

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%	70%	95%	120%	135%															
12	6	0%	30%	35%	50%	50%	50%	60%	75%	95%	120%											140%	150%			
12	7	0%	30%	35%	50%	50%	50%	55%	65%	85%	100%											125%	145%			
12	8	0%	30%	35%	50%	50%	50%	55%	60%	75%	90%											115%	140%			
15	5	0%	30%	35%	50%	50%	50%	50%	60%	60%	70%	80%	100%	125%	155%	185%										
15	6	0%	30%	35%	50%	50%	50%	50%	60%	60%	70%	80%	100%	125%	155%	180%										
15	7	0%	30%	35%	50%	50%	50%	50%	60%	60%	70%	80%	100%	120%	150%	170%										
15	8	0%	30%	35%	50%	50%	50%	50%	60%	60%	70%	80%	100%	120%	150%	165%										
15	10	0%	30%	35%	50%	50%	50%	50%	60%	60%	70%	80%	95%	105%	140%	160%										
15	12	0%	30%	35%	50%	50%	50%	50%	60%	60%	70%	80%	85%	100%	140%	150%										
20	5	0%	30%	35%	50%	50%	50%	50%	60%	75%	90%	100%	130%	145%	160%	175%						190%	205%	220%	235%	250%
20	6	0%	30%	35%	50%	50%	50%	50%	60%	75%	90%	100%	130%	145%	160%	175%						190%	205%	220%	235%	250%
20	7	0%	30%	35%	50%	50%	50%	50%	60%	75%	90%	100%	110%	130%	145%	160%						180%	200%	215%	225%	235%
20	8	0%	30%	35%	50%	50%	50%	50%	60%	75%	90%	100%	110%	130%	145%	160%						180%	200%	215%	225%	235%
20	10	0%	30%	35%	50%	50%	50%	50%	60%	60%	70%	80%	90%	105%	120%	135%	150%	165%	180%	190%	225%					
20	12	0%	30%	35%	50%	50%	50%	50%	60%	60%	70%	80%	80%	95%	110%	125%	140%	155%	170%	185%	210%					