

SERFF Tracking Number: PRTA-127182634 State: Arkansas  
 Filing Company: Protective Life Insurance Company State Tracking Number: 48861  
 Company Tracking Number: VICKIE-PIM2  
 TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium  
 Product Name: IPV-2168-R2, et al  
 Project Name/Number: IPV-2168-R2, et al/IPV-2168-R2, et al

## Filing at a Glance

Company: Protective Life Insurance Company

Product Name: IPV-2168-R2, et al

SERFF Tr Num: PRTA-127182634 State: Arkansas

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved- State Tr Num: 48861  
 Closed

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: VICKIE-PIM2

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Vickie Jerkins

Disposition Date: 05/31/2011

Date Submitted: 05/24/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 07/01/2011

Implementation Date:

State Filing Description:

## General Information

Project Name: IPV-2168-R2, et al

Status of Filing in Domicile: Pending

Project Number: IPV-2168-R2, et al

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This filing has been submitted to our domiciliary state of Tennessee, concurrently.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Trust

Overall Rate Impact:

Filing Status Changed: 05/31/2011

State Status Changed: 05/31/2011

Deemer Date:

Created By: Vickie Jerkins

Submitted By: Vickie Jerkins

Corresponding Filing Tracking Number:

Filing Description:

Form Number.....Form Title

IPV-2168-R2.....Protective Income Manager (Rider)

IPV-2169-R2.....Protective Income Manager Amendment

The intended implementation date for this filing is July 01, 2011 or upon approval by your Department. The above referenced Group Variable Annuity Filing is being submitted for filing acknowledgement or prior approval, as appropriate. These forms are new to our portfolio and do not contain any unusual or possibly controversial items that

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vary from normal company or industry standards. This filing has been submitted to our domiciliary state of Tennessee, concurrently.

The submitted rider is sold in conjunction with the company's variable annuity products and, therefore, is available through registered representatives of NASD associated broker-dealers, who also hold appropriate state insurance licenses. The range of issue ages for the rider is 60-80.

Rider IPV-2168-R2 is an optional guaranteed withdrawal benefit riders that may be purchased in conjunction with the company's approved variable annuity contracts. It permits the owner to make annual withdrawals in specified amounts (described in the respective rider) regardless of the contract value at the time of the withdrawal. The rider may be purchased along with the contract, or added later using the company's RightTime® feature, provided they meet the rider's minimum and maximum age requirements. The current annual cost of the riders is 100 basis points if the rider is purchased at contract issue, and 110 basis points if purchased later using RightTime®. We can change the rider cost (with 30 days notice) but in no event will the annual rider cost exceed 220 basis points.

Protective Income Managersm (IPV-2168-R2), is designed to create an immediate income stream that can vary from year to year based with fluctuations in the contract value. It employs a formula based spend-down strategy intended to deplete the entire contract value before the contract's latest annuity date, and there are no incentives to delay beginning withdrawals. If a person covered under Protective Income Managersm survives beyond the contract's latest annuity date, the rider offers an additional annuity option not available to contract owners that do not purchase the rider. Because the primary benefit of this rider is immediate income in amounts that fluctuate annually, this rider is likely to be of interest to who would like immediate supplemental or discretionary income because their basic expenses are mostly or completely covered from other sources.

Protective Income Managersm Amendment (IPV-2169-R2) is used when an owner of the rider takes an excess withdrawal that triggers a recalculation of the basic rider benefits.

The methodology used to calculate the Benefit Base, GMWB withdrawal percentage and the Annual Withdrawal Amount are fully described in each rider and required Actuarial Materials. A complete description of the ranges for the various matrices is contained in the accompanying Statement of Variability.

Currently, the submitted Riders will be offered with previously approved variable annuity contracts IPV-2112 (Approved February 05, 2004) and IPV-2132 (Approved March 11, 2004). The application(s) currently used to select this rider is IPV-2161 and IPV-2161FX (Approved September 10, 2008).

The submitted forms will be used with federally registered securities (variable annuities) and are therefore exempt from state readability requirements. The forms were created using fonts of 10 point or greater in the case of logos, addresses, headings. The forms are in final laser printed format, subject only to minor modification in paper size, stock,

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ink, font style, border, company logo and adaptation to computer printing. The fonts will never be smaller than 10 point.

If you need further information to complete the review of this filing, I can be contacted via SERFF Notes, email at Vickie.Jerkins@protective.com or tollfree at 1-800-866-3555 ext. 5514.

## Company and Contact

### Filing Contact Information

Vickie Jerkins, Policy Contract Filing Specialist vickie.jerkins@protective.com  
 2801 Highway 280 South 800-866-3555 [Phone] 5514 [Ext]  
 Birmingham, AL 35223 205-268-3401 [FAX]

### Filing Company Information

Protective Life Insurance Company CoCode: 68136 State of Domicile: Tennessee  
 2801 Highway 280 Group Code: 458 Company Type:  
 Birmingham, AL 35223 Group Name: State ID Number:  
 (800) 866-3555 ext. [Phone] FEIN Number: 63-0169720

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 per form x 2  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$100.00	05/24/2011	47938791

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/31/2011	05/31/2011

*SERFF Tracking Number:*      *PRTA-127182634*                      *State:*                      *Arkansas*  
*Filing Company:*              *Protective Life Insurance Company*              *State Tracking Number:*      *48861*  
*Company Tracking Number:*      *VICKIE-PIM2*  
*TOI:*                      *A03G Group Annuities - Deferred Variable*      *Sub-TOI:*                      *A03G.002 Flexible Premium*  
*Product Name:*              *IPV-2168-R2, et al*  
*Project Name/Number:*      *IPV-2168-R2, et al/IPV-2168-R2, et al*

## **Disposition**

Disposition Date: 05/31/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *PRTA-127182634* State: *Arkansas*  
 Filing Company: *Protective Life Insurance Company* State Tracking Number: *48861*  
 Company Tracking Number: *VICKIE-PIM2*  
 TOI: *A03G Group Annuities - Deferred Variable* Sub-TOI: *A03G.002 Flexible Premium*  
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		Yes
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	Statement of Variables		Yes
<b>Form</b>	Protective Income Manager		Yes
<b>Form</b>	Protective Income Manager Amendment		Yes

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## Form Schedule

### Lead Form Number: IPV-2168-R2

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IPV-2168-R2	Policy/Cont	Protective Income ract/Fratern Manager al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	IPV-2168-R2.pdf
	IPV-2169-R2	Policy/Cont	Protective Income ract/Fratern Manager al Amendment Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	IPV-2169-R2.pdf

## RIDER SCHEDULE

**Contract #** [ VA10000001 ]      **Rider Effective Date (RED):** [ May 1, 2011 ]  
**Covered Person 1:** [ John Doe ]      **Annual Benefit Cost on the RED:** [ 1.00%, (\$10 per \$1,000 of  
Contract Value per year) ]  
**Covered Person 2:** [ N/A ]      **Optimal Withdrawal Amount on the RED:** [ \$5,152.00 ]  
**Maximum Annuity Date:** [ Jan 15, 2046 ]      **Protected Lifetime Payment on the RED:** [ \$5,152.00 ]

### ***PROTECTIVE INCOME MANAGER<sup>SM</sup>***

We are amending the Contract to which this rider is attached to add *Protective Income Manager*, a strategy designed to:

- a) systematically distribute essentially all the Contract Value to you by the Maximum Annuity Date in annual amounts that may vary from year to year; and,
- b) provide fixed monthly installments of a Protected Lifetime Payment that begins on the Maximum Annuity Date and continues for as long as a Covered Person lives.

The terms and conditions in this rider supersede any conflicting provision in the Contract. Contract provisions not expressly modified by this rider remain in full force and effect.

## DEFINITIONS

**Optimal Withdrawal Amount** – The maximum amount that may be withdrawn each Contract Year without incurring a surrender charge.

**Covered Person** – The person or persons upon whose lives the benefits of this rider are based. There may be no more than two Covered Persons and once named, they may not be changed. In provisions referring to age, the term "Covered Person" means "the younger Covered Person" if the rider covers two lives.

**Maximum Annuity Date** – The last Annuity Commencement Date permitted under the Contract to which this rider is attached. It is shown in the "Rider Schedule".

**Protected Lifetime Payment** – The annual amount payable in fixed monthly installments under the Protected Lifetime Payment Annuity Option available under this rider beginning on the Maximum Annuity Date.

**Reset Date** – Any Contract Anniversary that next follows the date you take an excess withdrawal. A Reset Date affects how the Optimal Withdrawal Amount and the Protected Lifetime Payment are determined, as described in this rider.

**RightTime®** - The option to purchase the current version of *Protective Income Manager* after the Contract Effective Date, if we are offering one at that time.

## COSTS AND FEES

**Annual Benefit Cost** – The Annual Benefit Cost ("Benefit Cost") for this rider on the Rider Effective Date is shown in the "Rider Schedule". We have the right to change the Benefit Cost at any time, but it will never exceed 2.20%. We will notify you of the new Benefit Cost in writing at the address contained in our records not less than 30 days prior to the date on which the new Benefit Cost becomes effective.

You may avoid changes in the Benefit Cost. We must receive your Written Notice declining the change before the end of the Valuation Period during which the new Benefit Cost becomes effective. If you decline a Benefit Cost change, the payment factor used to calculate the Optimal Withdrawal Amount for the Contract Year in which the Benefit Cost change is declined will be used to calculate the Optimal Withdrawal Amounts on all subsequent Contract Anniversaries.

**Monthly Fee** – Beginning with the month after the Rider Effective Date and continuing monthly through the Annuity Commencement Date, we will calculate the monthly fee for this rider. The fee is calculated as of the Valuation Period that includes the same day of the month as the Contract Effective Date, or the last Valuation Period of the month if that date does not occur during the month. Monthly fees are calculated by multiplying the monthly equivalent of the Annual Benefit Cost by the Contract Value as of a specified date, using the formula below.

$$\text{Monthly Fee} = [1 - (1 - \text{Benefit Cost})^{1/12}] \times V, \text{ where:}$$

V = the greater of:

- a) the Contract Value on the fee calculation date; or,
- b) the Contract Value on the later of the Rider Effective Date or the most recent Reset Date.

**Deducting the Monthly Fees** – We deduct the monthly fee in arrears, as of the Valuation Period immediately following the Valuation Period during which it was calculated. The monthly fee is deducted from the Allocation Options in the same proportion that the value of each bears to the total Contract Value on that date. Deduction of the monthly fee is a partial surrender for the purpose of determining the Contract Value. However, we will not assess a surrender charge on these deductions, they will not reduce any penalty free surrender amount available under the Contract, and deduction of the monthly fees will not reduce the current year's Optimal Withdrawal Amount.

## THE OPTIMAL WITHDRAWAL AMOUNT

**Optimal Withdrawal Amount** – An Optimal Withdrawal Amount is calculated on the Rider Effective Date and each Contract Anniversary that follows, prior to the Annuity Commencement Date. It is equal to the Contract Value on the Contract Anniversary multiplied by the applicable payment factor. The payment factor is determined by the age and number of the Covered Person(s). The payment factors and assumed interest rate that apply on the Rider Effective Date are shown in the table at the end of this rider.

If you bought *Protective Income Manager* when you purchased the Contract (so the Rider Effective Date is the same as the Contract Effective Date), we will aggregate the Purchase Payments we receive within 120 days of that date and, at the end of that 120-day window, recalculate the Optimal Withdrawal Amount as of the Rider Effective Date. The recalculated Optimal Withdrawal Amount as of the Rider Effective Date will be equal to the Purchase Payments received during 120-day window less any withdrawals taken since that date, multiplied by the payment factor as of the Contract Effective Date. The Protected Lifetime Payment as of the Rider Effective Date will be set equal to the recalculated Optimal Withdrawal Amount as of the Rider Effective Date, and for the sole purpose of calculating the rider fee, the Contract Value on the Rider Effective Date will be set equal to the Purchase Payments received during the 120-day window.

**Limits on Changes in the Optimal Withdrawal Amount** – The Optimal Withdrawal Amount for any Contract Year will not be:

- a) more than 110% of the Optimal Withdrawal Amount for the prior Contract Year; and,
- b) less than a 'floor' equal to the greater of:
  - i) 90% of the Optimal Withdrawal Amount for the previous Contract Year; or,
  - ii) the annual Protected Lifetime Payment amount.

If the Contract Anniversary is a Reset Date, the floor in b) does not apply.

**Accessing the Optimal Withdrawal Amount** – You may request withdrawals individually or instruct us to send you specific amounts periodically. Your Written Notice must include all the information necessary for us to complete and remit the requested amounts.

Withdrawals reduce the Contract Value on a dollar-for-dollar basis, but we do not assess surrender charges on aggregate withdrawals during a Contract Year that do not exceed the Optimal Withdrawal Amount. Withdrawals reduce any penalty free surrender amount that would otherwise be available. Withdrawals during any Contract Year that do not exceed the Optimal Withdrawal Amount are not subject to the minimum Contract Value limitation described in the "Full and Partial Surrenders" provision of the Contract.

The Optimal Withdrawal Amount is not cumulative. You may take the entire Optimal Withdrawal Amount each Contract Year, but if you do not, the remaining portion does not carry forward.

**Excess Withdrawals** – Any portion of a withdrawal that, when aggregated with all other withdrawals that Contract Year, exceeds the Optimal Withdrawal Amount is an excess withdrawal. We will not recalculate the Optimal Withdrawal Amount until the next Contract Anniversary, so any subsequent withdrawal you request that Contract Year is also an excess withdrawal. We assess surrender charges, if any, on excess withdrawals. If the excess withdrawal including any applicable surrender charge reduces the Contract Value to \$0, the Contract will terminate as of that date.

If you have instructed us to send you all or a portion of the Optimal Withdrawal Amount periodically, an excess withdrawal automatically terminates those periodic withdrawals. If any Contract Value remains after the excess withdrawal, you may resume periodic withdrawals beginning on the next Contract Anniversary based on the recalculated Optimal Withdrawal Amount by sending us instructions in a Written Notice.

An excess withdrawal can result in a substantial reduction in the Optimal Withdrawal Amount available in future years because the floor in Item (b) of the "Limits on Changes in the Optimal Withdrawal Amount" provision does not apply on Reset Dates.

**Reset Dates** – If you take an excess withdrawal, the next Contract Anniversary will be a Reset Date. The floor in Item (b) of the "Limits on Changes in the Optimal Withdrawal Amount" provision does not apply on Reset Dates.

If you have not declined a Benefit Cost change (or the Reset Date occurs before you declined the Benefit Cost change), we calculate the Optimal Withdrawal Amount using a new payment factor table that is associated with the current age and number of the Covered Person(s). We will send you an amendment that updates the Rider Schedule and includes the new payment factor table.

If you have declined a Benefit Cost change, we continue to calculate the Optimal Withdrawal Amount using the payment factor in effect for the Contract Year during which the Benefit Cost change was declined.

The payment factor table (or payment factor, if you've declined a Benefit Cost change) used on the most recent Reset Date will be used to calculate Optimal Withdrawal Amounts on future Contract Anniversaries.

## THE PROTECTED LIFETIME PAYMENT ANNUITY OPTION

**Additional Annuity Option as of the Maximum Annuity Date** – If the Contract remains in force on the Maximum Annuity Date, in addition to the other Annuity Options available under the Contract, you may elect the Protected Lifetime Payment Annuity Option. This option provides fixed monthly payments for the life of the Covered Person (or joint lives of both Covered Persons), equal to 1/12<sup>th</sup> of the Protected Lifetime Payment.

**Protected Lifetime Payment** – The Protected Lifetime Payment is determined as follows:

If no Reset Date has occurred, the Protected Lifetime Payment will be equal to the Optimal Withdrawal Amount as of the Rider Effective Date.

If a Reset Date has occurred, the Protected Lifetime Payment will be equal to the lesser of:

- a) the Optimal Withdrawal Amount as of the Rider Effective Date; or,
- b) the Optimal Withdrawal Amount as of most recent Reset Date.

**Annuity Commencement Date Prior to the Maximum Annuity Date** – If the Annuity Commencement Date occurs before the Maximum Annuity Date, you may take the Contract Value in a lump sum immediately, or apply that amount as described in the "ANNUITIZATION" section of your Contract. The Protected Lifetime Payment Annuity Option is not available.

## GENERAL PROVISIONS

**Individuals Eligible to be a Covered Person** – A Covered Person must be a living person who is either:

- a) an Owner of the Contract; or,
- b) the spouse of the sole Owner of the Contract, if the spouse is the sole Primary Beneficiary.

If there is one Owner, the Owner is the Covered Person.

If there is one Owner and the sole Primary Beneficiary is the Owner's spouse, the Owner is the Covered Person if the Optimal Withdrawal Amount is based on one life. If there is one Owner and the sole Primary Beneficiary is the Owner's spouse, both spouses are Covered Persons if the Optimal Withdrawal Amount is based on two lives.

If there are two Owners and they are married to each other, the older of the two is the Covered Person if the Optimal Withdrawal Amount is based on one life. If there are two Owners and they are married to each other, both spouses are Covered Persons if the Optimal Withdrawal Amount is based on two lives.

If there are two Owners and they are not married to each other, the older of the two is the sole Covered Person.

For the purposes of *Protective Income Manager*, the terms 'married' and 'spouse' include bona fide domestic partners in states that afford legal recognition to same-sex Civil Unions.

**Restrictions on Allocation, Transfer and Surrender of Contract Value** – While this rider is in force, your Contract allocation is restricted by the Allocation by Investment Category ("AIC") guidelines.

Allocation by Investment Category. The AIC guidelines divide the Allocation Options into categories and specify range of percentages that must be allocated to each category. Within each category, you select the Sub-Accounts and amounts allocated to them, provided the total percentage in each category is not less than the minimum required, nor more than the maximum permitted. The AIC guidelines on the Rider Effective Date were set out on the application you completed to purchase the rider.

We may change the AIC guidelines from time to time but if we do, we will not require you to re-allocate your Contract Value. We will continue to apply Purchase Payments you remit without allocation instructions, and process automatic transfers that facilitate dollar cost averaging, according to the Contract allocation established before the AIC guidelines changed.

However, allocation instructions that accompany a Purchase Payment and instructions to transfer Contract Value among the Allocation Options change the Contract allocation as of the Valuation Period during which we receive the instruction, and must meet the AIC guidelines in effect at that time. Anytime the Contract allocation changes, we re-allocate the Contract Value according to the new Contract allocation. Purchase Payments applied to the Contract and transfers that facilitate dollar cost averaging after that date will be made according to that Contract allocation until you send a subsequent instruction that changes the Contract allocation and that satisfies the AIC guidelines then in effect.

In addition to the re-allocation of Contract Value that occurs each time the Contract allocation is changed, we rebalance the Variable Account Value to the current Contract allocation semi-annually based on the Rider Effective Date, unless you instruct us to rebalance quarterly or annually.

Withdrawals including applicable surrender charges, if any, are deducted from the Allocation Options in the same proportion that the value of each bears to the total Contract Value on that date.

Allocation Adjustment. The AIC guidelines include a risk-mitigation allocation adjustment mechanism that monitors the 12-month Simple Moving Average ("SMA") for certain Sub-Accounts and temporarily restricts access to a monitored Sub-Account when, on any monthly anniversary after the first Contract Anniversary, the Sub-Account's Accumulation Unit Value ("AUV") falls below its 12-month SMA. The restriction is lifted when, on a subsequent monthly anniversary, the Sub-Account's AUV rises above its 12-month SMA.

The 'monthly anniversary' is the same day as the Contract's Effective Date in each subsequent calendar month. If any monthly anniversary is not a Valuation Date or does not occur in the month, allocation adjustment transfers will process as of the next Valuation Period.

We do not calculate a 12-month SMA for Sub-Accounts in AIC guideline [ Category 1 (Conservative) ], and such Sub-Accounts will never be restricted under the AIC guidelines.

Calculating the 12-month SMA. A Sub-Account's 12-month SMA on any monthly anniversary is the arithmetic average of the Sub-Account's AUV on the current, and each of the last 11, monthly anniversaries. The methodology described in the "Accumulation Unit Values" provision of the Contract will be used to determine AUVs prior to the Sub-Account's inception date.

Using the 12-month SMA to Restrict Access to a Sub-Account. On each monthly anniversary after the first Contract Anniversary, we compare the Sub-Account's 12-month SMA with its current AUV. If the Sub-Account's current AUV is lower than, or equal to its 12-month SMA, we temporarily restrict access to that Sub-Account.

On the date access to a Sub-Account is restricted, your Sub-Account Value will automatically be transferred to the [ *fund name* ] Sub-Account. Notwithstanding any contrary provision in the Contract or this rider, you may not allocate any new Purchase Payment or transfer any existing Contract Value into a restricted Sub-Account. Instructions to allocate Purchase Payments or transfer Contract Value into a restricted Sub-Account will result in those amounts being allocated to the [ *fund name* ] Sub-Account.

Using the 12-month SMA to Restore Access to a Sub-Account. We lift the restriction and restore access to a Sub-Account on the next monthly anniversary its current AUV rises above its 12-month SMA. On the monthly anniversary the restriction is lifted, we will automatically transfer the applicable portion of the [ *fund name* ] Sub-Account Value back into the previously restricted Sub-Account. The 'applicable portion' is the pro rata share of

the current [ *fund name* ] Sub-Account Value based on your allocation instructions in effect at that time.

When access to a Sub-Account is restored, you may resume allocating Purchase Payments and transferring Contract Value into it, and any automated transactions relating to the Sub-Account at the time it was last restricted will be resumed.

Allocation Adjustment Transfers. We will send you a written confirmation of all allocation adjustment transfers. Allocation adjustment transfers do not count against the 12 transfers you are allowed each Contract Year.

**Death of a Covered Person** – If there is one Covered Person, this rider terminates upon the Covered Person's death. If there are two Covered Persons and one of them dies, the Optimal Withdrawal Amount available to the surviving Covered Person will continue to be calculated, and the Protected Lifetime Payment will be determined, as if no death had occurred.

Upon the death of any Covered Person, the remaining Contract Value, if any, must be distributed according to the provisions in the "DEATH BENEFIT" section of the Contract.

**Termination** – This rider, every benefit it provides, and deduction of the monthly fee terminate as of the Valuation Period during which any of the following first occur.

1. We receive your instruction to:
  - a) allocate any purchase payment; or,
  - b) dollar cost average; or,
  - c) transfer any Contract Value; or,
  - d) deduct any partial surrender or withdrawal,in a manner inconsistent with the AIC guidelines or the provisions of this rider.
2. We receive your instruction to stop Portfolio Rebalancing.
3. We receive your instruction to change a Covered Person.
4. We receive your instruction to terminate this rider more than 10 years after its Rider Effective Date.
5. You annuitize the Contract.
6. We receive any instruction that terminates the Contract to which this rider is attached.

We will notify you in writing that the rider has terminated and identify the cause.

**Reinstatement** – If this rider terminated as a result of a prohibited instruction described in items 1 or 2 of the "Termination" provision, you may reinstate it within 30 days of the rider termination date.

We must receive your Written Notice requesting reinstatement and providing allocation instructions that meet current AIC guidelines, and/or resume portfolio rebalancing within 30 days of this rider's termination date. We will deduct any fees and make any other adjustments that were scheduled during the period of termination so that after the reinstatement, the Contract and this rider will be as though the termination never occurred.

Signed for the Company and made a part of the Contract as of the Rider Effective Date.

PROTECTIVE LIFE INSURANCE COMPANY



Secretary

**Protective Income Manager Payment Factors**  
(as of the Rider Effective Date)

Assumed Interest Rate on the Rider Effective Date: [ 3.00% ]  
(Used only for calculating the payment factors)

<b>[ * ] Attained Age of the [ Younger ] Covered Person</b>	<b>Payment Factor</b>
[ 94 ]	[ 1.00000 ]
[ 93 ]	[ 0.50980 ]
[ 92 ]	[ 0.34649 ]
[ 91 ]	[ 0.26489 ]
[ 90 ]	[ 0.21599 ]
[ 89 ]	[ 0.18342 ]
[ 88 ]	[ 0.16020 ]
[ 87 ]	[ 0.14282 ]
[ 86 ]	[ 0.12932 ]
[ 85 ]	[ 0.11855 ]
[ 84 ]	[ 0.10976 ]
[ 83 ]	[ 0.10245 ]
[ 82 ]	[ 0.09629 ]
[ 81 ]	[ 0.09103 ]
[ 80 ]	[ 0.08648 ]
[ 79 ]	[ 0.08252 ]
[ 78 ]	[ 0.07904 ]
[ 77 ]	[ 0.07596 ]
[ 76 ]	[ 0.07321 ]
[ 75 ]	[ 0.07075 ]
[ 74 ]	[ 0.06854 ]
[ 73 ]	[ 0.06654 ]
[ 72 ]	[ 0.06472 ]
[ 71 ]	[ 0.06306 ]
[ 70 ]	[ 0.06155 ]
[ 69 ]	[ 0.06016 ]
[ 68 ]	[ 0.05888 ]
[ 67 ]	[ 0.05770 ]
[ 66 ]	[ 0.05662 ]
[ 65 ]	[ 0.05561 ]
[ 64 ]	[ 0.05467 ]
[ 63 ]	[ 0.05380 ]
[ 62 ]	[ 0.05298 ]
[ 61 ]	[ 0.05223 ]
[ 60 ]	[ 0.05152 ]

[ \* Prior to the Maximum Annuity Date ]

**RIDER SCHEDULE**

**Contract #** [ VA10000001 ]

**Reset Date:** [ May 1, 2016 ]

**Covered Person 1:** [ John Doe ]

**Annual Benefit Cost on the Reset Date:** [ 1.00%, (\$10 per \$1,000 of Contract Value per year) ]

**Covered Person 2:** [ N/A ]

**Optimal Withdrawal Amount on the Reset Date:** [ \$4,865.40 ]

**Maximum Annuity Date:** [ Jan 15, 2046 ]

**Protected Lifetime Payment on the Reset Date:** [ \$4,865.40 ]

***PROTECTIVE INCOME MANAGER<sup>SM</sup> AMENDMENT***

We are amending your Contract to update the *Protective Income Manager* Rider Schedule and Payment Factors that apply on and after the Reset Date shown above.

Signed for the Company and made a part of the Contract as of the Reset Date.

PROTECTIVE LIFE INSURANCE COMPANY

  
Secretary

**Protective Income Manager Payment Factors**  
**(as of the Reset Date)**

Assumed Interest Rate on the Rider Effective Date: [ 3.00% ]  
 (Used only for calculating the payment factors)

[ * ] Attained Age of the [ Younger ] Covered Person	<u>Payment Factor</u>
[ 94 ]	[ 1.00000 ]
[ 93 ]	[ 0.50980 ]
[ 92 ]	[ 0.34649 ]
[ 91 ]	[ 0.26489 ]
[ 90 ]	[ 0.21599 ]
[ 89 ]	[ 0.18342 ]
[ 88 ]	[ 0.16020 ]
[ 87 ]	[ 0.14282 ]
[ 86 ]	[ 0.12932 ]
[ 85 ]	[ 0.11855 ]
[ 84 ]	[ 0.10976 ]
[ 83 ]	[ 0.10245 ]
[ 82 ]	[ 0.09629 ]
[ 81 ]	[ 0.09103 ]
[ 80 ]	[ 0.08648 ]
[ 79 ]	[ 0.08252 ]
[ 78 ]	[ 0.07904 ]
[ 77 ]	[ 0.07596 ]
[ 76 ]	[ 0.07321 ]
[ 75 ]	[ 0.07075 ]
[ 74 ]	[ 0.06854 ]
[ 73 ]	[ 0.06654 ]
[ 72 ]	[ 0.06472 ]
[ 71 ]	[ 0.06306 ]
[ 70 ]	[ 0.06155 ]
[ 69 ]	[ 0.06016 ]
[ 68 ]	[ 0.05888 ]
[ 67 ]	[ 0.05770 ]
[ 66 ]	[ 0.05662 ]
[ 65 ]	[ 0.05561 ]
[ 64 ]	[ 0.05467 ]
[ 63 ]	[ 0.05380 ]
[ 62 ]	[ 0.05298 ]
[ 61 ]	[ 0.05223 ]
[ 60 ]	[ 0.05152 ]

[ \* Prior to the Maximum Annuity Date ]

SERFF Tracking Number: PRTA-127182634 State: Arkansas  
Filing Company: Protective Life Insurance Company State Tracking Number: 48861  
Company Tracking Number: VICKIE-PIM2  
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium  
Product Name: IPV-2168-R2, et al  
Project Name/Number: IPV-2168-R2, et al/IPV-2168-R2, et al

## Supporting Document Schedules

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Application

**Comments:**

The application(s) currently used to select this rider is IPV-2161 and IPV-2161FX (Approved September 10, 2008).

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Statement of Variables

**Comments:**

**Attachment:**

Statement of Variables (PIM-R2).pdf

## STATEMENT OF VARIABLE INFORMATION

***Protective Income Manager<sup>sm</sup>***  
**Lifetime Guaranteed Withdrawal Benefit Rider**  
**Form Number: IPV-2168-R2 (and state variations)**

***Protective Income Manager<sup>sm</sup> Amendment***  
**Lifetime Guaranteed Withdrawal Benefit Rider**  
**Form Number: IPV-2169-R2 (and state variations)**

### GENERAL VARIABLES

1. Items customarily varied according to the applicant or specific plan of insurance. These are items appear on the Rider Schedule and include: contract number and rider effective date; owner name; benefit cost and benefit base on the rider effective date; and any associated information.
2. Company address, phone numbers, locations of administrative offices and/or services; website and email addresses; and the names and signatures of company officers.
3. The page numbering scheme may be varied to adjust for revisions to the text.
4. Bracketed numbers within the text may be varied in accordance with applicable state statutory requirements and approved ranges.
5. Benefit selection may vary by plan of insurance.
6. The appearance of the forms may vary in a non-material fashion depending upon factors including, but not limited to: changes in print vendor, software or hardware configurations; typeface, style and font attributes, but not font size; paper stock and weight; and, the presence or absence of color.

***No general or specific variables will change with respect to in-force contracts without notification, appropriate regulatory approvals, and (where required) consent of the contract owner.***

### SPECIFIC VARIABLES

Rider Schedule – [ John Doe Data ]

Will vary as described in the “General Variables” section of this Statement of Variable Information.

Rider Schedule – "Annual Benefit Cost on the Rider Effective Date"

Will vary according to the current cost of the benefit but will never be less than 0.80% nor more than 2.20%.

Page 5 (in every location it appears) – " [ fund name ] "

This field will be populated with the sub-account name of the allocation option used as the destination fund for allocation adjustment transfers when the rider is issued. Will be either: a) the sub-account associated with the money-market fund; or, b) other conservative fixed income fund designed for capital preservation.

Payment Factor Tables

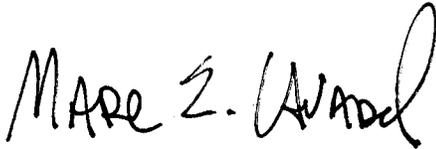
- a) Assumed Interest Rate [ 3.00% ]
- b) Payment Factor Table
- c) Single/Joint Covered Person distinctions

These fields inform the contract owner of the payment factors that will be used to calculate the Optimal Withdrawal Amount for each contract year the rider is in force, and the assumed interest rate that is used to determine the factors. (Please refer to the attached tables for the data that will populate the fields on this page.) The first column of the table will be populated with the (younger) person's attained age. The assumed interest rate field and the second column of the table will be populated with the column associated with the (younger) covered person's age. If the rider covers only one person, the bracketed term "younger" in the heading of the first column and the associated footnote will not appear.

### **CERTIFICATION**

I hereby certify that the information contained in this Statement of Variable Information is true and correct to the best of my knowledge and belief.

Today is May 23, 2011

A handwritten signature in black ink that reads "Marc E. Cavadel". The signature is written in a cursive style with a large, looped initial 'M'.

Marc E. Cavadel, J.D., FLMI, AIRC, AAPA  
AVP – Product Development  
Protective Life Insurance Company

PAYS Annuity Factors -- ANNUAL AMOUNTS - Single Covered

		4.00%	3.95%	3.90%	3.85%	3.80%	3.75%	3.70%	3.65%	3.60%	3.55%	3.50%	3.45%	3.40%	3.35%	3.30%	3.25%	3.20%	3.15%	3.10%	3.05%	
Issue Age																						
Attained	Age	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	
	94	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
	93	0.50980	0.50968	0.50956	0.50944	0.50932	0.50920	0.50908	0.50896	0.50884	0.50872	0.50860	0.50848	0.50836	0.50824	0.50812	0.50800	0.50787	0.50775	0.50763	0.50751	
	92	0.34649	0.34633	0.34616	0.34600	0.34584	0.34568	0.34551	0.34535	0.34519	0.34503	0.34486	0.34470	0.34454	0.34438	0.34421	0.34405	0.34389	0.34372	0.34356	0.34340	
	91	0.26489	0.26471	0.26452	0.26434	0.26415	0.26397	0.26378	0.26360	0.26341	0.26323	0.26304	0.26286	0.26267	0.26249	0.26230	0.26212	0.26193	0.26175	0.26156	0.26138	
	90	0.21599	0.21579	0.21559	0.21539	0.21519	0.21499	0.21479	0.21459	0.21439	0.21419	0.21399	0.21379	0.21359	0.21339	0.21319	0.21299	0.21279	0.21259	0.21239	0.21219	
	89	0.18342	0.18321	0.18300	0.18279	0.18258	0.18237	0.18216	0.18195	0.18174	0.18153	0.18132	0.18111	0.18090	0.18069	0.18048	0.18027	0.18006	0.17985	0.17964	0.17943	
	88	0.16020	0.15998	0.15976	0.15954	0.15933	0.15911	0.15889	0.15867	0.15845	0.15823	0.15801	0.15780	0.15758	0.15736	0.15714	0.15692	0.15670	0.15649	0.15627	0.15605	
	87	0.14282	0.14259	0.14236	0.14214	0.14191	0.14169	0.14146	0.14123	0.14101	0.14078	0.14056	0.14033	0.14011	0.13988	0.13966	0.13943	0.13921	0.13898	0.13876	0.13853	
	86	0.12932	0.12909	0.12886	0.12862	0.12839	0.12816	0.12793	0.12770	0.12746	0.12723	0.12700	0.12677	0.12654	0.12631	0.12608	0.12585	0.12561	0.12538	0.12515	0.12492	
	85	0.11855	0.11831	0.11807	0.11784	0.11760	0.11736	0.11712	0.11689	0.11665	0.11641	0.11618	0.11594	0.11570	0.11547	0.11523	0.11499	0.11476	0.11452	0.11429	0.11405	
	84	0.10976	0.10952	0.10927	0.10903	0.10879	0.10854	0.10830	0.10806	0.10782	0.10758	0.10734	0.10709	0.10685	0.10661	0.10637	0.10613	0.10589	0.10565	0.10541	0.10517	
	83	0.10245	0.10221	0.10196	0.10171	0.10146	0.10122	0.10097	0.10072	0.10048	0.10023	0.09998	0.09974	0.09949	0.09925	0.09900	0.09876	0.09851	0.09827	0.09802	0.09778	
	82	0.09629	0.09604	0.09579	0.09554	0.09528	0.09503	0.09478	0.09453	0.09428	0.09403	0.09378	0.09353	0.09328	0.09303	0.09278	0.09253	0.09228	0.09203	0.09179	0.09154	
	81	0.09103	0.09077	0.09051	0.09026	0.09000	0.08975	0.08949	0.08924	0.08898	0.08873	0.08847	0.08822	0.08797	0.08771	0.08746	0.08721	0.08696	0.08670	0.08645	0.08620	
	80	0.08648	0.08622	0.08596	0.08570	0.08544	0.08518	0.08492	0.08466	0.08441	0.08415	0.08389	0.08363	0.08337	0.08312	0.08286	0.08260	0.08235	0.08209	0.08184	0.08158	
	79	0.08252	0.08225	0.08199	0.08173	0.08146	0.08120	0.08094	0.08067	0.08041	0.08015	0.07989	0.07963	0.07937	0.07911	0.07885	0.07859	0.07833	0.07807	0.07781	0.07755	
	78	0.07904	0.07877	0.07850	0.07823	0.07797	0.07770	0.07743	0.07717	0.07690	0.07664	0.07637	0.07611	0.07584	0.07558	0.07531	0.07505	0.07479	0.07453	0.07426		
	77	0.07596	0.07568	0.07541	0.07514	0.07487	0.07460	0.07433	0.07406	0.07379	0.07352	0.07325	0.07298	0.07272	0.07245	0.07218	0.07192	0.07165	0.07139			
	76	0.07321	0.07293	0.07266	0.07238	0.07211	0.07184	0.07156	0.07129	0.07102	0.07075	0.07047	0.07020	0.06993	0.06966	0.06939	0.06912	0.06885				
	75	0.07075	0.07047	0.07019	0.06992	0.06964	0.06936	0.06908	0.06881	0.06853	0.06826	0.06798	0.06771	0.06743	0.06716	0.06689	0.06661					
	74	0.06854	0.06826	0.06797	0.06769	0.06741	0.06713	0.06685	0.06657	0.06629	0.06601	0.06574	0.06546	0.06518	0.06490	0.06463						
	73	0.06654	0.06625	0.06597	0.06568	0.06540	0.06511	0.06483	0.06455	0.06427	0.06398	0.06370	0.06342	0.06314	0.06286							
	72	0.06472	0.06443	0.06414	0.06385	0.06357	0.06328	0.06299	0.06271	0.06242	0.06214	0.06185	0.06157	0.06129								
	71	0.06306	0.06277	0.06248	0.06219	0.06190	0.06161	0.06132	0.06103	0.06074	0.06045	0.06017	0.05988									
	60	0.06155	0.06125	0.06096	0.06067	0.06037	0.06008	0.05979	0.05949	0.05920	0.05891	0.05862										
	69	0.06016	0.05986	0.05956	0.05927	0.05897	0.05867	0.05838	0.05808	0.05779	0.05750											
	68	0.05888	0.05858	0.05828	0.05798	0.05768	0.05738	0.05708	0.05679	0.05649												
	67	0.05770	0.05740	0.05710	0.05679	0.05649	0.05619	0.05589	0.05559													
	66	0.05662	0.05631	0.05600	0.05569	0.05539	0.05508	0.05478														
	65	0.05561	0.05530	0.05499	0.05468	0.05437	0.05406															
	64	0.05467	0.05436	0.05404	0.05373	0.05342																
	63	0.05380	0.05348	0.05316	0.05285																	
	62	0.05298	0.05267	0.05235																		
	61	0.05223	0.05190																			
	60	0.05152																				

3.00%	2.95%	2.90%	2.85%	2.80%	2.75%	2.70%	2.65%	2.60%	2.55%	2.50%	2.45%	2.40%	2.35%	2.30%
80	81	82	83	84	85	86	87	88	89	90	91	92	93	94
1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
0.50739	0.50727	0.50715	0.50702	0.50690	0.50678	0.50666	0.50654	0.50642	0.50629	0.50617	0.50605	0.50593	0.50581	
0.34323	0.34307	0.34291	0.34274	0.34258	0.34242	0.34225	0.34209	0.34192	0.34176	0.34160	0.34143	0.34127		
0.26119	0.26101	0.26082	0.26063	0.26045	0.26026	0.26008	0.25989	0.25971	0.25952	0.25933	0.25915			
0.21199	0.21179	0.21160	0.21140	0.21120	0.21100	0.21080	0.21060	0.21040	0.21020	0.21000				
0.17922	0.17901	0.17880	0.17859	0.17838	0.17817	0.17796	0.17775	0.17754	0.17733					
0.15583	0.15561	0.15540	0.15518	0.15496	0.15474	0.15452	0.15431	0.15409						
0.13831	0.13808	0.13786	0.13763	0.13741	0.13719	0.13696	0.13674							
0.12469	0.12446	0.12423	0.12400	0.12377	0.12354	0.12331								
0.11382	0.11358	0.11335	0.11311	0.11288	0.11264									
0.10493	0.10469	0.10445	0.10421	0.10397										
0.09754	0.09729	0.09705	0.09681											
0.09129	0.09104	0.09080												
0.08595	0.08570													
0.08133														

PAYS Annuity Factors -- ANNUAL AMOUNTS - Joint Covered

		3.50%	3.45%	3.40%	3.35%	3.30%	3.25%	3.20%	3.15%	3.10%	3.05%	3.00%	2.95%	2.90%	2.85%	2.80%	2.75%	2.70%	2.65%	2.60%	2.55%
Issue Age																					
Attained	Age	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
	94	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
	93	0.50860	0.50848	0.50836	0.50824	0.50812	0.50800	0.50787	0.50775	0.50763	0.50751	0.50739	0.50727	0.50715	0.50702	0.50690	0.50678	0.50666	0.50654	0.50642	0.50629
	92	0.34486	0.34470	0.34454	0.34438	0.34421	0.34405	0.34389	0.34372	0.34356	0.34340	0.34323	0.34307	0.34291	0.34274	0.34258	0.34242	0.34225	0.34209	0.34192	0.34176
	91	0.26304	0.26286	0.26267	0.26249	0.26230	0.26212	0.26193	0.26175	0.26156	0.26138	0.26119	0.26101	0.26082	0.26063	0.26045	0.26026	0.26008	0.25989	0.25971	0.25952
	90	0.21399	0.21379	0.21359	0.21339	0.21319	0.21299	0.21279	0.21259	0.21239	0.21219	0.21199	0.21179	0.21160	0.21140	0.21120	0.21100	0.21080	0.21060	0.21040	0.21020
	89	0.18132	0.18111	0.18090	0.18069	0.18048	0.18027	0.18006	0.17985	0.17964	0.17943	0.17922	0.17901	0.17880	0.17859	0.17838	0.17817	0.17796	0.17775	0.17754	0.17733
	88	0.15801	0.15780	0.15758	0.15736	0.15714	0.15692	0.15670	0.15649	0.15627	0.15605	0.15583	0.15561	0.15540	0.15518	0.15496	0.15474	0.15452	0.15431	0.15409	0.15387
	87	0.14056	0.14033	0.14011	0.13988	0.13966	0.13943	0.13921	0.13898	0.13876	0.13853	0.13831	0.13808	0.13786	0.13763	0.13741	0.13719	0.13696	0.13674	0.13651	0.13629
	86	0.12700	0.12677	0.12654	0.12631	0.12608	0.12585	0.12561	0.12538	0.12515	0.12492	0.12469	0.12446	0.12423	0.12400	0.12377	0.12354	0.12331	0.12308	0.12286	0.12263
	85	0.11618	0.11594	0.11570	0.11547	0.11523	0.11499	0.11476	0.11452	0.11429	0.11405	0.11382	0.11358	0.11335	0.11311	0.11288	0.11264	0.11241	0.11217	0.11194	0.11171
	84	0.10734	0.10709	0.10685	0.10661	0.10637	0.10613	0.10589	0.10565	0.10541	0.10517	0.10493	0.10469	0.10445	0.10421	0.10397	0.10373	0.10349	0.10326	0.10302	0.10278
	83	0.09998	0.09974	0.09949	0.09925	0.09900	0.09876	0.09851	0.09827	0.09802	0.09778	0.09754	0.09729	0.09705	0.09681	0.09656	0.09632	0.09608	0.09584	0.09559	0.09535
	82	0.09378	0.09353	0.09328	0.09303	0.09278	0.09253	0.09228	0.09203	0.09179	0.09154	0.09129	0.09104	0.09080	0.09055	0.09030	0.09006	0.08981	0.08956	0.08932	0.08907
	81	0.08847	0.08822	0.08797	0.08771	0.08746	0.08721	0.08696	0.08670	0.08645	0.08620	0.08595	0.08570	0.08545	0.08520	0.08495	0.08470	0.08445	0.08420	0.08395	0.08370
	80	0.08389	0.08363	0.08337	0.08312	0.08286	0.08260	0.08235	0.08209	0.08184	0.08158	0.08133	0.08107	0.08082	0.08056	0.08031	0.08006	0.07980	0.07955	0.07930	0.07905
	79	0.07989	0.07963	0.07937	0.07911	0.07885	0.07859	0.07833	0.07807	0.07781	0.07755	0.07729	0.07703	0.07678	0.07652	0.07626	0.07601	0.07575	0.07550	0.07524	0.07499
	78	0.07637	0.07611	0.07584	0.07558	0.07531	0.07505	0.07479	0.07453	0.07426	0.07400	0.07374	0.07348	0.07322	0.07296	0.07270	0.07244	0.07218	0.07192	0.07166	
	77	0.07325	0.07298	0.07272	0.07245	0.07218	0.07192	0.07165	0.07139	0.07112	0.07086	0.07059	0.07033	0.07006	0.06980	0.06954	0.06928	0.06901	0.06875		
	76	0.07047	0.07020	0.06993	0.06966	0.06939	0.06912	0.06885	0.06858	0.06832	0.06805	0.06778	0.06751	0.06725	0.06698	0.06672	0.06645	0.06619			
	75	0.06798	0.06771	0.06743	0.06716	0.06689	0.06661	0.06634	0.06607	0.06580	0.06553	0.06526	0.06499	0.06472	0.06445	0.06418	0.06391				
	74	0.06574	0.06546	0.06518	0.06490	0.06463	0.06435	0.06408	0.06380	0.06353	0.06326	0.06298	0.06271	0.06244	0.06217	0.06190					
	73	0.06370	0.06342	0.06314	0.06286	0.06258	0.06230	0.06203	0.06175	0.06147	0.06120	0.06092	0.06064	0.06037	0.06010						
	72	0.06185	0.06157	0.06129	0.06100	0.06072	0.06044	0.06016	0.05988	0.05960	0.05932	0.05904	0.05876	0.05849							
	71	0.06017	0.05988	0.05959	0.05931	0.05902	0.05874	0.05846	0.05817	0.05789	0.05761	0.05733	0.05705								
	60	0.05862	0.05833	0.05804	0.05776	0.05747	0.05718	0.05689	0.05661	0.05632	0.05604	0.05576									
	69	0.05720	0.05691	0.05662	0.05633	0.05604	0.05575	0.05546	0.05517	0.05488	0.05460										
	68	0.05590	0.05560	0.05531	0.05501	0.05472	0.05443	0.05414	0.05384	0.05355											
	67	0.05469	0.05439	0.05409	0.05380	0.05350	0.05321	0.05291	0.05262												
	66	0.05357	0.05327	0.05297	0.05267	0.05237	0.05207	0.05178													
	65	0.05253	0.05223	0.05193	0.05162	0.05132	0.05102														
	64	0.05157	0.05126	0.05096	0.05065	0.05035															
	63	0.05067	0.05036	0.05005	0.04974																
	62	0.04983	0.04952	0.04921																	
	61	0.04904	0.04873																		
	60	0.04831																			

2.50%	2.45%	2.40%	2.35%	2.30%	2.25%	2.20%	2.15%	2.10%	2.05%	2.00%	1.95%	1.90%	1.85%	1.80%
80	81	82	83	84	85	86	87	88	89	90	91	92	93	94
1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
0.50617	0.50605	0.50593	0.50581	0.50568	0.50556	0.50544	0.50532	0.50520	0.50507	0.50495	0.50483	0.50471	0.50458	
0.34160	0.34143	0.34127	0.34111	0.34094	0.34078	0.34061	0.34045	0.34028	0.34012	0.33996	0.33979	0.33963		
0.25933	0.25915	0.25896	0.25878	0.25859	0.25840	0.25822	0.25803	0.25785	0.25766	0.25747	0.25729			
0.21000	0.20980	0.20960	0.20940	0.20920	0.20900	0.20880	0.20860	0.20840	0.20820	0.20800				
0.17712	0.17691	0.17670	0.17649	0.17628	0.17607	0.17586	0.17565	0.17544	0.17523					
0.15365	0.15344	0.15322	0.15300	0.15278	0.15257	0.15235	0.15213	0.15192						
0.13607	0.13584	0.13562	0.13539	0.13517	0.13495	0.13473	0.13450							
0.12240	0.12217	0.12194	0.12171	0.12148	0.12125	0.12103								
0.11147	0.11124	0.11101	0.11077	0.11054	0.11031									
0.10254	0.10230	0.10207	0.10183	0.10159										
0.09511	0.09487	0.09463	0.09439											
0.08883	0.08858	0.08834												
0.08345	0.08320													
0.07880														