

#### **Guaranteed Surrender Value (GSV) factors:**

#### **GSV Premium factor**

		Gud	ranteed	Surrende	er Value	Factors a	ıs % of pr	emiums			
Year/Term	10	11	12	13	14	15	16	17	18	19	20
1	-	-	-	-	-	-	-	-	-	-	-
2	30%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
3	35%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
4	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
5	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
6	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
7	50%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
8	70%	63.3%	60.0%	58.0%	56.7%	55.7%	55.0%	54.4%	54.0%	53.6%	53.3%
9	90%	76.7%	70.0%	66.0%	63.3%	61.4%	60.0%	58.9%	58.0%	57.3%	56.7%
10	90%	90.0%	80.0%	74.0%	70.0%	67.1%	65.0%	63.3%	62.0%	60.9%	60.0%
11		90.0%	90.0%	82.0%	76.7%	72.9%	70.0%	67.8%	66.0%	64.5%	63.3%
12			90.0%	90.0%	83.3%	78.6%	75.0%	72.2%	70.0%	68.2%	66.7%
13				90.0%	90.0%	84.3%	80.0%	76.7%	74.0%	71.8%	70.0%
14					90.0%	90.0%	85.0%	81.1%	78.0%	75.5%	73.3%
15						90.0%	90.0%	85.6%	82.0%	79.1%	76.7%
16							90.0%	90.0%	86.0%	82.7%	80.0%
17								90.0%	90.0%	86.4%	83.3%
18									90.0%	90.0%	86.7%
19										90.0%	90.0%
20											90.0%



#### **GSV Simple Reversionary Bonus Factor**

			GSV	Factors f	or Revers	sionary B	onuses				
Policy Term	10	11	12	13	14	15	16	17	18	19	20
Policy Term	120	132	144	156	168	180	192	204	216	228	240
(in months) →											
Policy Month											
<b>↓</b>											
1	7.50%	6.52%	5.67%	4.93%	4.29%	3.73%	3.24%	2.82%	2.45%	2.13%	1.85%
2	7.59%	6.60%	5.74%	4.99%	4.34%	3.77%	3.28%	2.85%	2.48%	2.16%	1.88%
3	7.68%	6.68%	5.81%	5.05%	4.39%	3.82%	3.32%	2.89%	2.51%	2.18%	1.90%
4	7.77%	6.76%	5.87%	5.11%	4.44%	3.86%	3.36%	2.92%	2.54%	2.21%	1.92%
5	7.86%	6.84%	5.94%	5.17%	4.49%	3.91%	3.40%	2.95%	2.57%	2.23%	1.94%
6	7.95%	6.92%	6.01%	5.23%	4.55%	3.95%	3.44%	2.99%	2.60%	2.26%	1.97%
7	8.05%	7.00%	6.08%	5.29%	4.60%	4.00%	3.48%	3.02%	2.63%	2.29%	1.99%
8	8.14%	7.08%	6.15%	5.35%	4.65%	4.05%	3.52%	3.06%	2.66%	2.31%	2.01%
9	8.24%	7.16%	6.23%	5.41%	4.71%	4.09%	3.56%	3.10%	2.69%	2.34%	2.04%
10	8.33%	7.24%	6.30%	5.48%	4.76%	4.14%	3.60%	3.13%	2.72%	2.37%	2.06%
11	8.43%	7.33%	6.37%	5.54%	4.82%	4.19%	3.64%	3.17%	2.76%	2.40%	2.08%
12	8.53%	7.42%	6.45%	5.61%	4.88%	4.24%	3.69%	3.21%	2.79%	2.42%	2.11%
13	8.63%	7.50%	6.52%	5.67%	4.93%	4.29%	3.73%	3.24%	2.82%	2.45%	2.13%
14	8.73%	7.59%	6.60%	5.74%	4.99%	4.34%	3.77%	3.28%	2.85%	2.48%	2.16%
15	8.83%	7.68%	6.68%	5.81%	5.05%	4.39%	3.82%	3.32%	2.89%	2.51%	2.18%
16	8.93%	7.77%	6.76%	5.87%	5.11%	4.44%	3.86%	3.36%	2.92%	2.54%	2.21%
17	9.04%	7.86%	6.84%	5.94%	5.17%	4.49%	3.91%	3.40%	2.95%	2.57%	2.23%
18	9.15%	7.95%	6.92%	6.01%	5.23%	4.55%	3.95%	3.44%	2.99%	2.60%	2.26%
19	9.25%	8.05%	7.00%	6.08%	5.29%	4.60%	4.00%	3.48%	3.02%	2.63%	2.29%
20	9.36%	8.14%	7.08%	6.15%	5.35%	4.65%	4.05%	3.52%	3.06%	2.66%	2.31%
21	9.47%	8.24%	7.16%	6.23%	5.41%	4.71%	4.09%	3.56%	3.10%	2.69%	2.34%
22	9.58%	8.33%	7.24%	6.30%	5.48%	4.76%	4.14%	3.60%	3.13%	2.72%	2.37%
23	9.69%	8.43%	7.33%	6.37%	5.54%	4.82%	4.19%	3.64%	3.17%	2.76%	2.40%
24	9.81%	8.53%	7.42%	6.45%	5.61%	4.88%	4.24%	3.69%	3.21%	2.79%	2.42%
25	9.92%	8.63%	7.50%	6.52%	5.67%	4.93%	4.29%	3.73%	3.24%	2.82%	2.45%
26	10.04%	8.73%	7.59%	6.60%	5.74%	4.99%	4.34%	3.77%	3.28%	2.85%	2.48%
27	10.16%	8.83%	7.68%	6.68%	5.81%	5.05%	4.39%	3.82%	3.32%	2.89%	2.51%
28	10.27%	8.93%	7.77%	6.76%	5.87%	5.11%	4.44%	3.86%	3.36%	2.92%	2.54%
29	10.40%	9.04%	7.86%	6.84%	5.94%	5.17%	4.49%	3.91%	3.40%	2.95%	2.57%
30	10.52%	9.15%	7.95%	6.92%	6.01%	5.23%	4.55%	3.95%	3.44%	2.99%	2.60%
31	10.64%	9.25%	8.05%	7.00%	6.08%	5.29%	4.60%	4.00%	3.48%	3.02%	2.63%
32	10.76%	9.36%	8.14%	7.08%	6.15%	5.35%	4.65%	4.05%	3.52%	3.06%	2.66%



GSV Factors for Reversionary Bonuses											
Policy Term	10	11	12	13	14	15	16	17	18	19	20
Policy Term (in months) → Policy Month	120	132	144	156	168	180	192	204	216	228	240
<u> </u>	40.000/	0.470/	0.240/	7.460/	6.220/	F 440/	4.740/	4.000/	2.500/	2.400/	2.600/
33	10.89%	9.47%	8.24%	7.16%	6.23%	5.41%	4.71%	4.09%	3.56%	3.10%	2.69%
34	11.02%	9.58%	8.33%	7.24%	6.30%	5.48%	4.76%	4.14%	3.60%	3.13%	2.72%
35	11.15%	9.69%	8.43%	7.33%	6.37%	5.54%	4.82%	4.19%	3.64%	3.17%	2.76%
36	11.28%	9.81%	8.53%	7.42%	6.45%	5.61%	4.88%	4.24%	3.69%	3.21%	2.79%
37	11.41%	9.92%	8.63%	7.50%	6.52%	5.67%	4.93%	4.29%	3.73%	3.24%	2.82%
38	11.54%	10.04%	8.73%	7.59%	6.60%	5.74%	4.99%	4.34%	3.77%	3.28%	2.85%
39	11.68%	10.16%	8.83%	7.68%	6.68%	5.81%	5.05%	4.39%	3.82%	3.32%	2.89%
40	11.82%	10.27%	8.93%	7.77%	6.76%	5.87%	5.11%	4.44%	3.86%	3.36%	2.92%
41	11.95%	10.40%	9.04%	7.86%	6.84%	5.94%	5.17%	4.49%	3.91%	3.40%	2.95%
42	12.09%	10.52%	9.15%	7.95%	6.92%	6.01%	5.23%	4.55%	3.95%	3.44%	2.99%
43	12.24%	10.64%	9.25%	8.05%	7.00%	6.08%	5.29%	4.60%	4.00%	3.48%	3.02%
44	12.38%	10.76%	9.36%	8.14%	7.08%	6.15%	5.35%	4.65%	4.05%	3.52%	3.06%
45	12.52%	10.89%	9.47%	8.24%	7.16%	6.23%	5.41%	4.71%	4.09%	3.56%	3.10%
46	12.67%	11.02%	9.58%	8.33%	7.24%	6.30%	5.48%	4.76%	4.14%	3.60%	3.13%
47	12.82%	11.15%	9.69%	8.43%	7.33%	6.37%	5.54%	4.82%	4.19%	3.64%	3.17%
48	12.97%	11.28%	9.81%	8.53%	7.42%	6.45%	5.61%	4.88%	4.24%	3.69%	3.21%
49	13.12%	11.41%	9.92%	8.63%	7.50%	6.52%	5.67%	4.93%	4.29%	3.73%	3.24%
50	13.28%	11.54%	10.04%	8.73%	7.59%	6.60%	5.74%	4.99%	4.34%	3.77%	3.28%
51	13.43%	11.68%	10.16%	8.83%	7.68%	6.68%	5.81%	5.05%	4.39%	3.82%	3.32%
52	13.59%	11.82%	10.27%	8.93%	7.77%	6.76%	5.87%	5.11%	4.44%	3.86%	3.36%
53	13.75%	11.95%	10.40%	9.04%	7.86%	6.84%	5.94%	5.17%	4.49%	3.91%	3.40%
54	13.91%	12.09%	10.52%	9.15%	7.95%	6.92%	6.01%	5.23%	4.55%	3.95%	3.44%
55	14.07%	12.24%	10.64%	9.25%	8.05%	7.00%	6.08%	5.29%	4.60%	4.00%	3.48%
56	14.24%	12.38%	10.76%	9.36%	8.14%	7.08%	6.15%	5.35%	4.65%	4.05%	3.52%
57	14.40%	12.52%	10.89%	9.47%	8.24%	7.16%	6.23%	5.41%	4.71%	4.09%	3.56%
58	14.57%	12.67%	11.02%	9.58%	8.33%	7.24%	6.30%	5.48%	4.76%	4.14%	3.60%
59	14.74%	12.82%	11.15%	9.69%	8.43%	7.33%	6.37%	5.54%	4.82%	4.19%	3.64%
60	14.92%	12.97%	11.28%	9.81%	8.53%	7.42%	6.45%	5.61%	4.88%	4.24%	3.69%
61	15.09%	13.12%	11.41%	9.92%	8.63%	7.50%	6.52%	5.67%	4.93%	4.29%	3.73%
62	15.27%	13.28%	11.54%	10.04%	8.73%	7.59%	6.60%	5.74%	4.99%	4.34%	3.77%
63	15.45%	13.43%	11.68%	10.16%	8.83%	7.68%	6.68%	5.81%	5.05%	4.39%	3.82%
64	15.63%	13.59%	11.82%	10.27%	8.93%	7.77%	6.76%	5.87%	5.11%	4.44%	3.86%
65	15.81%	13.75%	11.95%	10.40%	9.04%	7.86%	6.84%	5.94%	5.17%	4.49%	3.91%
66	15.99%	13.91%	12.09%	10.52%	9.15%	7.95%	6.92%	6.01%	5.23%	4.55%	3.95%



GSV Factors for Reversionary Bonuses												
Policy Term	10	11	12	13	14	15	16	17	18	19	20	
Policy Term (in months) → Policy Month	120	132	144	156	168	180	192	204	216	228	240	
67	16.18%	14.07%	12.24%	10.64%	9.25%	8.05%	7.00%	6.08%	5.29%	4.60%	4.00%	
68	16.37%	14.24%	12.38%	10.76%	9.36%	8.14%	7.08%	6.15%	5.35%	4.65%	4.05%	
69	16.56%	14.40%	12.52%	10.89%	9.47%	8.24%	7.16%	6.23%	5.41%	4.71%	4.09%	
70	16.76%	14.57%	12.67%	11.02%	9.58%	8.33%	7.24%	6.30%	5.48%	4.76%	4.14%	
71	16.95%	14.74%	12.82%	11.15%	9.69%	8.43%	7.33%	6.37%	5.54%	4.82%	4.19%	
72	17.15%	14.92%	12.97%	11.28%	9.81%	8.53%	7.42%	6.45%	5.61%	4.88%	4.24%	
73	17.35%	15.09%	13.12%	11.41%	9.92%	8.63%	7.50%	6.52%	5.67%	4.93%	4.29%	
74	17.56%	15.27%	13.28%	11.54%	10.04%	8.73%	7.59%	6.60%	5.74%	4.99%	4.34%	
75	17.76%	15.45%	13.43%	11.68%	10.16%	8.83%	7.68%	6.68%	5.81%	5.05%	4.39%	
76	17.97%	15.63%	13.59%	11.82%	10.27%	8.93%	7.77%	6.76%	5.87%	5.11%	4.44%	
77	18.18%	15.81%	13.75%	11.95%	10.40%	9.04%	7.86%	6.84%	5.94%	5.17%	4.49%	
78	18.39%	15.99%	13.91%	12.09%	10.52%	9.15%	7.95%	6.92%	6.01%	5.23%	4.55%	
79	18.61%	16.18%	14.07%	12.24%	10.64%	9.25%	8.05%	7.00%	6.08%	5.29%	4.60%	
80	18.83%	16.37%	14.24%	12.38%	10.76%	9.36%	8.14%	7.08%	6.15%	5.35%	4.65%	
81	19.05%	16.56%	14.40%	12.52%	10.89%	9.47%	8.24%	7.16%	6.23%	5.41%	4.71%	
82	19.27%	16.76%	14.57%	12.67%	11.02%	9.58%	8.33%	7.24%	6.30%	5.48%	4.76%	
83	19.50%	16.95%	14.74%	12.82%	11.15%	9.69%	8.43%	7.33%	6.37%	5.54%	4.82%	
84	19.73%	17.15%	14.92%	12.97%	11.28%	9.81%	8.53%	7.42%	6.45%	5.61%	4.88%	
85	19.96%	17.35%	15.09%	13.12%	11.41%	9.92%	8.63%	7.50%	6.52%	5.67%	4.93%	
86	20.19%	17.56%	15.27%	13.28%	11.54%	10.04%	8.73%	7.59%	6.60%	5.74%	4.99%	
87	20.43%	17.76%	15.45%	13.43%	11.68%	10.16%	8.83%	7.68%	6.68%	5.81%	5.05%	
88	20.67%	17.97%	15.63%	13.59%	11.82%	10.27%	8.93%	7.77%	6.76%	5.87%	5.11%	
89	20.91%	18.18%	15.81%	13.75%	11.95%	10.40%	9.04%	7.86%	6.84%	5.94%	5.17%	
90	21.15%	18.39%	15.99%	13.91%	12.09%	10.52%	9.15%	7.95%	6.92%	6.01%	5.23%	
91	21.40%	18.61%	16.18%	14.07%	12.24%	10.64%	9.25%	8.05%	7.00%	6.08%	5.29%	
92	21.65%	18.83%	16.37%	14.24%	12.38%	10.76%	9.36%	8.14%	7.08%	6.15%	5.35%	
93	21.91%	19.05%	16.56%	14.40%	12.52%	10.89%	9.47%	8.24%	7.16%	6.23%	5.41%	
94	22.16%	19.27%	16.76%	14.57%	12.67%	11.02%	9.58%	8.33%	7.24%	6.30%	5.48%	
95	22.42%	19.50%	16.95%	14.74%	12.82%	11.15%	9.69%	8.43%	7.33%	6.37%	5.54%	
96	22.68%	19.73%	17.15%	14.92%	12.97%	11.28%	9.81%	8.53%	7.42%	6.45%	5.61%	
97	22.95%	19.96%	17.35%	15.09%	13.12%	11.41%	9.92%	8.63%	7.50%	6.52%	5.67%	
98	23.22%	20.19%	17.56%	15.27%	13.28%	11.54%	10.04%	8.73%	7.59%	6.60%	5.74%	
99	23.49%	20.43%	17.76%	15.45%	13.43%	11.68%	10.16%	8.83%	7.68%	6.68%	5.81%	
100	23.77%	20.67%	17.97%	15.63%	13.59%	11.82%	10.27%	8.93%	7.77%	6.76%	5.87%	



	GSV Factors for Reversionary Bonuses										
Policy Term	10	11	12	13	14	15	16	17	18	19	20
Policy Term (in months) → Policy Month	120	132	144	156	168	180	192	204	216	228	240
101	24.04%	20.91%	18.18%	15.81%	13.75%	11.95%	10.40%	9.04%	7.86%	6.84%	5.94%
102	24.33%	21.15%	18.39%	15.99%	13.91%	12.09%	10.52%	9.15%	7.95%	6.92%	6.01%
103	24.61%	21.40%	18.61%	16.18%	14.07%	12.24%	10.64%	9.25%	8.05%	7.00%	6.08%
104	24.90%	21.65%	18.83%	16.37%	14.24%	12.38%	10.76%	9.36%	8.14%	7.08%	6.15%
105	25.19%	21.91%	19.05%	16.56%	14.40%	12.52%	10.89%	9.47%	8.24%	7.16%	6.23%
106	25.49%	22.16%	19.27%	16.76%	14.57%	12.67%	11.02%	9.58%	8.33%	7.24%	6.30%
107	25.78%	22.42%	19.50%	16.95%	14.74%	12.82%	11.15%	9.69%	8.43%	7.33%	6.37%
108	26.09%	22.68%	19.73%	17.15%	14.92%	12.97%	11.28%	9.81%	8.53%	7.42%	6.45%
109	26.39%	22.95%	19.96%	17.35%	15.09%	13.12%	11.41%	9.92%	8.63%	7.50%	6.52%
110	26.70%	23.22%	20.19%	17.56%	15.27%	13.28%	11.54%	10.04%	8.73%	7.59%	6.60%
111	27.01%	23.49%	20.43%	17.76%	15.45%	13.43%	11.68%	10.16%	8.83%	7.68%	6.68%
112	27.33%	23.77%	20.67%	17.97%	15.63%	13.59%	11.82%	10.27%	8.93%	7.77%	6.76%
113	27.65%	24.04%	20.91%	18.18%	15.81%	13.75%	11.95%	10.40%	9.04%	7.86%	6.84%
114	27.98%	24.33%	21.15%	18.39%	15.99%	13.91%	12.09%	10.52%	9.15%	7.95%	6.92%
115	28.30%	24.61%	21.40%	18.61%	16.18%	14.07%	12.24%	10.64%	9.25%	8.05%	7.00%
116	28.63%	24.90%	21.65%	18.83%	16.37%	14.24%	12.38%	10.76%	9.36%	8.14%	7.08%
117	28.97%	25.19%	21.91%	19.05%	16.56%	14.40%	12.52%	10.89%	9.47%	8.24%	7.16%
118	29.31%	25.49%	22.16%	19.27%	16.76%	14.57%	12.67%	11.02%	9.58%	8.33%	7.24%
119	29.65%	25.78%	22.42%	19.50%	16.95%	14.74%	12.82%	11.15%	9.69%	8.43%	7.33%
120	30.00%	26.09%	22.68%	19.73%	17.15%	14.92%	12.97%	11.28%	9.81%	8.53%	7.42%
121		26.39%	22.95%	19.96%	17.35%	15.09%	13.12%	11.41%	9.92%	8.63%	7.50%
122		26.70%	23.22%	20.19%	17.56%	15.27%	13.28%	11.54%	10.04%	8.73%	7.59%
123		27.01%	23.49%	20.43%	17.76%	15.45%	13.43%	11.68%	10.16%	8.83%	7.68%
124		27.33%	23.77%	20.67%	17.97%	15.63%	13.59%	11.82%	10.27%	8.93%	7.77%
125		27.65%	24.04%	20.91%	18.18%	15.81%	13.75%	11.95%	10.40%	9.04%	7.86%
126		27.98%	24.33%	21.15%	18.39%	15.99%	13.91%	12.09%	10.52%	9.15%	7.95%
127		28.30%	24.61%	21.40%	18.61%	16.18%	14.07%	12.24%	10.64%	9.25%	8.05%
128		28.63%	24.90%	21.65%	18.83%	16.37%	14.24%	12.38%	10.76%	9.36%	8.14%
129		28.97%	25.19%	21.91%	19.05%	16.56%	14.40%	12.52%	10.89%	9.47%	8.24%
130		29.31%	25.49%	22.16%	19.27%	16.76%	14.57%	12.67%	11.02%	9.58%	8.33%
131		29.65%	25.78%	22.42%	19.50%	16.95%	14.74%	12.82%	11.15%	9.69%	8.43%
132		30.00%	26.09%	22.68%	19.73%	17.15%	14.92%	12.97%	11.28%	9.81%	8.53%
133			26.39%	22.95%	19.96%	17.35%	15.09%	13.12%	11.41%	9.92%	8.63%
134			26.70%	23.22%	20.19%	17.56%	15.27%	13.28%	11.54%	10.04%	8.73%



GSV Factors for Reversionary Bonuses											
Policy Term	10	11	12	13	14	15	16	17	18	19	20
Policy Term (in months) → Policy Month  ↓	120	132	144	156	168	180	192	204	216	228	240
135			27.01%	23.49%	20.43%	17.76%	15.45%	13.43%	11.68%	10.16%	8.83%
136			27.33%	23.77%	20.67%	17.97%	15.63%	13.59%	11.82%	10.27%	8.93%
137			27.65%	24.04%	20.91%	18.18%	15.81%	13.75%	11.95%	10.40%	9.04%
138			27.98%	24.33%	21.15%	18.39%	15.99%	13.91%	12.09%	10.52%	9.15%
139			28.30%	24.61%	21.40%	18.61%	16.18%	14.07%	12.24%	10.64%	9.25%
140			28.63%	24.90%	21.65%	18.83%	16.37%	14.24%	12.38%	10.76%	9.36%
141			28.97%	25.19%	21.91%	19.05%	16.56%	14.40%	12.52%	10.89%	9.47%
142			29.31%	25.49%	22.16%	19.27%	16.76%	14.57%	12.67%	11.02%	9.58%
143			29.65%	25.78%	22.42%	19.50%	16.95%	14.74%	12.82%	11.15%	9.69%
144			30.00%	26.09%	22.68%	19.73%	17.15%	14.92%	12.97%	11.28%	9.81%
145				26.39%	22.95%	19.96%	17.35%	15.09%	13.12%	11.41%	9.92%
146				26.70%	23.22%	20.19%	17.56%	15.27%	13.28%	11.54%	10.04%
147				27.01%	23.49%	20.43%	17.76%	15.45%	13.43%	11.68%	10.16%
148				27.33%	23.77%	20.67%	17.97%	15.63%	13.59%	11.82%	10.27%
149				27.65%	24.04%	20.91%	18.18%	15.81%	13.75%	11.95%	10.40%
150				27.98%	24.33%	21.15%	18.39%	15.99%	13.91%	12.09%	10.52%
151				28.30%	24.61%	21.40%	18.61%	16.18%	14.07%	12.24%	10.64%
152				28.63%	24.90%	21.65%	18.83%	16.37%	14.24%	12.38%	10.76%
153				28.97%	25.19%	21.91%	19.05%	16.56%	14.40%	12.52%	10.89%
154				29.31%	25.49%	22.16%	19.27%	16.76%	14.57%	12.67%	11.02%
155				29.65%	25.78%	22.42%	19.50%	16.95%	14.74%	12.82%	11.15%
156				30.00%	26.09%	22.68%	19.73%	17.15%	14.92%	12.97%	11.28%
157					26.39%	22.95%	19.96%	17.35%	15.09%	13.12%	11.41%
158					26.70%	23.22%	20.19%	17.56%	15.27%	13.28%	11.54%
159					27.01%	23.49%	20.43%	17.76%	15.45%	13.43%	11.68%
160					27.33%	23.77%	20.67%	17.97%	15.63%	13.59%	11.82%
161					27.65%	24.04%	20.91%	18.18%	15.81%	13.75%	11.95%
162					27.98%	24.33%	21.15%	18.39%	15.99%	13.91%	12.09%
163					28.30%	24.61%	21.40%	18.61%	16.18%	14.07%	12.24%
164					28.63%	24.90%	21.65%	18.83%	16.37%	14.24%	12.38%
165					28.97%	25.19%	21.91%	19.05%	16.56%	14.40%	12.52%
166					29.31%	25.49%	22.16%	19.27%	16.76%	14.57%	12.67%
167					29.65%	25.78%	22.42%	19.50%	16.95%	14.74%	12.82%
168					30.00%	26.09%	22.68%	19.73%	17.15%	14.92%	12.97%



GSV Factors for Reversionary Bonuses											
Policy Term	10	11	12	13	14	15	16	17	18	19	20
Policy Term (in months) → Policy Month  ↓	120	132	144	156	168	180	192	204	216	228	240
169						26.39%	22.95%	19.96%	17.35%	15.09%	13.12%
170						26.70%	23.22%	20.19%	17.56%	15.27%	13.28%
171						27.01%	23.49%	20.43%	17.76%	15.45%	13.43%
172						27.33%	23.77%	20.67%	17.97%	15.63%	13.59%
173						27.65%	24.04%	20.91%	18.18%	15.81%	13.75%
174						27.98%	24.33%	21.15%	18.39%	15.99%	13.91%
175						28.30%	24.61%	21.40%	18.61%	16.18%	14.07%
176						28.63%	24.90%	21.65%	18.83%	16.37%	14.24%
177						28.97%	25.19%	21.91%	19.05%	16.56%	14.40%
178						29.31%	25.49%	22.16%	19.27%	16.76%	14.57%
179						29.65%	25.78%	22.42%	19.50%	16.95%	14.74%
180						30.00%	26.09%	22.68%	19.73%	17.15%	14.92%
181							26.39%	22.95%	19.96%	17.35%	15.09%
182							26.70%	23.22%	20.19%	17.56%	15.27%
183							27.01%	23.49%	20.43%	17.76%	15.45%
184							27.33%	23.77%	20.67%	17.97%	15.63%
185							27.65%	24.04%	20.91%	18.18%	15.81%
186							27.98%	24.33%	21.15%	18.39%	15.99%
187							28.30%	24.61%	21.40%	18.61%	16.18%
188							28.63%	24.90%	21.65%	18.83%	16.37%
189							28.97%	25.19%	21.91%	19.05%	16.56%
190							29.31%	25.49%	22.16%	19.27%	16.76%
191							29.65%	25.78%	22.42%	19.50%	16.95%
192							30.00%	26.09%	22.68%	19.73%	17.15%
193								26.39%	22.95%	19.96%	17.35%
194								26.70%	23.22%	20.19%	17.56%
195								27.01%	23.49%	20.43%	17.76%
196								27.33%	23.77%	20.67%	17.97%
197								27.65%	24.04%	20.91%	18.18%
198								27.98%	24.33%	21.15%	18.39%
199								28.30%	24.61%	21.40%	18.61%
200								28.63%	24.90%	21.65%	18.83%
201								28.97%	25.19%	21.91%	19.05%
202								29.31%	25.49%	22.16%	19.27%



GSV Factors for Reversionary Bonuses											
Policy Term	10	11	12	13	14	15	16	17	18	19	20
Policy Term (in months) → Policy Month ↓	120	132	144	156	168	180	192	204	216	228	240
203								29.65%	25.78%	22.42%	19.50%
204								30.00%	26.09%	22.68%	19.73%
205									26.39%	22.95%	19.96%
206									26.70%	23.22%	20.19%
207									27.01%	23.49%	20.43%
208									27.33%	23.77%	20.67%
209									27.65%	24.04%	20.91%
210									27.98%	24.33%	21.15%
211									28.30%	24.61%	21.40%
212									28.63%	24.90%	21.65%
213									28.97%	25.19%	21.91%
214									29.31%	25.49%	22.16%
215									29.65%	25.78%	22.42%
216									30.00%	26.09%	22.68%
217										26.39%	22.95%
218										26.70%	23.22%
219										27.01%	23.49%
220										27.33%	23.77%
221										27.65%	24.04%
222										27.98%	24.33%
223										28.30%	24.61%
224										28.63%	24.90%
225										28.97%	25.19%
226										29.31%	25.49%
227										29.65%	25.78%
228										30.00%	26.09%
229											26.39%
230											26.70%
231											27.01%
232											27.33%
233											27.65%
234											27.98%
235											28.30%
236											28.63%



	GSV Factors for Reversionary Bonuses												
Policy Term	10	11	12	13	14	15	16	17	18	19	20		
Policy Term													
(in months) $\rightarrow$	120	132	144	156	168	180	192	204	216	228	240		
Policy Month	120	152	144	150	108	180	192	204	210	220	240		
<b>\</b>													
237											28.97%		
238											29.31%		
239											29.65%		
240											30.00%		