

<b>Product name</b>	<b>Guaranteed Goal Plan</b>
<b>UIN</b>	<b>117N131V05</b>

<b>GSV Factors as % of Accrued Guaranteed Addition and Wealth Addition</b>								
<b>Policy Term</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>12</b>	<b>15</b>	<b>20</b>	<b>25</b>	<b>30</b>
<b>Policy Term (In Months)</b>	<b>60</b>	<b>84</b>	<b>120</b>	<b>144</b>	<b>180</b>	<b>240</b>	<b>300</b>	<b>360</b>
<b>Policy Month of Surrender↓</b>								
<12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	19.93%	16.18%	11.83%	9.60%	7.02%	4.17%	2.47%	1.47%
14	20.11%	16.32%	11.93%	9.69%	7.08%	4.20%	2.49%	1.48%
15	20.28%	16.46%	12.04%	9.77%	7.14%	4.24%	2.52%	1.49%
16	20.46%	16.61%	12.14%	9.86%	7.21%	4.28%	2.54%	1.51%
17	20.64%	16.75%	12.25%	9.94%	7.27%	4.31%	2.56%	1.52%
18	20.82%	16.90%	12.36%	10.03%	7.33%	4.35%	2.58%	1.53%
19	21.00%	17.05%	12.46%	10.12%	7.40%	4.39%	2.61%	1.55%
20	21.19%	17.19%	12.57%	10.20%	7.46%	4.43%	2.63%	1.56%
21	21.37%	17.35%	12.68%	10.29%	7.53%	4.47%	2.65%	1.57%
22	21.56%	17.50%	12.79%	10.38%	7.59%	4.51%	2.67%	1.59%
23	21.75%	17.65%	12.91%	10.47%	7.66%	4.54%	2.70%	1.60%
24	21.94%	17.80%	13.02%	10.57%	7.73%	4.58%	2.72%	1.61%
25	22.13%	17.96%	13.13%	10.66%	7.79%	4.62%	2.74%	1.63%
26	22.32%	18.12%	13.25%	10.75%	7.86%	4.67%	2.77%	1.64%
27	22.52%	18.27%	13.36%	10.84%	7.93%	4.71%	2.79%	1.66%
28	22.71%	18.43%	13.48%	10.94%	8.00%	4.75%	2.82%	1.67%
29	22.91%	18.59%	13.60%	11.04%	8.07%	4.79%	2.84%	1.69%
30	23.11%	18.76%	13.72%	11.13%	8.14%	4.83%	2.87%	1.70%
31	23.31%	18.92%	13.83%	11.23%	8.21%	4.87%	2.89%	1.72%
32	23.52%	19.09%	13.96%	11.33%	8.28%	4.91%	2.92%	1.73%
33	23.72%	19.25%	14.08%	11.43%	8.35%	4.96%	2.94%	1.75%
34	23.93%	19.42%	14.20%	11.53%	8.43%	5.00%	2.97%	1.76%
35	24.14%	19.59%	14.32%	11.63%	8.50%	5.04%	2.99%	1.78%
36	24.35%	19.76%	14.45%	11.73%	8.58%	5.09%	3.02%	1.79%
37	24.56%	19.93%	14.58%	11.83%	8.65%	5.13%	3.05%	1.81%
38	24.78%	20.11%	14.70%	11.93%	8.73%	5.18%	3.07%	1.82%
39	24.99%	20.28%	14.83%	12.04%	8.80%	5.22%	3.10%	1.84%
40	25.21%	20.46%	14.96%	12.14%	8.88%	5.27%	3.13%	1.86%
41	25.43%	20.64%	15.09%	12.25%	8.96%	5.32%	3.15%	1.87%
42	25.65%	20.82%	15.22%	12.36%	9.03%	5.36%	3.18%	1.89%
43	25.88%	21.00%	15.36%	12.46%	9.11%	5.41%	3.21%	1.90%
44	26.10%	21.19%	15.49%	12.57%	9.19%	5.46%	3.24%	1.92%
45	26.33%	21.37%	15.63%	12.68%	9.27%	5.50%	3.27%	1.94%
46	26.56%	21.56%	15.76%	12.79%	9.35%	5.55%	3.29%	1.96%
47	26.79%	21.75%	15.90%	12.91%	9.44%	5.60%	3.32%	1.97%
48	27.03%	21.94%	16.04%	13.02%	9.52%	5.65%	3.35%	1.99%
49	27.26%	22.13%	16.18%	13.13%	9.60%	5.70%	3.38%	2.01%
50	27.50%	22.32%	16.32%	13.25%	9.69%	5.75%	3.41%	2.02%
51	27.74%	22.52%	16.46%	13.36%	9.77%	5.80%	3.44%	2.04%
52	27.98%	22.71%	16.61%	13.48%	9.86%	5.85%	3.47%	2.06%
53	28.23%	22.91%	16.75%	13.60%	9.94%	5.90%	3.50%	2.08%
54	28.47%	23.11%	16.90%	13.72%	10.03%	5.95%	3.53%	2.10%
55	28.72%	23.31%	17.05%	13.83%	10.12%	6.00%	3.56%	2.11%
56	28.97%	23.52%	17.19%	13.96%	10.20%	6.06%	3.59%	2.13%
57	29.23%	23.72%	17.35%	14.08%	10.29%	6.11%	3.63%	2.15%
58	29.48%	23.93%	17.50%	14.20%	10.38%	6.16%	3.66%	2.17%
59	29.74%	24.14%	17.65%	14.32%	10.47%	6.22%	3.69%	2.19%
60	30.00%	24.35%	17.80%	14.45%	10.57%	6.27%	3.72%	2.21%
61		24.56%	17.96%	14.58%	10.66%	6.32%	3.75%	2.23%
62		24.78%	18.12%	14.70%	10.75%	6.38%	3.79%	2.25%
63		24.99%	18.27%	14.83%	10.84%	6.44%	3.82%	2.27%

64		25.21%	18.43%	14.96%	10.94%	6.49%	3.85%	2.29%
65		25.43%	18.59%	15.09%	11.04%	6.55%	3.89%	2.31%
66		25.65%	18.76%	15.22%	11.13%	6.61%	3.92%	2.33%
67		25.88%	18.92%	15.36%	11.23%	6.66%	3.95%	2.35%
68		26.10%	19.09%	15.49%	11.33%	6.72%	3.99%	2.37%
69		26.33%	19.25%	15.63%	11.43%	6.78%	4.02%	2.39%
70		26.56%	19.42%	15.76%	11.53%	6.84%	4.06%	2.41%
71		26.79%	19.59%	15.90%	11.63%	6.90%	4.09%	2.43%
72		27.03%	19.76%	16.04%	11.73%	6.96%	4.13%	2.45%
73		27.26%	19.93%	16.18%	11.83%	7.02%	4.17%	2.47%
74		27.50%	20.11%	16.32%	11.93%	7.08%	4.20%	2.49%
75		27.74%	20.28%	16.46%	12.04%	7.14%	4.24%	2.52%
76		27.98%	20.46%	16.61%	12.14%	7.21%	4.28%	2.54%
77		28.23%	20.64%	16.75%	12.25%	7.27%	4.31%	2.56%
78		28.47%	20.82%	16.90%	12.36%	7.33%	4.35%	2.58%
79		28.72%	21.00%	17.05%	12.46%	7.40%	4.39%	2.61%
80		28.97%	21.19%	17.19%	12.57%	7.46%	4.43%	2.63%
81		29.23%	21.37%	17.35%	12.68%	7.53%	4.47%	2.65%
82		29.48%	21.56%	17.50%	12.79%	7.59%	4.51%	2.67%
83		29.74%	21.75%	17.65%	12.91%	7.66%	4.54%	2.70%
84		30.00%	21.94%	17.80%	13.02%	7.73%	4.58%	2.72%
85			22.13%	17.96%	13.13%	7.79%	4.62%	2.74%
86			22.32%	18.12%	13.25%	7.86%	4.67%	2.77%
87			22.52%	18.27%	13.36%	7.93%	4.71%	2.79%
88			22.71%	18.43%	13.48%	8.00%	4.75%	2.82%
89			22.91%	18.59%	13.60%	8.07%	4.79%	2.84%
90			23.11%	18.76%	13.72%	8.14%	4.83%	2.87%
91			23.31%	18.92%	13.83%	8.21%	4.87%	2.89%
92			23.52%	19.09%	13.96%	8.28%	4.91%	2.92%
93			23.72%	19.25%	14.08%	8.35%	4.96%	2.94%
94			23.93%	19.42%	14.20%	8.43%	5.00%	2.97%
95			24.14%	19.59%	14.32%	8.50%	5.04%	2.99%
96			24.35%	19.76%	14.45%	8.58%	5.09%	3.02%
97			24.56%	19.93%	14.58%	8.65%	5.13%	3.05%
98			24.78%	20.11%	14.70%	8.73%	5.18%	3.07%
99			24.99%	20.28%	14.83%	8.80%	5.22%	3.10%
100			25.21%	20.46%	14.96%	8.88%	5.27%	3.13%
101			25.43%	20.64%	15.09%	8.96%	5.32%	3.15%
102			25.65%	20.82%	15.22%	9.03%	5.36%	3.18%
103			25.88%	21.00%	15.36%	9.11%	5.41%	3.21%
104			26.10%	21.19%	15.49%	9.19%	5.46%	3.24%
105			26.33%	21.37%	15.63%	9.27%	5.50%	3.27%
106			26.56%	21.56%	15.76%	9.35%	5.55%	3.29%
107			26.79%	21.75%	15.90%	9.44%	5.60%	3.32%
108			27.03%	21.94%	16.04%	9.52%	5.65%	3.35%
109			27.26%	22.13%	16.18%	9.60%	5.70%	3.38%
110			27.50%	22.32%	16.32%	9.69%	5.75%	3.41%
111			27.74%	22.52%	16.46%	9.77%	5.80%	3.44%
112			27.98%	22.71%	16.61%	9.86%	5.85%	3.47%
113			28.23%	22.91%	16.75%	9.94%	5.90%	3.50%
114			28.47%	23.11%	16.90%	10.03%	5.95%	3.53%
115			28.72%	23.31%	17.05%	10.12%	6.00%	3.56%
116			28.97%	23.52%	17.19%	10.20%	6.06%	3.59%
117			29.23%	23.72%	17.35%	10.29%	6.11%	3.63%
118			29.48%	23.93%	17.50%	10.38%	6.16%	3.66%
119			29.74%	24.14%	17.65%	10.47%	6.22%	3.69%
120			30.00%	24.35%	17.80%	10.57%	6.27%	3.72%
121				24.56%	17.96%	10.66%	6.32%	3.75%
122				24.78%	18.12%	10.75%	6.38%	3.79%
123				24.99%	18.27%	10.84%	6.44%	3.82%
124				25.21%	18.43%	10.94%	6.49%	3.85%
125				25.43%	18.59%	11.04%	6.55%	3.89%
126				25.65%	18.76%	11.13%	6.61%	3.92%
127				25.88%	18.92%	11.23%	6.66%	3.95%

128				26.10%	19.09%	11.33%	6.72%	3.99%
129				26.33%	19.25%	11.43%	6.78%	4.02%
130				26.56%	19.42%	11.53%	6.84%	4.06%
131				26.79%	19.59%	11.63%	6.90%	4.09%
132				27.03%	19.76%	11.73%	6.96%	4.13%
133				27.26%	19.93%	11.83%	7.02%	4.17%
134				27.50%	20.11%	11.93%	7.08%	4.20%
135				27.74%	20.28%	12.04%	7.14%	4.24%
136				27.98%	20.46%	12.14%	7.21%	4.28%
137				28.23%	20.64%	12.25%	7.27%	4.31%
138				28.47%	20.82%	12.36%	7.33%	4.35%
139				28.72%	21.00%	12.46%	7.40%	4.39%
140				28.97%	21.19%	12.57%	7.46%	4.43%
141				29.23%	21.37%	12.68%	7.53%	4.47%
142				29.48%	21.56%	12.79%	7.59%	4.51%
143				29.74%	21.75%	12.91%	7.66%	4.54%
144				30.00%	21.94%	13.02%	7.73%	4.58%
145					22.13%	13.13%	7.79%	4.62%
146					22.32%	13.25%	7.86%	4.67%
147					22.52%	13.36%	7.93%	4.71%
148					22.71%	13.48%	8.00%	4.75%
149					22.91%	13.60%	8.07%	4.79%
150					23.11%	13.72%	8.14%	4.83%
151					23.31%	13.83%	8.21%	4.87%
152					23.52%	13.96%	8.28%	4.91%
153					23.72%	14.08%	8.35%	4.96%
154					23.93%	14.20%	8.43%	5.00%
155					24.14%	14.32%	8.50%	5.04%
156					24.35%	14.45%	8.58%	5.09%
157					24.56%	14.58%	8.65%	5.13%
158					24.78%	14.70%	8.73%	5.18%
159					24.99%	14.83%	8.80%	5.22%
160					25.21%	14.96%	8.88%	5.27%
161					25.43%	15.09%	8.96%	5.32%
162					25.65%	15.22%	9.03%	5.36%
163					25.88%	15.36%	9.11%	5.41%
164					26.10%	15.49%	9.19%	5.46%
165					26.33%	15.63%	9.27%	5.50%
166					26.56%	15.76%	9.35%	5.55%
167					26.79%	15.90%	9.44%	5.60%
168					27.03%	16.04%	9.52%	5.65%
169					27.26%	16.18%	9.60%	5.70%
170					27.50%	16.32%	9.69%	5.75%
171					27.74%	16.46%	9.77%	5.80%
172					27.98%	16.61%	9.86%	5.85%
173					28.23%	16.75%	9.94%	5.90%
174					28.47%	16.90%	10.03%	5.95%
175					28.72%	17.05%	10.12%	6.00%
176					28.97%	17.19%	10.20%	6.06%
177					29.23%	17.35%	10.29%	6.11%
178					29.48%	17.50%	10.38%	6.16%
179					29.74%	17.65%	10.47%	6.22%
180					30.00%	17.80%	10.57%	6.27%
181						17.96%	10.66%	6.32%
182						18.12%	10.75%	6.38%
183						18.27%	10.84%	6.44%
184						18.43%	10.94%	6.49%
185						18.59%	11.04%	6.55%
186						18.76%	11.13%	6.61%
187						18.92%	11.23%	6.66%
188						19.09%	11.33%	6.72%
189						19.25%	11.43%	6.78%
190						19.42%	11.53%	6.84%
191						19.59%	11.63%	6.90%



256							20.46%	12.14%
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258							20.82%	12.36%
259							21.00%	12.46%
260							21.19%	12.57%
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262							21.56%	12.79%
263							21.75%	12.91%
264							21.94%	13.02%
265							22.13%	13.13%
266							22.32%	13.25%
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295							28.72%	17.05%
296							28.97%	17.19%
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299							29.74%	17.65%
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