

Limited And Regular Premium Payment SSV factors as % of Total Premiums Paid for Variant 3

Policy year / PPT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50								
2	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%							
3	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%						
4	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%	91%						
5	100%	91%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%						
6		100%	91%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%						
7			100%	91%	71%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%						
8				100%	91%	74%	66%	62%	60%	59%	57%	57%	56%	56%	55%	55%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%					
9					100%	96%	81%	74%	69%	66%	64%	62%	61%	60%	59%	59%	58%	57%	57%	57%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%						
10						100%	96%	85%	78%	74%	70%	68%	66%	65%	63%	62%	61%	61%	60%	59%	59%	58%	58%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%					
11							100%	96%	87%	81%	77%	74%	71%	69%	67%	66%	65%	64%	63%	62%	62%	61%	60%	60%	59%	59%	59%	59%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%	57%				
12								100%	96%	89%	83%	79%	76%	74%	71%	70%	68%	67%	66%	65%	64%	64%	63%	62%	62%	61%	61%	61%	61%	60%	60%	60%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	58%	58%	58%	58%	58%	58%	58%				
13									100%	96%	90%	86%	83%	80%	77%	75%	74%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%	59%	59%	59%	59%	59%	59%	59%	59%	59%	59%	59%					
14										100%	96%	90%	86%	83%	80%	77%	75%	74%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%	59%	59%	59%	59%	59%	59%	59%	59%	59%	59%					
15											100%	96%	91%	87%	84%	81%	79%	77%	75%	74%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%	59%	59%	59%	59%	59%	59%	59%	59%					
16												100%	96%	92%	88%	85%	82%	80%	78%	76%	75%	74%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%	59%	59%	59%	59%	59%	59%					
17													100%	96%	92%	89%	86%	83%	81%	79%	77%	76%	75%	74%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%	59%	59%	59%	59%					
18														100%	96%	92%	89%	86%	84%	82%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%	59%					
19															100%	96%	93%	90%	87%	85%	83%	81%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%					
20																100%	96%	93%	90%	88%	85%	84%	82%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%					
21																	100%	96%	93%	90%	88%	86%	84%	83%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%	61%	61%					
22																		100%	96%	93%	91%	89%	87%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%	61%					
23																			100%	96%	93%	91%	89%	87%	85%	84%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%	62%	62%					
24																				100%	96%	94%	91%	89%	87%	86%	85%	84%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	67%	66%	65%	64%	63%	63%					
25																					100%	96%	94%	91%	90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	67%	66%	65%	64%					
26																						100%	96%	94%	92%	90%	89%	88%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	67%	66%					
27																							100%	96%	94%	92%	91%	89%	88%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%					
28																								100%	96%	94%	92%	91%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%				
29																									100%	96%	94%	92%	91%	90%	89%	88%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%				
30																										100%	96%	94%	92%	91%	90%	89%	88%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%				
31																											100%	99%	97%	95%	94%	92%	91%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%			
32																												100%	99%	97%	96%	94%	93%	91%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%		
33																													100%	99%	97%	96%	94%	93%	91%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%		
34																														100%	99%	97%	96%	94%	93%	91%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	73%	
35																															100%	99%	97%	96%	94%	93%	91%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	
36																																100%	99%	97%	96%	94%	93%	91%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%	
37																																	100%	99%	97%	96%	94%	93%	91%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	75%
38																																		100%	99%	97%	96%	94%	93%	91%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%
39																																			100%	99%	97%	96%	94%	93%	91%	90%	89%	87%	86%	85%	84%	83%	82%	81				