

Guaranteed Surrender Vale Factors

GSV Factors - Applicable on Guaranteed Additions - Signature Investor				
Policy year of surrender/Policy Term	10	15	20	30
1	30%	25%	15%	5%
2	35%	30%	15%	5%
3	50%	30%	20%	5%
4	55%	35%	20%	10%
5	60%	40%	25%	10%
6	65%	40%	25%	10%
7	75%	45%	30%	10%
8	80%	50%	30%	10%
9	90%	55%	35%	15%
10	100%	60%	40%	15%
11		65%	40%	15%
12		70%	45%	20%
13		80%	50%	20%
14		90%	55%	20%
15		100%	60%	25%
16			65%	25%
17			75%	30%
18			80%	30%
19			90%	35%
20			100%	40%
21				40%
22				45%
23				50%
24				55%
25				60%
26				65%
27				75%
28				80%
29				90%
30				100%

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