41.199	40.748	40.325
10	44.083	44.669	44.204	43.726	43.219	42.670	42.096	41.499	40.902	40.322	39.786	39.287	38.843	38.406
11	42.571	43.067	42.578	42.065	41.510	40.923	40.306	39.677	39.062	38.480	37.939	37.450	36.994	36.536
12	41.045	41.484	40.961	40.402	39.811	39.183	38.536	37.893	37.278	36.694	36.165	35.668	35.193	34.718
13	39.536	39.908	39.342	38.748	38.118	37.463	36.803	36.163	35.548	34.978	34.444	33.931	33.441	32.987
14	38.034	38.330	37.731	37.101	36.444	35.778	35.122	34.484	33.886	33.314	32.767	32.242	31.774	31.360
15	36.530	36.761	36.127	35.472	34.806	34.144	33.492	32.872	32.274	31.692	31.136	30.635	30.207	29.845
16	35.035	35.198	34.541	33.877	33.216	32.559	31.926	31.308	30.702	30.114	29.584	29.123	28.748	28.448
17	33.545	33.653	32.988	32.330	31.674	31.037	30.407	29.783	29.174	28.613	28.125	27.717	27.402	27.170
18	32.073	32.140	31.481	30.829	30.193	29.560	28.927	28.301	27.720	27.202	26.766	26.419	26.171	26.011
19	30.631	30.672	30.020	29.388	28.757	28.121	27.487	26.890	26.352	25.888	25.513	25.233	25.054	24.915
20	29.232	29.248	28.616	27.989	27.356	26.721	26.117	25.563	25.079	24.676	24.367	24.156	23.999	23.876

Male Tobacco

Surrender Charge per Unit

	74	75	76	77	78	79	80	81	82	83	84	85
1	57.628	57.544	57.449	57.366	57.302	57.260	57.215	57.195	57.145	57.079	57.013	57.010
2	54.746	54.667	54.576	54.498	54.437	54.397	54.354	54.335	54.288	54.225	54.163	54.159
3	51.865	51.790	51.704	51.629	51.572	51.534	51.494	51.475	51.430	51.371	51.312	51.309
4	48.983	48.912	48.831	48.761	48.707	48.671	48.633	48.615	48.573	48.517	48.461	48.458
5	46.102	46.035	45.959	45.893	45.842	45.808	45.772	45.756	45.716	45.663	45.611	45.608
6	43.221	43.158	43.087	43.024	42.977	42.945	42.911	42.896	42.859	42.809	42.760	42.757
7	40.339	40.281	40.214	40.156	40.111	40.082	40.051	40.036	40.001	39.955	39.909	39.907
8	37.458	37.404	37.342	37.288	37.246	37.219	37.190	37.177	37.144	37.101	37.059	37.056
9	34.577	34.526	34.469	34.420	34.381	34.356	34.329	34.317	34.287	34.247	34.208	34.206
10	31.695	31.649	31.597	31.551	31.516	31.493	31.468	31.457	31.430	31.393	31.357	31.355
11	28.814	28.772	28.724	28.683	28.651	28.630	28.608	28.597	28.572	28.539	28.507	28.505
12	25.932	25.895	25.852	25.815	25.786	25.767	25.747	25.738	25.715	25.685	25.656	25.654
13	23.051	23.018	22.980	22.946	22.921	22.904	22.886	22.878	22.858	22.831	22.805	22.804
14	20.170	20.140	20.107	20.078	20.056	20.041	20.025	20.018	20.001	19.978	19.955	19.953
15	17.288	17.263	17.235	17.210	17.191	17.178	17.165	17.158	17.143	17.124	17.104	17.103
16	14.407	14.386	14.362	14.341	14.326	14.315	14.304	14.299	14.286	14.270	14.253	14.252
17	11.526	11.509	11.490	11.473	11.460	11.452	11.443	11.439	11.429	11.416	11.403	11.402
18	7.203	7.193	7.181	7.171	7.163	7.157	7.152	7.149	7.143	7.135	7.127	7.126
19	2.881	2.877	2.872	2.868	2.865	2.863	2.861	2.860	2.857	2.854	2.851	2.850
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Maximum Allowable Surrender Charge

	74	75	76	77	78	79	80	81	82	83	84	85
1	57.628	57.544	57.449	57.366	57.302	57.260	57.215	57.195	57.145	57.079	57.013	57.010
2	55.269	55.097	54.927	54.786	54.685	54.602	54.540	54.473	54.362	54.237	54.172	54.197
3	52.919	52.678	52.457	52.284	52.147	52.049	51.945	51.821	51.656	51.534	51.499	51.579
4	50.595	50.310	50.061	49.858	49.709	49.572	49.416	49.241	49.082	48.991	49.011	49.165
5	48.320	48.012	47.738	47.526	47.343	47.159	46.956	46.787	46.660	46.625	46.717	46.956
6	46.113	45.784	45.506	45.265	45.038	44.811	44.615	44.478	44.406	44.443	44.619	44.953
7	43.973	43.643	43.340	43.061	42.796	42.578	42.414	42.330	42.328	42.446	42.715	43.060
8	41.917	41.566	41.230	40.917	40.663	40.477	40.365	40.349	40.426	40.635	40.916	41.264
9	39.922	39.542	39.177	38.878	38.657	38.522	38.476	38.536	38.701	38.924	39.210	39.561
10	37.979	37.574	37.225	36.960	36.790	36.719	36.747	36.892	37.072	37.301	37.592	37.951
11	36.088	35.701	35.388	35.175	35.068	35.069	35.180	35.338	35.526	35.761	36.062	36.493
12	34.290	33.940	33.679	33.528	33.492	33.573	33.698	33.865	34.059	34.306	34.676	35.090
13	32.598	32.300	32.102	32.022	32.063	32.159	32.293	32.467	32.673	32.988	33.343	33.750
14	31.023	30.788	30.660	30.656	30.713	30.818	30.960	31.146	31.418	31.719	32.070	32.488
15	29.571	29.405	29.352	29.365	29.432	29.546	29.700	29.949	30.210	30.508	30.871	31.336
16	28.243	28.151	28.116	28.140	28.218	28.344	28.559	28.798	29.056	29.368	29.776	30.350
17	27.038	26.965	26.944	26.979	27.069	27.255	27.461	27.698	27.971	28.327	28.839	29.367
18	25.899	25.841	25.832	25.881	26.029	26.207	26.412	26.663	26.979	27.435	27.905	28.377
19	24.819	24.774	24.780	24.886	25.028	25.206	25.425	25.717	26.130	26.546	26.964	27.360
20	23.795	23.766	23.828	23.930	24.072	24.264	24.524	24.908	25.283	25.651	25.998	26.275

ARKANSAS

OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA

STATEMENT OF COMPLIANCE

I hereby certify that I have reviewed Arkansas Regulation 34, Universal Life Insurance, in connection with the filing of Policy Form No. OL09-9817. To the best of my knowledge and belief, I certify that the Policy is in compliance with the rules adopted by the Arkansas Department of Insurance.



Signature

Clara Keel, FLMI
Product Filing Manager and Assistant Secretary

February 9, 2009

SERFF Tracking Number: AAMC-126017523 State: Arkansas
Filing Company: Occidental Life Insurance Company of North Carolina State Tracking Number: 41442
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Flexible Premium Adjustable Life Insurance Policy
Project Name/Number: /

Note To Filer

Created By:

Linda Bird on 02/11/2009 03:07 PM

Last Edited By:

Linda Bird

Submitted On:

02/11/2009 03:07 PM

Subject:

Response to Objection Letter dated 2/9/2009

Comments:

Your response to our objection did not provide the compliance of Regulation 34 or the actuarial memorandum.

SERFF Tracking Number: AAMC-126017523 State: Arkansas
 Filing Company: Occidental Life Insurance Company of North Carolina State Tracking Number: 41442
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Flexible Premium Adjustable Life Insurance Policy
 Project Name/Number: /

Amendment Letter

Amendment Date:
 Submitted Date: 02/05/2009

Comments:

Ms. Bird,

The wrong policy shell, Form No. OL09-FL-9817, was attached to the submitted policy form. Sorry for any inconvenience.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
OL09-9817	Policy/Contract/Certificate	Flexible Premium Adjustable Life Insurance Policy	Initial				50	AR OL09-9817 Flexible Premium Adjustable Life Insurance Policy.pdf

SERFF Tracking Number: AAMC-126017523 State: Arkansas
 Filing Company: Occidental Life Insurance Company of North Carolina State Tracking Number: 41442
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life Adjustable Life
 Product Name: Flexible Premium Adjustable Life Insurance Policy
 Project Name/Number: /

Form Schedule

Lead Form Number: 09-9817

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	OL09-9817	Policy/Contract/Fraternal Insurance Policy Certificate	Revised	Replaced Form #: OL09-9817 Previous Filing #: OL09-9817	50	AR Form No. OL09-9817-R.pdf
	OL9818	Application/Life Insurance Enrollment Application Form	Initial		55	STD OL9818 Life Insurance Application.pdf

Occidental Life Insurance

Company of North Carolina

P.O. Box 2595 / Waco, Texas 76702-2595 / (254) 297-2775

THIS POLICY IS A LEGAL CONTRACT – PLEASE READ IT CAREFULLY.

We will pay the Death Benefit Proceeds provided in this Policy to the Beneficiary if the Insured dies prior to the Maturity Date and while this Policy is in force. Payment is subject to the Policy terms and conditions. Such payment may be reduced by any due and unpaid premium.

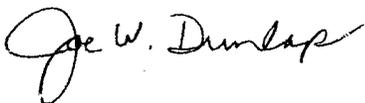
We will pay the Cash Surrender Value of this Policy to the Owner on the Maturity Date if the Insured is living.

30 DAY RIGHT TO EXAMINE POLICY. This life insurance Policy is a legal Contract between the Owner and Us. PLEASE READ IT CAREFULLY. It is important to Us that You are satisfied with this Policy. If You are not satisfied, You may return the Policy to Our Home Office or to Your agent within 30 days after You receive it. We will refund all the premiums You have paid. The Policy will be deemed void from the Issue Date.

**Flexible Premium Adjustable Life Insurance Policy
Adjustable Death Benefit
Cash Surrender Value Payable at Maturity
Flexible Premium Payable during Lifetime of Insured Until Maturity Date
Death Benefit Payable at Death of Insured Prior to Maturity**

Non-Participating

SIGNED FOR THE COMPANY BY:



Secretary



President

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POLICY SPECIFICATIONS PAGE

DESCRIPTION OF BENEFITS	INITIAL ANNUAL PREMIUM
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FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE	\$ 618.00
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PREMIUM CLASSIFICATION:	NON-TOBACCO
TOTAL INITIAL PREMIUM:	\$ 618.00
PLANNED PERIODIC PREMIUM:	\$ 51.50
MONTHLY EXPENSE :	\$ 5.00
PREMIUM EXPENSE CHARGE:	3% OF PREMIUM IN ALL YEARS
TOTAL MINIMUM MONTHLY PREMIUM:	\$48.25
MINIMUM PREMIUM PERIOD:	180 MONTHS
MINIMUM INCREASE AMOUNT:	\$ 5,000

SEE TABLE OF SURRENDER CHARGE FACTORS (PAGE 5) FOR SURRENDER CHARGES

MINIMUM CASH SURRENDER VALUE INTEREST RATE: 3%

COVERAGE MAY EXPIRE PRIOR TO THE MATURITY DATE SHOWN WHERE EITHER NO PREMIUMS ARE PAID FOLLOWING PAYMENT OF THE INITIAL PREMIUM OR SUBSEQUENT PREMIUMS ARE INSUFFICIENT TO CONTINUE COVERAGE TO SUCH DATE.

INSURED: JOHN DOE	INITIAL SPECIFIED AMOUNT: \$100,000.00
ISSUE AGE: 35	DEATH BENEFIT OPTION: 1
SEX: MALE	ISSUE DATE: FEBRUARY 1, 2009
POLICY NUMBER: XXXXXXXXXX	MATURITY DATE: FEBRUARY 1, 2095

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age		Attained Age	
0	0.08	41	0.13	81	6.36
1	0.05	42	0.14	82	7.06
2	0.03	43	0.16	83	7.82
3	0.02	44	0.18	84	8.66
4	0.02	45	0.19	85	9.60
5	0.02	46	0.21	86	10.64
6	0.02	47	0.23	87	11.78
7	0.02	48	0.24	88	13.01
8	0.02	49	0.26	89	14.31
9	0.02	50	0.28	90	15.66
10	0.02	51	0.30	91	16.94
11	0.02	52	0.33	92	18.28
12	0.03	53	0.36	93	19.70
13	0.03	54	0.41	94	21.19
14	0.04	55	0.46	95	22.77
15	0.05	56	0.51	96	24.22
16	0.06	57	0.57	97	25.77
17	0.07	58	0.62	98	27.43
18	0.08	59	0.68	99	29.21
19	0.08	60	0.74	100	31.11
20	0.08	61	0.83	101	32.63
21	0.08	62	0.93	102	34.25
22	0.08	63	1.04	103	35.99
23	0.08	64	1.16	104	37.84
24	0.08	65	1.29	105	39.78
25	0.08	66	1.42	106	41.86
26	0.09	67	1.55	107	44.08
27	0.09	68	1.69	108	46.45
28	0.09	69	1.84	109	48.97
29	0.09	70	2.01	110	51.67
30	0.09	71	2.21	111	54.55
31	0.08	72	2.47	112	57.62
32	0.08	73	2.74	113	60.91
33	0.09	74	3.03	114	64.41
34	0.09	75	3.35	115	68.15
35	0.09	76	3.69	116	72.16
36	0.10	77	4.09	117	76.43
37	0.10	78	4.56	118	81.01
38	0.11	79	5.10	119	85.90
39	0.11	80	5.69	120	90.91
40	0.12				

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age	
18	0.09	70	3.17
19	0.10	71	3.41
20	0.11	72	3.74
21	0.11	73	4.07
22	0.12	74	4.41
23	0.12	75	4.80
24	0.13	76	5.21
25	0.14	77	5.69
26	0.14	78	6.25
27	0.15	79	6.88
28	0.15	80	7.56
29	0.15	81	8.32
30	0.15	82	9.09
31	0.15	83	9.90
32	0.15	84	10.78
33	0.16	85	11.81
34	0.16	86	12.95
35	0.17	87	14.17
36	0.18	88	15.46
37	0.19	89	16.80
38	0.20	90	18.17
39	0.21	91	19.41
40	0.23	92	20.67
41	0.25	93	21.98
42	0.28	94	23.34
43	0.31	95	24.86
44	0.34	96	26.20
45	0.38	97	27.61
46	0.42	98	29.11
47	0.46	99	30.70
48	0.48	100	32.38
49	0.50	101	33.66
50	0.54	102	35.01
51	0.58	103	36.43
52	0.64	104	37.93
53	0.70	105	39.87
54	0.79	106	41.95
55	0.88	107	44.16
56	0.98	108	46.52
57	1.08	109	49.04
58	1.16	110	51.73
59	1.25	111	54.61
60	1.36	112	57.67
61	1.50	113	60.95
62	1.66	114	64.45
63	1.85	115	68.19
64	2.04	116	72.18
65	2.22	117	76.45
66	2.40	118	81.02
67	2.58	119	85.90
68	2.76	120	90.91
69	2.95		

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age		Attained Age	
0	0.04	41	0.11	81	3.98
1	0.03	42	0.11	82	4.47
2	0.02	43	0.12	83	4.96
3	0.02	44	0.13	84	5.50
4	0.02	45	0.14	85	6.11
5	0.02	46	0.16	86	6.66
6	0.02	47	0.17	87	7.49
7	0.02	48	0.19	88	8.37
8	0.02	49	0.21	89	9.30
9	0.02	50	0.23	90	10.16
10	0.02	51	0.26	91	10.59
11	0.02	52	0.29	92	11.45
12	0.02	53	0.32	93	12.72
13	0.03	54	0.35	94	14.34
14	0.03	55	0.39	95	16.34
15	0.03	56	0.43	96	18.25
16	0.03	57	0.48	97	20.22
17	0.03	58	0.52	98	20.55
18	0.04	59	0.57	99	21.69
19	0.04	60	0.62	100	23.49
20	0.04	61	0.67	101	25.43
21	0.04	62	0.73	102	27.59
22	0.04	63	0.79	103	29.96
23	0.04	64	0.85	104	32.58
24	0.04	65	0.92	105	35.43
25	0.04	66	1.00	106	38.36
26	0.04	67	1.09	107	41.38
27	0.05	68	1.18	108	44.44
28	0.05	69	1.29	109	47.65
29	0.05	70	1.40	110	50.95
30	0.05	71	1.54	111	54.14
31	0.06	72	1.69	112	57.25
32	0.06	73	1.85	113	60.10
33	0.06	74	2.03	114	64.15
34	0.07	75	2.22	115	67.94
35	0.07	76	2.44	116	71.90
36	0.08	77	2.68	117	76.28
37	0.09	78	2.94	118	80.35
38	0.09	79	3.23	119	84.51
39	0.09	80	3.55	120	90.91
40	0.10				

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age	
18	0.04	70	2.49
19	0.05	71	2.71
20	0.05	72	2.95
21	0.05	73	3.21
22	0.05	74	3.50
23	0.06	75	3.78
24	0.06	76	4.10
25	0.06	77	4.43
26	0.07	78	4.80
27	0.07	79	5.19
28	0.08	80	5.61
29	0.08	81	6.21
30	0.09	82	6.86
31	0.09	83	7.49
32	0.10	84	8.17
33	0.11	85	8.86
34	0.12	86	9.44
35	0.13	87	10.35
36	0.14	88	11.26
37	0.15	89	12.18
38	0.16	90	12.92
39	0.17	91	13.08
40	0.18	92	13.74
41	0.19	93	14.81
42	0.20	94	16.17
43	0.22	95	18.24
44	0.24	96	20.14
45	0.26	97	22.06
46	0.29	98	22.15
47	0.32	99	23.09
48	0.36	100	24.70
49	0.40	101	26.43
50	0.45	102	28.35
51	0.50	103	30.41
52	0.56	104	32.65
53	0.62	105	35.49
54	0.69	106	38.42
55	0.76	107	41.44
56	0.83	108	44.50
57	0.91	109	47.70
58	0.99	110	51.00
59	1.08	111	54.18
60	1.17	112	57.29
61	1.26	113	60.14
62	1.36	114	64.18
63	1.47	115	67.96
64	1.58	116	71.92
65	1.70	117	76.29
66	1.83	118	80.36
67	1.97	119	84.52
68	2.13	120	90.91
69	2.30		

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 1 through 10)

Issue Age	1	2	3	4	5	6	7	8	9	10
0	12.10	11.50	10.89	10.29	9.68	9.08	8.47	7.87	7.26	6.66
1	12.15	11.54	10.93	10.33	9.72	9.11	8.50	7.90	7.29	6.68
2	12.23	11.61	11.00	10.39	9.78	9.17	8.56	7.95	7.34	6.72
3	12.32	11.70	11.08	10.47	9.85	9.24	8.62	8.01	7.39	6.77
4	12.42	11.80	11.18	10.56	9.94	9.31	8.69	8.07	7.45	6.83
5	12.53	11.91	11.28	10.65	10.03	9.40	8.77	8.15	7.52	6.89
6	12.65	12.02	11.39	10.75	10.12	9.49	8.86	8.22	7.59	6.96
7	12.78	12.14	11.50	10.86	10.22	9.58	8.94	8.30	7.67	7.03
8	12.91	12.26	11.62	10.97	10.33	9.68	9.04	8.39	7.74	7.10
9	13.05	12.39	11.74	11.09	10.44	9.79	9.13	8.48	7.83	7.18
10	13.19	12.53	11.87	11.21	10.55	9.89	9.23	8.58	7.92	7.26
11	13.35	12.68	12.01	11.34	10.68	10.01	9.34	8.68	8.01	7.34
12	13.51	12.83	12.16	11.48	10.81	10.13	9.46	8.78	8.10	7.43
13	13.67	12.99	12.31	11.62	10.94	10.26	9.57	8.89	8.20	7.52
14	13.85	13.15	12.46	11.77	11.08	10.38	9.69	9.00	8.31	7.61
15	14.02	13.32	12.62	11.92	11.22	10.52	9.82	9.11	8.41	7.71
16	14.20	13.49	12.78	12.07	11.36	10.65	9.94	9.23	8.52	7.81
17	14.38	13.66	12.94	12.22	11.50	10.78	10.07	9.35	8.63	7.91
18	14.56	13.83	13.11	12.38	11.65	10.92	10.19	9.47	8.74	8.01
19	14.75	14.01	13.27	12.54	11.80	11.06	10.32	9.59	8.85	8.11
20	14.95	14.20	13.45	12.70	11.96	11.21	10.46	9.71	8.97	8.22
21	15.15	14.39	13.64	12.88	12.12	11.36	10.61	9.85	9.09	8.33
22	15.37	14.60	13.83	13.07	12.30	11.53	10.76	9.99	9.22	8.45
23	15.60	14.82	14.04	13.26	12.48	11.70	10.92	10.14	9.36	8.58
24	15.85	15.05	14.26	13.47	12.68	11.89	11.09	10.30	9.51	8.72
25	16.11	15.30	14.49	13.69	12.88	12.08	11.27	10.47	9.66	8.86
26	16.38	15.56	14.74	13.92	13.10	12.28	11.47	10.65	9.83	9.01
27	16.67	15.83	15.00	14.17	13.33	12.50	11.67	10.83	10.00	9.17
28	16.97	16.12	15.27	14.42	13.57	12.72	11.88	11.03	10.18	9.33
29	17.29	16.42	15.56	14.69	13.83	12.96	12.10	11.24	10.37	9.51
30	17.63	16.74	15.86	14.98	14.10	13.22	12.34	11.46	10.58	9.69
31	17.99	17.09	16.19	15.29	14.39	13.49	12.59	11.69	10.79	9.89
32	18.37	17.46	16.54	15.62	14.70	13.78	12.86	11.94	11.02	10.11
33	18.78	17.85	16.91	15.97	15.03	14.09	13.15	12.21	11.27	10.33
34	19.22	18.26	17.30	16.34	15.38	14.41	13.45	12.49	11.53	10.57
35	19.68	18.70	17.71	16.73	15.74	14.76	13.78	12.79	11.81	10.82
36	20.17	19.16	18.15	17.14	16.14	15.13	14.12	13.11	12.10	11.09
37	20.69	19.65	18.62	17.58	16.55	15.52	14.48	13.45	12.41	11.38
38	21.24	20.18	19.11	18.05	16.99	15.93	14.87	13.80	12.74	11.68
39	21.82	20.73	19.64	18.54	17.45	16.36	15.27	14.18	13.09	12.00
40	22.43	21.31	20.19	19.07	17.95	16.82	15.70	14.58	13.46	12.34
41	23.08	21.93	20.77	19.62	18.47	17.31	16.16	15.00	13.85	12.70
42	23.77	22.58	21.40	20.21	19.02	17.83	16.64	15.45	14.26	13.07
43	24.50	23.28	22.05	20.83	19.60	18.38	17.15	15.93	14.70	13.48
44	25.27	24.01	22.74	21.48	20.22	18.95	17.69	16.43	15.16	13.90
45	26.08	24.78	23.47	22.17	20.87	19.56	18.26	16.95	15.65	14.35
46	26.94	25.59	24.24	22.90	21.55	20.20	18.86	17.51	16.16	14.82
47	27.84	26.45	25.06	23.67	22.27	20.88	19.49	18.10	16.71	15.31
48	28.80	27.36	25.92	24.48	23.04	21.60	20.16	18.72	17.28	15.84
49	29.82	28.32	26.83	25.34	23.85	22.36	20.87	19.38	17.89	16.40
50	30.91	29.36	27.82	26.27	24.72	23.18	21.63	20.09	18.54	17.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
51	32.07	30.47	28.86	27.26	25.65	24.05	22.45	20.84	19.24	17.64
52	33.31	31.64	29.98	28.31	26.65	24.98	23.32	21.65	19.99	18.32
53	34.63	32.90	31.17	29.44	27.70	25.97	24.24	22.51	20.78	19.05
54	36.04	34.23	32.43	30.63	28.83	27.03	25.22	23.42	21.62	19.82
55	37.53	35.65	33.78	31.90	30.02	28.15	26.27	24.39	22.52	20.64
56	39.11	37.15	35.20	33.24	31.29	29.33	27.37	25.42	23.46	21.51
57	40.78	38.74	36.70	34.66	32.62	30.58	28.54	26.51	24.47	22.43
58	42.54	40.42	38.29	36.16	34.04	31.91	29.78	27.65	25.53	23.40
59	44.44	42.21	39.99	37.77	35.55	33.33	31.10	28.88	26.66	24.44
60	46.46	44.14	41.82	39.49	37.17	34.85	32.52	30.20	27.88	25.55
61	48.63	46.20	43.77	41.34	38.90	36.47	34.04	31.61	29.18	26.75
62	50.95	48.40	45.85	43.30	40.76	38.21	35.66	33.12	30.57	28.02
63	53.41	50.73	48.06	45.39	42.72	40.05	37.38	34.71	32.04	29.37
64	56.01	53.21	50.41	47.61	44.81	42.01	39.21	36.40	33.60	30.80
65	58.36	55.44	52.53	49.61	46.69	43.77	40.85	37.94	35.02	32.10
66	58.29	55.38	52.47	49.55	46.64	43.72	40.81	37.89	34.98	32.06
67	58.22	55.31	52.40	49.49	46.57	43.66	40.75	37.84	34.93	32.02
68	58.13	55.23	52.32	49.41	46.51	43.60	40.69	37.79	34.88	31.97
69	58.04	55.14	52.24	49.33	46.43	43.53	40.63	37.73	34.82	31.92
70	57.95	55.05	52.15	49.26	46.36	43.46	40.56	37.67	34.77	31.87
71	57.86	54.96	52.07	49.18	46.28	43.39	40.50	37.61	34.71	31.82
72	57.79	54.90	52.01	49.12	46.23	43.34	40.45	37.56	34.67	31.78
73	57.71	54.82	51.94	49.05	46.17	43.28	40.39	37.51	34.62	31.74
74	57.62	54.74	51.85	48.97	46.09	43.21	40.33	37.45	34.57	31.69
75	57.52	54.64	51.77	48.89	46.02	43.14	40.26	37.39	34.51	31.64
76	57.41	54.54	51.67	48.80	45.93	43.06	40.19	37.32	34.45	31.58
77	57.32	54.45	51.59	48.72	45.85	42.99	40.12	37.26	34.39	31.52
78	57.24	54.37	51.51	48.65	45.79	42.93	40.06	37.20	34.34	31.48
79	57.17	54.31	51.45	48.59	45.74	42.88	40.02	37.16	34.30	31.44
80	57.10	54.25	51.39	48.54	45.68	42.83	39.97	37.12	34.26	31.41
81	57.06	54.21	51.35	48.50	45.65	42.80	39.94	37.09	34.24	31.38
82	57.00	53.01	49.59	48.45	45.60	42.75	39.90	37.05	34.20	31.35
83	56.94	52.95	49.53	48.40	45.55	42.70	39.86	37.01	34.16	31.32
84	56.88	52.90	49.49	48.35	45.51	42.66	39.82	36.97	34.13	31.29
85	56.85	52.87	49.46	48.33	45.48	42.64	39.80	36.96	34.11	31.27

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 11 through 20)

Issue Age	11	12	13	14	15	16	17	18	19	20
0	6.05	5.45	4.84	4.24	3.63	3.03	2.42	1.51	0.61	0.00
1	6.07	5.47	4.86	4.25	3.64	3.04	2.43	1.52	0.61	0.00
2	6.11	5.50	4.89	4.28	3.67	3.06	2.45	1.53	0.61	0.00
3	6.16	5.54	4.93	4.31	3.69	3.08	2.46	1.54	0.62	0.00
4	6.21	5.59	4.97	4.35	3.73	3.10	2.48	1.55	0.62	0.00
5	6.27	5.64	5.01	4.39	3.76	3.13	2.51	1.57	0.63	0.00
6	6.33	5.69	5.06	4.43	3.80	3.16	2.53	1.58	0.63	0.00
7	6.39	5.75	5.11	4.47	3.83	3.19	2.56	1.60	0.64	0.00
8	6.45	5.81	5.16	4.52	3.87	3.23	2.58	1.61	0.65	0.00
9	6.52	5.87	5.22	4.57	3.91	3.26	2.61	1.63	0.65	0.00
10	6.60	5.94	5.28	4.62	3.96	3.30	2.64	1.65	0.66	0.00
11	6.67	6.01	5.34	4.67	4.00	3.34	2.67	1.67	0.67	0.00
12	6.75	6.08	5.40	4.73	4.05	3.38	2.70	1.69	0.68	0.00
13	6.84	6.15	5.47	4.79	4.10	3.42	2.73	1.71	0.68	0.00
14	6.92	6.23	5.54	4.85	4.15	3.46	2.77	1.73	0.69	0.00
15	7.01	6.31	5.61	4.91	4.21	3.51	2.80	1.75	0.70	0.00
16	7.10	6.39	5.68	4.97	4.26	3.55	2.84	1.78	0.71	0.00
17	7.19	6.47	5.75	5.03	4.31	3.59	2.88	1.80	0.72	0.00
18	7.28	6.55	5.82	5.10	4.37	3.64	2.91	1.82	0.73	0.00
19	7.37	6.64	5.90	5.16	4.42	3.69	2.95	1.84	0.74	0.00
20	7.47	6.73	5.98	5.23	4.48	3.74	2.99	1.87	0.75	0.00
21	7.58	6.82	6.06	5.30	4.55	3.79	3.03	1.89	0.76	0.00
22	7.69	6.92	6.15	5.38	4.61	3.84	3.07	1.92	0.77	0.00
23	7.80	7.02	6.24	5.46	4.68	3.90	3.12	1.95	0.78	0.00
24	7.92	7.13	6.34	5.55	4.75	3.96	3.17	1.98	0.79	0.00
25	8.05	7.25	6.44	5.64	4.83	4.03	3.22	2.01	0.81	0.00
26	8.19	7.37	6.55	5.73	4.91	4.09	3.28	2.05	0.82	0.00
27	8.33	7.50	6.67	5.83	5.00	4.17	3.33	2.08	0.83	0.00
28	8.48	7.63	6.79	5.94	5.09	4.24	3.39	2.12	0.85	0.00
29	8.64	7.78	6.91	6.05	5.19	4.32	3.46	2.16	0.86	0.00
30	8.81	7.93	7.05	6.17	5.29	4.41	3.53	2.20	0.88	0.00
31	8.99	8.09	7.20	6.30	5.40	4.50	3.60	2.25	0.90	0.00
32	9.19	8.27	7.35	6.43	5.51	4.59	3.67	2.30	0.92	0.00
33	9.39	8.45	7.51	6.57	5.64	4.70	3.76	2.35	0.94	0.00
34	9.61	8.65	7.69	6.73	5.77	4.80	3.84	2.40	0.96	0.00
35	9.84	8.86	7.87	6.89	5.90	4.92	3.94	2.46	0.98	0.00
36	10.08	9.08	8.07	7.06	6.05	5.04	4.03	2.52	1.01	0.00
37	10.34	9.31	8.27	7.24	6.21	5.17	4.14	2.59	1.03	0.00
38	10.62	9.56	8.49	7.43	6.37	5.31	4.25	2.65	1.06	0.00
39	10.91	9.82	8.73	7.64	6.55	5.45	4.36	2.73	1.09	0.00
40	11.22	10.09	8.97	7.85	6.73	5.61	4.49	2.80	1.12	0.00
41	11.54	10.39	9.23	8.08	6.92	5.77	4.62	2.89	1.15	0.00
42	11.89	10.70	9.51	8.32	7.13	5.94	4.75	2.97	1.19	0.00
43	12.25	11.03	9.80	8.58	7.35	6.13	4.90	3.06	1.23	0.00
44	12.64	11.37	10.11	8.84	7.58	6.32	5.05	3.16	1.26	0.00
45	13.04	11.74	10.43	9.13	7.82	6.52	5.22	3.26	1.30	0.00
46	13.47	12.12	10.78	9.43	8.08	6.73	5.39	3.37	1.35	0.00
47	13.92	12.53	11.14	9.75	8.35	6.96	5.57	3.48	1.39	0.00
48	14.40	12.96	11.52	10.08	8.64	7.20	5.76	3.60	1.44	0.00
49	14.91	13.42	11.93	10.44	8.94	7.45	5.96	3.73	1.49	0.00
50	15.45	13.91	12.36	10.82	9.27	7.73	6.18	3.86	1.55	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
51	16.03	14.43	12.83	11.22	9.62	8.02	6.41	4.01	1.60	0.00
52	16.66	14.99	13.32	11.66	9.99	8.33	6.66	4.16	1.67	0.00
53	17.31	15.58	13.85	12.12	10.39	8.66	6.93	4.33	1.73	0.00
54	18.02	16.22	14.41	12.61	10.81	9.01	7.21	4.50	1.80	0.00
55	18.76	16.89	15.01	13.14	11.26	9.38	7.51	4.69	1.88	0.00
56	19.55	17.60	15.64	13.69	11.73	9.78	7.82	4.89	1.96	0.00
57	20.39	18.35	16.31	14.27	12.23	10.19	8.16	5.10	2.04	0.00
58	21.27	19.14	17.02	14.89	12.76	10.64	8.51	5.32	2.13	0.00
59	22.22	20.00	17.77	15.55	13.33	11.11	8.89	5.55	2.22	0.00
60	23.23	20.91	18.58	16.26	13.94	11.62	9.29	5.81	2.32	0.00
61	24.32	21.88	19.45	17.02	14.59	12.16	9.73	6.08	2.43	0.00
62	25.47	22.93	20.38	17.83	15.28	12.74	10.19	6.37	2.55	0.00
63	26.70	24.03	21.36	18.69	16.02	13.35	10.68	6.68	2.67	0.00
64	28.00	25.20	22.40	19.60	16.80	14.00	11.20	7.00	2.80	0.00
65	29.18	26.26	23.34	20.43	17.51	14.59	11.67	7.30	2.92	0.00
66	29.15	26.23	23.32	20.40	17.49	14.57	11.66	7.29	2.91	0.00
67	29.11	26.20	23.29	20.38	17.47	14.55	11.64	7.28	2.91	0.00
68	29.07	26.16	23.25	20.35	17.44	14.53	11.63	7.27	2.91	0.00
69	29.02	26.12	23.22	20.31	17.41	14.51	11.61	7.25	2.90	0.00
70	28.97	26.08	23.18	20.28	17.38	14.49	11.59	7.24	2.90	0.00
71	28.93	26.03	23.14	20.25	17.36	14.46	11.57	7.23	2.89	0.00
72	28.89	26.00	23.11	20.22	17.34	14.45	11.56	7.22	2.89	0.00
73	28.85	25.97	23.08	20.20	17.31	14.43	11.54	7.21	2.89	0.00
74	28.81	25.93	23.05	20.17	17.28	14.40	11.52	7.20	2.88	0.00
75	28.76	25.88	23.01	20.13	17.26	14.38	11.50	7.19	2.88	0.00
76	28.71	25.84	22.97	20.10	17.22	14.35	11.48	7.18	2.87	0.00
77	28.66	25.79	22.93	20.06	17.20	14.33	11.46	7.16	2.87	0.00
78	28.62	25.76	22.89	20.03	17.17	14.31	11.45	7.15	2.86	0.00
79	28.58	25.73	22.87	20.01	17.15	14.29	11.43	7.15	2.86	0.00
80	28.55	25.70	22.84	19.99	17.13	14.28	11.42	7.14	2.86	0.00
81	28.53	25.68	22.82	19.97	17.12	14.27	11.41	7.13	2.85	0.00
82	28.50	25.65	22.80	19.95	17.10	14.25	11.40	7.13	2.85	0.00
83	28.47	25.62	22.77	19.93	17.08	14.23	11.39	7.12	2.85	0.00
84	28.44	25.60	22.75	19.91	17.07	14.22	11.38	7.11	2.84	0.00
85	28.43	25.58	22.74	19.90	17.06	14.21	11.37	7.11	2.84	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 1 through 10)

Issue Age	1	2	3	4	5	6	7	8	9	10
0	11.67	11.08	10.50	9.92	9.33	8.75	8.17	7.58	7.00	6.42
1	11.73	11.14	10.55	9.97	9.38	8.80	8.21	7.62	7.04	6.45
2	11.80	11.21	10.62	10.03	9.44	8.85	8.26	7.67	7.08	6.49
3	11.88	11.28	10.69	10.09	9.50	8.91	8.31	7.72	7.13	6.53
4	11.96	11.36	10.77	10.17	9.57	8.97	8.37	7.78	7.18	6.58
5	12.05	11.45	10.85	10.25	9.64	9.04	8.44	7.83	7.23	6.63
6	12.15	11.54	10.93	10.33	9.72	9.11	8.50	7.90	7.29	6.68
7	12.25	11.64	11.03	10.41	9.80	9.19	8.58	7.96	7.35	6.74
8	12.36	11.74	11.12	10.50	9.88	9.27	8.65	8.03	7.41	6.80
9	12.47	11.84	11.22	10.60	9.97	9.35	8.73	8.10	7.48	6.86
10	12.58	11.95	11.32	10.69	10.06	9.44	8.81	8.18	7.55	6.92
11	12.70	12.07	11.43	10.80	10.16	9.53	8.89	8.26	7.62	6.99
12	12.83	12.19	11.55	10.91	10.26	9.62	8.98	8.34	7.70	7.06
13	12.96	12.31	11.67	11.02	10.37	9.72	9.07	8.42	7.78	7.13
14	13.10	12.44	11.79	11.13	10.48	9.82	9.17	8.51	7.86	7.20
15	13.24	12.58	11.92	11.26	10.59	9.93	9.27	8.61	7.94	7.28
16	13.39	12.72	12.05	11.38	10.71	10.04	9.37	8.70	8.03	7.37
17	13.55	12.87	12.19	11.51	10.84	10.16	9.48	8.80	8.13	7.45
18	13.71	13.02	12.34	11.65	10.97	10.28	9.60	8.91	8.22	7.54
19	13.88	13.19	12.49	11.80	11.10	10.41	9.72	9.02	8.33	7.63
20	14.06	13.35	12.65	11.95	11.25	10.54	9.84	9.14	8.43	7.73
21	14.25	13.53	12.82	12.11	11.40	10.68	9.97	9.26	8.55	7.84
22	14.44	13.72	13.00	12.28	11.56	10.83	10.11	9.39	8.67	7.94
23	14.65	13.92	13.19	12.45	11.72	10.99	10.26	9.52	8.79	8.06
24	14.87	14.13	13.39	12.64	11.90	11.15	10.41	9.67	8.92	8.18
25	15.10	14.35	13.59	12.84	12.08	11.33	10.57	9.82	9.06	8.31
26	15.35	14.58	13.82	13.05	12.28	11.51	10.75	9.98	9.21	8.44
27	15.61	14.83	14.05	13.27	12.49	11.71	10.93	10.15	9.37	8.58
28	15.88	15.08	14.29	13.50	12.70	11.91	11.12	10.32	9.53	8.73
29	16.16	15.36	14.55	13.74	12.93	12.12	11.32	10.51	9.70	8.89
30	16.47	15.64	14.82	14.00	13.17	12.35	11.53	10.70	9.88	9.06
31	16.78	15.94	15.10	14.27	13.43	12.59	11.75	10.91	10.07	9.23
32	17.12	16.26	15.40	14.55	13.69	12.84	11.98	11.13	10.27	9.41
33	17.47	16.59	15.72	14.85	13.97	13.10	12.23	11.35	10.48	9.61
34	17.84	16.95	16.06	15.16	14.27	13.38	12.49	11.60	10.70	9.81
35	18.23	17.32	16.41	15.50	14.58	13.67	12.76	11.85	10.94	10.03
36	18.64	17.71	16.78	15.84	14.91	13.98	13.05	12.12	11.18	10.25
37	19.07	18.12	17.16	16.21	15.26	14.30	13.35	12.40	11.44	10.49
38	19.53	18.55	17.57	16.60	15.62	14.64	13.67	12.69	11.72	10.74
39	20.01	19.01	18.01	17.01	16.01	15.01	14.00	13.00	12.00	11.00
40	20.52	19.49	18.46	17.44	16.41	15.39	14.36	13.34	12.31	11.28
41	21.05	20.00	18.95	17.90	16.84	15.79	14.74	13.68	12.63	11.58
42	21.62	20.54	19.46	18.38	17.30	16.22	15.14	14.05	12.97	11.89
43	22.23	21.11	20.00	18.89	17.78	16.67	15.56	14.45	13.34	12.22
44	22.86	21.72	20.58	19.43	18.29	17.15	16.00	14.86	13.72	12.57
45	23.54	22.36	21.18	20.01	18.83	17.65	16.48	15.30	14.12	12.95
46	24.25	23.04	21.82	20.61	19.40	18.19	16.97	15.76	14.55	13.34
47	25.00	23.75	22.50	21.25	20.00	18.75	17.50	16.25	15.00	13.75
48	25.80	24.51	23.22	21.93	20.64	19.35	18.06	16.77	15.48	14.19
49	26.64	25.30	23.97	22.64	21.31	19.98	18.64	17.31	15.98	14.65
50	27.52	26.14	24.77	23.39	22.02	20.64	19.26	17.89	16.51	15.14

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
51	28.45	27.03	25.61	24.18	22.76	21.34	19.92	18.49	17.07	15.65
52	29.43	27.96	26.49	25.02	23.55	22.07	20.60	19.13	17.66	16.19
53	30.47	28.94	27.42	25.90	24.37	22.85	21.33	19.80	18.28	16.76
54	31.56	29.98	28.40	26.82	25.24	23.67	22.09	20.51	18.93	17.36
55	32.70	31.07	29.43	27.80	26.16	24.53	22.89	21.26	19.62	17.99
56	33.91	32.22	30.52	28.83	27.13	25.44	23.74	22.04	20.35	18.65
57	35.19	33.43	31.67	29.91	28.15	26.39	24.63	22.87	21.11	19.35
58	36.53	34.71	32.88	31.05	29.23	27.40	25.57	23.75	21.92	20.09
59	37.95	36.05	34.15	32.26	30.36	28.46	26.56	24.67	22.77	20.87
60	39.45	37.48	35.50	33.53	31.56	29.59	27.61	25.64	23.67	21.70
61	41.04	38.99	36.93	34.88	32.83	30.78	28.73	26.67	24.62	22.57
62	42.72	40.59	38.45	36.32	34.18	32.04	29.91	27.77	25.63	23.50
63	44.51	42.29	40.06	37.84	35.61	33.39	31.16	28.93	26.71	24.48
64	46.42	44.10	41.78	39.46	37.14	34.82	32.50	30.17	27.85	25.53
65	48.46	46.03	43.61	41.19	38.76	36.34	33.92	31.50	29.07	26.65
66	50.63	48.10	45.56	43.03	40.50	37.97	35.44	32.91	30.38	27.84
67	52.95	50.30	47.65	45.00	42.36	39.71	37.06	34.41	31.77	29.12
68	55.43	52.65	49.88	47.11	44.34	41.57	38.80	36.03	33.26	30.48
69	58.08	55.17	52.27	49.37	46.46	43.56	40.65	37.75	34.85	31.94
70	58.33	55.41	52.49	49.58	46.66	43.74	40.83	37.91	35.00	32.08
71	58.26	55.34	52.43	49.52	46.61	43.69	40.78	37.87	34.95	32.04
72	58.19	55.28	52.37	49.46	46.55	43.64	40.73	37.82	34.91	32.00
73	58.11	55.20	52.30	49.39	46.49	43.58	40.68	37.77	34.87	31.96
74	58.03	55.13	52.23	49.33	46.42	43.52	40.62	37.72	34.82	31.92
75	57.95	55.05	52.15	49.26	46.36	43.46	40.56	37.67	34.77	31.87
76	57.86	54.97	52.08	49.18	46.29	43.40	40.50	37.61	34.72	31.82
77	57.77	54.88	52.00	49.11	46.22	43.33	40.44	37.55	34.66	31.77
78	57.68	54.79	51.91	49.03	46.14	43.26	40.37	37.49	34.61	31.72
79	57.57	54.70	51.82	48.94	46.06	43.18	40.30	37.42	34.54	31.67
80	57.47	54.59	51.72	48.85	45.97	43.10	40.23	37.35	34.48	31.61
81	57.41	54.54	51.67	48.80	45.93	43.06	40.19	37.32	34.44	31.57
82	57.36	54.50	51.63	48.76	45.89	43.02	40.15	37.29	34.42	31.55
83	57.29	54.43	51.56	48.70	45.83	42.97	40.11	37.24	34.38	31.51
84	57.23	54.36	51.50	48.64	45.78	42.92	40.06	37.20	34.34	31.47
85	57.17	54.31	51.46	48.60	45.74	42.88	40.02	37.16	34.30	31.45

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 11 through 20)

Issue Age	11	12	13	14	15	16	17	18	19	20
0	5.83	5.25	4.67	4.08	3.50	2.92	2.33	1.46	0.58	0.00
1	5.86	5.28	4.69	4.10	3.52	2.93	2.35	1.47	0.59	0.00
2	5.90	5.31	4.72	4.13	3.54	2.95	2.36	1.47	0.59	0.00
3	5.94	5.34	4.75	4.16	3.56	2.97	2.38	1.48	0.59	0.00
4	5.98	5.38	4.79	4.19	3.59	2.99	2.39	1.50	0.60	0.00
5	6.03	5.42	4.82	4.22	3.62	3.01	2.41	1.51	0.60	0.00
6	6.07	5.47	4.86	4.25	3.64	3.04	2.43	1.52	0.61	0.00
7	6.13	5.51	4.90	4.29	3.68	3.06	2.45	1.53	0.61	0.00
8	6.18	5.56	4.94	4.32	3.71	3.09	2.47	1.54	0.62	0.00
9	6.23	5.61	4.99	4.36	3.74	3.12	2.49	1.56	0.62	0.00
10	6.29	5.66	5.03	4.40	3.77	3.15	2.52	1.57	0.63	0.00
11	6.35	5.72	5.08	4.45	3.81	3.18	2.54	1.59	0.64	0.00
12	6.41	5.77	5.13	4.49	3.85	3.21	2.57	1.60	0.64	0.00
13	6.48	5.83	5.18	4.54	3.89	3.24	2.59	1.62	0.65	0.00
14	6.55	5.89	5.24	4.58	3.93	3.27	2.62	1.64	0.65	0.00
15	6.62	5.96	5.30	4.63	3.97	3.31	2.65	1.66	0.66	0.00
16	6.70	6.03	5.36	4.69	4.02	3.35	2.68	1.67	0.67	0.00
17	6.77	6.10	5.42	4.74	4.06	3.39	2.71	1.69	0.68	0.00
18	6.85	6.17	5.48	4.80	4.11	3.43	2.74	1.71	0.69	0.00
19	6.94	6.25	5.55	4.86	4.16	3.47	2.78	1.73	0.69	0.00
20	7.03	6.33	5.62	4.92	4.22	3.51	2.81	1.76	0.70	0.00
21	7.12	6.41	5.70	4.99	4.27	3.56	2.85	1.78	0.71	0.00
22	7.22	6.50	5.78	5.06	4.33	3.61	2.89	1.81	0.72	0.00
23	7.33	6.59	5.86	5.13	4.40	3.66	2.93	1.83	0.73	0.00
24	7.44	6.69	5.95	5.21	4.46	3.72	2.97	1.86	0.74	0.00
25	7.55	6.80	6.04	5.29	4.53	3.78	3.02	1.89	0.76	0.00
26	7.68	6.91	6.14	5.37	4.61	3.84	3.07	1.92	0.77	0.00
27	7.80	7.02	6.24	5.46	4.68	3.90	3.12	1.95	0.78	0.00
28	7.94	7.15	6.35	5.56	4.76	3.97	3.18	1.98	0.79	0.00
29	8.08	7.27	6.47	5.66	4.85	4.04	3.23	2.02	0.81	0.00
30	8.23	7.41	6.59	5.76	4.94	4.12	3.29	2.06	0.82	0.00
31	8.39	7.55	6.71	5.87	5.03	4.20	3.36	2.10	0.84	0.00
32	8.56	7.70	6.85	5.99	5.13	4.28	3.42	2.14	0.86	0.00
33	8.73	7.86	6.99	6.11	5.24	4.37	3.49	2.18	0.87	0.00
34	8.92	8.03	7.14	6.24	5.35	4.46	3.57	2.23	0.89	0.00
35	9.11	8.20	7.29	6.38	5.47	4.56	3.65	2.28	0.91	0.00
36	9.32	8.39	7.46	6.52	5.59	4.66	3.73	2.33	0.93	0.00
37	9.54	8.58	7.63	6.68	5.72	4.77	3.81	2.38	0.95	0.00
38	9.76	8.79	7.81	6.83	5.86	4.88	3.91	2.44	0.98	0.00
39	10.00	9.00	8.00	7.00	6.00	5.00	4.00	2.50	1.00	0.00
40	10.26	9.23	8.21	7.18	6.15	5.13	4.10	2.56	1.03	0.00
41	10.53	9.47	8.42	7.37	6.32	5.26	4.21	2.63	1.05	0.00
42	10.81	9.73	8.65	7.57	6.49	5.41	4.32	2.70	1.08	0.00
43	11.11	10.00	8.89	7.78	6.67	5.56	4.45	2.78	1.11	0.00
44	11.43	10.29	9.15	8.00	6.86	5.72	4.57	2.86	1.14	0.00
45	11.77	10.59	9.41	8.24	7.06	5.88	4.71	2.94	1.18	0.00
46	12.12	10.91	9.70	8.49	7.27	6.06	4.85	3.03	1.21	0.00
47	12.50	11.25	10.00	8.75	7.50	6.25	5.00	3.13	1.25	0.00
48	12.90	11.61	10.32	9.03	7.74	6.45	5.16	3.22	1.29	0.00
49	13.32	11.99	10.65	9.32	7.99	6.66	5.33	3.33	1.33	0.00
50	13.76	12.38	11.01	9.63	8.26	6.88	5.50	3.44	1.38	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
51	14.23	12.80	11.38	9.96	8.54	7.11	5.69	3.56	1.42	0.00
52	14.72	13.24	11.77	10.30	8.83	7.36	5.89	3.68	1.47	0.00
53	15.23	13.71	12.19	10.66	9.14	7.62	6.09	3.81	1.52	0.00
54	15.78	14.20	12.62	11.04	9.47	7.89	6.31	3.94	1.58	0.00
55	16.35	14.72	13.08	11.45	9.81	8.18	6.54	4.09	1.64	0.00
56	16.96	15.26	13.57	11.87	10.17	8.48	6.78	4.24	1.70	0.00
57	17.59	15.83	14.08	12.32	10.56	8.80	7.04	4.40	1.76	0.00
58	18.27	16.44	14.61	12.79	10.96	9.13	7.31	4.57	1.83	0.00
59	18.97	17.08	15.18	13.28	11.38	9.49	7.59	4.74	1.90	0.00
60	19.72	17.75	15.78	13.81	11.83	9.86	7.89	4.93	1.97	0.00
61	20.52	18.47	16.41	14.36	12.31	10.26	8.21	5.13	2.05	0.00
62	21.36	19.23	17.09	14.95	12.82	10.68	8.54	5.34	2.14	0.00
63	22.26	20.03	17.81	15.58	13.35	11.13	8.90	5.56	2.23	0.00
64	23.21	20.89	18.57	16.25	13.93	11.61	9.28	5.80	2.32	0.00
65	24.23	21.80	19.38	16.96	14.54	12.11	9.69	6.06	2.42	0.00
66	25.31	22.78	20.25	17.72	15.19	12.66	10.13	6.33	2.53	0.00
67	26.47	23.83	21.18	18.53	15.88	13.24	10.59	6.62	2.65	0.00
68	27.71	24.94	22.17	19.40	16.63	13.86	11.09	6.93	2.77	0.00
69	29.04	26.14	23.23	20.33	17.42	14.52	11.62	7.26	2.90	0.00
70	29.16	26.25	23.33	20.41	17.50	14.58	11.67	7.29	2.92	0.00
71	29.13	26.22	23.30	20.39	17.48	14.56	11.65	7.28	2.91	0.00
72	29.09	26.18	23.27	20.36	17.46	14.55	11.64	7.27	2.91	0.00
73	29.05	26.15	23.24	20.34	17.43	14.53	11.62	7.26	2.91	0.00
74	29.02	26.11	23.21	20.31	17.41	14.51	11.61	7.25	2.90	0.00
75	28.97	26.08	23.18	20.28	17.38	14.49	11.59	7.24	2.90	0.00
76	28.93	26.04	23.15	20.25	17.36	14.47	11.57	7.23	2.89	0.00
77	28.89	26.00	23.11	20.22	17.33	14.44	11.55	7.22	2.89	0.00
78	28.84	25.96	23.07	20.19	17.30	14.42	11.54	7.21	2.88	0.00
79	28.79	25.91	23.03	20.15	17.27	14.39	11.51	7.20	2.88	0.00
80	28.73	25.86	22.99	20.11	17.24	14.37	11.49	7.18	2.87	0.00
81	28.70	25.83	22.96	20.09	17.22	14.35	11.48	7.18	2.87	0.00
82	28.68	25.81	22.95	20.08	17.21	14.34	11.47	7.17	2.87	0.00
83	28.65	25.78	22.92	20.05	17.19	14.32	11.46	7.16	2.86	0.00
84	28.61	25.75	22.89	20.03	17.17	14.31	11.45	7.15	2.86	0.00
85	28.59	25.73	22.87	20.01	17.15	14.29	11.43	7.15	2.86	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)
(Years 1 through 10)

Issue Age	1	2	3	4	5	6	7	8	9	10
18	16.12	15.32	14.51	13.70	12.90	12.09	11.29	10.48	9.67	8.87
19	16.39	15.57	14.75	13.93	13.11	12.29	11.47	10.65	9.83	9.01
20	16.67	15.83	15.00	14.17	13.33	12.50	11.67	10.83	10.00	9.17
21	16.95	16.11	15.26	14.41	13.56	12.71	11.87	11.02	10.17	9.32
22	17.25	16.39	15.53	14.67	13.80	12.94	12.08	11.22	10.35	9.49
23	17.57	16.69	15.81	14.93	14.06	13.18	12.30	11.42	10.54	9.66
24	17.90	17.01	16.11	15.22	14.32	13.43	12.53	11.64	10.74	9.85
25	18.25	17.33	16.42	15.51	14.60	13.69	12.77	11.86	10.95	10.04
26	18.61	17.68	16.75	15.82	14.89	13.96	13.03	12.10	11.17	10.23
27	18.99	18.04	17.09	16.14	15.19	14.24	13.29	12.34	11.39	10.44
28	19.38	18.41	17.44	16.48	15.51	14.54	13.57	12.60	11.63	10.66
29	19.80	18.81	17.82	16.83	15.84	14.85	13.86	12.87	11.88	10.89
30	20.25	19.24	18.22	17.21	16.20	15.19	14.17	13.16	12.15	11.14
31	20.72	19.69	18.65	17.62	16.58	15.54	14.51	13.47	12.43	11.40
32	21.23	20.17	19.11	18.05	16.99	15.92	14.86	13.80	12.74	11.68
33	21.77	20.69	19.60	18.51	17.42	16.33	15.24	14.15	13.06	11.98
34	22.35	21.23	20.12	19.00	17.88	16.76	15.65	14.53	13.41	12.29
35	22.96	21.81	20.66	19.52	18.37	17.22	16.07	14.92	13.78	12.63
36	23.61	22.43	21.25	20.07	18.89	17.71	16.53	15.35	14.17	12.99
37	24.30	23.08	21.87	20.65	19.44	18.22	17.01	15.79	14.58	13.36
38	25.03	23.78	22.52	21.27	20.02	18.77	17.52	16.27	15.02	13.76
39	25.80	24.51	23.22	21.93	20.64	19.35	18.06	16.77	15.48	14.19
40	26.61	25.28	23.95	22.62	21.29	19.96	18.63	17.30	15.97	14.64
41	27.48	26.10	24.73	23.35	21.98	20.61	19.23	17.86	16.49	15.11
42	28.39	26.97	25.55	24.13	22.71	21.29	19.87	18.45	17.03	15.61
43	29.35	27.88	26.41	24.95	23.48	22.01	20.54	19.08	17.61	16.14
44	30.36	28.84	27.32	25.81	24.29	22.77	21.25	19.73	18.22	16.70
45	31.42	29.85	28.28	26.71	25.14	23.56	21.99	20.42	18.85	17.28
46	32.53	30.90	29.28	27.65	26.02	24.40	22.77	21.14	19.52	17.89
47	33.70	32.01	30.33	28.64	26.96	25.27	23.59	21.90	20.22	18.53
48	34.92	33.18	31.43	29.68	27.94	26.19	24.45	22.70	20.95	19.21
49	36.23	34.42	32.61	30.80	28.99	27.17	25.36	23.55	21.74	19.93
50	37.64	35.76	33.87	31.99	30.11	28.23	26.35	24.46	22.58	20.70
51	39.14	37.18	35.22	33.27	31.31	29.35	27.40	25.44	23.48	21.53
52	40.74	38.70	36.66	34.63	32.59	30.55	28.52	26.48	24.44	22.41
53	42.43	40.31	38.19	36.07	33.95	31.83	29.70	27.58	25.46	23.34
54	44.23	42.02	39.81	37.60	35.39	33.18	30.96	28.75	26.54	24.33
55	46.13	43.82	41.51	39.21	36.90	34.60	32.29	29.98	27.68	25.37
56	48.11	45.70	43.30	40.89	38.49	36.08	33.68	31.27	28.87	26.46
57	50.19	47.68	45.17	42.66	40.16	37.65	35.14	32.63	30.12	27.61
58	52.37	49.75	47.13	44.51	41.89	39.28	36.66	34.04	31.42	28.80
59	54.69	51.96	49.22	46.49	43.76	41.02	38.29	35.55	32.82	30.08
60	57.18	54.32	51.46	48.61	45.75	42.89	40.03	37.17	34.31	31.45
61	58.46	55.53	52.61	49.69	46.77	43.84	40.92	38.00	35.07	32.15
62	58.43	55.50	52.58	49.66	46.74	43.82	40.90	37.98	35.06	32.13
63	58.40	55.48	52.56	49.64	46.72	43.80	40.88	37.96	35.04	32.12
64	58.37	55.45	52.53	49.61	46.70	43.78	40.86	37.94	35.02	32.10
65	58.33	55.41	52.50	49.58	46.66	43.75	40.83	37.91	35.00	32.08
66	58.27	55.36	52.45	49.53	46.62	43.71	40.79	37.88	34.96	32.05
67	58.20	55.29	52.38	49.47	46.56	43.65	40.74	37.83	34.92	32.01
68	58.13	55.22	52.31	49.41	46.50	43.59	40.69	37.78	34.88	31.97
69	58.03	55.13	52.23	49.33	46.42	43.52	40.62	37.72	34.82	31.92
70	57.94	55.05	52.15	49.25	46.35	43.46	40.56	37.66	34.77	31.87

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
71	57.85	54.96	52.06	49.17	46.28	43.39	40.49	37.60	34.71	31.82
72	57.79	54.90	52.01	49.12	46.24	43.35	40.46	37.57	34.68	31.79
73	57.72	54.84	51.95	49.06	46.18	43.29	40.40	37.52	34.63	31.75
74	57.63	54.75	51.86	48.98	46.10	43.22	40.34	37.46	34.58	31.70
75	57.54	54.67	51.79	48.91	46.04	43.16	40.28	37.40	34.53	31.65
76	57.45	54.58	51.70	48.83	45.96	43.09	40.21	37.34	34.47	31.60
77	57.37	54.50	51.63	48.76	45.89	43.02	40.16	37.29	34.42	31.55
78	57.30	54.44	51.57	48.71	45.84	42.98	40.11	37.25	34.38	31.52
79	57.26	54.40	51.53	48.67	45.81	42.94	40.08	37.22	34.36	31.49
80	57.22	54.35	51.49	48.63	45.77	42.91	40.05	37.19	34.33	31.47
81	57.19	54.33	51.48	48.62	45.76	42.90	40.04	37.18	34.32	31.46
82	57.14	54.29	51.43	48.57	45.72	42.86	40.00	37.14	34.29	31.43
83	57.08	54.22	51.37	48.52	45.66	42.81	39.96	37.10	34.25	31.39
84	57.01	54.16	51.31	48.46	45.61	42.76	39.91	37.06	34.21	31.36
85	57.01	54.16	51.31	48.46	45.61	42.76	39.91	37.06	34.21	31.36

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)
(Years 11 through 20)

Issue Age	11	12	13	14	15	16	17	18	19	20
18	8.06	7.26	6.45	5.64	4.84	4.03	3.22	2.02	0.81	0.00
19	8.19	7.38	6.56	5.74	4.92	4.10	3.28	2.05	0.82	0.00
20	8.33	7.50	6.67	5.83	5.00	4.17	3.33	2.08	0.83	0.00
21	8.48	7.63	6.78	5.93	5.09	4.24	3.39	2.12	0.85	0.00
22	8.63	7.76	6.90	6.04	5.18	4.31	3.45	2.16	0.86	0.00
23	8.79	7.91	7.03	6.15	5.27	4.39	3.51	2.20	0.88	0.00
24	8.95	8.06	7.16	6.27	5.37	4.48	3.58	2.24	0.90	0.00
25	9.12	8.21	7.30	6.39	5.47	4.56	3.65	2.28	0.91	0.00
26	9.30	8.37	7.44	6.51	5.58	4.65	3.72	2.33	0.93	0.00
27	9.49	8.54	7.60	6.65	5.70	4.75	3.80	2.37	0.95	0.00
28	9.69	8.72	7.75	6.78	5.81	4.85	3.88	2.42	0.97	0.00
29	9.90	8.91	7.92	6.93	5.94	4.95	3.96	2.48	0.99	0.00
30	10.12	9.11	8.10	7.09	6.07	5.06	4.05	2.53	1.01	0.00
31	10.36	9.33	8.29	7.25	6.22	5.18	4.14	2.59	1.04	0.00
32	10.62	9.55	8.49	7.43	6.37	5.31	4.25	2.65	1.06	0.00
33	10.89	9.80	8.71	7.62	6.53	5.44	4.35	2.72	1.09	0.00
34	11.18	10.06	8.94	7.82	6.71	5.59	4.47	2.79	1.12	0.00
35	11.48	10.33	9.18	8.04	6.89	5.74	4.59	2.87	1.15	0.00
36	11.80	10.62	9.44	8.26	7.08	5.90	4.72	2.95	1.18	0.00
37	12.15	10.93	9.72	8.50	7.29	6.07	4.86	3.04	1.21	0.00
38	12.51	11.26	10.01	8.76	7.51	6.26	5.01	3.13	1.25	0.00
39	12.90	11.61	10.32	9.03	7.74	6.45	5.16	3.22	1.29	0.00
40	13.31	11.98	10.65	9.31	7.98	6.65	5.32	3.33	1.33	0.00
41	13.74	12.36	10.99	9.62	8.24	6.87	5.50	3.43	1.37	0.00
42	14.19	12.77	11.36	9.94	8.52	7.10	5.68	3.55	1.42	0.00
43	14.67	13.21	11.74	10.27	8.80	7.34	5.87	3.67	1.47	0.00
44	15.18	13.66	12.14	10.63	9.11	7.59	6.07	3.79	1.52	0.00
45	15.71	14.14	12.57	11.00	9.43	7.85	6.28	3.93	1.57	0.00
46	16.26	14.64	13.01	11.39	9.76	8.13	6.51	4.07	1.63	0.00
47	16.85	15.16	13.48	11.79	10.11	8.42	6.74	4.21	1.68	0.00
48	17.46	15.72	13.97	12.22	10.48	8.73	6.98	4.37	1.75	0.00
49	18.12	16.30	14.49	12.68	10.87	9.06	7.25	4.53	1.81	0.00
50	18.82	16.94	15.05	13.17	11.29	9.41	7.53	4.70	1.88	0.00
51	19.57	17.61	15.65	13.70	11.74	9.78	7.83	4.89	1.96	0.00
52	20.37	18.33	16.30	14.26	12.22	10.18	8.15	5.09	2.04	0.00
53	21.22	19.10	16.97	14.85	12.73	10.61	8.49	5.30	2.12	0.00
54	22.12	19.91	17.69	15.48	13.27	11.06	8.85	5.53	2.21	0.00
55	23.06	20.76	18.45	16.14	13.84	11.53	9.23	5.77	2.31	0.00
56	24.06	21.65	19.24	16.84	14.43	12.03	9.62	6.01	2.41	0.00
57	25.10	22.59	20.08	17.57	15.06	12.55	10.04	6.27	2.51	0.00
58	26.18	23.57	20.95	18.33	15.71	13.09	10.47	6.55	2.62	0.00
59	27.35	24.61	21.88	19.14	16.41	13.67	10.94	6.84	2.73	0.00
60	28.59	25.73	22.87	20.01	17.15	14.30	11.44	7.15	2.86	0.00
61	29.23	26.31	23.38	20.46	17.54	14.61	11.69	7.31	2.92	0.00
62	29.21	26.29	23.37	20.45	17.53	14.61	11.69	7.30	2.92	0.00
63	29.20	26.28	23.36	20.44	17.52	14.60	11.68	7.30	2.92	0.00
64	29.18	26.27	23.35	20.43	17.51	14.59	11.67	7.30	2.92	0.00
65	29.16	26.25	23.33	20.42	17.50	14.58	11.67	7.29	2.92	0.00
66	29.14	26.22	23.31	20.40	17.48	14.57	11.65	7.28	2.91	0.00
67	29.10	26.19	23.28	20.37	17.46	14.55	11.64	7.28	2.91	0.00
68	29.06	26.16	23.25	20.34	17.44	14.53	11.63	7.27	2.91	0.00
69	29.02	26.11	23.21	20.31	17.41	14.51	11.61	7.25	2.90	0.00
70	28.97	26.07	23.18	20.28	17.38	14.49	11.59	7.24	2.90	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
71	28.92	26.03	23.14	20.25	17.35	14.46	11.57	7.23	2.89	0.00
72	28.90	26.01	23.12	20.23	17.34	14.45	11.56	7.22	2.89	0.00
73	28.86	25.97	23.09	20.20	17.32	14.43	11.54	7.22	2.89	0.00
74	28.81	25.93	23.05	20.17	17.29	14.41	11.53	7.20	2.88	0.00
75	28.77	25.89	23.02	20.14	17.26	14.39	11.51	7.19	2.88	0.00
76	28.72	25.85	22.98	20.11	17.23	14.36	11.49	7.18	2.87	0.00
77	28.68	25.81	22.95	20.08	17.21	14.34	11.47	7.17	2.87	0.00
78	28.65	25.79	22.92	20.06	17.19	14.33	11.46	7.16	2.87	0.00
79	28.63	25.77	22.90	20.04	17.18	14.31	11.45	7.16	2.86	0.00
80	28.61	25.75	22.89	20.03	17.16	14.30	11.44	7.15	2.86	0.00
81	28.60	25.74	22.88	20.02	17.16	14.30	11.44	7.15	2.86	0.00
82	28.57	25.72	22.86	20.00	17.14	14.29	11.43	7.14	2.86	0.00
83	28.54	25.69	22.83	19.98	17.12	14.27	11.42	7.13	2.85	0.00
84	28.51	25.66	22.81	19.95	17.10	14.25	11.40	7.13	2.85	0.00
85	28.50	25.65	22.80	19.95	17.10	14.25	11.40	7.13	2.85	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)
(Years 1 through 10)

Issue Age	1	2	3	4	5	6	7	8	9	10
18	15.01	14.26	13.51	12.76	12.01	11.26	10.51	9.76	9.00	8.25
19	15.25	14.49	13.72	12.96	12.20	11.44	10.67	9.91	9.15	8.39
20	15.50	14.72	13.95	13.17	12.40	11.62	10.85	10.07	9.30	8.52
21	15.76	14.97	14.19	13.40	12.61	11.82	11.03	10.25	9.46	8.67
22	16.04	15.24	14.44	13.63	12.83	12.03	11.23	10.43	9.62	8.82
23	16.33	15.51	14.70	13.88	13.06	12.25	11.43	10.62	9.80	8.98
24	16.64	15.81	14.97	14.14	13.31	12.48	11.65	10.81	9.98	9.15
25	16.96	16.11	15.26	14.42	13.57	12.72	11.87	11.02	10.18	9.33
26	17.30	16.43	15.57	14.70	13.84	12.97	12.11	11.24	10.38	9.51
27	17.66	16.77	15.89	15.01	14.13	13.24	12.36	11.48	10.59	9.71
28	18.03	17.13	16.23	15.33	14.43	13.52	12.62	11.72	10.82	9.92
29	18.43	17.51	16.59	15.66	14.74	13.82	12.90	11.98	11.06	10.14
30	18.84	17.90	16.96	16.02	15.08	14.13	13.19	12.25	11.31	10.36
31	19.28	18.32	17.36	16.39	15.43	14.46	13.50	12.53	11.57	10.61
32	19.75	18.76	17.77	16.78	15.80	14.81	13.82	12.83	11.85	10.86
33	20.23	19.22	18.21	17.20	16.19	15.18	14.16	13.15	12.14	11.13
34	20.75	19.71	18.67	17.64	16.60	15.56	14.52	13.49	12.45	11.41
35	21.29	20.23	19.16	18.10	17.03	15.97	14.90	13.84	12.77	11.71
36	21.86	20.76	19.67	18.58	17.49	16.39	15.30	14.21	13.11	12.02
37	22.46	21.33	20.21	19.09	17.96	16.84	15.72	14.60	13.47	12.35
38	23.08	21.93	20.78	19.62	18.47	17.31	16.16	15.00	13.85	12.70
39	23.75	22.56	21.38	20.19	19.00	17.81	16.63	15.44	14.25	13.06
40	24.46	23.23	22.01	20.79	19.57	18.34	17.12	15.90	14.67	13.45
41	25.21	23.95	22.69	21.43	20.16	18.90	17.64	16.38	15.12	13.86
42	26.00	24.70	23.40	22.10	20.80	19.50	18.20	16.90	15.60	14.30
43	26.84	25.50	24.16	22.82	21.47	20.13	18.79	17.45	16.10	14.76
44	27.73	26.35	24.96	23.57	22.19	20.80	19.41	18.03	16.64	15.25
45	28.68	27.24	25.81	24.37	22.94	21.51	20.07	18.64	17.21	15.77
46	29.67	28.19	26.71	25.22	23.74	22.25	20.77	19.29	17.80	16.32
47	30.73	29.19	27.66	26.12	24.58	23.05	21.51	19.97	18.44	16.90
48	31.84	30.25	28.66	27.07	25.48	23.88	22.29	20.70	19.11	17.51
49	33.02	31.37	29.72	28.06	26.41	24.76	23.11	21.46	19.81	18.16
50	34.25	32.53	30.82	29.11	27.40	25.69	23.97	22.26	20.55	18.84
51	35.54	33.76	31.98	30.21	28.43	26.65	24.88	23.10	21.32	19.55
52	36.89	35.05	33.20	31.36	29.51	27.67	25.82	23.98	22.13	20.29
53	38.31	36.39	34.48	32.56	30.65	28.73	26.81	24.90	22.98	21.07
54	39.79	37.80	35.81	33.82	31.83	29.84	27.85	25.87	23.88	21.89
55	41.35	39.28	37.21	35.15	33.08	31.01	28.94	26.88	24.81	22.74
56	42.98	40.83	38.68	36.53	34.38	32.23	30.09	27.94	25.79	23.64
57	44.69	42.45	40.22	37.99	35.75	33.52	31.28	29.05	26.81	24.58
58	46.48	44.15	41.83	39.51	37.18	34.86	32.53	30.21	27.89	25.56
59	48.36	45.95	43.53	41.11	38.69	36.27	33.86	31.44	29.02	26.60
60	50.35	47.83	45.32	42.80	40.28	37.76	35.25	32.73	30.21	27.69
61	52.44	49.82	47.20	44.58	41.95	39.33	36.71	34.09	31.47	28.84
62	54.66	51.93	49.19	46.46	43.73	41.00	38.26	35.53	32.80	30.06
63	57.00	54.15	51.30	48.45	45.60	42.75	39.90	37.05	34.20	31.35
64	58.54	55.61	52.68	49.76	46.83	43.90	40.98	38.05	35.12	32.20
65	58.48	55.56	52.63	49.71	46.79	43.86	40.94	38.01	35.09	32.17
66	58.42	55.50	52.58	49.66	46.74	43.82	40.90	37.97	35.05	32.13
67	58.36	55.45	52.53	49.61	46.69	43.77	40.85	37.94	35.02	32.10
68	58.30	55.39	52.47	49.56	46.64	43.73	40.81	37.90	34.98	32.07
69	58.24	55.33	52.42	49.51	46.59	43.68	40.77	37.86	34.94	32.03
70	58.18	55.27	52.36	49.45	46.54	43.64	40.73	37.82	34.91	32.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
71	58.13	55.22	52.31	49.41	46.50	43.59	40.69	37.78	34.88	31.97
72	58.07	55.17	52.27	49.36	46.46	43.56	40.65	37.75	34.84	31.94
73	58.02	55.12	52.22	49.32	46.42	43.52	40.61	37.71	34.81	31.91
74	57.97	55.07	52.17	49.27	46.38	43.48	40.58	37.68	34.78	31.88
75	57.90	55.01	52.11	49.22	46.32	43.43	40.53	37.64	34.74	31.85
76	57.84	54.94	52.05	49.16	46.27	43.38	40.49	37.59	34.70	31.81
77	57.77	54.88	51.99	49.10	46.21	43.32	40.44	37.55	34.66	31.77
78	57.69	54.81	51.92	49.04	46.15	43.27	40.38	37.50	34.61	31.73
79	57.61	54.73	51.85	48.97	46.09	43.21	40.33	37.45	34.57	31.69
80	57.52	54.65	51.77	48.89	46.02	43.14	40.27	37.39	34.51	31.64
81	57.53	54.65	51.77	48.90	46.02	43.15	40.27	37.39	34.52	31.64
82	57.55	54.68	51.80	48.92	46.04	43.17	40.29	37.41	34.53	31.65
83	57.55	54.68	51.80	48.92	46.04	43.17	40.29	37.41	34.53	31.65
84	57.57	54.69	51.81	48.93	46.05	43.18	40.30	37.42	34.54	31.66
85	57.57	54.69	51.81	48.93	46.06	43.18	40.30	37.42	34.54	31.66

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)
(Years 11 through 20)

Issue Age	11	12	13	14	15	16	17	18	19	20
18	7.50	6.75	6.00	5.25	4.50	3.75	3.00	1.88	0.75	0.00
19	7.62	6.86	6.10	5.34	4.57	3.81	3.05	1.91	0.76	0.00
20	7.75	6.97	6.20	5.42	4.65	3.87	3.10	1.94	0.77	0.00
21	7.88	7.09	6.31	5.52	4.73	3.94	3.15	1.97	0.79	0.00
22	8.02	7.22	6.42	5.61	4.81	4.01	3.21	2.01	0.80	0.00
23	8.17	7.35	6.53	5.72	4.90	4.08	3.27	2.04	0.82	0.00
24	8.32	7.49	6.66	5.82	4.99	4.16	3.33	2.08	0.83	0.00
25	8.48	7.63	6.78	5.94	5.09	4.24	3.39	2.12	0.85	0.00
26	8.65	7.78	6.92	6.05	5.19	4.32	3.46	2.16	0.86	0.00
27	8.83	7.95	7.06	6.18	5.30	4.41	3.53	2.21	0.88	0.00
28	9.02	8.11	7.21	6.31	5.41	4.51	3.61	2.25	0.90	0.00
29	9.21	8.29	7.37	6.45	5.53	4.61	3.69	2.30	0.92	0.00
30	9.42	8.48	7.54	6.60	5.65	4.71	3.77	2.36	0.94	0.00
31	9.64	8.68	7.71	6.75	5.79	4.82	3.86	2.41	0.96	0.00
32	9.87	8.89	7.90	6.91	5.92	4.94	3.95	2.47	0.99	0.00
33	10.12	9.11	8.09	7.08	6.07	5.06	4.05	2.53	1.01	0.00
34	10.37	9.34	8.30	7.26	6.22	5.19	4.15	2.59	1.04	0.00
35	10.64	9.58	8.52	7.45	6.39	5.32	4.26	2.66	1.06	0.00
36	10.93	9.84	8.74	7.65	6.56	5.46	4.37	2.73	1.09	0.00
37	11.23	10.11	8.98	7.86	6.74	5.61	4.49	2.81	1.12	0.00
38	11.54	10.39	9.23	8.08	6.93	5.77	4.62	2.89	1.15	0.00
39	11.88	10.69	9.50	8.31	7.13	5.94	4.75	2.97	1.19	0.00
40	12.23	11.01	9.78	8.56	7.34	6.11	4.89	3.06	1.22	0.00
41	12.60	11.34	10.08	8.82	7.56	6.30	5.04	3.15	1.26	0.00
42	13.00	11.70	10.40	9.10	7.80	6.50	5.20	3.25	1.30	0.00
43	13.42	12.08	10.74	9.39	8.05	6.71	5.37	3.36	1.34	0.00
44	13.87	12.48	11.09	9.71	8.32	6.93	5.55	3.47	1.39	0.00
45	14.34	12.90	11.47	10.04	8.60	7.17	5.74	3.58	1.43	0.00
46	14.84	13.35	11.87	10.39	8.90	7.42	5.93	3.71	1.48	0.00
47	15.36	13.83	12.29	10.76	9.22	7.68	6.15	3.84	1.54	0.00
48	15.92	14.33	12.74	11.15	9.55	7.96	6.37	3.98	1.59	0.00
49	16.51	14.86	13.21	11.56	9.91	8.25	6.60	4.13	1.65	0.00
50	17.12	15.41	13.70	11.99	10.27	8.56	6.85	4.28	1.71	0.00
51	17.77	15.99	14.21	12.44	10.66	8.88	7.11	4.44	1.78	0.00
52	18.44	16.60	14.76	12.91	11.07	9.22	7.38	4.61	1.84	0.00
53	19.15	17.24	15.32	13.41	11.49	9.58	7.66	4.79	1.92	0.00
54	19.90	17.91	15.92	13.93	11.94	9.95	7.96	4.97	1.99	0.00
55	20.67	18.61	16.54	14.47	12.40	10.34	8.27	5.17	2.07	0.00
56	21.49	19.34	17.19	15.04	12.89	10.74	8.60	5.37	2.15	0.00
57	22.34	20.11	17.88	15.64	13.41	11.17	8.94	5.59	2.23	0.00
58	23.24	20.91	18.59	16.27	13.94	11.62	9.30	5.81	2.32	0.00
59	24.18	21.76	19.35	16.93	14.51	12.09	9.67	6.05	2.42	0.00
60	25.18	22.66	20.14	17.62	15.11	12.59	10.07	6.29	2.52	0.00
61	26.22	23.60	20.98	18.36	15.73	13.11	10.49	6.56	2.62	0.00
62	27.33	24.60	21.86	19.13	16.40	13.67	10.93	6.83	2.73	0.00
63	28.50	25.65	22.80	19.95	17.10	14.25	11.40	7.12	2.85	0.00
64	29.27	26.34	23.42	20.49	17.56	14.63	11.71	7.32	2.93	0.00
65	29.24	26.32	23.39	20.47	17.54	14.62	11.70	7.31	2.92	0.00
66	29.21	26.29	23.37	20.45	17.53	14.61	11.68	7.30	2.92	0.00
67	29.18	26.26	23.35	20.43	17.51	14.59	11.67	7.30	2.92	0.00
68	29.15	26.24	23.32	20.41	17.49	14.58	11.66	7.29	2.92	0.00
69	29.12	26.21	23.30	20.38	17.47	14.56	11.65	7.28	2.91	0.00
70	29.09	26.18	23.27	20.36	17.45	14.55	11.64	7.27	2.91	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
71	29.06	26.16	23.25	20.34	17.44	14.53	11.63	7.27	2.91	0.00
72	29.04	26.13	23.23	20.33	17.42	14.52	11.61	7.26	2.90	0.00
73	29.01	26.11	23.21	20.31	17.41	14.51	11.60	7.25	2.90	0.00
74	28.98	26.09	23.19	20.29	17.39	14.49	11.59	7.25	2.90	0.00
75	28.95	26.06	23.16	20.27	17.37	14.48	11.58	7.24	2.90	0.00
76	28.92	26.03	23.13	20.24	17.35	14.46	11.57	7.23	2.89	0.00
77	28.88	25.99	23.11	20.22	17.33	14.44	11.55	7.22	2.89	0.00
78	28.85	25.96	23.08	20.19	17.31	14.42	11.54	7.21	2.88	0.00
79	28.80	25.92	23.04	20.16	17.28	14.40	11.52	7.20	2.88	0.00
80	28.76	25.88	23.01	20.13	17.26	14.38	11.50	7.19	2.88	0.00
81	28.76	25.89	23.01	20.13	17.26	14.38	11.51	7.19	2.88	0.00
82	28.78	25.90	23.02	20.14	17.27	14.39	11.51	7.19	2.88	0.00
83	28.78	25.90	23.02	20.14	17.27	14.39	11.51	7.19	2.88	0.00
84	28.78	25.91	23.03	20.15	17.27	14.39	11.51	7.20	2.88	0.00
85	28.78	25.91	23.03	20.15	17.27	14.39	11.51	7.20	2.88	0.00

DEFINITIONS

In this Policy, the following words mean:

Accumulation Value – The amount in this Policy to which We credit interest and from which We deduct the Monthly Deductions on each Monthly Anniversary Date.

Attained Age - The Insured's current age based on nearest birthday.

Beneficiary – The person, persons or entity named in writing by You to receive the Insurance Proceeds at the Insured's death while this Policy is in force.

Cash Surrender Value – The Accumulation Value less the Surrender Charges less any Indebtedness.

Cash Value – The Accumulation Value less the Surrender Charge, if any.

Current Assumptions – The current Cost of Insurance Rates, Interest Rates, Monthly Expenses, and Premium Expense Charges used in figuring the Accumulation Values. These may be more favorable than the Policy guarantees. The factors We use for Current Assumptions will take into account (a) Policy size, (b) time this Policy has been in force, and (c) any Indebtedness.

Death Benefit Proceeds – The total amount We will pay the Beneficiary at the death of the Insured if this Policy is then in force less any outstanding Indebtedness.

Indebtedness – The sum of any unpaid Policy Loans and any accrued and unpaid Policy Loan interest.

Insurance Proceeds – The amount payable on (a) the Maturity Date, (b) the exercise of the full Surrender benefit, or (c) the Insured's death. The Proceeds on the Maturity Date will be the Cash Surrender Value. The Proceeds on the Insured's death will be the Death Benefit Proceeds.

Insured – The person whose life is insured under the terms of this Policy. See the Policy Specification Page.

Initial Specified Amount – The amount shown on the Policy Specification Page.

Internal Revenue Code – The provisions of the Internal Revenue Code in effect on the Issue Date of this Policy.

Maturity Date – Maturity Date means the Policy Anniversary following the Insured's 120th birthday.

Minimum Premium Period – The period during which minimum premiums paid in advance are required to keep the Policy in force. The Minimum Premium Period is shown on the Policy Specification Page.

Monthly Anniversary Date – The same day shown on the Policy Specification Page under the Issue Date for each succeeding month.

Policy Anniversary Date – The same day and month as the Issue Date shown on the Policy Specification Page for each succeeding year.

Surrender Charge – The amount described on Page 5, which We will deduct from the Accumulation Value if this Policy is surrendered, in whole or in part, or if the Specified Amount is decreased.

We, Our, Us, Company – Occidental Life Insurance Company of North Carolina.

Written Request – A request to exercise Your Rights signed by You and received by Us on forms We supply or that are satisfactory to Us. We may also require that Your Policy be sent to Us with Your Written Request.

You, Your – The Owner of this Policy. The Owner may be someone other than the Insured.

GENERAL PROVISIONS

The Contract

This Policy and a copy of the application attached to it, plus any supplemental applications for increases in the Specified Amount, make up the entire Contract between You and Us. We have relied on the statements made in the application for this Policy. These statements, in the absence of fraud, are considered representations and not warranties. No such statements made shall be used in defense of a claim under the Policy unless it is contained in the application and a copy

GENERAL PROVISIONS (Continued)

of the application is attached to the Policy. This Policy cannot be changed in any way without the written consent of one of Our officers.

Your Rights

You can exercise the rights given by this Policy. These rights include:

- The right to make flexible premium payments according to the Premiums and Reinstatement section.
- The right to change the Death Benefit Option according to the Death Benefits and Death Benefit Options and Changing Your Insurance sections.
- The right to change the Specified Amount according to the Changing Your Insurance section.
- The right to Surrender this Policy according to the Policy Values section.
- The right to borrow money according to the Loan Privileges section.
- The right to change the Beneficiary according to the Ownership, Beneficiary & Assignment Rights section.
- The right to choose how the Insurance Proceeds will be paid according to the Settlement Provisions section.
- The right to assign this Policy according to the General Provisions section.
- The right to transfer ownership according to the General Provisions section.

You can exercise Your Rights under this Policy while the Insured is alive by making a Written Request. If Your Policy is assigned as collateral, We will also require a Written Request from the assignee. If You have not reserved the right to change the Beneficiary, We will also require a Written Request satisfactory to Us from any irrevocable Beneficiary.

Annual Report

We will send You a report, without charge, after each Policy Anniversary. This report will show:

- (a) premiums paid since the last report;
- (b) the Cash Surrender Value at the beginning of the period;
- (c) interest credited since the last report;
- (d) Monthly Deductions since the last report;
- (e) Partial Surrenders since the last report;
- (f) Indebtedness activity;
- (g) The Cash Surrender Value at the end of the period; and
- (h) Insurance Proceeds at the end of the period.

We will provide a projection of future death benefits and Policy values upon Written Request. The first projection provided each year will be provided at no charge. We will charge a maximum fee of \$25.00 for any additional projections provided in a year. The illustration will be based on assumptions as to Specified Amounts, Death Benefit Options and future premium payments which You specify. We will make any other reasonable assumptions which are necessary.

Misstatement of Age or Sex

If the Insured's age or sex is misstated in the application, We will adjust the Insurance Proceeds. The Insurance Proceeds payable shall be adjusted to that which would have been purchased by the most recent mortality charge at the correct age or sex.

Suicide

If the Insured dies by Suicide within two (2) years of the Issue Date, We will not pay the Insurance Proceeds. The amount We will pay will be the total premiums paid minus any Indebtedness, and minus any Partial Surrender amounts paid.

There is a new two-year Suicide period after any Increase in Specified Amount. We will measure this period from the effective date of any increase. If the Insured dies by Suicide during this period, we will not pay the Insurance Proceeds attributable to the increase. The amount We will pay is the sum of the Monthly Deductions for the increase.

Incontestability

After this Policy has been in force during the Insured Person's lifetime for two (2) years from the Issue Date shown on the Policy Specification Page, We cannot contest this Policy, except for the nonpayment of premiums. There is a new two-year incontestability period after any increase in Specified Amount. We will measure this period from the effective date of any increase.

Any Reinstatement of this Policy for which We require an application showing insurability will be incontestable after the Reinstatement has been in force during the Insured Person's lifetime for two (2) years from the Reinstatement effective date, except for nonpayment of premiums. Any contest during the first two years will be based on material misrepresentations on the Reinstatement application.

GENERAL PROVISIONS (Continued)

Termination of Policy

This Policy will terminate when:

- (a) You Surrender this Policy for its Accumulation Value minus the Surrender Charge and minus any Indebtedness; or
- (b) the Insured dies; or
- (c) the Policy reaches the Maturity Date; or
- (d) there is not sufficient Cash Surrender Value to cover a Monthly Deduction and the Grace Period ends without payment of required premium.

OWNERSHIP, BENEFICIARY & ASSIGNMENT RIGHTS

Owner

Unless otherwise stated in the application or later changed, the Owner of the Policy will be the person listed as Insured of the Policy on the Policy Specification Page.

The Owner may exercise all rights under this Policy during the Insured's lifetime by making Written Request satisfactory to Us. All rights of the Owner are subject to the rights of any Assignment and of any Irrevocable Beneficiary We have on record.

Beneficiary

We will pay the Insurance Proceeds to the Beneficiary named by You in the application or in any later request after We receive due proof that the Insured has died. If you name more than one primary Beneficiary, they will share equally, unless You provide otherwise.

If a Beneficiary dies before the Insured dies, that Beneficiary will have no interest in the Insurance Proceeds. Only those Beneficiaries who survive the Insured will share in the Insurance Proceeds. If no Beneficiary survives the Insured, We will pay the Insurance Proceeds to the estate of the Insured unless otherwise designated.

Common Disaster

If We cannot determine whether a Beneficiary or the Insured died first in a Common Disaster, We will assume that the Beneficiary died first. Proceeds will be paid on this basis unless an endorsement to this Policy provides otherwise.

Change of Owner or Beneficiary

Unless this Policy provides otherwise, while the Insured is living, the Owner and Beneficiary or both, may be changed by filing a Written Request on a form satisfactory to Us. If an Irrevocable Beneficiary has been named in this Policy and is still living, that person's written consent will be needed for any Beneficiary change. The change will not take effect until recorded by Us at Our Administrative Office. Once recorded, the change will be effective, as of the date the request was signed. However, We are not liable for any action We take before Your Written Request.

Assignment

You may assign this Policy. The Assignment must be in writing and filed at the Company. We are not responsible for the validity or effect of any Assignment. Any benefits which become payable to an assignee will be payable in a lump sum. Any claim made by an assignee will be subject to proof of the assignee's interest and the extent of the Assignment. The rights of the Owner and of any irrevocable Beneficiary are subject to any Assignment.

DEATH BENEFITS AND DEATH BENEFIT OPTIONS

Death Benefit Proceeds

If the Insured dies prior to the Maturity Date and while this Policy is in force, We will pay the Death Benefit Proceeds to the Beneficiary. The Death Benefit Proceeds will be subject to the Death Benefit Option in effect on the date of death, and any increases or decreases made to the specified amount. Guidelines for these types of changes may be found in the "Changing Your Insurance" section. The Initial Specified Amount is shown on the Policy Specification Page. Death Benefit Proceeds are also subject to the "Ownership, Beneficiary & Assignment Rights" and "Settlement Provisions" sections and will be reduced by any outstanding Indebtedness.

If Death Benefit Proceeds under this Policy, including the refund of any unearned premiums, are not paid within 30 days after due proof of death of the Insured has been furnished to the Company, we will pay interest on the Death Benefit Proceeds at the rate of 8% per year from the date of death to the date the Death Benefit Proceeds are paid.

DEATH BENEFITS AND DEATH BENEFIT OPTIONS (Continued)

Death Benefit Options

There are two Death Benefit Options, Option 1 and Option 2. The Death Benefit Option on the Issue Date is shown on the Policy Specification Page.

Option 1

Under Option 1, the amount of insurance is the greater of (a) or (b), where:

- (a) is the Specified Amount on the day the Insured dies; or
- (b) is a percentage of the Accumulation Value on the day the Insured dies. The percentage changes on each Policy Anniversary. The percentage is shown in the table below.

Option 2

Under Option 2, the amount of insurance is the greater of (a) or (b), where:

- (a) is the Specified Amount on the day the Insured dies plus the Accumulation Value on the day the Insured dies; or
- (b) is a percentage of the Accumulation Value on the day the Insured dies. The percentage changes on each Policy Anniversary. The percentage is shown in the table below.

Attained Age	Percentage	Attained Age	Percentage
0-40	250		
41	243	61	128
42	236	62	126
43	229	63	124
44	222	64	122
45	215	65	120
46	209	66	119
47	203	67	118
48	197	68	117
49	191	69	116
50	185	70	115
51	178	71	113
52	171	72	111
53	164	73	109
54	157	74	107
55	150	75-90	105
56	146	91	104
57	142	92	103
58	138	93	102
59	134	94	101
60	130	95+	100

Effect of Partial Surrender on Insurance Proceeds

A Partial Surrender will decrease the Insurance Proceeds under either Option 1 or Option 2. If the Death Benefit Option in effect is Option 1, We will reduce the Specified Amount by the amount of the Partial Surrender. A Partial Surrender is defined in the "Policy Values" section of this Policy.

CHANGING YOUR INSURANCE

You may request a change in the Specified Amount or Death Benefit Option shown on the Policy Specification Page at any time except that a decrease in the Specified Amount may not become effective prior to the end of the first Policy year. Your request must be submitted to the Company in writing on a form acceptable to Us. This Policy must accompany the request.

CHANGING YOUR INSURANCE (Continued)

Decreases in Specified Amount

You may decrease the Specified Amount. However, the Specified Amount remaining in effect after any decreases cannot be less than the minimum amount of insurance You could then purchase from Us on a new Policy on the same or similar plan of insurance.

Also, You cannot decrease the Specified Amount if, after the decrease, the Internal Revenue Code would not treat all of the Insurance Proceeds as life insurance. We will decrease the Specified Amount in the following order:

- (a) increases in Specified Amount in the reverse order in which they occurred; and then
- (b) the Initial Specified Amount.

If a decrease occurs during the Minimum Premium Period, a new Policy Specification Page will be mailed to the Owner showing the amount of the new Minimum Monthly Premium, if changed, payable for the remainder of the Minimum Premium Period.

Any decrease will go into effect on the Monthly Anniversary Date on or following the date We receive Your Written Request.

If you decrease the Specified Amount, We will deduct a Surrender Charge from Your Accumulation Value. Such deduction will be the sum of the Surrender Charges computed separately for each Increase in Specified Amount beginning with the most recent increase. These Surrender Charges are described on Page 5.

Increases in Specified Amount

On any date after the first Policy Anniversary Date, You may apply for an Increase in Specified Amount by Written Request. Such increase shall be subject to evidence of insurability satisfactory to Us. Each increase must at least equal the Minimum Increase Amount shown on the Policy Specification Page. The increase will go into effect on the date shown on an endorsement to the Policy Specification Page. This endorsement will define the maximum Cost of Insurance Rates to be applied to the increase based on the risk classification of the Insured at the time of the increase.

Each increase will have a new schedule of Surrender Charges for the first 19 years immediately following the increase. The Surrender Charges for any increase in Specified Amount will be equal to the rates shown on Page 5 for the age that such increase went into effect and year of surrender multiplied by the number of thousands of increase.

Also, the Accumulation Value immediately after the increase must be equal to or greater than the Surrender Charge for this Policy plus any Indebtedness. This may require a premium payment. We will advise You of the amount of premium required, if any. Such premium is due prior to the effective date of the increase.

Changes in Death Benefit Options

If the Death Benefit Option in effect is Option 1, You may request a change to Option 2. We will decrease the Specified Amount by the amount of the Accumulation Value. After the change, the Specified Amount cannot be less than the minimum amount of insurance You could then purchase from Us on a new Policy on the same or similar plan of insurance.

If the Death Benefit Option in effect is Option 2, You may request a change to Option 1. We will increase the Specified Amount by the amount of the Accumulation Value.

The change will go into effect on the Monthly Anniversary Date on or following the date We receive your Written Request.

PREMIUMS AND REINSTATEMENT

Payment of Premiums

An Initial Premium equal to or greater than the Minimum Monthly Premium shown on the Policy Specification Page is due on the Issue Date. This Policy is not in force until the Initial Premium has been paid. Subject to the provisions of this section, you can choose the amount and the frequency of any further premiums.

Premiums are paid when received by Us at the Company and subject to any collection. You may request a receipt signed by one of Our officers.

PREMIUMS AND REINSTATEMENT (Continued)

Minimum Premium Period

On each Monthly Anniversary Date during the Minimum Premium Period as shown on the Policy Specification Page, the sum of the premiums paid in advance must equal or exceed an amount equal to (a) times (b) where:

- (a) is the Minimum Monthly Premium shown on the Policy Specification Page; and
- (c) is the number of months expired since the Issue Date.

If such premiums due have not been paid, this Policy will terminate, except as provided in the Grace Period provision.

Planned Periodic Premiums

Planned Periodic Premiums are shown on the Policy Specification Page. This is the amount and frequency of premiums You selected on the Issue Date. You may request a change in the amount and frequency. We may limit the amount of any increase.

Each premium payment made must at least be equal to \$20 per month or, if greater, the amount needed during the Grace Period to prevent lapse of the Policy.

Additional Premium

You may pay Additional Premiums at any time while this Policy is in force and free of Indebtedness. We may limit the number and amount of Additional Premiums. We may refuse to accept a premium if the amount of insurance under Option 1 or Option 2 is a percentage of the Accumulation Value as defined in the "Death Benefits and Death Benefit Options" and "Definitions" section.

The Company reserves the right not to accept premium payments if, by accepting the premium, the Internal Revenue Code would not treat all of the Insurance Proceeds as life insurance. If We accept any premium in error, We will refund it to You with interest at an annual rate not less than 3% within 60 days after the end of the Policy year in which the error was discovered. The Interest Rate will be that credited to the Accumulation Value attributable to the premium refunded. Any premiums which We accept in error will not be considered premiums paid under this Policy.

Grace Period

Premiums shall be due on the Monthly Anniversary Date. In the event such premium is not paid by this date, and the Cash Surrender Value is sufficient to cover the Monthly Deduction, then the Cash Surrender Value will be used to keep the Policy in force. The Cash Surrender Value will be used to cover the Daily Cost of Insurance until such time the Cash Surrender Value is depleted. Lapse shall occur on the date on which the net Cash Surrender Value first equals zero. Lapse will occur and the Grace Period will begin only after the Surrender Value equals zero. A Grace Period of 61 days after lapse will be given and We will send a written notice to the Policyowner's last known address at least 30 days prior to any termination of coverage. There is no Grace Period for the initial Monthly Deduction. If a claim by death becomes payable under this Policy, any overdue Monthly Deduction will be deducted from the Proceeds.

However, during the Minimum Premium Period if the sum of the premiums paid less any Partial Surrenders and less any Policy Loans equals or exceeds the Minimum Monthly Premium shown on the Policy Specification Page multiplied by the number of months expired since the Issue Date, this Policy will remain in force.

Continuation of Insurance upon Discontinuance of Premium Payments

After premiums are stopped, Monthly Deductions to cover the Cost of Insurance and expenses (defined in the Monthly Deductions provisions) will continue as long as any Cash Surrender Value (defined in the Surrender provision) remains. When the Cash Surrender Value is depleted, the Policy will lapse except as provided in the Grace Period Provision.

Reinstatement

Reinstatement means to place this Policy in force after it terminates because it reached the end of a Grace Period. We will reinstate this Policy if We receive:

- (a) Your Written Request within 5 years after this Policy terminates at the end of a Grace Period; and
- (b) satisfactory proof that the Insured is still insurable; and
- (c) payment or reinstatement of any Indebtedness; and
- (d) a premium large enough to cover the Monthly Deduction for 3 months.

PREMIUMS AND REINSTATEMENT (Continued)

If We approve Your Written Request for reinstatement on a Monthly Anniversary Date, this Policy will again be in force on the day We approve the reinstated application. If Our approval occurs on any other day, this Policy will again be in force as of the prior Monthly Anniversary Date from the day We approve the reinstated application.

POLICY VALUES

Accumulation Value

On each Monthly Anniversary Date the Accumulation Value is the sum of (a) plus (b) plus (c) minus (d) minus (e) minus (f), where:

- (a) is the Accumulation Value on the Preceding Monthly Anniversary Date;
- (b) is the interest for one month on item (a);
- (c) is all Net Premiums received since the preceding Monthly Anniversary Date;
- (d) is the Monthly Deduction for the ensuing month;
- (e) is one month's interest on item (d); and
- (f) is the sum of all Partial Surrenders since the preceding Monthly Anniversary Date (plus interest from date of each such Partial Surrender).

On the Issue Date the Accumulation Value is any Net Premium received by Us on or before the Issue Date less the Monthly Deduction for the first Policy month.

On any other day the Accumulation Value is (a) plus interest on the Accumulation Value from the last Monthly Anniversary Date plus (c).

Interest Rate

The guaranteed minimum Interest Rate We will use to calculate the Accumulation Value is .246627% a month, compounded monthly. This is equivalent to 3% a year, compounded yearly. Interest in excess of the guaranteed rate may be applied in the calculation of the Accumulation Value.

Monthly Deductions

The Monthly Deduction is (a) plus (b) where:

- (a) is the Cost of Insurance for this Policy and any Riders attached to it; and
- (b) is the Monthly Expense.

Cost of Insurance

We calculate the Cost of Insurance for the ensuing month on the Issue Date and on each Monthly Anniversary Date. The Cost of Insurance is found by multiplying (a) times the result of (b) minus (c) where:

- (a) is Cost of Insurance rate divided by 1,000;
- (b) is the amount of insurance under the Death Benefit Option in effect divided by 1.00246627; and
- (c) is the Accumulation Value prior to the deduction of the Cost of Insurance.

If the Death Benefit Option is Option 1, and if there have been any increases to the Specified Amount, then the Accumulation Value shall be first considered a part of the Initial Specified Amount. If the Accumulation Value exceeds the Initial Specified Amount, it shall then be considered a part of the increases in Specified Amount in the order in which they occurred.

Cost of Insurance Rates

The Cost of Insurance Rates depends on the Insured's Attained Age, sex and premium classification of the Insured. During any policy year, the Insured's Attained Age on an age nearest birthday basis as of the last Policy Anniversary will be used.

Guaranteed Maximum Monthly Cost of Insurance Rates are shown on Page 4. We can use Cost of Insurance Rates that are lower than these rates. The Cost of Insurance Rates We use will apply to all Insureds of the same class.

Net Premium

The Net Premium is the premium paid less the Premium Expense Charge. The Premium Expense Charge shown on the Policy Specification Page is the guaranteed maximum charge. We can use Premium Expense Charge rates that are lower than these guaranteed rates.

POLICY VALUES (Continued)

Surrender

Subject to the Change of Owner or Beneficiary provision, You may Surrender this Policy on any Monthly Anniversary Date while the Insured is alive for the Accumulation Value minus the Surrender Charge minus any Indebtedness. We will require a Written Request. Surrender Charges are described on Page 5.

If You Surrender this Policy within 30 days after a Policy anniversary, the Cash Surrender Value will not be less than the Cash Surrender Value on that anniversary, plus any Net Premium paid, minus any Policy Loans or Partial Surrenders made on or after that anniversary.

Partial Surrender

On any Monthly Anniversary Date after the first Policy year and while the Insured is alive, You may make a Partial Surrender. The amount of the Partial Surrender cannot exceed the amount You would receive if You surrendered this Policy. Also, if the then Death Benefit Option is Option 1, the amount of the Partial Surrender cannot exceed an amount which would reduce the Specified Amount below the minimum amount of Insurance You could then purchase from Us on a new Policy on the same or similar plan of insurance.

We will decrease Your Accumulation Value by the amount of the Partial Surrender. We will require a Written Request.

A \$25.00 processing fee will be charged on each Partial Surrender. Also, a pro rata Surrender Charge will be deducted from the Accumulation Value at the time of any Partial Surrender.

The minimum Partial Surrender amount is \$500.00

Nonparticipating

Your Policy is Nonparticipating. This means We do not pay dividends on Your Policy. It will not share in Our profits or surplus earnings.

Basis for Calculations

We have filed in the state where this Policy is delivered a detailed statement showing how Policy benefits and reserves are calculated. All values are at least as great as the values required by that state.

We use the 2001 Commissioners Standard Ordinary Mortality Table for Males or Females, Smoker distinct, age near birthday. Minimum Cash Surrender Values are based on the interest rate shown on Page 3.

The minimum Cash Surrender Values for this Policy are not less than the minimum Cash Surrender Values calculated in accordance with the 2001 Standard Nonforfeiture Law.

We reserve the right to defer payment of any values payable under this Policy for 6 months, or the period allowed by law, whichever is less, after We receive Your Written Request. However, We cannot delay payment of a Partial Surrender if the amount is to be used to pay a premium to Us.

If the Insured is alive on the Maturity Date, We will pay the Cash Surrender Value and this Policy will terminate.

LOAN PRIVILEGES

Policy Loans

While this Policy is in force, You may borrow from Us at any time an amount that does not exceed the Accumulation Value minus any Surrender Charge as of the date You request the loan. We will deduct any Indebtedness that already exists under this Policy from the amount You can borrow. We will require a Written Request and Assignment of the Policy as sole security for the loan. We will have the right to defer a loan for up to 6 months, or the period allowed by law, whichever is less, after application for a loan is made on the Policy, except when made to pay premiums to Us.

Loan Interest Rate

Loans shall bear interest at the rate of 7.4%. On each Policy anniversary, You must pay the loan interest in advance, except at the time the loan is made. At the time the loan is made, interest to the next Policy anniversary will be deducted from the loan amount You receive. Interest not paid when due will be added to the loan and will bear interest.

LOAN PRIVILEGES (Continued)

If You do not repay the Indebtedness under this Policy, this Policy will terminate when the Monthly Deduction is greater than (a) minus (b) minus (c) where:

- (a) is the Accumulation Value;
- (b) is any Surrender Charge; and
- (c) is the Indebtedness.

The effective date that this Policy will so terminate will be 62 days after We mail a notice to Your last known address and any Assignee recorded on Our records.

SETTLEMENT OPTIONS

Election of a Settlement Option. The Owner, by written request satisfactory to the Company, may elect any Settlement Option described below while the Insured is living subject to the provisions of this Policy. If an option is not elected prior to the death of the Insured, the Company will pay the Death Benefit Proceeds in one sum to the Beneficiary or other person lawfully entitled to receive the same, unless such person elects a settlement option.

Payee. The Payee is the person or persons entitled to receive payments under a Settlement Option.

Availability of Options. The Company may pay the then balance of the Death Benefit Proceeds in one sum if:

- a. The Death Benefit Proceeds are less than \$5,000; or
- b. The amount on deposit under Option 1 or 2 below becomes less than \$2,000; or
- c. Periodic payments are, or become, less than \$100; or
- d. The Payee is not the person first entitled to payment; or
- e. The Payee is an assignee, estate, trustee, partnership, corporation or association.

Effective Date of Settlement Option. If an election has previously been made, the effective date will be the date of death or surrender. If no election is in effect when the Death Benefit Proceeds become payable in one lump sum, the date of election will be the effective date. The first installment, under Options 3, 4, 5, or 6 below, will be paid by the Company upon receipt of proof of the death of the Insured.

Basis of Payment Options. The annual guaranteed interest rate used for each option shown in the Option Tables is 3.0%. An interest rate in excess of the guaranteed rate may be used at the discretion of the Company. The mortality table used for Options 5 and 6 is the Annuity 2000 Mortality Table.

Life Income and Age . When Death Benefit Proceeds are payable to the Owner as a result of a cash surrender or maturity of the Policy, and the Owner selects a settlement option providing for periodic payments, the continuance of the periodic payments will be based on the life of the Insured. The amount of the periodic payments will be based upon the attained age of the Insured at the time of surrender or maturity. Upon the death of the Insured the life income payable to the Beneficiary will be based on the life and age of that Beneficiary. Age in each instance is the age on the last birthday before the date the first installment is payable. The Company may require evidence of age or of survival.

Option 1 -- Deposit -- Left on deposit with interest to accumulate. Interest is compounded annually. Death Benefit Proceeds and all accumulated interest are payable at the end of a period mutually agreed upon.

Option 2 -- Interest Income -- Left on deposit, with interest payable periodically. Death Benefit Proceeds and any accrued but unpaid interest are payable at the end of a period mutually agreed upon.

Option 3 -- Installments of Specified Amount -- Paid as an income of a specified amount mutually agreed upon, until the Death Benefit Proceeds and interest are exhausted.

Option 4 -- Installments for Specified Period -- Paid as an income for a specified period mutually agreed upon.

Option 5 -- Life Income with Guaranteed Period -- Paid as an income for life. Payments are guaranteed for 120 months.

SETTLEMENT OPTIONS (Continued)

Option 6 -- Life Income Without Guaranteed Period -- Paid as an income for life. Payments cease with the last payment due prior to death of the person on whose life the income is based.

Death of Payee. After the death of the Payee any amounts remaining under Options 1, 2, 3, or 4 or any amounts remaining under the period certain under Option 5 will be continued to the estate of the Payee or paid in a single commuted sum to the estate of the Payee.

Protection Against Creditor. To the extent permitted by law, Death Benefit Proceeds paid under these options will not be subject to the claims of creditors nor to legal process.

**OPTION 2
INTEREST INCOME**

Payable	Interest Payable
Monthly	\$2.47
Quarterly	7.42
Semi-Annually	14.89
Annually	30.00

**OPTION 4
INSTALLMENTS**

Yrs.	Annual	Monthly	Yrs.	Annual	Monthly	Yrs.	Annual	Monthly
1	\$1,000.00	\$84.47	11	\$104.93	\$8.86	21	\$62.98	\$5.32
2	507.39	42.86	12	97.54	8.24	22	60.92	5.15
3	343.23	28.99	13	91.29	7.71	23	59.04	4.99
4	261.19	22.06	14	85.95	7.26	24	57.33	4.84
5	211.99	17.91	15	81.33	6.87	25	55.76	4.71
6	179.22	15.14	16	77.29	6.53	26	54.31	4.59
7	155.83	13.16	17	73.74	6.23	27	52.97	4.47
8	138.31	11.68	18	70.59	5.96	28	51.74	4.37
9	124.69	10.53	19	67.78	5.73	29	50.60	4.27
10	113.82	9.61	20	65.26	5.51	30	49.53	4.18

OPTIONS 5 AND 6
MONTHLY LIFE INCOMES

Age	Option 5 120 Installments Guaranteed		Option 6 Life Only		Age	Option 5 120 Installments Guaranteed		Option 6 Life Only	
	Male	Female	Male	Female		Male	Female	Male	Female
25	\$3.08	\$2.99	\$3.08	\$2.99	65	\$5.48	\$5.07	\$5.69	\$5.18
26	3.10	3.01	3.10	3.01	66	5.62	5.20	5.86	5.32
27	3.12	3.03	3.13	3.03	67	5.77	5.33	6.04	5.47
28	3.15	3.05	3.15	3.05	68	5.92	5.47	6.24	5.64
29	3.17	3.07	3.17	3.07	69	6.07	5.62	6.45	5.82
30	3.20	3.09	3.20	3.09	70	6.23	5.78	6.67	6.01
31	3.22	3.11	3.23	3.12	71	6.39	5.94	6.90	6.21
32	3.25	3.14	3.26	3.14	72	6.56	6.11	7.16	6.44
33	3.28	3.16	3.28	3.17	73	6.73	6.29	7.43	6.68
34	3.31	3.19	3.32	3.19	74	6.90	6.48	7.71	6.94
35	3.34	3.22	3.35	3.22	75	7.08	6.67	8.02	7.22
36	3.38	3.24	3.38	3.25	76	7.25	6.86	8.35	7.52
37	3.41	3.27	3.42	3.28	77	7.43	7.06	8.70	7.85
38	3.45	3.30	3.46	3.31	78	7.61	7.26	9.08	8.21
39	3.49	3.34	3.50	3.34	79	7.78	7.46	9.48	8.60
40	3.53	3.37	3.54	3.38	80	7.95	7.66	9.91	9.02
41	3.57	3.41	3.58	3.41	81	8.11	7.86	10.37	9.47
42	3.62	3.44	3.63	3.45	82	8.27	8.05	10.86	9.96
43	3.66	3.48	3.67	3.49	83	8.42	8.23	11.38	10.50
44	3.71	3.52	3.72	3.53	84	8.56	8.40	11.94	11.07
45	3.76	3.57	3.78	3.57	85	8.69	8.55	12.54	11.69
46	3.81	3.61	3.83	3.62	86	8.81	8.70	13.17	12.36
47	3.87	3.66	3.89	3.67	87	8.92	8.83	13.85	13.08
48	3.92	3.71	3.95	3.72	88	9.02	8.95	14.56	13.84
49	3.98	3.76	4.01	3.77	89	9.12	9.05	15.32	14.65
50	4.05	3.81	4.08	3.83	90	9.20	9.15	16.12	15.50
51	4.11	3.87	4.15	3.89	91	9.28	9.23	16.97	16.38
52	4.18	3.93	4.22	3.95	92	9.34	9.30	17.87	17.31
53	4.25	3.99	4.30	4.01	93	9.40	9.36	18.83	18.26
54	4.33	4.06	4.38	4.08	94	9.45	9.42	19.85	19.26
55	4.41	4.13	4.46	4.15	95	9.49	9.47	20.93	20.30
56	4.49	4.20	4.55	4.23	96	9.53	9.51	22.10	21.39
57	4.58	4.28	4.65	4.31	97	9.56	9.54	23.38	22.57
58	4.68	4.36	4.75	4.40	98	9.58	9.57	24.80	23.86
59	4.78	4.45	4.86	4.49	99	9.59	9.58	26.40	25.31
60	4.88	4.54	4.98	4.59	100	9.60	9.60	28.22	26.97
61	4.99	4.63	5.10	4.69					
62	5.10	4.73	5.23	4.80					
63	5.23	4.84	5.37	4.92					
64	5.35	4.95	5.52	5.04					

Occidental Life Insurance Company of North Carolina
P.O. Box 2595 / Waco, Texas 76702-2595 / (254) 297-2775

Flexible Premium Adjustable Life Insurance Policy
Adjustable Death Benefit
Cash Surrender Value Payable at Maturity
Flexible Premium Payable during Lifetime of Insured Until Maturity Date
Death Benefit Payable at Death of Insured Prior to Maturity
Non-Participating

OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA

P.O. BOX 2595, WACO, TX 76702-2595 • (254) 297-2775

LIFE INSURANCE APPLICATION (Please print in black ink)

Telephone Case No:

Proposed Insured: <u>John</u> <u>Doe</u> <small>(First) (Middle) (Last)</small>					Telephone interview done (if applicable) <input type="checkbox"/> Yes <input type="checkbox"/> No				
Address: (No. & Street) <u>308 Elm Street</u>					Phone _____ Best time to call <input type="checkbox"/> am <input type="checkbox"/> pm				
City: <u>Waco</u>		State: <u>Texas</u>		Zip Code: <u>12345</u>		E-mail Address _____ @ _____			
Sex <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth Mo. Day Yr <u>1 / 15 / 74</u>	Age <u>35</u>	State of Birth <u>TX</u>	SS# <u>123 -45 -6789</u>	Height: <u>6 ft 1</u> in	Occupation: <u>Accountant</u>			
DL# _____				Weight: <u>180</u> lbs		Annual Salary: \$ <u>75,000</u>			
Owner: Name _____ SS# _____ Address: _____					Payor: Name _____ SS# _____ Address: _____				
Primary Beneficiary <u>Jane Doe</u> SS# <u>234-56-7891</u> Relationship <u>Wife</u>					Insured: Contingent Beneficiary _____ SS# _____ Relationship _____				
Plan: <u>SIUL</u> Face Amount \$ <u>100,000</u> Mail Policy To: <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Insured <input type="checkbox"/> Owner					Policy Date Request: <u>2 / 1 / 09</u>				
During the past 12 months have you used tobacco in any form (excluding occasional pipe and cigar use)? <input type="checkbox"/> Yes <input type="checkbox"/> No									
Riders: <input type="checkbox"/> Waiver of Premium <input type="checkbox"/> CIA _____ Units <input type="checkbox"/> ADB \$ _____ <input type="checkbox"/> Disability Income \$ <input type="checkbox"/> FIA _____ Units <input type="checkbox"/> Other _____					<input checked="" type="checkbox"/> Option 1 (Face Amount Only) <input type="checkbox"/> Option 2 (Face Amount Plus Cash Value)				
Mode: <input type="checkbox"/> Bank Draft <input type="checkbox"/> Draft 1st Prem on Req. Date <input type="checkbox"/> Lump Sum Prem \$ _____ <input type="checkbox"/> Other _____ Modal Prem \$ <u>618⁰⁰</u>					CWA: <input type="checkbox"/> E-Check Immediate 1st Prem <input checked="" type="checkbox"/> Collected \$ <u>618⁰⁰</u>				
Do you have any existing life or disability insurance or annuity contract? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					Company _____				
Will you replace an existing life or disability insurance policy or an annuity? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					Policy # _____		Coverage Amount \$ _____		
Other Proposed Insureds:									
Name	Rider	Amt.	Sex	Birthdate	St. of Birth	Height	Weight	Relationship	

SECTION A: Answer Questions 1 through 5 for all Proposed Insureds.

- Has any Proposed Insured been medically treated or diagnosed by a medical professional as having Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or any immune deficiency related disorder or tested positive for the Human Immunodeficiency Virus (HIV)? Yes No
- Within the past 7 years, has any Proposed Insured been diagnosed with, treated for, or taken medication for: (circle condition that applies)
 - high blood pressure, heart attack, angina, arrhythmia, stroke, aneurysm, or any heart or circulatory disease or disorder? Yes No
 - diabetes, cirrhosis, hepatitis, pancreatitis, Crohn's disease, ulcerative colitis, or any digestive or liver disease or disorder? ... Yes No
 - asthma, emphysema, chronic obstructive pulmonary disease (COPD), sleep apnea or any respiratory disease or disorder?... Yes No
 - cancer in any form, anemia, seizure, bi-polar disorder, schizophrenia, Alzheimer's, dementia, or mental or nervous disorder? Yes No
 - any disease or disorder of the kidneys, urinary bladder, prostate, reproductive organs, or sexually transmitted disease? Yes No
 - connective tissue disease, systemic lupus (SLE), arthritis, or any disorder of the back, joints, muscles, or nervous system? .. Yes No
 - any other disease or disorder, injury, surgery, birth defect, or deformity? Yes No
- Within the past 5 years has any Proposed Insured:
 - been convicted of any misdemeanor or felony charge (including DUI or DWI), had a driver's license suspended or revoked, or is currently on probation or parole, or driver's license is currently suspended or revoked? Yes No
 - used illegal drugs, or been recommended by a medical professional or a licensed counselor to discontinue the use of alcohol or drugs or to have treatment or counseling for alcohol or drugs? Yes No
- Within the past 2 years has any Proposed Insured:
 - participated in, or intend to participate in parachuting, hang gliding, rock or mountain climbing, rodeo events, sky diving, scuba diving, any professional sport, organized racing of any kind, or any other hazardous sport/activity? Yes No
 - made or contemplated making any flights as a pilot, student pilot, or crew member of any aircraft? Yes No
- Within the past 12 months has any Proposed Insured:
 - consulted a medical professional, had surgery, been hospitalized, or had diagnostic tests such as EKG, Xray, MRI, CAT scan? Yes No
 - had any diagnostic testing, surgery, or hospitalization recommended by a medical professional which has not been completed or for which the results have not been received? Yes No

SECTION B: Give details to all "Yes" answers in Section A and list current medications (use COMMENTS section on back for additional space).

Illness, Injury, Disease, or Symptoms	Dates	Treatment	Name and Address of Physician and/or Hospital
	/ /		
	/ /		
	/ /		
	/ /		

Form No. OL9818

NOTICE

Printed in compliance with Public Law 91-508

Thank you for considering Occidental Life Insurance Company of North Carolina for your insurance needs. This is to inform you that as part of our procedure for processing your insurance application, an investigative consumer report may be prepared whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation and personal characteristics. You have the right to make a written request within a reasonable period of time to receive additional detailed information about the nature and scope of this investigation.

MIB PRE-NOTICE

Information regarding your insurability will be treated as confidential. Occidental Life Insurance Company of North Carolina, or its reinsurers, may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

Occidental Life Insurance Company of North Carolina, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

COMMENTS:

AGREEMENT—I agree with Occidental Life Insurance Company of North Carolina (the Company) as follows: (1) To the best of my knowledge and belief, all answers and statements contained in this application are true, complete and correctly recorded; and (2) This application and any policy issued on the basis of such application shall form the entire contract; and (3) No change in this contract shall be effected without my written consent with regard to: (a) the amount of insurance; (b) age at issue; (c) classification of risk; (d) plan of insurance; or (e) benefits. If this application is declined by the Company, I will accept the return of any premium paid. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application containing a false or deceptive statement may be guilty of insurance fraud.

AUTHORIZATION—In order to properly classify my application for life insurance, I authorize any and all licensed physicians, medical practitioners, hospitals, clinics, medical or medically-related facilities, health plans, pharmacy benefit managers, pharmacies or pharmacy-related facilities; insurance companies and their business associates and those persons or entities providing services to the insurer's business associates which are related in any way to their insurance plans; the Medical Information Bureau or other organization that has knowledge or records of me and my health to give such information to: (a) Occidental Life Insurance Company of North Carolina; and (b) its reinsurers. I understand that any information that is disclosed pursuant to this authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information. I understand that I may revoke this authorization in writing at any time, except to the extent that action has been taken in reliance on this authorization or the insurance company exercises a legal right to contest a claim or the policy itself. I may revoke the authorization by sending a written revocation to the Company address of 425 Austin Ave., Waco TX 76701. I understand that if I refuse to sign this authorization to release my complete medical records, my application for insurance with the Company will be rejected.

All said sources, except the Medical Information Bureau, are authorized to give records or knowledge such as statements regarding hobbies, employment, criminal records or medical history that might be required to determine eligibility for insurance to any agency employed by the Company to collect and transmit data. I authorize Occidental Life Insurance Company of North Carolina to disclose any personal data gathered while processing this application. This data may be released to the following: (a) reinsuring companies; (b) the Medical Information Bureau; (c) other persons or groups performing services in connection with this application; or (d) any others to whom it may be lawfully required or authorized. This authorization shall remain valid for two years from this date. A copy of this authorization shall be as valid as the original.

CERTIFICATION—I hereby certify, under penalties of perjury, that (1) the social security number indicated above is my correct taxpayer identification number and (2) that I am not subject to backup withholding under Section 3406 (a) (1) (c) of the Internal Revenue Code. The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

I acknowledge receiving the Fair Credit Reporting Act Notice and the MIB Pre-Notice. I acknowledge receiving the Terminal Illness Accelerated Benefit Rider Disclosure Form and the Accelerated Benefits Rider-Confined Care Disclosure Form, if applicable.

Signed at (City) Waco (State) Texas Date of Application (MM/DD/YY) 1-23-09

John Doe
SIGNATURE OF PROPOSED INSURED

SIGNATURE OF OWNER (IF OTHER THAN PROPOSED INSURED)

SIGNATURE OF SPOUSE (IF APPLYING FOR COVERAGE)

AGENT'S REPORT

I certify that I have personally asked each question on this application to the proposed insured(s), I have truly and completely recorded on the application the information supplied by him/her, and I witnessed their signature. I certify that the Terminal Illness Accelerated Benefit Rider Disclosure Form and the Accelerated Benefits Rider-Confined Care Disclosure Form have been presented to the applicant, if applicable.

Does the proposed insured have any existing life or disability insurance or annuity contract? Yes No
Is the proposed insurance intended to replace or change any existing life or disability insurance or annuity? Yes No

Agent Signature Jim Smith Agent Printed Name Jim Smith No: 452 % 100
Agent Signature _____ Agent Printed Name _____ No: _____ %

PREAUTHORIZATION CHECK PLAN - AUTHORIZATION TO HONOR CHARGE DRAWN

Insured _____ Account Holder _____
Financial Institution (name/address) _____
Transit / ABA Number _____ Account Number _____ Checking Savings Requested Draft Day (1st-28th) _____

ATTACH VOIDED CHECK OR DEPOSIT SLIP

As a convenience to me, I hereby request and authorize you to pay and charge to my account amounts drawn on my account, whether by electronic or paper means, by and payable to the order of Occidental Life Insurance Company of North Carolina, for the purpose of paying premiums on life insurance policy, provided there are sufficient funds in said account to pay the same upon presentation. I agree that your rights with respect to each such charge shall be the same as if it were signed personally by me. This authorization is to remain in effect until revoked by me in writing and until you actually receive such notice. I agree that you shall be fully protected in honoring any such check. I further agree that if any such check be dishonored, whether with or without cause, and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

SIGNATURE (As on Financial Institution Records) _____ DATE _____

Form No. 0L9818

OCCEIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA
P.O. BOX 2595, WACO, TX 76702-2595

CONDITIONAL RECEIPT

NO COVERAGE WILL BECOME EFFECTIVE PRIOR TO POLICY DELIVERY UNLESS AND UNTIL ALL CONDITIONS OF THIS RECEIPT ARE MET. NO AGENT HAS THE AUTHORITY TO ALTER THE TERMS OR CONDITIONS OF THIS RECEIPT. THIS RECEIPT SHALL BE INVALID AND MAY NOT BE ISSUED WITH RESPECT TO PROPOSED PAYMENT OF THE INITIAL PREMIUM TENDERED BY MEANS OF A POST-DATED CHECK.

ALL PREMIUM CHECKS MUST BE PAYABLE TO THE COMPANY. DO NOT MAKE CHECK PAYABLE TO THE AGENT OR LEAVE PAYEE BLANK.

Received from John Doe the sum of \$ 618.00 as first payment on this application for Proposed
Insured John Doe Date 1-23-09 Agent Jim Smith

If (1) an amount equal to the first full premium is submitted or a payroll deduction authorization, a government allotment authorization, or a bank draft authorization has been fully implemented in an amount sufficient to pay the first full monthly premium, (2) any check or bank draft authorization given in payment of the initial premium is honored when first presented, (3) all underwriting requirements, including any medical examinations required by the Company's rules, are completed, and (4) the proposed insured is, on the date of application, a risk acceptable for insurance exactly as applied for without modification of plan, premium rate, or amount under the Company's rules and practices, then insurance under the policy applied for shall become effective on the latest of (a) the date of application, (b) the date the payroll deduction authorization or government allotment authorization is submitted for processing, or (c) the requested draft date specified in the bank draft authorization, or (d) the date of the latest medical exam required by the Company. THE TOTAL AMOUNT OF LIFE INSURANCE, INCLUDING ANY AMOUNT IN FORCE OR BEING APPLIED FOR, WHICH MAY BECOME EFFECTIVE PRIOR TO THE DELIVERY OF THE POLICY SHALL IN NO EVENT EXCEED \$150,000.00. (INCLUDING LIFE INSURANCE AND ACCIDENTAL DEATH BENEFITS).

If any of the above conditions are not met exactly, the liability of the Company shall be limited to the return of any amount paid.

SERFF Tracking Number: AAMC-126017523 State: Arkansas
Filing Company: Occidental Life Insurance Company of North Carolina State Tracking Number: 41442
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Flexible Premium Adjustable Life Insurance Policy
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AAMC-126017523 State: Arkansas
Filing Company: Occidental Life Insurance Company of North Carolina State Tracking Number: 41442
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Flexible Premium Adjustable Life Insurance Policy
Project Name/Number: /

Supporting Document Schedules

Review Status:
Satisfied -Name: Flesch Certification 02/02/2009
Comments:
Attachment:
AR OL09-9817 Readability Certificate.pdf

Review Status:
Satisfied -Name: Letter 02/03/2009
Comments:
Attachment:
AR OL09-9817 Letter.pdf

Review Status:
Satisfied -Name: Statement of Compliance 02/11/2009
Comments:
As requested, attached is the Statement of Compliance with Regulation 34.
Attachment:
AR OL Statement of Compliance.pdf

Review Status:
Satisfied -Name: Exhibit A 02/11/2009
Comments:
As requested, attached is the Consent to Submit Rates and/or Cost Bases for Approval to comply with Bulletin 11-83.
Attachment:
AR OL Exhibit A.pdf

ARKANSAS

OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA

CERTIFICATION

This is to certify that the attached Flexible Premium Adjustable Life Insurance Policy and Application, Form Number OL09-9817 and OL9818, has achieved a Flesch Reading Ease Score of 50 and 55 and complies with the requirements of Arkansas Statue 23-80-201 through 23-80-208, cited as the Life and Disability Insurance Policy Simplification Act.



Signature

Clara Keel, FLMI
Product Filing Manager and Assistant Secretary

February 3, 2009



OCCIDENTAL LIFE INSURANCE
COMPANY OF NORTH CAROLINA

P.O. Box 2595 • Waco, Texas 76702-2595 • 254-297-2775

February 3, 2009

NAIC No. 67148

Mr. Joe Musgrove
Policy and Other Form Filings
State of Arkansas
Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72201-1904
Attention: Compliance - Life and Health

Re: Form No. OL09-9817 – Flexible Premium Adjustable Life Insurance Policy
Form No. OL9818 – Life Insurance Application

Dear Mr. Musgrove:

The above referenced forms are being submitted for your consideration and approval. These forms are new and will not replace any forms previously approved by your department.

Form No. OL09-9817 is a nonparticipating simplified issue Flexible Premium Adjustable Life Insurance Policy that will mature at age 121. The issue ages are 0-85 for non-tobacco and 18-85 for tobacco. There is an initial no-lapse guarantee based on a specified premium requirement. The initial no-lapse guarantee period is fifteen policy years for all issue ages. The product offers two death benefit options, a level death benefit or an increasing death benefit. There is a surrender charge applied to the accumulation value during the first nineteen policy years. The flesch readability score is 50. A copy of the Actuarial Memorandum is enclosed.

Form No. OL9818 is the application that will be used when applying for this product. The flesch readability score is 55.

This product will be marketed on an individual basis through licensed agents in the general market.

The above referenced submission meets the provisions of Arkansas Rule and Regulation 19 (Unfair Sex Discrimination in the Sale of Insurance) as well as all applicable requirements of the department.

The Company is providing, at time of delivery of the policy, the Arkansas Life and Disability Insurance Guaranty Association disclaimer document as provided in Rule and Regulation 49 (Appendix A).

If I may be of assistance in your review, please contact me at 1-800-736-7311, extension 3216, or ckeel@aatx.com.

Sincerely,

Clara Keel, FLMI
Product Filing Manager & Assistant Secretary

CJK:tad

ARKANSAS

OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA

STATEMENT OF COMPLIANCE

I hereby certify that I have reviewed Arkansas Regulation 34, Universal Life Insurance, in connection with the filing of Policy Form No. OL09-9817. To the best of my knowledge and belief, I certify that the Policy is in compliance with the rules adopted by the Arkansas Department of Insurance.



Signature

Clara Keel, FLMI
Product Filing Manager and Assistant Secretary

February 9, 2009

ARKANSAS

EXHIBIT A (REVISED)
CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL

The Occidental Life Insurance Company of North Carolina
of Waco, Texas does hereby consent and agree

- A) that all premium rates and/or cost bases both "maximum" and "current or projected", used in relation to policy form number OL09-9818 be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.
- or
- B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

Occidental Life Insurance Company of North Carolina

BY Clara Keel
Clara Keel, FLMI
Product Filing Manager and Assistant Secretary

SERFF Tracking Number: AAMC-126017523 State: Arkansas
 Filing Company: Occidental Life Insurance Company of North Carolina State Tracking Number: 41442
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Flexible Premium Adjustable Life Insurance Policy
 Project Name/Number: /

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Flexible Premium Adjustable Life Insurance Policy	02/05/2009	AR OL09-9817 Flexible Premium Adjustable Life Insurance Policy.pdf
No original date	Form	Flexible Premium Adjustable Life Insurance Policy	02/03/2009	AR OL09-9817 Flexible Premium Adjustable Life Insurance Policy.pdf

Occidental Life Insurance

Company of North Carolina

P.O. Box 2595 / Waco, Texas 76702-2595 / (254) 297-2775

THIS POLICY IS A LEGAL CONTRACT – PLEASE READ IT CAREFULLY.

We will pay the Death Benefit Proceeds provided in this Policy to the Beneficiary if the Insured dies prior to the Maturity Date and while this Policy is in force. Payment is subject to the Policy terms and conditions. Such payment may be reduced by any due and unpaid premium.

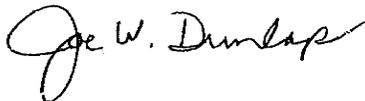
We will pay the Cash Surrender Value of this Policy to the Owner on the Maturity Date if the Insured is living.

30 DAY RIGHT TO EXAMINE POLICY. This life insurance Policy is a legal Contract between the Owner and Us. PLEASE READ IT CAREFULLY. It is important to Us that You are satisfied with this Policy. If You are not satisfied, You may return the Policy to Our Home Office or to Your agent within 30 days after You receive it. We will refund all the premiums You have paid. The Policy will be deemed void from the Issue Date.

**Flexible Premium Adjustable Life Insurance Policy
Adjustable Death Benefit
Cash Surrender Value Payable at Maturity
Flexible Premium Payable during Lifetime of Insured Until Maturity Date
Death Benefit Payable at Death of Insured Prior to Maturity**

Non-Participating

SIGNED FOR THE COMPANY BY:



Secretary



President

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POLICY SPECIFICATIONS PAGE

DESCRIPTION OF BENEFITS	INITIAL ANNUAL PREMIUM
FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE	\$ 618.00

PREMIUM CLASSIFICATION:	NON-TOBACCO
TOTAL INITIAL PREMIUM:	\$ 618.00
PLANNED PERIODIC PREMIUM:	\$ 51.50
MONTHLY EXPENSE :	\$ 5.00
PREMIUM EXPENSE CHARGE:	3% OF PREMIUM IN ALL YEARS
TOTAL MINIMUM MONTHLY PREMIUM:	\$48.25
MINIMUM PREMIUM PERIOD:	180 MONTHS
MINIMUM INCREASE AMOUNT:	\$ 5,000

SEE TABLE OF SURRENDER CHARGE FACTORS (PAGE 5) FOR SURRENDER CHARGES

MINIMUM CASH SURRENDER VALUE INTEREST RATE: 3%

COVERAGE MAY EXPIRE PRIOR TO THE MATURITY DATE SHOWN WHERE EITHER NO PREMIUMS ARE PAID FOLLOWING PAYMENT OF THE INITIAL PREMIUM OR SUBSEQUENT PREMIUMS ARE INSUFFICIENT TO CONTINUE COVERAGE TO SUCH DATE.

INSURED: JOHN DOE	INITIAL SPECIFIED AMOUNT: \$100,000.00
ISSUE AGE: 35	DEATH BENEFIT OPTION: 1
SEX: MALE	ISSUE DATE: FEBRUARY 1, 2009
POLICY NUMBER: XXXXXXXXXXXX	MATURITY DATE: FEBRUARY 1, 2095

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age		Attained Age	
0	0.08	41	0.13	81	6.36
1	0.05	42	0.14	82	7.06
2	0.03	43	0.16	83	7.82
3	0.02	44	0.18	84	8.66
4	0.02	45	0.19	85	9.60
5	0.02	46	0.21	86	10.64
6	0.02	47	0.23	87	11.78
7	0.02	48	0.24	88	13.01
8	0.02	49	0.26	89	14.31
9	0.02	50	0.28	90	15.66
10	0.02	51	0.30	91	16.94
11	0.02	52	0.33	92	18.28
12	0.03	53	0.36	93	19.70
13	0.03	54	0.41	94	21.19
14	0.04	55	0.46	95	22.77
15	0.05	56	0.51	96	24.22
16	0.06	57	0.57	97	25.77
17	0.07	58	0.62	98	27.43
18	0.08	59	0.68	99	29.21
19	0.08	60	0.74	100	31.11
20	0.08	61	0.83	101	32.63
21	0.08	62	0.93	102	34.25
22	0.08	63	1.04	103	35.99
23	0.08	64	1.16	104	37.84
24	0.08	65	1.29	105	39.78
25	0.08	66	1.42	106	41.86
26	0.09	67	1.55	107	44.08
27	0.09	68	1.69	108	46.45
28	0.09	69	1.84	109	48.97
29	0.09	70	2.01	110	51.67
30	0.09	71	2.21	111	54.55
31	0.08	72	2.47	112	57.62
32	0.08	73	2.74	113	60.91
33	0.09	74	3.03	114	64.41
34	0.09	75	3.35	115	68.15
35	0.09	76	3.69	116	72.16
36	0.10	77	4.09	117	76.43
37	0.10	78	4.56	118	81.01
38	0.11	79	5.10	119	85.90
39	0.11	80	5.69	120	90.91
40	0.12				

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age	
18	0.09	70	3.17
19	0.10	71	3.41
20	0.11	72	3.74
21	0.11	73	4.07
22	0.12	74	4.41
23	0.12	75	4.80
24	0.13	76	5.21
25	0.14	77	5.69
26	0.14	78	6.25
27	0.15	79	6.88
28	0.15	80	7.56
29	0.15	81	8.32
30	0.15	82	9.09
31	0.15	83	9.90
32	0.15	84	10.78
33	0.16	85	11.81
34	0.16	86	12.95
35	0.17	87	14.17
36	0.18	88	15.46
37	0.19	89	16.80
38	0.20	90	18.17
39	0.21	91	19.41
40	0.23	92	20.67
41	0.25	93	21.98
42	0.28	94	23.34
43	0.31	95	24.86
44	0.34	96	26.20
45	0.38	97	27.61
46	0.42	98	29.11
47	0.46	99	30.70
48	0.48	100	32.38
49	0.50	101	33.66
50	0.54	102	35.01
51	0.58	103	36.43
52	0.64	104	37.93
53	0.70	105	39.87
54	0.79	106	41.95
55	0.88	107	44.16
56	0.98	108	46.52
57	1.08	109	49.04
58	1.16	110	51.73
59	1.25	111	54.61
60	1.36	112	57.67
61	1.50	113	60.95
62	1.66	114	64.45
63	1.85	115	68.19
64	2.04	116	72.18
65	2.22	117	76.45
66	2.40	118	81.02
67	2.58	119	85.90
68	2.76	120	90.91
69	2.95		

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age		Attained Age	
0	0.04	41	0.11	81	3.98
1	0.03	42	0.11	82	4.47
2	0.02	43	0.12	83	4.96
3	0.02	44	0.13	84	5.50
4	0.02	45	0.14	85	6.11
5	0.02	46	0.16	86	6.66
6	0.02	47	0.17	87	7.49
7	0.02	48	0.19	88	8.37
8	0.02	49	0.21	89	9.30
9	0.02	50	0.23	90	10.16
10	0.02	51	0.26	91	10.59
11	0.02	52	0.29	92	11.45
12	0.02	53	0.32	93	12.72
13	0.03	54	0.35	94	14.34
14	0.03	55	0.39	95	16.34
15	0.03	56	0.43	96	18.25
16	0.03	57	0.48	97	20.22
17	0.03	58	0.52	98	20.55
18	0.04	59	0.57	99	21.69
19	0.04	60	0.62	100	23.49
20	0.04	61	0.67	101	25.43
21	0.04	62	0.73	102	27.59
22	0.04	63	0.79	103	29.96
23	0.04	64	0.85	104	32.58
24	0.04	65	0.92	105	35.43
25	0.04	66	1.00	106	38.36
26	0.04	67	1.09	107	41.38
27	0.05	68	1.18	108	44.44
28	0.05	69	1.29	109	47.65
29	0.05	70	1.40	110	50.95
30	0.05	71	1.54	111	54.14
31	0.06	72	1.69	112	57.25
32	0.06	73	1.85	113	60.10
33	0.06	74	2.03	114	64.15
34	0.07	75	2.22	115	67.94
35	0.07	76	2.44	116	71.90
36	0.08	77	2.68	117	76.28
37	0.09	78	2.94	118	80.35
38	0.09	79	3.23	119	84.51
39	0.09	80	3.55	120	90.91
40	0.10				

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age	
18	0.04	70	2.49
19	0.05	71	2.71
20	0.05	72	2.95
21	0.05	73	3.21
22	0.05	74	3.50
23	0.06	75	3.78
24	0.06	76	4.10
25	0.06	77	4.43
26	0.07	78	4.80
27	0.07	79	5.19
28	0.08	80	5.61
29	0.08	81	6.21
30	0.09	82	6.86
31	0.09	83	7.49
32	0.10	84	8.17
33	0.11	85	8.86
34	0.12	86	9.44
35	0.13	87	10.35
36	0.14	88	11.26
37	0.15	89	12.18
38	0.16	90	12.92
39	0.17	91	13.08
40	0.18	92	13.74
41	0.19	93	14.81
42	0.20	94	16.17
43	0.22	95	18.24
44	0.24	96	20.14
45	0.26	97	22.06
46	0.29	98	22.15
47	0.32	99	23.09
48	0.36	100	24.70
49	0.40	101	26.43
50	0.45	102	28.35
51	0.50	103	30.41
52	0.56	104	32.65
53	0.62	105	35.49
54	0.69	106	38.42
55	0.76	107	41.44
56	0.83	108	44.50
57	0.91	109	47.70
58	0.99	110	51.00
59	1.08	111	54.18
60	1.17	112	57.29
61	1.26	113	60.14
62	1.36	114	64.18
63	1.47	115	67.96
64	1.58	116	71.92
65	1.70	117	76.29
66	1.83	118	80.36
67	1.97	119	84.52
68	2.13	120	90.91
69	2.30		

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 1 through 10)

Issue Age	1	2	3	4	5	6	7	8	9	10
0	12.10	11.50	10.89	10.29	9.68	9.08	8.47	7.87	7.26	6.66
1	12.15	11.54	10.93	10.33	9.72	9.11	8.50	7.90	7.29	6.68
2	12.23	11.61	11.00	10.39	9.78	9.17	8.56	7.95	7.34	6.72
3	12.32	11.70	11.08	10.47	9.85	9.24	8.62	8.01	7.39	6.77
4	12.42	11.80	11.18	10.56	9.94	9.31	8.69	8.07	7.45	6.83
5	12.53	11.91	11.28	10.65	10.03	9.40	8.77	8.15	7.52	6.89
6	12.65	12.02	11.39	10.75	10.12	9.49	8.86	8.22	7.59	6.96
7	12.78	12.14	11.50	10.86	10.22	9.58	8.94	8.30	7.67	7.03
8	12.91	12.26	11.62	10.97	10.33	9.68	9.04	8.39	7.74	7.10
9	13.05	12.39	11.74	11.09	10.44	9.79	9.13	8.48	7.83	7.18
10	13.19	12.53	11.87	11.21	10.55	9.89	9.23	8.58	7.92	7.26
11	13.35	12.68	12.01	11.34	10.68	10.01	9.34	8.68	8.01	7.34
12	13.51	12.83	12.16	11.48	10.81	10.13	9.46	8.78	8.10	7.43
13	13.67	12.99	12.31	11.62	10.94	10.26	9.57	8.89	8.20	7.52
14	13.85	13.15	12.46	11.77	11.08	10.38	9.69	9.00	8.31	7.61
15	14.02	13.32	12.62	11.92	11.22	10.52	9.82	9.11	8.41	7.71
16	14.20	13.49	12.78	12.07	11.36	10.65	9.94	9.23	8.52	7.81
17	14.38	13.66	12.94	12.22	11.50	10.78	10.07	9.35	8.63	7.91
18	14.56	13.83	13.11	12.38	11.65	10.92	10.19	9.47	8.74	8.01
19	14.75	14.01	13.27	12.54	11.80	11.06	10.32	9.59	8.85	8.11
20	14.95	14.20	13.45	12.70	11.96	11.21	10.46	9.71	8.97	8.22
21	15.15	14.39	13.64	12.88	12.12	11.36	10.61	9.85	9.09	8.33
22	15.37	14.60	13.83	13.07	12.30	11.53	10.76	9.99	9.22	8.45
23	15.60	14.82	14.04	13.26	12.48	11.70	10.92	10.14	9.36	8.58
24	15.85	15.05	14.26	13.47	12.68	11.89	11.09	10.30	9.51	8.72
25	16.11	15.30	14.49	13.69	12.88	12.08	11.27	10.47	9.66	8.86
26	16.38	15.56	14.74	13.92	13.10	12.28	11.47	10.65	9.83	9.01
27	16.67	15.83	15.00	14.17	13.33	12.50	11.67	10.83	10.00	9.17
28	16.97	16.12	15.27	14.42	13.57	12.72	11.88	11.03	10.18	9.33
29	17.29	16.42	15.56	14.69	13.83	12.96	12.10	11.24	10.37	9.51
30	17.63	16.74	15.86	14.98	14.10	13.22	12.34	11.46	10.58	9.69
31	17.99	17.09	16.19	15.29	14.39	13.49	12.59	11.69	10.79	9.89
32	18.37	17.46	16.54	15.62	14.70	13.78	12.86	11.94	11.02	10.11
33	18.78	17.85	16.91	15.97	15.03	14.09	13.15	12.21	11.27	10.33
34	19.22	18.26	17.30	16.34	15.38	14.41	13.45	12.49	11.53	10.57
35	19.68	18.70	17.71	16.73	15.74	14.76	13.78	12.79	11.81	10.82
36	20.17	19.16	18.15	17.14	16.14	15.13	14.12	13.11	12.10	11.09
37	20.69	19.65	18.62	17.58	16.55	15.52	14.48	13.45	12.41	11.38
38	21.24	20.18	19.11	18.05	16.99	15.93	14.87	13.80	12.74	11.68
39	21.82	20.73	19.64	18.54	17.45	16.36	15.27	14.18	13.09	12.00
40	22.43	21.31	20.19	19.07	17.95	16.82	15.70	14.58	13.46	12.34
41	23.08	21.93	20.77	19.62	18.47	17.31	16.16	15.00	13.85	12.70
42	23.77	22.58	21.40	20.21	19.02	17.83	16.64	15.45	14.26	13.07
43	24.50	23.28	22.05	20.83	19.60	18.38	17.15	15.93	14.70	13.48
44	25.27	24.01	22.74	21.48	20.22	18.95	17.69	16.43	15.16	13.90
45	26.08	24.78	23.47	22.17	20.87	19.56	18.26	16.95	15.65	14.35
46	26.94	25.59	24.24	22.90	21.55	20.20	18.86	17.51	16.16	14.82
47	27.84	26.45	25.06	23.67	22.27	20.88	19.49	18.10	16.71	15.31
48	28.80	27.36	25.92	24.48	23.04	21.60	20.16	18.72	17.28	15.84
49	29.82	28.32	26.83	25.34	23.85	22.36	20.87	19.38	17.89	16.40
50	30.91	29.36	27.82	26.27	24.72	23.18	21.63	20.09	18.54	17.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
51	32.07	30.47	28.86	27.26	25.65	24.05	22.45	20.84	19.24	17.64
52	33.31	31.64	29.98	28.31	26.65	24.98	23.32	21.65	19.99	18.32
53	34.63	32.90	31.17	29.44	27.70	25.97	24.24	22.51	20.78	19.05
54	36.04	34.23	32.43	30.63	28.83	27.03	25.22	23.42	21.62	19.82
55	37.53	35.65	33.78	31.90	30.02	28.15	26.27	24.39	22.52	20.64
56	39.11	37.15	35.20	33.24	31.29	29.33	27.37	25.42	23.46	21.51
57	40.78	38.74	36.70	34.66	32.62	30.58	28.54	26.51	24.47	22.43
58	42.54	40.42	38.29	36.16	34.04	31.91	29.78	27.65	25.53	23.40
59	44.44	42.21	39.99	37.77	35.55	33.33	31.10	28.88	26.66	24.44
60	46.46	44.14	41.82	39.49	37.17	34.85	32.52	30.20	27.88	25.55
61	48.63	46.20	43.77	41.34	38.90	36.47	34.04	31.61	29.18	26.75
62	50.95	48.40	45.85	43.30	40.76	38.21	35.66	33.12	30.57	28.02
63	53.41	50.73	48.06	45.39	42.72	40.05	37.38	34.71	32.04	29.37
64	56.01	53.21	50.41	47.61	44.81	42.01	39.21	36.40	33.60	30.80
65	58.36	55.44	52.53	49.61	46.69	43.77	40.85	37.94	35.02	32.10
66	58.29	55.38	52.47	49.55	46.64	43.72	40.81	37.89	34.98	32.06
67	58.22	55.31	52.40	49.49	46.57	43.66	40.75	37.84	34.93	32.02
68	58.13	55.23	52.32	49.41	46.51	43.60	40.69	37.79	34.88	31.97
69	58.04	55.14	52.24	49.33	46.43	43.53	40.63	37.73	34.82	31.92
70	57.95	55.05	52.15	49.26	46.36	43.46	40.56	37.67	34.77	31.87
71	57.86	54.96	52.07	49.18	46.28	43.39	40.50	37.61	34.71	31.82
72	57.79	54.90	52.01	49.12	46.23	43.34	40.45	37.56	34.67	31.78
73	57.71	54.82	51.94	49.05	46.17	43.28	40.39	37.51	34.62	31.74
74	57.62	54.74	51.85	48.97	46.09	43.21	40.33	37.45	34.57	31.69
75	57.52	54.64	51.77	48.89	46.02	43.14	40.26	37.39	34.51	31.64
76	57.41	54.54	51.67	48.80	45.93	43.06	40.19	37.32	34.45	31.58
77	57.32	54.45	51.59	48.72	45.85	42.99	40.12	37.26	34.39	31.52
78	57.24	54.37	51.51	48.65	45.79	42.93	40.06	37.20	34.34	31.48
79	57.17	54.31	51.45	48.59	45.74	42.88	40.02	37.16	34.30	31.44
80	57.10	54.25	51.39	48.54	45.68	42.83	39.97	37.12	34.26	31.41
81	57.06	54.21	51.35	48.50	45.65	42.80	39.94	37.09	34.24	31.38
82	57.00	53.01	49.59	48.45	45.60	42.75	39.90	37.05	34.20	31.35
83	56.94	52.95	49.53	48.40	45.55	42.70	39.86	37.01	34.16	31.32
84	56.88	52.90	49.49	48.35	45.51	42.66	39.82	36.97	34.13	31.29
85	56.85	52.87	49.46	48.33	45.48	42.64	39.80	36.96	34.11	31.27

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 11 through 20)

Issue Age	11	12	13	14	15	16	17	18	19	20
0	6.05	5.45	4.84	4.24	3.63	3.03	2.42	1.51	0.61	0.00
1	6.07	5.47	4.86	4.25	3.64	3.04	2.43	1.52	0.61	0.00
2	6.11	5.50	4.89	4.28	3.67	3.06	2.45	1.53	0.61	0.00
3	6.16	5.54	4.93	4.31	3.69	3.08	2.46	1.54	0.62	0.00
4	6.21	5.59	4.97	4.35	3.73	3.10	2.48	1.55	0.62	0.00
5	6.27	5.64	5.01	4.39	3.76	3.13	2.51	1.57	0.63	0.00
6	6.33	5.69	5.06	4.43	3.80	3.16	2.53	1.58	0.63	0.00
7	6.39	5.75	5.11	4.47	3.83	3.19	2.56	1.60	0.64	0.00
8	6.45	5.81	5.16	4.52	3.87	3.23	2.58	1.61	0.65	0.00
9	6.52	5.87	5.22	4.57	3.91	3.26	2.61	1.63	0.65	0.00
10	6.60	5.94	5.28	4.62	3.96	3.30	2.64	1.65	0.66	0.00
11	6.67	6.01	5.34	4.67	4.00	3.34	2.67	1.67	0.67	0.00
12	6.75	6.08	5.40	4.73	4.05	3.38	2.70	1.69	0.68	0.00
13	6.84	6.15	5.47	4.79	4.10	3.42	2.73	1.71	0.68	0.00
14	6.92	6.23	5.54	4.85	4.15	3.46	2.77	1.73	0.69	0.00
15	7.01	6.31	5.61	4.91	4.21	3.51	2.80	1.75	0.70	0.00
16	7.10	6.39	5.68	4.97	4.26	3.55	2.84	1.78	0.71	0.00
17	7.19	6.47	5.75	5.03	4.31	3.59	2.88	1.80	0.72	0.00
18	7.28	6.55	5.82	5.10	4.37	3.64	2.91	1.82	0.73	0.00
19	7.37	6.64	5.90	5.16	4.42	3.69	2.95	1.84	0.74	0.00
20	7.47	6.73	5.98	5.23	4.48	3.74	2.99	1.87	0.75	0.00
21	7.58	6.82	6.06	5.30	4.55	3.79	3.03	1.89	0.76	0.00
22	7.69	6.92	6.15	5.38	4.61	3.84	3.07	1.92	0.77	0.00
23	7.80	7.02	6.24	5.46	4.68	3.90	3.12	1.95	0.78	0.00
24	7.92	7.13	6.34	5.55	4.75	3.96	3.17	1.98	0.79	0.00
25	8.05	7.25	6.44	5.64	4.83	4.03	3.22	2.01	0.81	0.00
26	8.19	7.37	6.55	5.73	4.91	4.09	3.28	2.05	0.82	0.00
27	8.33	7.50	6.67	5.83	5.00	4.17	3.33	2.08	0.83	0.00
28	8.48	7.63	6.79	5.94	5.09	4.24	3.39	2.12	0.85	0.00
29	8.64	7.78	6.91	6.05	5.19	4.32	3.46	2.16	0.86	0.00
30	8.81	7.93	7.05	6.17	5.29	4.41	3.53	2.20	0.88	0.00
31	8.99	8.09	7.20	6.30	5.40	4.50	3.60	2.25	0.90	0.00
32	9.19	8.27	7.35	6.43	5.51	4.59	3.67	2.30	0.92	0.00
33	9.39	8.45	7.51	6.57	5.64	4.70	3.76	2.35	0.94	0.00
34	9.61	8.65	7.69	6.73	5.77	4.80	3.84	2.40	0.96	0.00
35	9.84	8.86	7.87	6.89	5.90	4.92	3.94	2.46	0.98	0.00
36	10.08	9.08	8.07	7.06	6.05	5.04	4.03	2.52	1.01	0.00
37	10.34	9.31	8.27	7.24	6.21	5.17	4.14	2.59	1.03	0.00
38	10.62	9.56	8.49	7.43	6.37	5.31	4.25	2.65	1.06	0.00
39	10.91	9.82	8.73	7.64	6.55	5.45	4.36	2.73	1.09	0.00
40	11.22	10.09	8.97	7.85	6.73	5.61	4.49	2.80	1.12	0.00
41	11.54	10.39	9.23	8.08	6.92	5.77	4.62	2.89	1.15	0.00
42	11.89	10.70	9.51	8.32	7.13	5.94	4.75	2.97	1.19	0.00
43	12.25	11.03	9.80	8.58	7.35	6.13	4.90	3.06	1.23	0.00
44	12.64	11.37	10.11	8.84	7.58	6.32	5.05	3.16	1.26	0.00
45	13.04	11.74	10.43	9.13	7.82	6.52	5.22	3.26	1.30	0.00
46	13.47	12.12	10.78	9.43	8.08	6.73	5.39	3.37	1.35	0.00
47	13.92	12.53	11.14	9.75	8.35	6.96	5.57	3.48	1.39	0.00
48	14.40	12.96	11.52	10.08	8.64	7.20	5.76	3.60	1.44	0.00
49	14.91	13.42	11.93	10.44	8.94	7.45	5.96	3.73	1.49	0.00
50	15.45	13.91	12.36	10.82	9.27	7.73	6.18	3.86	1.55	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
51	16.03	14.43	12.83	11.22	9.62	8.02	6.41	4.01	1.60	0.00
52	16.66	14.99	13.32	11.66	9.99	8.33	6.66	4.16	1.67	0.00
53	17.31	15.58	13.85	12.12	10.39	8.66	6.93	4.33	1.73	0.00
54	18.02	16.22	14.41	12.61	10.81	9.01	7.21	4.50	1.80	0.00
55	18.76	16.89	15.01	13.14	11.26	9.38	7.51	4.69	1.88	0.00
56	19.55	17.60	15.64	13.69	11.73	9.78	7.82	4.89	1.96	0.00
57	20.39	18.35	16.31	14.27	12.23	10.19	8.16	5.10	2.04	0.00
58	21.27	19.14	17.02	14.89	12.76	10.64	8.51	5.32	2.13	0.00
59	22.22	20.00	17.77	15.55	13.33	11.11	8.89	5.55	2.22	0.00
60	23.23	20.91	18.58	16.26	13.94	11.62	9.29	5.81	2.32	0.00
61	24.32	21.88	19.45	17.02	14.59	12.16	9.73	6.08	2.43	0.00
62	25.47	22.93	20.38	17.83	15.28	12.74	10.19	6.37	2.55	0.00
63	26.70	24.03	21.36	18.69	16.02	13.35	10.68	6.68	2.67	0.00
64	28.00	25.20	22.40	19.60	16.80	14.00	11.20	7.00	2.80	0.00
65	29.18	26.26	23.34	20.43	17.51	14.59	11.67	7.30	2.92	0.00
66	29.15	26.23	23.32	20.40	17.49	14.57	11.66	7.29	2.91	0.00
67	29.11	26.20	23.29	20.38	17.47	14.55	11.64	7.28	2.91	0.00
68	29.07	26.16	23.25	20.35	17.44	14.53	11.63	7.27	2.91	0.00
69	29.02	26.12	23.22	20.31	17.41	14.51	11.61	7.25	2.90	0.00
70	28.97	26.08	23.18	20.28	17.38	14.49	11.59	7.24	2.90	0.00
71	28.93	26.03	23.14	20.25	17.36	14.46	11.57	7.23	2.89	0.00
72	28.89	26.00	23.11	20.22	17.34	14.45	11.56	7.22	2.89	0.00
73	28.85	25.97	23.08	20.20	17.31	14.43	11.54	7.21	2.89	0.00
74	28.81	25.93	23.05	20.17	17.28	14.40	11.52	7.20	2.88	0.00
75	28.76	25.88	23.01	20.13	17.26	14.38	11.50	7.19	2.88	0.00
76	28.71	25.84	22.97	20.10	17.22	14.35	11.48	7.18	2.87	0.00
77	28.66	25.79	22.93	20.06	17.20	14.33	11.46	7.16	2.87	0.00
78	28.62	25.76	22.89	20.03	17.17	14.31	11.45	7.15	2.86	0.00
79	28.58	25.73	22.87	20.01	17.15	14.29	11.43	7.15	2.86	0.00
80	28.55	25.70	22.84	19.99	17.13	14.28	11.42	7.14	2.86	0.00
81	28.53	25.68	22.82	19.97	17.12	14.27	11.41	7.13	2.85	0.00
82	28.50	25.65	22.80	19.95	17.10	14.25	11.40	7.13	2.85	0.00
83	28.47	25.62	22.77	19.93	17.08	14.23	11.39	7.12	2.85	0.00
84	28.44	25.60	22.75	19.91	17.07	14.22	11.38	7.11	2.84	0.00
85	28.43	25.58	22.74	19.90	17.06	14.21	11.37	7.11	2.84	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 1 through 10)

Issue Age	1	2	3	4	5	6	7	8	9	10
0	11.67	11.08	10.50	9.92	9.33	8.75	8.17	7.58	7.00	6.42
1	11.73	11.14	10.55	9.97	9.38	8.80	8.21	7.62	7.04	6.45
2	11.80	11.21	10.62	10.03	9.44	8.85	8.26	7.67	7.08	6.49
3	11.88	11.28	10.69	10.09	9.50	8.91	8.31	7.72	7.13	6.53
4	11.96	11.36	10.77	10.17	9.57	8.97	8.37	7.78	7.18	6.58
5	12.05	11.45	10.85	10.25	9.64	9.04	8.44	7.83	7.23	6.63
6	12.15	11.54	10.93	10.33	9.72	9.11	8.50	7.90	7.29	6.68
7	12.25	11.64	11.03	10.41	9.80	9.19	8.58	7.96	7.35	6.74
8	12.36	11.74	11.12	10.50	9.88	9.27	8.65	8.03	7.41	6.80
9	12.47	11.84	11.22	10.60	9.97	9.35	8.73	8.10	7.48	6.86
10	12.58	11.95	11.32	10.69	10.06	9.44	8.81	8.18	7.55	6.92
11	12.70	12.07	11.43	10.80	10.16	9.53	8.89	8.26	7.62	6.99
12	12.83	12.19	11.55	10.91	10.26	9.62	8.98	8.34	7.70	7.06
13	12.96	12.31	11.67	11.02	10.37	9.72	9.07	8.42	7.78	7.13
14	13.10	12.44	11.79	11.13	10.48	9.82	9.17	8.51	7.86	7.20
15	13.24	12.58	11.92	11.26	10.59	9.93	9.27	8.61	7.94	7.28
16	13.39	12.72	12.05	11.38	10.71	10.04	9.37	8.70	8.03	7.37
17	13.55	12.87	12.19	11.51	10.84	10.16	9.48	8.80	8.13	7.45
18	13.71	13.02	12.34	11.65	10.97	10.28	9.60	8.91	8.22	7.54
19	13.88	13.19	12.49	11.80	11.10	10.41	9.72	9.02	8.33	7.63
20	14.06	13.35	12.65	11.95	11.25	10.54	9.84	9.14	8.43	7.73
21	14.25	13.53	12.82	12.11	11.40	10.68	9.97	9.26	8.55	7.84
22	14.44	13.72	13.00	12.28	11.56	10.83	10.11	9.39	8.67	7.94
23	14.65	13.92	13.19	12.45	11.72	10.99	10.26	9.52	8.79	8.06
24	14.87	14.13	13.39	12.64	11.90	11.15	10.41	9.67	8.92	8.18
25	15.10	14.35	13.59	12.84	12.08	11.33	10.57	9.82	9.06	8.31
26	15.35	14.58	13.82	13.05	12.28	11.51	10.75	9.98	9.21	8.44
27	15.61	14.83	14.05	13.27	12.49	11.71	10.93	10.15	9.37	8.58
28	15.88	15.08	14.29	13.50	12.70	11.91	11.12	10.32	9.53	8.73
29	16.16	15.36	14.55	13.74	12.93	12.12	11.32	10.51	9.70	8.89
30	16.47	15.64	14.82	14.00	13.17	12.35	11.53	10.70	9.88	9.06
31	16.78	15.94	15.10	14.27	13.43	12.59	11.75	10.91	10.07	9.23
32	17.12	16.26	15.40	14.55	13.69	12.84	11.98	11.13	10.27	9.41
33	17.47	16.59	15.72	14.85	13.97	13.10	12.23	11.35	10.48	9.61
34	17.84	16.95	16.06	15.16	14.27	13.38	12.49	11.60	10.70	9.81
35	18.23	17.32	16.41	15.50	14.58	13.67	12.76	11.85	10.94	10.03
36	18.64	17.71	16.78	15.84	14.91	13.98	13.05	12.12	11.18	10.25
37	19.07	18.12	17.16	16.21	15.26	14.30	13.35	12.40	11.44	10.49
38	19.53	18.55	17.57	16.60	15.62	14.64	13.67	12.69	11.72	10.74
39	20.01	19.01	18.01	17.01	16.01	15.01	14.00	13.00	12.00	11.00
40	20.52	19.49	18.46	17.44	16.41	15.39	14.36	13.34	12.31	11.28
41	21.05	20.00	18.95	17.90	16.84	15.79	14.74	13.68	12.63	11.58
42	21.62	20.54	19.46	18.38	17.30	16.22	15.14	14.05	12.97	11.89
43	22.23	21.11	20.00	18.89	17.78	16.67	15.56	14.45	13.34	12.22
44	22.86	21.72	20.58	19.43	18.29	17.15	16.00	14.86	13.72	12.57
45	23.54	22.36	21.18	20.01	18.83	17.65	16.48	15.30	14.12	12.95
46	24.25	23.04	21.82	20.61	19.40	18.19	16.97	15.76	14.55	13.34
47	25.00	23.75	22.50	21.25	20.00	18.75	17.50	16.25	15.00	13.75
48	25.80	24.51	23.22	21.93	20.64	19.35	18.06	16.77	15.48	14.19
49	26.64	25.30	23.97	22.64	21.31	19.98	18.64	17.31	15.98	14.65
50	27.52	26.14	24.77	23.39	22.02	20.64	19.26	17.89	16.51	15.14

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
51	28.45	27.03	25.61	24.18	22.76	21.34	19.92	18.49	17.07	15.65
52	29.43	27.96	26.49	25.02	23.55	22.07	20.60	19.13	17.66	16.19
53	30.47	28.94	27.42	25.90	24.37	22.85	21.33	19.80	18.28	16.76
54	31.56	29.98	28.40	26.82	25.24	23.67	22.09	20.51	18.93	17.36
55	32.70	31.07	29.43	27.80	26.16	24.53	22.89	21.26	19.62	17.99
56	33.91	32.22	30.52	28.83	27.13	25.44	23.74	22.04	20.35	18.65
57	35.19	33.43	31.67	29.91	28.15	26.39	24.63	22.87	21.11	19.35
58	36.53	34.71	32.88	31.05	29.23	27.40	25.57	23.75	21.92	20.09
59	37.95	36.05	34.15	32.26	30.36	28.46	26.56	24.67	22.77	20.87
60	39.45	37.48	35.50	33.53	31.56	29.59	27.61	25.64	23.67	21.70
61	41.04	38.99	36.93	34.88	32.83	30.78	28.73	26.67	24.62	22.57
62	42.72	40.59	38.45	36.32	34.18	32.04	29.91	27.77	25.63	23.50
63	44.51	42.29	40.06	37.84	35.61	33.39	31.16	28.93	26.71	24.48
64	46.42	44.10	41.78	39.46	37.14	34.82	32.50	30.17	27.85	25.53
65	48.46	46.03	43.61	41.19	38.76	36.34	33.92	31.50	29.07	26.65
66	50.63	48.10	45.56	43.03	40.50	37.97	35.44	32.91	30.38	27.84
67	52.95	50.30	47.65	45.00	42.36	39.71	37.06	34.41	31.77	29.12
68	55.43	52.65	49.88	47.11	44.34	41.57	38.80	36.03	33.26	30.48
69	58.08	55.17	52.27	49.37	46.46	43.56	40.65	37.75	34.85	31.94
70	58.33	55.41	52.49	49.58	46.66	43.74	40.83	37.91	35.00	32.08
71	58.26	55.34	52.43	49.52	46.61	43.69	40.78	37.87	34.95	32.04
72	58.19	55.28	52.37	49.46	46.55	43.64	40.73	37.82	34.91	32.00
73	58.11	55.20	52.30	49.39	46.49	43.58	40.68	37.77	34.87	31.96
74	58.03	55.13	52.23	49.33	46.42	43.52	40.62	37.72	34.82	31.92
75	57.95	55.05	52.15	49.26	46.36	43.46	40.56	37.67	34.77	31.87
76	57.86	54.97	52.08	49.18	46.29	43.40	40.50	37.61	34.72	31.82
77	57.77	54.88	52.00	49.11	46.22	43.33	40.44	37.55	34.66	31.77
78	57.68	54.79	51.91	49.03	46.14	43.26	40.37	37.49	34.61	31.72
79	57.57	54.70	51.82	48.94	46.06	43.18	40.30	37.42	34.54	31.67
80	57.47	54.59	51.72	48.85	45.97	43.10	40.23	37.35	34.48	31.61
81	57.41	54.54	51.67	48.80	45.93	43.06	40.19	37.32	34.44	31.57
82	57.36	54.50	51.63	48.76	45.89	43.02	40.15	37.29	34.42	31.55
83	57.29	54.43	51.56	48.70	45.83	42.97	40.11	37.24	34.38	31.51
84	57.23	54.36	51.50	48.64	45.78	42.92	40.06	37.20	34.34	31.47
85	57.17	54.31	51.46	48.60	45.74	42.88	40.02	37.16	34.30	31.45

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 11 through 20)

Issue Age	11	12	13	14	15	16	17	18	19	20
0	5.83	5.25	4.67	4.08	3.50	2.92	2.33	1.46	0.58	0.00
1	5.86	5.28	4.69	4.10	3.52	2.93	2.35	1.47	0.59	0.00
2	5.90	5.31	4.72	4.13	3.54	2.95	2.36	1.47	0.59	0.00
3	5.94	5.34	4.75	4.16	3.56	2.97	2.38	1.48	0.59	0.00
4	5.98	5.38	4.79	4.19	3.59	2.99	2.39	1.50	0.60	0.00
5	6.03	5.42	4.82	4.22	3.62	3.01	2.41	1.51	0.60	0.00
6	6.07	5.47	4.86	4.25	3.64	3.04	2.43	1.52	0.61	0.00
7	6.13	5.51	4.90	4.29	3.68	3.06	2.45	1.53	0.61	0.00
8	6.18	5.56	4.94	4.32	3.71	3.09	2.47	1.54	0.62	0.00
9	6.23	5.61	4.99	4.36	3.74	3.12	2.49	1.56	0.62	0.00
10	6.29	5.66	5.03	4.40	3.77	3.15	2.52	1.57	0.63	0.00
11	6.35	5.72	5.08	4.45	3.81	3.18	2.54	1.59	0.64	0.00
12	6.41	5.77	5.13	4.49	3.85	3.21	2.57	1.60	0.64	0.00
13	6.48	5.83	5.18	4.54	3.89	3.24	2.59	1.62	0.65	0.00
14	6.55	5.89	5.24	4.58	3.93	3.27	2.62	1.64	0.65	0.00
15	6.62	5.96	5.30	4.63	3.97	3.31	2.65	1.66	0.66	0.00
16	6.70	6.03	5.36	4.69	4.02	3.35	2.68	1.67	0.67	0.00
17	6.77	6.10	5.42	4.74	4.06	3.39	2.71	1.69	0.68	0.00
18	6.85	6.17	5.48	4.80	4.11	3.43	2.74	1.71	0.69	0.00
19	6.94	6.25	5.55	4.86	4.16	3.47	2.78	1.73	0.69	0.00
20	7.03	6.33	5.62	4.92	4.22	3.51	2.81	1.76	0.70	0.00
21	7.12	6.41	5.70	4.99	4.27	3.56	2.85	1.78	0.71	0.00
22	7.22	6.50	5.78	5.06	4.33	3.61	2.89	1.81	0.72	0.00
23	7.33	6.59	5.86	5.13	4.40	3.66	2.93	1.83	0.73	0.00
24	7.44	6.69	5.95	5.21	4.46	3.72	2.97	1.86	0.74	0.00
25	7.55	6.80	6.04	5.29	4.53	3.78	3.02	1.89	0.76	0.00
26	7.68	6.91	6.14	5.37	4.61	3.84	3.07	1.92	0.77	0.00
27	7.80	7.02	6.24	5.46	4.68	3.90	3.12	1.95	0.78	0.00
28	7.94	7.15	6.35	5.56	4.76	3.97	3.18	1.98	0.79	0.00
29	8.08	7.27	6.47	5.66	4.85	4.04	3.23	2.02	0.81	0.00
30	8.23	7.41	6.59	5.76	4.94	4.12	3.29	2.06	0.82	0.00
31	8.39	7.55	6.71	5.87	5.03	4.20	3.36	2.10	0.84	0.00
32	8.56	7.70	6.85	5.99	5.13	4.28	3.42	2.14	0.86	0.00
33	8.73	7.86	6.99	6.11	5.24	4.37	3.49	2.18	0.87	0.00
34	8.92	8.03	7.14	6.24	5.35	4.46	3.57	2.23	0.89	0.00
35	9.11	8.20	7.29	6.38	5.47	4.56	3.65	2.28	0.91	0.00
36	9.32	8.39	7.46	6.52	5.59	4.66	3.73	2.33	0.93	0.00
37	9.54	8.58	7.63	6.68	5.72	4.77	3.81	2.38	0.95	0.00
38	9.76	8.79	7.81	6.83	5.86	4.88	3.91	2.44	0.98	0.00
39	10.00	9.00	8.00	7.00	6.00	5.00	4.00	2.50	1.00	0.00
40	10.26	9.23	8.21	7.18	6.15	5.13	4.10	2.56	1.03	0.00
41	10.53	9.47	8.42	7.37	6.32	5.26	4.21	2.63	1.05	0.00
42	10.81	9.73	8.65	7.57	6.49	5.41	4.32	2.70	1.08	0.00
43	11.11	10.00	8.89	7.78	6.67	5.56	4.45	2.78	1.11	0.00
44	11.43	10.29	9.15	8.00	6.86	5.72	4.57	2.86	1.14	0.00
45	11.77	10.59	9.41	8.24	7.06	5.88	4.71	2.94	1.18	0.00
46	12.12	10.91	9.70	8.49	7.27	6.06	4.85	3.03	1.21	0.00
47	12.50	11.25	10.00	8.75	7.50	6.25	5.00	3.13	1.25	0.00
48	12.90	11.61	10.32	9.03	7.74	6.45	5.16	3.22	1.29	0.00
49	13.32	11.99	10.65	9.32	7.99	6.66	5.33	3.33	1.33	0.00
50	13.76	12.38	11.01	9.63	8.26	6.88	5.50	3.44	1.38	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
51	14.23	12.80	11.38	9.96	8.54	7.11	5.69	3.56	1.42	0.00
52	14.72	13.24	11.77	10.30	8.83	7.36	5.89	3.68	1.47	0.00
53	15.23	13.71	12.19	10.66	9.14	7.62	6.09	3.81	1.52	0.00
54	15.78	14.20	12.62	11.04	9.47	7.89	6.31	3.94	1.58	0.00
55	16.35	14.72	13.08	11.45	9.81	8.18	6.54	4.09	1.64	0.00
56	16.96	15.26	13.57	11.87	10.17	8.48	6.78	4.24	1.70	0.00
57	17.59	15.83	14.08	12.32	10.56	8.80	7.04	4.40	1.76	0.00
58	18.27	16.44	14.61	12.79	10.96	9.13	7.31	4.57	1.83	0.00
59	18.97	17.08	15.18	13.28	11.38	9.49	7.59	4.74	1.90	0.00
60	19.72	17.75	15.78	13.81	11.83	9.86	7.89	4.93	1.97	0.00
61	20.52	18.47	16.41	14.36	12.31	10.26	8.21	5.13	2.05	0.00
62	21.36	19.23	17.09	14.95	12.82	10.68	8.54	5.34	2.14	0.00
63	22.26	20.03	17.81	15.58	13.35	11.13	8.90	5.56	2.23	0.00
64	23.21	20.89	18.57	16.25	13.93	11.61	9.28	5.80	2.32	0.00
65	24.23	21.80	19.38	16.96	14.54	12.11	9.69	6.06	2.42	0.00
66	25.31	22.78	20.25	17.72	15.19	12.66	10.13	6.33	2.53	0.00
67	26.47	23.83	21.18	18.53	15.88	13.24	10.59	6.62	2.65	0.00
68	27.71	24.94	22.17	19.40	16.63	13.86	11.09	6.93	2.77	0.00
69	29.04	26.14	23.23	20.33	17.42	14.52	11.62	7.26	2.90	0.00
70	29.16	26.25	23.33	20.41	17.50	14.58	11.67	7.29	2.92	0.00
71	29.13	26.22	23.30	20.39	17.48	14.56	11.65	7.28	2.91	0.00
72	29.09	26.18	23.27	20.36	17.46	14.55	11.64	7.27	2.91	0.00
73	29.05	26.15	23.24	20.34	17.43	14.53	11.62	7.26	2.91	0.00
74	29.02	26.11	23.21	20.31	17.41	14.51	11.61	7.25	2.90	0.00
75	28.97	26.08	23.18	20.28	17.38	14.49	11.59	7.24	2.90	0.00
76	28.93	26.04	23.15	20.25	17.36	14.47	11.57	7.23	2.89	0.00
77	28.89	26.00	23.11	20.22	17.33	14.44	11.55	7.22	2.89	0.00
78	28.84	25.96	23.07	20.19	17.30	14.42	11.54	7.21	2.88	0.00
79	28.79	25.91	23.03	20.15	17.27	14.39	11.51	7.20	2.88	0.00
80	28.73	25.86	22.99	20.11	17.24	14.37	11.49	7.18	2.87	0.00
81	28.70	25.83	22.96	20.09	17.22	14.35	11.48	7.18	2.87	0.00
82	28.68	25.81	22.95	20.08	17.21	14.34	11.47	7.17	2.87	0.00
83	28.65	25.78	22.92	20.05	17.19	14.32	11.46	7.16	2.86	0.00
84	28.61	25.75	22.89	20.03	17.17	14.31	11.45	7.15	2.86	0.00
85	28.59	25.73	22.87	20.01	17.15	14.29	11.43	7.15	2.86	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)
(Years 1 through 10)

Issue Age	1	2	3	4	5	6	7	8	9	10
18	16.12	15.32	14.51	13.70	12.90	12.09	11.29	10.48	9.67	8.87
19	16.39	15.57	14.75	13.93	13.11	12.29	11.47	10.65	9.83	9.01
20	16.67	15.83	15.00	14.17	13.33	12.50	11.67	10.83	10.00	9.17
21	16.95	16.11	15.26	14.41	13.56	12.71	11.87	11.02	10.17	9.32
22	17.25	16.39	15.53	14.67	13.80	12.94	12.08	11.22	10.35	9.49
23	17.57	16.69	15.81	14.93	14.06	13.18	12.30	11.42	10.54	9.66
24	17.90	17.01	16.11	15.22	14.32	13.43	12.53	11.64	10.74	9.85
25	18.25	17.33	16.42	15.51	14.60	13.69	12.77	11.86	10.95	10.04
26	18.61	17.68	16.75	15.82	14.89	13.96	13.03	12.10	11.17	10.23
27	18.99	18.04	17.09	16.14	15.19	14.24	13.29	12.34	11.39	10.44
28	19.38	18.41	17.44	16.48	15.51	14.54	13.57	12.60	11.63	10.66
29	19.80	18.81	17.82	16.83	15.84	14.85	13.86	12.87	11.88	10.89
30	20.25	19.24	18.22	17.21	16.20	15.19	14.17	13.16	12.15	11.14
31	20.72	19.69	18.65	17.62	16.58	15.54	14.51	13.47	12.43	11.40
32	21.23	20.17	19.11	18.05	16.99	15.92	14.86	13.80	12.74	11.68
33	21.77	20.69	19.60	18.51	17.42	16.33	15.24	14.15	13.06	11.98
34	22.35	21.23	20.12	19.00	17.88	16.76	15.65	14.53	13.41	12.29
35	22.96	21.81	20.66	19.52	18.37	17.22	16.07	14.92	13.78	12.63
36	23.61	22.43	21.25	20.07	18.89	17.71	16.53	15.35	14.17	12.99
37	24.30	23.08	21.87	20.65	19.44	18.22	17.01	15.79	14.58	13.36
38	25.03	23.78	22.52	21.27	20.02	18.77	17.52	16.27	15.02	13.76
39	25.80	24.51	23.22	21.93	20.64	19.35	18.06	16.77	15.48	14.19
40	26.61	25.28	23.95	22.62	21.29	19.96	18.63	17.30	15.97	14.64
41	27.48	26.10	24.73	23.35	21.98	20.61	19.23	17.86	16.49	15.11
42	28.39	26.97	25.55	24.13	22.71	21.29	19.87	18.45	17.03	15.61
43	29.35	27.88	26.41	24.95	23.48	22.01	20.54	19.08	17.61	16.14
44	30.36	28.84	27.32	25.81	24.29	22.77	21.25	19.73	18.22	16.70
45	31.42	29.85	28.28	26.71	25.14	23.56	21.99	20.42	18.85	17.28
46	32.53	30.90	29.28	27.65	26.02	24.40	22.77	21.14	19.52	17.89
47	33.70	32.01	30.33	28.64	26.96	25.27	23.59	21.90	20.22	18.53
48	34.92	33.18	31.43	29.68	27.94	26.19	24.45	22.70	20.95	19.21
49	36.23	34.42	32.61	30.80	28.99	27.17	25.36	23.55	21.74	19.93
50	37.64	35.76	33.87	31.99	30.11	28.23	26.35	24.46	22.58	20.70
51	39.14	37.18	35.22	33.27	31.31	29.35	27.40	25.44	23.48	21.53
52	40.74	38.70	36.66	34.63	32.59	30.55	28.52	26.48	24.44	22.41
53	42.43	40.31	38.19	36.07	33.95	31.83	29.70	27.58	25.46	23.34
54	44.23	42.02	39.81	37.60	35.39	33.18	30.96	28.75	26.54	24.33
55	46.13	43.82	41.51	39.21	36.90	34.60	32.29	29.98	27.68	25.37
56	48.11	45.70	43.30	40.89	38.49	36.08	33.68	31.27	28.87	26.46
57	50.19	47.68	45.17	42.66	40.16	37.65	35.14	32.63	30.12	27.61
58	52.37	49.75	47.13	44.51	41.89	39.28	36.66	34.04	31.42	28.80
59	54.69	51.96	49.22	46.49	43.76	41.02	38.29	35.55	32.82	30.08
60	57.18	54.32	51.46	48.61	45.75	42.89	40.03	37.17	34.31	31.45
61	58.46	55.53	52.61	49.69	46.77	43.84	40.92	38.00	35.07	32.15
62	58.43	55.50	52.58	49.66	46.74	43.82	40.90	37.98	35.06	32.13
63	58.40	55.48	52.56	49.64	46.72	43.80	40.88	37.96	35.04	32.12
64	58.37	55.45	52.53	49.61	46.70	43.78	40.86	37.94	35.02	32.10
65	58.33	55.41	52.50	49.58	46.66	43.75	40.83	37.91	35.00	32.08
66	58.27	55.36	52.45	49.53	46.62	43.71	40.79	37.88	34.96	32.05
67	58.20	55.29	52.38	49.47	46.56	43.65	40.74	37.83	34.92	32.01
68	58.13	55.22	52.31	49.41	46.50	43.59	40.69	37.78	34.88	31.97
69	58.03	55.13	52.23	49.33	46.42	43.52	40.62	37.72	34.82	31.92
70	57.94	55.05	52.15	49.25	46.35	43.46	40.56	37.66	34.77	31.87

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
71	57.85	54.96	52.06	49.17	46.28	43.39	40.49	37.60	34.71	31.82
72	57.79	54.90	52.01	49.12	46.24	43.35	40.46	37.57	34.68	31.79
73	57.72	54.84	51.95	49.06	46.18	43.29	40.40	37.52	34.63	31.75
74	57.63	54.75	51.86	48.98	46.10	43.22	40.34	37.46	34.58	31.70
75	57.54	54.67	51.79	48.91	46.04	43.16	40.28	37.40	34.53	31.65
76	57.45	54.58	51.70	48.83	45.96	43.09	40.21	37.34	34.47	31.60
77	57.37	54.50	51.63	48.76	45.89	43.02	40.16	37.29	34.42	31.55
78	57.30	54.44	51.57	48.71	45.84	42.98	40.11	37.25	34.38	31.52
79	57.26	54.40	51.53	48.67	45.81	42.94	40.08	37.22	34.36	31.49
80	57.22	54.35	51.49	48.63	45.77	42.91	40.05	37.19	34.33	31.47
81	57.19	54.33	51.48	48.62	45.76	42.90	40.04	37.18	34.32	31.46
82	57.14	54.29	51.43	48.57	45.72	42.86	40.00	37.14	34.29	31.43
83	57.08	54.22	51.37	48.52	45.66	42.81	39.96	37.10	34.25	31.39
84	57.01	54.16	51.31	48.46	45.61	42.76	39.91	37.06	34.21	31.36
85	57.01	54.16	51.31	48.46	45.61	42.76	39.91	37.06	34.21	31.36

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)
(Years 11 through 20)

Issue Age	11	12	13	14	15	16	17	18	19	20
18	8.06	7.26	6.45	5.64	4.84	4.03	3.22	2.02	0.81	0.00
19	8.19	7.38	6.56	5.74	4.92	4.10	3.28	2.05	0.82	0.00
20	8.33	7.50	6.67	5.83	5.00	4.17	3.33	2.08	0.83	0.00
21	8.48	7.63	6.78	5.93	5.09	4.24	3.39	2.12	0.85	0.00
22	8.63	7.76	6.90	6.04	5.18	4.31	3.45	2.16	0.86	0.00
23	8.79	7.91	7.03	6.15	5.27	4.39	3.51	2.20	0.88	0.00
24	8.95	8.06	7.16	6.27	5.37	4.48	3.58	2.24	0.90	0.00
25	9.12	8.21	7.30	6.39	5.47	4.56	3.65	2.28	0.91	0.00
26	9.30	8.37	7.44	6.51	5.58	4.65	3.72	2.33	0.93	0.00
27	9.49	8.54	7.60	6.65	5.70	4.75	3.80	2.37	0.95	0.00
28	9.69	8.72	7.75	6.78	5.81	4.85	3.88	2.42	0.97	0.00
29	9.90	8.91	7.92	6.93	5.94	4.95	3.96	2.48	0.99	0.00
30	10.12	9.11	8.10	7.09	6.07	5.06	4.05	2.53	1.01	0.00
31	10.36	9.33	8.29	7.25	6.22	5.18	4.14	2.59	1.04	0.00
32	10.62	9.55	8.49	7.43	6.37	5.31	4.25	2.65	1.06	0.00
33	10.89	9.80	8.71	7.62	6.53	5.44	4.35	2.72	1.09	0.00
34	11.18	10.06	8.94	7.82	6.71	5.59	4.47	2.79	1.12	0.00
35	11.48	10.33	9.18	8.04	6.89	5.74	4.59	2.87	1.15	0.00
36	11.80	10.62	9.44	8.26	7.08	5.90	4.72	2.95	1.18	0.00
37	12.15	10.93	9.72	8.50	7.29	6.07	4.86	3.04	1.21	0.00
38	12.51	11.26	10.01	8.76	7.51	6.26	5.01	3.13	1.25	0.00
39	12.90	11.61	10.32	9.03	7.74	6.45	5.16	3.22	1.29	0.00
40	13.31	11.98	10.65	9.31	7.98	6.65	5.32	3.33	1.33	0.00
41	13.74	12.36	10.99	9.62	8.24	6.87	5.50	3.43	1.37	0.00
42	14.19	12.77	11.36	9.94	8.52	7.10	5.68	3.55	1.42	0.00
43	14.67	13.21	11.74	10.27	8.80	7.34	5.87	3.67	1.47	0.00
44	15.18	13.66	12.14	10.63	9.11	7.59	6.07	3.79	1.52	0.00
45	15.71	14.14	12.57	11.00	9.43	7.85	6.28	3.93	1.57	0.00
46	16.26	14.64	13.01	11.39	9.76	8.13	6.51	4.07	1.63	0.00
47	16.85	15.16	13.48	11.79	10.11	8.42	6.74	4.21	1.68	0.00
48	17.46	15.72	13.97	12.22	10.48	8.73	6.98	4.37	1.75	0.00
49	18.12	16.30	14.49	12.68	10.87	9.06	7.25	4.53	1.81	0.00
50	18.82	16.94	15.05	13.17	11.29	9.41	7.53	4.70	1.88	0.00
51	19.57	17.61	15.65	13.70	11.74	9.78	7.83	4.89	1.96	0.00
52	20.37	18.33	16.30	14.26	12.22	10.18	8.15	5.09	2.04	0.00
53	21.22	19.10	16.97	14.85	12.73	10.61	8.49	5.30	2.12	0.00
54	22.12	19.91	17.69	15.48	13.27	11.06	8.85	5.53	2.21	0.00
55	23.06	20.76	18.45	16.14	13.84	11.53	9.23	5.77	2.31	0.00
56	24.06	21.65	19.24	16.84	14.43	12.03	9.62	6.01	2.41	0.00
57	25.10	22.59	20.08	17.57	15.06	12.55	10.04	6.27	2.51	0.00
58	26.18	23.57	20.95	18.33	15.71	13.09	10.47	6.55	2.62	0.00
59	27.35	24.61	21.88	19.14	16.41	13.67	10.94	6.84	2.73	0.00
60	28.59	25.73	22.87	20.01	17.15	14.30	11.44	7.15	2.86	0.00
61	29.23	26.31	23.38	20.46	17.54	14.61	11.69	7.31	2.92	0.00
62	29.21	26.29	23.37	20.45	17.53	14.61	11.69	7.30	2.92	0.00
63	29.20	26.28	23.36	20.44	17.52	14.60	11.68	7.30	2.92	0.00
64	29.18	26.27	23.35	20.43	17.51	14.59	11.67	7.30	2.92	0.00
65	29.16	26.25	23.33	20.42	17.50	14.58	11.67	7.29	2.92	0.00
66	29.14	26.22	23.31	20.40	17.48	14.57	11.65	7.28	2.91	0.00
67	29.10	26.19	23.28	20.37	17.46	14.55	11.64	7.28	2.91	0.00
68	29.06	26.16	23.25	20.34	17.44	14.53	11.63	7.27	2.91	0.00
69	29.02	26.11	23.21	20.31	17.41	14.51	11.61	7.25	2.90	0.00
70	28.97	26.07	23.18	20.28	17.38	14.49	11.59	7.24	2.90	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
71	28.92	26.03	23.14	20.25	17.35	14.46	11.57	7.23	2.89	0.00
72	28.90	26.01	23.12	20.23	17.34	14.45	11.56	7.22	2.89	0.00
73	28.86	25.97	23.09	20.20	17.32	14.43	11.54	7.22	2.89	0.00
74	28.81	25.93	23.05	20.17	17.29	14.41	11.53	7.20	2.88	0.00
75	28.77	25.89	23.02	20.14	17.26	14.39	11.51	7.19	2.88	0.00
76	28.72	25.85	22.98	20.11	17.23	14.36	11.49	7.18	2.87	0.00
77	28.68	25.81	22.95	20.08	17.21	14.34	11.47	7.17	2.87	0.00
78	28.65	25.79	22.92	20.06	17.19	14.33	11.46	7.16	2.87	0.00
79	28.63	25.77	22.90	20.04	17.18	14.31	11.45	7.16	2.86	0.00
80	28.61	25.75	22.89	20.03	17.16	14.30	11.44	7.15	2.86	0.00
81	28.60	25.74	22.88	20.02	17.16	14.30	11.44	7.15	2.86	0.00
82	28.57	25.72	22.86	20.00	17.14	14.29	11.43	7.14	2.86	0.00
83	28.54	25.69	22.83	19.98	17.12	14.27	11.42	7.13	2.85	0.00
84	28.51	25.66	22.81	19.95	17.10	14.25	11.40	7.13	2.85	0.00
85	28.50	25.65	22.80	19.95	17.10	14.25	11.40	7.13	2.85	0.00

**Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)
(Years 1 through 10)**

Issue Age	1	2	3	4	5	6	7	8	9	10
18	15.01	14.26	13.51	12.76	12.01	11.26	10.51	9.76	9.00	8.25
19	15.25	14.49	13.72	12.96	12.20	11.44	10.67	9.91	9.15	8.39
20	15.50	14.72	13.95	13.17	12.40	11.62	10.85	10.07	9.30	8.52
21	15.76	14.97	14.19	13.40	12.61	11.82	11.03	10.25	9.46	8.67
22	16.04	15.24	14.44	13.63	12.83	12.03	11.23	10.43	9.62	8.82
23	16.33	15.51	14.70	13.88	13.06	12.25	11.43	10.62	9.80	8.98
24	16.64	15.81	14.97	14.14	13.31	12.48	11.65	10.81	9.98	9.15
25	16.96	16.11	15.26	14.42	13.57	12.72	11.87	11.02	10.18	9.33
26	17.30	16.43	15.57	14.70	13.84	12.97	12.11	11.24	10.38	9.51
27	17.66	16.77	15.89	15.01	14.13	13.24	12.36	11.48	10.59	9.71
28	18.03	17.13	16.23	15.33	14.43	13.52	12.62	11.72	10.82	9.92
29	18.43	17.51	16.59	15.66	14.74	13.82	12.90	11.98	11.06	10.14
30	18.84	17.90	16.96	16.02	15.08	14.13	13.19	12.25	11.31	10.36
31	19.28	18.32	17.36	16.39	15.43	14.46	13.50	12.53	11.57	10.61
32	19.75	18.76	17.77	16.78	15.80	14.81	13.82	12.83	11.85	10.86
33	20.23	19.22	18.21	17.20	16.19	15.18	14.16	13.15	12.14	11.13
34	20.75	19.71	18.67	17.64	16.60	15.56	14.52	13.49	12.45	11.41
35	21.29	20.23	19.16	18.10	17.03	15.97	14.90	13.84	12.77	11.71
36	21.86	20.76	19.67	18.58	17.49	16.39	15.30	14.21	13.11	12.02
37	22.46	21.33	20.21	19.09	17.96	16.84	15.72	14.60	13.47	12.35
38	23.08	21.93	20.78	19.62	18.47	17.31	16.16	15.00	13.85	12.70
39	23.75	22.56	21.38	20.19	19.00	17.81	16.63	15.44	14.25	13.06
40	24.46	23.23	22.01	20.79	19.57	18.34	17.12	15.90	14.67	13.45
41	25.21	23.95	22.69	21.43	20.16	18.90	17.64	16.38	15.12	13.86
42	26.00	24.70	23.40	22.10	20.80	19.50	18.20	16.90	15.60	14.30
43	26.84	25.50	24.16	22.82	21.47	20.13	18.79	17.45	16.10	14.76
44	27.73	26.35	24.96	23.57	22.19	20.80	19.41	18.03	16.64	15.25
45	28.68	27.24	25.81	24.37	22.94	21.51	20.07	18.64	17.21	15.77
46	29.67	28.19	26.71	25.22	23.74	22.25	20.77	19.29	17.80	16.32
47	30.73	29.19	27.66	26.12	24.58	23.05	21.51	19.97	18.44	16.90
48	31.84	30.25	28.66	27.07	25.48	23.88	22.29	20.70	19.11	17.51
49	33.02	31.37	29.72	28.06	26.41	24.76	23.11	21.46	19.81	18.16
50	34.25	32.53	30.82	29.11	27.40	25.69	23.97	22.26	20.55	18.84
51	35.54	33.76	31.98	30.21	28.43	26.65	24.88	23.10	21.32	19.55
52	36.89	35.05	33.20	31.36	29.51	27.67	25.82	23.98	22.13	20.29
53	38.31	36.39	34.48	32.56	30.65	28.73	26.81	24.90	22.98	21.07
54	39.79	37.80	35.81	33.82	31.83	29.84	27.85	25.87	23.88	21.89
55	41.35	39.28	37.21	35.15	33.08	31.01	28.94	26.88	24.81	22.74
56	42.98	40.83	38.68	36.53	34.38	32.23	30.09	27.94	25.79	23.64
57	44.69	42.45	40.22	37.99	35.75	33.52	31.28	29.05	26.81	24.58
58	46.48	44.15	41.83	39.51	37.18	34.86	32.53	30.21	27.89	25.56
59	48.36	45.95	43.53	41.11	38.69	36.27	33.86	31.44	29.02	26.60
60	50.35	47.83	45.32	42.80	40.28	37.76	35.25	32.73	30.21	27.69
61	52.44	49.82	47.20	44.58	41.95	39.33	36.71	34.09	31.47	28.84
62	54.66	51.93	49.19	46.46	43.73	41.00	38.26	35.53	32.80	30.06
63	57.00	54.15	51.30	48.45	45.60	42.75	39.90	37.05	34.20	31.35
64	58.54	55.61	52.68	49.76	46.83	43.90	40.98	38.05	35.12	32.20
65	58.48	55.56	52.63	49.71	46.79	43.86	40.94	38.01	35.09	32.17
66	58.42	55.50	52.58	49.66	46.74	43.82	40.90	37.97	35.05	32.13
67	58.36	55.45	52.53	49.61	46.69	43.77	40.85	37.94	35.02	32.10
68	58.30	55.39	52.47	49.56	46.64	43.73	40.81	37.90	34.98	32.07
69	58.24	55.33	52.42	49.51	46.59	43.68	40.77	37.86	34.94	32.03
70	58.18	55.27	52.36	49.45	46.54	43.64	40.73	37.82	34.91	32.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
71	58.13	55.22	52.31	49.41	46.50	43.59	40.69	37.78	34.88	31.97
72	58.07	55.17	52.27	49.36	46.46	43.56	40.65	37.75	34.84	31.94
73	58.02	55.12	52.22	49.32	46.42	43.52	40.61	37.71	34.81	31.91
74	57.97	55.07	52.17	49.27	46.38	43.48	40.58	37.68	34.78	31.88
75	57.90	55.01	52.11	49.22	46.32	43.43	40.53	37.64	34.74	31.85
76	57.84	54.94	52.05	49.16	46.27	43.38	40.49	37.59	34.70	31.81
77	57.77	54.88	51.99	49.10	46.21	43.32	40.44	37.55	34.66	31.77
78	57.69	54.81	51.92	49.04	46.15	43.27	40.38	37.50	34.61	31.73
79	57.61	54.73	51.85	48.97	46.09	43.21	40.33	37.45	34.57	31.69
80	57.52	54.65	51.77	48.89	46.02	43.14	40.27	37.39	34.51	31.64
81	57.53	54.65	51.77	48.90	46.02	43.15	40.27	37.39	34.52	31.64
82	57.55	54.68	51.80	48.92	46.04	43.17	40.29	37.41	34.53	31.65
83	57.55	54.68	51.80	48.92	46.04	43.17	40.29	37.41	34.53	31.65
84	57.57	54.69	51.81	48.93	46.05	43.18	40.30	37.42	34.54	31.66
85	57.57	54.69	51.81	48.93	46.06	43.18	40.30	37.42	34.54	31.66

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)
(Years 11 through 20)

Issue Age	11	12	13	14	15	16	17	18	19	20
18	7.50	6.75	6.00	5.25	4.50	3.75	3.00	1.88	0.75	0.00
19	7.62	6.86	6.10	5.34	4.57	3.81	3.05	1.91	0.76	0.00
20	7.75	6.97	6.20	5.42	4.65	3.87	3.10	1.94	0.77	0.00
21	7.88	7.09	6.31	5.52	4.73	3.94	3.15	1.97	0.79	0.00
22	8.02	7.22	6.42	5.61	4.81	4.01	3.21	2.01	0.80	0.00
23	8.17	7.35	6.53	5.72	4.90	4.08	3.27	2.04	0.82	0.00
24	8.32	7.49	6.66	5.82	4.99	4.16	3.33	2.08	0.83	0.00
25	8.48	7.63	6.78	5.94	5.09	4.24	3.39	2.12	0.85	0.00
26	8.65	7.78	6.92	6.05	5.19	4.32	3.46	2.16	0.86	0.00
27	8.83	7.95	7.06	6.18	5.30	4.41	3.53	2.21	0.88	0.00
28	9.02	8.11	7.21	6.31	5.41	4.51	3.61	2.25	0.90	0.00
29	9.21	8.29	7.37	6.45	5.53	4.61	3.69	2.30	0.92	0.00
30	9.42	8.48	7.54	6.60	5.65	4.71	3.77	2.36	0.94	0.00
31	9.64	8.68	7.71	6.75	5.79	4.82	3.86	2.41	0.96	0.00
32	9.87	8.89	7.90	6.91	5.92	4.94	3.95	2.47	0.99	0.00
33	10.12	9.11	8.09	7.08	6.07	5.06	4.05	2.53	1.01	0.00
34	10.37	9.34	8.30	7.26	6.22	5.19	4.15	2.59	1.04	0.00
35	10.64	9.58	8.52	7.45	6.39	5.32	4.26	2.66	1.06	0.00
36	10.93	9.84	8.74	7.65	6.56	5.46	4.37	2.73	1.09	0.00
37	11.23	10.11	8.98	7.86	6.74	5.61	4.49	2.81	1.12	0.00
38	11.54	10.39	9.23	8.08	6.93	5.77	4.62	2.89	1.15	0.00
39	11.88	10.69	9.50	8.31	7.13	5.94	4.75	2.97	1.19	0.00
40	12.23	11.01	9.78	8.56	7.34	6.11	4.89	3.06	1.22	0.00
41	12.60	11.34	10.08	8.82	7.56	6.30	5.04	3.15	1.26	0.00
42	13.00	11.70	10.40	9.10	7.80	6.50	5.20	3.25	1.30	0.00
43	13.42	12.08	10.74	9.39	8.05	6.71	5.37	3.36	1.34	0.00
44	13.87	12.48	11.09	9.71	8.32	6.93	5.55	3.47	1.39	0.00
45	14.34	12.90	11.47	10.04	8.60	7.17	5.74	3.58	1.43	0.00
46	14.84	13.35	11.87	10.39	8.90	7.42	5.93	3.71	1.48	0.00
47	15.36	13.83	12.29	10.76	9.22	7.68	6.15	3.84	1.54	0.00
48	15.92	14.33	12.74	11.15	9.55	7.96	6.37	3.98	1.59	0.00
49	16.51	14.86	13.21	11.56	9.91	8.25	6.60	4.13	1.65	0.00
50	17.12	15.41	13.70	11.99	10.27	8.56	6.85	4.28	1.71	0.00
51	17.77	15.99	14.21	12.44	10.66	8.88	7.11	4.44	1.78	0.00
52	18.44	16.60	14.76	12.91	11.07	9.22	7.38	4.61	1.84	0.00
53	19.15	17.24	15.32	13.41	11.49	9.58	7.66	4.79	1.92	0.00
54	19.90	17.91	15.92	13.93	11.94	9.95	7.96	4.97	1.99	0.00
55	20.67	18.61	16.54	14.47	12.40	10.34	8.27	5.17	2.07	0.00
56	21.49	19.34	17.19	15.04	12.89	10.74	8.60	5.37	2.15	0.00
57	22.34	20.11	17.88	15.64	13.41	11.17	8.94	5.59	2.23	0.00
58	23.24	20.91	18.59	16.27	13.94	11.62	9.30	5.81	2.32	0.00
59	24.18	21.76	19.35	16.93	14.51	12.09	9.67	6.05	2.42	0.00
60	25.18	22.66	20.14	17.62	15.11	12.59	10.07	6.29	2.52	0.00
61	26.22	23.60	20.98	18.36	15.73	13.11	10.49	6.56	2.62	0.00
62	27.33	24.60	21.86	19.13	16.40	13.67	10.93	6.83	2.73	0.00
63	28.50	25.65	22.80	19.95	17.10	14.25	11.40	7.12	2.85	0.00
64	29.27	26.34	23.42	20.49	17.56	14.63	11.71	7.32	2.93	0.00
65	29.24	26.32	23.39	20.47	17.54	14.62	11.70	7.31	2.92	0.00
66	29.21	26.29	23.37	20.45	17.53	14.61	11.68	7.30	2.92	0.00
67	29.18	26.26	23.35	20.43	17.51	14.59	11.67	7.30	2.92	0.00
68	29.15	26.24	23.32	20.41	17.49	14.58	11.66	7.29	2.92	0.00
69	29.12	26.21	23.30	20.38	17.47	14.56	11.65	7.28	2.91	0.00
70	29.09	26.18	23.27	20.36	17.45	14.55	11.64	7.27	2.91	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
71	29.06	26.16	23.25	20.34	17.44	14.53	11.63	7.27	2.91	0.00
72	29.04	26.13	23.23	20.33	17.42	14.52	11.61	7.26	2.90	0.00
73	29.01	26.11	23.21	20.31	17.41	14.51	11.60	7.25	2.90	0.00
74	28.98	26.09	23.19	20.29	17.39	14.49	11.59	7.25	2.90	0.00
75	28.95	26.06	23.16	20.27	17.37	14.48	11.58	7.24	2.90	0.00
76	28.92	26.03	23.13	20.24	17.35	14.46	11.57	7.23	2.89	0.00
77	28.88	25.99	23.11	20.22	17.33	14.44	11.55	7.22	2.89	0.00
78	28.85	25.96	23.08	20.19	17.31	14.42	11.54	7.21	2.88	0.00
79	28.80	25.92	23.04	20.16	17.28	14.40	11.52	7.20	2.88	0.00
80	28.76	25.88	23.01	20.13	17.26	14.38	11.50	7.19	2.88	0.00
81	28.76	25.89	23.01	20.13	17.26	14.38	11.51	7.19	2.88	0.00
82	28.78	25.90	23.02	20.14	17.27	14.39	11.51	7.19	2.88	0.00
83	28.78	25.90	23.02	20.14	17.27	14.39	11.51	7.19	2.88	0.00
84	28.78	25.91	23.03	20.15	17.27	14.39	11.51	7.20	2.88	0.00
85	28.78	25.91	23.03	20.15	17.27	14.39	11.51	7.20	2.88	0.00

DEFINITIONS

In this Policy, the following words mean:

Accumulation Value – The amount in this Policy to which We credit interest and from which We deduct the Monthly Deductions on each Monthly Anniversary Date.

Attained Age - The Insured's current age based on nearest birthday.

Beneficiary – The person, persons or entity named in writing by You to receive the Insurance Proceeds at the Insured's death while this Policy is in force.

Cash Surrender Value – The Accumulation Value less the Surrender Charges less any Indebtedness.

Cash Value – The Accumulation Value less the Surrender Charge, if any.

Current Assumptions – The current Cost of Insurance Rates, Interest Rates, Monthly Expenses, and Premium Expense Charges used in figuring the Accumulation Values. These may be more favorable than the Policy guarantees. The factors We use for Current Assumptions will take into account (a) Policy size, (b) time this Policy has been in force, and (c) any Indebtedness.

Death Benefit Proceeds – The total amount We will pay the Beneficiary at the death of the Insured if this Policy is then in force less any outstanding Indebtedness.

Indebtedness – The sum of any unpaid Policy Loans and any accrued and unpaid Policy Loan interest.

Insurance Proceeds – The amount payable on (a) the Maturity Date, (b) the exercise of the full Surrender benefit, or (c) the Insured's death. The Proceeds on the Maturity Date will be the Cash Surrender Value. The Proceeds on the Insured's death will be the Death Benefit Proceeds.

Insured – The person whose life is insured under the terms of this Policy. See the Policy Specification Page.

Initial Specified Amount – The amount shown on the Policy Specification Page.

Internal Revenue Code – The provisions of the Internal Revenue Code in effect on the Issue Date of this Policy.

Maturity Date – Maturity Date means the Policy Anniversary following the Insured's 120th birthday.

Minimum Premium Period – The period during which minimum premiums paid in advance are required to keep the Policy in force. The Minimum Premium Period is shown on the Policy Specification Page.

Monthly Anniversary Date – The same day shown on the Policy Specification Page under the Issue Date for each succeeding month.

Policy Anniversary Date – The same day and month as the Issue Date shown on the Policy Specification Page for each succeeding year.

Surrender Charge – The amount described on Page 5, which We will deduct from the Accumulation Value if this Policy is surrendered, in whole or in part, or if the Specified Amount is decreased.

We, Our, Us, Company – Occidental Life Insurance Company of North Carolina.

Written Request – A request to exercise Your Rights signed by You and received by Us on forms We supply or that are satisfactory to Us. We may also require that Your Policy be sent to Us with Your Written Request.

You, Your – The Owner of this Policy. The Owner may be someone other than the Insured.

GENERAL PROVISIONS

The Contract

This Policy and a copy of the application attached to it, plus any supplemental applications for increases in the Specified Amount, make up the entire Contract between You and Us. We have relied on the statements made in the application for this Policy. These statements, in the absence of fraud, are considered representations and not warranties. No such statements made shall be used in defense of a claim under the Policy unless it is contained in the application and a copy

GENERAL PROVISIONS (Continued)

of the application is attached to the Policy. This Policy cannot be changed in any way without the written consent of one of Our officers.

Your Rights

You can exercise the rights given by this Policy. These rights include:

- The right to make flexible premium payments according to the Premiums and Reinstatement section.
- The right to change the Death Benefit Option according to the Death Benefits and Death Benefit Options and Changing Your Insurance sections.
- The right to change the Specified Amount according to the Changing Your Insurance section.
- The right to Surrender this Policy according to the Policy Values section.
- The right to borrow money according to the Loan Privileges section.
- The right to change the Beneficiary according to the Ownership, Beneficiary & Assignment Rights section.
- The right to choose how the Insurance Proceeds will be paid according to the Settlement Provisions section.
- The right to assign this Policy according to the General Provisions section.
- The right to transfer ownership according to the General Provisions section.

You can exercise Your Rights under this Policy while the Insured is alive by making a Written Request. If Your Policy is assigned as collateral, We will also require a Written Request from the assignee. If You have not reserved the right to change the Beneficiary, We will also require a Written Request satisfactory to Us from any irrevocable Beneficiary.

Annual Report

We will send You a report, without charge, after each Policy Anniversary. This report will show:

- (a) premiums paid since the last report;
- (b) the Cash Surrender Value at the beginning of the period;
- (c) interest credited since the last report;
- (d) Monthly Deductions since the last report;
- (e) Partial Surrenders since the last report;
- (f) Indebtedness activity;
- (g) The Cash Surrender Value at the end of the period; and
- (h) Insurance Proceeds at the end of the period.

We will provide a projection of future death benefits and Policy values upon Written Request. The first projection provided each year will be provided at no charge. We will charge a maximum fee of \$25.00 for any additional projections provided in a year. The illustration will be based on assumptions as to Specified Amounts, Death Benefit Options and future premium payments which You specify. We will make any other reasonable assumptions which are necessary.

Misstatement of Age or Sex

If the Insured's age or sex is misstated in the application, We will adjust the Insurance Proceeds. The Insurance Proceeds payable shall be adjusted to that which would have been purchased by the most recent mortality charge at the correct age or sex.

Suicide

If the Insured dies by Suicide within two (2) years of the Issue Date, We will not pay the Insurance Proceeds. The amount We will pay will be the total premiums paid minus any Indebtedness, and minus any Partial Surrender amounts paid.

There is a new two-year Suicide period after any Increase in Specified Amount. We will measure this period from the effective date of any increase. If the Insured dies by Suicide during this period, we will not pay the Insurance Proceeds attributable to the increase. The amount We will pay is the sum of the Monthly Deductions for the increase.

Incontestability

After this Policy has been in force during the Insured Person's lifetime for two (2) years from the Issue Date shown on the Policy Specification Page, We cannot contest this Policy, except for the nonpayment of premiums. There is a new two-year incontestability period after any increase in Specified Amount. We will measure this period from the effective date of any increase.

Any Reinstatement of this Policy for which We require an application showing insurability will be incontestable after the Reinstatement has been in force during the Insured Person's lifetime for two (2) years from the Reinstatement effective date, except for nonpayment of premiums. Any contest during the first two years will be based on material misrepresentations on the Reinstatement application.

GENERAL PROVISIONS (Continued)

Termination of Policy

This Policy will terminate when:

- (a) You Surrender this Policy for its Accumulation Value minus the Surrender Charge and minus any Indebtedness; or
- (b) the Insured dies; or
- (c) the Policy reaches the Maturity Date; or
- (d) there is not sufficient Cash Surrender Value to cover a Monthly Deduction and the Grace Period ends without payment of required premium.

OWNERSHIP, BENEFICIARY & ASSIGNMENT RIGHTS

Owner

Unless otherwise stated in the application or later changed, the Owner of the Policy will be the person listed as Insured of the Policy on the Policy Specification Page.

The Owner may exercise all rights under this Policy during the Insured's lifetime by making Written Request satisfactory to Us. All rights of the Owner are subject to the rights of any Assignment and of any Irrevocable Beneficiary We have on record.

Beneficiary

We will pay the Insurance Proceeds to the Beneficiary named by You in the application or in any later request after We receive due proof that the Insured has died. If you name more than one primary Beneficiary, they will share equally, unless You provide otherwise.

If a Beneficiary dies before the Insured dies, that Beneficiary will have no interest in the Insurance Proceeds. Only those Beneficiaries who survive the Insured will share in the Insurance Proceeds. If no Beneficiary survives the Insured, We will pay the Insurance Proceeds to the estate of the Insured unless otherwise designated.

Common Disaster

If We cannot determine whether a Beneficiary or the Insured died first in a Common Disaster, We will assume that the Beneficiary died first. Proceeds will be paid on this basis unless an endorsement to this Policy provides otherwise.

Change of Owner or Beneficiary

Unless this Policy provides otherwise, while the Insured is living, the Owner and Beneficiary or both, may be changed by filing a Written Request on a form satisfactory to Us. If an Irrevocable Beneficiary has been named in this Policy and is still living, that person's written consent will be needed for any Beneficiary change. The change will not take effect until recorded by Us at Our Administrative Office. Once recorded, the change will be effective, as of the date the request was signed. However, We are not liable for any action We take before Your Written Request.

Assignment

You may assign this Policy. The Assignment must be in writing and filed at the Company. We are not responsible for the validity or effect of any Assignment. Any benefits which become payable to an assignee will be payable in a lump sum. Any claim made by an assignee will be subject to proof of the assignee's interest and the extent of the Assignment. The rights of the Owner and of any irrevocable Beneficiary are subject to any Assignment.

DEATH BENEFITS AND DEATH BENEFIT OPTIONS

Death Benefit Proceeds

If the Insured dies prior to the Maturity Date and while this Policy is in force, We will pay the Death Benefit Proceeds to the Beneficiary. The Death Benefit Proceeds will be subject to the Death Benefit Option in effect on the date of death, and any increases or decreases made to the specified amount. Guidelines for these types of changes may be found in the "Changing Your Insurance" section. The Initial Specified Amount is shown on the Policy Specification Page. Death Benefit Proceeds are also subject to the "Ownership, Beneficiary & Assignment Rights" and "Settlement Provisions" sections and will be reduced by any outstanding Indebtedness.

If Death Benefit Proceeds under this Policy, including the refund of any unearned premiums, are not paid within 30 days after due proof of death of the Insured has been furnished to the Company, we will pay interest on the Death Benefit Proceeds at the rate of 8% per year from the date due proof of death is furnished to the date the Death Benefit Proceeds are paid.

DEATH BENEFITS AND DEATH BENEFIT OPTIONS (Continued)

Death Benefit Options

There are two Death Benefit Options, Option 1 and Option 2. The Death Benefit Option on the Issue Date is shown on the Policy Specification Page.

Option 1

Under Option 1, the amount of insurance is the greater of (a) or (b), where:

- (a) is the Specified Amount on the day the Insured dies; or
- (b) is a percentage of the Accumulation Value on the day the Insured dies. The percentage changes on each Policy Anniversary. The percentage is shown in the table below.

Option 2

Under Option 2, the amount of insurance is the greater of (a) or (b), where:

- (a) is the Specified Amount on the day the Insured dies plus the Accumulation Value on the day the Insured dies; or
- (b) is a percentage of the Accumulation Value on the day the Insured dies. The percentage changes on each Policy Anniversary. The percentage is shown in the table below.

Attained Age	Percentage	Attained Age	Percentage
0-40	250		
41	243	61	128
42	236	62	126
43	229	63	124
44	222	64	122
45	215	65	120
46	209	66	119
47	203	67	118
48	197	68	117
49	191	69	116
50	185	70	115
51	178	71	113
52	171	72	111
53	164	73	109
54	157	74	107
55	150	75-90	105
56	146	91	104
57	142	92	103
58	138	93	102
59	134	94	101
60	130	95+	100

Effect of Partial Surrender on Insurance Proceeds

A Partial Surrender will decrease the Insurance Proceeds under either Option 1 or Option 2. If the Death Benefit Option in effect is Option 1, We will reduce the Specified Amount by the amount of the Partial Surrender. A Partial Surrender is defined in the "Policy Values" section of this Policy.

CHANGING YOUR INSURANCE

You may request a change in the Specified Amount or Death Benefit Option shown on the Policy Specification Page at any time except that a decrease in the Specified Amount may not become effective prior to the end of the first Policy year. Your request must be submitted to the Company in writing on a form acceptable to Us. This Policy must accompany the request.

CHANGING YOUR INSURANCE (Continued)

Decreases in Specified Amount

You may decrease the Specified Amount. However, the Specified Amount remaining in effect after any decreases cannot be less than the minimum amount of insurance You could then purchase from Us on a new Policy on the same or similar plan of insurance.

Also, You cannot decrease the Specified Amount if, after the decrease, the Internal Revenue Code would not treat all of the Insurance Proceeds as life insurance. We will decrease the Specified Amount in the following order:

- (a) increases in Specified Amount in the reverse order in which they occurred; and then
- (b) the Initial Specified Amount.

If a decrease occurs during the Minimum Premium Period, a new Policy Specification Page will be mailed to the Owner showing the amount of the new Minimum Monthly Premium, if changed, payable for the remainder of the Minimum Premium Period.

Any decrease will go into effect on the Monthly Anniversary Date on or following the date We receive Your Written Request.

If you decrease the Specified Amount, We will deduct a Surrender Charge from Your Accumulation Value. Such deduction will be the sum of the Surrender Charges computed separately for each Increase in Specified Amount beginning with the most recent increase. These Surrender Charges are described on Page 5.

Increases in Specified Amount

On any date after the first Policy Anniversary Date, You may apply for an Increase in Specified Amount by Written Request. Such increase shall be subject to evidence of insurability satisfactory to Us. Each increase must at least equal the Minimum Increase Amount shown on the Policy Specification Page. The increase will go into effect on the date shown on an endorsement to the Policy Specification Page. This endorsement will define the maximum Cost of Insurance Rates to be applied to the increase based on the risk classification of the Insured at the time of the increase.

Each increase will have a new schedule of Surrender Charges for the first 19 years immediately following the increase. The Surrender Charges for any increase in Specified Amount will be equal to the rates shown on Page 5 for the age that such increase went into effect and year of surrender multiplied by the number of thousands of increase.

Also, the Accumulation Value immediately after the increase must be equal to or greater than the Surrender Charge for this Policy plus any Indebtedness. This may require a premium payment. We will advise You of the amount of premium required, if any. Such premium is due prior to the effective date of the increase.

Changes in Death Benefit Options

If the Death Benefit Option in effect is Option 1, You may request a change to Option 2. We will decrease the Specified Amount by the amount of the Accumulation Value. After the change, the Specified Amount cannot be less than the minimum amount of insurance You could then purchase from Us on a new Policy on the same or similar plan of insurance.

If the Death Benefit Option in effect is Option 2, You may request a change to Option 1. We will increase the Specified Amount by the amount of the Accumulation Value.

The change will go into effect on the Monthly Anniversary Date on or following the date We receive your Written Request.

PREMIUMS AND REINSTATEMENT

Payment of Premiums

An Initial Premium equal to or greater than the Minimum Monthly Premium shown on the Policy Specification Page is due on the Issue Date. This Policy is not in force until the Initial Premium has been paid. Subject to the provisions of this section, you can choose the amount and the frequency of any further premiums.

Premiums are paid when received by Us at the Company and subject to any collection. You may request a receipt signed by one of Our officers.

PREMIUMS AND REINSTATEMENT (Continued)

Minimum Premium Period

On each Monthly Anniversary Date during the Minimum Premium Period as shown on the Policy Specification Page, the sum of the premiums paid in advance must equal or exceed an amount equal to (a) times (b) where:

- (a) is the Minimum Monthly Premium shown on the Policy Specification Page; and
- (c) is the number of months expired since the Issue Date.

If such premiums due have not been paid, this Policy will terminate, except as provided in the Grace Period provision.

Planned Periodic Premiums

Planned Periodic Premiums are shown on the Policy Specification Page. This is the amount and frequency of premiums You selected on the Issue Date. You may request a change in the amount and frequency. We may limit the amount of any increase.

Each premium payment made must at least be equal to \$20 per month or, if greater, the amount needed during the Grace Period to prevent lapse of the Policy.

Additional Premium

You may pay Additional Premiums at any time while this Policy is in force and free of Indebtedness. We may limit the number and amount of Additional Premiums. We may refuse to accept a premium if the amount of insurance under Option 1 or Option 2 is a percentage of the Accumulation Value as defined in the "Death Benefits and Death Benefit Options" and "Definitions" section.

The Company reserves the right not to accept premium payments if, by accepting the premium, the Internal Revenue Code would not treat all of the Insurance Proceeds as life insurance. If We accept any premium in error, We will refund it to You with interest at an annual rate not less than 3% within 60 days after the end of the Policy year in which the error was discovered. The Interest Rate will be that credited to the Accumulation Value attributable to the premium refunded. Any premiums which We accept in error will not be considered premiums paid under this Policy.

Grace Period

Premiums shall be due on the Monthly Anniversary Date. In the event such premium is not paid by this date, and the Cash Surrender Value is sufficient to cover the Monthly Deduction, then the Cash Surrender Value will be used to keep the Policy in force. The Cash Surrender Value will be used to cover the Daily Cost of Insurance until such time the Cash Surrender Value is depleted. Lapse shall occur on the date on which the net Cash Surrender Value first equals zero. Lapse will occur and the Grace Period will begin only after the Surrender Value equals zero. A Grace Period of 61 days after lapse will be given and We will send a written notice to the Policyowner's last known address at least 30 days prior to any termination of coverage. There is no Grace Period for the initial Monthly Deduction. If a claim by death becomes payable under this Policy, any overdue Monthly Deduction will be deducted from the Proceeds.

However, during the Minimum Premium Period if the sum of the premiums paid less any Partial Surrenders and less any Policy Loans equals or exceeds the Minimum Monthly Premium shown on the Policy Specification Page multiplied by the number of months expired since the Issue Date, this Policy will remain in force.

Continuation of Insurance upon Discontinuance of Premium Payments

After premiums are stopped, Monthly Deductions to cover the Cost of Insurance and expenses (defined in the Monthly Deductions provisions) will continue as long as any Cash Surrender Value (defined in the Surrender provision) remains. When the Cash Surrender Value is depleted, the Policy will lapse except as provided in the Grace Period Provision.

Reinstatement

Reinstatement means to place this Policy in force after it terminates because it reached the end of a Grace Period. We will reinstate this Policy if We receive:

- (a) Your Written Request within 5 years after this Policy terminates at the end of a Grace Period; and
- (b) satisfactory proof that the Insured is still insurable; and
- (c) payment or reinstatement of any Indebtedness; and
- (d) a premium large enough to cover the Monthly Deduction for 3 months.

PREMIUMS AND REINSTATEMENT (Continued)

If We approve Your Written Request for reinstatement on a Monthly Anniversary Date, this Policy will again be in force on the day We approve the reinstated application. If Our approval occurs on any other day, this Policy will again be in force as of the prior Monthly Anniversary Date from the day We approve the reinstated application.

POLICY VALUES

Accumulation Value

On each Monthly Anniversary Date the Accumulation Value is the sum of (a) plus (b) plus (c) minus (d) minus (e) minus (f), where:

- (a) is the Accumulation Value on the Preceding Monthly Anniversary Date;
- (b) is the interest for one month on item (a);
- (c) is all Net Premiums received since the preceding Monthly Anniversary Date;
- (d) is the Monthly Deduction for the ensuing month;
- (e) is one month's interest on item (d); and
- (f) is the sum of all Partial Surrenders since the preceding Monthly Anniversary Date (plus interest from date of each such Partial Surrender).

On the Issue Date the Accumulation Value is any Net Premium received by Us on or before the Issue Date less the Monthly Deduction for the first Policy month.

On any other day the Accumulation Value is (a) plus interest on the Accumulation Value from the last Monthly Anniversary Date plus (c).

Interest Rate

The guaranteed minimum Interest Rate We will use to calculate the Accumulation Value is .246627% a month, compounded monthly. This is equivalent to 3% a year, compounded yearly. Interest in excess of the guaranteed rate may be applied in the calculation of the Accumulation Value.

Monthly Deductions

The Monthly Deduction is (a) plus (b) where:

- (a) is the Cost of Insurance for this Policy and any Riders attached to it; and
- (b) is the Monthly Expense.

Cost of Insurance

We calculate the Cost of Insurance for the ensuing month on the Issue Date and on each Monthly Anniversary Date. The Cost of Insurance is found by multiplying (a) times the result of (b) minus (c) where:

- (a) is Cost of Insurance rate divided by 1,000;
- (b) is the amount of insurance under the Death Benefit Option in effect divided by 1.00246627; and
- (c) is the Accumulation Value prior to the deduction of the Cost of Insurance.

If the Death Benefit Option is Option 1, and if there have been any increases to the Specified Amount, then the Accumulation Value shall be first considered a part of the Initial Specified Amount. If the Accumulation Value exceeds the Initial Specified Amount, it shall then be considered a part of the increases in Specified Amount in the order in which they occurred.

Cost of Insurance Rates

The Cost of Insurance Rates depends on the Insured's Attained Age, sex and premium classification of the Insured. During any policy year, the Insured's Attained Age on an age nearest birthday basis as of the last Policy Anniversary will be used.

Guaranteed Maximum Monthly Cost of Insurance Rates are shown on Page 4. We can use Cost of Insurance Rates that are lower than these rates. The Cost of Insurance Rates We use will apply to all Insureds of the same class.

Net Premium

The Net Premium is the premium paid less the Premium Expense Charge. The Premium Expense Charge shown on the Policy Specification Page is the guaranteed maximum charge. We can use Premium Expense Charge rates that are lower than these guaranteed rates.

POLICY VALUES (Continued)

Surrender

Subject to the Change of Owner or Beneficiary provision, You may Surrender this Policy on any Monthly Anniversary Date while the Insured is alive for the Accumulation Value minus the Surrender Charge minus any Indebtedness. We will require a Written Request. Surrender Charges are described on Page 5.

If You Surrender this Policy within 30 days after a Policy anniversary, the Cash Surrender Value will not be less than the Cash Surrender Value on that anniversary, plus any Net Premium paid, minus any Policy Loans or Partial Surrenders made on or after that anniversary.

Partial Surrender

On any Monthly Anniversary Date after the first Policy year and while the Insured is alive, You may make a Partial Surrender. The amount of the Partial Surrender cannot exceed the amount You would receive if You surrendered this Policy. Also, if the then Death Benefit Option is Option 1, the amount of the Partial Surrender cannot exceed an amount which would reduce the Specified Amount below the minimum amount of Insurance You could then purchase from Us on a new Policy on the same or similar plan of insurance.

We will decrease Your Accumulation Value by the amount of the Partial Surrender. We will require a Written Request.

A \$25.00 processing fee will be charged on each Partial Surrender. Also, a pro rata Surrender Charge will be deducted from the Accumulation Value at the time of any Partial Surrender.

The minimum Partial Surrender amount is \$500.00

Nonparticipating

Your Policy is Nonparticipating. This means We do not pay dividends on Your Policy. It will not share in Our profits or surplus earnings.

Basis for Calculations

We have filed in the state where this Policy is delivered a detailed statement showing how Policy benefits and reserves are calculated. All values are at least as great as the values required by that state.

We use the 2001 Commissioners Standard Ordinary Mortality Table for Males or Females, Smoker distinct, age near birthday. Minimum Cash Surrender Values are based on the interest rate shown on Page 3.

The minimum Cash Surrender Values for this Policy are not less than the minimum Cash Surrender Values calculated in accordance with the 2001 Standard Nonforfeiture Law.

We reserve the right to defer payment of any values payable under this Policy for 6 months, or the period allowed by law, whichever is less, after We receive Your Written Request. However, We cannot delay payment of a Partial Surrender if the amount is to be used to pay a premium to Us.

If the Insured is alive on the Maturity Date, We will pay the Cash Surrender Value and this Policy will terminate.

LOAN PRIVILEGES

Policy Loans

While this Policy is in force, You may borrow from Us at any time an amount that does not exceed the Accumulation Value minus any Surrender Charge as of the date You request the loan. We will deduct any Indebtedness that already exists under this Policy from the amount You can borrow. We will require a Written Request and Assignment of the Policy as sole security for the loan. We will have the right to defer a loan for up to 6 months, or the period allowed by law, whichever is less, after application for a loan is made on the Policy, except when made to pay premiums to Us.

Loan Interest Rate

Loans shall bear interest at the rate of 7.4%. On each Policy anniversary, You must pay the loan interest in advance, except at the time the loan is made. At the time the loan is made, interest to the next Policy anniversary will be deducted from the loan amount You receive. Interest not paid when due will be added to the loan and will bear interest.

LOAN PRIVILEGES (Continued)

If You do not repay the Indebtedness under this Policy, this Policy will terminate when the Monthly Deduction is greater than (a) minus (b) minus (c) where:

- (a) is the Accumulation Value;
- (b) is any Surrender Charge; and
- (c) is the Indebtedness.

The effective date that this Policy will so terminate will be 62 days after We mail a notice to Your last known address and any Assignee recorded on Our records.

SETTLEMENT OPTIONS

Election of a Settlement Option. The Owner, by written request satisfactory to the Company, may elect any Settlement Option described below while the Insured is living subject to the provisions of this Policy. If an option is not elected prior to the death of the Insured, the Company will pay the Death Benefit Proceeds in one sum to the Beneficiary or other person lawfully entitled to receive the same, unless such person elects a settlement option.

Payee. The Payee is the person or persons entitled to receive payments under a Settlement Option.

Availability of Options. The Company may pay the then balance of the Death Benefit Proceeds in one sum if:

- a. The Death Benefit Proceeds are less than \$5,000; or
- b. The amount on deposit under Option 1 or 2 below becomes less than \$2,000; or
- c. Periodic payments are, or become, less than \$100; or
- d. The Payee is not the person first entitled to payment; or
- e. The Payee is an assignee, estate, trustee, partnership, corporation or association.

Effective Date of Settlement Option. If an election has previously been made, the effective date will be the date of death or surrender. If no election is in effect when the Death Benefit Proceeds become payable in one lump sum, the date of election will be the effective date. The first installment, under Options 3, 4, 5, or 6 below, will be paid by the Company upon receipt of proof of the death of the Insured.

Basis of Payment Options. The annual guaranteed interest rate used for each option shown in the Option Tables is 3.0%. An interest rate in excess of the guaranteed rate may be used at the discretion of the Company. The mortality table used for Options 5 and 6 is the Annuity 2000 Mortality Table.

Life Income and Age . When Death Benefit Proceeds are payable to the Owner as a result of a cash surrender or maturity of the Policy, and the Owner selects a settlement option providing for periodic payments, the continuance of the periodic payments will be based on the life of the Insured. The amount of the periodic payments will be based upon the attained age of the Insured at the time of surrender or maturity. Upon the death of the Insured the life income payable to the Beneficiary will be based on the life and age of that Beneficiary. Age in each instance is the age on the last birthday before the date the first installment is payable. The Company may require evidence of age or of survival.

Option 1 -- Deposit -- Left on deposit with interest to accumulate. Interest is compounded annually. Death Benefit Proceeds and all accumulated interest are payable at the end of a period mutually agreed upon.

Option 2 -- Interest Income -- Left on deposit, with interest payable periodically. Death Benefit Proceeds and any accrued but unpaid interest are payable at the end of a period mutually agreed upon.

Option 3 -- Installments of Specified Amount -- Paid as an income of a specified amount mutually agreed upon, until the Death Benefit Proceeds and interest are exhausted.

Option 4 -- Installments for Specified Period -- Paid as an income for a specified period mutually agreed upon.

Option 5 -- Life Income with Guaranteed Period -- Paid as an income for life. Payments are guaranteed for 120 months.

SETTLEMENT OPTIONS (Continued)

Option 6 -- Life Income Without Guaranteed Period -- Paid as an income for life. Payments cease with the last payment due prior to death of the person on whose life the income is based.

Death of Payee. After the death of the Payee any amounts remaining under Options 1, 2, 3, or 4 or any amounts remaining under the period certain under Option 5 will be continued to the estate of the Payee or paid in a single commuted sum to the estate of the Payee.

Protection Against Creditor. To the extent permitted by law, Death Benefit Proceeds paid under these options will not be subject to the claims of creditors nor to legal process.

**OPTION 2
INTEREST INCOME**

Payable	Interest Payable
Monthly	\$2.47
Quarterly	7.42
Semi-Annually	14.89
Annually	30.00

**OPTION 4
INSTALLMENTS**

Yrs.	Annual	Monthly	Yrs.	Annual	Monthly	Yrs.	Annual	Monthly
1	\$1,000.00	\$84.47	11	\$104.93	\$8.86	21	\$62.98	\$5.32
2	507.39	42.86	12	97.54	8.24	22	60.92	5.15
3	343.23	28.99	13	91.29	7.71	23	59.04	4.99
4	261.19	22.06	14	85.95	7.26	24	57.33	4.84
5	211.99	17.91	15	81.33	6.87	25	55.76	4.71
6	179.22	15.14	16	77.29	6.53	26	54.31	4.59
7	155.83	13.16	17	73.74	6.23	27	52.97	4.47
8	138.31	11.68	18	70.59	5.96	28	51.74	4.37
9	124.69	10.53	19	67.78	5.73	29	50.60	4.27
10	113.82	9.61	20	65.26	5.51	30	49.53	4.18

**OPTIONS 5 AND 6
MONTHLY LIFE INCOMES**

Age	Option 5 120 Installments Guaranteed		Option 6 Life Only		Age	Option 5 120 Installments Guaranteed		Option 6 Life Only	
	Male	Female	Male	Female		Male	Female	Male	Female
25	\$3.08	\$2.99	\$3.08	\$2.99	65	\$5.48	\$5.07	\$5.69	\$5.18
26	3.10	3.01	3.10	3.01	66	5.62	5.20	5.86	5.32
27	3.12	3.03	3.13	3.03	67	5.77	5.33	6.04	5.47
28	3.15	3.05	3.15	3.05	68	5.92	5.47	6.24	5.64
29	3.17	3.07	3.17	3.07	69	6.07	5.62	6.45	5.82
30	3.20	3.09	3.20	3.09	70	6.23	5.78	6.67	6.01
31	3.22	3.11	3.23	3.12	71	6.39	5.94	6.90	6.21
32	3.25	3.14	3.26	3.14	72	6.56	6.11	7.16	6.44
33	3.28	3.16	3.28	3.17	73	6.73	6.29	7.43	6.68
34	3.31	3.19	3.32	3.19	74	6.90	6.48	7.71	6.94
35	3.34	3.22	3.35	3.22	75	7.08	6.67	8.02	7.22
36	3.38	3.24	3.38	3.25	76	7.25	6.86	8.35	7.52
37	3.41	3.27	3.42	3.28	77	7.43	7.06	8.70	7.85
38	3.45	3.30	3.46	3.31	78	7.61	7.26	9.08	8.21
39	3.49	3.34	3.50	3.34	79	7.78	7.46	9.48	8.60
40	3.53	3.37	3.54	3.38	80	7.95	7.66	9.91	9.02
41	3.57	3.41	3.58	3.41	81	8.11	7.86	10.37	9.47
42	3.62	3.44	3.63	3.45	82	8.27	8.05	10.86	9.96
43	3.66	3.48	3.67	3.49	83	8.42	8.23	11.38	10.50
44	3.71	3.52	3.72	3.53	84	8.56	8.40	11.94	11.07
45	3.76	3.57	3.78	3.57	85	8.69	8.55	12.54	11.69
46	3.81	3.61	3.83	3.62	86	8.81	8.70	13.17	12.36
47	3.87	3.66	3.89	3.67	87	8.92	8.83	13.85	13.08
48	3.92	3.71	3.95	3.72	88	9.02	8.95	14.56	13.84
49	3.98	3.76	4.01	3.77	89	9.12	9.05	15.32	14.65
50	4.05	3.81	4.08	3.83	90	9.20	9.15	16.12	15.50
51	4.11	3.87	4.15	3.89	91	9.28	9.23	16.97	16.38
52	4.18	3.93	4.22	3.95	92	9.34	9.30	17.87	17.31
53	4.25	3.99	4.30	4.01	93	9.40	9.36	18.83	18.26
54	4.33	4.06	4.38	4.08	94	9.45	9.42	19.85	19.26
55	4.41	4.13	4.46	4.15	95	9.49	9.47	20.93	20.30
56	4.49	4.20	4.55	4.23	96	9.53	9.51	22.10	21.39
57	4.58	4.28	4.65	4.31	97	9.56	9.54	23.38	22.57
58	4.68	4.36	4.75	4.40	98	9.58	9.57	24.80	23.86
59	4.78	4.45	4.86	4.49	99	9.59	9.58	26.40	25.31
60	4.88	4.54	4.98	4.59	100	9.60	9.60	28.22	26.97
61	4.99	4.63	5.10	4.69					
62	5.10	4.73	5.23	4.80					
63	5.23	4.84	5.37	4.92					
64	5.35	4.95	5.52	5.04					

Occidental Life Insurance Company of North Carolina
P.O. Box 2595 / Waco, Texas 76702-2595 / (254) 297-2775

Flexible Premium Adjustable Life Insurance Policy
Adjustable Death Benefit
Cash Surrender Value Payable at Maturity
Flexible Premium Payable during Lifetime of Insured Until Maturity Date
Death Benefit Payable at Death of Insured Prior to Maturity
Non-Participating

Occidental Life Insurance

Company of North Carolina

P.O. Box 2595 / Waco, Texas 76702-2595 / (254) 297-2775

THIS POLICY IS A LEGAL CONTRACT – PLEASE READ IT CAREFULLY.

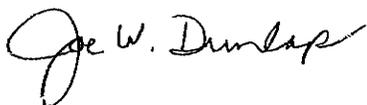
We will pay the Death Benefit Proceeds provided in this Policy to the Beneficiary if the Insured dies prior to the Maturity Date and while this Policy is in force. Payment is subject to the Policy terms and conditions. Such payment may be reduced by any due and unpaid premium.

We will pay the Cash Surrender Value of this Policy to the Owner on the Maturity Date if the Insured is living.

30 DAY RIGHT TO EXAMINE POLICY. This life insurance Policy is a legal Contract between the Owner and Us. PLEASE READ IT CAREFULLY. It is important to Us that You are satisfied with this Policy. If You are not satisfied, You may return the Policy to Our Home Office or to Your agent within 30 days after You receive it. We will refund all the premiums You have paid. The Policy will be deemed void from the Issue Date.

**Flexible Premium Adjustable Life Insurance Policy
Adjustable Death Benefit
Cash Surrender Value Payable at Maturity
Flexible Premium Payable during Lifetime of Insured Until Maturity Date
Death Benefit Payable at Death of Insured Prior to Maturity
Non-Participating**

SIGNED FOR THE COMPANY BY:



Secretary



President

**TO PRESENT INQUIRIES OR OBTAIN INFORMATION ABOUT COVERAGE AND TO PROVIDE ASSISTANCE IN
RESOLVING COMPLAINTS CALL: 1-800-736-7311**

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POLICY SPECIFICATIONS PAGE

DESCRIPTION OF BENEFITS	INITIAL ANNUAL PREMIUM
FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE	\$ 618.00

PREMIUM CLASSIFICATION:	NON-TOBACCO
TOTAL INITIAL PREMIUM:	\$ 618.00
PLANNED PERIODIC PREMIUM:	\$ 51.50
MONTHLY EXPENSE :	\$ 5.00
PREMIUM EXPENSE CHARGE:	3% OF PREMIUM IN ALL YEARS
TOTAL MINIMUM MONTHLY PREMIUM:	\$48.25
MINIMUM PREMIUM PERIOD:	180 MONTHS
MINIMUM INCREASE AMOUNT:	\$ 5,000

SEE TABLE OF SURRENDER CHARGE FACTORS (PAGE 5) FOR SURRENDER CHARGES

MINIMUM CASH SURRENDER VALUE INTEREST RATE: 3%

COVERAGE MAY EXPIRE PRIOR TO THE MATURITY DATE SHOWN WHERE EITHER NO PREMIUMS ARE PAID FOLLOWING PAYMENT OF THE INITIAL PREMIUM OR SUBSEQUENT PREMIUMS ARE INSUFFICIENT TO CONTINUE COVERAGE TO SUCH DATE.

INSURED: JOHN DOE	INITIAL SPECIFIED AMOUNT: \$100,000.00
ISSUE AGE: 35	DEATH BENEFIT OPTION: 1
SEX: MALE	ISSUE DATE: FEBRUARY 1, 2009
POLICY NUMBER: XXXXXXXXXXXX	MATURITY DATE: FEBRUARY 1, 2095

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age		Attained Age	
0	0.08	41	0.13	81	6.36
1	0.05	42	0.14	82	7.06
2	0.03	43	0.16	83	7.82
3	0.02	44	0.18	84	8.66
4	0.02	45	0.19	85	9.60
5	0.02	46	0.21	86	10.64
6	0.02	47	0.23	87	11.78
7	0.02	48	0.24	88	13.01
8	0.02	49	0.26	89	14.31
9	0.02	50	0.28	90	15.66
10	0.02	51	0.30	91	16.94
11	0.02	52	0.33	92	18.28
12	0.03	53	0.36	93	19.70
13	0.03	54	0.41	94	21.19
14	0.04	55	0.46	95	22.77
15	0.05	56	0.51	96	24.22
16	0.06	57	0.57	97	25.77
17	0.07	58	0.62	98	27.43
18	0.08	59	0.68	99	29.21
19	0.08	60	0.74	100	31.11
20	0.08	61	0.83	101	32.63
21	0.08	62	0.93	102	34.25
22	0.08	63	1.04	103	35.99
23	0.08	64	1.16	104	37.84
24	0.08	65	1.29	105	39.78
25	0.08	66	1.42	106	41.86
26	0.09	67	1.55	107	44.08
27	0.09	68	1.69	108	46.45
28	0.09	69	1.84	109	48.97
29	0.09	70	2.01	110	51.67
30	0.09	71	2.21	111	54.55
31	0.08	72	2.47	112	57.62
32	0.08	73	2.74	113	60.91
33	0.09	74	3.03	114	64.41
34	0.09	75	3.35	115	68.15
35	0.09	76	3.69	116	72.16
36	0.10	77	4.09	117	76.43
37	0.10	78	4.56	118	81.01
38	0.11	79	5.10	119	85.90
39	0.11	80	5.69	120	90.91
40	0.12				

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age	
18	0.09	70	3.17
19	0.10	71	3.41
20	0.11	72	3.74
21	0.11	73	4.07
22	0.12	74	4.41
23	0.12	75	4.80
24	0.13	76	5.21
25	0.14	77	5.69
26	0.14	78	6.25
27	0.15	79	6.88
28	0.15	80	7.56
29	0.15	81	8.32
30	0.15	82	9.09
31	0.15	83	9.90
32	0.15	84	10.78
33	0.16	85	11.81
34	0.16	86	12.95
35	0.17	87	14.17
36	0.18	88	15.46
37	0.19	89	16.80
38	0.20	90	18.17
39	0.21	91	19.41
40	0.23	92	20.67
41	0.25	93	21.98
42	0.28	94	23.34
43	0.31	95	24.86
44	0.34	96	26.20
45	0.38	97	27.61
46	0.42	98	29.11
47	0.46	99	30.70
48	0.48	100	32.38
49	0.50	101	33.66
50	0.54	102	35.01
51	0.58	103	36.43
52	0.64	104	37.93
53	0.70	105	39.87
54	0.79	106	41.95
55	0.88	107	44.16
56	0.98	108	46.52
57	1.08	109	49.04
58	1.16	110	51.73
59	1.25	111	54.61
60	1.36	112	57.67
61	1.50	113	60.95
62	1.66	114	64.45
63	1.85	115	68.19
64	2.04	116	72.18
65	2.22	117	76.45
66	2.40	118	81.02
67	2.58	119	85.90
68	2.76	120	90.91
69	2.95		

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age		Attained Age	
0	0.04	41	0.11	81	3.98
1	0.03	42	0.11	82	4.47
2	0.02	43	0.12	83	4.96
3	0.02	44	0.13	84	5.50
4	0.02	45	0.14	85	6.11
5	0.02	46	0.16	86	6.66
6	0.02	47	0.17	87	7.49
7	0.02	48	0.19	88	8.37
8	0.02	49	0.21	89	9.30
9	0.02	50	0.23	90	10.16
10	0.02	51	0.26	91	10.59
11	0.02	52	0.29	92	11.45
12	0.02	53	0.32	93	12.72
13	0.03	54	0.35	94	14.34
14	0.03	55	0.39	95	16.34
15	0.03	56	0.43	96	18.25
16	0.03	57	0.48	97	20.22
17	0.03	58	0.52	98	20.55
18	0.04	59	0.57	99	21.69
19	0.04	60	0.62	100	23.49
20	0.04	61	0.67	101	25.43
21	0.04	62	0.73	102	27.59
22	0.04	63	0.79	103	29.96
23	0.04	64	0.85	104	32.58
24	0.04	65	0.92	105	35.43
25	0.04	66	1.00	106	38.36
26	0.04	67	1.09	107	41.38
27	0.05	68	1.18	108	44.44
28	0.05	69	1.29	109	47.65
29	0.05	70	1.40	110	50.95
30	0.05	71	1.54	111	54.14
31	0.06	72	1.69	112	57.25
32	0.06	73	1.85	113	60.10
33	0.06	74	2.03	114	64.15
34	0.07	75	2.22	115	67.94
35	0.07	76	2.44	116	71.90
36	0.08	77	2.68	117	76.28
37	0.09	78	2.94	118	80.35
38	0.09	79	3.23	119	84.51
39	0.09	80	3.55	120	90.91
40	0.10				

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES

PER \$1,000 OF NET RISK AMOUNT

Attained Age		Attained Age	
18	0.04	70	2.49
19	0.05	71	2.71
20	0.05	72	2.95
21	0.05	73	3.21
22	0.05	74	3.50
23	0.06	75	3.78
24	0.06	76	4.10
25	0.06	77	4.43
26	0.07	78	4.80
27	0.07	79	5.19
28	0.08	80	5.61
29	0.08	81	6.21
30	0.09	82	6.86
31	0.09	83	7.49
32	0.10	84	8.17
33	0.11	85	8.86
34	0.12	86	9.44
35	0.13	87	10.35
36	0.14	88	11.26
37	0.15	89	12.18
38	0.16	90	12.92
39	0.17	91	13.08
40	0.18	92	13.74
41	0.19	93	14.81
42	0.20	94	16.17
43	0.22	95	18.24
44	0.24	96	20.14
45	0.26	97	22.06
46	0.29	98	22.15
47	0.32	99	23.09
48	0.36	100	24.70
49	0.40	101	26.43
50	0.45	102	28.35
51	0.50	103	30.41
52	0.56	104	32.65
53	0.62	105	35.49
54	0.69	106	38.42
55	0.76	107	41.44
56	0.83	108	44.50
57	0.91	109	47.70
58	0.99	110	51.00
59	1.08	111	54.18
60	1.17	112	57.29
61	1.26	113	60.14
62	1.36	114	64.18
63	1.47	115	67.96
64	1.58	116	71.92
65	1.70	117	76.29
66	1.83	118	80.36
67	1.97	119	84.52
68	2.13	120	90.91
69	2.30		

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 1 through 10)

Issue Age	1	2	3	4	5	6	7	8	9	10
0	12.10	11.50	10.89	10.29	9.68	9.08	8.47	7.87	7.26	6.66
1	12.15	11.54	10.93	10.33	9.72	9.11	8.50	7.90	7.29	6.68
2	12.23	11.61	11.00	10.39	9.78	9.17	8.56	7.95	7.34	6.72
3	12.32	11.70	11.08	10.47	9.85	9.24	8.62	8.01	7.39	6.77
4	12.42	11.80	11.18	10.56	9.94	9.31	8.69	8.07	7.45	6.83
5	12.53	11.91	11.28	10.65	10.03	9.40	8.77	8.15	7.52	6.89
6	12.65	12.02	11.39	10.75	10.12	9.49	8.86	8.22	7.59	6.96
7	12.78	12.14	11.50	10.86	10.22	9.58	8.94	8.30	7.67	7.03
8	12.91	12.26	11.62	10.97	10.33	9.68	9.04	8.39	7.74	7.10
9	13.05	12.39	11.74	11.09	10.44	9.79	9.13	8.48	7.83	7.18
10	13.19	12.53	11.87	11.21	10.55	9.89	9.23	8.58	7.92	7.26
11	13.35	12.68	12.01	11.34	10.68	10.01	9.34	8.68	8.01	7.34
12	13.51	12.83	12.16	11.48	10.81	10.13	9.46	8.78	8.10	7.43
13	13.67	12.99	12.31	11.62	10.94	10.26	9.57	8.89	8.20	7.52
14	13.85	13.15	12.46	11.77	11.08	10.38	9.69	9.00	8.31	7.61
15	14.02	13.32	12.62	11.92	11.22	10.52	9.82	9.11	8.41	7.71
16	14.20	13.49	12.78	12.07	11.36	10.65	9.94	9.23	8.52	7.81
17	14.38	13.66	12.94	12.22	11.50	10.78	10.07	9.35	8.63	7.91
18	14.56	13.83	13.11	12.38	11.65	10.92	10.19	9.47	8.74	8.01
19	14.75	14.01	13.27	12.54	11.80	11.06	10.32	9.59	8.85	8.11
20	14.95	14.20	13.45	12.70	11.96	11.21	10.46	9.71	8.97	8.22
21	15.15	14.39	13.64	12.88	12.12	11.36	10.61	9.85	9.09	8.33
22	15.37	14.60	13.83	13.07	12.30	11.53	10.76	9.99	9.22	8.45
23	15.60	14.82	14.04	13.26	12.48	11.70	10.92	10.14	9.36	8.58
24	15.85	15.05	14.26	13.47	12.68	11.89	11.09	10.30	9.51	8.72
25	16.11	15.30	14.49	13.69	12.88	12.08	11.27	10.47	9.66	8.86
26	16.38	15.56	14.74	13.92	13.10	12.28	11.47	10.65	9.83	9.01
27	16.67	15.83	15.00	14.17	13.33	12.50	11.67	10.83	10.00	9.17
28	16.97	16.12	15.27	14.42	13.57	12.72	11.88	11.03	10.18	9.33
29	17.29	16.42	15.56	14.69	13.83	12.96	12.10	11.24	10.37	9.51
30	17.63	16.74	15.86	14.98	14.10	13.22	12.34	11.46	10.58	9.69
31	17.99	17.09	16.19	15.29	14.39	13.49	12.59	11.69	10.79	9.89
32	18.37	17.46	16.54	15.62	14.70	13.78	12.86	11.94	11.02	10.11
33	18.78	17.85	16.91	15.97	15.03	14.09	13.15	12.21	11.27	10.33
34	19.22	18.26	17.30	16.34	15.38	14.41	13.45	12.49	11.53	10.57
35	19.68	18.70	17.71	16.73	15.74	14.76	13.78	12.79	11.81	10.82
36	20.17	19.16	18.15	17.14	16.14	15.13	14.12	13.11	12.10	11.09
37	20.69	19.65	18.62	17.58	16.55	15.52	14.48	13.45	12.41	11.38
38	21.24	20.18	19.11	18.05	16.99	15.93	14.87	13.80	12.74	11.68
39	21.82	20.73	19.64	18.54	17.45	16.36	15.27	14.18	13.09	12.00
40	22.43	21.31	20.19	19.07	17.95	16.82	15.70	14.58	13.46	12.34
41	23.08	21.93	20.77	19.62	18.47	17.31	16.16	15.00	13.85	12.70
42	23.77	22.58	21.40	20.21	19.02	17.83	16.64	15.45	14.26	13.07
43	24.50	23.28	22.05	20.83	19.60	18.38	17.15	15.93	14.70	13.48
44	25.27	24.01	22.74	21.48	20.22	18.95	17.69	16.43	15.16	13.90
45	26.08	24.78	23.47	22.17	20.87	19.56	18.26	16.95	15.65	14.35
46	26.94	25.59	24.24	22.90	21.55	20.20	18.86	17.51	16.16	14.82
47	27.84	26.45	25.06	23.67	22.27	20.88	19.49	18.10	16.71	15.31
48	28.80	27.36	25.92	24.48	23.04	21.60	20.16	18.72	17.28	15.84
49	29.82	28.32	26.83	25.34	23.85	22.36	20.87	19.38	17.89	16.40
50	30.91	29.36	27.82	26.27	24.72	23.18	21.63	20.09	18.54	17.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
51	32.07	30.47	28.86	27.26	25.65	24.05	22.45	20.84	19.24	17.64
52	33.31	31.64	29.98	28.31	26.65	24.98	23.32	21.65	19.99	18.32
53	34.63	32.90	31.17	29.44	27.70	25.97	24.24	22.51	20.78	19.05
54	36.04	34.23	32.43	30.63	28.83	27.03	25.22	23.42	21.62	19.82
55	37.53	35.65	33.78	31.90	30.02	28.15	26.27	24.39	22.52	20.64
56	39.11	37.15	35.20	33.24	31.29	29.33	27.37	25.42	23.46	21.51
57	40.78	38.74	36.70	34.66	32.62	30.58	28.54	26.51	24.47	22.43
58	42.54	40.42	38.29	36.16	34.04	31.91	29.78	27.65	25.53	23.40
59	44.44	42.21	39.99	37.77	35.55	33.33	31.10	28.88	26.66	24.44
60	46.46	44.14	41.82	39.49	37.17	34.85	32.52	30.20	27.88	25.55
61	48.63	46.20	43.77	41.34	38.90	36.47	34.04	31.61	29.18	26.75
62	50.95	48.40	45.85	43.30	40.76	38.21	35.66	33.12	30.57	28.02
63	53.41	50.73	48.06	45.39	42.72	40.05	37.38	34.71	32.04	29.37
64	56.01	53.21	50.41	47.61	44.81	42.01	39.21	36.40	33.60	30.80
65	58.36	55.44	52.53	49.61	46.69	43.77	40.85	37.94	35.02	32.10
66	58.29	55.38	52.47	49.55	46.64	43.72	40.81	37.89	34.98	32.06
67	58.22	55.31	52.40	49.49	46.57	43.66	40.75	37.84	34.93	32.02
68	58.13	55.23	52.32	49.41	46.51	43.60	40.69	37.79	34.88	31.97
69	58.04	55.14	52.24	49.33	46.43	43.53	40.63	37.73	34.82	31.92
70	57.95	55.05	52.15	49.26	46.36	43.46	40.56	37.67	34.77	31.87
71	57.86	54.96	52.07	49.18	46.28	43.39	40.50	37.61	34.71	31.82
72	57.79	54.90	52.01	49.12	46.23	43.34	40.45	37.56	34.67	31.78
73	57.71	54.82	51.94	49.05	46.17	43.28	40.39	37.51	34.62	31.74
74	57.62	54.74	51.85	48.97	46.09	43.21	40.33	37.45	34.57	31.69
75	57.52	54.64	51.77	48.89	46.02	43.14	40.26	37.39	34.51	31.64
76	57.41	54.54	51.67	48.80	45.93	43.06	40.19	37.32	34.45	31.58
77	57.32	54.45	51.59	48.72	45.85	42.99	40.12	37.26	34.39	31.52
78	57.24	54.37	51.51	48.65	45.79	42.93	40.06	37.20	34.34	31.48
79	57.17	54.31	51.45	48.59	45.74	42.88	40.02	37.16	34.30	31.44
80	57.10	54.25	51.39	48.54	45.68	42.83	39.97	37.12	34.26	31.41
81	57.06	54.21	51.35	48.50	45.65	42.80	39.94	37.09	34.24	31.38
82	57.00	53.01	49.59	48.45	45.60	42.75	39.90	37.05	34.20	31.35
83	56.94	52.95	49.53	48.40	45.55	42.70	39.86	37.01	34.16	31.32
84	56.88	52.90	49.49	48.35	45.51	42.66	39.82	36.97	34.13	31.29
85	56.85	52.87	49.46	48.33	45.48	42.64	39.80	36.96	34.11	31.27

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 11 through 20)

Issue Age	11	12	13	14	15	16	17	18	19	20
0	6.05	5.45	4.84	4.24	3.63	3.03	2.42	1.51	0.61	0.00
1	6.07	5.47	4.86	4.25	3.64	3.04	2.43	1.52	0.61	0.00
2	6.11	5.50	4.89	4.28	3.67	3.06	2.45	1.53	0.61	0.00
3	6.16	5.54	4.93	4.31	3.69	3.08	2.46	1.54	0.62	0.00
4	6.21	5.59	4.97	4.35	3.73	3.10	2.48	1.55	0.62	0.00
5	6.27	5.64	5.01	4.39	3.76	3.13	2.51	1.57	0.63	0.00
6	6.33	5.69	5.06	4.43	3.80	3.16	2.53	1.58	0.63	0.00
7	6.39	5.75	5.11	4.47	3.83	3.19	2.56	1.60	0.64	0.00
8	6.45	5.81	5.16	4.52	3.87	3.23	2.58	1.61	0.65	0.00
9	6.52	5.87	5.22	4.57	3.91	3.26	2.61	1.63	0.65	0.00
10	6.60	5.94	5.28	4.62	3.96	3.30	2.64	1.65	0.66	0.00
11	6.67	6.01	5.34	4.67	4.00	3.34	2.67	1.67	0.67	0.00
12	6.75	6.08	5.40	4.73	4.05	3.38	2.70	1.69	0.68	0.00
13	6.84	6.15	5.47	4.79	4.10	3.42	2.73	1.71	0.68	0.00
14	6.92	6.23	5.54	4.85	4.15	3.46	2.77	1.73	0.69	0.00
15	7.01	6.31	5.61	4.91	4.21	3.51	2.80	1.75	0.70	0.00
16	7.10	6.39	5.68	4.97	4.26	3.55	2.84	1.78	0.71	0.00
17	7.19	6.47	5.75	5.03	4.31	3.59	2.88	1.80	0.72	0.00
18	7.28	6.55	5.82	5.10	4.37	3.64	2.91	1.82	0.73	0.00
19	7.37	6.64	5.90	5.16	4.42	3.69	2.95	1.84	0.74	0.00
20	7.47	6.73	5.98	5.23	4.48	3.74	2.99	1.87	0.75	0.00
21	7.58	6.82	6.06	5.30	4.55	3.79	3.03	1.89	0.76	0.00
22	7.69	6.92	6.15	5.38	4.61	3.84	3.07	1.92	0.77	0.00
23	7.80	7.02	6.24	5.46	4.68	3.90	3.12	1.95	0.78	0.00
24	7.92	7.13	6.34	5.55	4.75	3.96	3.17	1.98	0.79	0.00
25	8.05	7.25	6.44	5.64	4.83	4.03	3.22	2.01	0.81	0.00
26	8.19	7.37	6.55	5.73	4.91	4.09	3.28	2.05	0.82	0.00
27	8.33	7.50	6.67	5.83	5.00	4.17	3.33	2.08	0.83	0.00
28	8.48	7.63	6.79	5.94	5.09	4.24	3.39	2.12	0.85	0.00
29	8.64	7.78	6.91	6.05	5.19	4.32	3.46	2.16	0.86	0.00
30	8.81	7.93	7.05	6.17	5.29	4.41	3.53	2.20	0.88	0.00
31	8.99	8.09	7.20	6.30	5.40	4.50	3.60	2.25	0.90	0.00
32	9.19	8.27	7.35	6.43	5.51	4.59	3.67	2.30	0.92	0.00
33	9.39	8.45	7.51	6.57	5.64	4.70	3.76	2.35	0.94	0.00
34	9.61	8.65	7.69	6.73	5.77	4.80	3.84	2.40	0.96	0.00
35	9.84	8.86	7.87	6.89	5.90	4.92	3.94	2.46	0.98	0.00
36	10.08	9.08	8.07	7.06	6.05	5.04	4.03	2.52	1.01	0.00
37	10.34	9.31	8.27	7.24	6.21	5.17	4.14	2.59	1.03	0.00
38	10.62	9.56	8.49	7.43	6.37	5.31	4.25	2.65	1.06	0.00
39	10.91	9.82	8.73	7.64	6.55	5.45	4.36	2.73	1.09	0.00
40	11.22	10.09	8.97	7.85	6.73	5.61	4.49	2.80	1.12	0.00
41	11.54	10.39	9.23	8.08	6.92	5.77	4.62	2.89	1.15	0.00
42	11.89	10.70	9.51	8.32	7.13	5.94	4.75	2.97	1.19	0.00
43	12.25	11.03	9.80	8.58	7.35	6.13	4.90	3.06	1.23	0.00
44	12.64	11.37	10.11	8.84	7.58	6.32	5.05	3.16	1.26	0.00
45	13.04	11.74	10.43	9.13	7.82	6.52	5.22	3.26	1.30	0.00
46	13.47	12.12	10.78	9.43	8.08	6.73	5.39	3.37	1.35	0.00
47	13.92	12.53	11.14	9.75	8.35	6.96	5.57	3.48	1.39	0.00
48	14.40	12.96	11.52	10.08	8.64	7.20	5.76	3.60	1.44	0.00
49	14.91	13.42	11.93	10.44	8.94	7.45	5.96	3.73	1.49	0.00
50	15.45	13.91	12.36	10.82	9.27	7.73	6.18	3.86	1.55	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Nontobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
51	16.03	14.43	12.83	11.22	9.62	8.02	6.41	4.01	1.60	0.00
52	16.66	14.99	13.32	11.66	9.99	8.33	6.66	4.16	1.67	0.00
53	17.31	15.58	13.85	12.12	10.39	8.66	6.93	4.33	1.73	0.00
54	18.02	16.22	14.41	12.61	10.81	9.01	7.21	4.50	1.80	0.00
55	18.76	16.89	15.01	13.14	11.26	9.38	7.51	4.69	1.88	0.00
56	19.55	17.60	15.64	13.69	11.73	9.78	7.82	4.89	1.96	0.00
57	20.39	18.35	16.31	14.27	12.23	10.19	8.16	5.10	2.04	0.00
58	21.27	19.14	17.02	14.89	12.76	10.64	8.51	5.32	2.13	0.00
59	22.22	20.00	17.77	15.55	13.33	11.11	8.89	5.55	2.22	0.00
60	23.23	20.91	18.58	16.26	13.94	11.62	9.29	5.81	2.32	0.00
61	24.32	21.88	19.45	17.02	14.59	12.16	9.73	6.08	2.43	0.00
62	25.47	22.93	20.38	17.83	15.28	12.74	10.19	6.37	2.55	0.00
63	26.70	24.03	21.36	18.69	16.02	13.35	10.68	6.68	2.67	0.00
64	28.00	25.20	22.40	19.60	16.80	14.00	11.20	7.00	2.80	0.00
65	29.18	26.26	23.34	20.43	17.51	14.59	11.67	7.30	2.92	0.00
66	29.15	26.23	23.32	20.40	17.49	14.57	11.66	7.29	2.91	0.00
67	29.11	26.20	23.29	20.38	17.47	14.55	11.64	7.28	2.91	0.00
68	29.07	26.16	23.25	20.35	17.44	14.53	11.63	7.27	2.91	0.00
69	29.02	26.12	23.22	20.31	17.41	14.51	11.61	7.25	2.90	0.00
70	28.97	26.08	23.18	20.28	17.38	14.49	11.59	7.24	2.90	0.00
71	28.93	26.03	23.14	20.25	17.36	14.46	11.57	7.23	2.89	0.00
72	28.89	26.00	23.11	20.22	17.34	14.45	11.56	7.22	2.89	0.00
73	28.85	25.97	23.08	20.20	17.31	14.43	11.54	7.21	2.89	0.00
74	28.81	25.93	23.05	20.17	17.28	14.40	11.52	7.20	2.88	0.00
75	28.76	25.88	23.01	20.13	17.26	14.38	11.50	7.19	2.88	0.00
76	28.71	25.84	22.97	20.10	17.22	14.35	11.48	7.18	2.87	0.00
77	28.66	25.79	22.93	20.06	17.20	14.33	11.46	7.16	2.87	0.00
78	28.62	25.76	22.89	20.03	17.17	14.31	11.45	7.15	2.86	0.00
79	28.58	25.73	22.87	20.01	17.15	14.29	11.43	7.15	2.86	0.00
80	28.55	25.70	22.84	19.99	17.13	14.28	11.42	7.14	2.86	0.00
81	28.53	25.68	22.82	19.97	17.12	14.27	11.41	7.13	2.85	0.00
82	28.50	25.65	22.80	19.95	17.10	14.25	11.40	7.13	2.85	0.00
83	28.47	25.62	22.77	19.93	17.08	14.23	11.39	7.12	2.85	0.00
84	28.44	25.60	22.75	19.91	17.07	14.22	11.38	7.11	2.84	0.00
85	28.43	25.58	22.74	19.90	17.06	14.21	11.37	7.11	2.84	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 1 through 10)

Issue Age	1	2	3	4	5	6	7	8	9	10
0	11.67	11.08	10.50	9.92	9.33	8.75	8.17	7.58	7.00	6.42
1	11.73	11.14	10.55	9.97	9.38	8.80	8.21	7.62	7.04	6.45
2	11.80	11.21	10.62	10.03	9.44	8.85	8.26	7.67	7.08	6.49
3	11.88	11.28	10.69	10.09	9.50	8.91	8.31	7.72	7.13	6.53
4	11.96	11.36	10.77	10.17	9.57	8.97	8.37	7.78	7.18	6.58
5	12.05	11.45	10.85	10.25	9.64	9.04	8.44	7.83	7.23	6.63
6	12.15	11.54	10.93	10.33	9.72	9.11	8.50	7.90	7.29	6.68
7	12.25	11.64	11.03	10.41	9.80	9.19	8.58	7.96	7.35	6.74
8	12.36	11.74	11.12	10.50	9.88	9.27	8.65	8.03	7.41	6.80
9	12.47	11.84	11.22	10.60	9.97	9.35	8.73	8.10	7.48	6.86
10	12.58	11.95	11.32	10.69	10.06	9.44	8.81	8.18	7.55	6.92
11	12.70	12.07	11.43	10.80	10.16	9.53	8.89	8.26	7.62	6.99
12	12.83	12.19	11.55	10.91	10.26	9.62	8.98	8.34	7.70	7.06
13	12.96	12.31	11.67	11.02	10.37	9.72	9.07	8.42	7.78	7.13
14	13.10	12.44	11.79	11.13	10.48	9.82	9.17	8.51	7.86	7.20
15	13.24	12.58	11.92	11.26	10.59	9.93	9.27	8.61	7.94	7.28
16	13.39	12.72	12.05	11.38	10.71	10.04	9.37	8.70	8.03	7.37
17	13.55	12.87	12.19	11.51	10.84	10.16	9.48	8.80	8.13	7.45
18	13.71	13.02	12.34	11.65	10.97	10.28	9.60	8.91	8.22	7.54
19	13.88	13.19	12.49	11.80	11.10	10.41	9.72	9.02	8.33	7.63
20	14.06	13.35	12.65	11.95	11.25	10.54	9.84	9.14	8.43	7.73
21	14.25	13.53	12.82	12.11	11.40	10.68	9.97	9.26	8.55	7.84
22	14.44	13.72	13.00	12.28	11.56	10.83	10.11	9.39	8.67	7.94
23	14.65	13.92	13.19	12.45	11.72	10.99	10.26	9.52	8.79	8.06
24	14.87	14.13	13.39	12.64	11.90	11.15	10.41	9.67	8.92	8.18
25	15.10	14.35	13.59	12.84	12.08	11.33	10.57	9.82	9.06	8.31
26	15.35	14.58	13.82	13.05	12.28	11.51	10.75	9.98	9.21	8.44
27	15.61	14.83	14.05	13.27	12.49	11.71	10.93	10.15	9.37	8.58
28	15.88	15.08	14.29	13.50	12.70	11.91	11.12	10.32	9.53	8.73
29	16.16	15.36	14.55	13.74	12.93	12.12	11.32	10.51	9.70	8.89
30	16.47	15.64	14.82	14.00	13.17	12.35	11.53	10.70	9.88	9.06
31	16.78	15.94	15.10	14.27	13.43	12.59	11.75	10.91	10.07	9.23
32	17.12	16.26	15.40	14.55	13.69	12.84	11.98	11.13	10.27	9.41
33	17.47	16.59	15.72	14.85	13.97	13.10	12.23	11.35	10.48	9.61
34	17.84	16.95	16.06	15.16	14.27	13.38	12.49	11.60	10.70	9.81
35	18.23	17.32	16.41	15.50	14.58	13.67	12.76	11.85	10.94	10.03
36	18.64	17.71	16.78	15.84	14.91	13.98	13.05	12.12	11.18	10.25
37	19.07	18.12	17.16	16.21	15.26	14.30	13.35	12.40	11.44	10.49
38	19.53	18.55	17.57	16.60	15.62	14.64	13.67	12.69	11.72	10.74
39	20.01	19.01	18.01	17.01	16.01	15.01	14.00	13.00	12.00	11.00
40	20.52	19.49	18.46	17.44	16.41	15.39	14.36	13.34	12.31	11.28
41	21.05	20.00	18.95	17.90	16.84	15.79	14.74	13.68	12.63	11.58
42	21.62	20.54	19.46	18.38	17.30	16.22	15.14	14.05	12.97	11.89
43	22.23	21.11	20.00	18.89	17.78	16.67	15.56	14.45	13.34	12.22
44	22.86	21.72	20.58	19.43	18.29	17.15	16.00	14.86	13.72	12.57
45	23.54	22.36	21.18	20.01	18.83	17.65	16.48	15.30	14.12	12.95
46	24.25	23.04	21.82	20.61	19.40	18.19	16.97	15.76	14.55	13.34
47	25.00	23.75	22.50	21.25	20.00	18.75	17.50	16.25	15.00	13.75
48	25.80	24.51	23.22	21.93	20.64	19.35	18.06	16.77	15.48	14.19
49	26.64	25.30	23.97	22.64	21.31	19.98	18.64	17.31	15.98	14.65
50	27.52	26.14	24.77	23.39	22.02	20.64	19.26	17.89	16.51	15.14

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
51	28.45	27.03	25.61	24.18	22.76	21.34	19.92	18.49	17.07	15.65
52	29.43	27.96	26.49	25.02	23.55	22.07	20.60	19.13	17.66	16.19
53	30.47	28.94	27.42	25.90	24.37	22.85	21.33	19.80	18.28	16.76
54	31.56	29.98	28.40	26.82	25.24	23.67	22.09	20.51	18.93	17.36
55	32.70	31.07	29.43	27.80	26.16	24.53	22.89	21.26	19.62	17.99
56	33.91	32.22	30.52	28.83	27.13	25.44	23.74	22.04	20.35	18.65
57	35.19	33.43	31.67	29.91	28.15	26.39	24.63	22.87	21.11	19.35
58	36.53	34.71	32.88	31.05	29.23	27.40	25.57	23.75	21.92	20.09
59	37.95	36.05	34.15	32.26	30.36	28.46	26.56	24.67	22.77	20.87
60	39.45	37.48	35.50	33.53	31.56	29.59	27.61	25.64	23.67	21.70
61	41.04	38.99	36.93	34.88	32.83	30.78	28.73	26.67	24.62	22.57
62	42.72	40.59	38.45	36.32	34.18	32.04	29.91	27.77	25.63	23.50
63	44.51	42.29	40.06	37.84	35.61	33.39	31.16	28.93	26.71	24.48
64	46.42	44.10	41.78	39.46	37.14	34.82	32.50	30.17	27.85	25.53
65	48.46	46.03	43.61	41.19	38.76	36.34	33.92	31.50	29.07	26.65
66	50.63	48.10	45.56	43.03	40.50	37.97	35.44	32.91	30.38	27.84
67	52.95	50.30	47.65	45.00	42.36	39.71	37.06	34.41	31.77	29.12
68	55.43	52.65	49.88	47.11	44.34	41.57	38.80	36.03	33.26	30.48
69	58.08	55.17	52.27	49.37	46.46	43.56	40.65	37.75	34.85	31.94
70	58.33	55.41	52.49	49.58	46.66	43.74	40.83	37.91	35.00	32.08
71	58.26	55.34	52.43	49.52	46.61	43.69	40.78	37.87	34.95	32.04
72	58.19	55.28	52.37	49.46	46.55	43.64	40.73	37.82	34.91	32.00
73	58.11	55.20	52.30	49.39	46.49	43.58	40.68	37.77	34.87	31.96
74	58.03	55.13	52.23	49.33	46.42	43.52	40.62	37.72	34.82	31.92
75	57.95	55.05	52.15	49.26	46.36	43.46	40.56	37.67	34.77	31.87
76	57.86	54.97	52.08	49.18	46.29	43.40	40.50	37.61	34.72	31.82
77	57.77	54.88	52.00	49.11	46.22	43.33	40.44	37.55	34.66	31.77
78	57.68	54.79	51.91	49.03	46.14	43.26	40.37	37.49	34.61	31.72
79	57.57	54.70	51.82	48.94	46.06	43.18	40.30	37.42	34.54	31.67
80	57.47	54.59	51.72	48.85	45.97	43.10	40.23	37.35	34.48	31.61
81	57.41	54.54	51.67	48.80	45.93	43.06	40.19	37.32	34.44	31.57
82	57.36	54.50	51.63	48.76	45.89	43.02	40.15	37.29	34.42	31.55
83	57.29	54.43	51.56	48.70	45.83	42.97	40.11	37.24	34.38	31.51
84	57.23	54.36	51.50	48.64	45.78	42.92	40.06	37.20	34.34	31.47
85	57.17	54.31	51.46	48.60	45.74	42.88	40.02	37.16	34.30	31.45

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 11 through 20)

Issue Age	11	12	13	14	15	16	17	18	19	20
0	5.83	5.25	4.67	4.08	3.50	2.92	2.33	1.46	0.58	0.00
1	5.86	5.28	4.69	4.10	3.52	2.93	2.35	1.47	0.59	0.00
2	5.90	5.31	4.72	4.13	3.54	2.95	2.36	1.47	0.59	0.00
3	5.94	5.34	4.75	4.16	3.56	2.97	2.38	1.48	0.59	0.00
4	5.98	5.38	4.79	4.19	3.59	2.99	2.39	1.50	0.60	0.00
5	6.03	5.42	4.82	4.22	3.62	3.01	2.41	1.51	0.60	0.00
6	6.07	5.47	4.86	4.25	3.64	3.04	2.43	1.52	0.61	0.00
7	6.13	5.51	4.90	4.29	3.68	3.06	2.45	1.53	0.61	0.00
8	6.18	5.56	4.94	4.32	3.71	3.09	2.47	1.54	0.62	0.00
9	6.23	5.61	4.99	4.36	3.74	3.12	2.49	1.56	0.62	0.00
10	6.29	5.66	5.03	4.40	3.77	3.15	2.52	1.57	0.63	0.00
11	6.35	5.72	5.08	4.45	3.81	3.18	2.54	1.59	0.64	0.00
12	6.41	5.77	5.13	4.49	3.85	3.21	2.57	1.60	0.64	0.00
13	6.48	5.83	5.18	4.54	3.89	3.24	2.59	1.62	0.65	0.00
14	6.55	5.89	5.24	4.58	3.93	3.27	2.62	1.64	0.65	0.00
15	6.62	5.96	5.30	4.63	3.97	3.31	2.65	1.66	0.66	0.00
16	6.70	6.03	5.36	4.69	4.02	3.35	2.68	1.67	0.67	0.00
17	6.77	6.10	5.42	4.74	4.06	3.39	2.71	1.69	0.68	0.00
18	6.85	6.17	5.48	4.80	4.11	3.43	2.74	1.71	0.69	0.00
19	6.94	6.25	5.55	4.86	4.16	3.47	2.78	1.73	0.69	0.00
20	7.03	6.33	5.62	4.92	4.22	3.51	2.81	1.76	0.70	0.00
21	7.12	6.41	5.70	4.99	4.27	3.56	2.85	1.78	0.71	0.00
22	7.22	6.50	5.78	5.06	4.33	3.61	2.89	1.81	0.72	0.00
23	7.33	6.59	5.86	5.13	4.40	3.66	2.93	1.83	0.73	0.00
24	7.44	6.69	5.95	5.21	4.46	3.72	2.97	1.86	0.74	0.00
25	7.55	6.80	6.04	5.29	4.53	3.78	3.02	1.89	0.76	0.00
26	7.68	6.91	6.14	5.37	4.61	3.84	3.07	1.92	0.77	0.00
27	7.80	7.02	6.24	5.46	4.68	3.90	3.12	1.95	0.78	0.00
28	7.94	7.15	6.35	5.56	4.76	3.97	3.18	1.98	0.79	0.00
29	8.08	7.27	6.47	5.66	4.85	4.04	3.23	2.02	0.81	0.00
30	8.23	7.41	6.59	5.76	4.94	4.12	3.29	2.06	0.82	0.00
31	8.39	7.55	6.71	5.87	5.03	4.20	3.36	2.10	0.84	0.00
32	8.56	7.70	6.85	5.99	5.13	4.28	3.42	2.14	0.86	0.00
33	8.73	7.86	6.99	6.11	5.24	4.37	3.49	2.18	0.87	0.00
34	8.92	8.03	7.14	6.24	5.35	4.46	3.57	2.23	0.89	0.00
35	9.11	8.20	7.29	6.38	5.47	4.56	3.65	2.28	0.91	0.00
36	9.32	8.39	7.46	6.52	5.59	4.66	3.73	2.33	0.93	0.00
37	9.54	8.58	7.63	6.68	5.72	4.77	3.81	2.38	0.95	0.00
38	9.76	8.79	7.81	6.83	5.86	4.88	3.91	2.44	0.98	0.00
39	10.00	9.00	8.00	7.00	6.00	5.00	4.00	2.50	1.00	0.00
40	10.26	9.23	8.21	7.18	6.15	5.13	4.10	2.56	1.03	0.00
41	10.53	9.47	8.42	7.37	6.32	5.26	4.21	2.63	1.05	0.00
42	10.81	9.73	8.65	7.57	6.49	5.41	4.32	2.70	1.08	0.00
43	11.11	10.00	8.89	7.78	6.67	5.56	4.45	2.78	1.11	0.00
44	11.43	10.29	9.15	8.00	6.86	5.72	4.57	2.86	1.14	0.00
45	11.77	10.59	9.41	8.24	7.06	5.88	4.71	2.94	1.18	0.00
46	12.12	10.91	9.70	8.49	7.27	6.06	4.85	3.03	1.21	0.00
47	12.50	11.25	10.00	8.75	7.50	6.25	5.00	3.13	1.25	0.00
48	12.90	11.61	10.32	9.03	7.74	6.45	5.16	3.22	1.29	0.00
49	13.32	11.99	10.65	9.32	7.99	6.66	5.33	3.33	1.33	0.00
50	13.76	12.38	11.01	9.63	8.26	6.88	5.50	3.44	1.38	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Nontobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
51	14.23	12.80	11.38	9.96	8.54	7.11	5.69	3.56	1.42	0.00
52	14.72	13.24	11.77	10.30	8.83	7.36	5.89	3.68	1.47	0.00
53	15.23	13.71	12.19	10.66	9.14	7.62	6.09	3.81	1.52	0.00
54	15.78	14.20	12.62	11.04	9.47	7.89	6.31	3.94	1.58	0.00
55	16.35	14.72	13.08	11.45	9.81	8.18	6.54	4.09	1.64	0.00
56	16.96	15.26	13.57	11.87	10.17	8.48	6.78	4.24	1.70	0.00
57	17.59	15.83	14.08	12.32	10.56	8.80	7.04	4.40	1.76	0.00
58	18.27	16.44	14.61	12.79	10.96	9.13	7.31	4.57	1.83	0.00
59	18.97	17.08	15.18	13.28	11.38	9.49	7.59	4.74	1.90	0.00
60	19.72	17.75	15.78	13.81	11.83	9.86	7.89	4.93	1.97	0.00
61	20.52	18.47	16.41	14.36	12.31	10.26	8.21	5.13	2.05	0.00
62	21.36	19.23	17.09	14.95	12.82	10.68	8.54	5.34	2.14	0.00
63	22.26	20.03	17.81	15.58	13.35	11.13	8.90	5.56	2.23	0.00
64	23.21	20.89	18.57	16.25	13.93	11.61	9.28	5.80	2.32	0.00
65	24.23	21.80	19.38	16.96	14.54	12.11	9.69	6.06	2.42	0.00
66	25.31	22.78	20.25	17.72	15.19	12.66	10.13	6.33	2.53	0.00
67	26.47	23.83	21.18	18.53	15.88	13.24	10.59	6.62	2.65	0.00
68	27.71	24.94	22.17	19.40	16.63	13.86	11.09	6.93	2.77	0.00
69	29.04	26.14	23.23	20.33	17.42	14.52	11.62	7.26	2.90	0.00
70	29.16	26.25	23.33	20.41	17.50	14.58	11.67	7.29	2.92	0.00
71	29.13	26.22	23.30	20.39	17.48	14.56	11.65	7.28	2.91	0.00
72	29.09	26.18	23.27	20.36	17.46	14.55	11.64	7.27	2.91	0.00
73	29.05	26.15	23.24	20.34	17.43	14.53	11.62	7.26	2.91	0.00
74	29.02	26.11	23.21	20.31	17.41	14.51	11.61	7.25	2.90	0.00
75	28.97	26.08	23.18	20.28	17.38	14.49	11.59	7.24	2.90	0.00
76	28.93	26.04	23.15	20.25	17.36	14.47	11.57	7.23	2.89	0.00
77	28.89	26.00	23.11	20.22	17.33	14.44	11.55	7.22	2.89	0.00
78	28.84	25.96	23.07	20.19	17.30	14.42	11.54	7.21	2.88	0.00
79	28.79	25.91	23.03	20.15	17.27	14.39	11.51	7.20	2.88	0.00
80	28.73	25.86	22.99	20.11	17.24	14.37	11.49	7.18	2.87	0.00
81	28.70	25.83	22.96	20.09	17.22	14.35	11.48	7.18	2.87	0.00
82	28.68	25.81	22.95	20.08	17.21	14.34	11.47	7.17	2.87	0.00
83	28.65	25.78	22.92	20.05	17.19	14.32	11.46	7.16	2.86	0.00
84	28.61	25.75	22.89	20.03	17.17	14.31	11.45	7.15	2.86	0.00
85	28.59	25.73	22.87	20.01	17.15	14.29	11.43	7.15	2.86	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)
(Years 1 through 10)

Issue Age	1	2	3	4	5	6	7	8	9	10
18	16.12	15.32	14.51	13.70	12.90	12.09	11.29	10.48	9.67	8.87
19	16.39	15.57	14.75	13.93	13.11	12.29	11.47	10.65	9.83	9.01
20	16.67	15.83	15.00	14.17	13.33	12.50	11.67	10.83	10.00	9.17
21	16.95	16.11	15.26	14.41	13.56	12.71	11.87	11.02	10.17	9.32
22	17.25	16.39	15.53	14.67	13.80	12.94	12.08	11.22	10.35	9.49
23	17.57	16.69	15.81	14.93	14.06	13.18	12.30	11.42	10.54	9.66
24	17.90	17.01	16.11	15.22	14.32	13.43	12.53	11.64	10.74	9.85
25	18.25	17.33	16.42	15.51	14.60	13.69	12.77	11.86	10.95	10.04
26	18.61	17.68	16.75	15.82	14.89	13.96	13.03	12.10	11.17	10.23
27	18.99	18.04	17.09	16.14	15.19	14.24	13.29	12.34	11.39	10.44
28	19.38	18.41	17.44	16.48	15.51	14.54	13.57	12.60	11.63	10.66
29	19.80	18.81	17.82	16.83	15.84	14.85	13.86	12.87	11.88	10.89
30	20.25	19.24	18.22	17.21	16.20	15.19	14.17	13.16	12.15	11.14
31	20.72	19.69	18.65	17.62	16.58	15.54	14.51	13.47	12.43	11.40
32	21.23	20.17	19.11	18.05	16.99	15.92	14.86	13.80	12.74	11.68
33	21.77	20.69	19.60	18.51	17.42	16.33	15.24	14.15	13.06	11.98
34	22.35	21.23	20.12	19.00	17.88	16.76	15.65	14.53	13.41	12.29
35	22.96	21.81	20.66	19.52	18.37	17.22	16.07	14.92	13.78	12.63
36	23.61	22.43	21.25	20.07	18.89	17.71	16.53	15.35	14.17	12.99
37	24.30	23.08	21.87	20.65	19.44	18.22	17.01	15.79	14.58	13.36
38	25.03	23.78	22.52	21.27	20.02	18.77	17.52	16.27	15.02	13.76
39	25.80	24.51	23.22	21.93	20.64	19.35	18.06	16.77	15.48	14.19
40	26.61	25.28	23.95	22.62	21.29	19.96	18.63	17.30	15.97	14.64
41	27.48	26.10	24.73	23.35	21.98	20.61	19.23	17.86	16.49	15.11
42	28.39	26.97	25.55	24.13	22.71	21.29	19.87	18.45	17.03	15.61
43	29.35	27.88	26.41	24.95	23.48	22.01	20.54	19.08	17.61	16.14
44	30.36	28.84	27.32	25.81	24.29	22.77	21.25	19.73	18.22	16.70
45	31.42	29.85	28.28	26.71	25.14	23.56	21.99	20.42	18.85	17.28
46	32.53	30.90	29.28	27.65	26.02	24.40	22.77	21.14	19.52	17.89
47	33.70	32.01	30.33	28.64	26.96	25.27	23.59	21.90	20.22	18.53
48	34.92	33.18	31.43	29.68	27.94	26.19	24.45	22.70	20.95	19.21
49	36.23	34.42	32.61	30.80	28.99	27.17	25.36	23.55	21.74	19.93
50	37.64	35.76	33.87	31.99	30.11	28.23	26.35	24.46	22.58	20.70
51	39.14	37.18	35.22	33.27	31.31	29.35	27.40	25.44	23.48	21.53
52	40.74	38.70	36.66	34.63	32.59	30.55	28.52	26.48	24.44	22.41
53	42.43	40.31	38.19	36.07	33.95	31.83	29.70	27.58	25.46	23.34
54	44.23	42.02	39.81	37.60	35.39	33.18	30.96	28.75	26.54	24.33
55	46.13	43.82	41.51	39.21	36.90	34.60	32.29	29.98	27.68	25.37
56	48.11	45.70	43.30	40.89	38.49	36.08	33.68	31.27	28.87	26.46
57	50.19	47.68	45.17	42.66	40.16	37.65	35.14	32.63	30.12	27.61
58	52.37	49.75	47.13	44.51	41.89	39.28	36.66	34.04	31.42	28.80
59	54.69	51.96	49.22	46.49	43.76	41.02	38.29	35.55	32.82	30.08
60	57.18	54.32	51.46	48.61	45.75	42.89	40.03	37.17	34.31	31.45
61	58.46	55.53	52.61	49.69	46.77	43.84	40.92	38.00	35.07	32.15
62	58.43	55.50	52.58	49.66	46.74	43.82	40.90	37.98	35.06	32.13
63	58.40	55.48	52.56	49.64	46.72	43.80	40.88	37.96	35.04	32.12
64	58.37	55.45	52.53	49.61	46.70	43.78	40.86	37.94	35.02	32.10
65	58.33	55.41	52.50	49.58	46.66	43.75	40.83	37.91	35.00	32.08
66	58.27	55.36	52.45	49.53	46.62	43.71	40.79	37.88	34.96	32.05
67	58.20	55.29	52.38	49.47	46.56	43.65	40.74	37.83	34.92	32.01
68	58.13	55.22	52.31	49.41	46.50	43.59	40.69	37.78	34.88	31.97
69	58.03	55.13	52.23	49.33	46.42	43.52	40.62	37.72	34.82	31.92
70	57.94	55.05	52.15	49.25	46.35	43.46	40.56	37.66	34.77	31.87

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
71	57.85	54.96	52.06	49.17	46.28	43.39	40.49	37.60	34.71	31.82
72	57.79	54.90	52.01	49.12	46.24	43.35	40.46	37.57	34.68	31.79
73	57.72	54.84	51.95	49.06	46.18	43.29	40.40	37.52	34.63	31.75
74	57.63	54.75	51.86	48.98	46.10	43.22	40.34	37.46	34.58	31.70
75	57.54	54.67	51.79	48.91	46.04	43.16	40.28	37.40	34.53	31.65
76	57.45	54.58	51.70	48.83	45.96	43.09	40.21	37.34	34.47	31.60
77	57.37	54.50	51.63	48.76	45.89	43.02	40.16	37.29	34.42	31.55
78	57.30	54.44	51.57	48.71	45.84	42.98	40.11	37.25	34.38	31.52
79	57.26	54.40	51.53	48.67	45.81	42.94	40.08	37.22	34.36	31.49
80	57.22	54.35	51.49	48.63	45.77	42.91	40.05	37.19	34.33	31.47
81	57.19	54.33	51.48	48.62	45.76	42.90	40.04	37.18	34.32	31.46
82	57.14	54.29	51.43	48.57	45.72	42.86	40.00	37.14	34.29	31.43
83	57.08	54.22	51.37	48.52	45.66	42.81	39.96	37.10	34.25	31.39
84	57.01	54.16	51.31	48.46	45.61	42.76	39.91	37.06	34.21	31.36
85	57.01	54.16	51.31	48.46	45.61	42.76	39.91	37.06	34.21	31.36

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)
(Years 11 through 20)

Issue Age	11	12	13	14	15	16	17	18	19	20
18	8.06	7.26	6.45	5.64	4.84	4.03	3.22	2.02	0.81	0.00
19	8.19	7.38	6.56	5.74	4.92	4.10	3.28	2.05	0.82	0.00
20	8.33	7.50	6.67	5.83	5.00	4.17	3.33	2.08	0.83	0.00
21	8.48	7.63	6.78	5.93	5.09	4.24	3.39	2.12	0.85	0.00
22	8.63	7.76	6.90	6.04	5.18	4.31	3.45	2.16	0.86	0.00
23	8.79	7.91	7.03	6.15	5.27	4.39	3.51	2.20	0.88	0.00
24	8.95	8.06	7.16	6.27	5.37	4.48	3.58	2.24	0.90	0.00
25	9.12	8.21	7.30	6.39	5.47	4.56	3.65	2.28	0.91	0.00
26	9.30	8.37	7.44	6.51	5.58	4.65	3.72	2.33	0.93	0.00
27	9.49	8.54	7.60	6.65	5.70	4.75	3.80	2.37	0.95	0.00
28	9.69	8.72	7.75	6.78	5.81	4.85	3.88	2.42	0.97	0.00
29	9.90	8.91	7.92	6.93	5.94	4.95	3.96	2.48	0.99	0.00
30	10.12	9.11	8.10	7.09	6.07	5.06	4.05	2.53	1.01	0.00
31	10.36	9.33	8.29	7.25	6.22	5.18	4.14	2.59	1.04	0.00
32	10.62	9.55	8.49	7.43	6.37	5.31	4.25	2.65	1.06	0.00
33	10.89	9.80	8.71	7.62	6.53	5.44	4.35	2.72	1.09	0.00
34	11.18	10.06	8.94	7.82	6.71	5.59	4.47	2.79	1.12	0.00
35	11.48	10.33	9.18	8.04	6.89	5.74	4.59	2.87	1.15	0.00
36	11.80	10.62	9.44	8.26	7.08	5.90	4.72	2.95	1.18	0.00
37	12.15	10.93	9.72	8.50	7.29	6.07	4.86	3.04	1.21	0.00
38	12.51	11.26	10.01	8.76	7.51	6.26	5.01	3.13	1.25	0.00
39	12.90	11.61	10.32	9.03	7.74	6.45	5.16	3.22	1.29	0.00
40	13.31	11.98	10.65	9.31	7.98	6.65	5.32	3.33	1.33	0.00
41	13.74	12.36	10.99	9.62	8.24	6.87	5.50	3.43	1.37	0.00
42	14.19	12.77	11.36	9.94	8.52	7.10	5.68	3.55	1.42	0.00
43	14.67	13.21	11.74	10.27	8.80	7.34	5.87	3.67	1.47	0.00
44	15.18	13.66	12.14	10.63	9.11	7.59	6.07	3.79	1.52	0.00
45	15.71	14.14	12.57	11.00	9.43	7.85	6.28	3.93	1.57	0.00
46	16.26	14.64	13.01	11.39	9.76	8.13	6.51	4.07	1.63	0.00
47	16.85	15.16	13.48	11.79	10.11	8.42	6.74	4.21	1.68	0.00
48	17.46	15.72	13.97	12.22	10.48	8.73	6.98	4.37	1.75	0.00
49	18.12	16.30	14.49	12.68	10.87	9.06	7.25	4.53	1.81	0.00
50	18.82	16.94	15.05	13.17	11.29	9.41	7.53	4.70	1.88	0.00
51	19.57	17.61	15.65	13.70	11.74	9.78	7.83	4.89	1.96	0.00
52	20.37	18.33	16.30	14.26	12.22	10.18	8.15	5.09	2.04	0.00
53	21.22	19.10	16.97	14.85	12.73	10.61	8.49	5.30	2.12	0.00
54	22.12	19.91	17.69	15.48	13.27	11.06	8.85	5.53	2.21	0.00
55	23.06	20.76	18.45	16.14	13.84	11.53	9.23	5.77	2.31	0.00
56	24.06	21.65	19.24	16.84	14.43	12.03	9.62	6.01	2.41	0.00
57	25.10	22.59	20.08	17.57	15.06	12.55	10.04	6.27	2.51	0.00
58	26.18	23.57	20.95	18.33	15.71	13.09	10.47	6.55	2.62	0.00
59	27.35	24.61	21.88	19.14	16.41	13.67	10.94	6.84	2.73	0.00
60	28.59	25.73	22.87	20.01	17.15	14.30	11.44	7.15	2.86	0.00
61	29.23	26.31	23.38	20.46	17.54	14.61	11.69	7.31	2.92	0.00
62	29.21	26.29	23.37	20.45	17.53	14.61	11.69	7.30	2.92	0.00
63	29.20	26.28	23.36	20.44	17.52	14.60	11.68	7.30	2.92	0.00
64	29.18	26.27	23.35	20.43	17.51	14.59	11.67	7.30	2.92	0.00
65	29.16	26.25	23.33	20.42	17.50	14.58	11.67	7.29	2.92	0.00
66	29.14	26.22	23.31	20.40	17.48	14.57	11.65	7.28	2.91	0.00
67	29.10	26.19	23.28	20.37	17.46	14.55	11.64	7.28	2.91	0.00
68	29.06	26.16	23.25	20.34	17.44	14.53	11.63	7.27	2.91	0.00
69	29.02	26.11	23.21	20.31	17.41	14.51	11.61	7.25	2.90	0.00
70	28.97	26.07	23.18	20.28	17.38	14.49	11.59	7.24	2.90	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Male Tobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
71	28.92	26.03	23.14	20.25	17.35	14.46	11.57	7.23	2.89	0.00
72	28.90	26.01	23.12	20.23	17.34	14.45	11.56	7.22	2.89	0.00
73	28.86	25.97	23.09	20.20	17.32	14.43	11.54	7.22	2.89	0.00
74	28.81	25.93	23.05	20.17	17.29	14.41	11.53	7.20	2.88	0.00
75	28.77	25.89	23.02	20.14	17.26	14.39	11.51	7.19	2.88	0.00
76	28.72	25.85	22.98	20.11	17.23	14.36	11.49	7.18	2.87	0.00
77	28.68	25.81	22.95	20.08	17.21	14.34	11.47	7.17	2.87	0.00
78	28.65	25.79	22.92	20.06	17.19	14.33	11.46	7.16	2.87	0.00
79	28.63	25.77	22.90	20.04	17.18	14.31	11.45	7.16	2.86	0.00
80	28.61	25.75	22.89	20.03	17.16	14.30	11.44	7.15	2.86	0.00
81	28.60	25.74	22.88	20.02	17.16	14.30	11.44	7.15	2.86	0.00
82	28.57	25.72	22.86	20.00	17.14	14.29	11.43	7.14	2.86	0.00
83	28.54	25.69	22.83	19.98	17.12	14.27	11.42	7.13	2.85	0.00
84	28.51	25.66	22.81	19.95	17.10	14.25	11.40	7.13	2.85	0.00
85	28.50	25.65	22.80	19.95	17.10	14.25	11.40	7.13	2.85	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)
(Years 1 through 10)

Issue Age	1	2	3	4	5	6	7	8	9	10
18	15.01	14.26	13.51	12.76	12.01	11.26	10.51	9.76	9.00	8.25
19	15.25	14.49	13.72	12.96	12.20	11.44	10.67	9.91	9.15	8.39
20	15.50	14.72	13.95	13.17	12.40	11.62	10.85	10.07	9.30	8.52
21	15.76	14.97	14.19	13.40	12.61	11.82	11.03	10.25	9.46	8.67
22	16.04	15.24	14.44	13.63	12.83	12.03	11.23	10.43	9.62	8.82
23	16.33	15.51	14.70	13.88	13.06	12.25	11.43	10.62	9.80	8.98
24	16.64	15.81	14.97	14.14	13.31	12.48	11.65	10.81	9.98	9.15
25	16.96	16.11	15.26	14.42	13.57	12.72	11.87	11.02	10.18	9.33
26	17.30	16.43	15.57	14.70	13.84	12.97	12.11	11.24	10.38	9.51
27	17.66	16.77	15.89	15.01	14.13	13.24	12.36	11.48	10.59	9.71
28	18.03	17.13	16.23	15.33	14.43	13.52	12.62	11.72	10.82	9.92
29	18.43	17.51	16.59	15.66	14.74	13.82	12.90	11.98	11.06	10.14
30	18.84	17.90	16.96	16.02	15.08	14.13	13.19	12.25	11.31	10.36
31	19.28	18.32	17.36	16.39	15.43	14.46	13.50	12.53	11.57	10.61
32	19.75	18.76	17.77	16.78	15.80	14.81	13.82	12.83	11.85	10.86
33	20.23	19.22	18.21	17.20	16.19	15.18	14.16	13.15	12.14	11.13
34	20.75	19.71	18.67	17.64	16.60	15.56	14.52	13.49	12.45	11.41
35	21.29	20.23	19.16	18.10	17.03	15.97	14.90	13.84	12.77	11.71
36	21.86	20.76	19.67	18.58	17.49	16.39	15.30	14.21	13.11	12.02
37	22.46	21.33	20.21	19.09	17.96	16.84	15.72	14.60	13.47	12.35
38	23.08	21.93	20.78	19.62	18.47	17.31	16.16	15.00	13.85	12.70
39	23.75	22.56	21.38	20.19	19.00	17.81	16.63	15.44	14.25	13.06
40	24.46	23.23	22.01	20.79	19.57	18.34	17.12	15.90	14.67	13.45
41	25.21	23.95	22.69	21.43	20.16	18.90	17.64	16.38	15.12	13.86
42	26.00	24.70	23.40	22.10	20.80	19.50	18.20	16.90	15.60	14.30
43	26.84	25.50	24.16	22.82	21.47	20.13	18.79	17.45	16.10	14.76
44	27.73	26.35	24.96	23.57	22.19	20.80	19.41	18.03	16.64	15.25
45	28.68	27.24	25.81	24.37	22.94	21.51	20.07	18.64	17.21	15.77
46	29.67	28.19	26.71	25.22	23.74	22.25	20.77	19.29	17.80	16.32
47	30.73	29.19	27.66	26.12	24.58	23.05	21.51	19.97	18.44	16.90
48	31.84	30.25	28.66	27.07	25.48	23.88	22.29	20.70	19.11	17.51
49	33.02	31.37	29.72	28.06	26.41	24.76	23.11	21.46	19.81	18.16
50	34.25	32.53	30.82	29.11	27.40	25.69	23.97	22.26	20.55	18.84
51	35.54	33.76	31.98	30.21	28.43	26.65	24.88	23.10	21.32	19.55
52	36.89	35.05	33.20	31.36	29.51	27.67	25.82	23.98	22.13	20.29
53	38.31	36.39	34.48	32.56	30.65	28.73	26.81	24.90	22.98	21.07
54	39.79	37.80	35.81	33.82	31.83	29.84	27.85	25.87	23.88	21.89
55	41.35	39.28	37.21	35.15	33.08	31.01	28.94	26.88	24.81	22.74
56	42.98	40.83	38.68	36.53	34.38	32.23	30.09	27.94	25.79	23.64
57	44.69	42.45	40.22	37.99	35.75	33.52	31.28	29.05	26.81	24.58
58	46.48	44.15	41.83	39.51	37.18	34.86	32.53	30.21	27.89	25.56
59	48.36	45.95	43.53	41.11	38.69	36.27	33.86	31.44	29.02	26.60
60	50.35	47.83	45.32	42.80	40.28	37.76	35.25	32.73	30.21	27.69
61	52.44	49.82	47.20	44.58	41.95	39.33	36.71	34.09	31.47	28.84
62	54.66	51.93	49.19	46.46	43.73	41.00	38.26	35.53	32.80	30.06
63	57.00	54.15	51.30	48.45	45.60	42.75	39.90	37.05	34.20	31.35
64	58.54	55.61	52.68	49.76	46.83	43.90	40.98	38.05	35.12	32.20
65	58.48	55.56	52.63	49.71	46.79	43.86	40.94	38.01	35.09	32.17
66	58.42	55.50	52.58	49.66	46.74	43.82	40.90	37.97	35.05	32.13
67	58.36	55.45	52.53	49.61	46.69	43.77	40.85	37.94	35.02	32.10
68	58.30	55.39	52.47	49.56	46.64	43.73	40.81	37.90	34.98	32.07
69	58.24	55.33	52.42	49.51	46.59	43.68	40.77	37.86	34.94	32.03
70	58.18	55.27	52.36	49.45	46.54	43.64	40.73	37.82	34.91	32.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)

(Years 1 through 10) – (Continued from Front)

Issue Age	1	2	3	4	5	6	7	8	9	10
71	58.13	55.22	52.31	49.41	46.50	43.59	40.69	37.78	34.88	31.97
72	58.07	55.17	52.27	49.36	46.46	43.56	40.65	37.75	34.84	31.94
73	58.02	55.12	52.22	49.32	46.42	43.52	40.61	37.71	34.81	31.91
74	57.97	55.07	52.17	49.27	46.38	43.48	40.58	37.68	34.78	31.88
75	57.90	55.01	52.11	49.22	46.32	43.43	40.53	37.64	34.74	31.85
76	57.84	54.94	52.05	49.16	46.27	43.38	40.49	37.59	34.70	31.81
77	57.77	54.88	51.99	49.10	46.21	43.32	40.44	37.55	34.66	31.77
78	57.69	54.81	51.92	49.04	46.15	43.27	40.38	37.50	34.61	31.73
79	57.61	54.73	51.85	48.97	46.09	43.21	40.33	37.45	34.57	31.69
80	57.52	54.65	51.77	48.89	46.02	43.14	40.27	37.39	34.51	31.64
81	57.53	54.65	51.77	48.90	46.02	43.15	40.27	37.39	34.52	31.64
82	57.55	54.68	51.80	48.92	46.04	43.17	40.29	37.41	34.53	31.65
83	57.55	54.68	51.80	48.92	46.04	43.17	40.29	37.41	34.53	31.65
84	57.57	54.69	51.81	48.93	46.05	43.18	40.30	37.42	34.54	31.66
85	57.57	54.69	51.81	48.93	46.06	43.18	40.30	37.42	34.54	31.66

**Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)
(Years 11 through 20)**

Issue Age	11	12	13	14	15	16	17	18	19	20
18	7.50	6.75	6.00	5.25	4.50	3.75	3.00	1.88	0.75	0.00
19	7.62	6.86	6.10	5.34	4.57	3.81	3.05	1.91	0.76	0.00
20	7.75	6.97	6.20	5.42	4.65	3.87	3.10	1.94	0.77	0.00
21	7.88	7.09	6.31	5.52	4.73	3.94	3.15	1.97	0.79	0.00
22	8.02	7.22	6.42	5.61	4.81	4.01	3.21	2.01	0.80	0.00
23	8.17	7.35	6.53	5.72	4.90	4.08	3.27	2.04	0.82	0.00
24	8.32	7.49	6.66	5.82	4.99	4.16	3.33	2.08	0.83	0.00
25	8.48	7.63	6.78	5.94	5.09	4.24	3.39	2.12	0.85	0.00
26	8.65	7.78	6.92	6.05	5.19	4.32	3.46	2.16	0.86	0.00
27	8.83	7.95	7.06	6.18	5.30	4.41	3.53	2.21	0.88	0.00
28	9.02	8.11	7.21	6.31	5.41	4.51	3.61	2.25	0.90	0.00
29	9.21	8.29	7.37	6.45	5.53	4.61	3.69	2.30	0.92	0.00
30	9.42	8.48	7.54	6.60	5.65	4.71	3.77	2.36	0.94	0.00
31	9.64	8.68	7.71	6.75	5.79	4.82	3.86	2.41	0.96	0.00
32	9.87	8.89	7.90	6.91	5.92	4.94	3.95	2.47	0.99	0.00
33	10.12	9.11	8.09	7.08	6.07	5.06	4.05	2.53	1.01	0.00
34	10.37	9.34	8.30	7.26	6.22	5.19	4.15	2.59	1.04	0.00
35	10.64	9.58	8.52	7.45	6.39	5.32	4.26	2.66	1.06	0.00
36	10.93	9.84	8.74	7.65	6.56	5.46	4.37	2.73	1.09	0.00
37	11.23	10.11	8.98	7.86	6.74	5.61	4.49	2.81	1.12	0.00
38	11.54	10.39	9.23	8.08	6.93	5.77	4.62	2.89	1.15	0.00
39	11.88	10.69	9.50	8.31	7.13	5.94	4.75	2.97	1.19	0.00
40	12.23	11.01	9.78	8.56	7.34	6.11	4.89	3.06	1.22	0.00
41	12.60	11.34	10.08	8.82	7.56	6.30	5.04	3.15	1.26	0.00
42	13.00	11.70	10.40	9.10	7.80	6.50	5.20	3.25	1.30	0.00
43	13.42	12.08	10.74	9.39	8.05	6.71	5.37	3.36	1.34	0.00
44	13.87	12.48	11.09	9.71	8.32	6.93	5.55	3.47	1.39	0.00
45	14.34	12.90	11.47	10.04	8.60	7.17	5.74	3.58	1.43	0.00
46	14.84	13.35	11.87	10.39	8.90	7.42	5.93	3.71	1.48	0.00
47	15.36	13.83	12.29	10.76	9.22	7.68	6.15	3.84	1.54	0.00
48	15.92	14.33	12.74	11.15	9.55	7.96	6.37	3.98	1.59	0.00
49	16.51	14.86	13.21	11.56	9.91	8.25	6.60	4.13	1.65	0.00
50	17.12	15.41	13.70	11.99	10.27	8.56	6.85	4.28	1.71	0.00
51	17.77	15.99	14.21	12.44	10.66	8.88	7.11	4.44	1.78	0.00
52	18.44	16.60	14.76	12.91	11.07	9.22	7.38	4.61	1.84	0.00
53	19.15	17.24	15.32	13.41	11.49	9.58	7.66	4.79	1.92	0.00
54	19.90	17.91	15.92	13.93	11.94	9.95	7.96	4.97	1.99	0.00
55	20.67	18.61	16.54	14.47	12.40	10.34	8.27	5.17	2.07	0.00
56	21.49	19.34	17.19	15.04	12.89	10.74	8.60	5.37	2.15	0.00
57	22.34	20.11	17.88	15.64	13.41	11.17	8.94	5.59	2.23	0.00
58	23.24	20.91	18.59	16.27	13.94	11.62	9.30	5.81	2.32	0.00
59	24.18	21.76	19.35	16.93	14.51	12.09	9.67	6.05	2.42	0.00
60	25.18	22.66	20.14	17.62	15.11	12.59	10.07	6.29	2.52	0.00
61	26.22	23.60	20.98	18.36	15.73	13.11	10.49	6.56	2.62	0.00
62	27.33	24.60	21.86	19.13	16.40	13.67	10.93	6.83	2.73	0.00
63	28.50	25.65	22.80	19.95	17.10	14.25	11.40	7.12	2.85	0.00
64	29.27	26.34	23.42	20.49	17.56	14.63	11.71	7.32	2.93	0.00
65	29.24	26.32	23.39	20.47	17.54	14.62	11.70	7.31	2.92	0.00
66	29.21	26.29	23.37	20.45	17.53	14.61	11.68	7.30	2.92	0.00
67	29.18	26.26	23.35	20.43	17.51	14.59	11.67	7.30	2.92	0.00
68	29.15	26.24	23.32	20.41	17.49	14.58	11.66	7.29	2.92	0.00
69	29.12	26.21	23.30	20.38	17.47	14.56	11.65	7.28	2.91	0.00
70	29.09	26.18	23.27	20.36	17.45	14.55	11.64	7.27	2.91	0.00

Guaranteed Surrender Charges per \$1,000 Specified Amount of Insurance (Female Tobacco)

(Years 11 through 20) – (Continued from Front)

Issue Age	11	12	13	14	15	16	17	18	19	20
71	29.06	26.16	23.25	20.34	17.44	14.53	11.63	7.27	2.91	0.00
72	29.04	26.13	23.23	20.33	17.42	14.52	11.61	7.26	2.90	0.00
73	29.01	26.11	23.21	20.31	17.41	14.51	11.60	7.25	2.90	0.00
74	28.98	26.09	23.19	20.29	17.39	14.49	11.59	7.25	2.90	0.00
75	28.95	26.06	23.16	20.27	17.37	14.48	11.58	7.24	2.90	0.00
76	28.92	26.03	23.13	20.24	17.35	14.46	11.57	7.23	2.89	0.00
77	28.88	25.99	23.11	20.22	17.33	14.44	11.55	7.22	2.89	0.00
78	28.85	25.96	23.08	20.19	17.31	14.42	11.54	7.21	2.88	0.00
79	28.80	25.92	23.04	20.16	17.28	14.40	11.52	7.20	2.88	0.00
80	28.76	25.88	23.01	20.13	17.26	14.38	11.50	7.19	2.88	0.00
81	28.76	25.89	23.01	20.13	17.26	14.38	11.51	7.19	2.88	0.00
82	28.78	25.90	23.02	20.14	17.27	14.39	11.51	7.19	2.88	0.00
83	28.78	25.90	23.02	20.14	17.27	14.39	11.51	7.19	2.88	0.00
84	28.78	25.91	23.03	20.15	17.27	14.39	11.51	7.20	2.88	0.00
85	28.78	25.91	23.03	20.15	17.27	14.39	11.51	7.20	2.88	0.00

DEFINITIONS

In this Policy, the following words mean:

Accumulation Value – The amount in this Policy to which We credit interest and from which We deduct the Monthly Deductions on each Monthly Anniversary Date.

Attained Age - The Insured's current age based on nearest birthday.

Beneficiary – The person, persons or entity named in writing by You to receive the Insurance Proceeds at the Insured's death while this Policy is in force.

Cash Surrender Value – The Accumulation Value less the Surrender Charges less any Indebtedness.

Cash Value – The Accumulation Value less the Surrender Charge, if any.

Current Assumptions – The current Cost of Insurance Rates, Interest Rates, Monthly Expenses, and Premium Expense Charges used in figuring the Accumulation Values. These may be more favorable than the Policy guarantees. The factors We use for Current Assumptions will take into account (a) Policy size, (b) time this Policy has been in force, and (c) any Indebtedness.

Death Benefit Proceeds – The total amount We will pay the Beneficiary at the death of the Insured if this Policy is then in force less any outstanding Indebtedness.

Indebtedness – The sum of any unpaid Policy Loans and any accrued and unpaid Policy Loan interest.

Insurance Proceeds – The amount payable on (a) the Maturity Date, (b) the exercise of the full Surrender benefit, or (c) the Insured's death. The Proceeds on the Maturity Date will be the Cash Surrender Value. The Proceeds on the Insured's death will be the Death Benefit Proceeds.

Insured – The person whose life is insured under the terms of this Policy. See the Policy Specification Page.

Initial Specified Amount – The amount shown on the Policy Specification Page.

Internal Revenue Code – The provisions of the Internal Revenue Code in effect on the Issue Date of this Policy.

Maturity Date – Maturity Date means the Policy Anniversary following the Insured's 120th birthday.

Minimum Premium Period – The period during which minimum premiums paid in advance are required to keep the Policy in force. The Minimum Premium Period is shown on the Policy Specification Page.

Monthly Anniversary Date – The same day shown on the Policy Specification Page under the Issue Date for each succeeding month.

Policy Anniversary Date – The same day and month as the Issue Date shown on the Policy Specification Page for each succeeding year.

Surrender Charge – The amount described on Page 5, which We will deduct from the Accumulation Value if this Policy is surrendered, in whole or in part, or if the Specified Amount is decreased.

We, Our, Us, Company – Occidental Life Insurance Company of North Carolina.

Written Request – A request to exercise Your Rights signed by You and received by Us on forms We supply or that are satisfactory to Us. We may also require that Your Policy be sent to Us with Your Written Request.

You, Your – The Owner of this Policy. The Owner may be someone other than the Insured.

GENERAL PROVISIONS

The Contract

This Policy and a copy of the application attached to it, plus any supplemental applications for increases in the Specified Amount, make up the entire Contract between You and Us. We have relied on the statements made in the application for this Policy. These statements, in the absence of fraud, are considered representations and not warranties. No such statements made shall be used in defense of a claim under the Policy unless it is contained in the application and a copy

GENERAL PROVISIONS (Continued)

of the application is attached to the Policy. This Policy cannot be changed in any way without the written consent of one of Our officers.

Your Rights

You can exercise the rights given by this Policy. These rights include:

- The right to make flexible premium payments according to the Premiums and Reinstatement section.
- The right to change the Death Benefit Option according to the Death Benefits and Death Benefit Options and Changing Your Insurance sections.
- The right to change the Specified Amount according to the Changing Your Insurance section.
- The right to Surrender this Policy according to the Policy Values section.
- The right to borrow money according to the Loan Privileges section.
- The right to change the Beneficiary according to the Ownership, Beneficiary & Assignment Rights section.
- The right to choose how the Insurance Proceeds will be paid according to the Settlement Provisions section.
- The right to assign this Policy according to the General Provisions section.
- The right to transfer ownership according to the General Provisions section.

You can exercise Your Rights under this Policy while the Insured is alive by making a Written Request. If Your Policy is assigned as collateral, We will also require a Written Request from the assignee. If You have not reserved the right to change the Beneficiary, We will also require a Written Request satisfactory to Us from any irrevocable Beneficiary.

Annual Report

We will send You a report, without charge, after each Policy Anniversary. This report will show:

- (a) premiums paid since the last report;
- (b) the Cash Surrender Value at the beginning of the period;
- (c) interest credited since the last report;
- (d) Monthly Deductions since the last report;
- (e) Partial Surrenders since the last report;
- (f) Indebtedness activity;
- (g) The Cash Surrender Value at the end of the period; and
- (h) Insurance Proceeds at the end of the period.

We will provide a projection of future death benefits and Policy values upon Written Request. The first projection provided each year will be provided at no charge. We will charge a maximum fee of \$25.00 for any additional projections provided in a year. The illustration will be based on assumptions as to Specified Amounts, Death Benefit Options and future premium payments which You specify. We will make any other reasonable assumptions which are necessary.

Misstatement of Age or Sex

If the Insured's age or sex is misstated in the application, We will adjust the Insurance Proceeds. The Insurance Proceeds payable shall be adjusted to that which would have been purchased by the most recent mortality charge at the correct age or sex.

Suicide

If the Insured dies by Suicide within two (2) years of the Issue Date, We will not pay the Insurance Proceeds. The amount We will pay will be the total premiums paid minus any Indebtedness, and minus any Partial Surrender amounts paid.

There is a new two-year Suicide period after any Increase in Specified Amount. We will measure this period from the effective date of any increase. If the Insured dies by Suicide during this period, we will not pay the Insurance Proceeds attributable to the increase. The amount We will pay is the sum of the Monthly Deductions for the increase.

Incontestability

After this Policy has been in force during the Insured Person's lifetime for two (2) years from the Issue Date shown on the Policy Specification Page, We cannot contest this Policy, except for the nonpayment of premiums. There is a new two-year incontestability period after any increase in Specified Amount. We will measure this period from the effective date of any increase.

Any Reinstatement of this Policy for which We require an application showing insurability will be incontestable after the Reinstatement has been in force during the Insured Person's lifetime for two (2) years from the Reinstatement effective date, except for nonpayment of premiums. Any contest during the first two years will be based on material misrepresentations on the Reinstatement application.

GENERAL PROVISIONS (Continued)

Termination of Policy

This Policy will terminate when:

- (a) You Surrender this Policy for its Accumulation Value minus the Surrender Charge and minus any Indebtedness; or
- (b) the Insured dies; or
- (c) the Policy reaches the Maturity Date; or
- (d) there is not sufficient Cash Surrender Value to cover a Monthly Deduction and the Grace Period ends without payment of required premium.

OWNERSHIP, BENEFICIARY & ASSIGNMENT RIGHTS

Owner

Unless otherwise stated in the application or later changed, the Owner of the Policy will be the person listed as Insured of the Policy on the Policy Specification Page.

The Owner may exercise all rights under this Policy during the Insured's lifetime by making Written Request satisfactory to Us. All rights of the Owner are subject to the rights of any Assignment and of any Irrevocable Beneficiary We have on record.

Beneficiary

We will pay the Insurance Proceeds to the Beneficiary named by You in the application or in any later request after We receive due proof that the Insured has died. If you name more than one primary Beneficiary, they will share equally, unless You provide otherwise.

If a Beneficiary dies before the Insured dies, that Beneficiary will have no interest in the Insurance Proceeds. Only those Beneficiaries who survive the Insured will share in the Insurance Proceeds. If no Beneficiary survives the Insured, We will pay the Insurance Proceeds to the estate of the Insured unless otherwise designated.

Common Disaster

If We cannot determine whether a Beneficiary or the Insured died first in a Common Disaster, We will assume that the Beneficiary died first. Proceeds will be paid on this basis unless an endorsement to this Policy provides otherwise.

Change of Owner or Beneficiary

Unless this Policy provides otherwise, while the Insured is living, the Owner and Beneficiary or both, may be changed by filing a Written Request on a form satisfactory to Us. If an Irrevocable Beneficiary has been named in this Policy and is still living, that person's written consent will be needed for any Beneficiary change. The change will not take effect until recorded by Us at Our Administrative Office. Once recorded, the change will be effective, as of the date the request was signed. However, We are not liable for any action We take before Your Written Request.

Assignment

You may assign this Policy. The Assignment must be in writing and filed at the Company. We are not responsible for the validity or effect of any Assignment. Any benefits which become payable to an assignee will be payable in a lump sum. Any claim made by an assignee will be subject to proof of the assignee's interest and the extent of the Assignment. The rights of the Owner and of any irrevocable Beneficiary are subject to any Assignment.

DEATH BENEFITS AND DEATH BENEFIT OPTIONS

Death Benefit Proceeds

If the Insured dies prior to the Maturity Date and while this Policy is in force, We will pay the Death Benefit Proceeds to the Beneficiary. The Death Benefit Proceeds will be subject to the Death Benefit Option in effect on the date of death, and any increases or decreases made to the specified amount. Guidelines for these types of changes may be found in the "Changing Your Insurance" section. The Initial Specified Amount is shown on the Policy Specification Page. Death Benefit Proceeds are also subject to the "Ownership, Beneficiary & Assignment Rights" and "Settlement Provisions" sections and will be reduced by any outstanding Indebtedness.

If Death Benefit Proceeds under this Policy, including the refund of any unearned premiums, are not paid within 30 days after due proof of death of the Insured has been furnished to the Company, we will pay interest on the Death Benefit Proceeds at the rate of 8% per year from the date due proof of death is furnished to the date the Death Benefit Proceeds are paid.

DEATH BENEFITS AND DEATH BENEFIT OPTIONS (Continued)

Death Benefit Options

There are two Death Benefit Options, Option 1 and Option 2. The Death Benefit Option on the Issue Date is shown on the Policy Specification Page.

Option 1

Under Option 1, the amount of insurance is the greater of (a) or (b), where:

- (a) is the Specified Amount on the day the Insured dies; or
- (b) is a percentage of the Accumulation Value on the day the Insured dies. The percentage changes on each Policy Anniversary. The percentage is shown in the table below.

Option 2

Under Option 2, the amount of insurance is the greater of (a) or (b), where:

- (a) is the Specified Amount on the day the Insured dies plus the Accumulation Value on the day the Insured dies; or
- (b) is a percentage of the Accumulation Value on the day the Insured dies. The percentage changes on each Policy Anniversary. The percentage is shown in the table below.

Attained Age	Percentage	Attained Age	Percentage
0-40	250		
41	243	61	128
42	236	62	126
43	229	63	124
44	222	64	122
45	215	65	120
46	209	66	119
47	203	67	118
48	197	68	117
49	191	69	116
50	185	70	115
51	178	71	113
52	171	72	111
53	164	73	109
54	157	74	107
55	150	75-90	105
56	146	91	104
57	142	92	103
58	138	93	102
59	134	94	101
60	130	95+	100

Effect of Partial Surrender on Insurance Proceeds

A Partial Surrender will decrease the Insurance Proceeds under either Option 1 or Option 2. If the Death Benefit Option in effect is Option 1, We will reduce the Specified Amount by the amount of the Partial Surrender. A Partial Surrender is defined in the "Policy Values" section of this Policy.

CHANGING YOUR INSURANCE

You may request a change in the Specified Amount or Death Benefit Option shown on the Policy Specification Page at any time except that a decrease in the Specified Amount may not become effective prior to the end of the first Policy year. Your request must be submitted to the Company in writing on a form acceptable to Us. This Policy must accompany the request.

CHANGING YOUR INSURANCE (Continued)

Decreases in Specified Amount

You may decrease the Specified Amount. However, the Specified Amount remaining in effect after any decreases cannot be less than the minimum amount of insurance You could then purchase from Us on a new Policy on the same or similar plan of insurance.

Also, You cannot decrease the Specified Amount if, after the decrease, the Internal Revenue Code would not treat all of the Insurance Proceeds as life insurance. We will decrease the Specified Amount in the following order:

- (a) increases in Specified Amount in the reverse order in which they occurred; and then
- (b) the Initial Specified Amount.

If a decrease occurs during the Minimum Premium Period, a new Policy Specification Page will be mailed to the Owner showing the amount of the new Minimum Monthly Premium, if changed, payable for the remainder of the Minimum Premium Period.

Any decrease will go into effect on the Monthly Anniversary Date on or following the date We receive Your Written Request.

If you decrease the Specified Amount, We will deduct a Surrender Charge from Your Accumulation Value. Such deduction will be the sum of the Surrender Charges computed separately for each Increase in Specified Amount beginning with the most recent increase. These Surrender Charges are described on Page 5.

Increases in Specified Amount

On any date after the first Policy Anniversary Date, You may apply for an Increase in Specified Amount by Written Request. Such increase shall be subject to evidence of insurability satisfactory to Us. Each increase must at least equal the Minimum Increase Amount shown on the Policy Specification Page. The increase will go into effect on the date shown on an endorsement to the Policy Specification Page. This endorsement will define the maximum Cost of Insurance Rates to be applied to the increase based on the risk classification of the Insured at the time of the increase.

Each increase will have a new schedule of Surrender Charges for the first 19 years immediately following the increase. The Surrender Charges for any increase in Specified Amount will be equal to the rates shown on Page 5 for the age that such increase went into effect and year of surrender multiplied by the number of thousands of increase.

Also, the Accumulation Value immediately after the increase must be equal to or greater than the Surrender Charge for this Policy plus any Indebtedness. This may require a premium payment. We will advise You of the amount of premium required, if any. Such premium is due prior to the effective date of the increase.

Changes in Death Benefit Options

If the Death Benefit Option in effect is Option 1, You may request a change to Option 2. We will decrease the Specified Amount by the amount of the Accumulation Value. After the change, the Specified Amount cannot be less than the minimum amount of insurance You could then purchase from Us on a new Policy on the same or similar plan of insurance.

If the Death Benefit Option in effect is Option 2, You may request a change to Option 1. We will increase the Specified Amount by the amount of the Accumulation Value.

The change will go into effect on the Monthly Anniversary Date on or following the date We receive your Written Request.

PREMIUMS AND REINSTATEMENT

Payment of Premiums

An Initial Premium equal to or greater than the Minimum Monthly Premium shown on the Policy Specification Page is due on the Issue Date. This Policy is not in force until the Initial Premium has been paid. Subject to the provisions of this section, you can choose the amount and the frequency of any further premiums.

Premiums are paid when received by Us at the Company and subject to any collection. You may request a receipt signed by one of Our officers.

PREMIUMS AND REINSTATEMENT (Continued)

Minimum Premium Period

On each Monthly Anniversary Date during the Minimum Premium Period as shown on the Policy Specification Page, the sum of the premiums paid in advance must equal or exceed an amount equal to (a) times (b) where:

- (a) is the Minimum Monthly Premium shown on the Policy Specification Page; and
- (c) is the number of months expired since the Issue Date.

If such premiums due have not been paid, this Policy will terminate, except as provided in the Grace Period provision.

Planned Periodic Premiums

Planned Periodic Premiums are shown on the Policy Specification Page. This is the amount and frequency of premiums You selected on the Issue Date. You may request a change in the amount and frequency. We may limit the amount of any increase.

Each premium payment made must at least be equal to \$20 per month or, if greater, the amount needed during the Grace Period to prevent lapse of the Policy.

Additional Premium

You may pay Additional Premiums at any time while this Policy is in force and free of Indebtedness. We may limit the number and amount of Additional Premiums. We may refuse to accept a premium if the amount of insurance under Option 1 or Option 2 is a percentage of the Accumulation Value as defined in the "Death Benefits and Death Benefit Options" and "Definitions" section.

The Company reserves the right not to accept premium payments if, by accepting the premium, the Internal Revenue Code would not treat all of the Insurance Proceeds as life insurance. If We accept any premium in error, We will refund it to You with interest at an annual rate not less than 3% within 60 days after the end of the Policy year in which the error was discovered. The Interest Rate will be that credited to the Accumulation Value attributable to the premium refunded. Any premiums which We accept in error will not be considered premiums paid under this Policy.

Grace Period

Premiums shall be due on the Monthly Anniversary Date. In the event such premium is not paid by this date, and the Cash Surrender Value is sufficient to cover the Monthly Deduction, then the Cash Surrender Value will be used to keep the Policy in force. The Cash Surrender Value will be used to cover the Daily Cost of Insurance until such time the Cash Surrender Value is depleted. Lapse shall occur on the date on which the net Cash Surrender Value first equals zero. Lapse will occur and the Grace Period will begin only after the Surrender Value equals zero. A Grace Period of 61 days after lapse will be given and We will send a written notice to the Policyowner's last known address at least 30 days prior to any termination of coverage. There is no Grace Period for the initial Monthly Deduction. If a claim by death becomes payable under this Policy, any overdue Monthly Deduction will be deducted from the Proceeds.

However, during the Minimum Premium Period if the sum of the premiums paid less any Partial Surrenders and less any Policy Loans equals or exceeds the Minimum Monthly Premium shown on the Policy Specification Page multiplied by the number of months expired since the Issue Date, this Policy will remain in force.

Continuation of Insurance upon Discontinuance of Premium Payments

After premiums are stopped, Monthly Deductions to cover the Cost of Insurance and expenses (defined in the Monthly Deductions provisions) will continue as long as any Cash Surrender Value (defined in the Surrender provision) remains. When the Cash Surrender Value is depleted, the Policy will lapse except as provided in the Grace Period Provision.

Reinstatement

Reinstatement means to place this Policy in force after it terminates because it reached the end of a Grace Period. We will reinstate this Policy if We receive:

- (a) Your Written Request within 5 years after this Policy terminates at the end of a Grace Period; and
- (b) satisfactory proof that the Insured is still insurable; and
- (c) payment or reinstatement of any Indebtedness; and
- (d) a premium large enough to cover the Monthly Deduction for 3 months.

PREMIUMS AND REINSTATEMENT (Continued)

If We approve Your Written Request for reinstatement on a Monthly Anniversary Date, this Policy will again be in force on the day We approve the reinstated application. If Our approval occurs on any other day, this Policy will again be in force as of the prior Monthly Anniversary Date from the day We approve the reinstated application.

POLICY VALUES

Accumulation Value

On each Monthly Anniversary Date the Accumulation Value is the sum of (a) plus (b) plus (c) minus (d) minus (e) minus (f), where:

- (a) is the Accumulation Value on the Preceding Monthly Anniversary Date;
- (b) is the interest for one month on item (a);
- (c) is all Net Premiums received since the preceding Monthly Anniversary Date;
- (d) is the Monthly Deduction for the ensuing month;
- (e) is one month's interest on item (d); and
- (f) is the sum of all Partial Surrenders since the preceding Monthly Anniversary Date (plus interest from date of each such Partial Surrender).

On the Issue Date the Accumulation Value is any Net Premium received by Us on or before the Issue Date less the Monthly Deduction for the first Policy month.

On any other day the Accumulation Value is (a) plus interest on the Accumulation Value from the last Monthly Anniversary Date plus (c).

Interest Rate

The guaranteed minimum Interest Rate We will use to calculate the Accumulation Value is .246627% a month, compounded monthly. This is equivalent to 3% a year, compounded yearly. Interest in excess of the guaranteed rate may be applied in the calculation of the Accumulation Value.

Monthly Deductions

The Monthly Deduction is (a) plus (b) where:

- (a) is the Cost of Insurance for this Policy and any Riders attached to it; and
- (b) is the Monthly Expense.

Cost of Insurance

We calculate the Cost of Insurance for the ensuing month on the Issue Date and on each Monthly Anniversary Date. The Cost of Insurance is found by multiplying (a) times the result of (b) minus (c) where:

- (a) is Cost of Insurance rate divided by 1,000;
- (b) is the amount of insurance under the Death Benefit Option in effect divided by 1.00246627; and
- (c) is the Accumulation Value prior to the deduction of the Cost of Insurance.

If the Death Benefit Option is Option 1, and if there have been any increases to the Specified Amount, then the Accumulation Value shall be first considered a part of the Initial Specified Amount. If the Accumulation Value exceeds the Initial Specified Amount, it shall then be considered a part of the increases in Specified Amount in the order in which they occurred.

Cost of Insurance Rates

The Cost of Insurance Rates depends on the Insured's Attained Age, sex and premium classification of the Insured. During any policy year, the Insured's Attained Age on an age nearest birthday basis as of the last Policy Anniversary will be used.

Guaranteed Maximum Monthly Cost of Insurance Rates are shown on Page 4. We can use Cost of Insurance Rates that are lower than these rates. The Cost of Insurance Rates We use will apply to all Insureds of the same class.

Net Premium

The Net Premium is the premium paid less the Premium Expense Charge. The Premium Expense Charge shown on the Policy Specification Page is the guaranteed maximum charge. We can use Premium Expense Charge rates that are lower than these guaranteed rates.

POLICY VALUES (Continued)

Surrender

Subject to the Change of Owner or Beneficiary provision, You may Surrender this Policy on any Monthly Anniversary Date while the Insured is alive for the Accumulation Value minus the Surrender Charge minus any Indebtedness. We will require a Written Request. Surrender Charges are described on Page 5.

If You Surrender this Policy within 30 days after a Policy anniversary, the Cash Surrender Value will not be less than the Cash Surrender Value on that anniversary, plus any Net Premium paid, minus any Policy Loans or Partial Surrenders made on or after that anniversary.

Partial Surrender

On any Monthly Anniversary Date after the first Policy year and while the Insured is alive, You may make a Partial Surrender. The amount of the Partial Surrender cannot exceed the amount You would receive if You surrendered this Policy. Also, if the then Death Benefit Option is Option 1, the amount of the Partial Surrender cannot exceed an amount which would reduce the Specified Amount below the minimum amount of Insurance You could then purchase from Us on a new Policy on the same or similar plan of insurance.

We will decrease Your Accumulation Value by the amount of the Partial Surrender. We will require a Written Request.

A \$25.00 processing fee will be charged on each Partial Surrender. Also, a pro rata Surrender Charge will be deducted from the Accumulation Value at the time of any Partial Surrender.

The minimum Partial Surrender amount is \$500.00

Nonparticipating

Your Policy is Nonparticipating. This means We do not pay dividends on Your Policy. It will not share in Our profits or surplus earnings.

Basis for Calculations

We have filed in the state where this Policy is delivered a detailed statement showing how Policy benefits and reserves are calculated. All values are at least as great as the values required by that state.

We use the 2001 Commissioners Standard Ordinary Mortality Table for Males or Females, Smoker distinct, age near birthday. Minimum Cash Surrender Values are based on the interest rate shown on Page 3.

The minimum Cash Surrender Values for this Policy are not less than the minimum Cash Surrender Values calculated in accordance with the 2001 Standard Nonforfeiture Law.

We reserve the right to defer payment of any values payable under this Policy for 6 months, or the period allowed by law, whichever is less, after We receive Your Written Request. However, We cannot delay payment of a Partial Surrender if the amount is to be used to pay a premium to Us.

If the Insured is alive on the Maturity Date, We will pay the Cash Surrender Value and this Policy will terminate.

LOAN PRIVILEGES

Policy Loans

While this Policy is in force, You may borrow from Us at any time an amount that does not exceed the Accumulation Value minus any Surrender Charge as of the date You request the loan. We will deduct any Indebtedness that already exists under this Policy from the amount You can borrow. We will require a Written Request and Assignment of the Policy as sole security for the loan. We will have the right to defer a loan for up to 6 months, or the period allowed by law, whichever is less, after application for a loan is made on the Policy, except when made to pay premiums to Us.

Loan Interest Rate

Loans shall bear interest at the rate of 7.4%. On each Policy anniversary, You must pay the loan interest in advance, except at the time the loan is made. At the time the loan is made, interest to the next Policy anniversary will be deducted from the loan amount You receive. Interest not paid when due will be added to the loan and will bear interest.

LOAN PRIVILEGES (Continued)

If You do not repay the Indebtedness under this Policy, this Policy will terminate when the Monthly Deduction is greater than (a) minus (b) minus (c) where:

- (a) is the Accumulation Value;
- (b) is any Surrender Charge; and
- (c) is the Indebtedness.

The effective date that this Policy will so terminate will be 62 days after We mail a notice to Your last known address and any Assignee recorded on Our records.

SETTLEMENT OPTIONS

Election of a Settlement Option. The Owner, by written request satisfactory to the Company, may elect any Settlement Option described below while the Insured is living subject to the provisions of this Policy. If an option is not elected prior to the death of the Insured, the Company will pay the Death Benefit Proceeds in one sum to the Beneficiary or other person lawfully entitled to receive the same, unless such person elects a settlement option.

Payee. The Payee is the person or persons entitled to receive payments under a Settlement Option.

Availability of Options. The Company may pay the then balance of the Death Benefit Proceeds in one sum if:

- a. The Death Benefit Proceeds are less than \$5,000; or
- b. The amount on deposit under Option 1 or 2 below becomes less than \$2,000; or
- c. Periodic payments are, or become, less than \$100; or
- d. The Payee is not the person first entitled to payment; or
- e. The Payee is an assignee, estate, trustee, partnership, corporation or association.

Effective Date of Settlement Option. If an election has previously been made, the effective date will be the date of death or surrender. If no election is in effect when the Death Benefit Proceeds become payable in one lump sum, the date of election will be the effective date. The first installment, under Options 3, 4, 5, or 6 below, will be paid by the Company upon receipt of proof of the death of the Insured.

Basis of Payment Options. The annual guaranteed interest rate used for each option shown in the Option Tables is 3.0%. An interest rate in excess of the guaranteed rate may be used at the discretion of the Company. The mortality table used for Options 5 and 6 is the Annuity 2000 Mortality Table.

Life Income and Age . When Death Benefit Proceeds are payable to the Owner as a result of a cash surrender or maturity of the Policy, and the Owner selects a settlement option providing for periodic payments, the continuance of the periodic payments will be based on the life of the Insured. The amount of the periodic payments will be based upon the attained age of the Insured at the time of surrender or maturity. Upon the death of the Insured the life income payable to the Beneficiary will be based on the life and age of that Beneficiary. Age in each instance is the age on the last birthday before the date the first installment is payable. The Company may require evidence of age or of survival.

Option 1 -- Deposit -- Left on deposit with interest to accumulate. Interest is compounded annually. Death Benefit Proceeds and all accumulated interest are payable at the end of a period mutually agreed upon.

Option 2 -- Interest Income -- Left on deposit, with interest payable periodically. Death Benefit Proceeds and any accrued but unpaid interest are payable at the end of a period mutually agreed upon.

Option 3 -- Installments of Specified Amount -- Paid as an income of a specified amount mutually agreed upon, until the Death Benefit Proceeds and interest are exhausted.

Option 4 -- Installments for Specified Period -- Paid as an income for a specified period mutually agreed upon.

Option 5 -- Life Income with Guaranteed Period -- Paid as an income for life. Payments are guaranteed for 120 months.

SETTLEMENT OPTIONS (Continued)

Option 6 -- Life Income Without Guaranteed Period -- Paid as an income for life. Payments cease with the last payment due prior to death of the person on whose life the income is based.

Death of Payee. After the death of the Payee any amounts remaining under Options 1, 2, 3, or 4 or any amounts remaining under the period certain under Option 5 will be continued to the estate of the Payee or paid in a single commuted sum to the estate of the Payee.

Protection Against Creditor. To the extent permitted by law, Death Benefit Proceeds paid under these options will not be subject to the claims of creditors nor to legal process.

**OPTION 2
INTEREST INCOME**

Payable	Interest Payable
Monthly	\$2.47
Quarterly	7.42
Semi-Annually	14.89
Annually	30.00

**OPTION 4
INSTALLMENTS**

Yrs.	Annual	Monthly	Yrs.	Annual	Monthly	Yrs.	Annual	Monthly
1	\$1,000.00	\$84.47	11	\$104.93	\$8.86	21	\$62.98	\$5.32
2	507.39	42.86	12	97.54	8.24	22	60.92	5.15
3	343.23	28.99	13	91.29	7.71	23	59.04	4.99
4	261.19	22.06	14	85.95	7.26	24	57.33	4.84
5	211.99	17.91	15	81.33	6.87	25	55.76	4.71
6	179.22	15.14	16	77.29	6.53	26	54.31	4.59
7	155.83	13.16	17	73.74	6.23	27	52.97	4.47
8	138.31	11.68	18	70.59	5.96	28	51.74	4.37
9	124.69	10.53	19	67.78	5.73	29	50.60	4.27
10	113.82	9.61	20	65.26	5.51	30	49.53	4.18

**OPTIONS 5 AND 6
MONTHLY LIFE INCOMES**

Age	Option 5 120 Installments Guaranteed		Option 6 Life Only		Age	Option 5 120 Installments Guaranteed		Option 6 Life Only	
	Male	Female	Male	Female		Male	Female	Male	Female
25	\$3.08	\$2.99	\$3.08	\$2.99	65	\$5.48	\$5.07	\$5.69	\$5.18
26	3.10	3.01	3.10	3.01	66	5.62	5.20	5.86	5.32
27	3.12	3.03	3.13	3.03	67	5.77	5.33	6.04	5.47
28	3.15	3.05	3.15	3.05	68	5.92	5.47	6.24	5.64
29	3.17	3.07	3.17	3.07	69	6.07	5.62	6.45	5.82
30	3.20	3.09	3.20	3.09	70	6.23	5.78	6.67	6.01
31	3.22	3.11	3.23	3.12	71	6.39	5.94	6.90	6.21
32	3.25	3.14	3.26	3.14	72	6.56	6.11	7.16	6.44
33	3.28	3.16	3.28	3.17	73	6.73	6.29	7.43	6.68
34	3.31	3.19	3.32	3.19	74	6.90	6.48	7.71	6.94
35	3.34	3.22	3.35	3.22	75	7.08	6.67	8.02	7.22
36	3.38	3.24	3.38	3.25	76	7.25	6.86	8.35	7.52
37	3.41	3.27	3.42	3.28	77	7.43	7.06	8.70	7.85
38	3.45	3.30	3.46	3.31	78	7.61	7.26	9.08	8.21
39	3.49	3.34	3.50	3.34	79	7.78	7.46	9.48	8.60
40	3.53	3.37	3.54	3.38	80	7.95	7.66	9.91	9.02
41	3.57	3.41	3.58	3.41	81	8.11	7.86	10.37	9.47
42	3.62	3.44	3.63	3.45	82	8.27	8.05	10.86	9.96
43	3.66	3.48	3.67	3.49	83	8.42	8.23	11.38	10.50
44	3.71	3.52	3.72	3.53	84	8.56	8.40	11.94	11.07
45	3.76	3.57	3.78	3.57	85	8.69	8.55	12.54	11.69
46	3.81	3.61	3.83	3.62	86	8.81	8.70	13.17	12.36
47	3.87	3.66	3.89	3.67	87	8.92	8.83	13.85	13.08
48	3.92	3.71	3.95	3.72	88	9.02	8.95	14.56	13.84
49	3.98	3.76	4.01	3.77	89	9.12	9.05	15.32	14.65
50	4.05	3.81	4.08	3.83	90	9.20	9.15	16.12	15.50
51	4.11	3.87	4.15	3.89	91	9.28	9.23	16.97	16.38
52	4.18	3.93	4.22	3.95	92	9.34	9.30	17.87	17.31
53	4.25	3.99	4.30	4.01	93	9.40	9.36	18.83	18.26
54	4.33	4.06	4.38	4.08	94	9.45	9.42	19.85	19.26
55	4.41	4.13	4.46	4.15	95	9.49	9.47	20.93	20.30
56	4.49	4.20	4.55	4.23	96	9.53	9.51	22.10	21.39
57	4.58	4.28	4.65	4.31	97	9.56	9.54	23.38	22.57
58	4.68	4.36	4.75	4.40	98	9.58	9.57	24.80	23.86
59	4.78	4.45	4.86	4.49	99	9.59	9.58	26.40	25.31
60	4.88	4.54	4.98	4.59	100	9.60	9.60	28.22	26.97
61	4.99	4.63	5.10	4.69					
62	5.10	4.73	5.23	4.80					
63	5.23	4.84	5.37	4.92					
64	5.35	4.95	5.52	5.04					

Occidental Life Insurance Company of North Carolina
P.O. Box 2595 / Waco, Texas 76702-2595 / (254) 297-2775

Flexible Premium Adjustable Life Insurance Policy
Adjustable Death Benefit
Cash Surrender Value Payable at Maturity
Flexible Premium Payable during Lifetime of Insured Until Maturity Date
Death Benefit Payable at Death of Insured Prior to Maturity
Non-Participating