

Policy Term (In Years)	PPT (In Years)	Policy Surrender Year																			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
10	7	0%	30%	35%	50%	50%	50%	60%	60%	90%	90%										
12	6	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
12	7	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
12	8	0%	30%	35%	50%	50%	50%	55%	60%	70%	80%	90%	90%								
15	5	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	6	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	7	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	8	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	10	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
15	12	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	65%	70%	75%	90%	90%					
20	5	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	6	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	7	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	8	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	10	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%
20	12	0%	30%	35%	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%	70%	90%	90%