

SERFF Tracking Number: MANU-126605118 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 45542
Company Tracking Number: 09WLLTCR
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 09WLLTCR
Project Name/Number: 09WLLTCR/09WLLTCR

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: 09WLLTCR

SERFF Tr Num: MANU-126605118 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-
Closed

State Tr Num: 45542

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 09WLLTCR

State Status: Filed-Closed

Filing Type: Rate

Reviewer(s): Linda Bird

Authors: Helene Landow, Karren
Phair, Debbie Tom, Jacqueline Lau

Disposition Date: 04/30/2010

Date Submitted: 04/29/2010

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: 09WLLTCR

Status of Filing in Domicile:

Project Number: 09WLLTCR

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/30/2010

Explanation for Other Group Market Type:

State Status Changed: 04/30/2010

Deemer Date:

Created By: Jacqueline Lau

Submitted By: Jacqueline Lau

Corresponding Filing Tracking Number:

Filing Description:

N.A.I.C. # 904-65838

FEIN #01-0233346

Filer: Karren Phair

Manager, Contracts and Compliance

Filing Description:

INDIVIDUAL LONG TERM CARE

Form 09WLLTCR – Acceleration of Life Insurance Benefit for Qualified Long Term Care Services

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Amendment

We are submitting to your office notification of a rate reduction with respect to Form 09WLLTCR, which was approved by your state on December 21, 2009 under SERFF Tracking # JHAN-126175625, State Tracking Number 43306.

Form 09WLLTCR is a rider that is available with Form 09SPWL, Single Premium Whole Life. The purpose of this filing is to advise you of an adjustment to the allocation of Total Premium to accurately reflect the actuarial costs associated with the base policy and the rider.

Form 09WLLTCR is only available as a single premium product, and the adjustment does not change the amount of Total Premium for the policy or any of the benefits within the product. This filing continues to maintain full nonforfeiture compliance. No other changes have been made to the previously filed documentation, including the Actuarial Memorandum.

The premium adjustment set forth in the enclosed Premium Rates for Acceleration Rider will be applied prospectively to new issues. Although the Total Premium for inforce customers is not impacted by this adjustment, we intend to advise inforce customers of this adjustment via an updated Specification Page.

We trust the above is satisfactory and look forward to receiving your approval in the usual manner. If you have any questions or concerns, please contact me at 416-926-3232 or via email at karren_phair@jhancock.com.

Enclosures: Premium Rates for Acceleration Rider (Confidential)
Filing Fee (EFT)

Company and Contact

Filing Contact Information

Karren Phair, Manager karren_phair@jhancock.com
P. O. Box 600 416-926-3232 [Phone]
Buffalo, NY 14201-0600 416-926-3121 [FAX]

Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan
(U.S.A.)
P. O. Box 600 Group Code: 904 Company Type: insurance/financial
Contracts and Compliance Group Name: State ID Number:
Buffalo, NY 14201-0600 FEIN Number: 01-0233346
(416) 926-3000 ext. [Phone]

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	04/29/2010	36070702

SERFF Tracking Number: MANU-126605118 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	04/30/2010	04/30/2010

SERFF Tracking Number: MANU-126605118 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 45542
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Product Name: 09WLLTCR
Project Name/Number: 09WLLTCR/09WLLTCR

Disposition

Disposition Date: 04/30/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MANU-126605118 State: Arkansas
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 Company Tracking Number: 09WLLTCR
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 Product Name: 09WLLTCR
 Project Name/Number: 09WLLTCR/09WLLTCR

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Premium Rates for Acceleration Rider		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification		
Bypass Reason: not applicable		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Premium Rates for Acceleration Rider		
Comments:		
Attachment: Premium Rates for Acceleration Rider.pdf		

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with No Continuation Rider attached)

Male Standard NonSmoker

Policy Month----->

Issue Age	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	74.06%	73.35%	73.35%	72.60%	72.60%	100.00%	100.00%	100.00%
31	100.00%	73.83%	73.10%	73.10%	72.35%	72.35%	100.00%	100.00%	100.00%
32	100.00%	73.56%	72.83%	72.83%	72.07%	72.07%	100.00%	100.00%	100.00%
33	100.00%	73.30%	72.55%	72.55%	71.77%	71.77%	100.00%	100.00%	100.00%
34	100.00%	73.03%	72.28%	72.28%	71.48%	71.48%	100.00%	100.00%	100.00%
35	100.00%	60.47%	59.83%	59.83%	59.17%	59.17%	100.00%	100.00%	100.00%
36	100.00%	72.44%	71.66%	71.66%	70.85%	70.85%	100.00%	100.00%	100.00%
37	100.00%	72.11%	71.33%	71.33%	70.51%	70.51%	100.00%	100.00%	100.00%
38	100.00%	71.78%	70.98%	70.98%	70.16%	70.16%	100.00%	100.00%	100.00%
39	100.00%	71.41%	70.60%	70.60%	69.76%	69.76%	100.00%	100.00%	100.00%
40	100.00%	71.09%	70.28%	70.28%	69.44%	69.44%	100.00%	100.00%	100.00%
41	100.00%	70.70%	69.87%	69.87%	69.02%	69.02%	100.00%	100.00%	100.00%
42	100.00%	70.28%	69.45%	69.45%	68.59%	68.59%	100.00%	100.00%	100.00%
43	100.00%	69.74%	68.91%	68.91%	68.05%	68.05%	100.00%	100.00%	100.00%
44	100.00%	69.20%	68.35%	68.35%	67.48%	67.48%	100.00%	100.00%	100.00%
45	100.00%	68.65%	67.80%	67.80%	66.91%	66.91%	100.00%	100.00%	100.00%
46	100.00%	68.12%	67.26%	67.26%	66.35%	66.35%	100.00%	100.00%	100.00%
47	100.00%	67.60%	66.72%	66.72%	65.80%	65.80%	100.00%	100.00%	100.00%
48	100.00%	67.39%	66.50%	66.50%	65.58%	65.58%	100.00%	100.00%	100.00%
49	100.00%	67.12%	66.22%	66.22%	65.30%	65.30%	100.00%	100.00%	100.00%
50	100.00%	66.72%	65.83%	65.83%	64.91%	64.91%	100.00%	100.00%	100.00%
51	100.00%	66.22%	65.32%	65.32%	64.39%	64.39%	100.00%	100.00%	100.00%
52	100.00%	65.69%	64.79%	64.79%	63.87%	63.87%	100.00%	100.00%	100.00%
53	100.00%	65.16%	64.26%	64.26%	63.34%	63.34%	100.00%	100.00%	100.00%
54	100.00%	64.29%	63.38%	63.38%	62.46%	62.46%	100.00%	100.00%	100.00%
55	100.00%	63.31%	62.39%	62.39%	61.46%	61.46%	100.00%	100.00%	100.00%
56	100.00%	62.25%	61.32%	61.32%	60.38%	60.38%	100.00%	100.00%	100.00%
57	100.00%	61.25%	60.31%	60.31%	59.36%	59.36%	100.00%	100.00%	100.00%
58	100.00%	60.05%	59.11%	59.11%	58.14%	58.14%	100.00%	100.00%	100.00%
59	100.00%	59.35%	58.41%	58.41%	57.45%	57.45%	100.00%	100.00%	100.00%
60	100.00%	58.41%	57.47%	57.47%	56.53%	56.53%	100.00%	100.00%	100.00%
61	100.00%	57.03%	56.09%	56.09%	55.15%	55.15%	100.00%	100.00%	100.00%
62	100.00%	54.53%	53.57%	53.57%	52.61%	52.61%	100.00%	100.00%	100.00%
63	100.00%	51.97%	51.00%	51.00%	50.02%	50.02%	100.00%	100.00%	100.00%
64	100.00%	49.37%	48.39%	48.39%	47.40%	47.40%	100.00%	100.00%	100.00%
65	100.00%	46.06%	45.07%	45.07%	44.06%	44.06%	100.00%	100.00%	100.00%
66	100.00%	45.78%	44.81%	44.81%	43.83%	43.83%	100.00%	100.00%	100.00%
67	100.00%	44.50%	43.56%	43.56%	42.60%	42.60%	100.00%	100.00%	100.00%
68	100.00%	42.99%	42.08%	42.08%	41.15%	41.15%	100.00%	100.00%	100.00%
69	100.00%	41.43%	40.55%	40.55%	39.65%	39.65%	100.00%	100.00%	100.00%
70	100.00%	40.26%	39.40%	39.40%	38.53%	38.53%	100.00%	100.00%	100.00%
71	100.00%	77.96%	77.33%	77.33%	76.71%	76.71%	100.00%	100.00%	100.00%
72	100.00%	78.72%	78.15%	78.15%	77.57%	77.57%	100.00%	100.00%	100.00%
73	100.00%	79.56%	79.03%	79.03%	78.49%	78.49%	100.00%	100.00%	100.00%
74	100.00%	80.46%	79.96%	79.96%	79.46%	79.46%	100.00%	100.00%	100.00%
75	100.00%	81.38%	80.93%	80.93%	80.56%	80.56%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with No Continuation Rider attached)

Male Standard Smoker

Policy Month----->

Issue Age	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	61.27%	60.70%	60.70%	60.11%	60.11%	100.00%	100.00%	100.00%
31	100.00%	61.66%	61.08%	61.08%	60.47%	60.47%	100.00%	100.00%	100.00%
32	100.00%	62.09%	61.49%	61.49%	60.87%	60.87%	100.00%	100.00%	100.00%
33	100.00%	62.55%	61.94%	61.94%	61.30%	61.30%	100.00%	100.00%	100.00%
34	100.00%	63.12%	62.49%	62.49%	61.83%	61.83%	100.00%	100.00%	100.00%
35	100.00%	59.68%	59.08%	59.08%	58.46%	58.46%	100.00%	100.00%	100.00%
36	100.00%	64.27%	63.61%	63.61%	62.93%	62.93%	100.00%	100.00%	100.00%
37	100.00%	64.94%	64.27%	64.27%	63.57%	63.57%	100.00%	100.00%	100.00%
38	100.00%	65.68%	64.98%	64.98%	64.26%	64.26%	100.00%	100.00%	100.00%
39	100.00%	66.57%	65.85%	65.85%	65.12%	65.12%	100.00%	100.00%	100.00%
40	100.00%	68.03%	67.30%	67.30%	66.54%	66.54%	100.00%	100.00%	100.00%
41	100.00%	69.93%	69.18%	69.18%	68.41%	68.41%	100.00%	100.00%	100.00%
42	100.00%	70.24%	69.49%	69.49%	68.72%	68.72%	100.00%	100.00%	100.00%
43	100.00%	69.83%	69.09%	69.09%	68.33%	68.33%	100.00%	100.00%	100.00%
44	100.00%	69.40%	68.66%	68.66%	67.90%	67.90%	100.00%	100.00%	100.00%
45	100.00%	69.00%	68.26%	68.26%	67.50%	67.50%	100.00%	100.00%	100.00%
46	100.00%	68.60%	67.85%	67.85%	67.08%	67.08%	100.00%	100.00%	100.00%
47	100.00%	68.21%	67.45%	67.45%	66.67%	66.67%	100.00%	100.00%	100.00%
48	100.00%	67.56%	66.80%	66.80%	66.01%	66.01%	100.00%	100.00%	100.00%
49	100.00%	66.98%	66.21%	66.21%	65.42%	65.42%	100.00%	100.00%	100.00%
50	100.00%	66.29%	65.51%	65.51%	64.72%	64.72%	100.00%	100.00%	100.00%
51	100.00%	65.68%	64.91%	64.91%	64.12%	64.12%	100.00%	100.00%	100.00%
52	100.00%	65.01%	64.24%	64.24%	63.47%	63.47%	100.00%	100.00%	100.00%
53	100.00%	64.06%	63.30%	63.30%	62.52%	62.52%	100.00%	100.00%	100.00%
54	100.00%	63.06%	62.30%	62.30%	61.53%	61.53%	100.00%	100.00%	100.00%
55	100.00%	62.00%	61.24%	61.24%	60.47%	60.47%	100.00%	100.00%	100.00%
56	100.00%	60.90%	60.15%	60.15%	59.37%	59.37%	100.00%	100.00%	100.00%
57	100.00%	59.93%	59.18%	59.18%	58.41%	58.41%	100.00%	100.00%	100.00%
58	100.00%	58.88%	58.12%	58.12%	57.35%	57.35%	100.00%	100.00%	100.00%
59	100.00%	58.35%	57.61%	57.61%	56.86%	56.86%	100.00%	100.00%	100.00%
60	100.00%	57.58%	56.85%	56.85%	56.13%	56.13%	100.00%	100.00%	100.00%
61	100.00%	55.70%	54.98%	54.98%	54.26%	54.26%	100.00%	100.00%	100.00%
62	100.00%	53.83%	53.13%	53.13%	52.42%	52.42%	100.00%	100.00%	100.00%
63	100.00%	52.12%	51.43%	51.43%	50.74%	50.74%	100.00%	100.00%	100.00%
64	100.00%	51.05%	50.36%	50.36%	49.67%	49.67%	100.00%	100.00%	100.00%
65	100.00%	49.89%	49.19%	49.19%	48.48%	48.48%	100.00%	100.00%	100.00%
66	100.00%	50.30%	49.61%	49.61%	48.91%	48.91%	100.00%	100.00%	100.00%
67	100.00%	50.30%	49.62%	49.62%	48.94%	48.94%	100.00%	100.00%	100.00%
68	100.00%	49.52%	48.85%	48.85%	48.19%	48.19%	100.00%	100.00%	100.00%
69	100.00%	48.63%	47.98%	47.98%	47.32%	47.32%	100.00%	100.00%	100.00%
70	100.00%	47.78%	47.15%	47.15%	46.51%	46.51%	100.00%	100.00%	100.00%
71	100.00%	79.87%	79.40%	79.40%	79.46%	79.46%	100.00%	100.00%	100.00%
72	100.00%	80.68%	80.25%	80.25%	80.65%	80.65%	100.00%	100.00%	100.00%
73	100.00%	81.52%	81.12%	81.12%	81.80%	81.80%	100.00%	100.00%	100.00%
74	100.00%	82.34%	81.98%	81.98%	82.95%	82.95%	100.00%	100.00%	100.00%
75	100.00%	82.86%	82.52%	82.52%	83.73%	83.73%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with No Continuation Rider attached)

Female Standard NonSmoker

Policy Month----->

Issue Age	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	67.67%	66.71%	66.71%	65.71%	65.71%	100.00%	100.00%	100.00%
31	100.00%	67.26%	66.29%	66.29%	65.28%	65.28%	100.00%	100.00%	100.00%
32	100.00%	66.86%	65.87%	65.87%	64.84%	64.84%	100.00%	100.00%	100.00%
33	100.00%	66.42%	65.42%	65.42%	64.39%	64.39%	100.00%	100.00%	100.00%
34	100.00%	65.99%	64.98%	64.98%	63.94%	63.94%	100.00%	100.00%	100.00%
35	100.00%	53.27%	52.44%	52.44%	51.58%	51.58%	100.00%	100.00%	100.00%
36	100.00%	65.10%	64.07%	64.07%	62.99%	62.99%	100.00%	100.00%	100.00%
37	100.00%	64.64%	63.59%	63.59%	62.51%	62.51%	100.00%	100.00%	100.00%
38	100.00%	64.19%	63.12%	63.12%	62.02%	62.02%	100.00%	100.00%	100.00%
39	100.00%	63.67%	62.59%	62.59%	61.48%	61.48%	100.00%	100.00%	100.00%
40	100.00%	63.22%	62.13%	62.13%	60.99%	60.99%	100.00%	100.00%	100.00%
41	100.00%	62.64%	61.53%	61.53%	60.38%	60.38%	100.00%	100.00%	100.00%
42	100.00%	62.11%	60.99%	60.99%	59.82%	59.82%	100.00%	100.00%	100.00%
43	100.00%	61.50%	60.35%	60.35%	59.17%	59.17%	100.00%	100.00%	100.00%
44	100.00%	60.86%	59.71%	59.71%	58.53%	58.53%	100.00%	100.00%	100.00%
45	100.00%	60.14%	58.97%	58.97%	57.77%	57.77%	100.00%	100.00%	100.00%
46	100.00%	59.30%	58.12%	58.12%	56.90%	56.90%	100.00%	100.00%	100.00%
47	100.00%	58.34%	57.14%	57.14%	55.91%	55.91%	100.00%	100.00%	100.00%
48	100.00%	57.25%	56.03%	56.03%	54.78%	54.78%	100.00%	100.00%	100.00%
49	100.00%	56.19%	54.95%	54.95%	53.68%	53.68%	100.00%	100.00%	100.00%
50	100.00%	55.49%	54.25%	54.25%	52.98%	52.98%	100.00%	100.00%	100.00%
51	100.00%	55.62%	54.41%	54.41%	53.16%	53.16%	100.00%	100.00%	100.00%
52	100.00%	54.43%	53.20%	53.20%	51.94%	51.94%	100.00%	100.00%	100.00%
53	100.00%	53.62%	52.39%	52.39%	51.13%	51.13%	100.00%	100.00%	100.00%
54	100.00%	52.32%	51.06%	51.06%	49.78%	49.78%	100.00%	100.00%	100.00%
55	100.00%	51.13%	49.87%	49.87%	48.58%	48.58%	100.00%	100.00%	100.00%
56	100.00%	49.67%	48.40%	48.40%	47.10%	47.10%	100.00%	100.00%	100.00%
57	100.00%	48.18%	46.89%	46.89%	45.58%	45.58%	100.00%	100.00%	100.00%
58	100.00%	49.50%	48.27%	48.27%	47.01%	47.01%	100.00%	100.00%	100.00%
59	100.00%	47.97%	46.72%	46.72%	45.44%	45.44%	100.00%	100.00%	100.00%
60	100.00%	46.23%	44.96%	44.96%	43.67%	43.67%	100.00%	100.00%	100.00%
61	100.00%	44.10%	42.81%	42.81%	41.49%	41.49%	100.00%	100.00%	100.00%
62	100.00%	42.50%	41.19%	41.19%	39.85%	39.85%	100.00%	100.00%	100.00%
63	100.00%	40.46%	39.15%	39.15%	37.81%	37.81%	100.00%	100.00%	100.00%
64	100.00%	38.83%	37.53%	37.53%	36.20%	36.20%	100.00%	100.00%	100.00%
65	100.00%	37.65%	36.37%	36.37%	35.05%	35.05%	100.00%	100.00%	100.00%
66	100.00%	36.59%	35.34%	35.34%	34.08%	34.08%	100.00%	100.00%	100.00%
67	100.00%	35.06%	33.85%	33.85%	32.63%	32.63%	100.00%	100.00%	100.00%
68	100.00%	33.45%	32.28%	32.28%	31.10%	31.10%	100.00%	100.00%	100.00%
69	100.00%	31.28%	30.13%	30.13%	28.97%	28.97%	100.00%	100.00%	100.00%
70	100.00%	28.35%	27.22%	27.22%	26.07%	26.07%	100.00%	100.00%	100.00%
71	100.00%	82.11%	81.60%	81.60%	81.10%	81.10%	100.00%	100.00%	100.00%
72	100.00%	82.45%	81.97%	81.97%	81.49%	81.49%	100.00%	100.00%	100.00%
73	100.00%	82.85%	82.40%	82.40%	81.93%	81.93%	100.00%	100.00%	100.00%
74	100.00%	83.32%	82.89%	82.89%	82.45%	82.45%	100.00%	100.00%	100.00%
75	100.00%	83.82%	83.42%	83.42%	83.00%	83.00%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with No Continuation Rider attached)

Female Standard Smoker

Policy Month----->

Issue Age	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	61.62%	60.84%	60.84%	60.03%	60.03%	100.00%	100.00%	100.00%
31	100.00%	61.87%	61.07%	61.07%	60.25%	60.25%	100.00%	100.00%	100.00%
32	100.00%	62.28%	61.46%	61.46%	60.62%	60.62%	100.00%	100.00%	100.00%
33	100.00%	62.77%	61.93%	61.93%	61.08%	61.08%	100.00%	100.00%	100.00%
34	100.00%	63.39%	62.54%	62.54%	61.67%	61.67%	100.00%	100.00%	100.00%
35	100.00%	54.76%	54.02%	54.02%	53.25%	53.25%	100.00%	100.00%	100.00%
36	100.00%	64.95%	64.06%	64.06%	63.13%	63.13%	100.00%	100.00%	100.00%
37	100.00%	65.99%	65.06%	65.06%	64.10%	64.10%	100.00%	100.00%	100.00%
38	100.00%	66.07%	65.13%	65.13%	64.15%	64.15%	100.00%	100.00%	100.00%
39	100.00%	65.55%	64.59%	64.59%	63.60%	63.60%	100.00%	100.00%	100.00%
40	100.00%	65.07%	64.10%	64.10%	63.10%	63.10%	100.00%	100.00%	100.00%
41	100.00%	64.50%	63.51%	63.51%	62.50%	62.50%	100.00%	100.00%	100.00%
42	100.00%	63.94%	62.94%	62.94%	61.93%	61.93%	100.00%	100.00%	100.00%
43	100.00%	63.31%	62.31%	62.31%	61.28%	61.28%	100.00%	100.00%	100.00%
44	100.00%	62.65%	61.64%	61.64%	60.60%	60.60%	100.00%	100.00%	100.00%
45	100.00%	61.88%	60.86%	60.86%	59.82%	59.82%	100.00%	100.00%	100.00%
46	100.00%	60.98%	59.96%	59.96%	58.92%	58.92%	100.00%	100.00%	100.00%
47	100.00%	60.23%	59.21%	59.21%	58.17%	58.17%	100.00%	100.00%	100.00%
48	100.00%	59.02%	57.98%	57.98%	56.94%	56.94%	100.00%	100.00%	100.00%
49	100.00%	57.49%	56.44%	56.44%	55.38%	55.38%	100.00%	100.00%	100.00%
50	100.00%	56.76%	55.73%	55.73%	54.68%	54.68%	100.00%	100.00%	100.00%
51	100.00%	56.89%	55.89%	55.89%	54.87%	54.87%	100.00%	100.00%	100.00%
52	100.00%	55.89%	54.88%	54.88%	53.86%	53.86%	100.00%	100.00%	100.00%
53	100.00%	54.72%	53.71%	53.71%	52.70%	52.70%	100.00%	100.00%	100.00%
54	100.00%	54.13%	53.13%	53.13%	52.13%	52.13%	100.00%	100.00%	100.00%
55	100.00%	53.23%	52.24%	52.24%	51.24%	51.24%	100.00%	100.00%	100.00%
56	100.00%	51.84%	50.85%	50.85%	49.85%	49.85%	100.00%	100.00%	100.00%
57	100.00%	50.81%	49.82%	49.82%	48.82%	48.82%	100.00%	100.00%	100.00%
58	100.00%	49.35%	48.37%	48.37%	47.38%	47.38%	100.00%	100.00%	100.00%
59	100.00%	47.84%	46.85%	46.85%	45.85%	45.85%	100.00%	100.00%	100.00%
60	100.00%	46.22%	45.23%	45.23%	44.22%	44.22%	100.00%	100.00%	100.00%
61	100.00%	44.28%	43.28%	43.28%	42.27%	42.27%	100.00%	100.00%	100.00%
62	100.00%	42.83%	41.83%	41.83%	40.82%	40.82%	100.00%	100.00%	100.00%
63	100.00%	41.22%	40.22%	40.22%	39.20%	39.20%	100.00%	100.00%	100.00%
64	100.00%	40.35%	39.36%	39.36%	38.36%	38.36%	100.00%	100.00%	100.00%
65	100.00%	38.32%	37.32%	37.32%	36.31%	36.31%	100.00%	100.00%	100.00%
66	100.00%	36.36%	35.38%	35.38%	34.39%	34.39%	100.00%	100.00%	100.00%
67	100.00%	33.96%	33.01%	33.01%	32.04%	32.04%	100.00%	100.00%	100.00%
68	100.00%	31.94%	30.98%	30.98%	30.03%	30.03%	100.00%	100.00%	100.00%
69	100.00%	29.26%	28.31%	28.31%	27.37%	27.37%	100.00%	100.00%	100.00%
70	100.00%	25.92%	24.95%	24.95%	24.00%	24.00%	100.00%	100.00%	100.00%
71	100.00%	82.37%	81.96%	81.96%	82.08%	82.08%	100.00%	100.00%	100.00%
72	100.00%	82.89%	82.51%	82.51%	82.93%	82.93%	100.00%	100.00%	100.00%
73	100.00%	83.45%	83.10%	83.10%	83.79%	83.79%	100.00%	100.00%	100.00%
74	100.00%	84.03%	83.70%	83.70%	84.65%	84.65%	100.00%	100.00%	100.00%
75	100.00%	84.62%	84.32%	84.32%	85.49%	85.49%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 36 months (with No Continuation Rider attached)

Male Standard NonSmoker

Policy Month----->

Issue Age	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	71.64%	70.85%	70.85%	70.02%	70.02%	100.00%	100.00%	100.00%
31	100.00%	71.48%	70.67%	70.67%	69.83%	69.83%	100.00%	100.00%	100.00%
32	100.00%	71.27%	70.45%	70.45%	69.60%	69.60%	100.00%	100.00%	100.00%
33	100.00%	71.06%	70.23%	70.23%	69.37%	69.37%	100.00%	100.00%	100.00%
34	100.00%	70.85%	70.02%	70.02%	69.15%	69.15%	100.00%	100.00%	100.00%
35	100.00%	57.74%	57.05%	57.05%	56.33%	56.33%	100.00%	100.00%	100.00%
36	100.00%	70.33%	69.47%	69.47%	68.59%	68.59%	100.00%	100.00%	100.00%
37	100.00%	70.05%	69.19%	69.19%	68.30%	68.30%	100.00%	100.00%	100.00%
38	100.00%	69.77%	68.89%	68.89%	68.00%	68.00%	100.00%	100.00%	100.00%
39	100.00%	69.43%	68.56%	68.56%	67.65%	67.65%	100.00%	100.00%	100.00%
40	100.00%	69.16%	68.28%	68.28%	67.36%	67.36%	100.00%	100.00%	100.00%
41	100.00%	68.81%	67.92%	67.92%	67.01%	67.01%	100.00%	100.00%	100.00%
42	100.00%	68.41%	67.52%	67.52%	66.60%	66.60%	100.00%	100.00%	100.00%
43	100.00%	67.90%	67.00%	67.00%	66.07%	66.07%	100.00%	100.00%	100.00%
44	100.00%	67.38%	66.47%	66.47%	65.54%	65.54%	100.00%	100.00%	100.00%
45	100.00%	66.86%	65.95%	65.95%	65.00%	65.00%	100.00%	100.00%	100.00%
46	100.00%	66.36%	65.44%	65.44%	64.47%	64.47%	100.00%	100.00%	100.00%
47	100.00%	65.87%	64.92%	64.92%	63.95%	63.95%	100.00%	100.00%	100.00%
48	100.00%	65.72%	64.79%	64.79%	63.81%	63.81%	100.00%	100.00%	100.00%
49	100.00%	65.51%	64.57%	64.57%	63.60%	63.60%	100.00%	100.00%	100.00%
50	100.00%	65.18%	64.23%	64.23%	63.25%	63.25%	100.00%	100.00%	100.00%
51	100.00%	64.72%	63.77%	63.77%	62.79%	62.79%	100.00%	100.00%	100.00%
52	100.00%	64.23%	63.28%	63.28%	62.31%	62.31%	100.00%	100.00%	100.00%
53	100.00%	63.73%	62.79%	62.79%	61.83%	61.83%	100.00%	100.00%	100.00%
54	100.00%	62.87%	61.93%	61.93%	60.96%	60.96%	100.00%	100.00%	100.00%
55	100.00%	61.91%	60.96%	60.96%	59.98%	59.98%	100.00%	100.00%	100.00%
56	100.00%	60.86%	59.89%	59.89%	58.90%	58.90%	100.00%	100.00%	100.00%
57	100.00%	59.87%	58.90%	58.90%	57.90%	57.90%	100.00%	100.00%	100.00%
58	100.00%	58.68%	57.69%	57.69%	56.69%	56.69%	100.00%	100.00%	100.00%
59	100.00%	58.02%	57.04%	57.04%	56.05%	56.05%	100.00%	100.00%	100.00%
60	100.00%	57.11%	56.14%	56.14%	55.16%	55.16%	100.00%	100.00%	100.00%
61	100.00%	55.74%	54.76%	54.76%	53.79%	53.79%	100.00%	100.00%	100.00%
62	100.00%	53.17%	52.19%	52.19%	51.19%	51.19%	100.00%	100.00%	100.00%
63	100.00%	50.56%	49.56%	49.56%	48.54%	48.54%	100.00%	100.00%	100.00%
64	100.00%	47.91%	46.90%	46.90%	45.87%	45.87%	100.00%	100.00%	100.00%
65	100.00%	44.56%	43.55%	43.55%	42.52%	42.52%	100.00%	100.00%	100.00%
66	100.00%	41.92%	40.87%	40.87%	39.80%	39.80%	100.00%	100.00%	100.00%
67	100.00%	38.33%	37.28%	37.28%	36.22%	36.22%	100.00%	100.00%	100.00%
68	100.00%	34.40%	33.35%	33.35%	32.28%	32.28%	100.00%	100.00%	100.00%
69	100.00%	30.54%	29.47%	29.47%	28.40%	28.40%	100.00%	100.00%	100.00%
70	100.00%	27.09%	26.01%	26.01%	24.95%	24.95%	100.00%	100.00%	100.00%
71	100.00%	75.28%	74.56%	74.56%	73.83%	73.83%	100.00%	100.00%	100.00%
72	100.00%	76.16%	75.49%	75.49%	74.82%	74.82%	100.00%	100.00%	100.00%
73	100.00%	77.10%	76.47%	76.47%	75.84%	75.84%	100.00%	100.00%	100.00%
74	100.00%	78.13%	77.56%	77.56%	76.98%	76.98%	100.00%	100.00%	100.00%
75	100.00%	79.20%	78.68%	78.68%	78.16%	78.16%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 36 months (with No Continuation Rider attached)

Male Standard Smoker

Policy Month----->

Issue Age	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	58.56%	57.95%	57.95%	57.31%	57.31%	100.00%	100.00%	100.00%
31	100.00%	59.02%	58.39%	58.39%	57.74%	57.74%	100.00%	100.00%	100.00%
32	100.00%	59.54%	58.90%	58.90%	58.23%	58.23%	100.00%	100.00%	100.00%
33	100.00%	60.09%	59.44%	59.44%	58.75%	58.75%	100.00%	100.00%	100.00%
34	100.00%	60.75%	60.07%	60.07%	59.38%	59.38%	100.00%	100.00%	100.00%
35	100.00%	57.27%	56.62%	56.62%	55.95%	55.95%	100.00%	100.00%	100.00%
36	100.00%	62.07%	61.36%	61.36%	60.63%	60.63%	100.00%	100.00%	100.00%
37	100.00%	62.81%	62.08%	62.08%	61.34%	61.34%	100.00%	100.00%	100.00%
38	100.00%	63.64%	62.89%	62.89%	62.12%	62.12%	100.00%	100.00%	100.00%
39	100.00%	64.61%	63.85%	63.85%	63.07%	63.07%	100.00%	100.00%	100.00%
40	100.00%	66.19%	65.41%	65.41%	64.61%	64.61%	100.00%	100.00%	100.00%
41	100.00%	68.23%	67.44%	67.44%	66.62%	66.62%	100.00%	100.00%	100.00%
42	100.00%	68.62%	67.82%	67.82%	67.01%	67.01%	100.00%	100.00%	100.00%
43	100.00%	68.24%	67.44%	67.44%	66.63%	66.63%	100.00%	100.00%	100.00%
44	100.00%	67.86%	67.08%	67.08%	66.27%	66.27%	100.00%	100.00%	100.00%
45	100.00%	67.49%	66.71%	66.71%	65.90%	65.90%	100.00%	100.00%	100.00%
46	100.00%	67.11%	66.32%	66.32%	65.51%	65.51%	100.00%	100.00%	100.00%
47	100.00%	66.76%	65.97%	65.97%	65.15%	65.15%	100.00%	100.00%	100.00%
48	100.00%	66.13%	65.32%	65.32%	64.49%	64.49%	100.00%	100.00%	100.00%
49	100.00%	65.58%	64.76%	64.76%	63.93%	63.93%	100.00%	100.00%	100.00%
50	100.00%	64.89%	64.07%	64.07%	63.24%	63.24%	100.00%	100.00%	100.00%
51	100.00%	64.32%	63.50%	63.50%	62.67%	62.67%	100.00%	100.00%	100.00%
52	100.00%	63.67%	62.87%	62.87%	62.05%	62.05%	100.00%	100.00%	100.00%
53	100.00%	62.74%	61.94%	61.94%	61.13%	61.13%	100.00%	100.00%	100.00%
54	100.00%	61.74%	60.96%	60.96%	60.16%	60.16%	100.00%	100.00%	100.00%
55	100.00%	60.70%	59.91%	59.91%	59.11%	59.11%	100.00%	100.00%	100.00%
56	100.00%	59.61%	58.83%	58.83%	58.02%	58.02%	100.00%	100.00%	100.00%
57	100.00%	58.66%	57.88%	57.88%	57.09%	57.09%	100.00%	100.00%	100.00%
58	100.00%	57.63%	56.85%	56.85%	56.06%	56.06%	100.00%	100.00%	100.00%
59	100.00%	57.16%	56.38%	56.38%	55.61%	55.61%	100.00%	100.00%	100.00%
60	100.00%	56.45%	55.70%	55.70%	54.96%	54.96%	100.00%	100.00%	100.00%
61	100.00%	54.55%	53.81%	53.81%	53.08%	53.08%	100.00%	100.00%	100.00%
62	100.00%	52.68%	51.96%	51.96%	51.24%	51.24%	100.00%	100.00%	100.00%
63	100.00%	50.97%	50.26%	50.26%	49.54%	49.54%	100.00%	100.00%	100.00%
64	100.00%	49.94%	49.23%	49.23%	48.52%	48.52%	100.00%	100.00%	100.00%
65	100.00%	48.79%	48.07%	48.07%	47.34%	47.34%	100.00%	100.00%	100.00%
66	100.00%	47.50%	46.78%	46.78%	46.04%	46.04%	100.00%	100.00%	100.00%
67	100.00%	45.93%	45.19%	45.19%	44.43%	44.43%	100.00%	100.00%	100.00%
68	100.00%	43.56%	42.81%	42.81%	42.06%	42.06%	100.00%	100.00%	100.00%
69	100.00%	41.15%	40.39%	40.39%	39.63%	39.63%	100.00%	100.00%	100.00%
70	100.00%	38.88%	38.12%	38.12%	37.37%	37.37%	100.00%	100.00%	100.00%
71	100.00%	78.74%	78.25%	78.25%	78.12%	78.12%	100.00%	100.00%	100.00%
72	100.00%	79.66%	79.20%	79.20%	79.44%	79.44%	100.00%	100.00%	100.00%
73	100.00%	80.58%	80.16%	80.16%	80.72%	80.72%	100.00%	100.00%	100.00%
74	100.00%	81.52%	81.12%	81.12%	81.99%	81.99%	100.00%	100.00%	100.00%
75	100.00%	82.43%	82.07%	82.07%	83.24%	83.24%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 36 months (with No Continuation Rider attached)

Female Standard NonSmoker

Policy Month----->

Issue Age	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	63.28%	62.17%	62.17%	61.02%	61.02%	100.00%	100.00%	100.00%
31	100.00%	62.96%	61.83%	61.83%	60.67%	60.67%	100.00%	100.00%	100.00%
32	100.00%	62.64%	61.51%	61.51%	60.33%	60.33%	100.00%	100.00%	100.00%
33	100.00%	62.29%	61.14%	61.14%	59.96%	59.96%	100.00%	100.00%	100.00%
34	100.00%	61.93%	60.77%	60.77%	59.58%	59.58%	100.00%	100.00%	100.00%
35	100.00%	48.81%	47.89%	47.89%	46.94%	46.94%	100.00%	100.00%	100.00%
36	100.00%	61.21%	60.03%	60.03%	58.82%	58.82%	100.00%	100.00%	100.00%
37	100.00%	60.82%	59.63%	59.63%	58.40%	58.40%	100.00%	100.00%	100.00%
38	100.00%	60.43%	59.24%	59.24%	57.99%	57.99%	100.00%	100.00%	100.00%
39	100.00%	60.00%	58.79%	58.79%	57.53%	57.53%	100.00%	100.00%	100.00%
40	100.00%	59.61%	58.39%	58.39%	57.13%	57.13%	100.00%	100.00%	100.00%
41	100.00%	59.09%	57.86%	57.86%	56.58%	56.58%	100.00%	100.00%	100.00%
42	100.00%	58.63%	57.39%	57.39%	56.10%	56.10%	100.00%	100.00%	100.00%
43	100.00%	58.08%	56.82%	56.82%	55.52%	55.52%	100.00%	100.00%	100.00%
44	100.00%	57.47%	56.20%	56.20%	54.90%	54.90%	100.00%	100.00%	100.00%
45	100.00%	56.78%	55.50%	55.50%	54.18%	54.18%	100.00%	100.00%	100.00%
46	100.00%	55.97%	54.68%	54.68%	53.35%	53.35%	100.00%	100.00%	100.00%
47	100.00%	55.00%	53.70%	53.70%	52.35%	52.35%	100.00%	100.00%	100.00%
48	100.00%	53.90%	52.57%	52.57%	51.21%	51.21%	100.00%	100.00%	100.00%
49	100.00%	52.83%	51.48%	51.48%	50.11%	50.11%	100.00%	100.00%	100.00%
50	100.00%	52.18%	50.82%	50.82%	49.45%	49.45%	100.00%	100.00%	100.00%
51	100.00%	52.51%	51.20%	51.20%	49.86%	49.86%	100.00%	100.00%	100.00%
52	100.00%	51.29%	49.97%	49.97%	48.60%	48.60%	100.00%	100.00%	100.00%
53	100.00%	50.52%	49.18%	49.18%	47.82%	47.82%	100.00%	100.00%	100.00%
54	100.00%	49.19%	47.85%	47.85%	46.48%	46.48%	100.00%	100.00%	100.00%
55	100.00%	48.01%	46.66%	46.66%	45.28%	45.28%	100.00%	100.00%	100.00%
56	100.00%	46.54%	45.17%	45.17%	43.78%	43.78%	100.00%	100.00%	100.00%
57	100.00%	45.01%	43.63%	43.63%	42.23%	42.23%	100.00%	100.00%	100.00%
58	100.00%	46.69%	45.38%	45.38%	44.04%	44.04%	100.00%	100.00%	100.00%
59	100.00%	45.13%	43.80%	43.80%	42.44%	42.44%	100.00%	100.00%	100.00%
60	100.00%	43.35%	42.01%	42.01%	40.63%	40.63%	100.00%	100.00%	100.00%
61	100.00%	41.18%	39.81%	39.81%	38.42%	38.42%	100.00%	100.00%	100.00%
62	100.00%	39.58%	38.21%	38.21%	36.80%	36.80%	100.00%	100.00%	100.00%
63	100.00%	37.55%	36.17%	36.17%	34.76%	34.76%	100.00%	100.00%	100.00%
64	100.00%	35.98%	34.60%	34.60%	33.20%	33.20%	100.00%	100.00%	100.00%
65	100.00%	34.91%	33.57%	33.57%	32.20%	32.20%	100.00%	100.00%	100.00%
66	100.00%	29.47%	28.08%	28.08%	26.67%	26.67%	100.00%	100.00%	100.00%
67	100.00%	23.43%	22.00%	22.00%	20.54%	20.54%	100.00%	100.00%	100.00%
68	100.00%	16.98%	15.49%	15.49%	13.99%	13.99%	100.00%	100.00%	100.00%
69	100.00%	9.61%	8.07%	8.07%	6.51%	6.51%	100.00%	100.00%	100.00%
70	100.00%	0.50%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%
71	100.00%	80.58%	80.02%	80.02%	79.45%	79.45%	100.00%	100.00%	100.00%
72	100.00%	80.93%	80.39%	80.39%	79.84%	79.84%	100.00%	100.00%	100.00%
73	100.00%	81.34%	80.82%	80.82%	80.30%	80.30%	100.00%	100.00%	100.00%
74	100.00%	81.83%	81.34%	81.34%	80.85%	80.85%	100.00%	100.00%	100.00%
75	100.00%	82.37%	81.91%	81.91%	81.44%	81.44%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 36 months (with No Continuation Rider attached)

Female Standard Smoker

Policy Month----->

Issue Age	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	58.02%	57.15%	57.15%	56.25%	56.25%	100.00%	100.00%	100.00%
31	100.00%	58.38%	57.50%	57.50%	56.58%	56.58%	100.00%	100.00%	100.00%
32	100.00%	58.91%	58.01%	58.01%	57.08%	57.08%	100.00%	100.00%	100.00%
33	100.00%	59.51%	58.60%	58.60%	57.65%	57.65%	100.00%	100.00%	100.00%
34	100.00%	60.28%	59.35%	59.35%	58.39%	58.39%	100.00%	100.00%	100.00%
35	100.00%	51.47%	50.67%	50.67%	49.84%	49.84%	100.00%	100.00%	100.00%
36	100.00%	62.08%	61.10%	61.10%	60.08%	60.08%	100.00%	100.00%	100.00%
37	100.00%	63.24%	62.23%	62.23%	61.18%	61.18%	100.00%	100.00%	100.00%
38	100.00%	63.39%	62.36%	62.36%	61.28%	61.28%	100.00%	100.00%	100.00%
39	100.00%	62.93%	61.88%	61.88%	60.80%	60.80%	100.00%	100.00%	100.00%
40	100.00%	62.49%	61.44%	61.44%	60.34%	60.34%	100.00%	100.00%	100.00%
41	100.00%	61.96%	60.89%	60.89%	59.80%	59.80%	100.00%	100.00%	100.00%
42	100.00%	61.45%	60.37%	60.37%	59.27%	59.27%	100.00%	100.00%	100.00%
43	100.00%	60.86%	59.79%	59.79%	58.67%	58.67%	100.00%	100.00%	100.00%
44	100.00%	60.25%	59.17%	59.17%	58.06%	58.06%	100.00%	100.00%	100.00%
45	100.00%	59.49%	58.40%	58.40%	57.29%	57.29%	100.00%	100.00%	100.00%
46	100.00%	58.61%	57.52%	57.52%	56.40%	56.40%	100.00%	100.00%	100.00%
47	100.00%	57.90%	56.81%	56.81%	55.71%	55.71%	100.00%	100.00%	100.00%
48	100.00%	56.67%	55.57%	55.57%	54.46%	54.46%	100.00%	100.00%	100.00%
49	100.00%	55.10%	53.98%	53.98%	52.85%	52.85%	100.00%	100.00%	100.00%
50	100.00%	54.42%	53.31%	53.31%	52.20%	52.20%	100.00%	100.00%	100.00%
51	100.00%	54.73%	53.66%	53.66%	52.57%	52.57%	100.00%	100.00%	100.00%
52	100.00%	53.74%	52.68%	52.68%	51.61%	51.61%	100.00%	100.00%	100.00%
53	100.00%	52.59%	51.53%	51.53%	50.45%	50.45%	100.00%	100.00%	100.00%
54	100.00%	52.07%	51.01%	51.01%	49.96%	49.96%	100.00%	100.00%	100.00%
55	100.00%	51.21%	50.18%	50.18%	49.13%	49.13%	100.00%	100.00%	100.00%
56	100.00%	49.83%	48.79%	48.79%	47.75%	47.75%	100.00%	100.00%	100.00%
57	100.00%	48.84%	47.81%	47.81%	46.78%	46.78%	100.00%	100.00%	100.00%
58	100.00%	47.39%	46.36%	46.36%	45.31%	45.31%	100.00%	100.00%	100.00%
59	100.00%	45.86%	44.82%	44.82%	43.78%	43.78%	100.00%	100.00%	100.00%
60	100.00%	44.23%	43.20%	43.20%	42.15%	42.15%	100.00%	100.00%	100.00%
61	100.00%	42.28%	41.24%	41.24%	40.19%	40.19%	100.00%	100.00%	100.00%
62	100.00%	40.85%	39.81%	39.81%	38.76%	38.76%	100.00%	100.00%	100.00%
63	100.00%	39.24%	38.20%	38.20%	37.15%	37.15%	100.00%	100.00%	100.00%
64	100.00%	38.43%	37.41%	37.41%	36.38%	36.38%	100.00%	100.00%	100.00%
65	100.00%	36.39%	35.34%	35.34%	34.30%	34.30%	100.00%	100.00%	100.00%
66	100.00%	31.16%	30.08%	30.08%	29.01%	29.01%	100.00%	100.00%	100.00%
67	100.00%	25.30%	24.19%	24.19%	23.09%	23.09%	100.00%	100.00%	100.00%
68	100.00%	19.30%	18.14%	18.14%	16.99%	16.99%	100.00%	100.00%	100.00%
69	100.00%	12.07%	10.86%	10.86%	9.67%	9.67%	100.00%	100.00%	100.00%
70	100.00%	3.09%	1.81%	1.81%	0.54%	0.54%	100.00%	100.00%	100.00%
71	100.00%	81.55%	81.12%	81.12%	81.09%	81.09%	100.00%	100.00%	100.00%
72	100.00%	82.13%	81.73%	81.73%	82.01%	82.01%	100.00%	100.00%	100.00%
73	100.00%	82.74%	82.37%	82.37%	82.95%	82.95%	100.00%	100.00%	100.00%
74	100.00%	83.38%	83.03%	83.03%	83.87%	83.87%	100.00%	100.00%	100.00%
75	100.00%	84.03%	83.71%	83.71%	84.79%	84.79%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with Continuation Rider benefit period of 24 months)

Male Standard NonSmoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	80.18%	79.56%	79.56%	78.91%	78.91%	100.00%	100.00%	100.00%
31	100.00%	80.12%	79.48%	79.48%	78.82%	78.82%	100.00%	100.00%	100.00%
32	100.00%	80.00%	79.36%	79.36%	78.70%	78.70%	100.00%	100.00%	100.00%
33	100.00%	79.87%	79.22%	79.22%	78.55%	78.55%	100.00%	100.00%	100.00%
34	100.00%	79.73%	79.08%	79.08%	78.40%	78.40%	100.00%	100.00%	100.00%
35	100.00%	66.15%	65.60%	65.60%	65.03%	65.03%	100.00%	100.00%	100.00%
36	100.00%	79.40%	78.73%	78.73%	78.03%	78.03%	100.00%	100.00%	100.00%
37	100.00%	79.32%	78.64%	78.64%	77.94%	77.94%	100.00%	100.00%	100.00%
38	100.00%	79.22%	78.54%	78.54%	77.84%	77.84%	100.00%	100.00%	100.00%
39	100.00%	79.07%	78.38%	78.38%	77.66%	77.66%	100.00%	100.00%	100.00%
40	100.00%	78.95%	78.26%	78.26%	77.54%	77.54%	100.00%	100.00%	100.00%
41	100.00%	78.87%	78.18%	78.18%	77.46%	77.46%	100.00%	100.00%	100.00%
42	100.00%	78.78%	78.08%	78.08%	77.36%	77.36%	100.00%	100.00%	100.00%
43	100.00%	78.59%	77.90%	77.90%	77.17%	77.17%	100.00%	100.00%	100.00%
44	100.00%	78.38%	77.66%	77.66%	76.94%	76.94%	100.00%	100.00%	100.00%
45	100.00%	78.16%	77.44%	77.44%	76.70%	76.70%	100.00%	100.00%	100.00%
46	100.00%	78.12%	77.40%	77.40%	76.66%	76.66%	100.00%	100.00%	100.00%
47	100.00%	77.93%	77.19%	77.19%	76.43%	76.43%	100.00%	100.00%	100.00%
48	100.00%	77.88%	77.15%	77.15%	76.39%	76.39%	100.00%	100.00%	100.00%
49	100.00%	77.76%	77.02%	77.02%	76.26%	76.26%	100.00%	100.00%	100.00%
50	100.00%	77.49%	76.75%	76.75%	75.99%	75.99%	100.00%	100.00%	100.00%
51	100.00%	77.51%	76.78%	76.78%	76.02%	76.02%	100.00%	100.00%	100.00%
52	100.00%	77.39%	76.66%	76.66%	75.92%	75.92%	100.00%	100.00%	100.00%
53	100.00%	77.21%	76.48%	76.48%	75.74%	75.74%	100.00%	100.00%	100.00%
54	100.00%	76.96%	76.23%	76.23%	75.49%	75.49%	100.00%	100.00%	100.00%
55	100.00%	76.61%	75.87%	75.87%	75.13%	75.13%	100.00%	100.00%	100.00%
56	100.00%	76.57%	75.84%	75.84%	75.09%	75.09%	100.00%	100.00%	100.00%
57	100.00%	76.49%	75.76%	75.76%	75.01%	75.01%	100.00%	100.00%	100.00%
58	100.00%	76.24%	75.51%	75.51%	74.76%	74.76%	100.00%	100.00%	100.00%
59	100.00%	76.19%	75.45%	75.45%	74.72%	74.72%	100.00%	100.00%	100.00%
60	100.00%	75.93%	75.20%	75.20%	74.46%	74.46%	100.00%	100.00%	100.00%
61	100.00%	76.35%	75.63%	75.63%	74.92%	74.92%	100.00%	100.00%	100.00%
62	100.00%	76.62%	75.91%	75.91%	75.19%	75.19%	100.00%	100.00%	100.00%
63	100.00%	76.87%	76.16%	76.16%	75.44%	75.44%	100.00%	100.00%	100.00%
64	100.00%	77.12%	76.40%	76.40%	75.66%	75.66%	100.00%	100.00%	100.00%
65	100.00%	76.17%	75.45%	75.45%	74.72%	74.72%	100.00%	100.00%	100.00%
66	100.00%	78.28%	77.57%	77.57%	76.87%	76.87%	100.00%	100.00%	100.00%
67	100.00%	78.45%	77.79%	77.79%	77.11%	77.11%	100.00%	100.00%	100.00%
68	100.00%	78.46%	77.82%	77.82%	77.17%	77.17%	100.00%	100.00%	100.00%
69	100.00%	78.26%	77.63%	77.63%	77.00%	77.00%	100.00%	100.00%	100.00%
70	100.00%	78.85%	78.25%	78.25%	77.64%	77.64%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with Continuation Rider benefit period of 24 months)

Male Standard Smoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	65.88%	65.38%	65.38%	64.86%	64.86%	100.00%	100.00%	100.00%
31	100.00%	66.44%	65.92%	65.92%	65.39%	65.39%	100.00%	100.00%	100.00%
32	100.00%	67.05%	66.53%	66.53%	65.98%	65.98%	100.00%	100.00%	100.00%
33	100.00%	67.70%	67.16%	67.16%	66.60%	66.60%	100.00%	100.00%	100.00%
34	100.00%	68.44%	67.89%	67.89%	67.32%	67.32%	100.00%	100.00%	100.00%
35	100.00%	64.85%	64.32%	64.32%	63.77%	63.77%	100.00%	100.00%	100.00%
36	100.00%	70.00%	69.42%	69.42%	68.83%	68.83%	100.00%	100.00%	100.00%
37	100.00%	70.98%	70.38%	70.38%	69.78%	69.78%	100.00%	100.00%	100.00%
38	100.00%	72.05%	71.44%	71.44%	70.82%	70.82%	100.00%	100.00%	100.00%
39	100.00%	73.29%	72.67%	72.67%	72.03%	72.03%	100.00%	100.00%	100.00%
40	100.00%	75.04%	74.40%	74.40%	73.75%	73.75%	100.00%	100.00%	100.00%
41	100.00%	77.31%	76.67%	76.67%	76.01%	76.01%	100.00%	100.00%	100.00%
42	100.00%	77.89%	77.24%	77.24%	76.59%	76.59%	100.00%	100.00%	100.00%
43	100.00%	77.69%	77.05%	77.05%	76.40%	76.40%	100.00%	100.00%	100.00%
44	100.00%	77.49%	76.85%	76.85%	76.20%	76.20%	100.00%	100.00%	100.00%
45	100.00%	77.25%	76.61%	76.61%	75.96%	75.96%	100.00%	100.00%	100.00%
46	100.00%	77.17%	76.53%	76.53%	75.87%	75.87%	100.00%	100.00%	100.00%
47	100.00%	76.98%	76.35%	76.35%	75.68%	75.68%	100.00%	100.00%	100.00%
48	100.00%	76.80%	76.14%	76.14%	75.48%	75.48%	100.00%	100.00%	100.00%
49	100.00%	76.58%	75.93%	75.93%	75.26%	75.26%	100.00%	100.00%	100.00%
50	100.00%	76.20%	75.55%	75.55%	74.88%	74.88%	100.00%	100.00%	100.00%
51	100.00%	76.14%	75.49%	75.49%	74.83%	74.83%	100.00%	100.00%	100.00%
52	100.00%	75.96%	75.32%	75.32%	74.68%	74.68%	100.00%	100.00%	100.00%
53	100.00%	75.64%	75.01%	75.01%	74.37%	74.37%	100.00%	100.00%	100.00%
54	100.00%	75.29%	74.67%	74.67%	74.03%	74.03%	100.00%	100.00%	100.00%
55	100.00%	74.85%	74.22%	74.22%	73.59%	73.59%	100.00%	100.00%	100.00%
56	100.00%	74.72%	74.10%	74.10%	73.48%	73.48%	100.00%	100.00%	100.00%
57	100.00%	74.61%	73.99%	73.99%	73.36%	73.36%	100.00%	100.00%	100.00%
58	100.00%	74.33%	73.72%	73.72%	73.10%	73.10%	100.00%	100.00%	100.00%
59	100.00%	74.29%	73.69%	73.69%	73.10%	73.10%	100.00%	100.00%	100.00%
60	100.00%	74.01%	73.43%	73.43%	72.84%	72.84%	100.00%	100.00%	100.00%
61	100.00%	74.29%	73.72%	73.72%	73.15%	73.15%	100.00%	100.00%	100.00%
62	100.00%	74.44%	73.89%	73.89%	73.34%	73.34%	100.00%	100.00%	100.00%
63	100.00%	74.58%	74.03%	74.03%	73.48%	73.48%	100.00%	100.00%	100.00%
64	100.00%	75.32%	74.79%	74.79%	74.24%	74.24%	100.00%	100.00%	100.00%
65	100.00%	75.85%	75.31%	75.31%	74.77%	74.77%	100.00%	100.00%	100.00%
66	100.00%	78.14%	77.62%	77.62%	77.09%	77.09%	100.00%	100.00%	100.00%
67	100.00%	79.55%	79.04%	79.04%	78.53%	78.53%	100.00%	100.00%	100.00%
68	100.00%	79.93%	79.43%	79.43%	78.99%	78.99%	100.00%	100.00%	100.00%
69	100.00%	80.15%	79.66%	79.66%	79.37%	79.37%	100.00%	100.00%	100.00%
70	100.00%	80.48%	80.02%	80.02%	79.92%	79.92%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with Continuation Rider benefit period of 24 months)

Female Standard NonSmoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	76.87%	76.07%	76.07%	75.24%	75.24%	100.00%	100.00%	100.00%
31	100.00%	76.77%	75.96%	75.96%	75.12%	75.12%	100.00%	100.00%	100.00%
32	100.00%	76.61%	75.79%	75.79%	74.95%	74.95%	100.00%	100.00%	100.00%
33	100.00%	76.41%	75.59%	75.59%	74.73%	74.73%	100.00%	100.00%	100.00%
34	100.00%	76.21%	75.37%	75.37%	74.51%	74.51%	100.00%	100.00%	100.00%
35	100.00%	61.77%	61.09%	61.09%	60.38%	60.38%	100.00%	100.00%	100.00%
36	100.00%	75.77%	74.91%	74.91%	74.03%	74.03%	100.00%	100.00%	100.00%
37	100.00%	75.68%	74.82%	74.82%	73.93%	73.93%	100.00%	100.00%	100.00%
38	100.00%	75.56%	74.69%	74.69%	73.79%	73.79%	100.00%	100.00%	100.00%
39	100.00%	75.37%	74.49%	74.49%	73.58%	73.58%	100.00%	100.00%	100.00%
40	100.00%	75.20%	74.32%	74.32%	73.40%	73.40%	100.00%	100.00%	100.00%
41	100.00%	75.12%	74.22%	74.22%	73.30%	73.30%	100.00%	100.00%	100.00%
42	100.00%	75.03%	74.13%	74.13%	73.20%	73.20%	100.00%	100.00%	100.00%
43	100.00%	74.87%	73.97%	73.97%	73.03%	73.03%	100.00%	100.00%	100.00%
44	100.00%	74.66%	73.74%	73.74%	72.79%	72.79%	100.00%	100.00%	100.00%
45	100.00%	74.40%	73.47%	73.47%	72.52%	72.52%	100.00%	100.00%	100.00%
46	100.00%	74.35%	73.43%	73.43%	72.47%	72.47%	100.00%	100.00%	100.00%
47	100.00%	74.07%	73.13%	73.13%	72.17%	72.17%	100.00%	100.00%	100.00%
48	100.00%	73.86%	72.91%	72.91%	71.93%	71.93%	100.00%	100.00%	100.00%
49	100.00%	73.64%	72.69%	72.69%	71.70%	71.70%	100.00%	100.00%	100.00%
50	100.00%	73.40%	72.44%	72.44%	71.47%	71.47%	100.00%	100.00%	100.00%
51	100.00%	74.07%	73.14%	73.14%	72.19%	72.19%	100.00%	100.00%	100.00%
52	100.00%	74.05%	73.12%	73.12%	72.16%	72.16%	100.00%	100.00%	100.00%
53	100.00%	73.99%	73.06%	73.06%	72.10%	72.10%	100.00%	100.00%	100.00%
54	100.00%	73.84%	72.91%	72.91%	71.96%	71.96%	100.00%	100.00%	100.00%
55	100.00%	73.70%	72.75%	72.75%	71.80%	71.80%	100.00%	100.00%	100.00%
56	100.00%	74.00%	73.06%	73.06%	72.10%	72.10%	100.00%	100.00%	100.00%
57	100.00%	74.24%	73.30%	73.30%	72.34%	72.34%	100.00%	100.00%	100.00%
58	100.00%	74.90%	74.01%	74.01%	73.10%	73.10%	100.00%	100.00%	100.00%
59	100.00%	74.95%	74.05%	74.05%	73.13%	73.13%	100.00%	100.00%	100.00%
60	100.00%	74.78%	73.86%	73.86%	72.94%	72.94%	100.00%	100.00%	100.00%
61	100.00%	75.77%	74.87%	74.87%	73.95%	73.95%	100.00%	100.00%	100.00%
62	100.00%	76.58%	75.70%	75.70%	74.79%	74.79%	100.00%	100.00%	100.00%
63	100.00%	76.88%	76.01%	76.01%	75.11%	75.11%	100.00%	100.00%	100.00%
64	100.00%	76.93%	76.06%	76.06%	75.19%	75.19%	100.00%	100.00%	100.00%
65	100.00%	76.61%	75.77%	75.77%	74.91%	74.91%	100.00%	100.00%	100.00%
66	100.00%	77.83%	77.03%	77.03%	76.22%	76.22%	100.00%	100.00%	100.00%
67	100.00%	79.08%	78.31%	78.31%	77.52%	77.52%	100.00%	100.00%	100.00%
68	100.00%	79.40%	78.65%	78.65%	77.88%	77.88%	100.00%	100.00%	100.00%
69	100.00%	80.35%	79.62%	79.62%	78.86%	78.86%	100.00%	100.00%	100.00%
70	100.00%	80.79%	80.05%	80.05%	79.30%	79.30%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with Continuation Rider benefit period of 24 months)

Female Standard Smoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	68.16%	67.47%	67.47%	66.77%	66.77%	100.00%	100.00%	100.00%
31	100.00%	68.67%	67.98%	67.98%	67.27%	67.27%	100.00%	100.00%	100.00%
32	100.00%	69.35%	68.65%	68.65%	67.93%	67.93%	100.00%	100.00%	100.00%
33	100.00%	70.09%	69.38%	69.38%	68.65%	68.65%	100.00%	100.00%	100.00%
34	100.00%	71.01%	70.29%	70.29%	69.54%	69.54%	100.00%	100.00%	100.00%
35	100.00%	61.53%	60.89%	60.89%	60.23%	60.23%	100.00%	100.00%	100.00%
36	100.00%	73.22%	72.46%	72.46%	71.67%	71.67%	100.00%	100.00%	100.00%
37	100.00%	74.76%	73.97%	73.97%	73.15%	73.15%	100.00%	100.00%	100.00%
38	100.00%	75.22%	74.42%	74.42%	73.58%	73.58%	100.00%	100.00%	100.00%
39	100.00%	75.00%	74.19%	74.19%	73.34%	73.34%	100.00%	100.00%	100.00%
40	100.00%	74.79%	73.97%	73.97%	73.12%	73.12%	100.00%	100.00%	100.00%
41	100.00%	74.66%	73.83%	73.83%	72.98%	72.98%	100.00%	100.00%	100.00%
42	100.00%	74.51%	73.68%	73.68%	72.83%	72.83%	100.00%	100.00%	100.00%
43	100.00%	74.30%	73.46%	73.46%	72.60%	72.60%	100.00%	100.00%	100.00%
44	100.00%	74.04%	73.20%	73.20%	72.34%	72.34%	100.00%	100.00%	100.00%
45	100.00%	73.70%	72.86%	72.86%	71.99%	71.99%	100.00%	100.00%	100.00%
46	100.00%	73.52%	72.67%	72.67%	71.81%	71.81%	100.00%	100.00%	100.00%
47	100.00%	73.18%	72.34%	72.34%	71.48%	71.48%	100.00%	100.00%	100.00%
48	100.00%	72.79%	71.94%	71.94%	71.08%	71.08%	100.00%	100.00%	100.00%
49	100.00%	72.29%	71.44%	71.44%	70.58%	70.58%	100.00%	100.00%	100.00%
50	100.00%	72.78%	71.94%	71.94%	71.09%	71.09%	100.00%	100.00%	100.00%
51	100.00%	73.27%	72.46%	72.46%	71.64%	71.64%	100.00%	100.00%	100.00%
52	100.00%	73.07%	72.27%	72.27%	71.46%	71.46%	100.00%	100.00%	100.00%
53	100.00%	72.79%	71.99%	71.99%	71.19%	71.19%	100.00%	100.00%	100.00%
54	100.00%	72.68%	71.90%	71.90%	71.11%	71.11%	100.00%	100.00%	100.00%
55	100.00%	72.33%	71.56%	71.56%	70.77%	70.77%	100.00%	100.00%	100.00%
56	100.00%	72.31%	71.55%	71.55%	70.77%	70.77%	100.00%	100.00%	100.00%
57	100.00%	71.96%	71.20%	71.20%	70.43%	70.43%	100.00%	100.00%	100.00%
58	100.00%	72.38%	71.63%	71.63%	70.87%	70.87%	100.00%	100.00%	100.00%
59	100.00%	72.83%	72.08%	72.08%	71.33%	71.33%	100.00%	100.00%	100.00%
60	100.00%	72.44%	71.68%	71.68%	70.93%	70.93%	100.00%	100.00%	100.00%
61	100.00%	73.04%	72.31%	72.31%	71.57%	71.57%	100.00%	100.00%	100.00%
62	100.00%	73.53%	72.82%	72.82%	72.09%	72.09%	100.00%	100.00%	100.00%
63	100.00%	73.88%	73.16%	73.16%	72.45%	72.45%	100.00%	100.00%	100.00%
64	100.00%	73.95%	73.24%	73.24%	72.53%	72.53%	100.00%	100.00%	100.00%
65	100.00%	74.59%	73.89%	73.89%	73.17%	73.17%	100.00%	100.00%	100.00%
66	100.00%	76.07%	75.39%	75.39%	74.69%	74.69%	100.00%	100.00%	100.00%
67	100.00%	76.94%	76.28%	76.28%	75.60%	75.60%	100.00%	100.00%	100.00%
68	100.00%	78.29%	77.64%	77.64%	76.99%	76.99%	100.00%	100.00%	100.00%
69	100.00%	79.24%	78.59%	78.59%	77.94%	77.94%	100.00%	100.00%	100.00%
70	100.00%	80.08%	79.43%	79.43%	78.79%	78.79%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with Continuation Rider benefit period of 48 months)

Male Standard NonSmoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	82.62%	82.01%	82.01%	81.38%	81.38%	100.00%	100.00%	100.00%
31	100.00%	82.53%	81.91%	81.91%	81.27%	81.27%	100.00%	100.00%	100.00%
32	100.00%	82.54%	81.91%	81.91%	81.27%	81.27%	100.00%	100.00%	100.00%
33	100.00%	82.52%	81.88%	81.88%	81.22%	81.22%	100.00%	100.00%	100.00%
34	100.00%	82.47%	81.83%	81.83%	81.17%	81.17%	100.00%	100.00%	100.00%
35	100.00%	68.51%	67.97%	67.97%	67.41%	67.41%	100.00%	100.00%	100.00%
36	100.00%	82.45%	81.80%	81.80%	81.12%	81.12%	100.00%	100.00%	100.00%
37	100.00%	82.47%	81.82%	81.82%	81.14%	81.14%	100.00%	100.00%	100.00%
38	100.00%	82.46%	81.80%	81.80%	81.11%	81.11%	100.00%	100.00%	100.00%
39	100.00%	82.40%	81.74%	81.74%	81.05%	81.05%	100.00%	100.00%	100.00%
40	100.00%	82.35%	81.68%	81.68%	80.99%	80.99%	100.00%	100.00%	100.00%
41	100.00%	82.37%	81.70%	81.70%	81.00%	81.00%	100.00%	100.00%	100.00%
42	100.00%	82.47%	81.80%	81.80%	81.10%	81.10%	100.00%	100.00%	100.00%
43	100.00%	82.38%	81.70%	81.70%	81.00%	81.00%	100.00%	100.00%	100.00%
44	100.00%	82.36%	81.67%	81.67%	80.97%	80.97%	100.00%	100.00%	100.00%
45	100.00%	82.32%	81.63%	81.63%	80.92%	80.92%	100.00%	100.00%	100.00%
46	100.00%	82.36%	81.67%	81.67%	80.95%	80.95%	100.00%	100.00%	100.00%
47	100.00%	82.43%	81.72%	81.72%	80.99%	80.99%	100.00%	100.00%	100.00%
48	100.00%	82.45%	81.75%	81.75%	81.02%	81.02%	100.00%	100.00%	100.00%
49	100.00%	82.42%	81.72%	81.72%	80.99%	80.99%	100.00%	100.00%	100.00%
50	100.00%	82.30%	81.59%	81.59%	80.87%	80.87%	100.00%	100.00%	100.00%
51	100.00%	82.44%	81.74%	81.74%	81.01%	81.01%	100.00%	100.00%	100.00%
52	100.00%	82.58%	81.88%	81.88%	81.17%	81.17%	100.00%	100.00%	100.00%
53	100.00%	82.56%	81.87%	81.87%	81.16%	81.16%	100.00%	100.00%	100.00%
54	100.00%	82.62%	81.92%	81.92%	81.22%	81.22%	100.00%	100.00%	100.00%
55	100.00%	82.52%	81.82%	81.82%	81.11%	81.11%	100.00%	100.00%	100.00%
56	100.00%	82.85%	82.15%	82.15%	81.43%	81.43%	100.00%	100.00%	100.00%
57	100.00%	83.07%	82.38%	82.38%	81.66%	81.66%	100.00%	100.00%	100.00%
58	100.00%	83.24%	82.54%	82.54%	81.82%	81.82%	100.00%	100.00%	100.00%
59	100.00%	83.39%	82.70%	82.70%	81.99%	81.99%	100.00%	100.00%	100.00%
60	100.00%	83.47%	82.78%	82.78%	82.08%	82.08%	100.00%	100.00%	100.00%
61	100.00%	84.47%	83.79%	83.79%	83.11%	83.11%	100.00%	100.00%	100.00%
62	100.00%	85.63%	84.95%	84.95%	84.27%	84.27%	100.00%	100.00%	100.00%
63	100.00%	86.72%	86.05%	86.05%	85.36%	85.36%	100.00%	100.00%	100.00%
64	100.00%	87.75%	87.07%	87.07%	86.38%	86.38%	100.00%	100.00%	100.00%
65	100.00%	87.52%	86.83%	86.83%	86.14%	86.14%	100.00%	100.00%	100.00%
66	100.00%	90.48%	89.82%	89.82%	89.14%	89.14%	100.00%	100.00%	100.00%
67	100.00%	91.21%	90.58%	90.58%	89.93%	89.93%	100.00%	100.00%	100.00%
68	100.00%	91.70%	91.08%	91.08%	90.46%	90.46%	100.00%	100.00%	100.00%
69	100.00%	91.99%	91.41%	91.41%	90.80%	90.80%	100.00%	100.00%	100.00%
70	100.00%	93.10%	92.53%	92.53%	91.95%	91.95%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with Continuation Rider benefit period of 48 months)

Male Standard Smoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	67.74%	67.25%	67.25%	66.74%	66.74%	100.00%	100.00%	100.00%
31	100.00%	68.31%	67.81%	67.81%	67.28%	67.28%	100.00%	100.00%	100.00%
32	100.00%	69.04%	68.51%	68.51%	67.97%	67.97%	100.00%	100.00%	100.00%
33	100.00%	69.79%	69.26%	69.26%	68.71%	68.71%	100.00%	100.00%	100.00%
34	100.00%	70.65%	70.11%	70.11%	69.55%	69.55%	100.00%	100.00%	100.00%
35	100.00%	67.02%	66.50%	66.50%	65.96%	65.96%	100.00%	100.00%	100.00%
36	100.00%	72.54%	71.98%	71.98%	71.40%	71.40%	100.00%	100.00%	100.00%
37	100.00%	73.66%	73.09%	73.09%	72.49%	72.49%	100.00%	100.00%	100.00%
38	100.00%	74.86%	74.28%	74.28%	73.67%	73.67%	100.00%	100.00%	100.00%
39	100.00%	76.26%	75.66%	75.66%	75.04%	75.04%	100.00%	100.00%	100.00%
40	100.00%	78.15%	77.54%	77.54%	76.90%	76.90%	100.00%	100.00%	100.00%
41	100.00%	80.58%	79.95%	79.95%	79.31%	79.31%	100.00%	100.00%	100.00%
42	100.00%	81.34%	80.71%	80.71%	80.07%	80.07%	100.00%	100.00%	100.00%
43	100.00%	81.24%	80.62%	80.62%	79.99%	79.99%	100.00%	100.00%	100.00%
44	100.00%	81.18%	80.57%	80.57%	79.94%	79.94%	100.00%	100.00%	100.00%
45	100.00%	81.11%	80.49%	80.49%	79.86%	79.86%	100.00%	100.00%	100.00%
46	100.00%	81.10%	80.49%	80.49%	79.85%	79.85%	100.00%	100.00%	100.00%
47	100.00%	81.11%	80.48%	80.48%	79.84%	79.84%	100.00%	100.00%	100.00%
48	100.00%	81.10%	80.47%	80.47%	79.83%	79.83%	100.00%	100.00%	100.00%
49	100.00%	81.04%	80.41%	80.41%	79.77%	79.77%	100.00%	100.00%	100.00%
50	100.00%	80.89%	80.26%	80.26%	79.62%	79.62%	100.00%	100.00%	100.00%
51	100.00%	80.98%	80.35%	80.35%	79.71%	79.71%	100.00%	100.00%	100.00%
52	100.00%	81.06%	80.44%	80.44%	79.82%	79.82%	100.00%	100.00%	100.00%
53	100.00%	81.02%	80.41%	80.41%	79.80%	79.80%	100.00%	100.00%	100.00%
54	100.00%	80.99%	80.38%	80.38%	79.77%	79.77%	100.00%	100.00%	100.00%
55	100.00%	80.81%	80.21%	80.21%	79.59%	79.59%	100.00%	100.00%	100.00%
56	100.00%	81.07%	80.48%	80.48%	79.88%	79.88%	100.00%	100.00%	100.00%
57	100.00%	81.24%	80.65%	80.65%	80.04%	80.04%	100.00%	100.00%	100.00%
58	100.00%	81.35%	80.76%	80.76%	80.16%	80.16%	100.00%	100.00%	100.00%
59	100.00%	81.46%	80.88%	80.88%	80.29%	80.29%	100.00%	100.00%	100.00%
60	100.00%	81.47%	80.90%	80.90%	80.34%	80.34%	100.00%	100.00%	100.00%
61	100.00%	82.46%	81.90%	81.90%	81.36%	81.36%	100.00%	100.00%	100.00%
62	100.00%	83.31%	82.78%	82.78%	82.24%	82.24%	100.00%	100.00%	100.00%
63	100.00%	84.06%	83.54%	83.54%	83.02%	83.02%	100.00%	100.00%	100.00%
64	100.00%	85.25%	84.73%	84.73%	84.21%	84.21%	100.00%	100.00%	100.00%
65	100.00%	86.32%	85.80%	85.80%	85.28%	85.28%	100.00%	100.00%	100.00%
66	100.00%	89.28%	88.78%	88.78%	88.39%	88.39%	100.00%	100.00%	100.00%
67	100.00%	91.25%	90.77%	90.77%	90.57%	90.57%	100.00%	100.00%	100.00%
68	100.00%	91.94%	91.47%	91.47%	91.45%	91.45%	100.00%	100.00%	100.00%
69	100.00%	92.54%	92.09%	92.09%	92.21%	92.21%	100.00%	100.00%	100.00%
70	100.00%	93.29%	92.84%	92.84%	93.17%	93.17%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with Continuation Rider benefit period of 48 months)

Female Standard NonSmoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	80.12%	79.34%	79.34%	78.54%	78.54%	100.00%	100.00%	100.00%
31	100.00%	80.00%	79.21%	79.21%	78.39%	78.39%	100.00%	100.00%	100.00%
32	100.00%	80.00%	79.21%	79.21%	78.39%	78.39%	100.00%	100.00%	100.00%
33	100.00%	79.97%	79.18%	79.18%	78.35%	78.35%	100.00%	100.00%	100.00%
34	100.00%	79.92%	79.11%	79.11%	78.28%	78.28%	100.00%	100.00%	100.00%
35	100.00%	64.90%	64.24%	64.24%	63.56%	63.56%	100.00%	100.00%	100.00%
36	100.00%	79.93%	79.12%	79.12%	78.27%	78.27%	100.00%	100.00%	100.00%
37	100.00%	79.96%	79.13%	79.13%	78.28%	78.28%	100.00%	100.00%	100.00%
38	100.00%	79.97%	79.14%	79.14%	78.27%	78.27%	100.00%	100.00%	100.00%
39	100.00%	79.89%	79.05%	79.05%	78.18%	78.18%	100.00%	100.00%	100.00%
40	100.00%	79.82%	78.97%	78.97%	78.09%	78.09%	100.00%	100.00%	100.00%
41	100.00%	79.85%	78.99%	78.99%	78.10%	78.10%	100.00%	100.00%	100.00%
42	100.00%	80.01%	79.15%	79.15%	78.26%	78.26%	100.00%	100.00%	100.00%
43	100.00%	79.94%	79.07%	79.07%	78.18%	78.18%	100.00%	100.00%	100.00%
44	100.00%	79.97%	79.10%	79.10%	78.21%	78.21%	100.00%	100.00%	100.00%
45	100.00%	79.94%	79.05%	79.05%	78.14%	78.14%	100.00%	100.00%	100.00%
46	100.00%	80.01%	79.12%	79.12%	78.21%	78.21%	100.00%	100.00%	100.00%
47	100.00%	80.09%	79.20%	79.20%	78.28%	78.28%	100.00%	100.00%	100.00%
48	100.00%	80.16%	79.26%	79.26%	78.34%	78.34%	100.00%	100.00%	100.00%
49	100.00%	80.20%	79.30%	79.30%	78.37%	78.37%	100.00%	100.00%	100.00%
50	100.00%	80.27%	79.36%	79.36%	78.43%	78.43%	100.00%	100.00%	100.00%
51	100.00%	80.98%	80.09%	80.09%	79.20%	79.20%	100.00%	100.00%	100.00%
52	100.00%	81.41%	80.53%	80.53%	79.63%	79.63%	100.00%	100.00%	100.00%
53	100.00%	81.59%	80.71%	80.71%	79.80%	79.80%	100.00%	100.00%	100.00%
54	100.00%	81.90%	81.01%	81.01%	80.12%	80.12%	100.00%	100.00%	100.00%
55	100.00%	82.04%	81.15%	81.15%	80.24%	80.24%	100.00%	100.00%	100.00%
56	100.00%	82.85%	81.96%	81.96%	81.07%	81.07%	100.00%	100.00%	100.00%
57	100.00%	83.49%	82.61%	82.61%	81.72%	81.72%	100.00%	100.00%	100.00%
58	100.00%	84.19%	83.35%	83.35%	82.49%	82.49%	100.00%	100.00%	100.00%
59	100.00%	84.61%	83.76%	83.76%	82.89%	82.89%	100.00%	100.00%	100.00%
60	100.00%	84.99%	84.13%	84.13%	83.26%	83.26%	100.00%	100.00%	100.00%
61	100.00%	86.68%	85.83%	85.83%	84.96%	84.96%	100.00%	100.00%	100.00%
62	100.00%	88.16%	87.33%	87.33%	86.48%	86.48%	100.00%	100.00%	100.00%
63	100.00%	88.96%	88.13%	88.13%	87.29%	87.29%	100.00%	100.00%	100.00%
64	100.00%	89.37%	88.56%	88.56%	87.74%	87.74%	100.00%	100.00%	100.00%
65	100.00%	89.30%	88.51%	88.51%	87.71%	87.71%	100.00%	100.00%	100.00%
66	100.00%	91.29%	90.55%	90.55%	89.79%	89.79%	100.00%	100.00%	100.00%
67	100.00%	93.48%	92.75%	92.75%	92.00%	92.00%	100.00%	100.00%	100.00%
68	100.00%	94.36%	93.66%	93.66%	92.93%	92.93%	100.00%	100.00%	100.00%
69	100.00%	96.33%	95.64%	95.64%	94.93%	94.93%	100.00%	100.00%	100.00%
70	100.00%	97.78%	97.08%	97.08%	96.38%	96.38%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 24 months (with Continuation Rider benefit period of 48 months)

Female Standard Smoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	70.57%	69.91%	69.91%	69.23%	69.23%	100.00%	100.00%	100.00%
31	100.00%	71.09%	70.42%	70.42%	69.71%	69.71%	100.00%	100.00%	100.00%
32	100.00%	71.94%	71.25%	71.25%	70.54%	70.54%	100.00%	100.00%	100.00%
33	100.00%	72.84%	72.15%	72.15%	71.42%	71.42%	100.00%	100.00%	100.00%
34	100.00%	73.93%	73.22%	73.22%	72.48%	72.48%	100.00%	100.00%	100.00%
35	100.00%	64.16%	63.54%	63.54%	62.90%	62.90%	100.00%	100.00%	100.00%
36	100.00%	76.62%	75.88%	75.88%	75.11%	75.11%	100.00%	100.00%	100.00%
37	100.00%	78.35%	77.59%	77.59%	76.79%	76.79%	100.00%	100.00%	100.00%
38	100.00%	78.97%	78.19%	78.19%	77.38%	77.38%	100.00%	100.00%	100.00%
39	100.00%	78.86%	78.07%	78.07%	77.26%	77.26%	100.00%	100.00%	100.00%
40	100.00%	78.76%	77.96%	77.96%	77.14%	77.14%	100.00%	100.00%	100.00%
41	100.00%	78.73%	77.93%	77.93%	77.10%	77.10%	100.00%	100.00%	100.00%
42	100.00%	78.82%	78.02%	78.02%	77.19%	77.19%	100.00%	100.00%	100.00%
43	100.00%	78.72%	77.91%	77.91%	77.07%	77.07%	100.00%	100.00%	100.00%
44	100.00%	78.68%	77.87%	77.87%	77.03%	77.03%	100.00%	100.00%	100.00%
45	100.00%	78.60%	77.78%	77.78%	76.95%	76.95%	100.00%	100.00%	100.00%
46	100.00%	78.56%	77.74%	77.74%	76.90%	76.90%	100.00%	100.00%	100.00%
47	100.00%	78.52%	77.72%	77.72%	76.90%	76.90%	100.00%	100.00%	100.00%
48	100.00%	78.42%	77.60%	77.60%	76.78%	76.78%	100.00%	100.00%	100.00%
49	100.00%	78.28%	77.45%	77.45%	76.63%	76.63%	100.00%	100.00%	100.00%
50	100.00%	79.08%	78.28%	78.28%	77.47%	77.47%	100.00%	100.00%	100.00%
51	100.00%	79.61%	78.83%	78.83%	78.05%	78.05%	100.00%	100.00%	100.00%
52	100.00%	79.56%	78.79%	78.79%	78.00%	78.00%	100.00%	100.00%	100.00%
53	100.00%	80.01%	79.25%	79.25%	78.48%	78.48%	100.00%	100.00%	100.00%
54	100.00%	80.96%	80.23%	80.23%	79.48%	79.48%	100.00%	100.00%	100.00%
55	100.00%	80.85%	80.11%	80.11%	79.37%	79.37%	100.00%	100.00%	100.00%
56	100.00%	81.33%	80.61%	80.61%	79.87%	79.87%	100.00%	100.00%	100.00%
57	100.00%	81.62%	80.90%	80.90%	80.17%	80.17%	100.00%	100.00%	100.00%
58	100.00%	81.92%	81.20%	81.20%	80.48%	80.48%	100.00%	100.00%	100.00%
59	100.00%	82.07%	81.35%	81.35%	80.62%	80.62%	100.00%	100.00%	100.00%
60	100.00%	82.16%	81.45%	81.45%	80.72%	80.72%	100.00%	100.00%	100.00%
61	100.00%	83.48%	82.78%	82.78%	82.07%	82.07%	100.00%	100.00%	100.00%
62	100.00%	84.62%	83.93%	83.93%	83.23%	83.23%	100.00%	100.00%	100.00%
63	100.00%	84.57%	83.88%	83.88%	83.17%	83.17%	100.00%	100.00%	100.00%
64	100.00%	85.43%	84.76%	84.76%	84.07%	84.07%	100.00%	100.00%	100.00%
65	100.00%	87.23%	86.55%	86.55%	85.87%	85.87%	100.00%	100.00%	100.00%
66	100.00%	89.78%	89.13%	89.13%	88.46%	88.46%	100.00%	100.00%	100.00%
67	100.00%	91.66%	91.03%	91.03%	90.39%	90.39%	100.00%	100.00%	100.00%
68	100.00%	93.75%	93.13%	93.13%	92.51%	92.51%	100.00%	100.00%	100.00%
69	100.00%	95.70%	95.09%	95.09%	94.47%	94.47%	100.00%	100.00%	100.00%
70	100.00%	97.65%	97.03%	97.03%	96.41%	96.41%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 36 months (with Continuation Rider benefit period of 48 months)

Male Standard NonSmoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	78.03%	77.31%	77.31%	76.56%	76.56%	100.00%	100.00%	100.00%
31	100.00%	78.10%	77.36%	77.36%	76.61%	76.61%	100.00%	100.00%	100.00%
32	100.00%	77.89%	77.16%	77.16%	76.39%	76.39%	100.00%	100.00%	100.00%
33	100.00%	77.69%	76.95%	76.95%	76.18%	76.18%	100.00%	100.00%	100.00%
34	100.00%	77.49%	76.73%	76.73%	75.95%	75.95%	100.00%	100.00%	100.00%
35	100.00%	63.33%	62.71%	62.71%	62.06%	62.06%	100.00%	100.00%	100.00%
36	100.00%	77.17%	76.40%	76.40%	75.60%	75.60%	100.00%	100.00%	100.00%
37	100.00%	77.06%	76.29%	76.29%	75.48%	75.48%	100.00%	100.00%	100.00%
38	100.00%	76.93%	76.14%	76.14%	75.33%	75.33%	100.00%	100.00%	100.00%
39	100.00%	76.75%	75.96%	75.96%	75.15%	75.15%	100.00%	100.00%	100.00%
40	100.00%	76.44%	75.65%	75.65%	74.84%	74.84%	100.00%	100.00%	100.00%
41	100.00%	76.37%	75.58%	75.58%	74.76%	74.76%	100.00%	100.00%	100.00%
42	100.00%	76.14%	75.35%	75.35%	74.53%	74.53%	100.00%	100.00%	100.00%
43	100.00%	75.92%	75.12%	75.12%	74.28%	74.28%	100.00%	100.00%	100.00%
44	100.00%	75.56%	74.75%	74.75%	73.91%	73.91%	100.00%	100.00%	100.00%
45	100.00%	75.31%	74.49%	74.49%	73.65%	73.65%	100.00%	100.00%	100.00%
46	100.00%	75.06%	74.23%	74.23%	73.37%	73.37%	100.00%	100.00%	100.00%
47	100.00%	74.77%	73.94%	73.94%	73.07%	73.07%	100.00%	100.00%	100.00%
48	100.00%	74.73%	73.89%	73.89%	73.03%	73.03%	100.00%	100.00%	100.00%
49	100.00%	74.53%	73.70%	73.70%	72.83%	72.83%	100.00%	100.00%	100.00%
50	100.00%	74.32%	73.47%	73.47%	72.61%	72.61%	100.00%	100.00%	100.00%
51	100.00%	74.13%	73.29%	73.29%	72.42%	72.42%	100.00%	100.00%	100.00%
52	100.00%	73.97%	73.13%	73.13%	72.27%	72.27%	100.00%	100.00%	100.00%
53	100.00%	73.66%	72.83%	72.83%	71.99%	71.99%	100.00%	100.00%	100.00%
54	100.00%	73.18%	72.34%	72.34%	71.49%	71.49%	100.00%	100.00%	100.00%
55	100.00%	72.69%	71.85%	71.85%	71.00%	71.00%	100.00%	100.00%	100.00%
56	100.00%	72.36%	71.52%	71.52%	70.67%	70.67%	100.00%	100.00%	100.00%
57	100.00%	71.95%	71.10%	71.10%	70.24%	70.24%	100.00%	100.00%	100.00%
58	100.00%	71.47%	70.62%	70.62%	69.76%	69.76%	100.00%	100.00%	100.00%
59	100.00%	71.23%	70.38%	70.38%	69.53%	69.53%	100.00%	100.00%	100.00%
60	100.00%	70.73%	69.89%	69.89%	69.03%	69.03%	100.00%	100.00%	100.00%
61	100.00%	70.83%	70.00%	70.00%	69.16%	69.16%	100.00%	100.00%	100.00%
62	100.00%	70.39%	69.56%	69.56%	68.71%	68.71%	100.00%	100.00%	100.00%
63	100.00%	69.90%	69.06%	69.06%	68.21%	68.21%	100.00%	100.00%	100.00%
64	100.00%	69.30%	68.45%	68.45%	67.59%	67.59%	100.00%	100.00%	100.00%
65	100.00%	67.70%	66.85%	66.85%	65.99%	65.99%	100.00%	100.00%	100.00%
66	100.00%	68.05%	67.19%	67.19%	66.31%	66.31%	100.00%	100.00%	100.00%
67	100.00%	66.61%	65.74%	65.74%	64.87%	64.87%	100.00%	100.00%	100.00%
68	100.00%	65.04%	64.17%	64.17%	63.29%	63.29%	100.00%	100.00%	100.00%
69	100.00%	63.28%	62.41%	62.41%	61.53%	61.53%	100.00%	100.00%	100.00%
70	100.00%	62.17%	61.29%	61.29%	60.41%	60.41%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 36 months (with Continuation Rider benefit period of 48 months)

Male Standard Smoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	63.17%	62.61%	62.61%	62.02%	62.02%	100.00%	100.00%	100.00%
31	100.00%	63.86%	63.28%	63.28%	62.68%	62.68%	100.00%	100.00%	100.00%
32	100.00%	64.47%	63.89%	63.89%	63.27%	63.27%	100.00%	100.00%	100.00%
33	100.00%	65.11%	64.51%	64.51%	63.89%	63.89%	100.00%	100.00%	100.00%
34	100.00%	65.86%	65.24%	65.24%	64.60%	64.60%	100.00%	100.00%	100.00%
35	100.00%	62.26%	61.67%	61.67%	61.06%	61.06%	100.00%	100.00%	100.00%
36	100.00%	67.53%	66.89%	66.89%	66.22%	66.22%	100.00%	100.00%	100.00%
37	100.00%	68.53%	67.86%	67.86%	67.18%	67.18%	100.00%	100.00%	100.00%
38	100.00%	69.62%	68.93%	68.93%	68.23%	68.23%	100.00%	100.00%	100.00%
39	100.00%	70.87%	70.17%	70.17%	69.47%	69.47%	100.00%	100.00%	100.00%
40	100.00%	72.57%	71.86%	71.86%	71.13%	71.13%	100.00%	100.00%	100.00%
41	100.00%	74.99%	74.26%	74.26%	73.52%	73.52%	100.00%	100.00%	100.00%
42	100.00%	75.48%	74.76%	74.76%	74.02%	74.02%	100.00%	100.00%	100.00%
43	100.00%	75.31%	74.59%	74.59%	73.86%	73.86%	100.00%	100.00%	100.00%
44	100.00%	74.99%	74.27%	74.27%	73.54%	73.54%	100.00%	100.00%	100.00%
45	100.00%	74.78%	74.08%	74.08%	73.34%	73.34%	100.00%	100.00%	100.00%
46	100.00%	74.56%	73.84%	73.84%	73.10%	73.10%	100.00%	100.00%	100.00%
47	100.00%	74.32%	73.60%	73.60%	72.86%	72.86%	100.00%	100.00%	100.00%
48	100.00%	74.04%	73.30%	73.30%	72.56%	72.56%	100.00%	100.00%	100.00%
49	100.00%	73.65%	72.91%	72.91%	72.15%	72.15%	100.00%	100.00%	100.00%
50	100.00%	73.26%	72.53%	72.53%	71.78%	71.78%	100.00%	100.00%	100.00%
51	100.00%	72.97%	72.24%	72.24%	71.49%	71.49%	100.00%	100.00%	100.00%
52	100.00%	72.70%	71.98%	71.98%	71.25%	71.25%	100.00%	100.00%	100.00%
53	100.00%	72.16%	71.44%	71.44%	70.72%	70.72%	100.00%	100.00%	100.00%
54	100.00%	71.57%	70.85%	70.85%	70.14%	70.14%	100.00%	100.00%	100.00%
55	100.00%	70.96%	70.26%	70.26%	69.54%	69.54%	100.00%	100.00%	100.00%
56	100.00%	70.55%	69.86%	69.86%	69.14%	69.14%	100.00%	100.00%	100.00%
57	100.00%	70.10%	69.40%	69.40%	68.69%	68.69%	100.00%	100.00%	100.00%
58	100.00%	69.62%	68.93%	68.93%	68.23%	68.23%	100.00%	100.00%	100.00%
59	100.00%	69.43%	68.75%	68.75%	68.06%	68.06%	100.00%	100.00%	100.00%
60	100.00%	68.95%	68.27%	68.27%	67.61%	67.61%	100.00%	100.00%	100.00%
61	100.00%	68.68%	68.04%	68.04%	67.39%	67.39%	100.00%	100.00%	100.00%
62	100.00%	68.29%	67.66%	67.66%	67.02%	67.02%	100.00%	100.00%	100.00%
63	100.00%	67.92%	67.29%	67.29%	66.66%	66.66%	100.00%	100.00%	100.00%
64	100.00%	68.05%	67.43%	67.43%	66.81%	66.81%	100.00%	100.00%	100.00%
65	100.00%	68.17%	67.55%	67.55%	66.91%	66.91%	100.00%	100.00%	100.00%
66	100.00%	68.93%	68.31%	68.31%	67.67%	67.67%	100.00%	100.00%	100.00%
67	100.00%	69.04%	68.40%	68.40%	67.76%	67.76%	100.00%	100.00%	100.00%
68	100.00%	68.16%	67.53%	67.53%	66.88%	66.88%	100.00%	100.00%	100.00%
69	100.00%	67.17%	66.53%	66.53%	65.89%	65.89%	100.00%	100.00%	100.00%
70	100.00%	66.29%	65.65%	65.65%	65.01%	65.01%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 36 months (with Continuation Rider benefit period of 48 months)

Female Standard NonSmoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	73.15%	72.17%	72.17%	71.16%	71.16%	100.00%	100.00%	100.00%
31	100.00%	73.22%	72.24%	72.24%	71.23%	71.23%	100.00%	100.00%	100.00%
32	100.00%	72.93%	71.94%	71.94%	70.92%	70.92%	100.00%	100.00%	100.00%
33	100.00%	72.63%	71.64%	71.64%	70.61%	70.61%	100.00%	100.00%	100.00%
34	100.00%	72.31%	71.31%	71.31%	70.27%	70.27%	100.00%	100.00%	100.00%
35	100.00%	57.27%	56.47%	56.47%	55.64%	55.64%	100.00%	100.00%	100.00%
36	100.00%	71.89%	70.87%	70.87%	69.81%	69.81%	100.00%	100.00%	100.00%
37	100.00%	71.78%	70.76%	70.76%	69.69%	69.69%	100.00%	100.00%	100.00%
38	100.00%	71.63%	70.59%	70.59%	69.51%	69.51%	100.00%	100.00%	100.00%
39	100.00%	71.39%	70.35%	70.35%	69.27%	69.27%	100.00%	100.00%	100.00%
40	100.00%	70.98%	69.92%	69.92%	68.83%	68.83%	100.00%	100.00%	100.00%
41	100.00%	70.90%	69.84%	69.84%	68.75%	68.75%	100.00%	100.00%	100.00%
42	100.00%	70.62%	69.55%	69.55%	68.43%	68.43%	100.00%	100.00%	100.00%
43	100.00%	70.46%	69.39%	69.39%	68.27%	68.27%	100.00%	100.00%	100.00%
44	100.00%	70.06%	68.97%	68.97%	67.85%	67.85%	100.00%	100.00%	100.00%
45	100.00%	69.78%	68.68%	68.68%	67.56%	67.56%	100.00%	100.00%	100.00%
46	100.00%	69.42%	68.32%	68.32%	67.17%	67.17%	100.00%	100.00%	100.00%
47	100.00%	68.94%	67.82%	67.82%	66.67%	66.67%	100.00%	100.00%	100.00%
48	100.00%	68.56%	67.43%	67.43%	66.27%	66.27%	100.00%	100.00%	100.00%
49	100.00%	68.01%	66.86%	66.86%	65.69%	65.69%	100.00%	100.00%	100.00%
50	100.00%	67.81%	66.67%	66.67%	65.51%	65.51%	100.00%	100.00%	100.00%
51	100.00%	68.28%	67.16%	67.16%	66.02%	66.02%	100.00%	100.00%	100.00%
52	100.00%	68.06%	66.94%	66.94%	65.79%	65.79%	100.00%	100.00%	100.00%
53	100.00%	67.78%	66.66%	66.66%	65.52%	65.52%	100.00%	100.00%	100.00%
54	100.00%	67.28%	66.15%	66.15%	65.01%	65.01%	100.00%	100.00%	100.00%
55	100.00%	66.94%	65.82%	65.82%	64.67%	64.67%	100.00%	100.00%	100.00%
56	100.00%	66.84%	65.70%	65.70%	64.56%	64.56%	100.00%	100.00%	100.00%
57	100.00%	66.53%	65.40%	65.40%	64.24%	64.24%	100.00%	100.00%	100.00%
58	100.00%	67.61%	66.53%	66.53%	65.43%	65.43%	100.00%	100.00%	100.00%
59	100.00%	67.27%	66.18%	66.18%	65.07%	65.07%	100.00%	100.00%	100.00%
60	100.00%	66.66%	65.55%	65.55%	64.43%	64.43%	100.00%	100.00%	100.00%
61	100.00%	67.19%	66.09%	66.09%	64.96%	64.96%	100.00%	100.00%	100.00%
62	100.00%	67.20%	66.11%	66.11%	64.99%	64.99%	100.00%	100.00%	100.00%
63	100.00%	67.35%	66.26%	66.26%	65.15%	65.15%	100.00%	100.00%	100.00%
64	100.00%	66.91%	65.84%	65.84%	64.74%	64.74%	100.00%	100.00%	100.00%
65	100.00%	65.86%	64.81%	64.81%	63.74%	63.74%	100.00%	100.00%	100.00%
66	100.00%	63.67%	62.59%	62.59%	61.49%	61.49%	100.00%	100.00%	100.00%
67	100.00%	62.61%	61.50%	61.50%	60.38%	60.38%	100.00%	100.00%	100.00%
68	100.00%	61.03%	59.89%	59.89%	58.73%	58.73%	100.00%	100.00%	100.00%
69	100.00%	59.53%	58.35%	58.35%	57.16%	57.16%	100.00%	100.00%	100.00%
70	100.00%	56.30%	55.05%	55.05%	53.80%	53.80%	100.00%	100.00%	100.00%

Acceleration Rider Premium Refund Percentages

Acceleration Rider benefit period = 36 months (with Continuation Rider benefit period of 48 months)

Female Standard Smoker

Issue Age	Policy Month----->								
	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49+
30	100.00%	64.61%	63.83%	63.83%	63.02%	63.02%	100.00%	100.00%	100.00%
31	100.00%	65.29%	64.49%	64.49%	63.68%	63.68%	100.00%	100.00%	100.00%
32	100.00%	65.95%	65.14%	65.14%	64.31%	64.31%	100.00%	100.00%	100.00%
33	100.00%	66.68%	65.86%	65.86%	65.02%	65.02%	100.00%	100.00%	100.00%
34	100.00%	67.59%	66.75%	66.75%	65.89%	65.89%	100.00%	100.00%	100.00%
35	100.00%	57.93%	57.21%	57.21%	56.46%	56.46%	100.00%	100.00%	100.00%
36	100.00%	69.95%	69.06%	69.06%	68.15%	68.15%	100.00%	100.00%	100.00%
37	100.00%	71.52%	70.61%	70.61%	69.66%	69.66%	100.00%	100.00%	100.00%
38	100.00%	71.96%	71.04%	71.04%	70.08%	70.08%	100.00%	100.00%	100.00%
39	100.00%	71.69%	70.75%	70.75%	69.79%	69.79%	100.00%	100.00%	100.00%
40	100.00%	71.25%	70.30%	70.30%	69.32%	69.32%	100.00%	100.00%	100.00%
41	100.00%	71.09%	70.14%	70.14%	69.16%	69.16%	100.00%	100.00%	100.00%
42	100.00%	70.76%	69.80%	69.80%	68.82%	68.82%	100.00%	100.00%	100.00%
43	100.00%	70.51%	69.55%	69.55%	68.56%	68.56%	100.00%	100.00%	100.00%
44	100.00%	70.05%	69.09%	69.09%	68.09%	68.09%	100.00%	100.00%	100.00%
45	100.00%	69.66%	68.69%	68.69%	67.70%	67.70%	100.00%	100.00%	100.00%
46	100.00%	69.16%	68.18%	68.18%	67.19%	67.19%	100.00%	100.00%	100.00%
47	100.00%	68.69%	67.72%	67.72%	66.73%	66.73%	100.00%	100.00%	100.00%
48	100.00%	68.09%	67.12%	67.12%	66.13%	66.13%	100.00%	100.00%	100.00%
49	100.00%	67.12%	66.13%	66.13%	65.14%	65.14%	100.00%	100.00%	100.00%
50	100.00%	67.98%	67.01%	67.01%	66.04%	66.04%	100.00%	100.00%	100.00%
51	100.00%	68.28%	67.35%	67.35%	66.41%	66.41%	100.00%	100.00%	100.00%
52	100.00%	67.93%	67.01%	67.01%	66.07%	66.07%	100.00%	100.00%	100.00%
53	100.00%	67.34%	66.42%	66.42%	65.49%	65.49%	100.00%	100.00%	100.00%
54	100.00%	67.04%	66.14%	66.14%	65.22%	65.22%	100.00%	100.00%	100.00%
55	100.00%	66.61%	65.71%	65.71%	64.80%	64.80%	100.00%	100.00%	100.00%
56	100.00%	66.21%	65.32%	65.32%	64.41%	64.41%	100.00%	100.00%	100.00%
57	100.00%	65.83%	64.95%	64.95%	64.06%	64.06%	100.00%	100.00%	100.00%
58	100.00%	65.29%	64.40%	64.40%	63.51%	63.51%	100.00%	100.00%	100.00%
59	100.00%	64.67%	63.78%	63.78%	62.89%	62.89%	100.00%	100.00%	100.00%
60	100.00%	63.81%	62.93%	62.93%	62.03%	62.03%	100.00%	100.00%	100.00%
61	100.00%	63.92%	63.05%	63.05%	62.16%	62.16%	100.00%	100.00%	100.00%
62	100.00%	64.04%	63.17%	63.17%	62.30%	62.30%	100.00%	100.00%	100.00%
63	100.00%	64.05%	63.19%	63.19%	62.31%	62.31%	100.00%	100.00%	100.00%
64	100.00%	64.20%	63.35%	63.35%	62.49%	62.49%	100.00%	100.00%	100.00%
65	100.00%	63.99%	63.14%	63.14%	62.28%	62.28%	100.00%	100.00%	100.00%
66	100.00%	63.06%	62.19%	62.19%	61.30%	61.30%	100.00%	100.00%	100.00%
67	100.00%	61.28%	60.39%	60.39%	59.50%	59.50%	100.00%	100.00%	100.00%
68	100.00%	58.49%	57.56%	57.56%	56.64%	56.64%	100.00%	100.00%	100.00%
69	100.00%	56.70%	55.74%	55.74%	54.77%	54.77%	100.00%	100.00%	100.00%
70	100.00%	54.61%	53.59%	53.59%	52.58%	52.58%	100.00%	100.00%	100.00%