

Special Report

MPI Unlimited® Indexed Universal Life Insurance Policy

vs.

Traditional Retirement Accounts

(Historical Capital Market Assumptions)

Indexed Universal Life (IUL) structures and other permanent insurance products can vary considerably across insurance carriers and policyholders. This document in its current form examines a particular IUL insurance policy structure referred to as Maximum Premium Indexing (MPI®)—a leveraged product offered through Mutual of Omaha and sold by SunCor Financial, LLC (MPI Unlimited®). Given the virality of IUL insurance products in recent years, the unfounded claims made by certain folks that sell them, and the potential harm posed to unwitting investors, we've performed an in-depth analysis of the math behind MPI® as a service to investors and advisors. This publication will be updated on an ongoing basis with relevant analysis and information.

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TikTok. X (Twitter). Facebook. Today's information landscape is bizarre. Bad ideas are everywhere, and they muddle the perspectives of well-intentioned investors and advisors that are sincerely seeking the truth for themselves and their clients.

HonestMath.com is a passion project. Our founder is a finance professional with little patience for bad analysis, and frustration with the devastating impact that low-quality ideas continue to have on unwitting retail investors.

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Version History

This publication will be updated on an ongoing basis with relevant analysis and information. We will record the evolution of this document here.

1. January 27, 2023
2. February 14, 2023
 - Added 'Version History'
 - Added branding and formatting updates
 - Corrected or changed grammar, spelling, and text
3. March 5, 2023
 - Added Monte Carlo simulation
 - Corrected or changed grammar, spelling, and text
4. September 8, 2023
 - Added branding and formatting updates
 - Corrected or changed grammar, spelling, and text
5. September 11, 2023
 - Corrected or changed grammar, spelling, and text

“

We can start hanging pictures, dear. The friendly wrench salesman down the street cut me a heck of a deal

”

A wrench can drive a nail.*

*Results may vary and are dependent upon a number of factors, including user experience, user strength, and the heftiness, design, and manufacturing quality of the wrench. Using a wrench, or any other tool, for a purpose it is not designed could result in adverse consequences, including property damage or bodily injury. Alternatively, the user might consider a hammer—a specialized and time-tested tool designed specifically for driving nails.

A leveraged IUL can fund retirement.*

*Results may vary and are dependent upon a number of factors that are unknowable, uncontrollable, and subject to change at any time. Such factors include market performance, market volatility, policy loan interest rates, life insurance costs, and insurance carrier fees and expenses, among others. IUL policies also prohibit direct access to the cash value, penalize premature surrender, and expose investors to certain counterparty risks, regulatory risks, and the potential for policy lapse, which could have disastrous financial and taxation implications. Alternatively, an investor might consider an IRA, 401(k), or similar self-directed retirement savings vehicle—specialized and time-tested options designed specifically for retirement investing.

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Monte Carlo Simulation

Leveraged IUL vs. Roth IRA

Scenario Description

- 1.00% Investing Fees (Roth IRA)
- No 401(k) Employer Match
- Traditional Asset Allocation (Roth IRA): 60/40 Glidepath
- Fully Leveraged IUL (MPI® Strategy)*
- 30-yr Old Investor Retires at Age 60 | 30-yr Retirement
- \$400/mo. Investment | \$4,000/mo. Retirement (Infl. Adj.)

Methodology

Multivariate Monte Carlo simulation (Gaussian) of equity (U.S. large cap) and fixed income (U.S. corporate bonds) across 1,000 trials per cap rate/loan rate combo. Correlated asset class performance simulated using Cholesky decomposition. Model parameterized with capital market assumptions (mean, volatility, and correlation) published by J.P. Morgan.

Interpretation

The percentage shown represents the proportion of instances in which the leveraged IUL underperformed the traditional alternative, at the intersections of the respective cap rates and policy loan interest rates. The percentage indicates neither the degree to which the IUL under- or over-performed, nor the probability of policy lapse, but rather the frequency to which it failed to produce as much nominal wealth as the traditional alternative. Under "Distribution of Economics", we capture the degree to which the IUL "wins" or "loses" using a histogram at the policy loan interest rate and cap rate indicated.

Contrary to popular practice, we advise against the use of the term "probability" when it comes to simulating financial markets. We believe "probability" conveys a false sense of scientific rigor that's unwarranted in this context. Although using the Gaussian framework (normal distribution) to model investment returns is a common approach in institutional and academic settings, it is widely acknowledged that asset returns do not conform persistently to this model. Most notably, the normal distribution fails to account for extreme price movements (both positive and negative) observed empirically. Even if a fat-tailed probability distribution is used, the appropriate forward-looking parameters (mean, standard deviation, correlation coefficient, dividend yield) needed to calibrate the model remain unknowable. It is our view that these facts, together with the inherent complexities of IUL products, limit the feasibility of computing intellectually honest probability calculations.

Complexity and disclosures

IUL products are occasionally described as "simple" by those selling them. We strongly disagree. Having modeled the mechanics in detail, we can say with confidence that it is unreasonable to expect the average retail investor to fully appreciate the risk profile of these instruments. The number of variables involved and the sensitivity of the results to changes in these variables is difficult to overstate.

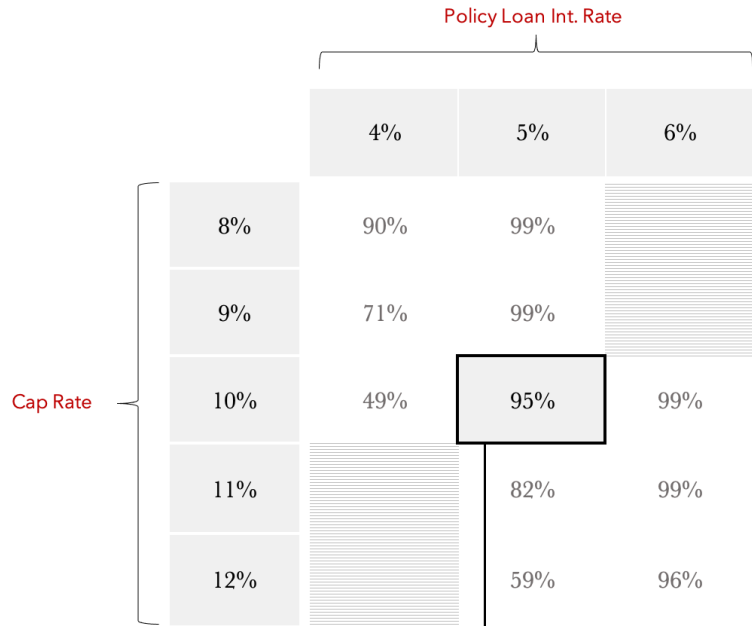
* Analysis is conditional upon the investor electing to borrow and maximally leverage their IUL across several decades. We make no claims as to the feasibility of this assumption. Notably, we're assuming no associated increases in insurance costs stemming from required jumps, if any, in the death benefit as leverage increases over time. An MPI spokesperson has indicated the resulting net effect of the changes to insurance charges in such instances are "minimal". We do not have sufficient information to verify that claim.

Capital Market Assumptions

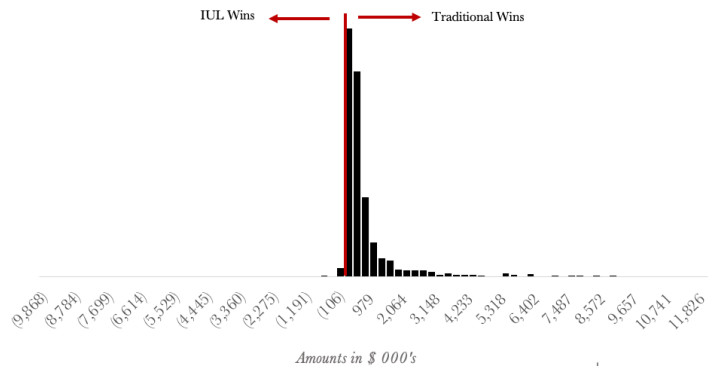
	Expected Return	St. Deviation
Stocks (U.S. Large Cap)	9.07%	16.13%
Bonds (U.S. Corporate)	4.45%	5.57%
Correlation Coefficient		0.19
Proportion of Stock Returns Attributable to Dividends		33.33%

IUL's Relative Rate of Underperformance

How frequently did the leveraged IUL underperform (produce less cumulative after-tax retirement income and ending wealth) relative to a Roth IRA, across the following index credit caps and policy loan interest rates?



Distribution of Economics



Summary of Cash Outlay

MIP Scenario	
Total Premiums Paid	768,000
- Premiums Paid From Cash Value	(144,000)
- Premiums Paid From Index Loans	(480,000)
After-Tax Cash Outlay	144,000
Marginal Tax Rate Divisor	0.7800
Taxable Cash Outlay	184,615
Traditional Approach	
Cost of Term Life Insurance	5,400
Total Roth IRA Contributions	82,440
After-Tax Cash Outlay	87,840
Marginal Tax Rate Divisor	0.7800
Pre-Tax Cash Outlay	112,615
Total 401(k) Contributions	144,000
- Employer Match	(72,000)
Taxable Cash Outlay	184,615

These numbers should match to ensure the cash outlay (including taxes specific to the tax outlay) between both scenarios is identical, facilitating an "apples-to-apples" comparison.

MPI Indexed Universal Life vs. 401(k) & Roth IRA

(All amounts in dollars)

MPI® Unlimited - With Leveraged Premiums Until Retirement							
End of Policy Year	Accumulation Value	Less Loans Outstanding	Less Surrender Charge	Surrender Value	Insurance Face Value	Death Benefit	
1	4,386	-	(3,155)	1,230	137,195	141,581	
5	45,273	(20,533)	(2,195)	22,545	137,195	161,935	
10	173,365	(110,413)	(1,098)	61,855	137,195	200,147	
15	338,412	(242,844)	-	95,568	137,195	232,763	
20	592,024	(404,543)	-	187,481	137,195	324,676	
25	939,913	(601,976)	-	337,937	137,195	475,132	
30	1,499,877	(843,041)	-	656,836	137,195	794,031	
35	2,142,835	(1,373,828)	-	769,007	137,195	906,202	
40	2,638,093	(2,057,770)	-	580,323	137,195	717,518	*
45	3,856,757	(2,932,446)	-	924,311	137,195	1,061,506	
50	5,089,960	(4,044,128)	-	1,045,831	137,195	1,183,026	
55	7,421,121	(5,449,742)	-	1,971,379	137,195	2,108,574	
60	9,963,427	(7,219,269)	-	2,744,158	137,195	2,881,353	

After-Tax Income Received During Retirement	2,434,085
Ending Accumulation Value	9,963,427
Loans Outstanding (Incl. Accrued Interest)	(7,219,269)
Specified Value of Death Benefit	137,195
Total Nominal Retirement Wealth	5,315,438

Sources & Uses of Funds	
Premiums Paid (Regular)	288,000
Premiums Paid (Loans)	480,000
Interest Credits	9,503,032
- Premiums Paid From Cash Value	(144,000)
- Cost of Insurance	(125,609)
- Expense Charges	(14,115)
- Premium Charges	(25,882)
Accumulation Value	9,963,427
- Outstanding Loans (Premium Financing)	(480,000)
- Outstanding Loans (Living Expenses)	(2,434,085)
- Accrued Interest	(4,305,184)
Surrender Value (Minimum of Zero)	2,744,158
+ Policy Specified Value	137,195
Total Death Benefit	2,881,353
+ Retirement Income	2,434,085
Total Nominal Retirement Wealth	5,315,438

Traditional Retirement Account(s)						
End of Policy Year	401(k) Balance	Roth IRA Balance	401(k) Tax Liability	Net Cash Value	Term Ins. Coverage	Total Net Cash Value
1	5,134	2,939	(1,129)	6,943	137,195	144,138
5	29,133	16,679	(6,409)	39,403	137,195	176,598
10	72,187	41,327	(15,881)	97,633	137,195	234,828
15	96,535	55,266	(21,238)	130,563	137,195	267,758
20	206,220	118,061	(45,368)	278,912	137,195	416,107
25	456,895	261,573	(100,517)	617,951	137,195	755,146
30	914,899	523,780	(201,278)	1,237,401	137,195	1,374,596
35	1,214,597	1,043,556	(267,211)	1,990,941	-	1,990,941
40	1,030,681	1,246,371	(226,750)	2,050,303	-	2,050,303
45	949,409	1,866,051	(208,870)	2,606,590	-	2,606,590
50	476,167	2,232,738	(104,757)	2,604,148	-	2,604,148
55	10,928	3,445,026	(2,404)	3,453,550	-	3,453,550
60	-	4,053,197	-	4,053,197	-	4,053,197

After-Tax Income Received During Retirement	2,434,085
Ending Retirement Account Value	4,053,197

Total Nominal Retirement Wealth	6,487,281
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Sources & Uses of Funds	
401(k) Contributions	72,000
401(k) Employer Match	72,000
Roth IRA Contributions	82,440
Investment Earnings	7,267,837
- Income Taxes	(544,485)
- Fees and Expenses	(462,510)
- Living Expenses	(2,434,085)
Pre-Tax Account Value	4,053,197
- Deferred Taxes	-
After-Tax Account Value	4,053,197
+ Retirement Income	2,434,085
Total Nominal Retirement Wealth	6,487,281

\$1,171,844

Nominal Advantage of Using Traditional Retirement Accounts

Modeling Assumptions

Policy Details

Specified Death Benefit	137,195	dollars
Monthly Premium Payment	400	dollars / mo
Use MPI's Maximum Leverage Approach?	Yes	
Divisor For Net Amount at Risk	1.00165200	

Costs & Expenses

Premium Charge	3.37%	per premium payment
Expense Charge (Variable Component)	0.0700	per \$1,000 Initial Death Benefit / mo
Expense Charge (Fixed Component)	10.00	/ mo
Index Loan Interest Rate	4.00%	/ yr
Insurance Cost as % of Maximum Allowable	60.00%	of guaranteed maximum schedule

Index Crediting

Minimum (Floor)	0%	yr / per segment
Maximum (Cap)	10.00%	yr / per segment
Participation Rate	100%	

Capital Market Assumptions

HISTORICAL STOCK AND BOND RETURNS
(1963 - 2022)
Source: Robert Shiller, Yale University
<http://www.econ.yale.edu/~shiller/data.htm>

Personal Assumptions

Marginal Tax Rate	22.00%	/ yr
Taxable Income	80,000	/ yr
Retire After Policy Year	30	
After-Tax Retirement Income	5,000	/ mo
Annual Growth in Retirement Income	2.000%	
Cost of Term Life Insurance	15	/ mo
Term Life Coverage Through Policy Year	30	

Portfolio Allocation (Traditional Retirement Accounts)

	Policy Age	Investor Age	Stocks	Bonds
Allocation	15	30 to 45	100.00%	0.00%
Allocation	20	45 to 50	80.00%	20.00%
Allocation	30	50 to 60	70.00%	30.00%
Thereafter	31+	60+	60.00%	40.00%

Retirement Accounts

Roth IRA (Recurring Fees)	0.500%	/ yr
401(k) (Recurring Fees)	0.500%	/ yr
401(k) Employer Match	3.00%	

Maximum Insurance Cost

Pursuant to schedule included in in-force policy

Policy Year	Insurance Cost (Per \$1,000 / mo)
1	0.0542
2	0.0617
3	0.0700
4	0.0767
5	0.0825
6	0.0850
7	0.0858
8	0.0867
9	0.0867
10	0.0867
11	0.0875
12	0.0892
13	0.0925
14	0.0975
15	0.1033
16	0.1108
17	0.1208
18	0.1333
19	0.1483
20	0.1667
21	0.1867
22	0.2058
23	0.2250
24	0.2433
25	0.2633
26	0.2842
27	0.3083
28	0.3375
29	0.3700
30	0.4075
31	0.4475
32	0.4917
33	0.5392
34	0.5900
35	0.6467
36	0.7125
37	0.7892
38	0.8800
39	0.9867
40	1.1108
41	1.2550
42	1.4208
43	1.6108
44	1.8317
45	2.0925
46	2.4067
47	2.7775
48	3.1733
49	3.5833
50	4.0542
51	4.7033
52	5.4492
53	6.1892
54	7.0383
55	8.0067
56	9.0742
57	10.2283
58	11.4692
59	12.8117
60	14.2142

Surrender Charges

Pursuant to schedule included in in-force policy

Policy Year	Surrender (Per \$1,000 / mo)
1	23.00
2	21.00
3	19.00
4	17.00
5	16.00
6	14.00
7	12.00
8	11.00
9	10.00
10	8.00
11	6.00
12	5.00
13	3.00
14	1.00

Premium Financing

Pattern of growing contributions consistent with marketing materials

Policy Year	Policy Month	New Financing
1	1	
2	13	-
3	25	4,800
4	37	4,800
5	49	9,600
6	61	9,600
7	73	14,400
8	85	14,400
9	97	19,200
10	109	19,200
11	121	19,200
12	133	19,200
13	145	19,200
14	157	19,200
15	169	19,200
16	181	19,200
17	193	19,200
18	205	19,200
19	217	19,200
20	229	19,200
21	241	19,200
22	253	19,200
23	265	19,200
24	277	19,200
25	289	19,200
26	301	19,200
27	313	19,200
28	325	19,200
29	337	19,200
30	349	19,200
31	361	
32	373	
33	385	
34	397	
35	409	
36	421	
37	433	
38	445	
39	457	
40	469	
41	481	
42	493	
43	505	
44	517	
45	529	
46	541	
47	553	
48	565	
49	577	
50	589	
51	601	
52	613	
53	625	
54	637	
55	649	
56	661	
57	673	
58	685	
59	697	
60	709	

Periodicity

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Historical Returns

Source: Robert Shiller's data set

S&P 500

10-yr US TSY
(Const Maturity)

Retirement Portfolio

Traditional Approach

IUL Crediting Rate

Interest credits are applied to the respective segments, pursuant to the 12-month point-to-point method in policy documents.

t	Month			Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Date YYYY.MM	S&P 500			10-yr US TSY (Const Maturity)			Retirement Portfolio			IUL Crediting Rate		
	≡	≡	≡						Return	Dividend Return	Total Return	Return	Dividend Return	Total Return	Portfolio Return	Stock Alloc	Bond Alloc	Price Return	x Participation Rate	Credit Amount
0	0	1	1	0.08	1	-	1962.12	62.64												
1	1	2	1	0.17	2	-	1963.01	65.06	2.14	3.86%	0.28%	4.15%	-0.42%	4.15%	100%	0%				
2	2	3	1	0.25	3	-	1963.02	65.92	2.14	1.32%	0.27%	1.60%	0.24%	1.60%	100%	0%				
3	3	4	1	0.33	4	-	1963.03	65.67	2.15	-0.38%	0.27%	-0.11%	0.00%	-0.11%	100%	0%				
4	4	5	1	0.42	5	-	1963.04	68.76	2.17	4.71%	0.27%	4.98%	0.66%	4.98%	100%	0%				
5	5	6	1	0.50	6	-	1963.05	70.14	2.18	2.01%	0.26%	2.27%	-0.16%	2.27%	100%	0%				
6	6	7	1	0.58	7	-	1963.06	70.11	2.20	-0.04%	0.26%	0.22%	0.09%	0.22%	100%	0%				
7	7	8	1	0.67	8	-	1963.07	69.07	2.20	-1.48%	0.26%	-1.22%	0.50%	-1.22%	100%	0%				
8	8	9	1	0.75	9	-	1963.08	70.98	2.21	2.77%	0.27%	3.03%	-0.32%	3.03%	100%	0%				
9	9	10	1	0.83	10	-	1963.09	72.85	2.21	2.63%	0.26%	2.89%	0.10%	2.89%	100%	0%				
10	10	11	1	0.92	11	-	1963.10	73.03	2.23	0.25%	0.26%	0.50%	0.26%	0.50%	100%	0%				
11	11	12	1	1.00	12	1	1963.11	72.62	2.26	-0.56%	0.26%	-0.30%	0.26%	-0.30%	100%	0%				
12	12	13	2	1.08	1	2	1963.12	74.17	2.28	2.13%	0.26%	2.40%	0.02%	2.40%	100%	0%	18.41%	18.41%	10.00%	
13	13	14	2	1.17	2	3	1964.01	76.45	2.30	3.07%	0.26%	3.33%	0.51%	3.33%	100%	0%	17.51%	17.51%	10.00%	
14	14	15	2	1.25	3	4	1964.02	77.39	2.31	1.23%	0.25%	1.48%	-0.22%	1.48%	100%	0%	17.40%	17.40%	10.00%	
15	15	16	2	1.33	4	5	1964.03	78.80	2.33	1.82%	0.25%	2.07%	0.27%	2.07%	100%	0%	19.99%	19.99%	10.00%	
16	16	17	2	1.42	5	6	1964.04	79.94	2.35	1.45%	0.25%	1.69%	0.60%	1.69%	100%	0%	16.26%	16.26%	10.00%	
17	17	18	2	1.50	6	7	1964.05	80.72	2.36	0.98%	0.25%	1.22%	0.59%	1.22%	100%	0%	15.08%	15.08%	10.00%	
18	18	19	2	1.58	7	8	1964.06	80.24	2.38	-0.59%	0.25%	-0.35%	0.19%	-0.35%	100%	0%	14.45%	14.45%	10.00%	
19	19	20	2	1.67	8	9	1964.07	83.22	2.40	3.71%	0.25%	3.96%	0.35%	3.96%	100%	0%	20.49%	20.49%	10.00%	
20	20	21	2	1.75	9	10	1964.08	82.00	2.42	-1.47%	0.24%	-1.22%	0.27%	-1.22%	100%	0%	15.53%	15.53%	10.00%	
21	21	22	2	1.83	10	11	1964.09	83.41	2.44	1.72%	0.25%	1.97%	0.43%	1.97%	100%	0%	14.50%	14.50%	10.00%	
22	22	23	2	1.92	11	12	1964.10	84.85	2.46	1.73%	0.25%	1.97%	0.67%	1.97%	100%	0%	16.19%	16.19%	10.00%	
23	23	24	2	2.00	12	1	1964.11	85.44	2.48	0.70%	0.24%	0.94%	0.10%	0.94%	100%	0%	17.65%	17.65%	10.00%	
24	24	25	3	2.08	1	2	1964.12	83.96	2.50	-1.73%	0.24%	-1.49%	0.27%	-1.49%	100%	0%	13.20%	13.20%	10.00%	
25	25	26	3	2.17	2	3	1965.01	86.12	2.52	2.57%	0.25%	2.82%	0.19%	2.82%	100%	0%	12.65%	12.65%	10.00%	
26	26	27	3	2.25	3	4	1965.02	86.75	2.53	0.73%	0.25%	0.98%	0.35%	0.98%	100%	0%	12.09%	12.09%	10.00%	
27	27	28	3	2.33	4	5	1965.03	86.83	2.55	0.09%	0.24%	0.34%	0.43%	0.34%	100%	0%	10.19%	10.19%	10.00%	
28	28	29	3	2.42	5	6	1965.04	87.97	2.57	1.31%	0.25%	1.56%	0.27%	1.56%	100%	0%	10.05%	10.05%	10.00%	
29	29	30	3	2.50	6	7	1965.05	89.28	2.59	1.49%	0.25%	1.73%	0.35%	1.73%	100%	0%	10.60%	10.60%	10.00%	
30	30	31	3	2.58	7	8	1965.06	83.04	2.61	-4.75%	0.24%	-4.51%	0.43%	-4.51%	100%	0%	5.98%	5.98%	5.98%	
31	31	32	3	2.67	8	9	1965.07	84.91	2.63	-0.15%	0.26%	0.10%	-0.05%	0.10%	100%	0%	2.03%	2.03%	2.03%	
32	32	33	3	2.75	9	10	1965.08	86.49	2.64	1.86%	0.26%	2.12%	0.03%	2.12%	100%	0%	5.48%	5.48%	5.48%	
33	33	34	3	2.83	10	11	1965.09	89.38	2.66	3.34%	0.26%	3.60%	-0.13%	3.60%	100%	0%	7.16%	7.16%	7.16%	
34	34	35	3	2.92	11	12	1965.10	91.39	2.68	2.25%	0.25%	2.50%	-0.44%	2.50%	100%	0%	7.71%	7.71%	7.71%	
35	35	36	3	3.00	12	1	1965.11	92.15	2.70	0.83%	0.25%	1.08%	0.00%	1.08%	100%	0%	7.85%	7.85%	7.85%	
36	36	37	4	3.08	1	2	1965.12	91.73	2.72	-0.46%	0.25%	-0.21%	0.46%	-0.21%	100%	0%	9.25%	9.25%	9.25%	
37	37	38	4	3.17	2	3	1966.01	93.32	2.74	1.73%	0.25%	1.98%	-1.35%	1.98%	100%	0%	8.36%	8.36%	8.36%	
38	38	39	4	3.25	3	4	1966.02	92.69	2.76	-0.68%	0.25%	-0.43%	0.09%	-0.43%	100%	0%	6.85%	6.85%	6.85%	
39	39	40	4	3.33	4	5	1966.03	88.08	2.78	-4.11%	0.25%	-3.86%	1.35%	-3.86%	100%	0%	2.36%	2.36%	2.36%	
40	40	41	4	3.42	5	6	1966.04	91.60	2.80	3.06%	0.26%	3.32%	0.16%	3.32%	100%	0%	4.13%	4.13%	4.13%	
41	41	42	4	3.50	6	7	1966.05	86.78	2.81	-5.26%	0.26%	-5.01%	0.16%	-5.01%	100%	0%	-2.80%	-2.80%	0.00%	
42	42	43	4	3.58	7	8	1966.06	86.06	2.83	-0.83%	0.27%	-0.56%	-1.24%	-0.56%	100%	0%	1.20%	1.20%	1.20%	
43	43	44	4	3.67	8	9	1966.07	85.84	2.85	-0.26%	0.28%	0.02%	-1.13%	0.02%	100%	0%	1.10%	1.10%	1.10%	
44	44	45	4	3.75	9	10	1966.08	80.65	2.87	-6.05%	0.28%	-5.77%	0.74%	-5.77%	100%	0%	-6.75%	-6.75%	0.00%	
45	45	46	4	3.83	10	11	1966.09	77.81	2.89	-3.52%	0.30%	-3.22%	1.76%	-3.22%	100%	0%	-12.94%	-12.94%	0.00%	
46	46	47	4	3.92	11	12	1966.10	77.13	2.88	-0.87%	0.31%	-0.57%	-0.74%	-0.57%	100%	0%	-15.60%	-15.60%	0.00%	
47	47	48	4	4.00	12	1	1966.11	80.99	2.88	5.00%	0.31%	5.32%	-2.95%	5.32%	100%	0%	-12.11%	-12.11%	0.00%	
48	48	49	5	4.08	1	2	1966.12	81.33	2.87	0.42%	0.30%	0.72%	2.47%	0.72%	100%	0%	-11.34%	-11.34%	0.00%	
49	49	50	5	4.17	2	3	1967.01	84.45	2.88	3.84%	0.30%	4.13%	-0.02%	4.13%	100%	0%	-9.50%	-9.50%	0.00%	
50	50	51	5	4.25	3	4	1967.02	87.36	2.89	3.45%	0.29%	3.73%	1.10%	3.73%	100%	0%	-5.75%	-5.75%	0.00%	
51	51	52	5	4.33	4	5	1967.03	89.42	2.90	2.36%	0.28%	2.63%	-0.02%	2.63%	100%	0%	0.61%	0.61%	0.61%	
52	52	53	5	4.42	5	6	1967.04	90.96	2.90	1.72%	0.27%	1.99%	-1.66%	1.99%	100%	0%	-0.70%	-0.70%	0.00%	
53	53	54	5	4.50	6	7	1967.05	92.59	2.90	1.79%	0.27%	2.06%	-0.92%	2.06%	100%	0%	6.70%	6.70%	6.70%	
54	54	55	5	4.58	7	8	1967.06	91.43	2.90	-1.25%	0.26%	-0.99%	-0.67%	-0.99%	100%	0%	6.24%	6.24%	6.24%	
55	55	56	5	4.67	8	9	1967.07	93.01	2.91	1.73%	0.26%	1.99%	-0.49%	1.99%	100%	0%	8.35%	8.35%	8.35%	
56	56	57	5	4.75	9	10	1967.08	94.49	2.91	1.59%	0.26%	1.85%	0.29%	1.85%	100%	0%	17.16%	17.16%	10.00%	
57	57	58	5	4.83	10	11	1967.09	95.81	2.92	1.40%	0.26%	1.65%	-0.93%	1.65%	100%	0%	23.13%	23.13%	10.00%	
58	58	59	5	4.92	11	12	1967.10	95.66	2.92	-0.16%	0.25%	0.10%	-1.58%	0.10%	100%	0%	24.02%	24.02%	10.00%	
59	59	60	5	5.00	12	1	1967.11	92.66	2.92	-3.14%	0.25%	-2.88%	0.86%	-2.88%	100%	0%	14.41%	14.41%	10.00%	
60	60	61	6	5.08	1	2	1967.12	95.30	2.92	2.85%	0.26%	3.11%	1.77%	3.11%	100%	0%	17.18%	17.18%	10.00%	
61	61	62	6	5.17	2	3	1968.01	95.04	2.93	-0.27%	0.26%	-0.02%	0.23%	-0.02%	100%	0%	12.54%	12.54%	10.00%	
62	62	63	6	5.25	3	4	1968.02	90.75	2.94	-4.51%	0.26%	-4.26%	-0.90%	-4.26%	100%	0%	3.88%	3.88%	3.88%	
63	63	64	6	5.33	4	5	1968.03	89.09	2.95	-1.83%	0.27%	-1.56%	1.24%	-1.56%	100%	0%	-0.37%	-0.37%	0.00%	
64	64	65	6	5.42	5	6	1968.04	95.67	2.96	7.39%	0.28%	7.66%	-1.26%	7.66%	100%	0%	5.18%	5.18%	5.18%	
65	65	66	6	5.50	6	7	1968.05	97.87	2.98	2.30%	0.26%	2.56%	1.62%	2.56%	100%	0%	5.70%	5.70%	5.70%	
66	66	67	6	5.58	7	8	1968.06	100.50	2.99	2.69%	0.25%	2.94%	2.16%	2.94%	100%	0%	9.92%	9.92%	9.92%	
67	67	68	6	5.67	8	9	1968.07	100.30	3.00	-0.20%										

Periodicity

Historical Returns

Retirement Portfolio

IUL Crediting Rate

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Source: Robert Shiller's data set

S&P 500

10-yr US TSY
(Const Maturity)

Traditional Approach

Interest credits are applied to the respective segments, pursuant to the 12-month point-to-point method in policy documents.

t	Month	Month	Policy	Year-End	Segment	Segment	Date	S&P 500			10-yr US TSY		Retirement Portfolio			IUL Crediting Rate			
								YYYY-MM	Index	Dividend	Price	Dividend	Total	Total	Portfolio	Stock	Bond	Price	x Participation
	Begin	End	Year	Fraction	Paid	Accrues		Return	Return	Return	Return	Return	Alloc	Alloc	Alloc	Return	Rate	Amount	
72	72	73	7	6.08	1	2	1968.12	106.50	3.07	1.04%	0.24%	1.29%	0.43%	1.29%	100%	0%	11.75%	11.75%	10.00%
73	73	74	7	6.17	2	3	1969.01	102.00	3.08	-4.23%	0.24%	-3.98%	-0.61%	-3.98%	100%	0%	7.32%	7.32%	7.32%
74	74	75	7	6.25	3	4	1969.02	101.50	3.09	-0.49%	0.25%	-0.24%	-0.29%	-0.24%	100%	0%	11.83%	11.85%	10.00%
75	75	76	7	6.33	4	5	1969.03	99.30	3.10	-2.17%	0.25%	-1.91%	1.49%	-1.91%	100%	0%	11.46%	11.46%	10.00%
76	76	77	7	6.42	5	6	1969.04	101.30	3.11	2.01%	0.26%	2.28%	-0.59%	2.28%	100%	0%	5.88%	5.88%	5.88%
77	77	78	7	6.50	6	7	1969.05	104.60	3.12	3.26%	0.26%	3.51%	-1.29%	3.51%	100%	0%	6.88%	6.88%	6.88%
78	78	79	7	6.58	7	8	1969.06	99.14	3.13	-5.22%	0.25%	-4.97%	-0.54%	-4.97%	100%	0%	-1.35%	-1.35%	0.00%
79	79	80	7	6.67	8	9	1969.07	94.71	3.14	-4.47%	0.26%	-4.20%	0.78%	-4.20%	100%	0%	-5.57%	-5.57%	0.00%
80	80	81	7	6.75	9	10	1969.08	94.18	3.14	-0.56%	0.28%	-0.28%	-2.77%	-0.28%	100%	0%	-4.01%	-4.01%	0.00%
81	81	82	7	6.83	10	11	1969.09	94.51	3.15	0.35%	0.28%	0.63%	1.02%	0.63%	100%	0%	-6.70%	-6.70%	0.00%
82	82	83	7	6.92	11	12	1969.10	95.52	3.15	1.07%	0.28%	1.35%	1.35%	1.35%	100%	0%	-7.98%	-7.98%	0.00%
83	83	84	7	7.00	12	1	1969.11	96.21	3.16	0.72%	0.28%	1.00%	-2.94%	1.00%	100%	0%	-8.72%	-8.72%	0.00%
84	84	85	8	7.08	1	2	1969.12	91.11	3.16	-5.30%	0.27%	-5.03%	-0.33%	-5.03%	100%	0%	-14.45%	-14.45%	0.00%
85	85	86	8	7.17	2	3	1970.01	90.31	3.16	-0.88%	0.29%	-0.59%	4.53%	-0.59%	100%	0%	-11.46%	-11.46%	0.00%
86	86	87	8	7.25	3	4	1970.02	87.16	3.17	-3.49%	0.29%	-3.20%	1.81%	-3.20%	100%	0%	-14.13%	-14.13%	0.00%
87	87	88	8	7.33	4	5	1970.03	88.65	3.17	1.71%	0.30%	2.01%	-1.66%	2.01%	100%	0%	-10.73%	-10.73%	0.00%
88	88	89	8	7.42	5	6	1970.04	85.95	3.17	-3.05%	0.30%	-2.75%	-2.95%	-2.75%	100%	0%	-15.15%	-15.15%	0.00%
89	89	90	8	7.50	6	7	1970.05	76.06	3.18	-11.51%	0.31%	-11.20%	1.14%	-11.20%	100%	0%	-27.28%	-27.28%	0.00%
90	90	91	8	7.58	7	8	1970.06	75.59	3.18	-0.62%	0.35%	-0.27%	3.31%	-0.27%	100%	0%	-23.75%	-23.75%	0.00%
91	91	92	8	7.67	8	9	1970.07	75.72	3.18	0.17%	0.35%	0.52%	0.13%	0.52%	100%	0%	-20.05%	-20.05%	0.00%
92	92	93	8	7.75	9	10	1970.08	77.92	3.19	2.91%	0.35%	3.26%	1.61%	3.26%	100%	0%	-17.26%	-17.26%	0.00%
93	93	94	8	7.83	10	11	1970.09	82.58	3.19	5.98%	0.34%	6.32%	1.04%	6.32%	100%	0%	-12.62%	-12.62%	0.00%
94	94	95	8	7.92	11	12	1970.10	84.37	3.17	2.17%	0.32%	2.49%	4.13%	2.49%	100%	0%	-11.67%	-11.67%	0.00%
95	95	96	8	8.00	12	1	1970.11	84.28	3.16	-0.11%	0.31%	0.21%	3.87%	0.21%	100%	0%	-12.40%	-12.40%	0.00%
96	96	97	9	8.08	1	2	1970.12	90.05	3.14	6.85%	0.31%	7.16%	1.64%	7.16%	100%	0%	-1.16%	-1.16%	0.00%
97	97	98	9	8.17	2	3	1971.01	93.49	3.13	3.82%	0.29%	4.11%	1.49%	4.11%	100%	0%	3.52%	3.52%	3.52%
98	98	99	9	8.25	3	4	1971.02	97.11	3.12	3.87%	0.28%	4.15%	3.61%	4.15%	100%	0%	11.42%	11.42%	10.00%
99	99	100	9	8.33	4	5	1971.03	99.60	3.11	2.56%	0.27%	2.83%	-0.50%	2.83%	100%	0%	12.35%	12.35%	10.00%
100	100	101	9	8.42	5	6	1971.04	103.00	3.11	3.41%	0.26%	3.67%	-3.62%	3.67%	100%	0%	19.84%	19.84%	10.00%
101	101	102	9	8.50	6	7	1971.05	101.60	3.10	-1.36%	0.25%	-1.11%	-0.42%	-1.11%	100%	0%	33.58%	33.58%	10.00%
102	102	103	9	8.58	7	8	1971.06	99.72	3.10	-1.85%	0.25%	-1.60%	-0.97%	-1.60%	100%	0%	31.92%	31.92%	10.00%
103	103	104	9	8.67	8	9	1971.07	99.00	3.10	-0.72%	0.26%	-0.46%	1.65%	-0.46%	100%	0%	30.74%	30.74%	10.00%
104	104	105	9	8.75	9	10	1971.08	97.24	3.09	-1.78%	0.26%	-1.52%	3.81%	-1.52%	100%	0%	24.79%	24.79%	10.00%
105	105	106	9	8.83	10	11	1971.09	99.40	3.09	2.22%	0.26%	2.49%	2.08%	2.49%	100%	0%	20.37%	20.37%	10.00%
106	106	107	9	8.92	11	12	1971.10	97.29	3.08	-2.12%	0.26%	-1.86%	1.40%	-1.86%	100%	0%	15.31%	15.31%	10.00%
107	107	108	9	9.00	12	1	1971.11	92.78	3.08	-4.64%	0.26%	-4.37%	-0.41%	-4.37%	100%	0%	10.09%	10.09%	10.00%
108	108	109	10	9.08	1	2	1971.12	99.17	3.07	6.89%	0.28%	7.16%	0.34%	7.16%	100%	0%	10.13%	10.13%	10.00%
109	109	110	10	9.17	2	3	1972.01	103.30	3.07	4.16%	0.26%	4.42%	4.42%	4.42%	100%	0%	10.49%	10.49%	10.00%
110	110	111	10	9.25	3	4	1972.02	105.20	3.07	1.84%	0.25%	2.09%	0.58%	2.09%	100%	0%	8.33%	8.33%	8.33%
111	111	112	10	9.33	4	5	1972.03	107.70	3.07	2.38%	0.24%	2.62%	-0.38%	2.62%	100%	0%	8.13%	8.13%	8.13%
112	112	113	10	9.42	5	6	1972.04	108.80	3.07	1.02%	0.24%	1.26%	0.96%	1.26%	100%	0%	5.63%	5.63%	5.63%
113	113	114	10	9.50	6	7	1972.05	107.70	3.07	-1.01%	0.24%	-0.78%	0.66%	-0.78%	100%	0%	6.00%	6.00%	6.00%
114	114	115	10	9.58	7	8	1972.06	108.00	3.07	0.28%	0.24%	0.52%	0.51%	0.52%	100%	0%	8.30%	8.30%	8.30%
115	115	116	10	9.67	8	9	1972.07	107.20	3.07	-0.74%	0.24%	-0.50%	-0.23%	-0.50%	100%	0%	8.28%	8.28%	8.28%
116	116	117	10	9.75	9	10	1972.08	111.00	3.08	3.54%	0.24%	3.78%	-1.96%	3.78%	100%	0%	14.15%	14.15%	10.00%
117	117	118	10	9.83	10	11	1972.09	109.40	3.08	-1.44%	0.23%	-1.21%	1.06%	-1.21%	100%	0%	10.06%	10.06%	10.00%
118	118	119	10	9.92	11	12	1972.10	109.60	3.10	0.18%	0.24%	0.42%	2.01%	0.42%	100%	0%	12.65%	12.65%	10.00%
119	119	120	10	10.00	12	1	1972.11	115.10	3.13	5.02%	0.24%	5.26%	-0.06%	5.26%	100%	0%	24.06%	24.06%	10.00%
120	120	121	11	10.08	1	2	1972.12	117.50	3.15	2.09%	0.23%	2.31%	-0.20%	2.31%	100%	0%	18.48%	18.48%	10.00%
121	121	122	11	10.17	2	3	1973.01	118.40	3.16	0.77%	0.22%	0.99%	-0.77%	0.99%	100%	0%	14.62%	14.62%	10.00%
122	122	123	11	10.25	3	4	1973.02	114.20	3.16	-3.55%	0.22%	-3.32%	0.03%	-3.32%	100%	0%	8.56%	8.56%	8.56%
123	123	124	11	10.33	4	5	1973.03	112.40	3.17	-1.58%	0.23%	-1.34%	0.85%	-1.34%	100%	0%	4.36%	4.36%	4.36%
124	124	125	11	10.42	5	6	1973.04	110.30	3.19	-1.87%	0.24%	-1.63%	-0.13%	-1.63%	100%	0%	1.38%	1.38%	1.38%
125	125	126	11	10.50	6	7	1973.05	107.20	3.20	-2.81%	0.24%	-2.57%	0.21%	-2.57%	100%	0%	-0.46%	-0.46%	0.00%
126	126	127	11	10.58	7	8	1973.06	104.80	3.22	-2.24%	0.25%	-1.99%	-1.06%	-1.99%	100%	0%	-2.96%	-2.96%	0.00%
127	127	128	11	10.67	8	9	1973.07	105.80	3.24	0.95%	0.26%	1.21%	-1.30%	1.21%	100%	0%	-1.31%	-1.31%	0.00%
128	128	129	11	10.75	9	10	1973.08	103.80	3.25	-1.89%	0.26%	-1.63%	2.82%	-1.63%	100%	0%	-6.49%	-6.49%	0.00%
129	129	130	11	10.83	10	11	1973.09	105.60	3.27	1.73%	0.26%	2.00%	2.75%	2.00%	100%	0%	-3.47%	-3.47%	0.00%
130	130	131	11	10.92	11	12	1973.10	109.80	3.31	3.98%	0.26%	4.24%	1.00%	4.24%	100%	0%	0.18%	0.18%	0.18%
131	131	132	11	11.00	12	1	1973.11	102.00	3.34	-7.10%	0.25%	-6.85%	0.49%	-6.85%	100%	0%	-11.38%	-11.38%	0.00%
132	132	133	12	11.08	1	2	1973.12	94.78	3.38	-7.08%	0.28%	-6.80%	-1.22%	-6.80%	100%	0%	-19.34%	-19.34%	0.00%
133	133	134	12	11.17	2	3	1974.01	96.11	3.40	1.40%	0.30%	1.70%	0.80%	1.70%	100%	0%	-18.83%	-18.83%	0.00%
134	134	135	12	11.25	3	4	1974.02	93.45	3.42	-2.77%	0.30%	-2.47%	-1.19%	-2.47%	100%	0%	-18.17%	-18.17%	0.00%
135	135	136	12	11.33	4	5	1974.03	97.44	3.44	4.27%	0.31%	4.58%	-1.49%	4.58%	100%	0%	-13.31%	-13.31%	0.00%
136	136	137	12	11.42	5	6	1974.04	92.46	3.46	-5.11%	0.30%	-4.81%	0.14%	-4.81%	100%	0%	-16.17%	-16.17%	0.00%
137	137	138	12	11.50	6	7	1974.05	89.67	3.48	-3.02%	0.31%	-2.70%	0.91%						

Periodicity

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Historical Returns

Source: Robert Shiller's data set

S&P 500

10-yr US TSY
(Const Maturity)

Retirement Portfolio

Traditional Approach

IUL Crediting Rate

Interest credits are applied to the respective segments, pursuant to the 12-month point-to-point method in policy documents.

t	Month	Month	Policy	Year-End	Segment	Segment	Date	S&P 500			10-yr US TSY		Retirement Portfolio			IUL Crediting Rate			
								YYYY-MM	Index	(Annualized)	Return	Return	Return	Return	Return	Stock	Bond	Price	x Participation
≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	
294	294	295	25	24.58	7	8	1987.06	301.40	8.52	4.25%	0.25%	4.50%	0.37%	3.67%	80%	20%	22.87%	22.87%	10.00%
295	295	296	25	24.67	8	9	1987.07	310.10	8.57	2.89%	0.24%	3.12%	-1.35%	2.23%	80%	20%	29.10%	29.10%	10.00%
296	296	297	25	24.75	9	10	1987.08	329.40	8.61	6.22%	0.23%	6.46%	-3.51%	4.46%	80%	20%	34.45%	34.45%	10.00%
297	297	298	25	24.83	10	11	1987.09	318.70	8.66	-3.25%	0.22%	-3.03%	0.14%	-2.39%	80%	20%	33.74%	33.74%	10.00%
298	298	299	25	24.92	11	12	1987.10	280.20	8.71	-12.08%	0.23%	-11.85%	5.14%	-8.45%	80%	20%	18.03%	18.03%	10.00%
299	299	300	25	25.00	12	1	1987.11	245.00	8.76	-12.56%	0.26%	-12.30%	-0.11%	-9.86%	80%	20%	-0.04%	-0.04%	0.00%
300	300	301	26	25.08	1	2	1987.12	241.00	8.81	-1.63%	0.30%	-1.33%	2.87%	-0.49%	80%	20%	-3.06%	-3.06%	0.00%
301	301	302	26	25.17	2	3	1988.01	250.50	8.86	3.94%	0.31%	4.25%	3.84%	4.17%	80%	20%	-5.29%	-5.29%	0.00%
302	302	303	26	25.25	3	4	1988.02	258.10	8.90	3.03%	0.30%	3.33%	-0.39%	2.59%	80%	20%	-8.12%	-8.12%	0.00%
303	303	304	26	25.33	4	5	1988.03	265.70	8.95	2.94%	0.29%	3.23%	-1.62%	2.26%	80%	20%	-9.16%	-9.16%	0.00%
304	304	305	26	25.42	5	6	1988.04	262.60	9.04	-1.17%	0.28%	-1.17%	-1.09%	-1.04%	80%	20%	-9.23%	-9.23%	0.00%
305	305	306	26	25.50	6	7	1988.05	256.10	9.14	-2.48%	0.29%	-2.19%	1.87%	-1.37%	80%	20%	-11.41%	-11.41%	0.00%
306	306	307	26	25.58	7	8	1988.06	270.70	9.23	5.70%	0.30%	6.00%	-0.17%	-4.77%	80%	20%	-10.19%	-10.19%	0.00%
307	307	308	26	25.67	8	9	1988.07	269.10	9.31	-0.59%	0.29%	-0.30%	-0.54%	-0.35%	80%	20%	-13.22%	-13.22%	0.00%
308	308	309	26	25.75	9	10	1988.08	263.70	9.38	-2.01%	0.29%	-1.72%	2.61%	-0.85%	80%	20%	-19.95%	-19.95%	0.00%
309	309	310	26	25.83	10	11	1988.09	268.00	9.46	1.63%	0.30%	1.93%	1.94%	1.93%	80%	20%	-15.91%	-15.91%	0.00%
310	310	311	26	25.92	11	12	1988.10	277.40	9.55	3.51%	0.30%	3.80%	-0.32%	2.98%	80%	20%	-1.00%	-1.00%	0.00%
311	311	312	26	26.00	12	1	1988.11	271.00	9.64	-2.31%	0.29%	-2.02%	-0.23%	-1.66%	80%	20%	10.61%	10.61%	10.00%
312	312	313	27	26.08	1	2	1988.12	276.50	9.75	2.03%	0.30%	2.33%	0.89%	2.04%	80%	20%	14.73%	14.73%	10.00%
313	313	314	27	26.17	2	3	1989.01	285.40	9.81	3.22%	0.30%	3.51%	0.24%	2.86%	80%	20%	13.93%	13.93%	10.00%
314	314	315	27	26.25	3	4	1989.02	294.00	9.90	3.01%	0.29%	3.30%	-0.46%	2.55%	80%	20%	13.91%	13.91%	10.00%
315	315	316	27	26.33	4	5	1989.03	292.70	10.01	-0.44%	0.28%	-0.16%	1.95%	0.26%	80%	20%	10.16%	10.16%	10.00%
316	316	317	27	26.42	5	6	1989.04	302.50	10.09	3.28%	0.29%	3.57%	2.87%	3.43%	80%	20%	15.12%	15.12%	10.00%
317	317	318	27	26.50	6	7	1989.05	313.90	10.19	3.84%	0.28%	4.12%	4.65%	4.23%	80%	20%	22.57%	22.57%	10.00%
318	318	319	27	26.58	7	8	1989.06	323.70	10.37	3.12%	0.28%	3.40%	2.46%	3.21%	80%	20%	19.58%	19.58%	10.00%
319	319	320	27	26.67	8	9	1989.07	331.90	10.42	2.53%	0.27%	2.80%	0.06%	2.25%	80%	20%	23.34%	23.34%	10.00%
320	320	321	27	26.75	9	10	1989.08	346.60	10.55	4.43%	0.26%	4.69%	0.13%	3.78%	80%	20%	31.44%	31.44%	10.00%
321	321	322	27	26.83	10	11	1989.09	347.30	10.73	0.20%	0.26%	0.46%	1.91%	0.75%	80%	20%	29.59%	29.59%	10.00%
322	322	323	27	26.92	11	12	1989.10	347.40	10.80	0.03%	0.26%	0.29%	1.63%	0.56%	80%	20%	25.23%	25.23%	10.00%
323	323	324	27	27.00	12	1	1989.11	340.20	10.92	-2.07%	0.26%	-1.81%	0.86%	-1.28%	80%	20%	25.54%	25.54%	10.00%
324	324	325	28	27.08	1	2	1989.12	348.60	11.06	2.47%	0.27%	2.74%	-1.85%	1.82%	80%	20%	26.08%	26.08%	10.00%
325	325	326	28	27.17	2	3	1990.01	339.97	11.14	-2.48%	0.27%	-2.21%	-1.06%	-1.98%	80%	20%	19.12%	19.12%	10.00%
326	326	327	28	27.25	3	4	1990.02	330.45	11.23	-2.80%	0.28%	-2.52%	-0.09%	-2.04%	80%	20%	12.40%	12.40%	10.00%
327	327	328	28	27.33	4	5	1990.03	338.46	11.32	2.42%	0.29%	2.71%	-0.60%	2.05%	80%	20%	15.63%	15.63%	10.00%
328	328	329	28	27.42	5	6	1990.04	338.18	11.44	-0.08%	0.28%	0.20%	0.93%	0.35%	80%	20%	11.87%	11.87%	10.00%
329	329	330	28	27.50	6	7	1990.05	350.25	11.55	3.57%	0.28%	3.85%	2.60%	3.60%	80%	20%	11.58%	11.58%	10.00%
330	330	331	28	27.58	7	8	1990.06	360.39	11.66	2.90%	0.28%	3.17%	0.77%	2.69%	80%	20%	11.33%	11.33%	10.00%
331	331	332	28	27.67	8	9	1990.07	360.03	11.73	-0.10%	0.27%	0.17%	-0.15%	-0.09%	80%	20%	8.48%	8.48%	10.00%
332	332	333	28	27.75	9	10	1990.08	330.75	11.78	-8.13%	0.27%	-7.86%	-0.19%	-6.33%	80%	20%	-4.57%	-4.57%	0.00%
333	333	334	28	27.83	10	11	1990.09	315.41	11.83	-4.64%	0.30%	-4.34%	1.87%	-3.10%	80%	20%	-9.18%	-9.18%	0.00%
334	334	335	28	27.92	11	12	1990.10	307.12	11.93	-2.63%	0.32%	-2.31%	2.94%	-1.26%	80%	20%	-11.59%	-11.59%	0.00%
335	335	336	28	28.00	12	1	1990.11	315.29	12.01	2.66%	0.33%	2.99%	2.81%	2.95%	80%	20%	-7.32%	-7.32%	0.00%
336	336	337	29	28.08	1	2	1990.12	328.75	12.09	4.27%	0.32%	4.59%	0.61%	3.79%	80%	20%	-5.69%	-5.69%	0.00%
337	337	338	29	28.17	2	3	1991.01	325.49	12.11	-0.99%	0.31%	-0.68%	2.32%	-0.08%	80%	20%	-4.26%	-4.26%	0.00%
338	338	339	29	28.25	3	4	1991.02	362.26	12.11	11.30%	0.31%	11.61%	-1.11%	9.06%	80%	20%	9.63%	9.63%	9.63%
339	339	340	29	28.33	4	5	1991.03	372.28	12.11	2.77%	0.28%	3.04%	1.15%	2.67%	80%	20%	9.99%	9.99%	9.99%
340	340	341	29	28.42	5	6	1991.04	379.68	12.13	1.99%	0.27%	2.26%	0.47%	1.90%	80%	20%	12.27%	12.27%	10.00%
341	341	342	29	28.50	6	7	1991.05	377.99	12.14	-0.45%	0.27%	-0.18%	-0.74%	-0.29%	80%	20%	7.92%	7.92%	7.92%
342	342	343	29	28.58	7	8	1991.06	378.29	12.15	0.08%	0.27%	0.35%	0.76%	0.43%	80%	20%	4.97%	4.97%	4.97%
343	343	344	29	28.67	8	9	1991.07	380.23	12.19	0.51%	0.27%	0.78%	3.23%	1.27%	80%	20%	5.61%	5.61%	5.61%
344	344	345	29	28.75	9	10	1991.08	389.40	12.24	2.41%	0.27%	2.68%	2.39%	2.62%	80%	20%	17.73%	17.73%	10.00%
345	345	346	29	28.83	10	11	1991.09	397.20	12.28	-0.36%	0.26%	-0.30%	1.47%	0.63%	80%	20%	22.76%	22.76%	10.00%
346	346	347	29	28.92	11	12	1991.10	396.68	12.25	-0.08%	0.26%	0.18%	1.40%	0.42%	80%	20%	25.97%	25.97%	10.00%
347	347	348	29	29.00	12	1	1991.11	385.92	12.23	-0.25%	0.26%	0.02%	2.96%	0.60%	80%	20%	22.40%	22.40%	10.00%
348	348	349	30	29.08	1	2	1991.12	398.51	12.20	0.67%	0.26%	0.93%	1.02%	0.95%	80%	20%	18.18%	18.18%	10.00%
349	349	350	30	29.17	2	3	1992.01	416.08	12.24	7.10%	0.26%	7.36%	-1.59%	4.67%	70%	30%	27.83%	27.83%	10.00%
350	350	351	30	29.25	3	4	1992.02	412.56	12.28	-0.85%	0.25%	-0.60%	-0.78%	-0.65%	70%	30%	13.89%	13.89%	10.00%
351	351	352	30	29.33	4	5	1992.03	407.36	12.32	-1.26%	0.25%	-1.01%	1.05%	-0.39%	70%	30%	9.42%	9.42%	9.42%
352	352	353	30	29.42	5	6	1992.04	407.41	12.32	0.01%	0.25%	0.26%	1.25%	0.56%	70%	30%	7.30%	7.30%	7.30%
353	353	354	30	29.50	6	7	1992.05	414.81	12.32	1.82%	0.25%	2.07%	1.53%	1.91%	70%	30%	9.74%	9.74%	9.74%
354	354	355	30	29.58	7	8	1992.06	408.27	12.32	-1.58%	0.25%	-1.33%	3.62%	0.16%	70%	30%	7.93%	7.93%	7.93%
355	355	356	30	29.67	8	9	1992.07	415.05	12.34	1.66%	0.25%	1.91%	2.39%	2.05%	70%	30%	9.16%	9.16%	9.16%
356	356	357	30	29.75	9	10	1992.08	417.93	12.37	0.69%	0.25%	0.94%	1.79%	1.20%	70%	30%	7.33%	7.33%	7.33%
357	357	358	30	29.83	10	11	1992.09	418.48	12.40	0.13%	0.25%	0.38%	-0.70%	0.06%	70%	30%	8.08%	8.08%	8.08%
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Periodicity

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

t	Month	Month	Policy	Year-End	Segment	Segment
≡	≡	≡	≡	≡	≡	≡
	≡	≡	≡	≡	≡	≡
	≡	≡	≡	≡	≡	≡
368	368	369	31	30.75	9	10
369	369	370	31	30.83	10	11
370	370	371	31	30.92	11	12
371	371	372	31	31.00	12	1
372	372	373	32	31.08	1	2
373	373	374	32	31.17	2	3
374	374	375	32	31.25	3	4
375	375	376	32	31.33	4	5
376	376	377	32	31.42	5	6
377	377	378	32	31.50	6	7
378	378	379	32	31.58	7	8
379	379	380	32	31.67	8	9
380	380	381	32	31.75	9	10
381	381	382	32	31.83	10	11
382	382	383	32	31.92	11	12
383	383	384	32	32.00	12	1
384	384	385	33	32.08	1	2
385	385	386	33	32.17	2	3
386	386	387	33	32.25	3	4
387	387	388	33	32.33	4	5
388	388	389	33	32.42	5	6
389	389	390	33	32.50	6	7
390	390	391	33	32.58	7	8
391	391	392	33	32.67	8	9
392	392	393	33	32.75	9	10
393	393	394	33	32.83	10	11
394	394	395	33	32.92	11	12
395	395	396	33	33.00	12	1
396	396	397	34	33.08	1	2
397	397	398	34	33.17	2	3
398	398	399	34	33.25	3	4
399	399	400	34	33.33	4	5
400	400	401	34	33.42	5	6
401	401	402	34	33.50	6	7
402	402	403	34	33.58	7	8
403	403	404	34	33.67	8	9
404	404	405	34	33.75	9	10
405	405	406	34	33.83	10	11
406	406	407	34	33.92	11	12
407	407	408	34	34.00	12	1
408	408	409	35	34.08	1	2
409	409	410	35	34.17	2	3
410	410	411	35	34.25	3	4
411	411	412	35	34.33	4	5
412	412	413	35	34.42	5	6
413	413	414	35	34.50	6	7
414	414	415	35	34.58	7	8
415	415	416	35	34.67	8	9
416	416	417	35	34.75	9	10
417	417	418	35	34.83	10	11
418	418	419	35	34.92	11	12
419	419	420	35	35.00	12	1
420	420	421	36	35.08	1	2
421	421	422	36	35.17	2	3
422	422	423	36	35.25	3	4
423	423	424	36	35.33	4	5
424	424	425	36	35.42	5	6
425	425	426	36	35.50	6	7
426	426	427	36	35.58	7	8
427	427	428	36	35.67	8	9
428	428	429	36	35.75	9	10
429	429	430	36	35.83	10	11
430	430	431	36	35.92	11	12
431	431	432	36	36.00	12	1
432	432	433	37	36.08	1	2
433	433	434	37	36.17	2	3
434	434	435	37	36.25	3	4
435	435	436	37	36.33	4	5
436	436	437	37	36.42	5	6
437	437	438	37	36.50	6	7
438	438	439	37	36.58	7	8
439	439	440	37	36.67	8	9
440	440	441	37	36.75	9	10
441	441	442	37	36.83	10	11

Historical Returns

Source: Robert Shiller's data set

S&P 500

10-yr US TSY
(Const Maturity)

Date	S&P 500	Dividend	Price	Dividend	Total	Total
YYYY-MM	Index	(Annualized)	Return	Return	Return	Return
1993.08	454.13	12.52	1.53%	0.23%	1.76%	2.93%
1993.09	459.24	12.52	1.13%	0.23%	1.35%	0.68%
1993.10	463.90	12.54	1.01%	0.23%	1.24%	-2.50%
1993.11	462.89	12.56	-0.22%	0.23%	0.01%	0.10%
1993.12	465.95	12.58	0.66%	0.23%	0.89%	0.63%
1994.01	472.99	12.62	1.51%	0.23%	1.74%	-1.16%
1994.02	471.58	12.67	-0.30%	0.22%	-0.07%	-3.23%
1994.03	463.81	12.71	-1.65%	0.22%	-1.42%	-2.96%
1994.04	447.23	12.75	-3.57%	0.23%	-3.35%	-0.91%
1994.05	450.90	12.80	0.82%	0.24%	1.06%	1.17%
1994.06	454.83	12.84	0.87%	0.24%	1.11%	-0.32%
1994.07	451.40	12.87	-0.75%	0.24%	-0.52%	1.03%
1994.08	464.24	12.90	2.84%	0.24%	3.08%	-0.94%
1994.09	466.96	12.92	0.59%	0.23%	0.82%	-1.31%
1994.10	463.81	13.01	-0.67%	0.23%	-0.44%	-0.86%
1994.11	461.01	13.10	-0.60%	0.24%	-0.37%	-1.70%
1994.12	455.19	13.17	-1.26%	0.24%	-1.02%	0.86%
1995.01	465.25	13.18	2.21%	0.24%	2.45%	2.82%
1995.02	481.92	13.18	3.58%	0.24%	3.82%	2.53%
1995.03	493.15	13.17	2.33%	0.23%	2.56%	1.60%
1995.04	507.91	13.24	2.99%	0.22%	3.22%	3.71%
1995.05	523.81	13.31	3.13%	0.22%	3.35%	3.96%
1995.06	539.55	13.36	2.97%	0.21%	3.18%	-0.30%
1995.07	557.37	13.44	3.34%	0.21%	3.55%	-1.01%
1995.08	559.11	13.51	0.31%	0.20%	0.51%	2.69%
1995.09	578.77	13.58	3.52%	0.20%	3.72%	1.71%
1995.10	582.92	13.65	0.72%	0.20%	0.91%	1.33%
1995.11	595.53	13.72	2.16%	0.20%	2.36%	2.28%
1995.12	614.57	13.79	3.20%	0.19%	3.39%	0.93%
1996.01	614.42	13.89	-0.02%	0.19%	-0.73%	0.19%
1996.02	649.54	14.00	5.72%	0.19%	5.91%	-2.91%
1996.03	647.07	14.10	-0.38%	0.18%	-0.20%	-0.61%
1996.04	647.17	14.16	0.02%	0.18%	0.20%	-1.12%
1996.05	661.23	14.21	2.17%	0.18%	2.36%	-0.66%
1996.06	668.50	14.27	1.10%	0.18%	1.28%	0.86%
1996.07	644.07	14.40	-3.65%	0.18%	-3.47%	2.24%
1996.08	662.68	14.53	2.89%	0.19%	3.08%	-0.81%
1996.09	674.88	14.66	1.84%	0.18%	2.03%	2.75%
1996.10	701.46	14.74	3.94%	0.18%	4.12%	2.98%
1996.11	735.67	14.82	4.88%	0.18%	5.05%	-0.22%
1996.12	743.25	14.90	1.03%	0.17%	1.20%	-1.51%
1997.01	766.22	14.95	3.09%	0.17%	3.26%	1.72%
1997.02	798.39	15.01	4.20%	0.16%	4.36%	-1.42%
1997.03	792.16	15.06	-0.78%	0.16%	-0.62%	-0.88%
1997.04	763.93	15.09	-3.56%	0.16%	-3.40%	1.88%
1997.05	833.09	15.13	9.05%	0.17%	9.22%	2.16%
1997.06	876.29	15.16	5.19%	0.15%	5.34%	2.54%
1997.07	925.29	15.22	5.59%	0.14%	5.74%	-0.07%
1997.08	927.24	15.27	0.21%	0.14%	0.35%	1.19%
1997.09	937.02	15.33	1.05%	0.14%	1.19%	1.86%
1997.10	951.16	15.39	1.51%	0.14%	1.65%	1.63%
1997.11	938.92	15.44	-1.29%	0.14%	-1.15%	1.02%
1997.12	962.37	15.50	2.50%	0.14%	2.64%	2.54%
1998.01	963.36	15.55	0.10%	0.13%	0.24%	0.23%
1998.02	1023.74	15.60	6.27%	0.13%	6.40%	-0.14%
1998.03	1076.83	15.64	5.19%	0.13%	5.31%	0.55%
1998.04	1112.20	15.75	3.28%	0.12%	3.41%	0.39%
1998.05	1108.42	15.85	-0.34%	0.12%	-0.22%	1.62%
1998.06	1108.39	15.95	0.00%	0.12%	0.12%	0.76%
1998.07	1156.58	16.02	4.35%	0.12%	4.47%	1.38%
1998.08	1074.62	16.08	-7.09%	0.12%	-6.97%	4.62%
1998.09	1020.64	16.14	-5.02%	0.13%	-4.90%	2.63%
1998.10	1032.47	16.17	1.16%	0.13%	1.29%	-1.98%
1998.11	1144.43	16.18	10.84%	0.13%	10.97%	1.83%
1998.12	1190.05	16.20	3.99%	0.12%	4.10%	-0.17%
1999.01	1248.77	16.28	4.93%	0.11%	5.05%	-1.79%
1999.02	1246.58	16.37	-0.18%	0.11%	-0.07%	-1.36%
1999.03	1281.66	16.45	2.81%	0.11%	2.92%	0.82%
1999.04	1334.76	16.45	4.14%	0.11%	4.25%	-2.31%
1999.05	1332.07	16.45	-0.20%	0.10%	-0.10%	-2.24%
1999.06	1322.55	16.45	-0.71%	0.10%	-0.61%	1.32%
1999.07	1380.99	16.51	4.42%	0.10%	4.52%	-0.64%
1999.08	1327.49	16.58	-3.87%	0.10%	-3.77%	0.64%
1999.09	1318.17	16.64	-0.70%	0.10%	-0.60%	-0.92%

Retirement Portfolio

Traditional Approach

Portfolio	Stock	Bond	Price	x Participation	Credit
Return	Alloc	Alloc	Return	Rate	Amount
2.23%	60%	40%	8.66%	8.66%	8.66%
1.08%	60%	40%	9.74%	9.74%	9.74%
-0.26%	60%	40%	12.46%	12.46%	10.00%
0.04%	60%	40%	9.47%	9.47%	9.47%
0.79%	60%	40%	6.96%	6.96%	6.96%
0.58%	60%	40%	8.68%	8.68%	8.68%
-1.34%	60%	40%	6.76%	6.76%	6.76%
-2.04%	60%	40%	3.03%	3.03%	3.03%
-2.37%	60%	40%	0.94%	0.94%	0.94%
1.10%	60%	40%	1.27%	1.27%	1.27%
0.34%	60%	40%	1.51%	1.51%	1.51%
0.10%	60%	40%	0.92%	0.92%	0.92%
1.48%	60%	40%	2.23%	2.23%	2.23%
-0.03%	60%	40%	1.68%	1.68%	1.68%
-0.61%	60%	40%	-0.02%	-0.02%	0.00%
0.46%	60%	40%	-0.41%	-0.41%	0.00%
-0.27%	60%	40%	-2.31%	-2.31%	0.00%
2.60%	60%	40%	-1.64%	-1.64%	0.00%
3.30%	60%	40%	2.19%	2.19%	2.19%
2.17%	60%	40%	6.33%	6.33%	6.33%
3.41%	60%	40%	13.57%	13.57%	10.00%
3.59%	60%	40%	16.17%	16.17%	10.00%
1.79%	60%	40%	18.58%	18.58%	10.00%
1.73%	60%	40%	23.48%	23.48%	10.00%
1.38%	60%	40%	20.44%	20.44%	10.00%
2.91%	60%	40%	23.94%	23.94%	10.00%
1.08%	60%	40%	25.68%	25.68%	10.00%
2.28%	60%	40%	29.18%	29.18%	10.00%
2.41%	60%				

Periodicity

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Historical Returns

Source: Robert Shiller's data set

S&P 500

10-yr US TSY
(Const Maturity)

Retirement Portfolio

Traditional Approach

IUL Crediting Rate

Interest credits are applied to the respective segments, pursuant to the 12-month point-to-point method in policy documents.

t	Month			Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Date YYYY-MM	S&P 500			10-yr US TSY (Const Maturity)		Retirement Portfolio			IUL Crediting Rate		
	Month	Month	Month						Index	Dividend (Annualized)	Price Return	Dividend Return	Total Return	Total Return	Portfolio Return	Stock Alloc	Bond Alloc	Price Return	x Participation Rate
442	442	443	37	36.92	11	12	1999.10	1300.01	16.66	-1.38%	0.11%	-1.27%	1.11%	-0.32%	60%	40%	25.91%	25.91%	10.00%
443	443	444	37	37.00	12	1	1999.11	1391.00	16.67	7.00%	0.11%	7.11%	-1.34%	3.73%	60%	40%	21.55%	21.55%	10.00%
444	444	445	38	37.08	1	2	1999.12	1428.68	16.69	2.71%	0.10%	2.81%	-2.23%	0.79%	60%	40%	20.05%	20.05%	10.00%
445	445	446	38	37.17	2	3	2000.01	1425.59	16.71	-0.22%	0.10%	-0.12%	1.58%	0.56%	60%	40%	14.16%	14.16%	10.00%
446	446	447	38	37.25	3	4	2000.02	1388.87	16.74	-2.58%	0.10%	-2.48%	2.46%	-0.50%	60%	40%	11.41%	11.41%	10.00%
447	447	448	38	37.33	4	5	2000.03	1442.21	16.76	3.84%	0.10%	3.94%	2.54%	3.38%	60%	40%	12.53%	12.53%	10.00%
448	448	449	38	37.42	5	6	2000.04	1461.36	16.74	1.33%	0.10%	1.42%	-2.79%	-0.26%	60%	40%	9.48%	9.48%	9.48%
449	449	450	38	37.50	6	7	2000.05	1418.48	16.72	-2.93%	0.10%	-2.84%	3.06%	-0.48%	60%	40%	6.49%	6.49%	6.49%
450	450	451	38	37.58	7	8	2000.06	1461.96	16.70	3.07%	0.10%	3.16%	0.88%	2.25%	60%	40%	10.54%	10.54%	10.00%
451	451	452	38	37.67	8	9	2000.07	1473.90	16.58	0.76%	0.09%	0.85%	2.16%	1.37%	60%	40%	6.66%	6.66%	6.66%
452	452	453	38	37.75	9	10	2000.08	1485.46	16.47	0.85%	0.09%	0.94%	0.71%	0.83%	60%	40%	11.90%	11.90%	10.00%
453	453	454	38	37.83	10	11	2000.09	1468.05	16.35	-1.17%	0.09%	-1.08%	0.94%	-0.27%	60%	40%	11.37%	11.37%	10.00%
454	454	455	38	37.92	11	12	2000.10	1390.14	16.32	-5.31%	0.09%	-5.21%	0.63%	-2.88%	60%	40%	6.93%	6.93%	6.93%
455	455	456	38	38.00	12	1	2000.11	1378.04	16.30	-0.87%	0.10%	-0.77%	4.18%	1.21%	60%	40%	-0.93%	-0.93%	0.00%
456	456	457	39	38.08	1	2	2000.12	1330.93	16.27	-3.42%	0.10%	-3.32%	1.06%	-1.57%	60%	40%	-6.84%	-6.84%	0.00%
457	457	458	39	38.17	2	3	2001.01	1335.63	16.17	0.35%	0.10%	0.45%	0.90%	0.63%	60%	40%	-6.31%	-6.31%	0.00%
458	458	459	39	38.25	3	4	2001.02	1305.75	16.07	-2.24%	0.10%	-2.14%	2.07%	-0.45%	60%	40%	-5.98%	-5.98%	0.00%
459	459	460	39	38.33	4	5	2001.03	1185.85	15.97	-9.18%	0.10%	-9.08%	-1.53%	-6.06%	60%	40%	-17.78%	-17.78%	0.00%
460	460	461	39	38.42	5	6	2001.04	1189.84	15.88	0.34%	0.11%	0.45%	-1.49%	-0.33%	60%	40%	-18.58%	-18.58%	0.00%
461	461	462	39	38.50	6	7	2001.05	1270.37	15.78	6.77%	0.11%	6.88%	1.30%	4.65%	60%	40%	-10.44%	-10.44%	0.00%
462	462	463	39	38.58	7	8	2001.06	1238.71	15.69	-2.49%	0.10%	-2.39%	0.75%	-1.13%	60%	40%	-15.27%	-15.27%	0.00%
463	463	464	39	38.67	8	9	2001.07	1204.45	15.71	-2.77%	0.11%	-2.66%	2.55%	-0.58%	60%	40%	-18.23%	-18.23%	0.00%
464	464	465	39	38.75	9	10	2001.08	1178.50	15.72	-2.15%	0.11%	-2.05%	2.31%	-0.30%	60%	40%	-20.66%	-20.66%	0.00%
465	465	466	39	38.83	10	11	2001.09	1044.64	15.74	-11.36%	0.11%	-11.25%	1.67%	-6.08%	60%	40%	-28.84%	-28.84%	0.00%
466	466	467	39	38.92	11	12	2001.10	1076.59	15.74	3.06%	0.13%	3.18%	-0.25%	1.81%	60%	40%	-22.56%	-22.56%	0.00%
467	467	468	39	39.00	12	1	2001.11	1129.68	15.74	4.93%	0.12%	5.05%	1.82%	1.82%	60%	40%	-18.02%	-18.02%	0.00%
468	468	469	40	39.08	1	2	2001.12	1144.93	15.74	1.35%	0.12%	1.47%	0.81%	1.21%	60%	40%	-13.98%	-13.98%	0.00%
469	469	470	40	39.17	2	3	2002.01	1140.21	15.74	-0.41%	0.11%	-0.30%	1.44%	0.40%	60%	40%	-14.63%	-14.63%	0.00%
470	470	471	40	39.25	3	4	2002.02	1100.67	15.73	-3.47%	0.11%	-3.35%	-2.44%	-2.99%	60%	40%	-15.71%	-15.71%	0.00%
471	471	472	40	39.33	4	5	2002.03	1153.79	15.73	4.83%	0.12%	4.95%	0.98%	3.36%	60%	40%	-2.70%	-2.70%	0.00%
472	472	473	40	39.42	5	6	2002.04	1111.93	15.83	-3.63%	0.11%	-3.51%	0.82%	-1.78%	60%	40%	-6.55%	-6.55%	0.00%
473	473	474	40	39.50	6	7	2002.05	1079.25	15.94	-2.94%	0.12%	-2.82%	2.23%	-0.80%	60%	40%	-15.04%	-15.04%	0.00%
474	474	475	40	39.58	7	8	2002.06	1014.02	16.04	-6.04%	0.12%	-5.92%	2.63%	-2.50%	60%	40%	-18.14%	-18.14%	0.00%
475	475	476	40	39.67	8	9	2002.07	903.59	15.96	-10.89%	0.13%	-10.76%	3.54%	-5.04%	60%	40%	-24.98%	-24.98%	0.00%
476	476	477	40	39.75	9	10	2002.08	912.55	15.88	0.99%	0.15%	1.14%	3.56%	2.11%	60%	40%	-22.57%	-22.57%	0.00%
477	477	478	40	39.83	10	11	2002.09	867.81	15.80	-4.90%	0.14%	-4.76%	1.58%	-2.96%	60%	40%	-16.93%	-16.93%	0.00%
478	478	479	40	39.92	11	12	2002.10	854.63	15.89	-1.52%	0.15%	-1.37%	-0.57%	-1.05%	60%	40%	-20.62%	-20.62%	0.00%
479	479	480	40	40.00	12	1	2002.11	909.93	15.98	6.47%	0.16%	6.63%	0.50%	4.18%	60%	40%	-19.45%	-19.45%	0.00%
480	480	481	41	40.08	1	2	2002.12	899.18	16.07	-1.18%	0.15%	-1.03%	0.17%	-0.55%	60%	40%	-21.46%	-21.46%	0.00%
481	481	482	41	40.17	2	3	2003.01	895.84	16.12	-0.37%	0.15%	-0.22%	1.57%	0.49%	60%	40%	-21.43%	-21.43%	0.00%
482	482	483	41	40.25	3	4	2003.02	837.03	16.17	-6.56%	0.15%	-6.41%	1.07%	-3.42%	60%	40%	-23.95%	-23.95%	0.00%
483	483	484	41	40.33	4	5	2003.03	846.63	16.22	1.15%	0.16%	1.31%	-0.91%	0.42%	60%	40%	-26.62%	-26.62%	0.00%
484	484	485	41	40.42	5	6	2003.04	890.03	16.20	5.13%	0.16%	5.29%	3.58%	4.60%	60%	40%	-19.96%	-19.96%	0.00%
485	485	486	41	40.50	6	7	2003.05	935.96	16.19	5.16%	0.15%	5.31%	2.32%	4.12%	60%	40%	-13.28%	-13.28%	0.00%
486	486	487	41	40.58	7	8	2003.06	988.00	16.17	5.56%	0.14%	5.70%	-5.04%	1.41%	60%	40%	-2.57%	-2.57%	0.00%
487	487	488	41	40.67	8	9	2003.07	992.54	16.31	0.46%	0.14%	0.60%	-3.43%	-1.01%	60%	40%	9.84%	9.84%	9.84%
488	488	489	41	40.75	9	10	2003.08	989.53	16.45	-0.30%	0.14%	-0.17%	1.82%	0.63%	60%	40%	8.44%	8.44%	8.44%
489	489	490	41	40.83	10	11	2003.09	1019.44	16.59	3.02%	0.14%	3.16%	1.98%	1.98%	60%	40%	17.47%	17.47%	10.00%
490	490	491	41	40.92	11	12	2003.10	1038.73	16.86	1.89%	0.14%	2.03%	0.28%	1.33%	60%	40%	21.54%	21.54%	10.00%
491	491	492	41	41.00	12	1	2003.11	1049.90	17.12	1.08%	0.14%	1.21%	0.60%	0.97%	60%	40%	15.38%	15.38%	10.00%
492	492	493	42	41.08	1	2	2003.12	1080.64	17.59	2.93%	0.14%	3.07%	1.33%	2.37%	60%	40%	20.18%	20.18%	10.00%
493	493	494	42	41.17	2	3	2004.01	1132.52	17.60	4.80%	0.14%	4.94%	0.90%	3.33%	60%	40%	26.42%	26.42%	10.00%
494	494	495	42	41.25	3	4	2004.02	1143.36	17.81	0.96%	0.13%	1.09%	2.40%	1.61%	60%	40%	36.60%	36.60%	10.00%
495	495	496	42	41.33	4	5	2004.03	1123.98	18.02	-1.70%	0.13%	-1.56%	-3.86%	-2.48%	60%	40%	32.76%	32.76%	10.00%
496	496	497	42	41.42	5	6	2004.04	1133.36	18.21	0.83%	0.14%	0.97%	-2.56%	-0.44%	60%	40%	27.34%	27.34%	10.00%
497	497	498	42	41.50	6	7	2004.05	1102.78	18.41	-2.70%	0.14%	-2.56%	0.31%	-1.41%	60%	40%	17.82%	17.82%	10.00%
498	498	499	42	41.58	7	8	2004.06	1132.76	18.60	2.72%	0.14%	2.86%	-2.23%	0.60%	60%	40%	14.65%	14.65%	10.00%
499	499	500	42	41.67	8	9	2004.07	1105.85	18.79	-2.38%	0.14%	-2.24%	2.15%	-0.48%	60%	40%	11.42%	11.42%	10.00%
500	500	501	42	41.75	9	10	2004.08	1088.94	18.97	-1.53%	0.14%	-1.39%	1.58%	-0.20%	60%	40%	10.05%	10.05%	10.00%
501	501	502	42	41.83	10	11	2004.09	1117.66	19.16	2.64%	0.15%	2.78%	0.59%	1.91%	60%	40%	9.63%	9.63%	9.63%
502	502	503	42	41.92	11	12	2004.10	1117.21	19.25	-0.04%	0.14%	0.10%	-0.39%	-0.09%	60%	40%	7.56%	7.56%	7.56%
503	503	504	42	42.00	12	1	2004.11	1168.94	19.35	4.63%	0.14%	4.77%	0.03%	2.88%	60%	40%	11.34%	11.34%	10.00%
504	504	505	43	42.08	1	2	2004.12	1199.21	19.44	2.59%	0.14%	2.73%	0.43%	1.81%	60%	40%	10.97%	10.97%	10.00%
505	505	506	43	42.17	2	3	2005.01	1181.41	19.70	-1.48%	0.14%	-1.35%	0.76%	-0.51%	60%	40%	4.32%	4.32%	4.32%
506	506	507	43	42.25	3	4	2005.02												

Periodicity

Net Premiums Paid

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Periodicity						Net Premiums Paid												Total	Cumul.
	Month Beg	Month End	Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	1	2	3	4	5	6	7	8	9	10	11	12		
0	0	1	1	0.08	1	-	362	-	-	-	-	-	-	-	-	-	-	-	362	362
1	1	2	1	0.17	2	-	-	362	-	-	-	-	-	-	-	-	-	-	362	725
2	2	3	1	0.25	3	-	-	-	362	-	-	-	-	-	-	-	-	-	362	1,087
3	3	4	1	0.33	4	-	-	-	-	362	-	-	-	-	-	-	-	-	362	1,450
4	4	5	1	0.42	5	-	-	-	-	-	362	-	-	-	-	-	-	-	362	1,812
5	5	6	1	0.50	6	-	-	-	-	-	-	362	-	-	-	-	-	-	362	2,175
6	6	7	1	0.58	7	-	-	-	-	-	-	-	362	-	-	-	-	-	362	2,537
7	7	8	1	0.67	8	-	-	-	-	-	-	-	-	362	-	-	-	-	362	2,900
8	8	9	1	0.75	9	-	-	-	-	-	-	-	-	-	362	-	-	-	362	3,262
9	9	10	1	0.83	10	-	-	-	-	-	-	-	-	-	-	362	-	-	362	3,625
10	10	11	1	0.92	11	-	-	-	-	-	-	-	-	-	-	-	362	-	362	3,987
11	11	12	1	1.00	12	1	-	-	-	-	-	-	-	-	-	-	-	362	362	4,350
12	12	13	2	1.08	1	2	362	-	-	-	-	-	-	-	-	-	-	-	362	4,712
13	13	14	2	1.17	2	3	-	362	-	-	-	-	-	-	-	-	-	-	362	5,074
14	14	15	2	1.25	3	4	-	-	362	-	-	-	-	-	-	-	-	-	362	5,436
15	15	16	2	1.33	4	5	-	-	-	362	-	-	-	-	-	-	-	-	362	5,798
16	16	17	2	1.42	5	6	-	-	-	-	362	-	-	-	-	-	-	-	362	6,160
17	17	18	2	1.50	6	7	-	-	-	-	-	362	-	-	-	-	-	-	362	6,522
18	18	19	2	1.58	7	8	-	-	-	-	-	-	362	-	-	-	-	-	362	6,884
19	19	20	2	1.67	8	9	-	-	-	-	-	-	-	362	-	-	-	-	362	7,246
20	20	21	2	1.75	9	10	-	-	-	-	-	-	-	-	362	-	-	-	362	7,608
21	21	22	2	1.83	10	11	-	-	-	-	-	-	-	-	-	362	-	-	362	7,970
22	22	23	2	1.92	11	12	-	-	-	-	-	-	-	-	-	-	362	-	362	8,332
23	23	24	2	2.00	12	1	-	-	-	-	-	-	-	-	-	-	-	362	362	8,694
24	24	25	3	2.08	1	2	4,999	-	-	-	-	-	-	-	-	-	-	-	4,999	13,694
25	25	26	3	2.17	2	3	-	361	-	-	-	-	-	-	-	-	-	-	361	14,055
26	26	27	3	2.25	3	4	-	-	361	-	-	-	-	-	-	-	-	-	361	14,416
27	27	28	3	2.33	4	5	-	-	-	361	-	-	-	-	-	-	-	-	361	14,777
28	28	29	3	2.42	5	6	-	-	-	-	361	-	-	-	-	-	-	-	361	15,138
29	29	30	3	2.50	6	7	-	-	-	-	-	361	-	-	-	-	-	-	361	15,499
30	30	31	3	2.58	7	8	-	-	-	-	-	-	361	-	-	-	-	-	361	15,860
31	31	32	3	2.67	8	9	-	-	-	-	-	-	-	361	-	-	-	-	361	16,221
32	32	33	3	2.75	9	10	-	-	-	-	-	-	-	-	361	-	-	-	361	16,582
33	33	34	3	2.83	10	11	-	-	-	-	-	-	-	-	-	361	-	-	361	16,943
34	34	35	3	2.92	11	12	-	-	-	-	-	-	-	-	-	-	361	-	361	17,304
35	35	36	3	3.00	12	1	-	-	-	-	-	-	-	-	-	-	-	361	361	17,665
36	36	37	4	3.08	1	2	4,999	-	-	-	-	-	-	-	-	-	-	-	4,999	22,666
37	37	38	4	3.17	2	3	-	361	-	-	-	-	-	-	-	-	-	-	361	23,027
38	38	39	4	3.25	3	4	-	-	361	-	-	-	-	-	-	-	-	-	361	23,388
39	39	40	4	3.33	4	5	-	-	-	361	-	-	-	-	-	-	-	-	361	23,749
40	40	41	4	3.42	5	6	-	-	-	-	361	-	-	-	-	-	-	-	361	24,110
41	41	42	4	3.50	6	7	-	-	-	-	-	361	-	-	-	-	-	-	361	24,471
42	42	43	4	3.58	7	8	-	-	-	-	-	-	361	-	-	-	-	-	361	24,832
43	43	44	4	3.67	8	9	-	-	-	-	-	-	-	361	-	-	-	-	361	25,193
44	44	45	4	3.75	9	10	-	-	-	-	-	-	-	-	361	-	-	-	361	25,554
45	45	46	4	3.83	10	11	-	-	-	-	-	-	-	-	-	361	-	-	361	25,915
46	46	47	4	3.92	11	12	-	-	-	-	-	-	-	-	-	-	361	-	361	26,276
47	47	48	4	4.00	12	1	-	-	-	-	-	-	-	-	-	-	-	361	361	26,637
48	48	49	5	4.08	1	2	9,637	-	-	-	-	-	-	-	-	-	-	-	9,637	36,274
49	49	50	5	4.17	2	3	-	360	-	-	-	-	-	-	-	-	-	-	360	36,635
50	50	51	5	4.25	3	4	-	-	360	-	-	-	-	-	-	-	-	-	360	36,996
51	51	52	5	4.33	4	5	-	-	-	360	-	-	-	-	-	-	-	-	360	37,357
52	52	53	5	4.42	5	6	-	-	-	-	360	-	-	-	-	-	-	-	360	37,718
53	53	54	5	4.50	6	7	-	-	-	-	-	360	-	-	-	-	-	-	360	38,079
54	54	55	5	4.58	7	8	-	-	-	-	-	-	360	-	-	-	-	-	360	38,440
55	55	56	5	4.67	8	9	-	-	-	-	-	-	-	360	-	-	-	-	360	38,801
56	56	57	5	4.75	9	10	-	-	-	-	-	-	-	-	360	-	-	-	360	39,162
57	57	58	5	4.83	10	11	-	-	-	-	-	-	-	-	-	360	-	-	360	39,523
58	58	59	5	4.92	11	12	-	-	-	-	-	-	-	-	-	-	360	-	360	39,884
59	59	60	5	5.00	12	1	-	-	-	-	-	-	-	-	-	-	-	360	360	40,245
60	60	61	6	5.08	1	2	9,636	-	-	-	-	-	-	-	-	-	-	-	9,636	49,881
61	61	62	6	5.17	2	3	-	360	-	-	-	-	-	-	-	-	-	-	360	50,242
62	62	63	6	5.25	3	4	-	-	360	-	-	-	-	-	-	-	-	-	360	50,603
63	63	64	6	5.33	4	5	-	-	-	360	-	-	-	-	-	-	-	-	360	50,964
64	64	65	6	5.42	5	6	-	-	-	-	360	-	-	-	-	-	-	-	360	51,325
65	65	66	6	5.50	6	7	-	-	-	-	-	360	-	-	-	-	-	-	360	51,686
66	66	67	6	5.58	7	8	-	-	-	-	-	-	360	-	-	-	-	-	360	52,047
67	67	68	6	5.67	8	9	-	-	-	-	-	-	-	360	-	-	-	-	360	52,408
68	68	69	6	5.75	9	10	-	-	-	-	-	-	-	-	360	-	-	-	360	52,769
69	69	70	6	5.83	10	11	-	-	-	-	-	-	-	-	-	360	-	-	360	53,130
70	70	71	6	5.92	11	12	-	-	-	-	-	-	-	-	-	-	360	-	360	53,491
71	71	72	6	6.00	12	1	-	-	-	-	-	-	-	-	-	-	-	360	360	53,852

Periodicity

Net Premiums Paid

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Periodicity						Net Premiums Paid												Total	Cumul.	
	Month	Month	Policy	Year-End	Segment	Segment	1	2	3	4	5	6	7	8	9	10	11	12			
≡	≡	≡	≡	≡	≡	≡															
	≡	≡	≡	≡	≡	≡															
	≡	≡	≡	≡	≡	≡															
72	72	73	7	6.08	1	2	14,275	-	-	-	-	-	-	-	-	-	-	-	-	14,275	68,098
73	73	74	7	6.17	2	3	-	360	-	-	-	-	-	-	-	-	-	-	-	360	68,458
74	74	75	7	6.25	3	4	-	-	360	-	-	-	-	-	-	-	-	-	-	360	68,818
75	75	76	7	6.33	4	5	-	-	-	360	-	-	-	-	-	-	-	-	-	360	69,177
76	76	77	7	6.42	5	6	-	-	-	-	360	-	-	-	-	-	-	-	-	360	69,537
77	77	78	7	6.50	6	7	-	-	-	-	-	360	-	-	-	-	-	-	-	360	69,897
78	78	79	7	6.58	7	8	-	-	-	-	-	-	360	-	-	-	-	-	-	360	70,257
79	79	80	7	6.67	8	9	-	-	-	-	-	-	-	360	-	-	-	-	-	360	70,617
80	80	81	7	6.75	9	10	-	-	-	-	-	-	-	-	360	-	-	-	-	360	70,977
81	81	82	7	6.83	10	11	-	-	-	-	-	-	-	-	-	360	-	-	-	360	71,337
82	82	83	7	6.92	11	12	-	-	-	-	-	-	-	-	-	-	360	-	-	360	71,697
83	83	84	7	7.00	12	1	-	-	-	-	-	-	-	-	-	-	-	360	-	360	72,056
84	84	85	8	7.08	1	2	14,275	-	-	-	-	-	-	-	-	-	-	-	-	14,275	86,331
85	85	86	8	7.17	2	3	-	360	-	-	-	-	-	-	-	-	-	-	-	360	86,691
86	86	87	8	7.25	3	4	-	-	360	-	-	-	-	-	-	-	-	-	-	360	87,050
87	87	88	8	7.33	4	5	-	-	-	360	-	-	-	-	-	-	-	-	-	360	87,410
88	88	89	8	7.42	5	6	-	-	-	-	360	-	-	-	-	-	-	-	-	360	87,770
89	89	90	8	7.50	6	7	-	-	-	-	-	360	-	-	-	-	-	-	-	360	88,130
90	90	91	8	7.58	7	8	-	-	-	-	-	-	360	-	-	-	-	-	-	360	88,490
91	91	92	8	7.67	8	9	-	-	-	-	-	-	-	360	-	-	-	-	-	360	88,849
92	92	93	8	7.75	9	10	-	-	-	-	-	-	-	-	360	-	-	-	-	360	89,209
93	93	94	8	7.83	10	11	-	-	-	-	-	-	-	-	-	360	-	-	-	360	89,569
94	94	95	8	7.92	11	12	-	-	-	-	-	-	-	-	-	-	360	-	-	360	89,929
95	95	96	8	8.00	12	1	-	-	-	-	-	-	-	-	-	-	-	360	-	360	90,289
96	96	97	9	8.08	1	2	18,913	-	-	-	-	-	-	-	-	-	-	-	-	18,913	109,201
97	97	98	9	8.17	2	3	-	360	-	-	-	-	-	-	-	-	-	-	-	360	109,561
98	98	99	9	8.25	3	4	-	-	360	-	-	-	-	-	-	-	-	-	-	360	109,921
99	99	100	9	8.33	4	5	-	-	-	360	-	-	-	-	-	-	-	-	-	360	110,281
100	100	101	9	8.42	5	6	-	-	-	-	360	-	-	-	-	-	-	-	-	360	110,640
101	101	102	9	8.50	6	7	-	-	-	-	-	360	-	-	-	-	-	-	-	360	111,000
102	102	103	9	8.58	7	8	-	-	-	-	-	-	360	-	-	-	-	-	-	360	111,360
103	103	104	9	8.67	8	9	-	-	-	-	-	-	-	360	-	-	-	-	-	360	111,720
104	104	105	9	8.75	9	10	-	-	-	-	-	-	-	-	360	-	-	-	-	360	112,080
105	105	106	9	8.83	10	11	-	-	-	-	-	-	-	-	-	360	-	-	-	360	112,439
106	106	107	9	8.92	11	12	-	-	-	-	-	-	-	-	-	-	360	-	-	360	112,799
107	107	108	9	9.00	12	1	-	-	-	-	-	-	-	-	-	-	-	360	-	360	113,159
108	108	109	10	9.08	1	2	18,913	-	-	-	-	-	-	-	-	-	-	-	-	18,913	132,072
109	109	110	10	9.17	2	3	-	360	-	-	-	-	-	-	-	-	-	-	-	360	132,432
110	110	111	10	9.25	3	4	-	-	360	-	-	-	-	-	-	-	-	-	-	360	132,791
111	111	112	10	9.33	4	5	-	-	-	360	-	-	-	-	-	-	-	-	-	360	133,151
112	112	113	10	9.42	5	6	-	-	-	-	360	-	-	-	-	-	-	-	-	360	133,511
113	113	114	10	9.50	6	7	-	-	-	-	-	360	-	-	-	-	-	-	-	360	133,871
114	114	115	10	9.58	7	8	-	-	-	-	-	-	360	-	-	-	-	-	-	360	134,231
115	115	116	10	9.67	8	9	-	-	-	-	-	-	-	360	-	-	-	-	-	360	134,590
116	116	117	10	9.75	9	10	-	-	-	-	-	-	-	-	360	-	-	-	-	360	134,950
117	117	118	10	9.83	10	11	-	-	-	-	-	-	-	-	-	360	-	-	-	360	135,310
118	118	119	10	9.92	11	12	-	-	-	-	-	-	-	-	-	-	360	-	-	360	135,670
119	119	120	10	10.00	12	1	-	-	-	-	-	-	-	-	-	-	-	360	-	360	136,029
120	120	121	11	10.08	1	2	18,913	-	-	-	-	-	-	-	-	-	-	-	-	18,913	154,942
121	121	122	11	10.17	2	3	-	360	-	-	-	-	-	-	-	-	-	-	-	360	155,302
122	122	123	11	10.25	3	4	-	-	360	-	-	-	-	-	-	-	-	-	-	360	155,662
123	123	124	11	10.33	4	5	-	-	-	360	-	-	-	-	-	-	-	-	-	360	156,021
124	124	125	11	10.42	5	6	-	-	-	-	360	-	-	-	-	-	-	-	-	360	156,381
125	125	126	11	10.50	6	7	-	-	-	-	-	360	-	-	-	-	-	-	-	360	156,741
126	126	127	11	10.58	7	8	-	-	-	-	-	-	360	-	-	-	-	-	-	360	157,101
127	127	128	11	10.67	8	9	-	-	-	-	-	-	-	360	-	-	-	-	-	360	157,460
128	128	129	11	10.75	9	10	-	-	-	-	-	-	-	-	360	-	-	-	-	360	157,820
129	129	130	11	10.83	10	11	-	-	-	-	-	-	-	-	-	360	-	-	-	360	158,180
130	130	131	11	10.92	11	12	-	-	-	-	-	-	-	-	-	-	360	-	-	360	158,539
131	131	132	11	11.00	12	1	-	-	-	-	-	-	-	-	-	-	-	360	-	360	158,899
132	132	133	12	11.08	1	2	18,913	-	-	-	-	-	-	-	-	-	-	-	-	18,913	177,812
133	133	134	12	11.17	2	3	-	360	-	-	-	-	-	-	-	-	-	-	-	360	178,171
134	134	135	12	11.25	3	4	-	-	360	-	-	-	-	-	-	-	-	-	-	360	178,531
135	135	136	12	11.33	4	5	-	-	-	360	-	-	-	-	-	-	-	-	-	360	178,890
136	136	137	12	11.42	5	6	-	-	-	-	360	-	-	-	-	-	-	-	-	360	179,250
137	137	138	12	11.50	6	7	-	-	-	-	-	360	-	-	-	-	-	-	-	360	179,610
138	138	139	12	11.58	7	8	-	-	-	-	-	-	360	-	-	-	-	-	-	360	179,969
139	139	140	12	11.67	8	9	-	-	-	-	-	-	-	360	-	-	-	-	-	360	180,329
140	140	141	12	11.75	9	10	-	-	-	-	-	-	-	-	360	-	-	-	-	360	180,688
141	141	142	12	11.83	10	11	-	-	-	-	-	-	-	-	-	360	-	-	-	360	181,048
142	142	143	12	11.92	11	12	-	-	-	-	-	-	-	-	-	-	360	-	-	360	181,408
143	143	144	12	12.00	12	1	-	-	-	-	-	-	-	-	-	-	-	360	-	360	181,767
144	144	145	13	12.08	1	2	18,912	-	-	-	-	-	-	-	-	-	-	-	-	18,912	200,679
145	145	146	13	12.17	2	3	-	359	-	-	-	-	-	-	-	-	-	-	-	359	201,039

Periodicity

Net Premiums Paid

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Periodicity						Net Premiums Paid												Total	Cumul.
	Month	Month	Policy	Year-End	Segment	Segment	1	2	3	4	5	6	7	8	9	10	11	12		
≡	Begin	End	Year	Fraction	Paid	Accrues														
146	146	147	13	12.25	3	4	-	-	359	-	-	-	-	-	-	-	-	-	359	201,398
147	147	148	13	12.33	4	5	-	-	-	359	-	-	-	-	-	-	-	-	359	201,757
148	148	149	13	12.42	5	6	-	-	-	-	359	-	-	-	-	-	-	-	359	202,117
149	149	150	13	12.50	6	7	-	-	-	-	-	359	-	-	-	-	-	-	359	202,476
150	150	151	13	12.58	7	8	-	-	-	-	-	-	359	-	-	-	-	-	359	202,835
151	151	152	13	12.67	8	9	-	-	-	-	-	-	-	359	-	-	-	-	359	203,195
152	152	153	13	12.75	9	10	-	-	-	-	-	-	-	-	359	-	-	-	359	203,554
153	153	154	13	12.83	10	11	-	-	-	-	-	-	-	-	-	359	-	-	359	203,913
154	154	155	13	12.92	11	12	-	-	-	-	-	-	-	-	-	-	359	-	359	204,273
155	155	156	13	13.00	12	1	-	-	-	-	-	-	-	-	-	-	-	359	359	204,632
156	156	157	14	13.08	1	2	18,912	-	-	-	-	-	-	-	-	-	-	-	18,912	223,544
157	157	158	14	13.17	2	3	-	359	-	-	-	-	-	-	-	-	-	-	359	223,903
158	158	159	14	13.25	3	4	-	-	359	-	-	-	-	-	-	-	-	-	359	224,262
159	159	160	14	13.33	4	5	-	-	-	359	-	-	-	-	-	-	-	-	359	224,620
160	160	161	14	13.42	5	6	-	-	-	-	359	-	-	-	-	-	-	-	359	224,979
161	161	162	14	13.50	6	7	-	-	-	-	-	359	-	-	-	-	-	-	359	225,338
162	162	163	14	13.58	7	8	-	-	-	-	-	-	359	-	-	-	-	-	359	225,697
163	163	164	14	13.67	8	9	-	-	-	-	-	-	-	359	-	-	-	-	359	226,056
164	164	165	14	13.75	9	10	-	-	-	-	-	-	-	-	359	-	-	-	359	226,415
165	165	166	14	13.83	10	11	-	-	-	-	-	-	-	-	-	359	-	-	359	226,774
166	166	167	14	13.92	11	12	-	-	-	-	-	-	-	-	-	-	359	-	359	227,133
167	167	168	14	14.00	12	1	-	-	-	-	-	-	-	-	-	-	-	359	359	227,492
168	168	169	15	14.08	1	2	18,911	-	-	-	-	-	-	-	-	-	-	-	18,911	246,403
169	169	170	15	14.17	2	3	-	358	-	-	-	-	-	-	-	-	-	-	358	246,761
170	170	171	15	14.25	3	4	-	-	358	-	-	-	-	-	-	-	-	-	358	247,120
171	171	172	15	14.33	4	5	-	-	-	358	-	-	-	-	-	-	-	-	358	247,478
172	172	173	15	14.42	5	6	-	-	-	-	358	-	-	-	-	-	-	-	358	247,837
173	173	174	15	14.50	6	7	-	-	-	-	-	358	-	-	-	-	-	-	358	248,195
174	174	175	15	14.58	7	8	-	-	-	-	-	-	358	-	-	-	-	-	358	248,554
175	175	176	15	14.67	8	9	-	-	-	-	-	-	-	358	-	-	-	-	358	248,912
176	176	177	15	14.75	9	10	-	-	-	-	-	-	-	-	358	-	-	-	358	249,270
177	177	178	15	14.83	10	11	-	-	-	-	-	-	-	-	-	358	-	-	358	249,629
178	178	179	15	14.92	11	12	-	-	-	-	-	-	-	-	-	-	358	-	358	249,987
179	179	180	15	15.00	12	1	-	-	-	-	-	-	-	-	-	-	-	358	358	250,346
180	180	181	16	15.08	1	2	18,911	-	-	-	-	-	-	-	-	-	-	-	18,911	269,257
181	181	182	16	15.17	2	3	-	358	-	-	-	-	-	-	-	-	-	-	358	269,614
182	182	183	16	15.25	3	4	-	-	358	-	-	-	-	-	-	-	-	-	358	269,972
183	183	184	16	15.33	4	5	-	-	-	358	-	-	-	-	-	-	-	-	358	270,330
184	184	185	16	15.42	5	6	-	-	-	-	358	-	-	-	-	-	-	-	358	270,688
185	185	186	16	15.50	6	7	-	-	-	-	-	358	-	-	-	-	-	-	358	271,046
186	186	187	16	15.58	7	8	-	-	-	-	-	-	358	-	-	-	-	-	358	271,403
187	187	188	16	15.67	8	9	-	-	-	-	-	-	-	358	-	-	-	-	358	271,761
188	188	189	16	15.75	9	10	-	-	-	-	-	-	-	-	358	-	-	-	358	272,119
189	189	190	16	15.83	10	11	-	-	-	-	-	-	-	-	-	358	-	-	358	272,477
190	190	191	16	15.92	11	12	-	-	-	-	-	-	-	-	-	-	358	-	358	272,835
191	191	192	16	16.00	12	1	-	-	-	-	-	-	-	-	-	-	-	358	358	273,192
192	192	193	17	16.08	1	2	18,910	-	-	-	-	-	-	-	-	-	-	-	18,910	292,102
193	193	194	17	16.17	2	3	-	357	-	-	-	-	-	-	-	-	-	-	357	292,459
194	194	195	17	16.25	3	4	-	-	357	-	-	-	-	-	-	-	-	-	357	292,816
195	195	196	17	16.33	4	5	-	-	-	357	-	-	-	-	-	-	-	-	357	293,173
196	196	197	17	16.42	5	6	-	-	-	-	357	-	-	-	-	-	-	-	357	293,530
197	197	198	17	16.50	6	7	-	-	-	-	-	357	-	-	-	-	-	-	357	293,887
198	198	199	17	16.58	7	8	-	-	-	-	-	-	357	-	-	-	-	-	357	294,244
199	199	200	17	16.67	8	9	-	-	-	-	-	-	-	357	-	-	-	-	357	294,601
200	200	201	17	16.75	9	10	-	-	-	-	-	-	-	-	357	-	-	-	357	294,958
201	201	202	17	16.83	10	11	-	-	-	-	-	-	-	-	-	357	-	-	357	295,315
202	202	203	17	16.92	11	12	-	-	-	-	-	-	-	-	-	-	357	-	357	295,672
203	203	204	17	17.00	12	1	-	-	-	-	-	-	-	-	-	-	-	357	357	296,029
204	204	205	18	17.08	1	2	18,909	-	-	-	-	-	-	-	-	-	-	-	18,909	314,938
205	205	206	18	17.17	2	3	-	356	-	-	-	-	-	-	-	-	-	-	356	315,294
206	206	207	18	17.25	3	4	-	-	356	-	-	-	-	-	-	-	-	-	356	315,650
207	207	208	18	17.33	4	5	-	-	-	356	-	-	-	-	-	-	-	-	356	316,006
208	208	209	18	17.42	5	6	-	-	-	-	356	-	-	-	-	-	-	-	356	316,362
209	209	210	18	17.50	6	7	-	-	-	-	-	356	-	-	-	-	-	-	356	316,718
210	210	211	18	17.58	7	8	-	-	-	-	-	-	356	-	-	-	-	-	356	317,074
211	211	212	18	17.67	8	9	-	-	-	-	-	-	-	356	-	-	-	-	356	317,430
212	212	213	18	17.75	9	10	-	-	-	-	-	-	-	-	356	-	-	-	356	317,786
213	213	214	18	17.83	10	11	-	-	-	-	-	-	-	-	-	356	-	-	356	318,142
214	214	215	18	17.92	11	12	-	-	-	-	-	-	-	-	-	-	356	-	356	318,498
215	215	216	18	18.00	12	1	-	-	-	-	-	-	-	-	-	-	-	356	356	318,854
216	216	217	19	18.08	1	2	18,908	-	-	-	-	-	-	-	-	-	-	-	18,908	337,761
217	217	218	19	18.17	2	3	-	355	-	-	-	-	-	-	-	-	-	-	355	338,116
218	218	219	19	18.25	3	4	-	-	355	-	-	-	-	-	-	-	-	-	355	338,471
219	219	220	19	18.33	4	5	-	-	-	355	-	-	-	-	-	-	-	-	355	338,826

Periodicity

Net Premiums Paid

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Periodicity						Net Premiums Paid												Total	Cumul.
	Month ≡ ≡	Month End	Policy Year	Year-End Fraction	Segment Paid	Segment Accrued	1	2	3	4	5	6	7	8	9	10	11	12		
220	220	221	19	18.42	5	6	-	-	-	-	355	-	-	-	-	-	-	-	355	339,180
221	221	222	19	18.50	6	7	-	-	-	-	355	-	-	-	-	-	-	-	355	339,535
222	222	223	19	18.58	7	8	-	-	-	-	-	355	-	-	-	-	-	-	355	339,890
223	223	224	19	18.67	8	9	-	-	-	-	-	-	355	-	-	-	-	-	355	340,245
224	224	225	19	18.75	9	10	-	-	-	-	-	-	-	355	-	-	-	-	355	340,599
225	225	226	19	18.83	10	11	-	-	-	-	-	-	-	-	355	-	-	-	355	340,954
226	226	227	19	18.92	11	12	-	-	-	-	-	-	-	-	-	355	-	-	355	341,309
227	227	228	19	19.00	12	1	-	-	-	-	-	-	-	-	-	-	355	-	355	341,663
228	228	229	20	19.08	1	2	18,906	-	-	-	-	-	-	-	-	-	-	-	18,906	360,570
229	229	230	20	19.17	2	3	-	353	-	-	-	-	-	-	-	-	-	-	353	360,923
230	230	231	20	19.25	3	4	-	-	353	-	-	-	-	-	-	-	-	-	353	361,276
231	231	232	20	19.33	4	5	-	-	-	353	-	-	-	-	-	-	-	-	353	361,629
232	232	233	20	19.42	5	6	-	-	-	-	353	-	-	-	-	-	-	-	353	361,983
233	233	234	20	19.50	6	7	-	-	-	-	-	353	-	-	-	-	-	-	353	362,336
234	234	235	20	19.58	7	8	-	-	-	-	-	-	353	-	-	-	-	-	353	362,689
235	235	236	20	19.67	8	9	-	-	-	-	-	-	-	353	-	-	-	-	353	363,042
236	236	237	20	19.75	9	10	-	-	-	-	-	-	-	-	353	-	-	-	353	363,395
237	237	238	20	19.83	10	11	-	-	-	-	-	-	-	-	-	353	-	-	353	363,749
238	238	239	20	19.92	11	12	-	-	-	-	-	-	-	-	-	-	353	-	353	364,102
239	239	240	20	20.00	12	1	-	-	-	-	-	-	-	-	-	-	-	353	364,455	
240	240	241	21	20.08	1	2	18,905	-	-	-	-	-	-	-	-	-	-	-	18,905	383,360
241	241	242	21	20.17	2	3	-	352	-	-	-	-	-	-	-	-	-	-	352	383,711
242	242	243	21	20.25	3	4	-	-	352	-	-	-	-	-	-	-	-	-	352	384,063
243	243	244	21	20.33	4	5	-	-	-	352	-	-	-	-	-	-	-	-	352	384,414
244	244	245	21	20.42	5	6	-	-	-	-	352	-	-	-	-	-	-	-	352	384,766
245	245	246	21	20.50	6	7	-	-	-	-	-	352	-	-	-	-	-	-	352	385,117
246	246	247	21	20.58	7	8	-	-	-	-	-	-	352	-	-	-	-	-	352	385,469
247	247	248	21	20.67	8	9	-	-	-	-	-	-	-	352	-	-	-	-	352	385,821
248	248	249	21	20.75	9	10	-	-	-	-	-	-	-	-	352	-	-	-	352	386,172
249	249	250	21	20.83	10	11	-	-	-	-	-	-	-	-	-	352	-	-	352	386,524
250	250	251	21	20.92	11	12	-	-	-	-	-	-	-	-	-	-	352	-	352	386,875
251	251	252	21	21.00	12	1	-	-	-	-	-	-	-	-	-	-	-	352	387,227	
252	252	253	22	21.08	1	2	18,903	-	-	-	-	-	-	-	-	-	-	-	18,903	406,130
253	253	254	22	21.17	2	3	-	350	-	-	-	-	-	-	-	-	-	-	350	406,480
254	254	255	22	21.25	3	4	-	-	350	-	-	-	-	-	-	-	-	-	350	406,830
255	255	256	22	21.33	4	5	-	-	-	350	-	-	-	-	-	-	-	-	350	407,180
256	256	257	22	21.42	5	6	-	-	-	-	350	-	-	-	-	-	-	-	350	407,530
257	257	258	22	21.50	6	7	-	-	-	-	-	350	-	-	-	-	-	-	350	407,880
258	258	259	22	21.58	7	8	-	-	-	-	-	-	350	-	-	-	-	-	350	408,230
259	259	260	22	21.67	8	9	-	-	-	-	-	-	-	350	-	-	-	-	350	408,580
260	260	261	22	21.75	9	10	-	-	-	-	-	-	-	-	350	-	-	-	350	408,930
261	261	262	22	21.83	10	11	-	-	-	-	-	-	-	-	-	350	-	-	350	409,280
262	262	263	22	21.92	11	12	-	-	-	-	-	-	-	-	-	-	350	-	350	409,630
263	263	264	22	22.00	12	1	-	-	-	-	-	-	-	-	-	-	-	350	409,980	
264	264	265	23	22.08	1	2	18,901	-	-	-	-	-	-	-	-	-	-	-	18,901	428,881
265	265	266	23	22.17	2	3	-	348	-	-	-	-	-	-	-	-	-	-	348	429,230
266	266	267	23	22.25	3	4	-	-	348	-	-	-	-	-	-	-	-	-	348	429,578
267	267	268	23	22.33	4	5	-	-	-	348	-	-	-	-	-	-	-	-	348	429,927
268	268	269	23	22.42	5	6	-	-	-	-	348	-	-	-	-	-	-	-	348	430,275
269	269	270	23	22.50	6	7	-	-	-	-	-	348	-	-	-	-	-	-	348	430,623
270	270	271	23	22.58	7	8	-	-	-	-	-	-	348	-	-	-	-	-	348	430,972
271	271	272	23	22.67	8	9	-	-	-	-	-	-	-	348	-	-	-	-	348	431,320
272	272	273	23	22.75	9	10	-	-	-	-	-	-	-	-	348	-	-	-	348	431,669
273	273	274	23	22.83	10	11	-	-	-	-	-	-	-	-	-	348	-	-	348	432,017
274	274	275	23	22.92	11	12	-	-	-	-	-	-	-	-	-	-	348	-	348	432,366
275	275	276	23	23.00	12	1	-	-	-	-	-	-	-	-	-	-	-	348	348	432,714
276	276	277	24	23.08	1	2	18,900	-	-	-	-	-	-	-	-	-	-	-	18,900	451,614
277	277	278	24	23.17	2	3	-	347	-	-	-	-	-	-	-	-	-	-	347	451,961
278	278	279	24	23.25	3	4	-	-	347	-	-	-	-	-	-	-	-	-	347	452,308
279	279	280	24	23.33	4	5	-	-	-	347	-	-	-	-	-	-	-	-	347	452,655
280	280	281	24	23.42	5	6	-	-	-	-	347	-	-	-	-	-	-	-	347	453,002
281	281	282	24	23.50	6	7	-	-	-	-	-	347	-	-	-	-	-	-	347	453,348
282	282	283	24	23.58	7	8	-	-	-	-	-	-	347	-	-	-	-	-	347	453,695
283	283	284	24	23.67	8	9	-	-	-	-	-	-	-	347	-	-	-	-	347	454,042
284	284	285	24	23.75	9	10	-	-	-	-	-	-	-	-	347	-	-	-	347	454,389
285	285	286	24	23.83	10	11	-	-	-	-	-	-	-	-	-	347	-	-	347	454,736
286	286	287	24	23.92	11	12	-	-	-	-	-	-	-	-	-	-	347	-	347	455,083
287	287	288	24	24.00	12	1	-	-	-	-	-	-	-	-	-	-	-	347	347	455,430
288	288	289	25	24.08	1	2	18,898	-	-	-	-	-	-	-	-	-	-	-	18,898	474,328
289	289	290	25	24.17	2	3	-	345	-	-	-	-	-	-	-	-	-	-	345	474,673
290	290	291	25	24.25	3	4	-	-	345	-	-	-	-	-	-	-	-	-	345	475,019
291	291	292	25	24.33	4	5	-	-	-	345	-	-	-	-	-	-	-	-	345	475,364
292	292	293	25	24.42	5	6	-	-	-	-	345	-	-	-	-	-	-	-	345	475,709
293	293	294	25	24.50	6	7	-	-	-	-	-	345	-	-	-	-	-	-	345	476,055

Periodicity

Net Premiums Paid

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Periodicity						Net Premiums Paid												Total	Cumul.	
	Month	Month	Policy	Year-End	Segment	Segment	1	2	3	4	5	6	7	8	9	10	11	12			
≡	≡	≡	≡	≡	≡	≡															
294	294	295	25	24.58	7	8	-	-	-	-	-	345	-	-	-	-	-	-	-	345	476,400
295	295	296	25	24.67	8	9	-	-	-	-	-	-	345	-	-	-	-	-	-	345	476,745
296	296	297	25	24.75	9	10	-	-	-	-	-	-	-	345	-	-	-	-	-	345	477,090
297	297	298	25	24.83	10	11	-	-	-	-	-	-	-	-	345	-	-	-	-	345	477,436
298	298	299	25	24.92	11	12	-	-	-	-	-	-	-	-	-	345	-	-	-	345	477,781
299	299	300	25	25.00	12	1	-	-	-	-	-	-	-	-	-	-	345	-	-	345	478,126
300	300	301	26	25.08	1	2	18,897	-	-	-	-	-	-	-	-	-	-	-	-	18,897	497,023
301	301	302	26	25.17	2	3	-	344	-	-	-	-	-	-	-	-	-	-	-	344	497,366
302	302	303	26	25.25	3	4	-	-	344	-	-	-	-	-	-	-	-	-	-	344	497,710
303	303	304	26	25.33	4	5	-	-	-	344	-	-	-	-	-	-	-	-	-	344	498,053
304	304	305	26	25.42	5	6	-	-	-	-	344	-	-	-	-	-	-	-	-	344	498,397
305	305	306	26	25.50	6	7	-	-	-	-	-	344	-	-	-	-	-	-	-	344	498,741
306	306	307	26	25.58	7	8	-	-	-	-	-	-	344	-	-	-	-	-	-	344	499,084
307	307	308	26	25.67	8	9	-	-	-	-	-	-	-	344	-	-	-	-	-	344	499,428
308	308	309	26	25.75	9	10	-	-	-	-	-	-	-	-	344	-	-	-	-	344	499,771
309	309	310	26	25.83	10	11	-	-	-	-	-	-	-	-	-	344	-	-	-	344	500,115
310	310	311	26	25.92	11	12	-	-	-	-	-	-	-	-	-	-	344	-	-	344	500,458
311	311	312	26	26.00	12	1	-	-	-	-	-	-	-	-	-	-	-	344	-	344	500,802
312	312	313	27	26.08	1	2	18,895	-	-	-	-	-	-	-	-	-	-	-	-	18,895	519,696
313	313	314	27	26.17	2	3	-	342	-	-	-	-	-	-	-	-	-	-	-	342	520,038
314	314	315	27	26.25	3	4	-	-	342	-	-	-	-	-	-	-	-	-	-	342	520,380
315	315	316	27	26.33	4	5	-	-	-	342	-	-	-	-	-	-	-	-	-	342	520,721
316	316	317	27	26.42	5	6	-	-	-	-	342	-	-	-	-	-	-	-	-	342	521,063
317	317	318	27	26.50	6	7	-	-	-	-	-	342	-	-	-	-	-	-	-	342	521,404
318	318	319	27	26.58	7	8	-	-	-	-	-	-	342	-	-	-	-	-	-	342	521,746
319	319	320	27	26.67	8	9	-	-	-	-	-	-	-	342	-	-	-	-	-	342	522,088
320	320	321	27	26.75	9	10	-	-	-	-	-	-	-	-	342	-	-	-	-	342	522,429
321	321	322	27	26.83	10	11	-	-	-	-	-	-	-	-	-	342	-	-	-	342	522,771
322	322	323	27	26.92	11	12	-	-	-	-	-	-	-	-	-	-	342	-	-	342	523,112
323	323	324	27	27.00	12	1	-	-	-	-	-	-	-	-	-	-	-	342	-	342	523,454
324	324	325	28	27.08	1	2	18,892	-	-	-	-	-	-	-	-	-	-	-	-	18,892	542,346
325	325	326	28	27.17	2	3	-	339	-	-	-	-	-	-	-	-	-	-	-	339	542,685
326	326	327	28	27.25	3	4	-	-	339	-	-	-	-	-	-	-	-	-	-	339	543,024
327	327	328	28	27.33	4	5	-	-	-	339	-	-	-	-	-	-	-	-	-	339	543,364
328	328	329	28	27.42	5	6	-	-	-	-	339	-	-	-	-	-	-	-	-	339	543,703
329	329	330	28	27.50	6	7	-	-	-	-	-	339	-	-	-	-	-	-	-	339	544,042
330	330	331	28	27.58	7	8	-	-	-	-	-	-	339	-	-	-	-	-	-	339	544,381
331	331	332	28	27.67	8	9	-	-	-	-	-	-	-	339	-	-	-	-	-	339	544,720
332	332	333	28	27.75	9	10	-	-	-	-	-	-	-	-	339	-	-	-	-	339	545,059
333	333	334	28	27.83	10	11	-	-	-	-	-	-	-	-	-	339	-	-	-	339	545,399
334	334	335	28	27.92	11	12	-	-	-	-	-	-	-	-	-	-	339	-	-	339	545,738
335	335	336	28	28.00	12	1	-	-	-	-	-	-	-	-	-	-	-	339	-	339	546,077
336	336	337	29	28.08	1	2	18,889	-	-	-	-	-	-	-	-	-	-	-	-	18,889	564,966
337	337	338	29	28.17	2	3	-	337	-	-	-	-	-	-	-	-	-	-	-	337	565,303
338	338	339	29	28.25	3	4	-	-	337	-	-	-	-	-	-	-	-	-	-	337	565,639
339	339	340	29	28.33	4	5	-	-	-	337	-	-	-	-	-	-	-	-	-	337	565,976
340	340	341	29	28.42	5	6	-	-	-	-	337	-	-	-	-	-	-	-	-	337	566,313
341	341	342	29	28.50	6	7	-	-	-	-	-	337	-	-	-	-	-	-	-	337	566,649
342	342	343	29	28.58	7	8	-	-	-	-	-	-	337	-	-	-	-	-	-	337	566,986
343	343	344	29	28.67	8	9	-	-	-	-	-	-	-	337	-	-	-	-	-	337	567,322
344	344	345	29	28.75	9	10	-	-	-	-	-	-	-	-	337	-	-	-	-	337	567,659
345	345	346	29	28.83	10	11	-	-	-	-	-	-	-	-	-	337	-	-	-	337	567,995
346	346	347	29	28.92	11	12	-	-	-	-	-	-	-	-	-	-	337	-	-	337	568,332
347	347	348	29	29.00	12	1	-	-	-	-	-	-	-	-	-	-	-	337	-	337	568,668
348	348	349	30	29.08	1	2	18,886	-	-	-	-	-	-	-	-	-	-	-	-	18,886	587,554
349	349	350	30	29.17	2	3	-	333	-	-	-	-	-	-	-	-	-	-	-	333	587,888
350	350	351	30	29.25	3	4	-	-	333	-	-	-	-	-	-	-	-	-	-	333	588,221
351	351	352	30	29.33	4	5	-	-	-	333	-	-	-	-	-	-	-	-	-	333	588,555
352	352	353	30	29.42	5	6	-	-	-	-	333	-	-	-	-	-	-	-	-	333	588,888
353	353	354	30	29.50	6	7	-	-	-	-	-	333	-	-	-	-	-	-	-	333	589,222
354	354	355	30	29.58	7	8	-	-	-	-	-	-	333	-	-	-	-	-	-	333	589,555
355	355	356	30	29.67	8	9	-	-	-	-	-	-	-	333	-	-	-	-	-	333	589,888
356	356	357	30	29.75	9	10	-	-	-	-	-	-	-	-	333	-	-	-	-	333	590,222
357	357	358	30	29.83	10	11	-	-	-	-	-	-	-	-	-	333	-	-	-	333	590,555
358	358	359	30	29.92	11	12	-	-	-	-	-	-	-	-	-	-	333	-	-	333	590,889
359	359	360	30	30.00	12	1	-	-	-	-	-	-	-	-	-	-	-	333	-	333	591,222
360	360	361	31	30.08	1	2	330	-	-	-	-	-	-	-	-	-	-	-	-	330	591,552
361	361	362	31	30.17	2	3	-	330	-	-	-	-	-	-	-	-	-	-	-	330	591,882
362	362	363	31	30.25	3	4	-	-	330	-	-	-	-	-	-	-	-	-	-	330	592,213
363	363	364	31	30.33	4	5	-	-	-	330	-	-	-	-	-	-	-	-	-	330	592,543
364	364	365	31	30.42	5	6	-	-	-	-	330	-	-	-	-	-	-	-	-	330	592,873
365	365	366	31	30.50	6	7	-	-	-	-	-	330	-	-	-	-	-	-	-	330	593,203
366	366	367	31	30.58	7	8	-	-	-	-	-	-	330	-	-	-	-	-	-	330	593,533
367	367	368	31	30.67	8	9	-	-	-	-	-	-	-	330	-	-	-	-	-	330	593,863

Periodicity

Net Premiums Paid

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

r	Periodicity						Net Premiums Paid												Total	Cumul.										
	Month	Month	Policy	Year-End	Segment	Segment	1	2	3	4	5	6	7	8	9	10	11	12												
≡	≡	≡	≡	≡	≡	≡																								
368	368	369	31	30.75	9	10	-	-	-	-	-	-	-	330	-	-	-	-	330	594,193										
369	369	370	31	30.83	10	11	-	-	-	-	-	-	-	-	-	330	-	-	330	594,524										
370	370	371	31	30.92	11	12	-	-	-	-	-	-	-	-	-	-	330	-	330	594,854										
371	371	372	31	31.00	12	1	-	-	-	-	-	-	-	-	-	-	-	330	-	330	595,184									
372	372	373	32	31.08	1	2	327	-	-	-	-	-	-	-	-	-	-	-	-	327	595,510									
373	373	374	32	31.17	2	3	-	327	-	-	-	-	-	-	-	-	-	-	-	-	327	595,837								
374	374	375	32	31.25	3	4	-	-	327	-	-	-	-	-	-	-	-	-	-	-	-	327	596,163							
375	375	376	32	31.33	4	5	-	-	-	327	-	-	-	-	-	-	-	-	-	-	-	-	327	596,490						
376	376	377	32	31.42	5	6	-	-	-	-	327	-	-	-	-	-	-	-	-	-	-	-	-	327	596,816					
377	377	378	32	31.50	6	7	-	-	-	-	-	327	-	-	-	-	-	-	-	-	-	-	-	-	327	597,143				
378	378	379	32	31.58	7	8	-	-	-	-	-	-	327	-	-	-	-	-	-	-	-	-	-	-	-	327	597,469			
379	379	380	32	31.67	8	9	-	-	-	-	-	-	-	327	-	-	-	-	-	-	-	-	-	-	-	-	327	597,796		
380	380	381	32	31.75	9	10	-	-	-	-	-	-	-	-	327	-	-	-	-	-	-	-	-	-	-	-	327	598,122		
381	381	382	32	31.83	10	11	-	-	-	-	-	-	-	-	-	327	-	-	-	-	-	-	-	-	-	-	-	327	598,449	
382	382	383	32	31.92	11	12	-	-	-	-	-	-	-	-	-	-	327	-	-	-	-	-	-	-	-	-	-	327	598,775	
383	383	384	32	32.00	12	1	-	-	-	-	-	-	-	-	-	-	-	327	-	-	-	-	-	-	-	-	-	327	599,102	
384	384	385	33	32.08	1	2	323	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	323	599,425	
385	385	386	33	32.17	2	3	-	323	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	323	599,747
386	386	387	33	32.25	3	4	-	-	323	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	323	600,070
387	387	388	33	32.33	4	5	-	-	-	323	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	323	600,392
388	388	389	33	32.42	5	6	-	-	-	-	323	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	323	600,715
389	389	390	33	32.50	6	7	-	-	-	-	-	323	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	323	601,038
390	390	391	33	32.58	7	8	-	-	-	-	-	-	323	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	323	601,360
391	391	392	33	32.67	8	9	-	-	-	-	-	-	-	-	323	-	-	-	-	-	-	-	-	-	-	-	-	-	323	601,683
392	392	393	33	32.75	9	10	-	-	-	-	-	-	-	-	-	323	-	-	-	-	-	-	-	-	-	-	-	-	323	602,005
393	393	394	33	32.83	10	11	-	-	-	-	-	-	-	-	-	-	323	-	-	-	-	-	-	-	-	-	-	-	323	602,328
394	394	395	33	32.92	11	12	-	-	-	-	-	-	-	-	-	-	-	323	-	-	-	-	-	-	-	-	-	-	323	602,651
395	395	396	33	33.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	323	-	-	-	-	-	-	-	-	-	323	602,973
396	396	397	34	33.08	1	2	318	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	318	603,292
397	397	398	34	33.17	2	3	-	318	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	318	603,610
398	398	399	34	33.25	3	4	-	-	318	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	318	603,928
399	399	400	34	33.33	4	5	-	-	-	318	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	318	604,247
400	400	401	34	33.42	5	6	-	-	-	-	318	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	318	604,565
401	401	402	34	33.50	6	7	-	-	-	-	-	318	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	318	604,884
402	402	403	34	33.58	7	8	-	-	-	-	-	-	318	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	318	605,202
403	403	404	34	33.67	8	9	-	-	-	-	-	-	-	318	-	-	-	-	-	-	-	-	-	-	-	-	-	-	318	605,521
404	404	405	34	33.75	9	10	-	-	-	-	-	-	-	-	318	-	-	-	-	-	-	-	-	-	-	-	-	-	318	605,839
405	405	406	34	33.83	10	11	-	-	-	-	-	-	-	-	-	318	-	-	-	-	-	-	-	-	-	-	-	-	318	606,157
406	406	407	34	33.92	11	12	-	-	-	-	-	-	-	-	-	-	318	-	-	-	-	-	-	-	-	-	-	-	318	606,476
407	407	408	34	34.00	12	1	-	-	-	-	-	-	-	-	-	-	-	318	-	-	-	-	-	-	-	-	-	-	318	606,794
408	408	409	35	34.08	1	2	314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	314	607,108
409	409	410	35	34.17	2	3	-	314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	314	607,422
410	410	411	35	34.25	3	4	-	-	314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	314	607,736
411	411	412	35	34.33	4	5	-	-	-	314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	314	608,049
412	412	413	35	34.42	5	6	-	-	-	-	314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	314	608,363
413	413	414	35	34.50	6	7	-	-	-	-	-	314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	314	608,677
414	414	415	35	34.58	7	8	-	-	-	-	-	-	314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	314	608,991
415	415	416	35	34.67	8	9	-	-	-	-	-	-	-	314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	314	609,304
416	416	417	35	34.75	9	10	-	-	-	-	-	-	-	-	314	-	-	-	-	-	-	-	-	-	-	-	-	-	314	609,618
417	417	418	35	34.83	10	11	-	-	-	-	-	-	-	-	-	314	-	-	-	-	-	-	-	-	-	-	-	-	314	609,932
418	418	419	35	34.92	11	12	-	-	-	-	-	-	-	-	-	-	314	-	-	-	-	-	-	-	-	-	-	-	314	610,246
419	419	420	35	35.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	314	-	-	-	-	-	-	-	-	-	314	610,560
420	420	421	36	35.08	1	2	308	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	308	610,868
421	421	422	36	35.17	2	3	-	308	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	308	611,176
422	422	423	36	35.25	3	4	-	-	308	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	308	611,485
423	423	424	36	35.33	4	5	-	-	-	308	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	308	611,793
424	424	425	36	35.42	5	6	-	-	-	-	308	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	308	612,101
425	425	426	36	35.50	6	7	-	-	-	-	-	308	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	308	612,410
426	426	427	36	35.58	7	8	-	-	-	-	-	-	308	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	308	612,718
427	427	428	36	35.67	8	9	-	-	-	-	-	-	-	308	-	-	-	-	-	-	-	-	-	-	-	-	-	-	308	613,026
428	428	429	36	35.75	9	10	-	-	-	-	-	-	-	-	308	-	-	-	-	-	-	-	-	-	-	-	-	-	308	613,335
429	429	430	36	35.83	10	11	-	-	-	-	-	-	-	-	-	308	-	-	-	-	-	-	-	-	-	-	-	-	308	613,643
430	430	431	36	35.92	11	12	-	-	-	-	-	-	-	-	-	-	308	-	-	-	-	-	-	-	-	-	-	-	308	613,952
431	431	432	36	36.00	12	1	-	-	-	-	-	-	-	-	-	-	-	308	-	-	-	-	-	-	-	-	-	-	308	614,260
432	43																													

Periodicity

Net Premiums Paid

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Periodicity			Year-End Fraction	Segment Paid	Segment Accrues	(By Segment)												Total	Cumul.
	Month Beg	Month End	Policy Year				1	2	3	4	5	6	7	8	9	10	11	12		
590	590	591	50	49.25	3	4	-	-	34	-	-	-	-	-	-	-	-	34	648,012	
591	591	592	50	49.33	4	5	-	-	-	34	-	-	-	-	-	-	-	34	648,046	
592	592	593	50	49.42	5	6	-	-	-	-	34	-	-	-	-	-	-	34	648,080	
593	593	594	50	49.50	6	7	-	-	-	-	-	34	-	-	-	-	-	34	648,114	
594	594	595	50	49.58	7	8	-	-	-	-	-	-	34	-	-	-	-	34	648,147	
595	595	596	50	49.67	8	9	-	-	-	-	-	-	-	34	-	-	-	34	648,181	
596	596	597	50	49.75	9	10	-	-	-	-	-	-	-	-	34	-	-	34	648,215	
597	597	598	50	49.83	10	11	-	-	-	-	-	-	-	-	-	34	-	34	648,249	
598	598	599	50	49.92	11	12	-	-	-	-	-	-	-	-	-	-	34	34	648,282	
599	599	600	50	50.00	12	1	-	-	-	-	-	-	-	-	-	-	-	34	648,316	
600	600	601	51	50.08	1	2	(20)	-	-	-	-	-	-	-	-	-	-	(20)	648,296	
601	601	602	51	50.17	2	3	-	(20)	-	-	-	-	-	-	-	-	-	(20)	648,277	
602	602	603	51	50.25	3	4	-	-	(20)	-	-	-	-	-	-	-	-	(20)	648,257	
603	603	604	51	50.33	4	5	-	-	-	(20)	-	-	-	-	-	-	-	(20)	648,238	
604	604	605	51	50.42	5	6	-	-	-	-	(20)	-	-	-	-	-	-	(20)	648,218	
605	605	606	51	50.50	6	7	-	-	-	-	-	(20)	-	-	-	-	-	(20)	648,198	
606	606	607	51	50.58	7	8	-	-	-	-	-	-	(20)	-	-	-	-	(20)	648,179	
607	607	608	51	50.67	8	9	-	-	-	-	-	-	-	(20)	-	-	-	(20)	648,159	
608	608	609	51	50.75	9	10	-	-	-	-	-	-	-	-	(20)	-	-	(20)	648,140	
609	609	610	51	50.83	10	11	-	-	-	-	-	-	-	-	-	(20)	-	(20)	648,120	
610	610	611	51	50.92	11	12	-	-	-	-	-	-	-	-	-	-	(20)	(20)	648,100	
611	611	612	51	51.00	12	1	-	-	-	-	-	-	-	-	-	-	-	(20)	648,081	
612	612	613	52	51.08	1	2	(81)	-	-	-	-	-	-	-	-	-	-	(81)	648,000	
613	613	614	52	51.17	2	3	-	(81)	-	-	-	-	-	-	-	-	-	(81)	647,919	
614	614	615	52	51.25	3	4	-	-	(81)	-	-	-	-	-	-	-	-	(81)	647,838	
615	615	616	52	51.33	4	5	-	-	-	(81)	-	-	-	-	-	-	-	(81)	647,757	
616	616	617	52	51.42	5	6	-	-	-	-	(81)	-	-	-	-	-	-	(81)	647,676	
617	617	618	52	51.50	6	7	-	-	-	-	-	(81)	-	-	-	-	-	(81)	647,595	
618	618	619	52	51.58	7	8	-	-	-	-	-	-	(81)	-	-	-	-	(81)	647,514	
619	619	620	52	51.67	8	9	-	-	-	-	-	-	-	(81)	-	-	-	(81)	647,434	
620	620	621	52	51.75	9	10	-	-	-	-	-	-	-	-	(81)	-	-	(81)	647,353	
621	621	622	52	51.83	10	11	-	-	-	-	-	-	-	-	-	(81)	-	(81)	647,272	
622	622	623	52	51.92	11	12	-	-	-	-	-	-	-	-	-	-	(81)	(81)	647,191	
623	623	624	52	52.00	12	1	-	-	-	-	-	-	-	-	-	-	-	(81)	647,110	
624	624	625	53	52.08	1	2	(142)	-	-	-	-	-	-	-	-	-	-	(142)	646,968	
625	625	626	53	52.17	2	3	-	(142)	-	-	-	-	-	-	-	-	-	(142)	646,827	
626	626	627	53	52.25	3	4	-	-	(142)	-	-	-	-	-	-	-	-	(142)	646,685	
627	627	628	53	52.33	4	5	-	-	-	(142)	-	-	-	-	-	-	-	(142)	646,543	
628	628	629	53	52.42	5	6	-	-	-	-	(142)	-	-	-	-	-	-	(142)	646,401	
629	629	630	53	52.50	6	7	-	-	-	-	-	(142)	-	-	-	-	-	(142)	646,260	
630	630	631	53	52.58	7	8	-	-	-	-	-	-	(142)	-	-	-	-	(142)	646,118	
631	631	632	53	52.67	8	9	-	-	-	-	-	-	-	(142)	-	-	-	(142)	645,976	
632	632	633	53	52.75	9	10	-	-	-	-	-	-	-	-	(142)	-	-	(142)	645,834	
633	633	634	53	52.83	10	11	-	-	-	-	-	-	-	-	-	(142)	-	(142)	645,693	
634	634	635	53	52.92	11	12	-	-	-	-	-	-	-	-	-	-	(142)	(142)	645,551	
635	635	636	53	53.00	12	1	-	-	-	-	-	-	-	-	-	-	-	(142)	645,409	
636	636	637	54	53.08	1	2	(211)	-	-	-	-	-	-	-	-	-	-	(211)	645,198	
637	637	638	54	53.17	2	3	-	(211)	-	-	-	-	-	-	-	-	-	(211)	644,986	
638	638	639	54	53.25	3	4	-	-	(211)	-	-	-	-	-	-	-	-	(211)	644,775	
639	639	640	54	53.33	4	5	-	-	-	(211)	-	-	-	-	-	-	-	(211)	644,563	
640	640	641	54	53.42	5	6	-	-	-	-	(211)	-	-	-	-	-	-	(211)	644,352	
641	641	642	54	53.50	6	7	-	-	-	-	-	(211)	-	-	-	-	-	(211)	644,140	
642	642	643	54	53.58	7	8	-	-	-	-	-	-	(211)	-	-	-	-	(211)	643,929	
643	643	644	54	53.67	8	9	-	-	-	-	-	-	-	(211)	-	-	-	(211)	643,717	
644	644	645	54	53.75	9	10	-	-	-	-	-	-	-	-	(211)	-	-	(211)	643,506	
645	645	646	54	53.83	10	11	-	-	-	-	-	-	-	-	-	(211)	-	(211)	643,294	
646	646	647	54	53.92	11	12	-	-	-	-	-	-	-	-	-	-	(211)	(211)	643,083	
647	647	648	54	54.00	12	1	-	-	-	-	-	-	-	-	-	-	-	(211)	642,871	
648	648	649	55	54.08	1	2	(291)	-	-	-	-	-	-	-	-	-	-	(291)	642,580	
649	649	650	55	54.17	2	3	-	(291)	-	-	-	-	-	-	-	-	-	(291)	642,289	
650	650	651	55	54.25	3	4	-	-	(291)	-	-	-	-	-	-	-	-	(291)	641,998	
651	651	652	55	54.33	4	5	-	-	-	(291)	-	-	-	-	-	-	-	(291)	641,707	
652	652	653	55	54.42	5	6	-	-	-	-	(291)	-	-	-	-	-	-	(291)	641,416	
653	653	654	55	54.50	6	7	-	-	-	-	-	(291)	-	-	-	-	-	(291)	641,125	
654	654	655	55	54.58	7	8	-	-	-	-	-	-	(291)	-	-	-	-	(291)	640,834	
655	655	656	55	54.67	8	9	-	-	-	-	-	-	-	(291)	-	-	-	(291)	640,543	
656	656	657	55	54.75	9	10	-	-	-	-	-	-	-	-	(291)	-	-	(291)	640,252	
657	657	658	55	54.83	10	11	-	-	-	-	-	-	-	-	-	(291)	-	(291)	639,960	
658	658	659	55	54.92	11	12	-	-	-	-	-	-	-	-	-	-	(291)	(291)	639,669	
659	659	660	55	55.00	12	1	-	-	-	-	-	-	-	-	-	-	-	(291)	639,378	
660	660	661	56	55.08	1	2	(379)	-	-	-	-	-	-	-	-	-	-	(379)	638,999	
661	661	662	56	55.17	2	3	-	(379)	-	-	-	-	-	-	-	-	-	(379)	638,621	
662	662	663	56	55.25	3	4	-	-	(379)	-	-	-	-	-	-	-	-	(379)	638,242	
663	663	664	56	55.33	4	5	-	-	-	(379)	-	-	-	-	-	-	-	(379)	637,863	

Periodicity

Net Premiums Paid

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	1	2	3	4	5	6	7	8	9	10	11	12	Total	Cumul.	
	≡	≡																			≡
664	664	665	56	55.42	5	6	-	-	-	-	(379)	-	-	-	-	-	-	-	(379)	637,484	
665	665	666	56	55.50	6	7	-	-	-	-	-	(379)	-	-	-	-	-	-	(379)	637,105	
666	666	667	56	55.58	7	8	-	-	-	-	-	-	(379)	-	-	-	-	-	(379)	636,727	
667	667	668	56	55.67	8	9	-	-	-	-	-	-	-	(379)	-	-	-	-	(379)	636,348	
668	668	669	56	55.75	9	10	-	-	-	-	-	-	-	-	(379)	-	-	-	(379)	635,969	
669	669	670	56	55.83	10	11	-	-	-	-	-	-	-	-	-	(379)	-	-	(379)	635,590	
670	670	671	56	55.92	11	12	-	-	-	-	-	-	-	-	-	-	(379)	-	(379)	635,211	
671	671	672	56	56.00	12	1	-	-	-	-	-	-	-	-	-	-	-	(379)	(379)	634,833	
672	672	673	57	56.08	1	2	(474)	-	-	-	-	-	-	-	-	-	-	-	-	(474)	634,359
673	673	674	57	56.17	2	3	-	(474)	-	-	-	-	-	-	-	-	-	-	-	(474)	633,885
674	674	675	57	56.25	3	4	-	-	(474)	-	-	-	-	-	-	-	-	-	-	(474)	633,412
675	675	676	57	56.33	4	5	-	-	-	(474)	-	-	-	-	-	-	-	-	-	(474)	632,938
676	676	677	57	56.42	5	6	-	-	-	-	(474)	-	-	-	-	-	-	-	-	(474)	632,464
677	677	678	57	56.50	6	7	-	-	-	-	-	(474)	-	-	-	-	-	-	-	(474)	631,991
678	678	679	57	56.58	7	8	-	-	-	-	-	-	(474)	-	-	-	-	-	-	(474)	631,517
679	679	680	57	56.67	8	9	-	-	-	-	-	-	-	(474)	-	-	-	-	-	(474)	631,043
680	680	681	57	56.75	9	10	-	-	-	-	-	-	-	-	(474)	-	-	-	-	(474)	630,570
681	681	682	57	56.83	10	11	-	-	-	-	-	-	-	-	-	(474)	-	-	-	(474)	630,096
682	682	683	57	56.92	11	12	-	-	-	-	-	-	-	-	-	-	(474)	-	-	(474)	629,622
683	683	684	57	57.00	12	1	-	-	-	-	-	-	-	-	-	-	-	(474)	-	(474)	629,149
684	684	685	58	57.08	1	2	(576)	-	-	-	-	-	-	-	-	-	-	-	-	(576)	628,573
685	685	686	58	57.17	2	3	-	(576)	-	-	-	-	-	-	-	-	-	-	-	(576)	627,997
686	686	687	58	57.25	3	4	-	-	(576)	-	-	-	-	-	-	-	-	-	-	(576)	627,422
687	687	688	58	57.33	4	5	-	-	-	(576)	-	-	-	-	-	-	-	-	-	(576)	626,846
688	688	689	58	57.42	5	6	-	-	-	-	(576)	-	-	-	-	-	-	-	-	(576)	626,270
689	689	690	58	57.50	6	7	-	-	-	-	-	(576)	-	-	-	-	-	-	-	(576)	625,695
690	690	691	58	57.58	7	8	-	-	-	-	-	-	(576)	-	-	-	-	-	-	(576)	625,119
691	691	692	58	57.67	8	9	-	-	-	-	-	-	-	(576)	-	-	-	-	-	(576)	624,544
692	692	693	58	57.75	9	10	-	-	-	-	-	-	-	-	(576)	-	-	-	-	(576)	623,968
693	693	694	58	57.83	10	11	-	-	-	-	-	-	-	-	-	(576)	-	-	-	(576)	623,392
694	694	695	58	57.92	11	12	-	-	-	-	-	-	-	-	-	-	(576)	-	-	(576)	622,817
695	695	696	58	58.00	12	1	-	-	-	-	-	-	-	-	-	-	-	(576)	-	(576)	622,241
696	696	697	59	58.08	1	2	(686)	-	-	-	-	-	-	-	-	-	-	-	-	(686)	621,555
697	697	698	59	58.17	2	3	-	(686)	-	-	-	-	-	-	-	-	-	-	-	(686)	620,869
698	698	699	59	58.25	3	4	-	-	(686)	-	-	-	-	-	-	-	-	-	-	(686)	620,183
699	699	700	59	58.33	4	5	-	-	-	(686)	-	-	-	-	-	-	-	-	-	(686)	619,497
700	700	701	59	58.42	5	6	-	-	-	-	(686)	-	-	-	-	-	-	-	-	(686)	618,811
701	701	702	59	58.50	6	7	-	-	-	-	-	(686)	-	-	-	-	-	-	-	(686)	618,125
702	702	703	59	58.58	7	8	-	-	-	-	-	-	(686)	-	-	-	-	-	-	(686)	617,439
703	703	704	59	58.67	8	9	-	-	-	-	-	-	-	(686)	-	-	-	-	-	(686)	616,753
704	704	705	59	58.75	9	10	-	-	-	-	-	-	-	-	(686)	-	-	-	-	(686)	616,067
705	705	706	59	58.83	10	11	-	-	-	-	-	-	-	-	-	(686)	-	-	-	(686)	615,381
706	706	707	59	58.92	11	12	-	-	-	-	-	-	-	-	-	-	(686)	-	-	(686)	614,695
707	707	708	59	59.00	12	1	-	-	-	-	-	-	-	-	-	-	-	(686)	-	(686)	614,009
708	708	709	60	59.08	1	2	(801)	-	-	-	-	-	-	-	-	-	-	-	-	(801)	613,208
709	709	710	60	59.17	2	3	-	(801)	-	-	-	-	-	-	-	-	-	-	-	(801)	612,407
710	710	711	60	59.25	3	4	-	-	(801)	-	-	-	-	-	-	-	-	-	-	(801)	611,606
711	711	712	60	59.33	4	5	-	-	-	(801)	-	-	-	-	-	-	-	-	-	(801)	610,805
712	712	713	60	59.42	5	6	-	-	-	-	(801)	-	-	-	-	-	-	-	-	(801)	610,003
713	713	714	60	59.50	6	7	-	-	-	-	-	(801)	-	-	-	-	-	-	-	(801)	609,202
714	714	715	60	59.58	7	8	-	-	-	-	-	-	(801)	-	-	-	-	-	-	(801)	608,401
715	715	716	60	59.67	8	9	-	-	-	-	-	-	-	(801)	-	-	-	-	-	(801)	607,600
716	716	717	60	59.75	9	10	-	-	-	-	-	-	-	-	(801)	-	-	-	-	(801)	606,798
717	717	718	60	59.83	10	11	-	-	-	-	-	-	-	-	-	(801)	-	-	-	(801)	605,997
718	718	719	60	59.92	11	12	-	-	-	-	-	-	-	-	-	-	(801)	-	-	(801)	605,196
719	719	720	60	60.00	12	1	-	-	-	-	-	-	-	-	-	-	-	(801)	-	(801)	604,395

Periodicity

Interest Credits

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Periodicity						(By Segment)												Total	Cumul.					
	Month Beg	Month End	Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	1	2	3	4	5	6	7	8	9	10	11	12							
0	0	1	1	0.08	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	1	2	1	0.17	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	2	3	1	0.25	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	3	4	1	0.33	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	4	5	1	0.42	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	5	6	1	0.50	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	6	7	1	0.58	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	7	8	1	0.67	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	8	9	1	0.75	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	9	10	1	0.83	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	10	11	1	0.92	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	11	12	1	1.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	12	13	2	1.08	1	2	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	36
13	13	14	2	1.17	2	3	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	72
14	14	15	2	1.25	3	4	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	109
15	15	16	2	1.33	4	5	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	145
16	16	17	2	1.42	5	6	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	181
17	17	18	2	1.50	6	7	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	217
18	18	19	2	1.58	7	8	-	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	254
19	19	20	2	1.67	8	9	-	-	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	290
20	20	21	2	1.75	9	10	-	-	-	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	326
21	21	22	2	1.83	10	11	-	-	-	-	-	-	-	-	-	36	-	-	-	-	-	-	-	-	362
22	22	23	2	1.92	11	12	-	-	-	-	-	-	-	-	-	-	36	-	-	-	-	-	-	-	399
23	23	24	2	2.00	12	1	-	-	-	-	-	-	-	-	-	-	-	36	-	-	-	-	-	-	435
24	24	25	3	2.08	1	2	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	511
25	25	26	3	2.17	2	3	-	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	587
26	26	27	3	2.25	3	4	-	-	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	663
27	27	28	3	2.33	4	5	-	-	-	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	739
28	28	29	3	2.42	5	6	-	-	-	-	76	-	-	-	-	-	-	-	-	-	-	-	-	-	815
29	29	30	3	2.50	6	7	-	-	-	-	-	76	-	-	-	-	-	-	-	-	-	-	-	-	891
30	30	31	3	2.58	7	8	-	-	-	-	-	-	45	-	-	-	-	-	-	-	-	-	-	-	937
31	31	32	3	2.67	8	9	-	-	-	-	-	-	-	15	-	-	-	-	-	-	-	-	-	-	952
32	32	33	3	2.75	9	10	-	-	-	-	-	-	-	-	42	-	-	-	-	-	-	-	-	-	994
33	33	34	3	2.83	10	11	-	-	-	-	-	-	-	-	-	54	-	-	-	-	-	-	-	-	1,048
34	34	35	3	2.92	11	12	-	-	-	-	-	-	-	-	-	-	59	-	-	-	-	-	-	-	1,107
35	35	36	3	3.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	60	-	-	-	-	-	1,167
36	36	37	4	3.08	1	2	540	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,707
37	37	38	4	3.17	2	3	-	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,807
38	38	39	4	3.25	3	4	-	-	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,889
39	39	40	4	3.33	4	5	-	-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,917
40	40	41	4	3.42	5	6	-	-	-	-	49	-	-	-	-	-	-	-	-	-	-	-	-	-	1,967
41	41	42	4	3.50	6	7	-	-	-	-	-	49	-	-	-	-	-	-	-	-	-	-	-	-	1,967
42	42	43	4	3.58	7	8	-	-	-	-	-	-	14	-	-	-	-	-	-	-	-	-	-	-	1,981
43	43	44	4	3.67	8	9	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	1,993
44	44	45	4	3.75	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,993
45	45	46	4	3.83	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,993
46	46	47	4	3.92	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,993
47	47	48	4	4.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,993
48	48	49	5	4.08	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,993
49	49	50	5	4.17	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,993
50	50	51	5	4.25	3	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,993
51	51	52	5	4.33	4	5	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,003
52	52	53	5	4.42	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,003
53	53	54	5	4.50	6	7	-	-	-	-	104	-	-	-	-	-	-	-	-	-	-	-	-	-	2,107
54	54	55	5	4.58	7	8	-	-	-	-	-	96	-	-	-	-	-	-	-	-	-	-	-	-	2,203
55	55	56	5	4.67	8	9	-	-	-	-	-	-	126	-	-	-	-	-	-	-	-	-	-	-	2,329
56	56	57	5	4.75	9	10	-	-	-	-	-	-	-	152	-	-	-	-	-	-	-	-	-	-	2,482
57	57	58	5	4.83	10	11	-	-	-	-	-	-	-	-	154	-	-	-	-	-	-	-	-	-	2,635
58	58	59	5	4.92	11	12	-	-	-	-	-	-	-	-	-	154	-	-	-	-	-	-	-	-	2,790
59	59	60	5	5.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,944
60	60	61	6	5.08	1	2	2,101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,045
61	61	62	6	5.17	2	3	-	202	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,247
62	62	63	6	5.25	3	4	-	-	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,324
63	63	64	6	5.33	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,324
64	64	65	6	5.42	5	6	-	-	-	102	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,426
65	65	66	6	5.50	6	7	-	-	-	-	115	-	-	-	-	-	-	-	-	-	-	-	-	-	5,542
66	66	67	6	5.58	7	8	-	-	-	-	-	198	-	-	-	-	-	-	-	-	-	-	-	-	5,740
67	67	68	6	5.67	8	9	-	-	-	-	-	-	156	-	-	-	-	-	-	-	-	-	-	-	5,896
68	68	69	6	5.75	9	10	-	-	-	-	-	-	-	78	-	-	-	-	-	-	-	-	-	-	5,974
69	69	70	6	5.83	10	11	-	-	-	-	-	-	-	-	-	118	-	-	-	-	-	-	-	-	6,092
70	70	71	6	5.92	11	12	-	-	-	-	-	-	-	-	-	-	175	-	-	-	-	-	-	-	6,267
71	71	72	6	6.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,472

Periodicity

Interest Credits

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	1	2	3	4	5	6	7	8	9	10	11	12	Total	Cumul.
	≡	≡																		
146	146	147	13	12.25	3	4	-	-	-	-	-	-	-	-	-	-	-	-	-	38,493
147	147	148	13	12.33	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	38,493
148	148	149	13	12.42	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	38,493
149	149	150	13	12.50	6	7	-	-	-	-	-	26	-	-	-	-	-	-	26	38,519
150	150	151	13	12.58	7	8	-	-	-	-	-	-	156	-	-	-	-	-	156	38,675
151	151	152	13	12.67	8	9	-	-	-	-	-	-	-	532	-	-	-	-	532	39,207
152	152	153	13	12.75	9	10	-	-	-	-	-	-	-	-	534	-	-	-	534	39,741
153	153	154	13	12.83	10	11	-	-	-	-	-	-	-	-	-	540	-	-	540	40,282
154	154	155	13	12.92	11	12	-	-	-	-	-	-	-	-	-	-	549	-	549	40,831
155	155	156	13	13.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	552	41,382
156	156	157	14	13.08	1	2	17,856	-	-	-	-	-	-	-	-	-	-	-	-	17,856
157	157	158	14	13.17	2	3	-	628	-	-	-	-	-	-	-	-	-	-	-	628
158	158	159	14	13.25	3	4	-	-	629	-	-	-	-	-	-	-	-	-	-	629
159	159	160	14	13.33	4	5	-	-	-	592	-	-	-	-	-	-	-	-	-	592
160	160	161	14	13.42	5	6	-	-	-	-	571	-	-	-	-	-	-	-	-	571
161	161	162	14	13.50	6	7	-	-	-	-	-	580	-	-	-	-	-	-	-	580
162	162	163	14	13.58	7	8	-	-	-	-	-	-	589	-	-	-	-	-	-	589
163	163	164	14	13.67	8	9	-	-	-	-	-	-	-	621	-	-	-	-	-	621
164	164	165	14	13.75	9	10	-	-	-	-	-	-	-	-	623	-	-	-	-	623
165	165	166	14	13.83	10	11	-	-	-	-	-	-	-	-	-	630	-	-	-	630
166	166	167	14	13.92	11	12	-	-	-	-	-	-	-	-	-	-	640	-	-	640
167	167	168	14	14.00	12	1	-	-	-	-	-	-	-	-	-	-	-	643	-	643
168	168	169	15	14.08	1	2	21,533	-	-	-	-	-	-	-	-	-	-	-	-	21,533
169	169	170	15	14.17	2	3	-	521	-	-	-	-	-	-	-	-	-	-	-	521
170	170	171	15	14.25	3	4	-	-	29	-	-	-	-	-	-	-	-	-	-	29
171	171	172	15	14.33	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
172	172	173	15	14.42	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
173	173	174	15	14.50	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
174	174	175	15	14.58	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
175	175	176	15	14.67	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
176	176	177	15	14.75	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
177	177	178	15	14.83	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
178	178	179	15	14.92	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
179	179	180	15	15.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
180	180	181	16	15.08	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
181	181	182	16	15.17	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
182	182	183	16	15.25	3	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
183	183	184	16	15.33	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
184	184	185	16	15.42	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
185	185	186	16	15.50	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
186	186	187	16	15.58	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
187	187	188	16	15.67	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
188	188	189	16	15.75	9	10	-	-	-	-	-	-	-	477	-	-	-	-	-	477
189	189	190	16	15.83	10	11	-	-	-	-	-	-	-	-	-	610	-	-	-	610
190	190	191	16	15.92	11	12	-	-	-	-	-	-	-	-	-	-	567	-	-	567
191	191	192	16	16.00	12	1	-	-	-	-	-	-	-	-	-	-	-	36	-	36
192	192	193	17	16.08	1	2	6,705	-	-	-	-	-	-	-	-	-	-	-	-	6,705
193	193	194	17	16.17	2	3	-	850	-	-	-	-	-	-	-	-	-	-	-	850
194	194	195	17	16.25	3	4	-	-	803	-	-	-	-	-	-	-	-	-	-	803
195	195	196	17	16.33	4	5	-	-	-	758	-	-	-	-	-	-	-	-	-	758
196	196	197	17	16.42	5	6	-	-	-	-	735	-	-	-	-	-	-	-	-	735
197	197	198	17	16.50	6	7	-	-	-	-	-	178	-	-	-	-	-	-	-	178
198	198	199	17	16.58	7	8	-	-	-	-	-	-	312	-	-	-	-	-	-	312
199	199	200	17	16.67	8	9	-	-	-	-	-	-	-	448	-	-	-	-	-	448
200	200	201	17	16.75	9	10	-	-	-	-	-	-	-	-	283	-	-	-	-	283
201	201	202	17	16.83	10	11	-	-	-	-	-	-	-	-	-	390	-	-	-	390
202	202	203	17	16.92	11	12	-	-	-	-	-	-	-	-	-	-	336	-	-	336
203	203	204	17	17.00	12	1	-	-	-	-	-	-	-	-	-	-	-	777	-	777
204	204	205	18	17.08	1	2	30,030	-	-	-	-	-	-	-	-	-	-	-	-	30,030
205	205	206	18	17.17	2	3	-	971	-	-	-	-	-	-	-	-	-	-	-	971
206	206	207	18	17.25	3	4	-	-	919	-	-	-	-	-	-	-	-	-	-	919
207	207	208	18	17.33	4	5	-	-	-	400	-	-	-	-	-	-	-	-	-	400
208	208	209	18	17.42	5	6	-	-	-	-	74	-	-	-	-	-	-	-	-	74
209	209	210	18	17.50	6	7	-	-	-	-	638	-	-	-	-	-	-	-	-	638
210	210	211	18	17.58	7	8	-	-	-	-	-	822	-	-	-	-	-	-	-	822
211	211	212	18	17.67	8	9	-	-	-	-	-	-	871	-	-	-	-	-	-	871
212	212	213	18	17.75	9	10	-	-	-	-	-	-	-	905	-	-	-	-	-	905
213	213	214	18	17.83	10	11	-	-	-	-	-	-	-	-	937	-	-	-	-	937
214	214	215	18	17.92	11	12	-	-	-	-	-	-	-	-	-	937	-	-	-	937
215	215	216	18	18.00	12	1	-	-	-	-	-	-	-	-	-	-	932	-	-	932
216	216	217	19	18.08	1	2	34,924	-	-	-	-	-	-	-	-	-	-	-	-	34,924
217	217	218	19	18.17	2	3	-	1,104	-	-	-	-	-	-	-	-	-	-	-	1,104
218	218	219	19	18.25	3	4	-	-	1,046	-	-	-	-	-	-	-	-	-	-	1,046
219	219	220	19	18.33	4	5	-	-	-	945	-	-	-	-	-	-	-	-	-	945

Periodicity

Interest Credits

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	1	2	3	4	5	6	7	8	9	10	11	12	Total	Cumul.
	≡	≡																		
220	220	221	19	18.42	5	6	-	-	-	-	888	-	-	-	-	-	-	-	888	179,673
221	221	222	19	18.50	6	7	-	-	-	-	-	898	-	-	-	-	-	-	898	180,571
222	222	223	19	18.58	7	8	-	-	-	-	-	-	940	-	-	-	-	940	181,511	
223	223	224	19	18.67	8	9	-	-	-	-	-	-	-	772	-	-	-	772	182,283	
224	224	225	19	18.75	9	10	-	-	-	-	-	-	-	-	509	-	-	509	182,792	
225	225	226	19	18.83	10	11	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
226	226	227	19	18.92	11	12	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
227	227	228	19	19.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
228	228	229	20	19.08	1	2	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
229	229	230	20	19.17	2	3	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
230	230	231	20	19.25	3	4	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
231	231	232	20	19.33	4	5	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
232	232	233	20	19.42	5	6	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
233	233	234	20	19.50	6	7	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
234	234	235	20	19.58	7	8	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
235	235	236	20	19.67	8	9	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
236	236	237	20	19.75	9	10	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
237	237	238	20	19.83	10	11	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
238	238	239	20	19.92	11	12	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
239	239	240	20	20.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	182,792	182,792
240	240	241	21	20.08	1	2	42,197	-	-	-	-	-	-	-	-	-	-	-	42,197	227,569
241	241	242	21	20.17	2	3	-	1,285	-	-	-	-	-	-	-	-	-	-	1,285	228,854
242	242	243	21	20.25	3	4	-	-	1,221	-	-	-	-	-	-	-	-	-	1,221	230,075
243	243	244	21	20.33	4	5	-	-	-	1,111	-	-	-	-	-	-	-	-	1,111	231,186
244	244	245	21	20.42	5	6	-	-	-	-	1,047	-	-	-	-	-	-	-	1,047	232,233
245	245	246	21	20.50	6	7	-	-	-	-	-	1,059	-	-	-	-	-	-	1,059	233,292
246	246	247	21	20.58	7	8	-	-	-	-	-	-	1,105	-	-	-	-	-	1,105	234,396
247	247	248	21	20.67	8	9	-	-	-	-	-	-	-	1,142	-	-	-	-	1,142	235,538
248	248	249	21	20.75	9	10	-	-	-	-	-	-	-	-	1,153	-	-	-	1,153	236,691
249	249	250	21	20.83	10	11	-	-	-	-	-	-	-	-	-	1,175	-	-	1,175	237,866
250	250	251	21	20.92	11	12	-	-	-	-	-	-	-	-	-	-	1,248	-	1,248	239,113
251	251	252	21	21.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	1,241	240,354
252	252	253	22	21.08	1	2	48,307	-	-	-	-	-	-	-	-	-	-	-	48,307	288,661
253	253	254	22	21.17	2	3	-	1,449	-	-	-	-	-	-	-	-	-	-	1,449	290,110
254	254	255	22	21.25	3	4	-	-	986	-	-	-	-	-	-	-	-	-	986	291,096
255	255	256	22	21.33	4	5	-	-	-	455	-	-	-	-	-	-	-	-	455	291,551
256	256	257	22	21.42	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	291,551
257	257	258	22	21.50	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	291,551
258	258	259	22	21.58	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	291,551
259	259	260	22	21.67	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	291,551
260	260	261	22	21.75	9	10	-	-	-	-	-	-	-	-	-	160	-	-	160	291,712
261	261	262	22	21.83	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	291,712
262	262	263	22	21.92	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	291,712
263	263	264	22	22.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	291,712
264	264	265	23	22.08	1	2	335	-	-	-	-	-	-	-	-	-	-	-	335	292,047
265	265	266	23	22.17	2	3	-	509	-	-	-	-	-	-	-	-	-	-	509	292,556
266	266	267	23	22.25	3	4	-	-	1,512	-	-	-	-	-	-	-	-	-	1,512	294,068
267	267	268	23	22.33	4	5	-	-	-	1,338	-	-	-	-	-	-	-	-	1,338	295,406
268	268	269	23	22.42	5	6	-	-	-	-	1,222	-	-	-	-	-	-	-	1,222	296,628
269	269	270	23	22.50	6	7	-	-	-	-	-	1,235	-	-	-	-	-	-	1,235	297,863
270	270	271	23	22.58	7	8	-	-	-	-	-	-	1,285	-	-	-	-	-	1,285	299,148
271	271	272	23	22.67	8	9	-	-	-	-	-	-	-	1,326	-	-	-	-	1,326	300,474
272	272	273	23	22.75	9	10	-	-	-	-	-	-	-	-	1,354	-	-	-	1,354	301,828
273	273	274	23	22.83	10	11	-	-	-	-	-	-	-	-	-	1,363	-	-	1,363	303,191
274	274	275	23	22.92	11	12	-	-	-	-	-	-	-	-	-	-	1,442	-	1,442	304,633
275	275	276	23	23.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	306,075
276	276	277	24	23.08	1	2	56,952	-	-	-	-	-	-	-	-	-	-	-	-	363,027
277	277	278	24	23.17	2	3	-	1,714	-	-	-	-	-	-	-	-	-	-	1,714	364,741
278	278	279	24	23.25	3	4	-	-	1,698	-	-	-	-	-	-	-	-	-	1,698	366,439
279	279	280	24	23.33	4	5	-	-	-	1,506	-	-	-	-	-	-	-	-	1,506	368,045
280	280	281	24	23.42	5	6	-	-	-	-	1,379	-	-	-	-	-	-	-	1,379	369,424
281	281	282	24	23.50	6	7	-	-	-	-	-	1,393	-	-	-	-	-	-	1,393	370,817
282	282	283	24	23.58	7	8	-	-	-	-	-	-	1,449	-	-	-	-	-	1,449	372,266
283	283	284	24	23.67	8	9	-	-	-	-	-	-	-	1,494	-	-	-	-	1,494	373,760
284	284	285	24	23.75	9	10	-	-	-	-	-	-	-	-	1,524	-	-	-	1,524	375,284
285	285	286	24	23.83	10	11	-	-	-	-	-	-	-	-	-	1,534	-	-	1,534	376,818
286	286	287	24	23.92	11	12	-	-	-	-	-	-	-	-	-	-	1,622	-	1,622	378,440
287	287	288	24	24.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	380,062
288	288	289	25	24.08	1	2	64,537	-	-	-	-	-	-	-	-	-	-	-	-	444,599
289	289	290	25	24.17	2	3	-	1,920	-	-	-	-	-	-	-	-	-	-	1,920	446,519
290	290	291	25	24.25	3	4	-	-	1,903	-	-	-	-	-	-	-	-	-	1,903	448,422
291	291	292	25	24.33	4	5	-	-	-	1,691	-	-	-	-	-	-	-	-	1,691	450,113
292	292	293	25	24.42	5	6	-	-	-	-	1,552	-	-	-	-	-	-	-	1,552	451,665
293	293	294	25	24.50	6	7	-	-	-	-	-	1,567	-	-	-	-	-	-	1,567	453,232

Periodicity

Interest Credits

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month		Policy	Year-End	Segment	Segment	1	2	3	4	5	6	7	8	9	10	11	12	Total	Cumul.	
	≡	≡	≡	Fraction	Paid	Accrued															
442	442	443	37	36.92	11	12	-	-	-	-	-	-	-	-	-	-	4,719	-	4,719	1,819,588	
443	443	444	37	37.00	12	1	-	-	-	-	-	-	-	-	-	-	-	4,896	4,896	1,824,484	
444	444	445	38	37.08	1	2	186,070	-	-	-	-	-	-	-	-	-	-	-	186,070	2,010,555	
445	445	446	38	37.17	2	3	-	5,372	-	-	-	-	-	-	-	-	-	-	5,372	2,015,927	
446	446	447	38	37.25	3	4	-	-	5,956	-	-	-	-	-	-	-	-	-	5,956	2,021,883	
447	447	448	38	37.33	4	5	-	-	-	5,529	-	-	-	-	-	-	-	-	5,529	2,027,412	
448	448	449	38	37.42	5	6	-	-	-	-	4,793	-	-	-	-	-	-	-	4,793	2,032,205	
449	449	450	38	37.50	6	7	-	-	-	-	-	3,287	-	-	-	-	-	-	3,287	2,035,492	
450	450	451	38	37.58	7	8	-	-	-	-	-	-	5,143	-	-	-	-	-	5,143	2,040,634	
451	451	452	38	37.67	8	9	-	-	-	-	-	-	-	3,449	-	-	-	-	3,449	2,044,083	
452	452	453	38	37.75	9	10	-	-	-	-	-	-	-	-	5,100	-	-	-	5,100	2,049,184	
453	453	454	38	37.83	10	11	-	-	-	-	-	-	-	-	-	5,132	-	-	5,132	2,054,316	
454	454	455	38	37.92	11	12	-	-	-	-	-	-	-	-	-	-	3,620	-	3,620	2,057,936	
455	455	456	38	38.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
456	456	457	39	38.08	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
457	457	458	39	38.17	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
458	458	459	39	38.25	3	4	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
459	459	460	39	38.33	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
460	460	461	39	38.42	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
461	461	462	39	38.50	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
462	462	463	39	38.58	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
463	463	464	39	38.67	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
464	464	465	39	38.75	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
465	465	466	39	38.83	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
466	466	467	39	38.92	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
467	467	468	39	39.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
468	468	469	40	39.08	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
469	469	470	40	39.17	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
470	470	471	40	39.25	3	4	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
471	471	472	40	39.33	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
472	472	473	40	39.42	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
473	473	474	40	39.50	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
474	474	475	40	39.58	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
475	475	476	40	39.67	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
476	476	477	40	39.75	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
477	477	478	40	39.83	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
478	478	479	40	39.92	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
479	479	480	40	40.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
480	480	481	41	40.08	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
481	481	482	41	40.17	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
482	482	483	41	40.25	3	4	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
483	483	484	41	40.33	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
484	484	485	41	40.42	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
485	485	486	41	40.50	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
486	486	487	41	40.58	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	2,057,936	
487	487	488	41	40.67	8	9	-	-	-	-	-	-	5,519	-	-	-	-	-	5,519	2,063,455	
488	488	489	41	40.75	9	10	-	-	-	-	-	-	-	4,805	-	-	-	-	4,805	2,068,260	
489	489	490	41	40.83	10	11	-	-	-	-	-	-	-	-	5,731	-	-	-	5,731	2,073,991	
490	490	491	41	40.92	11	12	-	-	-	-	-	-	-	-	-	5,669	-	-	5,669	2,079,660	
491	491	492	41	41.00	12	1	-	-	-	-	-	-	-	-	-	-	-	5,502	-	5,502	2,085,162
492	492	493	42	41.08	1	2	204,789	-	-	-	-	-	-	-	-	-	-	-	-	204,789	2,289,951
493	493	494	42	41.17	2	3	-	6,021	-	-	-	-	-	-	-	-	-	-	-	6,021	2,295,972
494	494	495	42	41.25	3	4	-	-	6,664	-	-	-	-	-	-	-	-	-	-	6,664	2,302,637
495	495	496	42	41.33	4	5	-	-	-	6,193	-	-	-	-	-	-	-	-	-	6,193	2,308,830
496	496	497	42	41.42	5	6	-	-	-	-	5,645	-	-	-	-	-	-	-	-	5,645	2,314,475
497	497	498	42	41.50	6	7	-	-	-	-	-	5,508	-	-	-	-	-	-	-	5,508	2,319,982
498	498	499	42	41.58	7	8	-	-	-	-	-	-	5,769	-	-	-	-	-	-	5,769	2,325,751
499	499	500	42	41.67	8	9	-	-	-	-	-	-	-	6,185	-	-	-	-	-	6,185	2,331,936
500	500	501	42	41.75	9	10	-	-	-	-	-	-	-	-	6,203	-	-	-	-	6,203	2,338,139
501	501	502	42	41.83	10	11	-	-	-	-	-	-	-	-	-	6,099	-	-	-	6,099	2,344,238
502	502	503	42	41.92	11	12	-	-	-	-	-	-	-	-	-	-	4,731	-	-	4,731	2,348,970
503	503	504	42	42.00	12	1	-	-	-	-	-	-	-	-	-	-	-	6,078	-	6,078	2,355,048
504	504	505	43	42.08	1	2	225,293	-	-	-	-	-	-	-	-	-	-	-	-	225,293	2,580,341
505	505	506	43	42.17	2	3	-	2,870	-	-	-	-	-	-	-	-	-	-	-	2,870	2,583,211
506	506	507	43	42.25	3	4	-	-	3,620	-	-	-	-	-	-	-	-	-	-	3,620	2,586,831
507	507	508	43	42.33	4	5	-	-	-	4,314	-	-	-	-	-	-	-	-	-	4,314	2,591,146
508	508	509	43	42.42	5	6	-	-	-	-	1,709	-	-	-	-	-	-	-	-	1,709	2,592,855
509	509	510	43	42.50	6	7	-	-	-	-	-	4,165	-	-	-	-	-	-	-	4,165	2,597,020
510	510	511	43	42.58	7	8	-	-	-	-	-	-	3,908	-	-	-	-	-	-	3,908	2,600,928
511	511	512	43	42.67	8	9	-	-	-	-	-	-	-	6,829	-	-	-	-	-	6,829	2,607,757
512	512	513	43	42.75	9	10	-	-	-	-	-	-	-	-	6,848	-	-	-	-	6,848	2,614,605
513	513	514	43	42.83	10	11	-	-	-	-	-	-	-	-	-	6,746	-	-	-	6,746	2,621,351
514	514	515	43	42.92	11	12	-	-	-	-	-	-	-	-	-	-	4,523	-	-	4,523	2,625,875
515	515	516	43	43.00	12	1	-	-	-	-	-	-	-	-	-	-	-	3,929	-	3,929	2,629,804

Periodicity

Interest Credits

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	1	2	3	4	5	6	7	8	9	10	11	12	Total	Cumul.		
	≡	≡																			≡	≡
590	590	591	50	49.25	3	4	-	-	2,629	-	-	-	-	-	-	-	-	-	2,629	4,116,092		
591	591	592	50	49.33	4	5	-	-	-	6,821	-	-	-	-	-	-	-	-	6,821	4,122,913		
592	592	593	50	49.42	5	6	-	-	-	-	3,927	-	-	-	-	-	-	-	3,927	4,126,840		
593	593	594	50	49.50	6	7	-	-	-	-	-	213	-	-	-	-	-	-	213	4,127,052		
594	594	595	50	49.58	7	8	-	-	-	-	-	-	2,677	-	-	-	-	-	2,677	4,129,729		
595	595	596	50	49.67	8	9	-	-	-	-	-	-	-	2,728	-	-	-	-	2,728	4,132,457		
596	596	597	50	49.75	9	10	-	-	-	-	-	-	-	-	10,365	-	-	-	10,365	4,142,821		
597	597	598	50	49.83	10	11	-	-	-	-	-	-	-	-	-	10,284	-	-	10,284	4,153,106		
598	598	599	50	49.92	11	12	-	-	-	-	-	-	-	-	-	-	10,999	-	10,999	4,164,105		
599	599	600	50	50.00	12	1	-	-	-	-	-	-	-	-	-	-	-	10,334	10,334	4,174,439		
600	600	601	51	50.08	1	2	363,205	-	-	-	-	-	-	-	-	-	-	-	-	363,205	4,537,644	
601	601	602	51	50.17	2	3	-	10,279	-	-	-	-	-	-	-	-	-	-	-	10,279	4,547,923	
602	602	603	51	50.25	3	4	-	-	11,340	-	-	-	-	-	-	-	-	-	-	11,340	4,559,263	
603	603	604	51	50.33	4	5	-	-	-	11,184	-	-	-	-	-	-	-	-	-	11,184	4,570,446	
604	604	605	51	50.42	5	6	-	-	-	-	9,917	-	-	-	-	-	-	-	-	9,917	4,580,363	
605	605	606	51	50.50	6	7	-	-	-	-	-	9,639	-	-	-	-	-	-	-	9,639	4,590,002	
606	606	607	51	50.58	7	8	-	-	-	-	-	-	9,793	-	-	-	-	-	-	9,793	4,599,795	
607	607	608	51	50.67	8	9	-	-	-	-	-	-	-	10,726	-	-	-	-	-	10,726	4,610,521	
608	608	609	51	50.75	9	10	-	-	-	-	-	-	-	-	11,404	-	-	-	-	11,404	4,621,925	
609	609	610	51	50.83	10	11	-	-	-	-	-	-	-	-	-	11,316	-	-	-	11,316	4,633,241	
610	610	611	51	50.92	11	12	-	-	-	-	-	-	-	-	-	-	12,103	-	-	12,103	4,645,344	
611	611	612	51	51.00	12	1	-	-	-	-	-	-	-	-	-	-	-	11,371	-	11,371	4,656,714	
612	612	613	52	51.08	1	2	399,523	-	-	-	-	-	-	-	-	-	-	-	-	399,523	5,056,238	
613	613	614	52	51.17	2	3	-	11,305	-	-	-	-	-	-	-	-	-	-	-	11,305	5,067,543	
614	614	615	52	51.25	3	4	-	-	12,472	-	-	-	-	-	-	-	-	-	-	12,472	5,080,015	
615	615	616	52	51.33	4	5	-	-	-	12,300	-	-	-	-	-	-	-	-	-	12,300	5,092,315	
616	616	617	52	51.42	5	6	-	-	-	-	10,906	-	-	-	-	-	-	-	-	10,906	5,103,221	
617	617	618	52	51.50	6	7	-	-	-	-	-	10,601	-	-	-	-	-	-	-	10,601	5,113,822	
618	618	619	52	51.58	7	8	-	-	-	-	-	-	10,770	-	-	-	-	-	-	10,770	5,124,592	
619	619	620	52	51.67	8	9	-	-	-	-	-	-	-	11,796	-	-	-	-	-	11,796	5,136,389	
620	620	621	52	51.75	9	10	-	-	-	-	-	-	-	-	12,543	-	-	-	-	12,543	5,148,932	
621	621	622	52	51.83	10	11	-	-	-	-	-	-	-	-	-	12,445	-	-	-	12,445	5,161,377	
622	622	623	52	51.92	11	12	-	-	-	-	-	-	-	-	-	-	13,311	-	-	13,311	5,174,688	
623	623	624	52	52.00	12	1	-	-	-	-	-	-	-	-	-	-	-	12,506	-	12,506	5,187,194	
624	624	625	53	52.08	1	2	439,467	-	-	-	-	-	-	-	-	-	-	-	-	439,467	5,626,661	
625	625	626	53	52.17	2	3	-	12,428	-	-	-	-	-	-	-	-	-	-	-	12,428	5,639,089	
626	626	627	53	52.25	3	4	-	-	13,711	-	-	-	-	-	-	-	-	-	-	13,711	5,652,800	
627	627	628	53	52.33	4	5	-	-	-	13,522	-	-	-	-	-	-	-	-	-	13,522	5,666,322	
628	628	629	53	52.42	5	6	-	-	-	-	11,989	-	-	-	-	-	-	-	-	11,989	5,678,311	
629	629	630	53	52.50	6	7	-	-	-	-	-	11,653	-	-	-	-	-	-	-	11,653	5,689,964	
630	630	631	53	52.58	7	8	-	-	-	-	-	-	9,254	-	-	-	-	-	-	9,254	5,699,218	
631	631	632	53	52.67	8	9	-	-	-	-	-	-	-	7,955	-	-	-	-	-	7,955	5,707,173	
632	632	633	53	52.75	9	10	-	-	-	-	-	-	-	-	5,507	-	-	-	-	5,507	5,712,681	
633	633	634	53	52.83	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,712,681	
634	634	635	53	52.92	11	12	-	-	-	-	-	-	-	-	-	-	6,613	-	-	6,613	5,719,293	
635	635	636	53	53.00	12	1	-	-	-	-	-	-	-	-	-	-	-	2,424	-	2,424	5,721,717	
636	636	637	54	53.08	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,721,717	
637	637	638	54	53.17	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,721,717	
638	638	639	54	53.25	3	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,721,717	
639	639	640	54	53.33	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,721,717	
640	640	641	54	53.42	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,721,717	
641	641	642	54	53.50	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,721,717	
642	642	643	54	53.58	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,721,717	
643	643	644	54	53.67	8	9	-	-	-	-	-	-	3,595	-	-	-	-	-	-	-	3,595	5,725,313
644	644	645	54	53.75	9	10	-	-	-	-	-	-	-	-	9,206	-	-	-	-	-	9,206	5,734,518
645	645	646	54	53.83	10	11	-	-	-	-	-	-	-	-	-	13,668	-	-	-	-	13,668	5,748,186
646	646	647	54	53.92	11	12	-	-	-	-	-	-	-	-	-	-	8,921	-	-	-	8,921	5,757,107
647	647	648	54	54.00	12	1	-	-	-	-	-	-	-	-	-	-	-	5,668	-	5,668	5,762,775	
648	648	649	55	54.08	1	2	453,121	-	-	-	-	-	-	-	-	-	-	-	-	-	453,121	6,215,895
649	649	650	55	54.17	2	3	-	13,635	-	-	-	-	-	-	-	-	-	-	-	-	13,635	6,229,531
650	650	651	55	54.25	3	4	-	-	15,046	-	-	-	-	-	-	-	-	-	-	-	15,046	6,244,577
651	651	652	55	54.33	4	5	-	-	-	14,839	-	-	-	-	-	-	-	-	-	-	14,839	6,259,416
652	652	653	55	54.42	5	6	-	-	-	-	13,152	-	-	-	-	-	-	-	-	-	13,152	6,272,568
653	653	654	55	54.50	6	7	-	-	-	-	-	12,783	-	-	-	-	-	-	-	-	12,783	6,285,351
654	654	655	55	54.58	7	8	-	-	-	-	-	-	12,729	-	-	-	-	-	-	-	12,729	6,298,081
655	655	656	55	54.67	8	9	-	-	-	-	-	-	-	14,088	-	-	-	-	-	-	14,088	6,312,168
656	656	657	55	54.75	9	10	-	-	-	-	-	-	-	-	15,225	-	-	-	-	-	15,225	6,327,393
657	657	658	55	54.83	10	11	-	-	-	-	-	-	-	-	-	15,013	-	-	-	-	15,013	6,342,407
658	658	659	55	54.92	11	12	-	-	-	-	-	-	-	-	-	-	16,152	-	16,152	-	16,152	6,358,559
659	659	660	55	55.00	12	1	-	-	-	-	-	-	-	-	-	-	-	14,522	-	14,522	6,373,081	
660	660	661	56	55.08	1	2	528,662	-	-	-	-	-	-	-	-	-	-	-	-	-	528,662	6,901,743
661	661	662	56	55.17	2	3	-	14,970	-	-	-	-	-	-	-	-	-	-	-	-	14,970	6,916,713
662	662	663	56	55.25	3	4	-	-	16,522	-	-	-	-	-	-	-	-	-	-	-	16,522	6,933,235
663	663	664	56	55.33	4	5	-	-	-	16,294	-	-	-	-	-	-	-	-	-	-	16,294	6,949,528

Periodicity

Interest Credits

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	1	2	3	4	5	6	7	8	9	10	11	12	Total	Cumul.
	≡	≡																		
664	664	665	56	55.42	5	6	-	-	-	-	14,439	-	-	-	-	-	-	-	14,439	6,963,967
665	665	666	56	55.50	6	7	-	-	-	-	-	14,032	-	-	-	-	-	-	14,032	6,977,999
666	666	667	56	55.58	7	8	-	-	-	-	-	-	13,973	-	-	-	-	13,973	6,991,972	
667	667	668	56	55.67	8	9	-	-	-	-	-	-	-	15,467	-	-	-	15,467	7,007,439	
668	668	669	56	55.75	9	10	-	-	-	-	-	-	-	-	16,718	-	-	16,718	7,024,158	
669	669	670	56	55.83	10	11	-	-	-	-	-	-	-	-	-	16,486	-	16,486	7,040,643	
670	670	671	56	55.92	11	12	-	-	-	-	-	-	-	-	-	-	15,848	15,848	7,056,492	
671	671	672	56	56.00	12	1	-	-	-	-	-	-	-	-	-	-	-	7,969	7,969	7,064,461
672	672	673	57	56.08	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	7,064,461
673	673	674	57	56.17	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	7,064,461
674	674	675	57	56.25	3	4	-	-	3,332	-	-	-	-	-	-	-	-	-	3,332	7,067,793
675	675	676	57	56.33	4	5	-	-	-	6,697	-	-	-	-	-	-	-	-	6,697	7,074,490
676	676	677	57	56.42	5	6	-	-	-	-	14,937	-	-	-	-	-	-	-	14,937	7,089,428
677	677	678	57	56.50	6	7	-	-	-	-	-	8,733	-	-	-	-	-	-	8,733	7,098,161
678	678	679	57	56.58	7	8	-	-	-	-	-	-	7,561	-	-	-	-	-	7,561	7,105,721
679	679	680	57	56.67	8	9	-	-	-	-	-	-	-	12,304	-	-	-	-	12,304	7,118,025
680	680	681	57	56.75	9	10	-	-	-	-	-	-	-	-	2,548	-	-	-	2,548	7,120,573
681	681	682	57	56.83	10	11	-	-	-	-	-	-	-	-	-	5,030	-	-	5,030	7,125,604
682	682	683	57	56.92	11	12	-	-	-	-	-	-	-	-	-	-	13,308	-	13,308	7,138,912
683	683	684	57	57.00	12	1	-	-	-	-	-	-	-	-	-	-	-	16,705	16,705	7,155,617
684	684	685	58	57.08	1	2	581,443	-	-	-	-	-	-	-	-	-	-	-	581,443	7,737,059
685	685	686	58	57.17	2	3	-	16,381	-	-	-	-	-	-	-	-	-	-	16,381	7,753,441
686	686	687	58	57.25	3	4	-	-	18,422	-	-	-	-	-	-	-	-	-	18,422	7,771,863
687	687	688	58	57.33	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	7,771,863
688	688	689	58	57.42	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	7,771,863
689	689	690	58	57.50	6	7	-	-	-	-	3,689	-	-	-	-	-	-	-	3,689	7,775,551
690	690	691	58	57.58	7	8	-	-	-	-	-	11,905	-	-	-	-	-	-	11,905	7,787,456
691	691	692	58	57.67	8	9	-	-	-	-	-	-	12,819	-	-	-	-	-	12,819	7,800,275
692	692	693	58	57.75	9	10	-	-	-	-	-	-	-	18,560	-	-	-	-	18,560	7,818,835
693	693	694	58	57.83	10	11	-	-	-	-	-	-	-	-	-	18,552	-	-	18,552	7,837,387
694	694	695	58	57.92	11	12	-	-	-	-	-	-	-	-	-	-	20,569	-	20,569	7,857,955
695	695	696	58	58.00	12	1	-	-	-	-	-	-	-	-	-	-	-	18,328	18,328	7,876,283
696	696	697	59	58.08	1	2	639,529	-	-	-	-	-	-	-	-	-	-	-	639,529	8,515,813
697	697	698	59	58.17	2	3	-	17,962	-	-	-	-	-	-	-	-	-	-	17,962	8,533,775
698	698	699	59	58.25	3	4	-	-	20,207	-	-	-	-	-	-	-	-	-	20,207	8,553,981
699	699	700	59	58.33	4	5	-	-	-	18,450	-	-	-	-	-	-	-	-	18,450	8,572,431
700	700	701	59	58.42	5	6	-	-	-	-	17,233	-	-	-	-	-	-	-	17,233	8,589,665
701	701	702	59	58.50	6	7	-	-	-	-	-	16,535	-	-	-	-	-	-	16,535	8,606,199
702	702	703	59	58.58	7	8	-	-	-	-	-	-	17,174	-	-	-	-	-	17,174	8,623,374
703	703	704	59	58.67	8	9	-	-	-	-	-	-	-	19,383	-	-	-	-	19,383	8,642,757
704	704	705	59	58.75	9	10	-	-	-	-	-	-	-	-	20,358	-	-	-	20,358	8,663,115
705	705	706	59	58.83	10	11	-	-	-	-	-	-	-	-	-	20,350	-	-	20,350	8,683,465
706	706	707	59	58.92	11	12	-	-	-	-	-	-	-	-	-	-	22,568	-	22,568	8,706,033
707	707	708	59	59.00	12	1	-	-	-	-	-	-	-	-	-	-	-	20,103	20,103	8,726,136
708	708	709	60	59.08	1	2	703,414	-	-	-	-	-	-	-	-	-	-	-	703,414	9,429,549
709	709	710	60	59.17	2	3	-	19,690	-	-	-	-	-	-	-	-	-	-	19,690	9,449,239
710	710	711	60	59.25	3	4	-	-	22,159	-	-	-	-	-	-	-	-	-	22,159	9,471,398
711	711	712	60	59.33	4	5	-	-	-	20,227	-	-	-	-	-	-	-	-	20,227	9,491,624
712	712	713	60	59.42	5	6	-	-	-	-	11,408	-	-	-	-	-	-	-	11,408	9,503,032
713	713	714	60	59.50	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	9,503,032
714	714	715	60	59.58	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	9,503,032
715	715	716	60	59.67	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	9,503,032
716	716	717	60	59.75	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	9,503,032
717	717	718	60	59.83	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	9,503,032
718	718	719	60	59.92	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	9,503,032
719	719	720	60	60.00	12	1	-	-	-	-	-	-	-	-	-	-	-	-	-	9,503,032

Periodicity

Net Premiums + Interest Credits (Cumulative)

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Periodicity			Net Premiums + Interest Credits (Cumulative)													Total			
	Month	Month	Policy	Year-End	Segment	Segment	1	2	3	4	5	6	7	8	9	10		11	12	
≡	≡	≡	≡	Fraction	Paid	Accrues														
0	0	1	1	0.08	1	-	362	-	-	-	-	-	-	-	-	-	-	-	-	362
1	1	2	1	0.17	2	-	362	362	-	-	-	-	-	-	-	-	-	-	-	725
2	2	3	1	0.25	3	-	362	362	362	-	-	-	-	-	-	-	-	-	-	1,087
3	3	4	1	0.33	4	-	362	362	362	362	-	-	-	-	-	-	-	-	-	1,450
4	4	5	1	0.42	5	-	362	362	362	362	362	-	-	-	-	-	-	-	-	1,812
5	5	6	1	0.50	6	-	362	362	362	362	362	362	-	-	-	-	-	-	-	2,175
6	6	7	1	0.58	7	-	362	362	362	362	362	362	362	-	-	-	-	-	-	2,537
7	7	8	1	0.67	8	-	362	362	362	362	362	362	362	362	-	-	-	-	-	2,900
8	8	9	1	0.75	9	-	362	362	362	362	362	362	362	362	362	-	-	-	-	3,262
9	9	10	1	0.83	10	-	362	362	362	362	362	362	362	362	362	362	-	-	-	3,625
10	10	11	1	0.92	11	-	362	362	362	362	362	362	362	362	362	362	362	-	-	3,987
11	11	12	1	1.00	12	1	362	362	362	362	362	362	362	362	362	362	362	362	-	4,350
12	12	13	2	1.08	1	2	761	362	362	362	362	362	362	362	362	362	362	362	362	4,748
13	13	14	2	1.17	2	3	761	761	362	362	362	362	362	362	362	362	362	362	362	5,146
14	14	15	2	1.25	3	4	761	761	761	362	362	362	362	362	362	362	362	362	362	5,544
15	15	16	2	1.33	4	5	761	761	761	761	362	362	362	362	362	362	362	362	362	5,942
16	16	17	2	1.42	5	6	761	761	761	761	761	362	362	362	362	362	362	362	362	6,340
17	17	18	2	1.50	6	7	761	761	761	761	761	761	362	362	362	362	362	362	362	6,738
18	18	19	2	1.58	7	8	761	761	761	761	761	761	761	362	362	362	362	362	362	7,136
19	19	20	2	1.67	8	9	761	761	761	761	761	761	761	761	362	362	362	362	362	7,534
20	20	21	2	1.75	9	10	761	761	761	761	761	761	761	761	761	362	362	362	362	7,932
21	21	22	2	1.83	10	11	761	761	761	761	761	761	761	761	761	761	362	362	362	8,330
22	22	23	2	1.92	11	12	761	761	761	761	761	761	761	761	761	761	761	362	362	8,729
23	23	24	2	2.00	12	1	761	761	761	761	761	761	761	761	761	761	761	761	761	9,127
24	24	25	3	2.08	1	2	5,836	761	761	761	761	761	761	761	761	761	761	761	761	14,202
25	25	26	3	2.17	2	3	5,836	1,198	761	761	761	761	761	761	761	761	761	761	761	14,639
26	26	27	3	2.25	3	4	5,836	1,198	1,198	761	761	761	761	761	761	761	761	761	761	15,077
27	27	28	3	2.33	4	5	5,836	1,198	1,198	1,198	761	761	761	761	761	761	761	761	761	15,514
28	28	29	3	2.42	5	6	5,836	1,198	1,198	1,198	1,198	761	761	761	761	761	761	761	761	15,951
29	29	30	3	2.50	6	7	5,836	1,198	1,198	1,198	1,198	761	761	761	761	761	761	761	761	16,388
30	30	31	3	2.58	7	8	5,836	1,198	1,198	1,198	1,198	1,198	761	761	761	761	761	761	761	16,795
31	31	32	3	2.67	8	9	5,836	1,198	1,198	1,198	1,198	1,198	1,167	761	761	761	761	761	761	17,171
32	32	33	3	2.75	9	10	5,836	1,198	1,198	1,198	1,198	1,198	1,167	1,137	1,163	761	761	761	761	17,574
33	33	34	3	2.83	10	11	5,836	1,198	1,198	1,198	1,198	1,198	1,167	1,137	1,163	1,176	761	761	761	17,990
34	34	35	3	2.92	11	12	5,836	1,198	1,198	1,198	1,198	1,198	1,167	1,137	1,163	1,176	1,180	761	761	18,410
35	35	36	3	3.00	12	1	5,836	1,198	1,198	1,198	1,198	1,198	1,167	1,137	1,163	1,176	1,180	1,181	761	18,831
36	36	37	4	3.08	1	2	11,375	1,198	1,198	1,198	1,198	1,198	1,167	1,137	1,163	1,176	1,180	1,181	761	24,370
37	37	38	4	3.17	2	3	11,375	1,659	1,198	1,198	1,198	1,198	1,167	1,137	1,163	1,176	1,180	1,181	761	24,830
38	38	39	4	3.25	3	4	11,375	1,659	1,640	1,198	1,198	1,198	1,167	1,137	1,163	1,176	1,180	1,181	761	25,273
39	39	40	4	3.33	4	5	11,375	1,659	1,640	1,587	1,198	1,198	1,167	1,137	1,163	1,176	1,180	1,181	761	25,662
40	40	41	4	3.42	5	6	11,375	1,659	1,640	1,587	1,608	1,198	1,167	1,137	1,163	1,176	1,180	1,181	761	26,072
41	41	42	4	3.50	6	7	11,375	1,659	1,640	1,587	1,608	1,558	1,167	1,137	1,163	1,176	1,180	1,181	761	26,492
42	42	43	4	3.58	7	8	11,375	1,659	1,640	1,587	1,608	1,558	1,542	1,137	1,163	1,176	1,180	1,181	761	26,807
43	43	44	4	3.67	8	9	11,375	1,659	1,640	1,587	1,608	1,558	1,542	1,510	1,163	1,176	1,180	1,181	761	27,180
44	44	45	4	3.75	9	10	11,375	1,659	1,640	1,587	1,608	1,558	1,542	1,510	1,524	1,176	1,180	1,181	761	27,541
45	45	46	4	3.83	10	11	11,375	1,659	1,640	1,587	1,608	1,558	1,542	1,510	1,524	1,537	1,180	1,181	761	27,901
46	46	47	4	3.92	11	12	11,375	1,659	1,640	1,587	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,181	761	28,262
47	47	48	4	4.00	12	1	11,375	1,659	1,640	1,587	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	28,623
48	48	49	5	4.08	1	2	21,012	1,659	1,640	1,587	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	38,259
49	49	50	5	4.17	2	3	21,012	2,019	1,640	1,587	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	38,619
50	50	51	5	4.25	3	4	21,012	2,019	2,001	1,587	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	38,979
51	51	52	5	4.33	4	5	21,012	2,019	2,001	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	39,349
52	52	53	5	4.42	5	6	21,012	2,019	2,001	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	39,709
53	53	54	5	4.50	6	7	21,012	2,019	2,001	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	40,174
54	54	55	5	4.58	7	8	21,012	2,019	2,001	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	40,630
55	55	56	5	4.67	8	9	21,012	2,019	2,001	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	41,116
56	56	57	5	4.75	9	10	21,012	2,019	2,001	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	41,629
57	57	58	5	4.83	10	11	21,012	2,019	2,001	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	42,143
58	58	59	5	4.92	11	12	21,012	2,019	2,001	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	42,657
59	59	60	5	5.00	12	1	21,012	2,019	2,001	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	43,171
60	60	61	6	5.08	1	2	32,749	2,019	2,001	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	54,909
61	61	62	6	5.17	2	3	32,749	2,580	2,001	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	55,471
62	62	63	6	5.25	3	4	32,749	2,580	2,438	1,956	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	55,908
63	63	64	6	5.33	4	5	32,749	2,580	2,438	2,316	1,608	1,558	1,542	1,510	1,524	1,537	1,541	1,542	761	56,268
64	64	65	6	5.42	5	6	32,749	2,580	2,438	2,316	2,430	1,998	1,997	2,037	2,051	2,055	2,056	761	56,730	
65	65	66	6	5.50	6	7	32,749	2,580	2,438	2,316	2,430	2,498	1,998	1,997	2,037	2,051	2,055	2,056	761	57,205
66	66	67	6	5.58	7	8	32,749	2,580	2,438	2,316	2,430	2,498	2,556	2,513						

Periodicity

Net Premiums + Interest Credits (Cumulative)

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	1	2	3	4	5	6	7	8	9	10	11	12	Total
	≡	≡																	
72	72	73	7	6.08	1	2	50,299	2,580	2,438	2,316	2,430	2,498	2,556	2,513	2,474	2,528	2,590	2,622	77,845
73	73	74	7	6.17	2	3	50,299	3,129	2,438	2,316	2,430	2,498	2,556	2,513	2,474	2,528	2,590	2,622	78,394
74	74	75	7	6.25	3	4	50,299	3,129	3,042	2,316	2,430	2,498	2,556	2,513	2,474	2,528	2,590	2,622	78,998
75	75	76	7	6.33	4	5	50,299	3,129	3,042	2,908	2,430	2,498	2,556	2,513	2,474	2,528	2,590	2,622	79,589
76	76	77	7	6.42	5	6	50,299	3,129	3,042	2,908	2,933	2,498	2,556	2,513	2,474	2,528	2,590	2,622	80,092
77	77	78	7	6.50	6	7	50,299	3,129	3,042	2,908	2,933	3,030	2,556	2,513	2,474	2,528	2,590	2,622	80,624
78	78	79	7	6.58	7	8	50,299	3,129	3,042	2,908	2,933	3,030	2,916	2,513	2,474	2,528	2,590	2,622	80,984
79	79	80	7	6.67	8	9	50,299	3,129	3,042	2,908	2,933	3,030	2,916	2,873	2,474	2,528	2,590	2,622	81,343
80	80	81	7	6.75	9	10	50,299	3,129	3,042	2,908	2,933	3,030	2,916	2,873	2,834	2,528	2,590	2,622	81,703
81	81	82	7	6.83	10	11	50,299	3,129	3,042	2,908	2,933	3,030	2,916	2,873	2,834	2,888	2,590	2,622	82,063
82	82	83	7	6.92	11	12	50,299	3,129	3,042	2,908	2,933	3,030	2,916	2,873	2,834	2,888	2,950	2,622	82,423
83	83	84	7	7.00	12	1	50,299	3,129	3,042	2,908	2,933	3,030	2,916	2,873	2,834	2,888	2,950	2,982	82,783
84	84	85	8	7.08	1	2	64,573	3,489	3,042	2,908	2,933	3,030	2,916	2,873	2,834	2,888	2,950	2,982	97,057
85	85	86	8	7.17	2	3	64,573	3,489	3,042	2,908	2,933	3,030	2,916	2,873	2,834	2,888	2,950	2,982	97,417
86	86	87	8	7.25	3	4	64,573	3,489	3,402	2,908	2,933	3,030	2,916	2,873	2,834	2,888	2,950	2,982	97,777
87	87	88	8	7.33	4	5	64,573	3,489	3,402	3,268	2,933	3,030	2,916	2,873	2,834	2,888	2,950	2,982	98,137
88	88	89	8	7.42	5	6	64,573	3,489	3,402	3,268	3,292	3,030	2,916	2,873	2,834	2,888	2,950	2,982	98,497
89	89	90	8	7.50	6	7	64,573	3,489	3,402	3,268	3,292	3,390	2,916	2,873	2,834	2,888	2,950	2,982	98,856
90	90	91	8	7.58	7	8	64,573	3,489	3,402	3,268	3,292	3,390	3,276	2,873	2,834	2,888	2,950	2,982	99,216
91	91	92	8	7.67	8	9	64,573	3,489	3,402	3,268	3,292	3,390	3,276	3,233	2,834	2,888	2,950	2,982	99,576
92	92	93	8	7.75	9	10	64,573	3,489	3,402	3,268	3,292	3,390	3,276	3,233	3,194	2,888	2,950	2,982	99,936
93	93	94	8	7.83	10	11	64,573	3,489	3,402	3,268	3,292	3,390	3,276	3,233	3,194	3,248	2,950	2,982	100,296
94	94	95	8	7.92	11	12	64,573	3,489	3,402	3,268	3,292	3,390	3,276	3,233	3,194	3,248	3,310	2,982	100,655
95	95	96	8	8.00	12	1	64,573	3,489	3,402	3,268	3,292	3,390	3,276	3,233	3,194	3,248	3,310	3,342	101,015
96	96	97	9	8.08	1	2	83,486	3,489	3,402	3,268	3,292	3,390	3,276	3,233	3,194	3,248	3,310	3,342	119,928
97	97	98	9	8.17	2	3	83,486	3,972	3,402	3,268	3,292	3,390	3,276	3,233	3,194	3,248	3,310	3,342	120,411
98	98	99	9	8.25	3	4	83,486	3,972	4,102	3,268	3,292	3,390	3,276	3,233	3,194	3,248	3,310	3,342	121,110
99	99	100	9	8.33	4	5	83,486	3,972	4,102	3,954	3,292	3,390	3,276	3,233	3,194	3,248	3,310	3,342	121,797
100	100	101	9	8.42	5	6	83,486	3,972	4,102	3,954	3,981	3,390	3,276	3,233	3,194	3,248	3,310	3,342	122,486
101	101	102	9	8.50	6	7	83,486	3,972	4,102	3,954	3,981	4,088	3,276	3,233	3,194	3,248	3,310	3,342	123,185
102	102	103	9	8.58	7	8	83,486	3,972	4,102	3,954	3,981	4,088	3,963	3,233	3,194	3,248	3,310	3,342	123,872
103	103	104	9	8.67	8	9	83,486	3,972	4,102	3,954	3,981	4,088	3,963	3,916	3,194	3,248	3,310	3,342	124,555
104	104	105	9	8.75	9	10	83,486	3,972	4,102	3,954	3,981	4,088	3,963	3,916	3,873	3,248	3,310	3,342	125,234
105	105	106	9	8.83	10	11	83,486	3,972	4,102	3,954	3,981	4,088	3,963	3,916	3,873	3,932	3,310	3,342	125,919
106	106	107	9	8.92	11	12	83,486	3,972	4,102	3,954	3,981	4,088	3,963	3,916	3,873	3,932	4,000	3,342	126,610
107	107	108	9	9.00	12	1	83,486	3,972	4,102	3,954	3,981	4,088	3,963	3,916	3,873	3,932	4,000	4,036	127,304
108	108	109	10	9.08	1	2	110,747	3,972	4,102	3,954	3,981	4,088	3,963	3,916	3,873	3,932	4,000	4,036	154,565
109	109	110	10	9.17	2	3	110,747	4,729	4,102	3,954	3,981	4,088	3,963	3,916	3,873	3,932	4,000	4,036	155,322
110	110	111	10	9.25	3	4	110,747	4,729	4,803	3,954	3,981	4,088	3,963	3,916	3,873	3,932	4,000	4,036	156,023
111	111	112	10	9.33	4	5	110,747	4,729	4,803	4,636	3,981	4,088	3,963	3,916	3,873	3,932	4,000	4,036	156,705
112	112	113	10	9.42	5	6	110,747	4,729	4,803	4,636	4,565	4,088	3,963	3,916	3,873	3,932	4,000	4,036	157,289
113	113	114	10	9.50	6	7	110,747	4,729	4,803	4,636	4,565	4,694	3,963	3,916	3,873	3,932	4,000	4,036	157,894
114	114	115	10	9.58	7	8	110,747	4,729	4,803	4,636	4,565	4,694	4,632	3,916	3,873	3,932	4,000	4,036	158,583
115	115	116	10	9.67	8	9	110,747	4,729	4,803	4,636	4,565	4,694	4,632	4,600	3,873	3,932	4,000	4,036	159,267
116	116	117	10	9.75	9	10	110,747	4,729	4,803	4,636	4,565	4,694	4,632	4,600	4,620	3,932	4,000	4,036	160,014
117	117	118	10	9.83	10	11	110,747	4,729	4,803	4,636	4,565	4,694	4,632	4,600	4,620	4,685	4,000	4,036	160,767
118	118	119	10	9.92	11	12	110,747	4,729	4,803	4,636	4,565	4,694	4,632	4,600	4,620	4,685	4,760	4,036	161,527
119	119	120	10	10.00	12	1	110,747	4,729	4,803	4,636	4,565	4,694	4,632	4,600	4,620	4,685	4,760	4,799	162,290
120	120	121	11	10.08	1	2	140,735	4,729	4,803	4,636	4,565	4,694	4,632	4,600	4,620	4,685	4,760	4,799	192,278
121	121	122	11	10.17	2	3	140,735	5,561	4,803	4,636	4,565	4,694	4,632	4,600	4,620	4,685	4,760	4,799	193,110
122	122	123	11	10.25	3	4	140,735	5,561	5,574	4,636	4,565	4,694	4,632	4,600	4,620	4,685	4,760	4,799	193,881
123	123	124	11	10.33	4	5	140,735	5,561	5,574	5,198	4,565	4,694	4,632	4,600	4,620	4,685	4,760	4,799	194,443
124	124	125	11	10.42	5	6	140,735	5,561	5,574	5,198	4,988	4,694	4,632	4,600	4,620	4,685	4,760	4,799	194,866
125	125	126	11	10.50	6	7	140,735	5,561	5,574	5,198	4,988	5,053	4,632	4,600	4,620	4,685	4,760	4,799	195,225
126	126	127	11	10.58	7	8	140,735	5,561	5,574	5,198	4,988	5,053	5,012	4,600	4,620	4,685	4,760	4,799	195,585
127	127	128	11	10.67	8	9	140,735	5,561	5,574	5,198	4,988	5,053	5,012	4,959	4,620	4,685	4,760	4,799	195,945
128	128	129	11	10.75	9	10	140,735	5,561	5,574	5,198	4,988	5,053	5,012	4,959	4,980	4,685	4,760	4,799	196,305
129	129	130	11	10.83	10	11	140,735	5,561	5,574	5,198	4,988	5,053	5,012	4,959	4,980	5,045	4,760	4,799	196,664
130	130	131	11	10.92	11	12	140,735	5,561	5,574	5,198	4,988	5,053	5,012	4,959	4,980	5,045	5,129	4,799	197,033
131	131	132	11	11.00	12	1	140,735	5,561	5,574	5,198	4,988	5,053	5,012	4,959	4,980	5,045	5,129	5,159	197,393
132	132	133	12	11.08	1	2	159,647	5,561	5,574	5,198	4,988	5,053	5,012	4,959	4,980	5,045	5,129	5,159	216,305
133	133	134	12	11.17	2	3	159,647	5,921	5,574	5,198	4,988	5,053	5,012	4,959	4,980	5,045	5,129	5,159	216,665
134	134	135	12	11.25	3	4	159,647	5,921	5,933	5,198	4,988	5,053	5,012	4,959	4,980	5,045	5,129	5,159	217,024
135																			

Periodicity

Net Premiums + Interest Credits (Cumulative)

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	1	2	3	4	5	6	7	8	9	10	11	12	Total
	≡	≡																	
220	220	221	19	18.42	5	6	403,066	12,497	11,861	10,754	10,118	8,982	9,398	9,939	10,309	10,659	10,665	10,604	518,853
221	221	222	19	18.50	6	7	403,066	12,497	11,861	10,754	10,118	10,235	9,398	9,939	10,309	10,659	10,665	10,604	520,106
222	222	223	19	18.58	7	8	403,066	12,497	11,861	10,754	10,118	10,235	10,693	9,939	10,309	10,659	10,665	10,604	521,401
223	223	224	19	18.67	8	9	403,066	12,497	11,861	10,754	10,118	10,235	10,693	11,065	10,309	10,659	10,665	10,604	522,527
224	224	225	19	18.75	9	10	403,066	12,497	11,861	10,754	10,118	10,235	10,693	11,065	11,173	10,659	10,665	10,604	523,391
225	225	226	19	18.83	10	11	403,066	12,497	11,861	10,754	10,118	10,235	10,693	11,065	11,173	11,014	10,665	10,604	523,746
226	226	227	19	18.92	11	12	403,066	12,497	11,861	10,754	10,118	10,235	10,693	11,065	11,173	11,014	11,020	10,604	524,100
227	227	228	19	19.00	12	1	403,066	12,497	11,861	10,754	10,118	10,235	10,693	11,065	11,173	11,014	11,020	10,959	524,455
228	228	229	20	19.08	1	2	421,973	12,497	11,861	10,754	10,118	10,235	10,693	11,065	11,173	11,014	11,020	10,959	543,361
229	229	230	20	19.17	2	3	421,973	12,850	11,861	10,754	10,118	10,235	10,693	11,065	11,173	11,014	11,020	10,959	543,715
230	230	231	20	19.25	3	4	421,973	12,850	12,214	10,754	10,118	10,235	10,693	11,065	11,173	11,014	11,020	10,959	544,068
231	231	232	20	19.33	4	5	421,973	12,850	12,214	11,108	10,118	10,235	10,693	11,065	11,173	11,014	11,020	10,959	544,421
232	232	233	20	19.42	5	6	421,973	12,850	12,214	11,108	10,471	10,235	10,693	11,065	11,173	11,014	11,020	10,959	544,774
233	233	234	20	19.50	6	7	421,973	12,850	12,214	11,108	10,471	10,588	10,693	11,065	11,173	11,014	11,020	10,959	545,127
234	234	235	20	19.58	7	8	421,973	12,850	12,214	11,108	10,471	10,588	11,046	11,065	11,173	11,014	11,020	10,959	545,481
235	235	236	20	19.67	8	9	421,973	12,850	12,214	11,108	10,471	10,588	11,046	11,418	11,173	11,014	11,020	10,959	545,834
236	236	237	20	19.75	9	10	421,973	12,850	12,214	11,108	10,471	10,588	11,046	11,418	11,526	11,014	11,020	10,959	546,187
237	237	238	20	19.83	10	11	421,973	12,850	12,214	11,108	10,471	10,588	11,046	11,418	11,526	11,749	11,020	10,959	546,529
238	238	239	20	19.92	11	12	421,973	12,850	12,214	11,108	10,471	10,588	11,046	11,418	11,526	11,749	12,475	10,959	548,377
239	239	240	20	20.00	12	1	421,973	12,850	12,214	11,108	10,471	10,588	11,046	11,418	11,526	11,749	12,475	12,408	549,826
240	240	241	21	20.08	1	2	483,074	12,850	12,214	11,108	10,471	10,588	11,046	11,418	11,526	11,749	12,475	12,408	610,928
241	241	242	21	20.17	2	3	483,074	14,487	12,214	11,108	10,471	10,588	11,046	11,418	11,526	11,749	12,475	12,408	612,565
242	242	243	21	20.25	3	4	483,074	14,487	13,787	11,108	10,471	10,588	11,046	11,418	11,526	11,749	12,475	12,408	614,138
243	243	244	21	20.33	4	5	483,074	14,487	13,787	12,570	10,471	10,588	11,046	11,418	11,526	11,749	12,475	12,408	615,600
244	244	245	21	20.42	5	6	483,074	14,487	13,787	12,570	11,870	10,588	11,046	11,418	11,526	11,749	12,475	12,408	616,999
245	245	246	21	20.50	6	7	483,074	14,487	13,787	12,570	11,870	11,998	11,046	11,418	11,526	11,749	12,475	12,408	618,409
246	246	247	21	20.58	7	8	483,074	14,487	13,787	12,570	11,870	11,998	12,502	11,418	11,526	11,749	12,475	12,408	619,865
247	247	248	21	20.67	8	9	483,074	14,487	13,787	12,570	11,870	11,998	12,502	12,912	11,526	11,749	12,475	12,408	621,359
248	248	249	21	20.75	9	10	483,074	14,487	13,787	12,570	11,870	11,998	12,502	12,912	13,030	11,749	12,475	12,408	622,863
249	249	250	21	20.83	10	11	483,074	14,487	13,787	12,570	11,870	11,998	12,502	12,912	13,030	13,275	12,475	12,408	624,389
250	250	251	21	20.92	11	12	483,074	14,487	13,787	12,570	11,870	11,998	12,502	12,912	13,030	13,275	14,074	12,408	625,988
251	251	252	21	21.00	12	1	483,074	14,487	13,787	12,570	11,870	11,998	12,502	12,912	13,030	13,275	14,074	14,001	627,581
252	252	253	22	21.08	1	2	550,285	14,487	13,787	12,570	11,870	11,998	12,502	12,912	13,030	13,275	14,074	14,001	694,791
253	253	254	22	21.17	2	3	550,285	16,286	13,787	12,570	11,870	11,998	12,502	12,912	13,030	13,275	14,074	14,001	696,590
254	254	255	22	21.25	3	4	550,285	16,286	15,123	12,570	11,870	11,998	12,502	12,912	13,030	13,275	14,074	14,001	697,926
255	255	256	22	21.33	4	5	550,285	16,286	15,123	13,375	11,870	11,998	12,502	12,912	13,030	13,275	14,074	14,001	698,731
256	256	257	22	21.42	5	6	550,285	16,286	15,123	13,375	12,220	11,998	12,502	12,912	13,030	13,275	14,074	14,001	699,081
257	257	258	22	21.50	6	7	550,285	16,286	15,123	13,375	12,220	12,348	12,502	12,912	13,030	13,275	14,074	14,001	699,431
258	258	259	22	21.58	7	8	550,285	16,286	15,123	13,375	12,220	12,348	12,852	12,912	13,030	13,275	14,074	14,001	699,781
259	259	260	22	21.67	8	9	550,285	16,286	15,123	13,375	12,220	12,348	12,852	13,262	13,030	13,275	14,074	14,001	700,131
260	260	261	22	21.75	9	10	550,285	16,286	15,123	13,375	12,220	12,348	12,852	13,262	13,541	13,275	14,074	14,001	700,642
261	261	262	22	21.83	10	11	550,285	16,286	15,123	13,375	12,220	12,348	12,852	13,262	13,541	13,625	14,074	14,001	700,992
262	262	263	22	21.92	11	12	550,285	16,286	15,123	13,375	12,220	12,348	12,852	13,262	13,541	13,625	14,424	14,001	701,342
263	263	264	22	22.00	12	1	550,285	16,286	15,123	13,375	12,220	12,348	12,852	13,262	13,541	13,625	14,424	14,444	701,785
264	264	265	23	22.08	1	2	569,521	16,286	15,123	13,375	12,220	12,348	12,852	13,262	13,541	13,625	14,424	14,444	721,021
265	265	266	23	22.17	2	3	569,521	17,143	15,123	13,375	12,220	12,348	12,852	13,262	13,541	13,625	14,424	14,444	721,878
266	266	267	23	22.25	3	4	569,521	17,143	16,984	13,375	12,220	12,348	12,852	13,262	13,541	13,625	14,424	14,444	723,739
267	267	268	23	22.33	4	5	569,521	17,143	16,984	15,061	12,220	12,348	12,852	13,262	13,541	13,625	14,424	14,444	725,425
268	268	269	23	22.42	5	6	569,521	17,143	16,984	15,061	13,790	12,348	12,852	13,262	13,541	13,625	14,424	14,444	726,996
269	269	270	23	22.50	6	7	569,521	17,143	16,984	15,061	13,790	13,932	12,852	13,262	13,541	13,625	14,424	14,444	728,579
270	270	271	23	22.58	7	8	569,521	17,143	16,984	15,061	13,790	13,932	14,486	14,936	13,541	13,625	14,424	14,444	730,212
271	271	272	23	22.67	8	9	569,521	17,143	16,984	15,061	13,790	13,932	14,486	14,936	13,541	13,625	14,424	14,444	731,887
272	272	273	23	22.75	9	10	569,521	17,143	16,984	15,061	13,790	13,932	14,486	14,936	15,243	13,625	14,424	14,444	733,590
273	273	274	23	22.83	10	11	569,521	17,143	16,984	15,061	13,790	13,932	14,486	14,936	15,243	13,336	14,424	14,444	735,300
274	274	275	23	22.92	11	12	569,521	17,143	16,984	15,061	13,790	13,932	14,486	14,936	15,243	13,336	16,215	14,444	737,091
275	275	276	23	23.00	12	1	569,521	17,143	16,984	15,061	13,790	13,932	14,486	14,936	15,243	13,336	16,215	16,237	738,884
276	276	277	24	23.08	1	2	645,373	17,143	16,984	15,061	13,790	13,932	14,486	14,936	15,243	13,336	16,215	16,237	814,736
277	277	278	24	23.17	2	3	645,373	19,204	16,984	15,061	13,790	13,932	14,486	14,936	15,243	13,336	16,215	16,237	816,797

Periodicity

Net Premiums + Interest Credits (Cumulative)

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month		Policy	Year-End		Segment	Segment	1	2	3	4	5	6	7	8	9	10	11	12	Total
	≡	≡		Fraction	Accrued															
294	294	295	25	24.58	7	8	728,808	21,470	21,277	18,951	17,413	17,584	18,255	16,777	17,115	17,217	18,183	18,207	931,257	
295	295	296	25	24.67	8	9	728,808	21,470	21,277	18,951	17,413	17,584	18,255	18,800	17,115	17,217	18,183	18,207	933,280	
296	296	297	25	24.75	9	10	728,808	21,470	21,277	18,951	17,413	17,584	18,255	18,800	19,171	17,217	18,183	18,207	935,337	
297	297	298	25	24.83	10	11	728,808	21,470	21,277	18,951	17,413	17,584	18,255	18,800	19,171	19,284	18,183	18,207	937,404	
298	298	299	25	24.92	11	12	728,808	21,470	21,277	18,951	17,413	17,584	18,255	18,800	19,171	19,284	20,347	18,207	939,568	
299	299	300	25	25.00	12	1	728,808	21,470	21,277	18,951	17,413	17,584	18,255	18,800	19,171	19,284	20,347	18,533	939,913	
300	300	301	26	25.08	1	2	747,705	21,470	21,277	18,951	17,413	17,584	18,255	18,800	19,171	19,284	20,347	18,533	958,810	
301	301	302	26	25.17	2	3	747,705	21,813	21,277	18,951	17,413	17,584	18,255	18,800	19,171	19,284	20,347	18,533	959,153	
302	302	303	26	25.25	3	4	747,705	21,813	21,621	18,951	17,413	17,584	18,255	18,800	19,171	19,284	20,347	18,533	959,497	
303	303	304	26	25.33	4	5	747,705	21,813	21,621	19,294	17,413	17,584	18,255	18,800	19,171	19,284	20,347	18,533	959,840	
304	304	305	26	25.42	5	6	747,705	21,813	21,621	19,294	17,556	17,584	18,255	18,800	19,171	19,284	20,347	18,533	960,184	
305	305	306	26	25.50	6	7	747,705	21,813	21,621	19,294	17,556	17,584	18,255	18,800	19,171	19,284	20,347	18,533	960,527	
306	306	307	26	25.58	7	8	747,705	21,813	21,621	19,294	17,556	17,928	18,598	18,800	19,171	19,284	20,347	18,533	960,871	
307	307	308	26	25.67	8	9	747,705	21,813	21,621	19,294	17,556	17,928	18,598	19,143	19,171	19,284	20,347	18,533	961,214	
308	308	309	26	25.75	9	10	747,705	21,813	21,621	19,294	17,556	17,928	18,598	19,143	19,515	19,284	20,347	18,533	961,558	
309	309	310	26	25.83	10	11	747,705	21,813	21,621	19,294	17,556	17,928	18,598	19,143	19,515	19,628	20,347	18,533	961,902	
310	310	311	26	25.92	11	12	747,705	21,813	21,621	19,294	17,556	17,928	18,598	19,143	19,515	19,628	20,691	18,533	962,245	
311	311	312	26	26.00	12	1	747,705	21,813	21,621	19,294	17,556	17,928	18,598	19,143	19,515	19,628	20,691	20,751	964,444	
312	312	313	27	26.08	1	2	841,370	21,813	21,621	19,294	17,556	17,928	18,598	19,143	19,515	19,628	20,691	20,751	1,058,109	
313	313	314	27	26.17	2	3	841,370	24,336	21,621	19,294	17,556	17,928	18,598	19,143	19,515	19,628	20,691	20,751	1,060,632	
314	314	315	27	26.25	3	4	841,370	24,336	24,124	19,294	17,556	17,928	18,598	19,143	19,515	19,628	20,691	20,751	1,063,136	
315	315	316	27	26.33	4	5	841,370	24,336	24,124	21,565	17,556	17,928	18,598	19,143	19,515	19,628	20,691	20,751	1,065,407	
316	316	317	27	26.42	5	6	841,370	24,336	24,124	21,565	19,874	17,928	18,598	19,143	19,515	19,628	20,691	20,751	1,067,524	
317	317	318	27	26.50	6	7	841,370	24,336	24,124	21,565	19,874	20,062	18,598	19,143	19,515	19,628	20,691	20,751	1,069,658	
318	318	319	27	26.58	7	8	841,370	24,336	24,124	21,565	19,874	20,062	20,800	19,143	19,515	19,628	20,691	20,751	1,071,860	
319	319	320	27	26.67	8	9	841,370	24,336	24,124	21,565	19,874	20,062	20,800	21,399	19,515	19,628	20,691	20,751	1,074,115	
320	320	321	27	26.75	9	10	841,370	24,336	24,124	21,565	19,874	20,062	20,800	21,399	21,808	19,628	20,691	20,751	1,076,409	
321	321	322	27	26.83	10	11	841,370	24,336	24,124	21,565	19,874	20,062	20,800	21,399	21,808	21,932	20,691	20,751	1,078,713	
322	322	323	27	26.92	11	12	841,370	24,336	24,124	21,565	19,874	20,062	20,800	21,399	21,808	21,932	23,101	20,751	1,081,124	
323	323	324	27	27.00	12	1	841,370	24,336	24,124	21,565	19,874	20,062	20,800	21,399	21,808	21,932	23,101	23,168	1,083,540	
324	324	325	28	27.08	1	2	944,399	24,336	24,124	21,565	19,874	20,062	20,800	21,399	21,808	21,932	23,101	23,168	1,186,569	
325	325	326	28	27.17	2	3	944,399	27,109	24,124	21,565	19,874	20,062	20,800	21,399	21,808	21,932	23,101	23,168	1,189,342	
326	326	327	28	27.25	3	4	944,399	27,109	26,876	21,565	19,874	20,062	20,800	21,399	21,808	21,932	23,101	23,168	1,192,094	
327	327	328	28	27.33	4	5	944,399	27,109	26,876	24,061	19,874	20,062	20,800	21,399	21,808	21,932	23,101	23,168	1,194,590	
328	328	329	28	27.42	5	6	944,399	27,109	26,876	24,061	22,200	20,062	20,800	21,399	21,808	21,932	23,101	23,168	1,196,916	
329	329	330	28	27.50	6	7	944,399	27,109	26,876	24,061	22,200	22,408	20,800	21,399	21,808	21,932	23,101	23,168	1,199,262	
330	330	331	28	27.58	7	8	944,399	27,109	26,876	24,061	22,200	22,408	23,219	21,399	21,808	21,932	23,101	23,168	1,201,681	
331	331	332	28	27.67	8	9	944,399	27,109	26,876	24,061	22,200	22,408	23,219	23,552	21,808	21,932	23,101	23,168	1,203,834	
332	332	333	28	27.75	9	10	944,399	27,109	26,876	24,061	22,200	22,408	23,219	23,552	22,147	21,932	23,101	23,168	1,204,173	
333	333	334	28	27.83	10	11	944,399	27,109	26,876	24,061	22,200	22,408	23,219	23,552	22,147	22,271	23,101	23,168	1,204,512	
334	334	335	28	27.92	11	12	944,399	27,109	26,876	24,061	22,200	22,408	23,219	23,552	22,147	22,271	23,440	23,168	1,204,851	
335	335	336	28	28.00	12	1	944,399	27,109	26,876	24,061	22,200	22,408	23,219	23,552	22,147	22,271	23,440	23,507	1,205,190	
336	336	337	29	28.08	1	2	963,289	27,109	26,876	24,061	22,200	22,408	23,219	23,552	22,147	22,271	23,440	23,507	1,224,080	
337	337	338	29	28.17	2	3	963,289	27,446	26,876	24,061	22,200	22,408	23,219	23,552	22,147	22,271	23,440	23,507	1,224,416	
338	338	339	29	28.25	3	4	963,289	27,446	29,800	24,061	22,200	22,408	23,219	23,552	22,147	22,271	23,440	23,507	1,227,340	
339	339	340	29	28.33	4	5	963,289	27,446	29,800	26,802	22,200	22,408	23,219	23,552	22,147	22,271	23,440	23,507	1,230,081	
340	340	341	29	28.42	5	6	963,289	27,446	29,800	26,802	24,757	22,408	23,219	23,552	22,147	22,271	23,440	23,507	1,232,637	
341	341	342	29	28.50	6	7	963,289	27,446	29,800	26,802	24,757	24,519	23,219	23,552	22,147	22,271	23,440	23,507	1,234,748	
342	342	343	29	28.58	7	8	963,289	27,446	29,800	26,802	24,757	24,519	24,709	23,552	22,147	22,271	23,440	23,507	1,236,238	
343	343	344	29	28.67	8	9	963,289	27,446	29,800	26,802	24,757	24,519	24,709	25,210	22,147	22,271	23,440	23,507	1,237,896	
344	344	345	29	28.75	9	10	963,289	27,446	29,800	26,802	24,757	24,519	24,709	25,210	24,698	22,271	23,440	23,507	1,240,447	
345	345	346	29	28.83	10	11	963,289	27,446	29,800	26,802	24,757	24,519	24,709	25,210	24,698	24,835	23,440	23,507	1,243,011	
346	346	347	29	28.92	11	12	963,289	27,446	29,800	26,802	24,757	24,519	24,709	25,210	24,698	24,835	26,121	23,507	1,245,691	
347	347	348	29	29.00	12	1	963,289	27,446	29,800	26,802	24,757	24,519	24,709	25,210	24,698	24,835	26,121	26,194	1,248,379	
348	348	349	30	29.08	1	2	1,078,504	27,446	29,800	26,802	24,757	24,519	24,709	25,210	24,698	24,835	26,121	26,194	1,263,594	
349	349	350	30	29.17	2	3	1,078,504	30,524	29,800	26,802	24,757	24,519	24,709	25,210	24,698	24,835	26,121	26,194	1,266,672	
350	350	351	30	29.25	3	4	1,078,504	30,524	33,113	26,802	24,757	24,519	24,709	25,210	24,698	24,835	26,121	26,194	1,269,985	
351	351	352	30	29.33	4	5	1,078,504	30,524	33,113	29,661	24,757	24,519	24,709	25,210	24,698	24,835	26,121	26,194	1,272,844	
352	352																			

Periodicity

Net Premiums + Interest Credits (Cumulative)

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month	Month	Policy	Year-End	Segment	Segment	1	2	3	4	5	6	7	8	9	10	11	12	Total
368	368	369	31	30.75	9	10	1,186,684	32,259	35,782	32,957	29,584	29,570	29,962	30,346	29,496	27,174	28,184	29,034	1,521,032
369	369	370	31	30.83	10	11	1,186,684	32,259	35,782	32,957	29,584	29,570	29,962	30,346	29,496	30,151	28,184	29,034	1,524,009
370	370	371	31	30.92	11	12	1,186,684	32,259	35,782	32,957	29,584	29,570	29,962	30,346	29,496	30,151	31,333	29,034	1,527,157
371	371	372	31	31.00	12	1	1,186,684	32,259	35,782	32,957	29,584	29,570	29,962	30,346	29,496	30,151	31,333	32,114	1,530,238
372	372	373	32	31.08	1	2	1,269,575	32,259	35,782	32,957	29,584	29,570	29,962	30,346	29,496	30,151	31,333	32,114	1,613,129
373	373	374	32	31.17	2	3	1,269,575	33,384	35,782	32,957	29,584	29,570	29,962	30,346	29,496	30,151	31,333	32,114	1,616,254
374	374	375	32	31.25	3	4	1,269,575	33,384	38,329	32,957	29,584	29,570	29,962	30,346	29,496	30,151	31,333	32,114	1,619,001
375	375	376	32	31.33	4	5	1,269,575	33,384	38,329	34,283	29,584	29,570	29,962	30,346	29,496	30,151	31,333	32,114	1,620,327
376	376	377	32	31.42	5	6	1,269,575	33,384	38,329	34,283	30,187	29,570	29,962	30,346	29,496	30,151	31,333	32,114	1,620,930
377	377	378	32	31.50	6	7	1,269,575	33,384	38,329	34,283	30,187	30,271	29,962	30,346	29,496	30,151	31,333	32,114	1,621,632
378	378	379	32	31.58	7	8	1,269,575	33,384	38,329	34,283	30,187	30,271	30,741	30,346	29,496	30,151	31,333	32,114	1,622,411
379	379	380	32	31.67	8	9	1,269,575	33,384	38,329	34,283	30,187	30,271	30,741	30,951	30,480	30,151	31,333	32,114	1,623,017
380	380	381	32	31.75	9	10	1,269,575	33,384	38,329	34,283	30,187	30,271	30,741	30,951	30,480	30,151	31,333	32,114	1,624,000
381	381	382	32	31.83	10	11	1,269,575	33,384	38,329	34,283	30,187	30,271	30,741	30,951	30,480	30,985	31,333	32,114	1,624,833
382	382	383	32	31.92	11	12	1,269,575	33,384	38,329	34,283	30,187	30,271	30,741	30,951	30,480	30,985	31,659	32,114	1,625,160
383	383	384	32	32.00	12	1	1,269,575	33,384	38,329	34,283	30,187	30,271	30,741	30,951	30,480	30,985	31,659	32,440	1,625,486
384	384	385	33	32.08	1	2	1,269,898	33,384	38,329	34,283	30,187	30,271	30,741	30,951	30,480	30,985	31,659	32,440	1,625,809
385	385	386	33	32.17	2	3	1,269,898	33,707	38,329	34,283	30,187	30,271	30,741	30,951	30,480	30,985	31,659	32,440	1,626,131
386	386	387	33	32.25	3	4	1,269,898	33,707	39,697	34,283	30,187	30,271	30,741	30,951	30,480	30,985	31,659	32,440	1,627,299
387	387	388	33	32.33	4	5	1,269,898	33,707	39,697	36,774	30,187	30,271	30,741	30,951	30,480	30,985	31,659	32,440	1,629,790
388	388	389	33	32.42	5	6	1,269,898	33,707	39,697	36,774	33,528	30,271	30,741	30,951	30,480	30,985	31,659	32,440	1,633,131
389	389	390	33	32.50	6	7	1,269,898	33,707	39,697	36,774	33,528	33,621	30,741	30,951	30,480	30,985	31,659	32,440	1,636,481
390	390	391	33	32.58	7	8	1,269,898	33,707	39,697	36,774	33,528	33,621	34,138	30,951	30,480	30,985	31,659	32,440	1,639,878
391	391	392	33	32.67	8	9	1,269,898	33,707	39,697	36,774	33,528	33,621	34,138	34,369	30,480	30,985	31,659	32,440	1,643,296
392	392	393	33	32.75	9	10	1,269,898	33,707	39,697	36,774	33,528	33,621	34,138	34,369	33,850	30,985	31,659	32,440	1,646,666
393	393	394	33	32.83	10	11	1,269,898	33,707	39,697	36,774	33,528	33,621	34,138	34,369	33,850	34,406	31,659	32,440	1,650,087
394	394	395	33	32.92	11	12	1,269,898	33,707	39,697	36,774	33,528	33,621	34,138	34,369	33,850	34,406	35,148	32,440	1,653,576
395	395	396	33	33.00	12	1	1,269,898	33,707	39,697	36,774	33,528	33,621	34,138	34,369	33,850	34,406	35,148	36,007	1,657,142
396	396	397	34	33.08	1	2	1,397,206	33,707	39,697	36,774	33,528	33,621	34,138	34,369	33,850	34,406	35,148	36,007	1,784,451
397	397	398	34	33.17	2	3	1,397,206	39,596	39,697	36,774	33,528	33,621	34,138	34,369	33,850	34,406	35,148	36,007	1,788,340
398	398	399	34	33.25	3	4	1,397,206	39,596	43,985	36,774	33,528	33,621	34,138	34,369	33,850	34,406	35,148	36,007	1,792,628
399	399	400	34	33.33	4	5	1,397,206	39,596	43,985	40,770	33,528	33,621	34,138	34,369	33,850	34,406	35,148	36,007	1,796,624
400	400	401	34	33.42	5	6	1,397,206	39,596	43,985	40,770	37,200	33,621	34,138	34,369	33,850	34,406	35,148	36,007	1,800,295
401	401	402	34	33.50	6	7	1,397,206	39,596	43,985	40,770	37,200	37,302	34,138	34,369	33,850	34,406	35,148	36,007	1,803,976
402	402	403	34	33.58	7	8	1,397,206	39,596	43,985	40,770	37,200	37,302	37,870	34,369	33,850	34,406	35,148	36,007	1,807,708
403	403	404	34	33.67	8	9	1,397,206	39,596	43,985	40,770	37,200	37,302	37,870	38,124	33,850	34,406	35,148	36,007	1,811,463
404	404	405	34	33.75	9	10	1,397,206	39,596	43,985	40,770	37,200	37,302	37,870	38,124	37,554	34,406	35,148	36,007	1,815,166
405	405	406	34	33.83	10	11	1,397,206	39,596	43,985	40,770	37,200	37,302	37,870	38,124	37,554	38,165	35,148	36,007	1,818,925
406	406	407	34	33.92	11	12	1,397,206	39,596	43,985	40,770	37,200	37,302	37,870	38,124	37,554	38,165	38,981	36,007	1,822,759
407	407	408	34	34.00	12	1	1,397,206	39,596	43,985	40,770	37,200	37,302	37,870	38,124	37,554	38,165	38,981	39,926	1,826,678
408	408	409	35	34.08	1	2	1,537,241	39,596	43,985	40,770	37,200	37,302	37,870	38,124	37,554	38,165	38,981	39,926	1,966,712
409	409	410	35	34.17	2	3	1,537,241	43,869	43,985	40,770	37,200	37,302	37,870	38,124	37,554	38,165	38,981	39,926	1,970,986
410	410	411	35	34.25	3	4	1,537,241	43,869	48,697	40,770	37,200	37,302	37,870	38,124	37,554	38,165	38,981	39,926	1,975,698
411	411	412	35	34.33	4	5	1,537,241	43,869	48,697	45,161	37,200	37,302	37,870	38,124	37,554	38,165	38,981	39,926	1,980,089
412	412	413	35	34.42	5	6	1,537,241	43,869	48,697	45,161	41,233	37,302	37,870	38,124	37,554	38,165	38,981	39,926	1,984,122
413	413	414	35	34.50	6	7	1,537,241	43,869	48,697	45,161	41,233	41,346	37,870	38,124	37,554	38,165	38,981	39,926	1,988,166
414	414	415	35	34.58	7	8	1,537,241	43,869	48,697	45,161	41,233	41,346	41,971	38,124	37,554	38,165	38,981	39,926	1,992,267
415	415	416	35	34.67	8	9	1,537,241	43,869	48,697	45,161	41,233	41,346	41,971	42,250	37,554	38,165	38,981	39,926	1,996,393
416	416	417	35	34.75	9	10	1,537,241	43,869	48,697	45,161	41,233	41,346	41,971	42,250	41,623	38,165	38,981	39,926	2,000,462
417	417	418	35	34.83	10	11	1,537,241	43,869	48,697	45,161	41,233	41,346	41,971	42,250	41,623	42,295	38,981	39,926	2,004,593
418	418	419	35	34.92	11	12	1,537,241	43,869	48,697	45,161	41,233	41,346	41,971	42,250	41,623	42,295	43,193	39,926	2,008,804
419	419	420	35	35.00	12	1	1,537,241	43,869	48,697	45,161	41,233	41,346	41,971	42,250	41,623	42,295	43,193	44,223	2,013,111
420	420	421	36	35.08	1	2	1,691,273	43,869	48,697	45,161	41,233	41,346	41,971	42,250	41,623	42,295	43,193	44,233	2,167,143
421	421	422	36	35.17	2	3	1,691,273	48,564	48,697	45,161	41,233	41,346	41,971	42,250	41,623	42,295	43,193	44,233	2,171,839
422	422	423	36	35.25	3	4	1,691,273	48,564	53,875	45,161	41,233	41,346	41,971	42,250	41,623	42,295	43,193	44,233	2,177,017
423	423	424	36	35.33	4	5	1,691,273	48,564	53,875	49,985	41,233	41,346	41,971	42,250	41,623	42,295	43,193	44,233	2,181,841
424	424	425	36	35.42	5	6	1,691,273	48,564	53,875	49,985	45,665	41,346	41,971	42,250	41,623	42,295	43,193	44,233	2,186,273
425	425	426	36	35.50	6	7	1,691,273												

Periodicity

Net Premiums + Interest Credits (Cumulative)

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month	Month	Policy	Year-End	Segment	Segment	1	2	3	4	5	6	7	8	9	10	11	12	Total
442	442	443	37	36.92	11	12	1,860,703	53,723	39,564	55,286	50,534	50,670	51,426	51,764	51,005	51,318	52,215	48,964	2,437,171
443	443	444	37	37.00	12	1	1,860,703	53,723	39,564	55,286	50,534	50,670	51,426	51,764	51,005	51,318	52,215	51,163	2,442,369
444	444	445	38	37.08	1	2	2,047,067	53,723	39,564	55,286	50,534	50,670	51,426	51,764	51,005	51,318	52,215	51,163	2,628,734
445	445	446	38	37.17	2	3	2,047,067	59,390	39,564	55,286	50,534	50,670	51,426	51,764	51,005	51,318	52,215	51,163	2,634,401
446	446	447	38	37.25	3	4	2,047,067	59,390	63,815	55,286	50,534	50,670	51,426	51,764	51,005	51,318	52,215	51,163	2,640,652
447	447	448	38	37.33	4	5	2,047,067	59,390	63,815	61,109	50,534	50,670	51,426	51,764	51,005	51,318	52,215	51,163	2,646,475
448	448	449	38	37.42	5	6	2,047,067	59,390	63,815	61,109	55,621	50,670	51,426	51,764	51,005	51,318	52,215	51,163	2,651,363
449	449	450	38	37.50	6	7	2,047,067	59,390	63,815	61,109	55,621	54,251	51,426	51,764	51,005	51,318	52,215	51,163	2,655,144
450	450	451	38	37.58	7	8	2,047,067	59,390	63,815	61,109	55,621	54,251	56,863	51,764	51,005	51,318	52,215	51,163	2,660,381
451	451	452	38	37.67	8	9	2,047,067	59,390	63,815	61,109	55,621	54,251	56,863	55,308	51,005	51,318	52,215	51,163	2,664,325
452	452	453	38	37.75	9	10	2,047,067	59,390	63,815	61,109	55,621	54,251	56,863	55,308	56,400	56,744	52,215	51,163	2,669,720
453	453	454	38	37.83	10	11	2,047,067	59,390	63,815	61,109	55,621	54,251	56,863	55,308	56,400	56,744	52,215	51,163	2,675,146
454	454	455	38	37.92	11	12	2,047,067	59,390	63,815	61,109	55,621	54,251	56,863	55,308	56,400	56,744	56,130	51,163	2,679,061
455	455	456	38	38.00	12	1	2,047,067	59,390	63,815	61,109	55,621	54,251	56,863	55,308	56,400	56,744	56,130	54,457	2,679,555
456	456	457	39	38.08	1	2	2,047,333	59,675	63,815	61,109	55,621	54,251	56,863	55,308	56,400	56,744	56,130	54,457	2,679,641
457	457	458	39	38.17	2	3	2,047,333	59,675	63,815	61,109	55,621	54,251	56,863	55,308	56,400	56,744	56,130	54,457	2,679,927
458	458	459	39	38.25	3	4	2,047,333	59,675	66,101	61,109	55,621	54,251	56,863	55,308	56,400	56,744	56,130	54,457	2,680,213
459	459	460	39	38.33	4	5	2,047,333	59,675	66,101	61,395	55,621	54,251	56,863	55,308	56,400	56,744	56,130	54,457	2,680,499
460	460	461	39	38.42	5	6	2,047,333	59,675	66,101	61,395	55,907	54,251	56,863	55,308	56,400	56,744	56,130	54,457	2,680,785
461	461	462	39	38.50	6	7	2,047,333	59,675	66,101	61,395	55,907	54,537	56,863	55,308	56,400	56,744	56,130	54,457	2,681,070
462	462	463	39	38.58	7	8	2,047,333	59,675	66,101	61,395	55,907	54,537	57,149	55,308	56,400	56,744	56,130	54,457	2,681,356
463	463	464	39	38.67	8	9	2,047,333	59,675	66,101	61,395	55,907	54,537	57,149	55,793	56,400	56,744	56,130	54,457	2,681,642
464	464	465	39	38.75	9	10	2,047,333	59,675	66,101	61,395	55,907	54,537	57,149	55,793	56,686	56,744	56,130	54,457	2,681,928
465	465	466	39	38.83	10	11	2,047,333	59,675	66,101	61,395	55,907	54,537	57,149	55,793	56,686	57,030	56,130	54,457	2,682,214
466	466	467	39	38.92	11	12	2,047,333	59,675	66,101	61,395	55,907	54,537	57,149	55,793	56,686	57,030	56,416	54,457	2,682,499
467	467	468	39	39.00	12	1	2,047,333	59,675	66,101	61,395	55,907	54,537	57,149	55,793	56,686	57,030	56,416	54,743	2,682,785
468	468	469	40	39.08	1	2	2,047,629	59,675	66,101	61,395	55,907	54,537	57,149	55,793	56,686	57,030	56,416	54,743	2,683,061
469	469	470	40	39.17	2	3	2,047,629	59,951	66,101	61,395	55,907	54,537	57,149	55,793	56,686	57,030	56,416	54,743	2,683,337
470	470	471	40	39.25	3	4	2,047,629	59,951	66,377	61,395	55,907	54,537	57,149	55,793	56,686	57,030	56,416	54,743	2,683,612
471	471	472	40	39.33	4	5	2,047,629	59,951	66,377	61,671	55,907	54,537	57,149	55,793	56,686	57,030	56,416	54,743	2,683,888
472	472	473	40	39.42	5	6	2,047,629	59,951	66,377	61,671	56,183	54,537	57,149	55,793	56,686	57,030	56,416	54,743	2,684,163
473	473	474	40	39.50	6	7	2,047,629	59,951	66,377	61,671	56,183	54,813	57,149	55,793	56,686	57,030	56,416	54,743	2,684,439
474	474	475	40	39.58	7	8	2,047,629	59,951	66,377	61,671	56,183	54,813	57,424	55,793	56,686	57,030	56,416	54,743	2,684,715
475	475	476	40	39.67	8	9	2,047,629	59,951	66,377	61,671	56,183	54,813	57,424	56,069	56,686	57,030	56,416	54,743	2,684,990
476	476	477	40	39.75	9	10	2,047,629	59,951	66,377	61,671	56,183	54,813	57,424	56,069	56,961	57,030	56,416	54,743	2,685,266
477	477	478	40	39.83	10	11	2,047,629	59,951	66,377	61,671	56,183	54,813	57,424	56,069	56,961	57,305	56,416	54,743	2,685,542
478	478	479	40	39.92	11	12	2,047,629	59,951	66,377	61,671	56,183	54,813	57,424	56,069	56,961	57,305	56,691	54,743	2,685,817
479	479	480	40	40.00	12	1	2,047,629	59,951	66,377	61,671	56,183	54,813	57,424	56,069	56,961	57,305	56,691	55,019	2,686,093
480	480	481	41	40.08	1	2	2,047,893	59,951	66,377	61,671	56,183	54,813	57,424	56,069	56,961	57,305	56,691	55,019	2,686,357
481	481	482	41	40.17	2	3	2,047,893	60,215	66,377	61,671	56,183	54,813	57,424	56,069	56,961	57,305	56,691	55,019	2,686,620
482	482	483	41	40.25	3	4	2,047,893	60,215	66,641	61,671	56,183	54,813	57,424	56,069	56,961	57,305	56,691	55,019	2,686,884
483	483	484	41	40.33	4	5	2,047,893	60,215	66,641	61,934	56,183	54,813	57,424	56,069	56,961	57,305	56,691	55,019	2,687,148
484	484	485	41	40.42	5	6	2,047,893	60,215	66,641	61,934	56,447	54,813	57,424	56,069	56,961	57,305	56,691	55,019	2,687,412
485	485	486	41	40.50	6	7	2,047,893	60,215	66,641	61,934	56,447	55,076	57,424	56,069	56,961	57,305	56,691	55,019	2,687,676
486	486	487	41	40.58	7	8	2,047,893	60,215	66,641	61,934	56,447	55,076	57,688	56,069	56,961	57,305	56,691	55,019	2,687,939
487	487	488	41	40.67	8	9	2,047,893	60,215	66,641	61,934	56,447	55,076	57,688	61,852	56,961	57,305	56,691	55,019	2,693,723
488	488	489	41	40.75	9	10	2,047,893	60,215	66,641	61,934	56,447	55,076	57,688	61,852	62,030	57,305	56,691	55,019	2,698,791
489	489	490	41	40.83	10	11	2,047,893	60,215	66,641	61,934	56,447	55,076	57,688	61,852	62,030	63,300	56,691	55,019	2,704,786
490	490	491	41	40.92	11	12	2,047,893	60,215	66,641	61,934	56,447	55,076	57,688	61,852	62,030	63,300	62,624	55,019	2,710,719
491	491	492	41	41.00	12	1	2,047,893	60,215	66,641	61,934	56,447	55,076	57,688	61,852	62,030	63,300	62,624	60,784	2,716,484
492	492	493	42	41.08	1	2	2,252,932	60,215	66,641	61,934	56,447	55,076	57,688	61,852	62,030	63,300	62,624	60,784	2,921,524
493	493	494	42	41.17	2	3	2,252,932	66,487	66,641	61,934	56,447	55,076	57,688	61,852	62,030	63,300	62,624	60,784	2,927,795
494	494	495	42	41.25	3	4	2,252,932	66,487	73,555	61,934	56,447	55,076	57,688	61,852	62,030	63,300	62,624	60,784	2,934,710
495	495	496	42	41.33	4	5	2,252,932	66,487	73,555	68,378	56,447	55,076	57,688	61,852	62,030	63,300	62,624	60,784	2,941,153
496	496	497	42	41.42	5	6	2,252,932	66,487	73,555	68,378	62,311	55,076	57,688	61,852	62,030	63,300	62,624	60,784	2,947,048
497	497	498	42	41.50	6	7	2,252,932	66,487	73,555	68,378	62,311	60,834	57,688	61,852	62,030	63,300	62,624	60,784	2,952,806
498	498	499	42	41.58	7	8	2,252,932	66,487	73,555	68,378	62,311	60,834	63,707	61,852	62,030	63,300	62,624	60,784	2,958,825
499	499	500	42	41.67	8	9	2,252,932												

Periodicity

Net Premiums + Interest Credits (Cumulative)

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

(By Segment)

t	Month		Policy	Year-End	Segment	Segment	1	2	3	4	5	6	7	8	9	10	11	12	Total
	≡	≡	≡	Fraction	Paid	Accrues													
664	664	665	56	55.42	5	6	5,814,900	164,289	181,362	178,853	158,445	140,322	139,731	154,672	167,185	164,856	177,381	159,456	7,601,451
665	665	666	56	55.50	6	7	5,814,900	164,289	181,362	178,853	158,445	153,976	139,731	154,672	167,185	164,856	177,381	159,456	7,615,105
666	666	667	56	55.58	7	8	5,814,900	164,289	181,362	178,853	158,445	153,976	153,325	154,672	167,185	164,856	177,381	159,456	7,628,699
667	667	668	56	55.67	8	9	5,814,900	164,289	181,362	178,853	158,445	153,976	153,325	169,761	167,185	164,856	177,381	159,456	7,643,787
668	668	669	56	55.75	9	10	5,814,900	164,289	181,362	178,853	158,445	153,976	153,325	169,761	167,185	164,856	177,381	159,456	7,660,127
669	669	670	56	55.83	10	11	5,814,900	164,289	181,362	178,853	158,445	153,976	153,325	169,761	183,524	180,962	177,381	159,456	7,676,234
670	670	671	56	55.92	11	12	5,814,900	164,289	181,362	178,853	158,445	153,976	153,325	169,761	183,524	180,962	192,851	159,456	7,691,703
671	671	672	56	56.00	12	1	5,814,900	164,289	181,362	178,853	158,445	153,976	153,325	169,761	183,524	180,962	192,851	167,046	7,699,294
672	672	673	57	56.08	1	2	5,814,426	164,289	181,362	178,853	158,445	153,976	153,325	169,761	183,524	180,962	192,851	167,046	7,698,820
673	673	674	57	56.17	2	3	5,814,426	163,815	181,362	178,853	158,445	153,976	153,325	169,761	183,524	180,962	192,851	167,046	7,698,346
674	674	675	57	56.25	3	4	5,814,426	163,815	184,220	178,853	158,445	153,976	153,325	169,761	183,524	180,962	192,851	167,046	7,701,205
675	675	676	57	56.33	4	5	5,814,426	163,815	184,220	185,077	158,445	153,976	153,325	169,761	183,524	180,962	192,851	167,046	7,707,428
676	676	677	57	56.42	5	6	5,814,426	163,815	184,220	185,077	172,908	153,976	153,325	169,761	183,524	180,962	192,851	167,046	7,721,892
677	677	678	57	56.50	6	7	5,814,426	163,815	184,220	185,077	172,908	162,235	153,325	169,761	183,524	180,962	192,851	167,046	7,730,151
678	678	679	57	56.58	7	8	5,814,426	163,815	184,220	185,077	172,908	162,235	160,412	169,761	183,524	180,962	192,851	167,046	7,737,238
679	679	680	57	56.67	8	9	5,814,426	163,815	184,220	185,077	172,908	162,235	160,412	181,591	183,524	180,962	192,851	167,046	7,749,068
680	680	681	57	56.75	9	10	5,814,426	163,815	184,220	185,077	172,908	162,235	160,412	181,591	185,599	180,962	192,851	167,046	7,751,143
681	681	682	57	56.83	10	11	5,814,426	163,815	184,220	185,077	172,908	162,235	160,412	181,591	185,599	183,519	192,851	167,046	7,755,700
682	682	683	57	56.92	11	12	5,814,426	163,815	184,220	185,077	172,908	162,235	160,412	181,591	185,599	183,519	205,685	167,046	7,768,534
683	683	684	57	57.00	12	1	5,814,426	163,815	184,220	185,077	172,908	162,235	160,412	181,591	185,599	183,519	205,685	183,277	7,784,765
684	684	685	58	57.08	1	2	6,395,293	163,815	184,220	185,077	172,908	162,235	160,412	181,591	185,599	183,519	205,685	183,277	8,365,632
685	685	686	58	57.17	2	3	6,395,293	179,621	184,220	185,077	172,908	162,235	160,412	181,591	185,599	183,519	205,685	183,277	8,381,438
686	686	687	58	57.25	3	4	6,395,293	179,621	202,066	185,077	172,908	162,235	160,412	181,591	185,599	183,519	205,685	183,277	8,399,284
687	687	688	58	57.33	4	5	6,395,293	179,621	202,066	184,501	172,908	162,235	160,412	181,591	185,599	183,519	205,685	183,277	8,398,709
688	688	689	58	57.42	5	6	6,395,293	179,621	202,066	184,501	172,333	162,235	160,412	181,591	185,599	183,519	205,685	183,277	8,398,133
689	689	690	58	57.50	6	7	6,395,293	179,621	202,066	184,501	172,333	165,348	160,412	181,591	185,599	183,519	205,685	183,277	8,401,246
690	690	691	58	57.58	7	8	6,395,293	179,621	202,066	184,501	172,333	165,348	171,741	181,591	185,599	183,519	205,685	183,277	8,412,575
691	691	692	58	57.67	8	9	6,395,293	179,621	202,066	184,501	172,333	165,348	171,741	193,834	185,599	183,519	205,685	183,277	8,424,819
692	692	693	58	57.75	9	10	6,395,293	179,621	202,066	184,501	172,333	165,348	171,741	193,834	203,583	183,519	205,685	183,277	8,442,803
693	693	694	58	57.83	10	11	6,395,293	179,621	202,066	184,501	172,333	165,348	171,741	193,834	203,583	203,495	205,685	183,277	8,460,779
694	694	695	58	57.92	11	12	6,395,293	179,621	202,066	184,501	172,333	165,348	171,741	193,834	203,583	203,495	225,678	183,277	8,480,772
695	695	696	58	58.00	12	1	6,395,293	179,621	202,066	184,501	172,333	165,348	171,741	193,834	203,583	203,495	225,678	201,029	8,498,524
696	696	697	59	58.08	1	2	7,034,137	179,621	202,066	184,501	172,333	165,348	171,741	193,834	203,583	203,495	225,678	201,029	9,137,368
697	697	698	59	58.17	2	3	7,034,137	196,897	202,066	184,501	172,333	165,348	171,741	193,834	203,583	203,495	225,678	201,029	9,154,644
698	698	699	59	58.25	3	4	7,034,137	196,897	221,587	184,501	172,333	165,348	171,741	193,834	203,583	203,495	225,678	201,029	9,174,164
699	699	700	59	58.33	4	5	7,034,137	196,897	221,587	202,266	172,333	165,348	171,741	193,834	203,583	203,495	225,678	201,029	9,191,929
700	700	701	59	58.42	5	6	7,034,137	196,897	221,587	202,266	188,880	165,348	171,741	193,834	203,583	203,495	225,678	201,029	9,208,476
701	701	702	59	58.50	6	7	7,034,137	196,897	221,587	202,266	188,880	181,197	171,741	193,834	203,583	203,495	225,678	201,029	9,224,325
702	702	703	59	58.58	7	8	7,034,137	196,897	221,587	202,266	188,880	181,197	188,230	193,834	203,583	203,495	225,678	201,029	9,240,813
703	703	704	59	58.67	8	9	7,034,137	196,897	221,587	202,266	188,880	181,197	188,230	212,532	203,583	203,495	225,678	201,029	9,259,510
704	704	705	59	58.75	9	10	7,034,137	196,897	221,587	202,266	188,880	181,197	188,230	212,532	223,255	203,495	225,678	201,029	9,279,183
705	705	706	59	58.83	10	11	7,034,137	196,897	221,587	202,266	188,880	181,197	188,230	212,532	223,255	223,159	225,678	201,029	9,298,846
706	706	707	59	58.92	11	12	7,034,137	196,897	221,587	202,266	188,880	181,197	188,230	212,532	223,255	223,159	247,560	201,029	9,320,728
707	707	708	59	59.00	12	1	7,034,137	196,897	221,587	202,266	188,880	181,197	188,230	212,532	223,255	223,159	247,560	220,446	9,340,145
708	708	709	60	59.08	1	2	7,736,749	196,897	221,587	202,266	188,880	181,197	188,230	212,532	223,255	223,159	247,560	220,446	10,042,757
709	709	710	60	59.17	2	3	7,736,749	215,785	221,587	202,266	188,880	181,197	188,230	212,532	223,255	223,159	247,560	220,446	10,061,646
710	710	711	60	59.25	3	4	7,736,749	215,785	242,945	202,266	188,880	181,197	188,230	212,532	223,255	223,159	247,560	220,446	10,083,003
711	711	712	60	59.33	4	5	7,736,749	215,785	242,945	221,691	199,487	181,197	188,230	212,532	223,255	223,159	247,560	220,446	10,102,429
712	712	713	60	59.42	5	6	7,736,749	215,785	242,945	221,691	199,487	181,197	188,230	212,532	223,255	223,159	247,560	220,446	10,113,036
713	713	714	60	59.50	6	7	7,736,749	215,785	242,945	221,691	199,487	180,396	188,230	212,532	223,255	223,159	247,560	220,446	10,112,234
714	714	715	60	59.58	7	8	7,736,749	215,785	242,945	221,691	199,487	180,396	187,428	212,532	223,255	223,159	247,560	220,446	10,111,433
715	715	716	60	59.67	8	9	7,736,749	215,785	242,945	221,691	199,487	180,396	187,428	211,731	222,454	223,159	247,560	220,446	10,110,632
716	716	717	60	59.75	9	10	7,736,749	215,785	242,945	221,691	199,487	180,396	187,428	211,731	222,454	223,159	247,560	220,446	10,109,831
717	717	718	60	59.83	10	11	7,736,749	215,785	242,945	221,691	199,487	180,396	187,428	211,731	222,454	222,358	247,560	220,446	10,109,029
718	718	719	60	59.92	11	12	7,736,749	215,785	242,945	221									

Periodicity

Policy Cash Flow

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Premiums Contributed

Costs & Expenses

Net Accumulated Value

Death Benefit

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Premiums Contributed		Costs & Expenses			Net Accumulated Value					Death Benefit		
	≡	≡					≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡
	≡	≡	≡	≡	≡	≡	Premium (Cash)	Premium (Leverage)	Premium Charges	Expense Charges	Insurance Charges	Interest Credits	Policy Self-Funded	Accumul. Value	Loan Bal. + Accrued	Surrender Charge	Surrender Value	Death Benefit	Net Amount at Risk
0	0	1	1	0.08	1	-	400	-	(13)	(20)	(4)	-	-	362	-	(3,155)	(2,793)	137,195	136,969
1	1	2	1	0.17	2	-	400	-	(13)	(20)	(4)	-	-	725	-	(3,155)	(2,431)	137,920	136,969
2	2	3	1	0.25	3	-	400	-	(13)	(20)	(4)	-	-	1,087	-	(3,155)	(2,068)	138,282	136,969
3	3	4	1	0.33	4	-	400	-	(13)	(20)	(4)	-	-	1,450	-	(3,155)	(1,706)	138,645	136,969
4	4	5	1	0.42	5	-	400	-	(13)	(20)	(4)	-	-	1,812	-	(3,155)	(1,343)	139,007	136,969
5	5	6	1	0.50	6	-	400	-	(13)	(20)	(4)	-	-	2,175	-	(3,155)	(981)	139,370	136,969
6	6	7	1	0.58	7	-	400	-	(13)	(20)	(4)	-	-	2,537	-	(3,155)	(618)	139,732	136,969
7	7	8	1	0.67	8	-	400	-	(13)	(20)	(4)	-	-	2,900	-	(3,155)	(256)	140,095	136,969
8	8	9	1	0.75	9	-	400	-	(13)	(20)	(4)	-	-	3,262	-	(3,155)	107	140,457	136,969
9	9	10	1	0.83	10	-	400	-	(13)	(20)	(4)	-	-	3,625	-	(3,155)	469	140,820	136,969
10	10	11	1	0.92	11	-	400	-	(13)	(20)	(4)	-	-	3,987	-	(3,155)	832	141,182	136,969
11	11	12	1	1.00	12	1	400	-	(13)	(20)	(4)	36	-	4,386	-	(3,155)	1,230	141,581	136,969
12	12	13	2	1.08	1	2	400	-	(13)	(20)	(5)	36	-	4,784	-	(2,881)	1,903	141,979	136,969
13	13	14	2	1.17	2	3	400	-	(13)	(20)	(5)	36	-	5,182	-	(2,881)	2,301	142,377	136,969
14	14	15	2	1.25	3	4	400	-	(13)	(20)	(5)	36	-	5,580	-	(2,881)	2,699	142,775	136,969
15	15	16	2	1.33	4	5	400	-	(13)	(20)	(5)	36	-	5,978	-	(2,881)	3,097	143,173	136,969
16	16	17	2	1.42	5	6	400	-	(13)	(20)	(5)	36	-	6,376	-	(2,881)	3,495	143,571	136,969
17	17	18	2	1.50	6	7	400	-	(13)	(20)	(5)	36	-	6,774	-	(2,881)	3,893	143,969	136,969
18	18	19	2	1.58	7	8	400	-	(13)	(20)	(5)	36	-	7,172	-	(2,881)	4,291	144,367	136,969
19	19	20	2	1.67	8	9	400	-	(13)	(20)	(5)	36	-	7,571	-	(2,881)	4,689	144,766	136,969
20	20	21	2	1.75	9	10	400	-	(13)	(20)	(5)	36	-	7,969	-	(2,881)	5,088	145,164	136,969
21	21	22	2	1.83	10	11	400	-	(13)	(20)	(5)	36	-	8,367	-	(2,881)	5,486	145,562	136,969
22	22	23	2	1.92	11	12	400	-	(13)	(20)	(5)	36	-	8,765	-	(2,881)	5,884	145,960	136,969
23	23	24	2	2.00	12	1	400	-	(13)	(20)	(5)	76	-	9,203	-	(2,881)	6,322	146,398	136,969
24	24	25	3	2.08	1	2	400	4,800	(175)	(20)	(6)	76	-	14,278	(4,800)	(2,607)	6,871	146,673	136,969
25	25	26	3	2.17	2	3	400	-	(13)	(20)	(6)	76	-	14,715	(4,816)	(2,607)	7,293	147,094	136,969
26	26	27	3	2.25	3	4	400	-	(13)	(20)	(6)	76	-	15,153	(4,832)	(2,607)	7,714	147,516	136,969
27	27	28	3	2.33	4	5	400	-	(13)	(20)	(6)	76	-	15,590	(4,848)	(2,607)	8,135	147,937	136,969
28	28	29	3	2.42	5	6	400	-	(13)	(20)	(6)	76	-	16,027	(4,864)	(2,607)	8,556	148,358	136,969
29	29	30	3	2.50	6	7	400	-	(13)	(20)	(6)	45	-	16,434	(4,881)	(2,607)	8,946	148,748	136,969
30	30	31	3	2.58	7	8	400	-	(13)	(20)	(6)	15	-	16,810	(4,897)	(2,607)	9,307	149,109	136,969
31	31	32	3	2.67	8	9	400	-	(13)	(20)	(6)	42	-	17,213	(4,913)	(2,607)	9,693	149,495	136,969
32	32	33	3	2.75	9	10	400	-	(13)	(20)	(6)	54	-	17,629	(4,930)	(2,607)	10,093	149,894	136,969
33	33	34	3	2.83	10	11	400	-	(13)	(20)	(6)	59	-	18,049	(4,946)	(2,607)	10,496	150,298	136,969
34	34	35	3	2.92	11	12	400	-	(13)	(20)	(6)	60	-	18,469	(4,962)	(2,607)	10,900	150,702	136,969
35	35	36	3	3.00	12	1	400	-	(13)	(20)	(6)	540	-	19,371	(4,979)	(2,607)	11,785	151,587	136,969
36	36	37	4	3.08	1	2	400	4,800	(175)	(20)	(6)	100	-	24,470	(9,796)	(2,332)	12,342	151,869	136,969
37	37	38	4	3.17	2	3	400	-	(13)	(20)	(6)	82	-	24,912	(9,828)	(2,332)	12,752	152,279	136,969
38	38	39	4	3.25	3	4	400	-	(13)	(20)	(6)	28	-	25,301	(9,861)	(2,332)	13,108	152,635	136,969
39	39	40	4	3.33	4	5	400	-	(13)	(20)	(6)	49	-	25,711	(9,894)	(2,332)	13,485	153,012	136,969
40	40	41	4	3.42	5	6	400	-	(13)	(20)	(6)	-	-	26,072	(9,927)	(2,332)	13,813	153,340	136,969
41	41	42	4	3.50	6	7	400	-	(13)	(20)	(6)	14	-	26,446	(9,960)	(2,332)	14,154	153,682	136,969
42	42	43	4	3.58	7	8	400	-	(13)	(20)	(6)	12	-	26,819	(9,993)	(2,332)	14,494	154,021	136,969
43	43	44	4	3.67	8	9	400	-	(13)	(20)	(6)	-	-	27,180	(10,026)	(2,332)	14,821	154,349	136,969
44	44	45	4	3.75	9	10	400	-	(13)	(20)	(6)	-	-	27,541	(10,060)	(2,332)	15,149	154,676	136,969
45	45	46	4	3.83	10	11	400	-	(13)	(20)	(6)	-	-	27,901	(10,093)	(2,332)	15,476	155,003	136,969
46	46	47	4	3.92	11	12	400	-	(13)	(20)	(6)	-	-	28,262	(10,127)	(2,332)	15,803	155,330	136,969
47	47	48	4	4.00	12	1	400	-	(13)	(20)	(6)	-	-	28,623	(10,161)	(2,332)	16,129	155,657	136,969
48	48	49	5	4.08	1	2	400	9,600	(337)	(20)	(7)	-	-	38,259	(19,795)	(2,195)	16,269	155,660	136,969
49	49	50	5	4.17	2	3	400	-	(13)	(20)	(7)	-	-	38,619	(19,861)	(2,195)	16,564	155,954	136,969
50	50	51	5	4.25	3	4	400	-	(13)	(20)	(7)	10	-	38,989	(19,927)	(2,195)	16,867	156,257	136,969
51	51	52	5	4.33	4	5	400	-	(13)	(20)	(7)	-	-	39,349	(19,993)	(2,195)	17,161	156,551	136,969
52	52	53	5	4.42	5	6	400	-	(13)	(20)	(7)	104	-	39,814	(20,060)	(2,195)	17,559	156,949	136,969
53	53	54	5	4.50	6	7	400	-	(13)	(20)	(7)	96	-	40,270	(20,127)	(2,195)	17,948	157,338	136,969
54	54	55	5	4.58	7	8	400	-	(13)	(20)	(7)	126	-	40,756	(20,194)	(2,195)	18,367	157,757	136,969
55	55	56	5	4.67	8	9	400	-	(13)	(20)	(7)	152	-	41,269	(20,261)	(2,195)	18,813	158,203	136,969
56	56	57	5	4.75	9	10	400	-	(13)	(20)	(7)	154	-	41,783	(20,329)	(2,195)	19,259	158,649	136,969
57	57	58	5	4.83	10	11	400	-	(13)	(20)	(7)	154	-	42,297	(20,396)	(2,195)	19,705	159,095	136,969
58	58	59	5	4.92	11	12	400	-	(13)	(20)	(7)	154	-	42,811	(20,464)	(2,195)	20,152	159,542	136,969
59	59	60	5	5.00	12	1	400	-	(13)	(20)	(7)	2,101	-	45,273	(20,533)	(2,195)	22,545	161,935	136,969
60	60	61	6	5.08	1	2	400	9,600	(337)	(20)	(7)	202	-	55,111	(30,201)	(1,921)	22,989	162,105	136,969
61	61	62	6	5.17	2	3	400	-	(13)	(20)	(7)	78	-	55,548	(30,302)	(1,921)	23,326	162,442	136,969
62	62	63	6	5.25	3	4	400	-	(13)	(20)	(7)	-	-	55,908	(30,403)	(1,921)	23,585	162,701	136,969
63	63	64	6	5.33	4	5	400	-	(13)	(20)	(7)	102	-	56,370	(30,504)	(1,921)	23,945	163,061	136,969
64	64	65	6	5.42	5	6	400	-	(13)	(20)	(7)	115	-	56,845	(30,606)	(1,921)	24,319	163,435	136,969
65	65	66	6	5.50	6	7	400	-	(13)	(20)	(7)	198	-	57,404	(30,708)	(1,921)	24,775	163,891	136,969
66	66	67	6	5.58	7	8	400	-	(13)	(20)	(7)	156	-	57,920	(30,810)	(1,921)	25,189	164,305	136,969
67	67	68	6	5.67	8	9	400	-	(13)	(20)	(7)	78	-	58,358	(30,913)	(1,921)	25,524	164,640	136,969
68	68	69	6	5.75	9	10	400	-	(13)	(20)	(7)	118	-	58,835	(31,016)	(1,921)	25,899	165,014	136,969
69	69	70	6	5.83	10	11	400	-	(13)	(20)	(7)	175	-	59,370	(31,119)	(1,921)	26,330	165,446	136,969
70	70	71	6	5.92	11	12	400	-	(13)	(20)	(7)	206	-	59,936	(31,223)	(1,921)	26,792	165,908	136,969
71	71	72	6	6.00	12	1	400	-	(13)	(20)	(7)	3,275	-	6					

Periodicity

Policy Cash Flow

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Premiums Contributed

Costs & Expenses

Net Accumulated Value

Death Benefit

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Premium		Premium Charges	Expense Charges	Insurance Charges	Interest Credits	Policy Self-Funded	Accumul. Value	Loan Bal. + Accrued	Surrender Charge	Surrender Value	Death Benefit	Net Amount at Risk
	Begin	End					Cash	Leverage											
72	72	73	7	6.08	1	2	400	14,400	(499)	(20)	(7)	189	-	78,034	(45,832)	(1,646)	30,556	137,195	136,969
73	73	74	7	6.17	2	3	400	-	(13)	(20)	(7)	244	-	78,638	(45,984)	(1,646)	31,007	169,849	136,969
74	74	75	7	6.25	3	4	400	-	(13)	(20)	(7)	232	-	79,229	(46,138)	(1,646)	31,445	170,287	136,969
75	75	76	7	6.33	4	5	400	-	(13)	(20)	(7)	143	-	79,732	(46,291)	(1,646)	31,794	170,636	136,969
76	76	77	7	6.42	5	6	400	-	(13)	(20)	(7)	172	-	80,264	(46,446)	(1,646)	32,172	171,013	136,969
77	77	78	7	6.50	6	7	400	-	(13)	(20)	(7)	-	-	80,624	(46,601)	(1,646)	32,377	171,218	136,969
78	78	79	7	6.58	7	8	400	-	(13)	(20)	(7)	-	-	80,984	(46,756)	(1,646)	32,581	171,423	136,969
79	79	80	7	6.67	8	9	400	-	(13)	(20)	(7)	-	-	81,343	(46,912)	(1,646)	32,785	171,627	136,969
80	80	81	7	6.75	9	10	400	-	(13)	(20)	(7)	-	-	81,703	(47,068)	(1,646)	32,989	171,830	136,969
81	81	82	7	6.83	10	11	400	-	(13)	(20)	(7)	-	-	82,063	(47,225)	(1,646)	33,192	172,033	136,969
82	82	83	7	6.92	11	12	400	-	(13)	(20)	(7)	-	-	82,423	(47,382)	(1,646)	33,394	172,236	136,969
83	83	84	7	7.00	12	1	400	-	(13)	(20)	(7)	-	-	82,783	(47,540)	(1,646)	33,596	172,438	136,969
84	84	85	8	7.08	1	2	400	14,400	(499)	(20)	(7)	-	-	97,057	(62,099)	(1,509)	33,449	172,154	136,969
85	85	86	8	7.17	2	3	400	-	(13)	(20)	(7)	-	-	97,417	(62,306)	(1,509)	33,602	172,306	136,969
86	86	87	8	7.25	3	4	400	-	(13)	(20)	(7)	-	-	97,777	(62,513)	(1,509)	33,754	172,459	136,969
87	87	88	8	7.33	4	5	400	-	(13)	(20)	(7)	-	-	98,137	(62,722)	(1,509)	33,906	172,610	136,969
88	88	89	8	7.42	5	6	400	-	(13)	(20)	(7)	-	-	98,497	(62,931)	(1,509)	34,056	172,761	136,969
89	89	90	8	7.50	6	7	400	-	(13)	(20)	(7)	-	-	98,856	(63,141)	(1,509)	34,207	172,911	136,969
90	90	91	8	7.58	7	8	400	-	(13)	(20)	(7)	-	-	99,216	(63,351)	(1,509)	34,356	173,060	136,969
91	91	92	8	7.67	8	9	400	-	(13)	(20)	(7)	-	-	99,576	(63,562)	(1,509)	34,504	173,209	136,969
92	92	93	8	7.75	9	10	400	-	(13)	(20)	(7)	-	-	99,936	(63,774)	(1,509)	34,652	173,357	136,969
93	93	94	8	7.83	10	11	400	-	(13)	(20)	(7)	-	-	100,296	(63,987)	(1,509)	34,800	173,504	136,969
94	94	95	8	7.92	11	12	400	-	(13)	(20)	(7)	-	-	100,655	(64,200)	(1,509)	34,946	173,650	136,969
95	95	96	8	8.00	12	1	400	-	(13)	(20)	(7)	-	-	101,015	(64,414)	(1,509)	35,092	173,796	136,969
96	96	97	9	8.08	1	2	400	19,200	(661)	(20)	(7)	123	-	120,051	(83,829)	(1,372)	34,850	173,417	136,969
97	97	98	9	8.17	2	3	400	-	(13)	(20)	(7)	340	-	120,751	(84,108)	(1,372)	35,270	173,837	136,969
98	98	99	9	8.25	3	4	400	-	(13)	(20)	(7)	327	-	121,437	(84,389)	(1,372)	35,677	174,244	136,969
99	99	100	9	8.33	4	5	400	-	(13)	(20)	(7)	329	-	122,126	(84,670)	(1,372)	36,084	174,651	136,969
100	100	101	9	8.42	5	6	400	-	(13)	(20)	(7)	339	-	122,825	(84,952)	(1,372)	36,501	175,068	136,969
101	101	102	9	8.50	6	7	400	-	(13)	(20)	(7)	328	-	123,512	(85,235)	(1,372)	36,905	175,472	136,969
102	102	103	9	8.58	7	8	400	-	(13)	(20)	(7)	323	-	124,195	(85,519)	(1,372)	37,304	175,871	136,969
103	103	104	9	8.67	8	9	400	-	(13)	(20)	(7)	319	-	124,875	(85,804)	(1,372)	37,698	176,265	136,969
104	104	105	9	8.75	9	10	400	-	(13)	(20)	(7)	325	-	125,559	(86,090)	(1,372)	38,097	176,664	136,969
105	105	106	9	8.83	10	11	400	-	(13)	(20)	(7)	331	-	126,250	(86,377)	(1,372)	38,501	177,068	136,969
106	106	107	9	8.92	11	12	400	-	(13)	(20)	(7)	334	-	126,944	(86,665)	(1,372)	38,907	177,474	136,969
107	107	108	9	9.00	12	1	400	-	(13)	(20)	(7)	334	8,349	135,652	(86,954)	(1,372)	47,326	185,893	136,969
108	108	109	10	9.08	1	2	400	19,200	(661)	(20)	(7)	397	-	154,962	(106,444)	(1,098)	47,421	185,713	136,969
109	109	110	10	9.17	2	3	400	-	(13)	(20)	(7)	342	-	155,664	(106,799)	(1,098)	47,767	186,060	136,969
110	110	111	10	9.25	3	4	400	-	(13)	(20)	(7)	322	-	156,345	(107,155)	(1,098)	48,093	186,385	136,969
111	111	112	10	9.33	4	5	400	-	(13)	(20)	(7)	224	-	156,929	(107,512)	(1,098)	48,319	186,612	136,969
112	112	113	10	9.42	5	6	400	-	(13)	(20)	(7)	245	-	157,534	(107,870)	(1,098)	48,566	186,859	136,969
113	113	114	10	9.50	6	7	400	-	(13)	(20)	(7)	329	-	158,223	(108,230)	(1,098)	48,896	187,188	136,969
114	114	115	10	9.58	7	8	400	-	(13)	(20)	(7)	324	-	158,907	(108,591)	(1,098)	49,219	187,511	136,969
115	115	116	10	9.67	8	9	400	-	(13)	(20)	(7)	387	-	159,654	(108,953)	(1,098)	49,604	187,897	136,969
116	116	117	10	9.75	9	10	400	-	(13)	(20)	(7)	393	-	160,407	(109,316)	(1,098)	49,994	188,286	136,969
117	117	118	10	9.83	10	11	400	-	(13)	(20)	(7)	400	-	161,167	(109,680)	(1,098)	50,389	188,682	136,969
118	118	119	10	9.92	11	12	400	-	(13)	(20)	(7)	404	-	161,931	(110,046)	(1,098)	50,787	189,080	136,969
119	119	120	10	10.00	12	1	400	-	(13)	(20)	(7)	11,075	-	173,365	(110,413)	(1,098)	61,855	207,147	136,969
120	120	121	11	10.08	1	2	400	19,200	(661)	(20)	(7)	473	-	192,751	(129,981)	(823)	61,947	199,965	136,969
121	121	122	11	10.17	2	3	400	-	(13)	(20)	(7)	411	-	193,521	(130,414)	(823)	62,284	200,302	136,969
122	122	123	11	10.25	3	4	400	-	(13)	(20)	(7)	202	-	194,083	(130,849)	(823)	62,411	200,430	136,969
123	123	124	11	10.33	4	5	400	-	(13)	(20)	(7)	63	-	194,506	(131,285)	(823)	62,398	200,416	136,969
124	124	125	11	10.42	5	6	400	-	(13)	(20)	(7)	-	-	194,866	(131,723)	(823)	62,320	200,338	136,969
125	125	126	11	10.50	6	7	400	-	(13)	(20)	(7)	-	-	195,225	(132,162)	(823)	62,241	200,259	136,969
126	126	127	11	10.58	7	8	400	-	(13)	(20)	(7)	-	-	195,585	(132,602)	(823)	62,160	200,178	136,969
127	127	128	11	10.67	8	9	400	-	(13)	(20)	(7)	-	-	195,945	(133,044)	(823)	62,078	200,096	136,969
128	128	129	11	10.75	9	10	400	-	(13)	(20)	(7)	-	-	196,305	(133,488)	(823)	61,994	200,012	136,969
129	129	130	11	10.83	10	11	400	-	(13)	(20)	(7)	9	-	196,673	(133,933)	(823)	61,917	199,935	136,969
130	130	131	11	10.92	11	12	400	-	(13)	(20)	(7)	-	-	197,033	(134,379)	(823)	61,831	199,849	136,969
131	131	132	11	11.00	12	1	400	-	(13)	(20)	(7)	-	-	197,393	(134,827)	(823)	61,742	199,761	136,969
132	132	133	12	11.08	1	2	400	19,200	(661)	(20)	(7)	-	-	216,305	(154,476)	(686)	61,143	199,024	136,969
133	133	134	12	11.17	2	3	400	-	(13)	(20)	(7)	-	-	216,665	(154,991)	(686)	60,987	198,868	136,969
134	134	135	12	11.25	3	4	400	-	(13)	(20)	(7)	-	-	217,024	(155,508)	(686)	60,830	198,711	136,969
135	135	136	12	11.33	4	5	400	-	(13)	(20)	(7)	-	-	217,384	(156,026)	(686)	60,671	198,552	136,969
136	136	137	12	11.42	5	6	400	-	(13)	(20)	(7)	-	-	217,743	(156,546)	(686)	60,511	198,392	136,969
137	137	138	12	11.50	6	7	400	-	(13)	(20)	(7)	-	-	218,103	(157,068)	(686)	60,349	198,230	136,969
138	138	139	12	11.58	7	8	400	-	(13)	(20)	(7)	-	-	218,463	(157,592)	(686)	60,185	198,066	136,969
139	139	140	12	11.67	8	9	400	-	(13)	(20)	(7)	-	-	218,822	(158,117)	(686)	60,019	197,900	136,969
140	140	141	12	11.75	9	10	400	-	(13)	(20)	(7)	-	-	219,182	(158,644)	(686)	59,852	197,733	136,969
141	141	142	12	11.83	10	11	400	-	(13)	(20)	(7)	-	-	219,541	(159,173)				

Periodicity

Policy Cash Flow

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Premiums Contributed Costs & Expenses Net Accumulated Value Death Benefit

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Premium		Costs & Expenses			Net Accumulated Value					Death Benefit		
	Begin	End					Cash	Leverage	Premium Charges	Expense Charges	Insurance Charges	Interest Credits	Policy Self-Funded	Accumul. Value	Loan Bal. + Accrued	Surrender Charge	Surrender Value	Death Benefit	Net Amount at Risk
146	146	147	13	12.25	3	4	400	-	(13)	(20)	(8)	-	-	239,891	(181,172)	(412)	58,308	137,195	136,969
147	147	148	13	12.33	4	5	400	-	(13)	(20)	(8)	-	-	240,251	(181,776)	(412)	58,063	195,915	136,969
148	148	149	13	12.42	5	6	400	-	(13)	(20)	(8)	26	-	240,636	(182,382)	(412)	57,843	195,449	136,969
149	149	150	13	12.50	6	7	400	-	(13)	(20)	(8)	156	-	241,151	(182,990)	(412)	57,750	195,357	136,969
150	150	151	13	12.58	7	8	400	-	(13)	(20)	(8)	532	-	242,043	(183,600)	(412)	58,032	195,638	136,969
151	151	152	13	12.67	8	9	400	-	(13)	(20)	(8)	534	-	242,936	(184,212)	(412)	58,313	195,919	136,969
152	152	153	13	12.75	9	10	400	-	(13)	(20)	(8)	540	-	243,836	(184,826)	(412)	58,599	196,205	136,969
153	153	154	13	12.83	10	11	400	-	(13)	(20)	(8)	549	-	244,744	(185,442)	(412)	58,891	196,497	136,969
154	154	155	13	12.92	11	12	400	-	(13)	(20)	(8)	552	-	245,655	(186,060)	(412)	59,184	196,790	136,969
155	155	156	13	13.00	12	1	400	-	(13)	(20)	(8)	17,856	-	263,870	(186,680)	(412)	76,779	214,385	136,969
156	156	157	14	13.08	1	2	400	19,200	(661)	(20)	(8)	628	-	283,410	(206,502)	(137)	76,771	214,103	136,969
157	157	158	14	13.17	2	3	400	-	(13)	(20)	(8)	629	-	284,398	(207,191)	(137)	77,070	214,403	136,969
158	158	159	14	13.25	3	4	400	-	(13)	(20)	(8)	592	-	285,349	(207,881)	(137)	77,330	214,663	136,969
159	159	160	14	13.33	4	5	400	-	(13)	(20)	(8)	571	-	286,278	(208,574)	(137)	77,567	214,899	136,969
160	160	161	14	13.42	5	6	400	-	(13)	(20)	(8)	580	-	287,217	(209,269)	(137)	77,811	215,143	136,969
161	161	162	14	13.50	6	7	400	-	(13)	(20)	(8)	589	-	288,165	(209,967)	(137)	78,061	215,393	136,969
162	162	163	14	13.58	7	8	400	-	(13)	(20)	(8)	621	-	289,145	(210,667)	(137)	78,341	215,673	136,969
163	163	164	14	13.67	8	9	400	-	(13)	(20)	(8)	623	-	290,127	(211,369)	(137)	78,621	215,953	136,969
164	164	165	14	13.75	9	10	400	-	(13)	(20)	(8)	630	-	291,116	(212,074)	(137)	78,905	216,238	136,969
165	165	166	14	13.83	10	11	400	-	(13)	(20)	(8)	640	-	292,115	(212,781)	(137)	79,197	216,529	136,969
166	166	167	14	13.92	11	12	400	-	(13)	(20)	(8)	643	-	293,117	(213,490)	(137)	79,490	216,822	136,969
167	167	168	14	14.00	12	1	400	-	(13)	(20)	(8)	21,533	-	315,008	(214,202)	(137)	100,670	238,002	136,969
168	168	169	15	14.08	1	2	400	19,200	(661)	(20)	(8)	521	-	334,440	(234,116)	-	100,325	237,520	136,969
169	169	170	15	14.17	2	3	400	-	(13)	(20)	(8)	29	-	334,828	(234,896)	-	99,932	237,127	136,969
170	170	171	15	14.25	3	4	400	-	(13)	(20)	(8)	-	-	335,186	(235,679)	-	99,507	236,702	136,969
171	171	172	15	14.33	4	5	400	-	(13)	(20)	(8)	-	-	335,545	(236,464)	-	99,080	236,275	136,969
172	172	173	15	14.42	5	6	400	-	(13)	(20)	(8)	-	-	335,903	(237,253)	-	98,650	235,845	136,969
173	173	174	15	14.50	6	7	400	-	(13)	(20)	(8)	-	-	336,261	(238,044)	-	98,218	235,413	136,969
174	174	175	15	14.58	7	8	400	-	(13)	(20)	(8)	-	-	336,620	(238,837)	-	97,783	234,978	136,969
175	175	176	15	14.67	8	9	400	-	(13)	(20)	(8)	-	-	336,978	(239,633)	-	97,345	234,540	136,969
176	176	177	15	14.75	9	10	400	-	(13)	(20)	(8)	-	-	337,337	(240,432)	-	96,905	234,100	136,969
177	177	178	15	14.83	10	11	400	-	(13)	(20)	(8)	-	-	337,695	(241,233)	-	96,462	233,657	136,969
178	178	179	15	14.92	11	12	400	-	(13)	(20)	(8)	-	-	338,054	(242,037)	-	96,016	233,211	136,969
179	179	180	15	15.00	12	1	400	-	(13)	(20)	(8)	-	-	338,412	(242,844)	-	95,568	232,763	136,969
180	180	181	16	15.08	1	2	400	19,200	(661)	(20)	(9)	-	-	337,323	(262,854)	-	94,469	231,664	136,969
181	181	182	16	15.17	2	3	400	-	(13)	(20)	(9)	-	-	337,681	(263,730)	-	93,951	231,146	136,969
182	182	183	16	15.25	3	4	400	-	(13)	(20)	(9)	-	-	338,038	(264,609)	-	93,429	230,624	136,969
183	183	184	16	15.33	4	5	400	-	(13)	(20)	(9)	-	-	338,396	(265,491)	-	92,905	230,100	136,969
184	184	185	16	15.42	5	6	400	-	(13)	(20)	(9)	-	-	338,754	(266,376)	-	92,378	229,573	136,969
185	185	186	16	15.50	6	7	400	-	(13)	(20)	(9)	-	-	339,112	(267,264)	-	91,848	229,043	136,969
186	186	187	16	15.58	7	8	400	-	(13)	(20)	(9)	-	-	339,470	(268,155)	-	91,315	228,510	136,969
187	187	188	16	15.67	8	9	400	-	(13)	(20)	(9)	477	-	360,304	(269,049)	-	91,255	228,450	136,969
188	188	189	16	15.75	9	10	400	-	(13)	(20)	(9)	610	-	361,272	(269,946)	-	91,326	228,521	136,969
189	189	190	16	15.83	10	11	400	-	(13)	(20)	(9)	567	-	362,197	(270,845)	-	91,352	228,547	136,969
190	190	191	16	15.92	11	12	400	-	(13)	(20)	(9)	36	-	362,590	(271,748)	-	90,842	228,037	136,969
191	191	192	16	16.00	12	1	400	-	(13)	(20)	(9)	6,705	-	369,653	(272,654)	-	96,999	234,194	136,969
192	192	193	17	16.08	1	2	400	19,200	(661)	(20)	(10)	850	-	389,413	(292,763)	-	96,650	233,845	136,969
193	193	194	17	16.17	2	3	400	-	(13)	(20)	(10)	803	-	390,573	(293,739)	-	96,834	234,029	136,969
194	194	195	17	16.25	3	4	400	-	(13)	(20)	(10)	758	-	391,688	(294,718)	-	96,970	234,165	136,969
195	195	196	17	16.33	4	5	400	-	(13)	(20)	(10)	735	-	392,780	(295,700)	-	97,080	234,275	136,969
196	196	197	17	16.42	5	6	400	-	(13)	(20)	(10)	178	-	393,315	(296,686)	-	96,629	233,824	136,969
197	197	198	17	16.50	6	7	400	-	(13)	(20)	(10)	312	-	393,984	(297,675)	-	96,309	233,504	136,969
198	198	199	17	16.58	7	8	400	-	(13)	(20)	(10)	448	-	394,789	(298,667)	-	96,330	233,317	136,969
199	199	200	17	16.67	8	9	400	-	(13)	(20)	(10)	283	-	395,429	(299,663)	-	95,767	232,962	136,969
200	200	201	17	16.75	9	10	400	-	(13)	(20)	(10)	390	-	396,176	(300,662)	-	95,515	232,710	136,969
201	201	202	17	16.83	10	11	400	-	(13)	(20)	(10)	336	-	396,870	(301,664)	-	95,206	232,401	136,969
202	202	203	17	16.92	11	12	400	-	(13)	(20)	(10)	777	-	398,003	(302,669)	-	95,334	232,529	136,969
203	203	204	17	17.00	12	1	400	-	(13)	(20)	(10)	30,030	-	428,390	(303,678)	-	124,712	261,907	136,969
204	204	205	18	17.08	1	2	400	19,200	(661)	(20)	(11)	971	-	448,270	(323,890)	-	124,380	261,575	136,969
205	205	206	18	17.17	2	3	400	-	(13)	(20)	(11)	919	-	449,545	(324,970)	-	124,575	261,770	136,969
206	206	207	18	17.25	3	4	400	-	(13)	(20)	(11)	400	-	450,300	(326,053)	-	124,247	261,442	136,969
207	207	208	18	17.33	4	5	400	-	(13)	(20)	(11)	74	-	450,731	(327,140)	-	123,591	260,786	136,969
208	208	209	18	17.42	5	6	400	-	(13)	(20)	(11)	638	-	451,725	(328,231)	-	123,495	260,690	136,969
209	209	210	18	17.50	6	7	400	-	(13)	(20)	(11)	822	-	452,903	(329,325)	-	123,578	260,773	136,969
210	210	211	18	17.58	7	8	400	-	(13)	(20)	(11)	871	-	454,130	(330,422)	-	123,708	260,903	136,969
211	211	212	18	17.67	8	9	400	-	(13)	(20)	(11)	905	-	455,391	(331,524)	-	123,867	261,062	136,969
212	212	213	18	17.75	9	10	400	-	(13)	(20)	(11)	937	-	456,684	(332,629)	-	124,055	261,250	136,969
213	213	214	18	17.83	10	11	400	-	(13)	(20)	(11)	937	-	457,977	(333,738)	-	124,239	261,434	136,969
214	214	215	18	17.92	11	12	400	-	(13)	(20)	(11)	932	-	459,264	(334,850)	-	124,414	261,609	136,969
215	215	216	18	18.00	12	1	400	-	(13)	(20)	(11)	34,924	-	494,544	(335,966)	-	158,578	295,773	136,

Periodicity

Policy Cash Flow

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Premiums Contributed Costs & Expenses Net Accumulated Value Death Benefit

t	Month			Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Premium		Costs & Expenses			Net Accumulated Value					Death Benefit	
	Begin	End						(Cash)	(Leverage)	Premium Charges	Expense Charges	Insurance Charges	Interest Credits	Policy Self-Funded	Accumul. Value	Loan Bal. + Accrued	Surrender Charge	Surrender Value	Death Benefit
220	220	221	19	18.42	5	6	400	-	(13)	(20)	(12)	898	-	519,752	(361,061)	-	158,691	137,195	136,969
221	221	222	19	18.50	6	7	400	-	(13)	(20)	(12)	940	-	521,046	(362,264)	-	158,782	295,886	136,969
222	222	223	19	18.58	7	8	400	-	(13)	(20)	(12)	772	-	522,172	(363,472)	-	158,701	295,977	136,969
223	223	224	19	18.67	8	9	400	-	(13)	(20)	(12)	509	-	523,036	(364,683)	-	158,353	295,896	136,969
224	224	225	19	18.75	9	10	400	-	(13)	(20)	(12)	-	-	523,391	(365,899)	-	157,492	294,687	136,969
225	225	226	19	18.83	10	11	400	-	(13)	(20)	(12)	-	-	523,746	(367,118)	-	156,627	293,822	136,969
226	226	227	19	18.92	11	12	400	-	(13)	(20)	(12)	-	-	524,100	(368,342)	-	155,758	292,953	136,969
227	227	228	19	19.00	12	1	400	-	(13)	(20)	(12)	-	-	524,455	(369,570)	-	154,885	292,080	136,969
228	228	229	20	19.08	1	2	400	19,200	(661)	(20)	(14)	-	-	543,361	(390,002)	-	153,360	290,555	136,969
229	229	230	20	19.17	2	3	400	-	(13)	(20)	(14)	-	-	543,715	(391,302)	-	152,413	289,608	136,969
230	230	231	20	19.25	3	4	400	-	(13)	(20)	(14)	-	-	544,068	(392,606)	-	151,462	288,657	136,969
231	231	232	20	19.33	4	5	400	-	(13)	(20)	(14)	-	-	544,421	(393,915)	-	150,506	287,701	136,969
232	232	233	20	19.42	5	6	400	-	(13)	(20)	(14)	-	-	544,774	(395,228)	-	149,546	286,741	136,969
233	233	234	20	19.50	6	7	400	-	(13)	(20)	(14)	-	-	545,127	(396,545)	-	148,582	285,777	136,969
234	234	235	20	19.58	7	8	400	-	(13)	(20)	(14)	-	-	545,481	(397,867)	-	147,614	284,809	136,969
235	235	236	20	19.67	8	9	400	-	(13)	(20)	(14)	-	-	545,834	(399,193)	-	146,641	283,836	136,969
236	236	237	20	19.75	9	10	400	-	(13)	(20)	(14)	382	-	546,569	(400,524)	-	146,045	283,240	136,969
237	237	238	20	19.83	10	11	400	-	(13)	(20)	(14)	1,102	-	548,024	(401,859)	-	146,165	283,360	136,969
238	238	239	20	19.92	11	12	400	-	(13)	(20)	(14)	1,096	-	549,473	(403,199)	-	146,275	283,470	136,969
239	239	240	20	20.00	12	1	400	-	(13)	(20)	(14)	42,197	-	592,024	(404,543)	-	187,481	324,676	136,969
240	240	241	21	20.08	1	2	400	19,200	(661)	(20)	(15)	1,285	-	612,213	(425,091)	-	187,122	324,317	136,969
241	241	242	21	20.17	2	3	400	-	(13)	(20)	(15)	1,221	-	613,786	(426,508)	-	187,278	324,473	136,969
242	242	243	21	20.25	3	4	400	-	(13)	(20)	(15)	1,111	-	615,249	(427,930)	-	187,319	324,514	136,969
243	243	244	21	20.33	4	5	400	-	(13)	(20)	(15)	1,047	-	616,647	(429,356)	-	187,291	324,486	136,969
244	244	245	21	20.42	5	6	400	-	(13)	(20)	(15)	1,059	-	618,058	(430,787)	-	187,270	324,465	136,969
245	245	246	21	20.50	6	7	400	-	(13)	(20)	(15)	1,105	-	619,514	(432,223)	-	187,290	324,485	136,969
246	246	247	21	20.58	7	8	400	-	(13)	(20)	(15)	1,142	-	621,007	(433,664)	-	187,343	324,538	136,969
247	247	248	21	20.67	8	9	400	-	(13)	(20)	(15)	1,153	-	622,511	(435,110)	-	187,402	324,597	136,969
248	248	249	21	20.75	9	10	400	-	(13)	(20)	(15)	1,175	-	624,038	(436,560)	-	187,478	324,673	136,969
249	249	250	21	20.83	10	11	400	-	(13)	(20)	(15)	1,248	-	625,637	(438,015)	-	187,622	324,817	136,969
250	250	251	21	20.92	11	12	400	-	(13)	(20)	(15)	1,241	-	627,229	(439,475)	-	187,754	324,949	136,969
251	251	252	21	21.00	12	1	400	-	(13)	(20)	(15)	48,307	-	675,888	(440,940)	-	234,948	372,143	136,969
252	252	253	22	21.08	1	2	400	19,200	(661)	(20)	(17)	1,449	-	696,240	(461,610)	-	234,630	371,825	136,969
253	253	254	22	21.17	2	3	400	-	(13)	(20)	(17)	986	-	697,576	(463,149)	-	234,427	371,622	136,969
254	254	255	22	21.25	3	4	400	-	(13)	(20)	(17)	455	-	698,381	(464,693)	-	233,689	370,884	136,969
255	255	256	22	21.33	4	5	400	-	(13)	(20)	(17)	-	-	698,731	(466,242)	-	232,490	369,685	136,969
256	256	257	22	21.42	5	6	400	-	(13)	(20)	(17)	-	-	699,081	(467,796)	-	231,286	368,481	136,969
257	257	258	22	21.50	6	7	400	-	(13)	(20)	(17)	-	-	699,431	(469,355)	-	230,076	367,271	136,969
258	258	259	22	21.58	7	8	400	-	(13)	(20)	(17)	-	-	699,781	(470,919)	-	228,862	366,057	136,969
259	259	260	22	21.67	8	9	400	-	(13)	(20)	(17)	160	-	700,292	(472,489)	-	227,803	364,998	136,969
260	260	261	22	21.75	9	10	400	-	(13)	(20)	(17)	-	-	700,642	(474,064)	-	226,578	363,773	136,969
261	261	262	22	21.83	10	11	400	-	(13)	(20)	(17)	-	-	700,992	(475,644)	-	225,347	362,542	136,969
262	262	263	22	21.92	11	12	400	-	(13)	(20)	(17)	93	-	701,435	(477,230)	-	224,205	361,400	136,969
263	263	264	22	22.00	12	1	400	-	(13)	(20)	(17)	335	-	702,120	(478,821)	-	223,299	360,494	136,969
264	264	265	23	22.08	1	2	400	19,200	(661)	(20)	(18)	509	-	721,530	(499,617)	-	221,913	359,108	136,969
265	265	266	23	22.17	2	3	400	-	(13)	(20)	(18)	1,512	-	723,391	(501,282)	-	222,109	359,304	136,969
266	266	267	23	22.25	3	4	400	-	(13)	(20)	(18)	1,338	-	725,077	(502,953)	-	222,124	359,319	136,969
267	267	268	23	22.33	4	5	400	-	(13)	(20)	(18)	1,222	-	726,647	(504,630)	-	222,018	359,213	136,969
268	268	269	23	22.42	5	6	400	-	(13)	(20)	(18)	1,235	-	728,230	(506,312)	-	221,919	359,114	136,969
269	269	270	23	22.50	6	7	400	-	(13)	(20)	(18)	1,285	-	729,864	(507,999)	-	221,865	359,060	136,969
270	270	271	23	22.58	7	8	400	-	(13)	(20)	(18)	1,326	-	731,539	(509,693)	-	221,846	359,044	136,969
271	271	272	23	22.67	8	9	400	-	(13)	(20)	(18)	1,354	-	733,241	(511,392)	-	221,849	359,044	136,969
272	272	273	23	22.75	9	10	400	-	(13)	(20)	(18)	1,363	-	734,952	(513,096)	-	221,856	359,051	136,969
273	273	274	23	22.83	10	11	400	-	(13)	(20)	(18)	1,442	-	736,743	(514,807)	-	221,936	359,131	136,969
274	274	275	23	22.92	11	12	400	-	(13)	(20)	(18)	1,444	-	738,536	(516,523)	-	222,013	359,208	136,969
275	275	276	23	23.00	12	1	400	-	(13)	(20)	(18)	56,952	-	795,836	(518,244)	-	277,592	414,787	136,969
276	276	277	24	23.08	1	2	400	19,200	(661)	(20)	(20)	1,714	-	816,450	(539,172)	-	277,279	414,474	136,969
277	277	278	24	23.17	2	3	400	-	(13)	(20)	(20)	1,698	-	818,496	(540,969)	-	277,527	414,722	136,969
278	278	279	24	23.25	3	4	400	-	(13)	(20)	(20)	1,506	-	820,349	(542,772)	-	277,576	414,771	136,969
279	279	280	24	23.33	4	5	400	-	(13)	(20)	(20)	1,379	-	822,075	(544,582)	-	277,493	414,688	136,969
280	280	281	24	23.42	5	6	400	-	(13)	(20)	(20)	1,393	-	823,815	(546,397)	-	277,418	414,613	136,969
281	281	282	24	23.50	6	7	400	-	(13)	(20)	(20)	1,449	-	825,610	(548,218)	-	277,392	414,587	136,969
282	282	283	24	23.58	7	8	400	-	(13)	(20)	(20)	1,494	-	827,451	(550,046)	-	277,405	414,600	136,969
283	283	284	24	23.67	8	9	400	-	(13)	(20)	(20)	1,524	-	829,322	(551,879)	-	277,443	414,638	136,969
284	284	285	24	23.75	9	10	400	-	(13)	(20)	(20)	1,534	-	831,203	(553,719)	-	277,484	414,679	136,969
285	285	286	24	23.83	10	11	400	-	(13)	(20)	(20)	1,622	-	833,171	(555,564)	-	277,607	414,802	136,969
286	286	287	24	23.92	11	12	400	-	(13)	(20)	(20)	1,624	-	835,142	(557,416)	-	277,725	414,920	136,969
287	287	288	24	24.00	12	1	400	-	(13)	(20)	(20)	64,537	-	900,026	(559,274)	-	340,752	477,947	136,969
288	288	289	25	24.08	1	2	400	19,200	(661)	(20)	(22)	1,920	-	920,845	(580,339)	-	340,506	477,701	136,969
289	289	290	25	24															

Periodicity

Policy Cash Flow

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Premiums Contributed Costs & Expenses Net Accumulated Value Death Benefit

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Premium		Premium Charges	Expense Charges	Insurance Charges	Interest Credits	Policy Self-Funded	Accumul. Value	Loan Bal. + Accrued	Surrender Charge	Surrender Value	Death Benefit	Net Amount at Risk
	Begin	End					(Cash)	(Leverage)											
294	294	295	25	24.58	7	8	400	-	(13)	(20)	(22)	1,678	-	932,935	(592,042)	-	340,893	137,195	136,969
295	295	296	25	24.67	8	9	400	-	(13)	(20)	(22)	1,711	-	934,992	(594,016)	-	340,976	478,088	136,969
296	296	297	25	24.75	9	10	400	-	(13)	(20)	(22)	1,722	-	937,059	(595,996)	-	341,063	478,171	136,969
297	297	298	25	24.83	10	11	400	-	(13)	(20)	(22)	1,818	-	939,222	(597,983)	-	341,240	478,435	136,969
298	298	299	25	24.92	11	12	400	-	(13)	(20)	(22)	-	-	939,568	(599,976)	-	339,592	476,787	136,969
299	299	300	25	25.00	12	1	400	-	(13)	(20)	(22)	-	-	939,913	(601,976)	-	337,937	475,132	136,969
300	300	301	26	25.08	1	2	400	19,200	(661)	(20)	(23)	-	-	938,810	(623,182)	-	335,627	472,822	136,969
301	301	302	26	25.17	2	3	400	-	(13)	(20)	(23)	-	-	939,153	(625,260)	-	333,893	471,088	136,969
302	302	303	26	25.25	3	4	400	-	(13)	(20)	(23)	-	-	939,497	(627,344)	-	332,153	469,348	136,969
303	303	304	26	25.33	4	5	400	-	(13)	(20)	(23)	-	-	939,840	(629,433)	-	330,405	467,600	136,969
304	304	305	26	25.42	5	6	400	-	(13)	(20)	(23)	-	-	960,184	(631,533)	-	328,651	465,846	136,969
305	305	306	26	25.50	6	7	400	-	(13)	(20)	(23)	-	-	960,527	(633,638)	-	326,889	464,084	136,969
306	306	307	26	25.58	7	8	400	-	(13)	(20)	(23)	-	-	960,871	(635,750)	-	325,120	462,315	136,969
307	307	308	26	25.67	8	9	400	-	(13)	(20)	(23)	-	-	961,214	(637,870)	-	323,345	460,540	136,969
308	308	309	26	25.75	9	10	400	-	(13)	(20)	(23)	-	-	961,558	(639,996)	-	321,562	458,757	136,969
309	309	310	26	25.83	10	11	400	-	(13)	(20)	(23)	-	-	961,902	(642,129)	-	319,772	456,967	136,969
310	310	311	26	25.92	11	12	400	-	(13)	(20)	(23)	1,855	-	964,100	(644,270)	-	319,831	457,026	136,969
311	311	312	26	26.00	12	1	400	-	(13)	(20)	(23)	74,771	-	1,039,214	(646,417)	-	392,797	529,992	136,969
312	312	313	27	26.08	1	2	400	19,200	(661)	(20)	(25)	2,181	-	1,060,290	(667,772)	-	392,518	529,713	136,969
313	313	314	27	26.17	2	3	400	-	(13)	(20)	(25)	2,162	-	1,062,794	(669,988)	-	392,796	529,991	136,969
314	314	315	27	26.25	3	4	400	-	(13)	(20)	(25)	1,929	-	1,065,065	(672,231)	-	392,834	530,029	136,969
315	315	316	27	26.33	4	5	400	-	(13)	(20)	(25)	1,776	-	1,067,182	(674,472)	-	392,710	529,905	136,969
316	316	317	27	26.42	5	6	400	-	(13)	(20)	(25)	1,793	-	1,069,317	(676,720)	-	392,596	529,791	136,969
317	317	318	27	26.50	6	7	400	-	(13)	(20)	(25)	1,860	-	1,071,518	(678,976)	-	392,542	529,737	136,969
318	318	319	27	26.58	7	8	400	-	(13)	(20)	(25)	1,914	-	1,073,774	(681,239)	-	392,535	529,730	136,969
319	319	320	27	26.67	8	9	400	-	(13)	(20)	(25)	1,951	-	1,076,067	(683,510)	-	392,557	529,752	136,969
320	320	321	27	26.75	9	10	400	-	(13)	(20)	(25)	1,963	-	1,078,371	(685,788)	-	392,583	529,778	136,969
321	321	322	27	26.83	10	11	400	-	(13)	(20)	(25)	2,069	-	1,080,782	(688,074)	-	392,708	529,903	136,969
322	322	323	27	26.92	11	12	400	-	(13)	(20)	(25)	2,075	-	1,083,199	(690,368)	-	392,831	530,026	136,969
323	323	324	27	27.00	12	1	400	-	(13)	(20)	(25)	84,137	-	1,167,677	(692,669)	-	475,008	612,203	136,969
324	324	325	28	27.08	1	2	400	19,200	(661)	(20)	(28)	2,434	-	1,189,003	(714,178)	-	474,825	612,020	136,969
325	325	326	28	27.17	2	3	400	-	(13)	(20)	(28)	2,412	-	1,191,755	(716,539)	-	475,196	612,391	136,969
326	326	327	28	27.25	3	4	400	-	(13)	(20)	(28)	2,157	-	1,194,250	(718,947)	-	475,303	612,498	136,969
327	327	328	28	27.33	4	5	400	-	(13)	(20)	(28)	1,987	-	1,196,577	(721,344)	-	475,233	612,428	136,969
328	328	329	28	27.42	5	6	400	-	(13)	(20)	(28)	2,006	-	1,198,922	(723,748)	-	475,174	612,369	136,969
329	329	330	28	27.50	6	7	400	-	(13)	(20)	(28)	2,080	-	1,201,341	(726,161)	-	475,181	612,376	136,969
330	330	331	28	27.58	7	8	400	-	(13)	(20)	(28)	1,814	-	1,203,494	(728,581)	-	474,913	612,108	136,969
331	331	332	28	27.67	8	9	400	-	(13)	(20)	(28)	-	-	1,203,834	(731,010)	-	472,824	610,019	136,969
332	332	333	28	27.75	9	10	400	-	(13)	(20)	(28)	-	-	1,204,173	(733,446)	-	470,726	607,921	136,969
333	333	334	28	27.83	10	11	400	-	(13)	(20)	(28)	-	-	1,204,512	(735,891)	-	468,621	605,816	136,969
334	334	335	28	27.92	11	12	400	-	(13)	(20)	(28)	-	-	1,204,851	(738,344)	-	466,507	603,702	136,969
335	335	336	28	28.00	12	1	400	-	(13)	(20)	(28)	-	-	1,205,190	(740,805)	-	464,385	601,580	136,969
336	336	337	29	28.08	1	2	400	19,200	(661)	(20)	(30)	-	-	1,224,080	(762,475)	-	461,605	598,800	136,969
337	337	338	29	28.17	2	3	400	-	(13)	(20)	(30)	2,587	-	1,227,003	(765,016)	-	461,987	599,182	136,969
338	338	339	29	28.25	3	4	400	-	(13)	(20)	(30)	2,404	-	1,229,744	(767,566)	-	462,178	599,373	136,969
339	339	340	29	28.33	4	5	400	-	(13)	(20)	(30)	2,220	-	1,232,301	(770,125)	-	462,176	599,371	136,969
340	340	341	29	28.42	5	6	400	-	(13)	(20)	(30)	1,775	-	1,234,412	(772,692)	-	461,720	598,915	136,969
341	341	342	29	28.50	6	7	400	-	(13)	(20)	(30)	1,153	-	1,235,902	(775,268)	-	460,634	597,829	136,969
342	342	343	29	28.58	7	8	400	-	(13)	(20)	(30)	1,321	-	1,237,560	(777,852)	-	459,708	596,903	136,969
343	343	344	29	28.67	8	9	400	-	(13)	(20)	(30)	2,215	-	1,240,111	(780,445)	-	459,666	596,861	136,969
344	344	345	29	28.75	9	10	400	-	(13)	(20)	(30)	2,227	-	1,242,674	(783,046)	-	459,628	596,823	136,969
345	345	346	29	28.83	10	11	400	-	(13)	(20)	(30)	2,344	-	1,245,355	(785,656)	-	459,699	596,894	136,969
346	346	347	29	28.92	11	12	400	-	(13)	(20)	(30)	2,351	-	1,248,042	(788,275)	-	459,767	596,962	136,969
347	347	348	29	29.00	12	1	400	-	(13)	(20)	(30)	96,329	-	1,344,708	(790,903)	-	553,805	691,000	136,969
348	348	349	30	29.08	1	2	400	19,200	(661)	(20)	(33)	2,745	-	1,366,339	(812,739)	-	553,600	690,795	136,969
349	349	350	30	29.17	2	3	400	-	(13)	(20)	(33)	2,980	-	1,369,652	(815,448)	-	554,204	691,399	136,969
350	350	351	30	29.25	3	4	400	-	(13)	(20)	(33)	2,526	-	1,372,511	(818,166)	-	554,345	691,540	136,969
351	351	352	30	29.33	4	5	400	-	(13)	(20)	(33)	1,808	-	1,374,652	(820,894)	-	553,759	690,954	136,969
352	352	353	30	29.42	5	6	400	-	(13)	(20)	(33)	2,388	-	1,377,374	(823,630)	-	553,744	690,939	136,969
353	353	354	30	29.50	6	7	400	-	(13)	(20)	(33)	1,958	-	1,379,666	(826,375)	-	553,291	690,486	136,969
354	354	355	30	29.58	7	8	400	-	(13)	(20)	(33)	2,309	-	1,382,308	(829,130)	-	553,178	690,373	136,969
355	355	356	30	29.67	8	9	400	-	(13)	(20)	(33)	1,810	-	1,384,451	(831,894)	-	552,557	689,752	136,969
356	356	357	30	29.75	9	10	400	-	(13)	(20)	(33)	2,006	-	1,386,791	(834,667)	-	552,124	689,319	136,969
357	357	358	30	29.83	10	11	400	-	(13)	(20)	(33)	1,730	-	1,388,854	(837,449)	-	551,405	688,600	136,969
358	358	359	30	29.92	11	12	400	-	(13)	(20)	(33)	2,506	-	1,391,693	(840,240)	-	551,453	688,648	136,969
359	359	360	30	30.00	12	1	400	-	(13)	(20)	(33)	107,850	-	1,499,877	(843,041)	-	656,836	794,031	136,969
360	360	361	31	30.08	1	2	400	-	(13)	(20)	(37)	1,405	(400)	1,501,212	(850,851)	-	650,361	787,556	136,969
361	361	362	31	30.17	2	3	400	-	(13)	(20)	(37)	2,339	(400)	1,503,481	(858,687)	-	644,794	781,989	136,969
362	362	363	31	30.25	3	4	400	-	(13)	(20)	(37)	2,							

Periodicity

Policy Cash Flow

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Premiums Contributed

Costs & Expenses

Net Accumulated Value

Death Benefit

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Premium		Premium Charges	Expense Charges	Insurance Charges	Interest Credits	Policy		Accumul. Value	Loan Bal. + Accrued	Surrender Charge	Surrender Value	Death Benefit	Net Amount at Risk
	Begin	End					Cash	Leverage					Self-Funded	Value						
368	368	369	31	30.75	9	10	400	-	(13)	(20)	(37)	2,647	(400)	1,520,079	(914,277)	-	605,802	137,195	136,969	
369	369	370	31	30.83	10	11	400	-	(13)	(20)	(37)	2,818	(400)	1,522,827	(922,325)	-	600,503	742,997	136,969	
370	370	371	31	30.92	11	12	400	-	(13)	(20)	(37)	2,750	(400)	1,525,507	(930,399)	-	595,109	737,698	136,969	
371	371	372	31	31.00	12	1	400	-	(13)	(20)	(37)	82,565	(400)	1,608,002	(938,500)	-	669,502	732,304	136,969	
372	372	373	32	31.08	1	2	400	-	(13)	(20)	(40)	2,799	(400)	1,610,727	(946,729)	-	663,999	806,697	136,969	
373	373	374	32	31.17	2	3	400	-	(13)	(20)	(40)	2,421	(400)	1,613,074	(954,984)	-	658,090	801,194	136,969	
374	374	375	32	31.25	3	4	400	-	(13)	(20)	(40)	999	(400)	1,614,000	(963,268)	-	650,733	787,928	136,969	
375	375	376	32	31.33	4	5	400	-	(13)	(20)	(40)	277	(400)	1,614,204	(971,579)	-	642,625	795,285	136,969	
376	376	377	32	31.42	5	6	400	-	(13)	(20)	(40)	375	(400)	1,614,506	(979,917)	-	634,588	779,820	136,969	
377	377	378	32	31.50	6	7	400	-	(13)	(20)	(40)	453	(400)	1,614,885	(988,284)	-	626,601	771,783	136,969	
378	378	379	32	31.58	7	8	400	-	(13)	(20)	(40)	279	(400)	1,615,090	(996,678)	-	618,412	763,796	136,969	
379	379	380	32	31.67	8	9	400	-	(13)	(20)	(40)	657	(400)	1,615,673	(1,005,100)	-	610,573	755,607	136,969	
380	380	381	32	31.75	9	10	400	-	(13)	(20)	(40)	507	(400)	1,616,107	(1,013,550)	-	602,556	747,768	136,969	
381	381	382	32	31.83	10	11	400	-	(13)	(20)	(40)	-	(400)	1,616,033	(1,022,029)	-	594,004	739,751	136,969	
382	382	383	32	31.92	11	12	400	-	(13)	(20)	(40)	-	(400)	1,615,960	(1,030,536)	-	585,424	731,199	136,969	
383	383	384	32	32.00	12	1	400	-	(13)	(20)	(40)	-	(400)	1,615,886	(1,039,071)	-	576,815	722,619	136,969	
384	384	385	33	32.08	1	2	400	-	(13)	(20)	(44)	-	(400)	1,615,809	(1,047,736)	-	568,072	714,010	136,969	
385	385	386	33	32.17	2	3	400	-	(13)	(20)	(44)	845	(400)	1,616,576	(1,056,431)	-	560,145	705,267	136,969	
386	386	387	33	32.25	3	4	400	-	(13)	(20)	(44)	2,169	(400)	1,618,668	(1,065,154)	-	552,513	697,340	136,969	
387	387	388	33	32.33	4	5	400	-	(13)	(20)	(44)	3,019	(400)	1,621,609	(1,073,907)	-	544,702	689,708	136,969	
388	388	389	33	32.42	5	6	400	-	(13)	(20)	(44)	3,027	(400)	1,624,559	(1,082,688)	-	536,056	681,897	136,969	
389	389	390	33	32.50	6	7	400	-	(13)	(20)	(44)	3,074	(400)	1,627,555	(1,091,499)	-	527,470	674,228	136,969	
390	390	391	33	32.58	7	8	400	-	(13)	(20)	(44)	3,095	(400)	1,630,573	(1,100,340)	-	518,870	666,795	136,969	
391	391	392	33	32.67	8	9	400	-	(13)	(20)	(44)	3,048	(400)	1,633,544	(1,109,210)	-	510,293	659,428	136,969	
392	392	393	33	32.75	9	10	400	-	(13)	(20)	(44)	3,098	(400)	1,636,565	(1,118,109)	-	501,742	652,077	136,969	
393	393	394	33	32.83	10	11	400	-	(13)	(20)	(44)	3,166	(400)	1,639,653	(1,127,038)	-	493,225	644,742	136,969	
394	394	395	33	32.92	11	12	400	-	(13)	(20)	(44)	3,244	(400)	1,642,820	(1,135,997)	-	484,742	637,428	136,969	
395	395	396	33	33.00	12	1	400	-	(13)	(20)	(44)	126,990	(400)	1,769,732	(1,144,985)	-	476,285	630,139	136,969	
396	396	397	34	33.08	1	2	400	-	(13)	(20)	(48)	3,571	(400)	1,773,221	(1,154,108)	-	467,858	622,883	136,969	
397	397	398	34	33.17	2	3	400	-	(13)	(20)	(48)	3,970	(400)	1,777,109	(1,163,261)	-	459,370	615,612	136,969	
398	398	399	34	33.25	3	4	400	-	(13)	(20)	(48)	3,677	(400)	1,780,705	(1,172,445)	-	450,821	608,366	136,969	
399	399	400	34	33.33	4	5	400	-	(13)	(20)	(48)	3,353	(400)	1,783,977	(1,181,659)	-	442,318	601,135	136,969	
400	400	401	34	33.42	5	6	400	-	(13)	(20)	(48)	3,362	(400)	1,787,257	(1,190,904)	-	433,751	593,928	136,969	
401	401	402	34	33.50	6	7	400	-	(13)	(20)	(48)	3,414	(400)	1,790,589	(1,200,179)	-	425,225	586,742	136,969	
402	402	403	34	33.58	7	8	400	-	(13)	(20)	(48)	3,437	(400)	1,793,945	(1,209,486)	-	416,738	579,583	136,969	
403	403	404	34	33.67	8	9	400	-	(13)	(20)	(48)	3,385	(400)	1,797,248	(1,218,824)	-	408,291	572,452	136,969	
404	404	405	34	33.75	9	10	400	-	(13)	(20)	(48)	3,441	(400)	1,800,607	(1,228,193)	-	399,794	565,358	136,969	
405	405	406	34	33.83	10	11	400	-	(13)	(20)	(48)	3,515	(400)	1,804,040	(1,237,593)	-	391,337	558,299	136,969	
406	406	407	34	33.92	11	12	400	-	(13)	(20)	(48)	3,601	(400)	1,807,559	(1,247,024)	-	382,920	551,274	136,969	
407	407	408	34	34.00	12	1	400	-	(13)	(20)	(48)	139,721	(400)	1,947,198	(1,256,487)	-	374,443	544,192	136,969	
408	408	409	35	34.08	1	2	400	-	(13)	(20)	(53)	3,960	(400)	1,951,072	(1,266,087)	-	366,006	537,143	136,969	
409	409	410	35	34.17	2	3	400	-	(13)	(20)	(53)	4,398	(400)	1,955,384	(1,275,720)	-	357,609	530,077	136,969	
410	410	411	35	34.25	3	4	400	-	(13)	(20)	(53)	4,077	(400)	1,959,375	(1,285,384)	-	349,162	523,038	136,969	
411	411	412	35	34.33	4	5	400	-	(13)	(20)	(53)	3,720	(400)	1,963,009	(1,295,081)	-	340,665	516,027	136,969	
412	412	413	35	34.42	5	6	400	-	(13)	(20)	(53)	3,730	(400)	1,966,653	(1,304,810)	-	332,208	509,042	136,969	
413	413	414	35	34.50	6	7	400	-	(13)	(20)	(53)	3,787	(400)	1,970,353	(1,314,572)	-	323,791	502,083	136,969	
414	414	415	35	34.58	7	8	400	-	(13)	(20)	(53)	3,812	(400)	1,974,079	(1,324,366)	-	315,414	495,140	136,969	
415	415	416	35	34.67	8	9	400	-	(13)	(20)	(53)	3,755	(400)	1,977,749	(1,334,192)	-	307,077	488,223	136,969	
416	416	417	35	34.75	9	10	400	-	(13)	(20)	(53)	3,816	(400)	1,981,479	(1,344,052)	-	298,780	481,332	136,969	
417	417	418	35	34.83	10	11	400	-	(13)	(20)	(53)	3,898	(400)	1,985,291	(1,353,944)	-	290,523	474,465	136,969	
418	418	419	35	34.92	11	12	400	-	(13)	(20)	(53)	3,993	(400)	1,989,197	(1,363,869)	-	282,306	467,622	136,969	
419	419	420	35	35.00	12	1	400	-	(13)	(20)	(53)	153,724	(400)	2,142,835	(1,373,828)	-	274,129	460,803	136,969	
420	420	421	36	35.08	1	2	400	-	(13)	(20)	(59)	4,387	(400)	2,147,130	(1,383,928)	-	266,000	454,007	136,969	
421	421	422	36	35.17	2	3	400	-	(13)	(20)	(59)	4,870	(400)	2,151,908	(1,394,061)	-	257,919	447,236	136,969	
422	422	423	36	35.25	3	4	400	-	(13)	(20)	(59)	4,516	(400)	2,156,333	(1,404,228)	-	249,878	440,490	136,969	
423	423	424	36	35.33	4	5	400	-	(13)	(20)	(59)	4,123	(400)	2,160,364	(1,414,430)	-	241,887	433,768	136,969	
424	424	425	36	35.42	5	6	400	-	(13)	(20)	(59)	4,135	(400)	2,164,407	(1,424,665)	-	233,936	427,079	136,969	
425	425	426	36	35.50	6	7	400	-	(13)	(20)	(59)	4,197	(400)	2,168,513	(1,434,934)	-	226,025	420,422	136,969	
426	426	427	36	35.58	7	8	400	-	(13)	(20)	(59)	4,225	(400)	2,172,646	(1,445,238)	-	218,154	413,795	136,969	
427	427	428	36	35.67	8	9	400	-	(13)	(20)	(59)	4,162	(400)	2,176,717	(1,455,575)	-	210,323	407,206	136,969	
428	428	429	36	35.75	9	10	400	-	(13)	(20)	(59)	3,774	(400)	2,180,400	(1,465,948)	-	202,532	400,655	136,969	
429	429	430	36	35.83	10	11	400	-	(13)	(20)	(59)	3,692	(400)	2,184,000	(1,476,355)	-	194,781	394,144	136,969	
430	430	431	36	35.92	11	12	400	-	(13)	(20)	(59)	4,423	(400)	2,188,332	(1,486,796)	-	187,070	387,673	136,969	
431	431	432	36	36.00	12	1	400	-	(13)	(20)	(59)	169,127	(400)	2,357,368	(1,497,273)	-	179,399	381,242	136,969	
432	432	433	37	36.08	1	2	400	-	(13)	(20)	(65)	4,856	(400)	2,362,126	(1,507,894)	-	171,768	374,851	136,969	
433	433	434	37	36.17	2	3	400	-	(13)	(20)	(65)	5,387	(400)	2,367,416	(1,518,551)					

Periodicity

Policy Cash Flow

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Premiums Contributed Costs & Expenses Net Accumulated Value Death Benefit

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Premium		Costs & Expenses			Net Accumulated Value					Death Benefit		
	Begin	End					Cash	Leverage	Premium Charges	Expense Charges	Insurance Charges	Interest Credits	Policy Self-Funded	Accumul. Value	Loan Bal. + Accrued	Surrender Charge	Surrender Value	Death Benefit	Net Amount at Risk
442	442	443	37	36.92	11	12	400	-	(13)	(20)	(65)	4,896	(400)	2,408,867	(1,616,078)	-	792,788	137,195	136,969
443	443	444	37	37.00	12	1	400	-	(13)	(20)	(65)	186,070	(400)	2,594,839	(1,627,096)	-	967,743	1,104,938	136,969
444	444	445	38	37.08	1	2	400	-	(13)	(20)	(72)	5,372	(400)	2,600,106	(1,638,263)	-	961,843	1,099,038	136,969
445	445	446	38	37.17	2	3	400	-	(13)	(20)	(72)	5,956	(400)	2,605,957	(1,649,468)	-	956,490	1,093,685	136,969
446	446	447	38	37.25	3	4	400	-	(13)	(20)	(72)	5,529	(400)	2,611,380	(1,660,709)	-	950,671	1,087,866	136,969
447	447	448	38	37.33	4	5	400	-	(13)	(20)	(72)	4,793	(400)	2,616,068	(1,671,988)	-	944,080	1,081,275	136,969
448	448	449	38	37.42	5	6	400	-	(13)	(20)	(72)	3,287	(400)	2,619,249	(1,683,305)	-	935,944	1,073,139	136,969
449	449	450	38	37.50	6	7	400	-	(13)	(20)	(72)	5,143	(400)	2,624,287	(1,694,660)	-	929,627	1,066,822	136,969
450	450	451	38	37.58	7	8	400	-	(13)	(20)	(72)	3,449	(400)	2,627,630	(1,706,052)	-	921,578	1,058,773	136,969
451	451	452	38	37.67	8	9	400	-	(13)	(20)	(72)	5,100	(400)	2,632,625	(1,717,482)	-	915,143	1,052,338	136,969
452	452	453	38	37.75	9	10	400	-	(13)	(20)	(72)	5,132	(400)	2,637,652	(1,728,950)	-	908,701	1,045,896	136,969
453	453	454	38	37.83	10	11	400	-	(13)	(20)	(72)	3,620	(400)	2,641,166	(1,740,457)	-	900,709	1,037,904	136,969
454	454	455	38	37.92	11	12	400	-	(13)	(20)	(72)	-	(400)	2,641,061	(1,752,002)	-	889,059	1,026,254	136,969
455	455	456	38	38.00	12	1	400	-	(13)	(20)	(72)	-	(400)	2,640,955	(1,763,585)	-	877,370	1,014,565	136,969
456	456	457	39	38.08	1	2	400	-	(13)	(20)	(81)	-	(400)	2,640,841	(1,775,322)	-	865,519	1,002,714	136,969
457	457	458	39	38.17	2	3	400	-	(13)	(20)	(81)	-	(400)	2,640,727	(1,787,098)	-	853,629	990,824	136,969
458	458	459	39	38.25	3	4	400	-	(13)	(20)	(81)	-	(400)	2,640,613	(1,798,914)	-	841,699	978,894	136,969
459	459	460	39	38.33	4	5	400	-	(13)	(20)	(81)	-	(400)	2,640,499	(1,810,768)	-	829,730	966,925	136,969
460	460	461	39	38.42	5	6	400	-	(13)	(20)	(81)	-	(400)	2,640,385	(1,822,663)	-	817,722	954,917	136,969
461	461	462	39	38.50	6	7	400	-	(13)	(20)	(81)	-	(400)	2,640,270	(1,834,596)	-	805,674	942,869	136,969
462	462	463	39	38.58	7	8	400	-	(13)	(20)	(81)	-	(400)	2,640,156	(1,846,570)	-	793,586	930,781	136,969
463	463	464	39	38.67	8	9	400	-	(13)	(20)	(81)	-	(400)	2,640,042	(1,858,584)	-	781,458	918,653	136,969
464	464	465	39	38.75	9	10	400	-	(13)	(20)	(81)	-	(400)	2,639,928	(1,870,637)	-	769,291	906,486	136,969
465	465	466	39	38.83	10	11	400	-	(13)	(20)	(81)	-	(400)	2,639,814	(1,882,731)	-	757,083	894,278	136,969
466	466	467	39	38.92	11	12	400	-	(13)	(20)	(81)	-	(400)	2,639,699	(1,894,865)	-	744,835	882,030	136,969
467	467	468	39	39.00	12	1	400	-	(13)	(20)	(81)	-	(400)	2,639,585	(1,907,039)	-	732,546	869,741	136,969
468	468	469	40	39.08	1	2	400	-	(13)	(20)	(91)	-	(400)	2,639,461	(1,919,372)	-	720,089	857,284	136,969
469	469	470	40	39.17	2	3	400	-	(13)	(20)	(91)	-	(400)	2,639,337	(1,931,745)	-	707,591	844,786	136,969
470	470	471	40	39.25	3	4	400	-	(13)	(20)	(91)	-	(400)	2,639,212	(1,944,160)	-	695,052	832,247	136,969
471	471	472	40	39.33	4	5	400	-	(13)	(20)	(91)	-	(400)	2,639,088	(1,956,616)	-	682,472	819,667	136,969
472	472	473	40	39.42	5	6	400	-	(13)	(20)	(91)	-	(400)	2,638,963	(1,969,113)	-	669,850	807,045	136,969
473	473	474	40	39.50	6	7	400	-	(13)	(20)	(91)	-	(400)	2,638,839	(1,981,652)	-	657,187	794,382	136,969
474	474	475	40	39.58	7	8	400	-	(13)	(20)	(91)	-	(400)	2,638,715	(1,994,233)	-	644,481	781,676	136,969
475	475	476	40	39.67	8	9	400	-	(13)	(20)	(91)	-	(400)	2,638,590	(2,006,856)	-	631,734	768,929	136,969
476	476	477	40	39.75	9	10	400	-	(13)	(20)	(91)	-	(400)	2,638,466	(2,019,521)	-	618,945	756,140	136,969
477	477	478	40	39.83	10	11	400	-	(13)	(20)	(91)	-	(400)	2,638,342	(2,032,228)	-	606,113	743,308	136,969
478	478	479	40	39.92	11	12	400	-	(13)	(20)	(91)	-	(400)	2,638,217	(2,044,978)	-	593,239	730,434	136,969
479	479	480	40	40.00	12	1	400	-	(13)	(20)	(91)	-	(400)	2,638,093	(2,057,770)	-	580,323	717,518	136,969
480	480	481	41	40.08	1	2	400	-	(13)	(20)	(103)	-	(400)	2,637,957	(2,070,724)	-	567,232	704,427	136,969
481	481	482	41	40.17	2	3	400	-	(13)	(20)	(103)	-	(400)	2,637,820	(2,083,722)	-	554,099	691,294	136,969
482	482	483	41	40.25	3	4	400	-	(13)	(20)	(103)	-	(400)	2,637,684	(2,096,762)	-	540,922	678,117	136,969
483	483	484	41	40.33	4	5	400	-	(13)	(20)	(103)	-	(400)	2,637,548	(2,109,847)	-	527,701	664,896	136,969
484	484	485	41	40.42	5	6	400	-	(13)	(20)	(103)	-	(400)	2,637,412	(2,122,974)	-	514,437	651,632	136,969
485	485	486	41	40.50	6	7	400	-	(13)	(20)	(103)	-	(400)	2,637,276	(2,136,146)	-	501,130	638,325	136,969
486	486	487	41	40.58	7	8	400	-	(13)	(20)	(103)	5,519	(400)	2,642,659	(2,149,361)	-	493,297	630,492	136,969
487	487	488	41	40.67	8	9	400	-	(13)	(20)	(103)	4,805	(400)	2,647,328	(2,162,621)	-	484,707	621,902	136,969
488	488	489	41	40.75	9	10	400	-	(13)	(20)	(103)	5,731	(400)	2,652,922	(2,175,925)	-	476,997	614,192	136,969
489	489	490	41	40.83	10	11	400	-	(13)	(20)	(103)	3,669	(400)	2,658,455	(2,189,273)	-	469,182	606,377	136,969
490	490	491	41	40.92	11	12	400	-	(13)	(20)	(103)	5,502	(400)	2,663,821	(2,202,665)	-	461,155	598,350	136,969
491	491	492	41	41.00	12	1	400	-	(13)	(20)	(103)	204,789	(400)	2,868,474	(2,216,102)	-	652,371	789,566	136,969
492	492	493	42	41.08	1	2	400	-	(13)	(20)	(117)	6,021	(400)	2,874,345	(2,229,706)	-	644,639	781,834	136,969
493	493	494	42	41.17	2	3	400	-	(13)	(20)	(117)	6,664	(400)	2,880,859	(2,243,355)	-	637,504	774,699	136,969
494	494	495	42	41.25	3	4	400	-	(13)	(20)	(117)	6,193	(400)	2,886,903	(2,257,050)	-	629,853	767,048	136,969
495	495	496	42	41.33	4	5	400	-	(13)	(20)	(117)	5,645	(400)	2,892,398	(2,270,791)	-	621,607	758,802	136,969
496	496	497	42	41.42	5	6	400	-	(13)	(20)	(117)	5,508	(400)	2,897,756	(2,284,577)	-	613,179	750,374	136,969
497	497	498	42	41.50	6	7	400	-	(13)	(20)	(117)	5,769	(400)	2,903,375	(2,298,409)	-	604,966	742,161	136,969
498	498	499	42	41.58	7	8	400	-	(13)	(20)	(117)	6,185	(400)	2,909,410	(2,312,287)	-	597,123	734,318	136,969
499	499	500	42	41.67	8	9	400	-	(13)	(20)	(117)	6,203	(400)	2,915,463	(2,326,212)	-	589,252	726,447	136,969
500	500	501	42	41.75	9	10	400	-	(13)	(20)	(117)	6,099	(400)	2,921,412	(2,340,183)	-	581,230	718,425	136,969
501	501	502	42	41.83	10	11	400	-	(13)	(20)	(117)	4,731	(400)	2,925,994	(2,354,200)	-	571,794	708,989	136,969
502	502	503	42	41.92	11	12	400	-	(13)	(20)	(117)	6,078	(400)	2,931,922	(2,368,264)	-	563,658	700,853	136,969
503	503	504	42	42.00	12	1	400	-	(13)	(20)	(117)	225,293	(400)	3,157,066	(2,382,375)	-	774,690	911,885	136,969
504	504	505	43	42.08	1	2	400	-	(13)	(20)	(132)	2,870	(400)	3,159,770	(2,396,658)	-	763,113	900,308	136,969
505	505	506	43	42.17	2	3	400	-	(13)	(20)	(132)	3,620	(400)	3,163,225	(2,410,988)	-	752,237	889,432	136,969
506	506	507	43	42.25	3	4	400	-	(13)	(20)	(132)	4,314	(400)	3,167,374	(2,425,366)	-	742,008	879,203	136,969
507	507	508	43	42.33	4	5	400	-	(13)	(20)	(132)	1,709	(400)	3,168,917	(2,439,791)	-	729,126	866,321	136,969
508	508	509	43	42.42	5	6	400	-	(13)	(20)	(132)	4,165	(400)	3,172,917	(2,454,2				

Periodicity

Policy Cash Flow

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Premiums Contributed Costs & Expenses Net Accumulated Value Death Benefit

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Premium		Costs & Expenses			Net Accumulated Value					Death Benefit		
	Begin	End					Cash	Leverage	Premium Charges	Expense Charges	Insurance Charges	Interest Credits	Policy Self-Funded	Accumul. Value	Loan Bal. + Accrued	Surrender Charge	Surrender Value	Death Benefit	Net Amount at Risk
516	516	517	44	43.08	1	2	400	-	(13)	(20)	(151)	5,733	(400)	3,340,007	(2,571,933)	-	768,074	137,195	136,969
517	517	518	44	43.17	2	3	400	-	(13)	(20)	(151)	4,970	(400)	3,344,793	(2,586,974)	-	757,819	895,014	136,969
518	518	519	44	43.25	3	4	400	-	(13)	(20)	(151)	6,032	(400)	3,350,642	(2,602,066)	-	748,576	885,771	136,969
519	519	520	44	43.33	4	5	400	-	(13)	(20)	(151)	6,429	(400)	3,356,887	(2,617,207)	-	739,680	876,875	136,969
520	520	521	44	43.42	5	6	400	-	(13)	(20)	(151)	6,186	(400)	3,362,889	(2,632,399)	-	730,490	867,685	136,969
521	521	522	44	43.50	6	7	400	-	(13)	(20)	(151)	2,874	(400)	3,365,579	(2,647,642)	-	717,937	855,132	136,969
522	522	523	44	43.58	7	8	400	-	(13)	(20)	(151)	2,343	(400)	3,367,738	(2,662,936)	-	704,803	841,998	136,969
523	523	524	44	43.67	8	9	400	-	(13)	(20)	(151)	3,881	(400)	3,371,436	(2,678,280)	-	693,156	830,351	136,969
524	524	525	44	43.75	9	10	400	-	(13)	(20)	(151)	5,739	(400)	3,376,992	(2,693,676)	-	683,316	820,511	136,969
525	525	526	44	43.83	10	11	400	-	(13)	(20)	(151)	7,236	(400)	3,384,044	(2,709,123)	-	674,922	812,117	136,969
526	526	527	44	43.92	11	12	400	-	(13)	(20)	(151)	7,128	(400)	3,390,988	(2,724,621)	-	666,367	803,562	136,969
527	527	528	44	44.00	12	1	400	-	(13)	(20)	(151)	260,859	(400)	3,651,664	(2,740,171)	-	911,493	1,048,698	136,969
528	528	529	45	44.08	1	2	400	-	(13)	(20)	(172)	7,534	(400)	3,659,013	(2,755,903)	-	903,110	1,040,305	136,969
529	529	530	45	44.17	2	3	400	-	(13)	(20)	(172)	8,260	(400)	3,667,068	(2,771,686)	-	895,381	1,032,576	136,969
530	530	531	45	44.25	3	4	400	-	(13)	(20)	(172)	6,928	(400)	3,673,791	(2,787,523)	-	886,268	1,023,463	136,969
531	531	532	45	44.33	4	5	400	-	(13)	(20)	(172)	7,093	(400)	3,680,679	(2,803,412)	-	877,267	1,014,462	136,969
532	532	533	45	44.42	5	6	400	-	(13)	(20)	(172)	7,164	(400)	3,687,637	(2,819,354)	-	868,283	1,005,478	136,969
533	533	534	45	44.50	6	7	400	-	(13)	(20)	(172)	7,094	(400)	3,694,526	(2,835,349)	-	859,177	996,372	136,969
534	534	535	45	44.58	7	8	400	-	(13)	(20)	(172)	7,791	(400)	3,702,112	(2,851,398)	-	850,715	987,910	136,969
535	535	536	45	44.67	8	9	400	-	(13)	(20)	(172)	7,966	(400)	3,709,873	(2,867,500)	-	842,374	979,569	136,969
536	536	537	45	44.75	9	10	400	-	(13)	(20)	(172)	8,259	(400)	3,717,927	(2,883,655)	-	834,272	971,467	136,969
537	537	538	45	44.83	10	11	400	-	(13)	(20)	(172)	7,982	(400)	3,725,704	(2,899,865)	-	825,839	963,034	136,969
538	538	539	45	44.92	11	12	400	-	(13)	(20)	(172)	4,232	(400)	3,729,731	(2,916,129)	-	813,602	950,797	136,969
539	539	540	45	45.00	12	1	400	-	(13)	(20)	(172)	127,232	(400)	3,836,757	(2,932,446)	-	924,311	1,061,506	136,969
540	540	541	46	45.08	1	2	400	-	(13)	(20)	(198)	-	(400)	3,836,527	(2,948,951)	-	907,576	1,044,771	136,969
541	541	542	46	45.17	2	3	400	-	(13)	(20)	(198)	-	(400)	3,856,296	(2,965,510)	-	890,786	1,027,981	136,969
542	542	543	46	45.25	3	4	400	-	(13)	(20)	(198)	-	(400)	3,856,065	(2,982,124)	-	873,941	1,011,136	136,969
543	543	544	46	45.33	4	5	400	-	(13)	(20)	(198)	-	(400)	3,855,834	(2,998,794)	-	857,040	994,235	136,969
544	544	545	46	45.42	5	6	400	-	(13)	(20)	(198)	-	(400)	3,855,603	(3,015,519)	-	840,084	977,279	136,969
545	545	546	46	45.50	6	7	400	-	(13)	(20)	(198)	-	(400)	3,855,372	(3,032,300)	-	823,072	960,267	136,969
546	546	547	46	45.58	7	8	400	-	(13)	(20)	(198)	-	(400)	3,855,141	(3,049,137)	-	806,004	943,199	136,969
547	547	548	46	45.67	8	9	400	-	(13)	(20)	(198)	-	(400)	3,854,911	(3,066,030)	-	788,880	926,075	136,969
548	548	549	46	45.75	9	10	400	-	(13)	(20)	(198)	-	(400)	3,854,680	(3,082,980)	-	771,700	908,895	136,969
549	549	550	46	45.83	10	11	400	-	(13)	(20)	(198)	-	(400)	3,854,449	(3,099,986)	-	754,463	891,658	136,969
550	550	551	46	45.92	11	12	400	-	(13)	(20)	(198)	-	(400)	3,854,218	(3,117,048)	-	737,169	874,364	136,969
551	551	552	46	46.00	12	1	400	-	(13)	(20)	(198)	-	(400)	3,853,987	(3,134,168)	-	719,819	857,014	136,969
552	552	553	47	46.08	1	2	400	-	(13)	(20)	(228)	-	(400)	3,853,726	(3,151,479)	-	702,247	839,442	136,969
553	553	554	47	46.17	2	3	400	-	(13)	(20)	(228)	-	(400)	3,853,464	(3,168,848)	-	684,616	821,811	136,969
554	554	555	47	46.25	3	4	400	-	(13)	(20)	(228)	-	(400)	3,853,203	(3,186,275)	-	666,928	804,123	136,969
555	555	556	47	46.33	4	5	400	-	(13)	(20)	(228)	-	(400)	3,852,942	(3,203,760)	-	649,182	786,377	136,969
556	556	557	47	46.42	5	6	400	-	(13)	(20)	(228)	-	(400)	3,852,680	(3,221,303)	-	631,378	768,573	136,969
557	557	558	47	46.50	6	7	400	-	(13)	(20)	(228)	-	(400)	3,852,419	(3,238,904)	-	613,515	750,710	136,969
558	558	559	47	46.58	7	8	400	-	(13)	(20)	(228)	-	(400)	3,852,158	(3,256,565)	-	595,593	732,788	136,969
559	559	560	47	46.67	8	9	400	-	(13)	(20)	(228)	-	(400)	3,851,896	(3,274,284)	-	577,613	714,808	136,969
560	560	561	47	46.75	9	10	400	-	(13)	(20)	(228)	-	(400)	3,851,635	(3,292,062)	-	559,573	696,768	136,969
561	561	562	47	46.83	10	11	400	-	(13)	(20)	(228)	8,816	(400)	3,860,190	(3,309,899)	-	550,290	687,485	136,969
562	562	563	47	46.92	11	12	400	-	(13)	(20)	(228)	8,322	(400)	3,868,250	(3,327,796)	-	540,454	677,649	136,969
563	563	564	47	47.00	12	1	400	-	(13)	(20)	(228)	299,719	(400)	4,167,707	(3,345,753)	-	821,954	959,149	136,969
564	564	565	48	47.08	1	2	400	-	(13)	(20)	(261)	8,360	(400)	4,175,773	(3,363,907)	-	811,867	949,062	136,969
565	565	566	48	47.17	2	3	400	-	(13)	(20)	(261)	9,136	(400)	4,184,615	(3,382,121)	-	802,494	939,689	136,969
566	566	567	48	47.25	3	4	400	-	(13)	(20)	(261)	8,661	(400)	4,192,982	(3,400,396)	-	792,506	929,781	136,969
567	567	568	48	47.33	4	5	400	-	(13)	(20)	(261)	7,853	(400)	4,200,541	(3,418,732)	-	781,809	919,004	136,969
568	568	569	48	47.42	5	6	400	-	(13)	(20)	(261)	7,930	(400)	4,208,177	(3,437,129)	-	771,048	908,243	136,969
569	569	570	48	47.50	6	7	400	-	(13)	(20)	(261)	7,854	(400)	4,215,737	(3,455,587)	-	760,150	897,345	136,969
570	570	571	48	47.58	7	8	400	-	(13)	(20)	(261)	8,620	(400)	4,224,063	(3,474,107)	-	749,957	887,152	136,969
571	571	572	48	47.67	8	9	400	-	(13)	(20)	(261)	6,769	(400)	4,230,538	(3,492,688)	-	737,850	875,045	136,969
572	572	573	48	47.75	9	10	400	-	(13)	(20)	(261)	6,780	(400)	4,237,024	(3,511,332)	-	725,693	862,888	136,969
573	573	574	48	47.83	10	11	400	-	(13)	(20)	(261)	9,453	(400)	4,246,183	(3,530,037)	-	716,146	853,341	136,969
574	574	575	48	47.92	11	12	400	-	(13)	(20)	(261)	9,168	(400)	4,255,057	(3,548,805)	-	706,252	843,447	136,969
575	575	576	48	48.00	12	1	400	-	(13)	(20)	(261)	329,701	(400)	4,584,464	(3,567,636)	-	1,016,828	1,154,023	136,969
576	576	577	49	48.08	1	2	400	-	(13)	(20)	(294)	9,206	(400)	4,593,343	(3,586,669)	-	1,006,674	1,143,869	136,969
577	577	578	49	48.17	2	3	400	-	(13)	(20)	(294)	10,060	(400)	4,603,075	(3,605,766)	-	997,309	1,134,504	136,969
578	578	579	49	48.25	3	4	400	-	(13)	(20)	(294)	9,537	(400)	4,612,285	(3,624,927)	-	987,359	1,124,554	136,969
579	579	580	49	48.33	4	5	400	-	(13)	(20)	(294)	8,648	(400)	4,620,606	(3,644,151)	-	976,455	1,113,650	136,969
580	580	581	49	48.42	5	6	400	-	(13)	(20)	(294)	8,734	(400)	4,629,012	(3,663,439)	-	965,573	1,102,768	136,969
581	581	582	49	48.50	6	7	400	-	(13)	(20)	(294)	8,650	(400)	4,637,334	(3,682,792)	-	954,542	1,091,737	136,969
582	582	583																	

Periodicity

Policy Cash Flow

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Premiums Contributed Costs & Expenses Net Accumulated Value Death Benefit

t	Month			Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Premium		Costs & Expenses			Net Accumulated Value					Death Benefit	
	≡	≡	≡					(Cash)	(Leverage)	Charges	Expense Charges	Insurance Charges	Interest Credits	Policy Self-Funded	Accumul. Value	Loan Bal. + Accrued	Surrender Charge	Surrender Value	Death Benefit
590	590	591	50	49.25	3	4	400	-	(13)	(20)	(333)	6,821	(400)	4,678,525	(3,860,325)	-	818,200	137,195	136,969
591	591	592	50	49.33	4	5	400	-	(13)	(20)	(333)	3,927	(400)	4,682,086	(3,880,477)	-	801,609	938,804	136,969
592	592	593	50	49.42	5	6	400	-	(13)	(20)	(333)	213	(400)	4,681,932	(3,900,696)	-	781,237	918,432	136,969
593	593	594	50	49.50	6	7	400	-	(13)	(20)	(333)	2,677	(400)	4,684,243	(3,920,982)	-	763,261	900,456	136,969
594	594	595	50	49.58	7	8	400	-	(13)	(20)	(333)	2,728	(400)	4,686,604	(3,941,336)	-	745,268	882,463	136,969
595	595	596	50	49.67	8	9	400	-	(13)	(20)	(333)	10,365	(400)	4,696,603	(3,961,738)	-	734,845	872,040	136,969
596	596	597	50	49.75	9	10	400	-	(13)	(20)	(333)	10,284	(400)	4,706,520	(3,982,248)	-	724,272	861,467	136,969
597	597	598	50	49.83	10	11	400	-	(13)	(20)	(333)	10,999	(400)	4,717,153	(4,002,806)	-	714,347	851,542	136,969
598	598	599	50	49.92	11	12	400	-	(13)	(20)	(333)	10,334	(400)	4,727,121	(4,023,433)	-	703,688	840,883	136,969
599	599	600	50	50.00	12	1	400	-	(13)	(20)	(333)	363,205	(400)	5,089,960	(4,044,128)	-	1,045,831	1,183,026	136,969
600	600	601	51	50.08	1	2	400	-	(13)	(20)	(387)	10,279	(400)	5,099,820	(4,065,039)	-	1,034,781	1,171,976	136,969
601	601	602	51	50.17	2	3	400	-	(13)	(20)	(387)	11,340	(400)	5,110,739	(4,086,018)	-	1,024,721	1,161,916	136,969
602	602	603	51	50.25	3	4	400	-	(13)	(20)	(387)	11,184	(400)	5,121,504	(4,107,068)	-	1,014,435	1,151,630	136,969
603	603	604	51	50.33	4	5	400	-	(13)	(20)	(387)	9,917	(400)	5,131,001	(4,128,188)	-	1,002,812	1,140,007	136,969
604	604	605	51	50.42	5	6	400	-	(13)	(20)	(387)	9,639	(400)	5,140,220	(4,149,379)	-	990,842	1,128,037	136,969
605	605	606	51	50.50	6	7	400	-	(13)	(20)	(387)	9,793	(400)	5,149,593	(4,170,640)	-	978,954	1,116,149	136,969
606	606	607	51	50.58	7	8	400	-	(13)	(20)	(387)	10,726	(400)	5,159,900	(4,191,971)	-	967,928	1,105,123	136,969
607	607	608	51	50.67	8	9	400	-	(13)	(20)	(387)	11,404	(400)	5,170,884	(4,213,374)	-	957,510	1,094,705	136,969
608	608	609	51	50.75	9	10	400	-	(13)	(20)	(387)	11,316	(400)	5,181,781	(4,234,849)	-	946,932	1,084,127	136,969
609	609	610	51	50.83	10	11	400	-	(13)	(20)	(387)	12,103	(400)	5,193,464	(4,256,395)	-	937,069	1,074,264	136,969
610	610	611	51	50.92	11	12	400	-	(13)	(20)	(387)	11,371	(400)	5,204,415	(4,278,012)	-	926,403	1,063,598	136,969
611	611	612	51	51.00	12	1	400	-	(13)	(20)	(448)	399,523	(400)	5,603,518	(4,299,702)	-	1,303,816	1,441,011	136,969
612	612	613	52	51.08	1	2	400	-	(13)	(20)	(448)	11,305	(400)	5,614,343	(4,321,613)	-	1,292,730	1,429,925	136,969
613	613	614	52	51.17	2	3	400	-	(13)	(20)	(448)	12,472	(400)	5,626,334	(4,343,597)	-	1,282,737	1,419,932	136,969
614	614	615	52	51.25	3	4	400	-	(13)	(20)	(448)	12,300	(400)	5,638,153	(4,365,653)	-	1,272,499	1,409,694	136,969
615	615	616	52	51.33	4	5	400	-	(13)	(20)	(448)	10,906	(400)	5,648,578	(4,387,784)	-	1,260,794	1,397,989	136,969
616	616	617	52	51.42	5	6	400	-	(13)	(20)	(448)	10,601	(400)	5,658,698	(4,409,988)	-	1,248,710	1,385,905	136,969
617	617	618	52	51.50	6	7	400	-	(13)	(20)	(448)	10,770	(400)	5,668,988	(4,432,267)	-	1,236,721	1,373,916	136,969
618	618	619	52	51.58	7	8	400	-	(13)	(20)	(448)	11,796	(400)	5,680,303	(4,454,619)	-	1,225,684	1,362,879	136,969
619	619	620	52	51.67	8	9	400	-	(13)	(20)	(448)	12,543	(400)	5,692,365	(4,477,046)	-	1,215,319	1,352,514	136,969
620	620	621	52	51.75	9	10	400	-	(13)	(20)	(448)	12,445	(400)	5,704,330	(4,499,548)	-	1,204,782	1,341,977	136,969
621	621	622	52	51.83	10	11	400	-	(13)	(20)	(448)	13,311	(400)	5,717,160	(4,522,125)	-	1,195,035	1,332,230	136,969
622	622	623	52	51.92	11	12	400	-	(13)	(20)	(448)	12,506	(400)	5,729,185	(4,544,777)	-	1,184,408	1,321,603	136,969
623	623	624	52	52.00	12	1	400	-	(13)	(20)	(448)	439,467	(400)	6,168,171	(4,567,505)	-	1,600,667	1,737,862	136,969
624	624	625	53	52.08	1	2	400	-	(13)	(20)	(509)	12,428	(400)	6,180,057	(4,590,459)	-	1,589,598	1,726,793	136,969
625	625	626	53	52.17	2	3	400	-	(13)	(20)	(509)	13,711	(400)	6,193,226	(4,613,491)	-	1,579,736	1,716,931	136,969
626	626	627	53	52.25	3	4	400	-	(13)	(20)	(509)	13,522	(400)	6,206,207	(4,636,599)	-	1,569,608	1,706,803	136,969
627	627	628	53	52.33	4	5	400	-	(13)	(20)	(509)	11,989	(400)	6,217,654	(4,659,784)	-	1,557,870	1,695,065	136,969
628	628	629	53	52.42	5	6	400	-	(13)	(20)	(509)	11,653	(400)	6,228,765	(4,683,047)	-	1,545,718	1,682,913	136,969
629	629	630	53	52.50	6	7	400	-	(13)	(20)	(509)	9,254	(400)	6,237,478	(4,706,387)	-	1,531,091	1,668,286	136,969
630	630	631	53	52.58	7	8	400	-	(13)	(20)	(509)	7,955	(400)	6,244,891	(4,729,805)	-	1,515,087	1,652,282	136,969
631	631	632	53	52.67	8	9	400	-	(13)	(20)	(509)	5,507	(400)	6,249,857	(4,753,301)	-	1,496,556	1,633,751	136,969
632	632	633	53	52.75	9	10	400	-	(13)	(20)	(509)	-	(400)	6,249,315	(4,776,875)	-	1,472,440	1,609,635	136,969
633	633	634	53	52.83	10	11	400	-	(13)	(20)	(509)	6,613	(400)	6,255,386	(4,800,528)	-	1,454,858	1,592,053	136,969
634	634	635	53	52.92	11	12	400	-	(13)	(20)	(509)	2,424	(400)	6,257,268	(4,824,259)	-	1,433,009	1,570,204	136,969
635	635	636	53	53.00	12	1	400	-	(13)	(20)	(509)	-	(400)	6,256,727	(4,848,070)	-	1,408,657	1,545,852	136,969
636	636	637	54	53.08	1	2	400	-	(13)	(20)	(578)	-	(400)	6,256,115	(4,872,115)	-	1,384,000	1,521,195	136,969
637	637	638	54	53.17	2	3	400	-	(13)	(20)	(578)	-	(400)	6,255,504	(4,896,240)	-	1,359,264	1,496,459	136,969
638	638	639	54	53.25	3	4	400	-	(13)	(20)	(578)	-	(400)	6,254,892	(4,920,445)	-	1,334,447	1,471,642	136,969
639	639	640	54	53.33	4	5	400	-	(13)	(20)	(578)	-	(400)	6,254,281	(4,944,731)	-	1,309,550	1,446,745	136,969
640	640	641	54	53.42	5	6	400	-	(13)	(20)	(578)	-	(400)	6,253,669	(4,969,098)	-	1,284,571	1,421,766	136,969
641	641	642	54	53.50	6	7	400	-	(13)	(20)	(578)	-	(400)	6,253,058	(4,993,546)	-	1,259,512	1,396,787	136,969
642	642	643	54	53.58	7	8	400	-	(13)	(20)	(578)	3,595	(400)	6,256,042	(5,018,076)	-	1,237,966	1,375,161	136,969
643	643	644	54	53.67	8	9	400	-	(13)	(20)	(578)	9,206	(400)	6,264,636	(5,042,687)	-	1,221,948	1,359,143	136,969
644	644	645	54	53.75	9	10	400	-	(13)	(20)	(578)	13,668	(400)	6,277,692	(5,067,381)	-	1,210,311	1,347,506	136,969
645	645	646	54	53.83	10	11	400	-	(13)	(20)	(578)	8,921	(400)	6,286,001	(5,092,156)	-	1,193,845	1,331,040	136,969
646	646	647	54	53.92	11	12	400	-	(13)	(20)	(578)	5,668	(400)	6,291,058	(5,117,015)	-	1,174,043	1,311,238	136,969
647	647	648	54	54.00	12	1	400	-	(13)	(20)	(578)	453,121	(400)	6,743,567	(5,141,956)	-	1,601,611	1,738,806	136,969
648	648	649	55	54.08	1	2	400	-	(13)	(20)	(658)	13,635	(400)	6,756,511	(5,167,138)	-	1,589,373	1,726,568	136,969
649	649	650	55	54.17	2	3	400	-	(13)	(20)	(658)	15,046	(400)	6,770,866	(5,192,404)	-	1,578,462	1,715,657	136,969
650	650	651	55	54.25	3	4	400	-	(13)	(20)	(658)	14,839	(400)	6,785,014	(5,217,754)	-	1,567,260	1,704,455	136,969
651	651	652	55	54.33	4	5	400	-	(13)	(20)	(658)	13,152	(400)	6,797,475	(5,243,189)	-	1,554,287	1,691,482	136,969
652	652	653	55	54.42	5	6	400	-	(13)	(20)	(658)	12,783	(400)	6,809,567	(5,268,708)	-	1,540,859	1,678,054	136,969
653	653	654	55	54.50	6	7	400	-	(13)	(20)	(658)	12,729	(400)	6,821,606	(5,294,313)	-	1,527,293	1,664,488	136,969
654	654	655	55	54.58	7	8	400	-	(13)	(20)	(658)	14,088	(400)	6					

Periodicity

Premium Financing & Retirement Loans

Traditional Retirement Savings - Cash Flow Accounting

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

t	Periodicity							Loan Activity				Leverage Ratios		Outlay Tax Conversion			Term Life Insurance		Retirement Contributions				
	Month	Month	Policy	Year-End	Segment	Segment		Premium	Retirement	Accrued	Loan	Debt to	Debt to	Beg.	UIL.Cash	Pre-Tax	Insurance	Income	Avail To Invest	401(k)	Balance	Income	Roth IRA
≡	≡	≡	≡	≡	≡	≡		Financing	Loan	Interest	Balance	Equity	Account Value	Balance	Outlay	Equivalent	Cost	Taxes	(Pre-Tax)	Contribution	Remaining	Taxes	Contribution
0	0	1	1	0.08	1	-	-	-	-	-	-	-	-	-	400	513	(15)	(4)	494	(200)	294	(65)	229
1	1	2	1	0.17	2	-	-	-	-	-	-	-	-	400	400	513	(15)	(4)	494	(200)	294	(65)	229
2	2	3	1	0.25	3	-	-	-	-	-	-	-	-	816	400	513	(15)	(4)	494	(200)	294	(65)	229
3	3	4	1	0.33	4	-	-	-	-	-	-	-	-	1,229	400	513	(15)	(4)	494	(200)	294	(65)	229
4	4	5	1	0.42	5	-	-	-	-	-	-	-	-	1,627	400	513	(15)	(4)	494	(200)	294	(65)	229
5	5	6	1	0.50	6	-	-	-	-	-	-	-	-	2,108	400	513	(15)	(4)	494	(200)	294	(65)	229
6	6	7	1	0.58	7	-	-	-	-	-	-	-	-	2,555	400	513	(15)	(4)	494	(200)	294	(65)	229
7	7	8	1	0.67	8	-	-	-	-	-	-	-	-	2,959	400	513	(15)	(4)	494	(200)	294	(65)	229
8	8	9	1	0.75	9	-	-	-	-	-	-	-	-	3,322	400	513	(15)	(4)	494	(200)	294	(65)	229
9	9	10	1	0.83	10	-	-	-	-	-	-	-	-	3,821	400	513	(15)	(4)	494	(200)	294	(65)	229
10	10	11	1	0.92	11	-	-	-	-	-	-	-	-	4,330	400	513	(15)	(4)	494	(200)	294	(65)	229
11	11	12	1	1.00	12	1	-	-	-	-	-	-	-	4,750	400	513	(15)	(4)	494	(200)	294	(65)	229
12	12	13	2	1.08	1	2	-	-	-	-	-	-	-	5,134	400	513	(15)	(4)	494	(200)	294	(65)	229
13	13	14	2	1.17	2	3	-	-	-	-	-	-	-	5,655	400	513	(15)	(4)	494	(200)	294	(65)	229
14	14	15	2	1.25	3	4	-	-	-	-	-	-	-	6,241	400	513	(15)	(4)	494	(200)	294	(65)	229
15	15	16	2	1.33	4	5	-	-	-	-	-	-	-	6,730	400	513	(15)	(4)	494	(200)	294	(65)	229
16	16	17	2	1.42	5	6	-	-	-	-	-	-	-	7,267	400	513	(15)	(4)	494	(200)	294	(65)	229
17	17	18	2	1.50	6	7	-	-	-	-	-	-	-	7,787	400	513	(15)	(4)	494	(200)	294	(65)	229
18	18	19	2	1.58	7	8	-	-	-	-	-	-	-	8,279	400	513	(15)	(4)	494	(200)	294	(65)	229
19	19	20	2	1.67	8	9	-	-	-	-	-	-	-	8,647	400	513	(15)	(4)	494	(200)	294	(65)	229
20	20	21	2	1.75	9	10	-	-	-	-	-	-	-	9,386	400	513	(15)	(4)	494	(200)	294	(65)	229
21	21	22	2	1.83	10	11	-	-	-	-	-	-	-	9,667	400	513	(15)	(4)	494	(200)	294	(65)	229
22	22	23	2	1.92	11	12	-	-	-	-	-	-	-	10,253	400	513	(15)	(4)	494	(200)	294	(65)	229
23	23	24	2	2.00	12	1	-	-	-	-	-	-	-	10,851	400	513	(15)	(4)	494	(200)	294	(65)	229
24	24	25	3	2.08	1	2	4,800	-	-	4,800	0.70	0.34	11,349	400	513	(15)	(4)	494	(200)	294	(65)	229	
25	25	26	3	2.17	2	3	-	-	16	4,816	0.66	0.33	11,575	400	513	(15)	(4)	494	(200)	294	(65)	229	
26	26	27	3	2.25	3	4	-	-	16	4,832	0.63	0.32	12,297	400	513	(15)	(4)	494	(200)	294	(65)	229	
27	27	28	3	2.33	4	5	-	-	16	4,848	0.60	0.31	12,812	400	513	(15)	(4)	494	(200)	294	(65)	229	
28	28	29	3	2.42	5	6	-	-	16	4,864	0.57	0.30	13,250	400	513	(15)	(4)	494	(200)	294	(65)	229	
29	29	30	3	2.50	6	7	-	-	16	4,881	0.55	0.30	13,851	400	513	(15)	(4)	494	(200)	294	(65)	229	
30	30	31	3	2.58	7	8	-	-	16	4,897	0.53	0.29	14,485	400	513	(15)	(4)	494	(200)	294	(65)	229	
31	31	32	3	2.67	8	9	-	-	16	4,913	0.51	0.29	14,227	400	513	(15)	(4)	494	(200)	294	(65)	229	
32	32	33	3	2.75	9	10	-	-	16	4,930	0.49	0.28	14,636	400	513	(15)	(4)	494	(200)	294	(65)	229	
33	33	34	3	2.83	10	11	-	-	16	4,946	0.47	0.27	15,340	400	513	(15)	(4)	494	(200)	294	(65)	229	
34	34	35	3	2.92	11	12	-	-	16	4,962	0.46	0.27	16,283	400	513	(15)	(4)	494	(200)	294	(65)	229	
35	35	36	3	3.00	12	1	-	-	17	4,979	0.42	0.26	17,085	400	513	(15)	(4)	494	(200)	294	(65)	229	
36	36	37	4	3.08	1	2	4,800	-	17	9,796	0.79	0.40	17,662	400	513	(15)	(4)	494	(200)	294	(65)	229	
37	37	38	4	3.17	2	3	-	-	33	9,828	0.77	0.39	18,018	400	513	(15)	(4)	494	(200)	294	(65)	229	
38	38	39	4	3.25	3	4	-	-	33	9,861	0.75	0.39	18,768	400	513	(15)	(4)	494	(200)	294	(65)	229	
39	39	40	4	3.33	4	5	-	-	33	9,894	0.73	0.38	19,079	400	513	(15)	(4)	494	(200)	294	(65)	229	
40	40	41	4	3.42	5	6	-	-	33	9,927	0.72	0.38	18,735	400	513	(15)	(4)	494	(200)	294	(65)	229	
41	41	42	4	3.50	6	7	-	-	33	9,960	0.70	0.38	19,750	400	513	(15)	(4)	494	(200)	294	(65)	229	
42	42	43	4	3.58	7	8	-	-	33	9,993	0.69	0.37	19,153	400	513	(15)	(4)	494	(200)	294	(65)	229	
43	43	44	4	3.67	8	9	-	-	33	10,026	0.68	0.37	19,438	400	513	(15)	(4)	494	(200)	294	(65)	229	
44	44	45	4	3.75	9	10	-	-	33	10,060	0.66	0.37	19,834	400	513	(15)	(4)	494	(200)	294	(65)	229	
45	45	46	4	3.83	10	11	-	-	34	10,093	0.65	0.36	19,082	400	513	(15)	(4)	494	(200)	294	(65)	229	
46	46	47	4	3.92	11	12	-	-	34	10,127	0.64	0.36	18,859	400	513	(15)	(4)	494	(200)	294	(65)	229	
47	47	48	4	4.00	12	1	-	-	34	10,161	0.63	0.35	19,144	400	513	(15)	(4)	494	(200)	294	(65)	229	
48	48	49	5	4.08	1	2	9,600	-	34	19,795	1.22	0.52	20,554	400	513	(15)	(4)	494	(200)	294	(65)	229	
49	49	50	5	4.17	2	3	-	-	66	19,861	1.20	0.51	21,092	400	513	(15)	(4)	494	(200)	294	(65)	229	
50	50	51	5	4.25	3	4	-	-	66	19,927	1.18	0.51	22,355	400	513	(15)	(4)	494	(200)	294	(65)	229	
51	51	52	5	4.33	4	5	-	-	66	19,993	1.17	0.51	23,580	400	513	(15)	(4)	494	(200)	294	(65)	229	
52	52	53	5	4.42	5	6	-	-	67	20,060	1.14	0.50	24,591	400	513	(15)	(4)	494	(200)	294	(65)	229	
53	53	54	5	4.50	6	7	-	-	67	20,127	1.12	0.50	25,471	400	513	(15)	(4)	494	(200)	294	(65)	229	
54	54	55	5	4.58	7	8	-	-	67	20,194	1.10	0.50	26,384	400	513	(15)	(4)	494	(200)	294	(65)	229	
55	55	56	5	4.67	8	9	-	-	67	20,261	1.08	0.49	26,511	400	513	(15)	(4)	494	(200)	294	(65)	229	
56	56	57	5	4.75	9	10	-	-	68	20,329	1.06	0.49	27,429	400	513	(15)	(4)	494	(200)	294	(65)	229	
57	57	58	5	4.83	10	11	-	-	68	20,396	1.04	0.48	28,325	400	513	(15)	(4)	494	(200)	294	(65)	229	
58	58	59	5	4.92	11	12	-	-	68	20,464	1.02	0.48	29,182	400	513	(15)	(4)	494	(200)	294	(65)	229	
59	59	60	5	5.00	12	1	-	-	68	20,533	0.91	0.45	29,599	400	513	(15)	(4)	494	(200)	294	(65)	229	
60	60	61	6	5.08	1	2	9,600	-	68	30,201	1.31	0.55	29,133	400	513	(15)	(4)	494	(200)	294	(65)	229	
61	61	62	6	5.17	2	3	-	-	101	30,302	1.30	0.55	30,428	400	513	(15)	(4)	494	(200)	294	(65)	229	
62	62	63	6	5.25	3	4	-	-	101	30,403	1.29	0.54	30,810	400	513	(15)	(4)	494	(200)	294	(65)	229	
63	63	64	6	5.33	4	5	-	-	101	30,504	1.27	0.54	29,886	400	513	(15)	(4)	494	(200)	294	(65)	229	
64	64	65	6	5.42	5	6	-	-	102	30,606	1.26	0.54	29,808	400	513	(15)	(4)	494	(200)	294	(65)	229	
65	65	66	6	5.50	6	7	-	-	102	30,708	1.24	0.53	32,479	400	513	(15)	(4)	494	(200)	294	(65)	229	
66	66	67	6	5.58	7	8	-	-	102	30,810	1.22	0.53	33,697	400	513	(15)	(4)	494	(200)	294	(65)	229	
67	67	68	6	5.67	8	9	-	-															

Periodicity

Premium Financing & Retirement Loans

Traditional Retirement Savings - Cash Flow Accounting

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Loan Activity Leverage Ratios Outlay Tax Conversion Term Life Insurance Retirement Contributions

t	Month			Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Premium Financing	Retirement Loan	Accrued Interest	Loan Balance	Debt to Equity	Debt to Account Value	Beg. Balance	UIL Cash Outlay	Pre-Tax Equivalent	Insurance Cost	Income Taxes	Avail To Invest (Pre-Tax)	401(k) Contribution	Balance Remaining	Income Taxes	Roth IRA Contribution
	≡	≡	≡																				
72	72	73	7	6.08	1	2	14,400	-	104	45,832	1.50	0.59	39,247	400	513	(15)	(4)	494	(200)	294	(65)	229	
73	73	74	7	6.17	2	3	-	-	153	45,984	1.48	0.58	40,136	400	513	(15)	(4)	494	(200)	294	(65)	229	
74	74	75	7	6.25	3	4	-	-	153	46,138	1.47	0.58	38,920	400	513	(15)	(4)	494	(200)	294	(65)	229	
75	75	76	7	6.33	4	5	-	-	154	46,291	1.46	0.58	39,211	400	513	(15)	(4)	494	(200)	294	(65)	229	
76	76	77	7	6.42	5	6	-	-	154	46,446	1.44	0.58	38,845	400	513	(15)	(4)	494	(200)	294	(65)	229	
77	77	78	7	6.50	6	7	-	-	155	46,601	1.44	0.58	40,113	400	513	(15)	(4)	494	(200)	294	(65)	229	
78	78	79	7	6.58	7	8	-	-	155	46,756	1.44	0.58	41,905	400	513	(15)	(4)	494	(200)	294	(65)	229	
79	79	80	7	6.67	8	9	-	-	156	46,912	1.43	0.58	40,205	400	513	(15)	(4)	494	(200)	294	(65)	229	
80	80	81	7	6.75	9	10	-	-	156	47,068	1.43	0.58	38,898	400	513	(15)	(4)	494	(200)	294	(65)	229	
81	81	82	7	6.83	10	11	-	-	157	47,225	1.42	0.58	39,172	400	513	(15)	(4)	494	(200)	294	(65)	229	
82	82	83	7	6.92	11	12	-	-	157	47,382	1.42	0.57	39,802	400	513	(15)	(4)	494	(200)	294	(65)	229	
83	83	84	7	7.00	12	1	-	-	158	47,540	1.42	0.57	40,721	400	513	(15)	(4)	494	(200)	294	(65)	229	
84	84	85	8	7.08	1	2	14,400	-	158	62,099	1.86	0.64	41,510	400	513	(15)	(4)	494	(200)	294	(65)	229	
85	85	86	8	7.17	2	3	-	-	207	62,306	1.85	0.64	39,806	400	513	(15)	(4)	494	(200)	294	(65)	229	
86	86	87	8	7.25	3	4	-	-	208	62,513	1.85	0.64	39,955	400	513	(15)	(4)	494	(200)	294	(65)	229	
87	87	88	8	7.33	4	5	-	-	208	62,722	1.85	0.64	39,062	400	513	(15)	(4)	494	(200)	294	(65)	229	
88	88	89	8	7.42	5	6	-	-	209	62,931	1.85	0.64	40,232	400	513	(15)	(4)	494	(200)	294	(65)	229	
89	89	90	8	7.50	6	7	-	-	210	63,141	1.85	0.64	39,510	400	513	(15)	(4)	494	(200)	294	(65)	229	
90	90	91	8	7.58	7	8	-	-	210	63,351	1.84	0.64	35,469	400	513	(15)	(4)	494	(200)	294	(65)	229	
91	91	92	8	7.67	8	9	-	-	211	63,562	1.84	0.64	35,758	400	513	(15)	(4)	494	(200)	294	(65)	229	
92	92	93	8	7.75	9	10	-	-	212	63,774	1.84	0.64	36,330	400	513	(15)	(4)	494	(200)	294	(65)	229	
93	93	94	8	7.83	10	11	-	-	213	63,987	1.84	0.64	37,898	400	513	(15)	(4)	494	(200)	294	(65)	229	
94	94	95	8	7.92	11	12	-	-	213	64,200	1.84	0.64	40,678	400	513	(15)	(4)	494	(200)	294	(65)	229	
95	95	96	8	8.00	12	1	-	-	214	64,414	1.84	0.64	42,073	400	513	(15)	(4)	494	(200)	294	(65)	229	
96	96	97	9	8.08	1	2	19,200	-	215	83,829	2.41	0.70	42,542	400	513	(15)	(4)	494	(200)	294	(65)	229	
97	97	98	9	8.17	2	3	-	-	279	84,108	2.38	0.70	45,969	400	513	(15)	(4)	494	(200)	294	(65)	229	
98	98	99	9	8.25	3	4	-	-	280	84,389	2.37	0.69	48,239	400	513	(15)	(4)	494	(200)	294	(65)	229	
99	99	100	9	8.33	4	5	-	-	281	84,670	2.35	0.69	50,621	400	513	(15)	(4)	494	(200)	294	(65)	229	
100	100	101	9	8.42	5	6	-	-	282	84,952	2.33	0.69	52,433	400	513	(15)	(4)	494	(200)	294	(65)	229	
101	101	102	9	8.50	6	7	-	-	283	85,235	2.31	0.69	54,737	400	513	(15)	(4)	494	(200)	294	(65)	229	
102	102	103	9	8.58	7	8	-	-	284	85,519	2.29	0.69	54,508	400	513	(15)	(4)	494	(200)	294	(65)	229	
103	103	104	9	8.67	8	9	-	-	285	85,804	2.28	0.69	54,015	400	513	(15)	(4)	494	(200)	294	(65)	229	
104	104	105	9	8.75	9	10	-	-	286	86,090	2.26	0.69	54,142	400	513	(15)	(4)	494	(200)	294	(65)	229	
105	105	106	9	8.83	10	11	-	-	287	86,377	2.24	0.68	53,698	400	513	(15)	(4)	494	(200)	294	(65)	229	
106	106	107	9	8.92	11	12	-	-	288	86,665	2.23	0.68	55,411	400	513	(15)	(4)	494	(200)	294	(65)	229	
107	107	108	9	9.00	12	1	-	-	289	86,954	2.23	0.68	54,755	400	513	(15)	(4)	494	(200)	294	(65)	229	
108	108	109	10	9.08	1	2	19,200	-	290	106,444	2.24	0.69	52,738	400	513	(15)	(4)	494	(200)	294	(65)	229	
109	109	110	10	9.17	2	3	-	-	355	106,799	2.24	0.69	56,894	400	513	(15)	(4)	494	(200)	294	(65)	229	
110	110	111	10	9.25	3	4	-	-	356	107,155	2.23	0.69	59,786	400	513	(15)	(4)	494	(200)	294	(65)	229	
111	111	112	10	9.33	4	5	-	-	357	107,512	2.23	0.69	61,409	400	513	(15)	(4)	494	(200)	294	(65)	229	
112	112	113	10	9.42	5	6	-	-	358	107,870	2.22	0.68	63,392	400	513	(15)	(4)	494	(200)	294	(65)	229	
113	113	114	10	9.50	6	7	-	-	360	108,230	2.21	0.68	64,564	400	513	(15)	(4)	494	(200)	294	(65)	229	
114	114	115	10	9.58	7	8	-	-	361	108,591	2.21	0.68	64,436	400	513	(15)	(4)	494	(200)	294	(65)	229	
115	115	116	10	9.67	8	9	-	-	362	108,953	2.20	0.68	65,141	400	513	(15)	(4)	494	(200)	294	(65)	229	
116	116	117	10	9.75	9	10	-	-	363	109,316	2.19	0.68	65,186	400	513	(15)	(4)	494	(200)	294	(65)	229	
117	117	118	10	9.83	10	11	-	-	364	109,680	2.18	0.68	68,026	400	513	(15)	(4)	494	(200)	294	(65)	229	
118	118	119	10	9.92	11	12	-	-	366	110,046	2.17	0.68	67,574	400	513	(15)	(4)	494	(200)	294	(65)	229	
119	119	120	10	10.00	12	1	-	-	367	110,413	2.17	0.68	68,229	400	513	(15)	(4)	494	(200)	294	(65)	229	
120	120	121	11	10.08	1	2	19,200	-	368	129,981	2.10	0.67	72,187	400	513	(15)	(4)	494	(200)	294	(65)	229	
121	121	122	11	10.17	2	3	-	-	433	130,414	2.09	0.67	74,227	400	513	(15)	(4)	494	(200)	294	(65)	229	
122	122	123	11	10.25	3	4	-	-	435	130,849	2.10	0.67	75,330	400	513	(15)	(4)	494	(200)	294	(65)	229	
123	123	124	11	10.33	4	5	-	-	436	131,285	2.10	0.67	73,195	400	513	(15)	(4)	494	(200)	294	(65)	229	
124	124	125	11	10.42	5	6	-	-	438	131,723	2.11	0.68	72,580	400	513	(15)	(4)	494	(200)	294	(65)	229	
125	125	126	11	10.50	6	7	-	-	439	132,162	2.12	0.68	71,765	400	513	(15)	(4)	494	(200)	294	(65)	229	
126	126	127	11	10.58	7	8	-	-	441	132,602	2.13	0.68	70,292	400	513	(15)	(4)	494	(200)	294	(65)	229	
127	127	128	11	10.67	8	9	-	-	442	133,044	2.14	0.68	69,265	400	513	(15)	(4)	494	(200)	294	(65)	229	
128	128	129	11	10.75	9	10	-	-	443	133,488	2.15	0.68	70,475	400	513	(15)	(4)	494	(200)	294	(65)	229	
129	129	130	11	10.83	10	11	-	-	445	133,933	2.16	0.68	69,694	400	513	(15)	(4)	494	(200)	294	(65)	229	
130	130	131	11	10.92	11	12	-	-	446	134,379	2.17	0.68	71,456	400	513	(15)	(4)	494	(200)	294	(65)	229	
131	131	132	11	11.00	12	1	-	-	448	134,827	2.18	0.68	74,855	400	513	(15)	(4)	494	(200)	294	(65)	229	
132	132	133	12	11.08	1	2	19,200	-	449	154,476	2.53	0.71	70,096	400	513	(15)	(4)	494	(200)	294	(65)	229	
133	133	134	12	11.17	2	3	-	-	515	154,991	2.54	0.72	65,699	400	513	(15)	(4)	494	(200)	294	(65)	229	
134	134	135	12	11.25	3	4	-	-	517	155,508	2.56	0.72	67,190	400	513	(15)	(4)	494	(200)	294	(65)	229	
135	135	136	12	11.33	4	5	-	-	518	156,026	2.57	0.72	65,902	400	513	(15)	(4)	494	(200)	294	(65)	229	
136	136	137	12	11.42	5	6	-	-	520	156,													

Periodicity

Premium Financing & Retirement Loans

Traditional Retirement Savings - Cash Flow Accounting

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

t	Periodicity						Loan Activity				Leverage Ratios		Outlay Tax Conversion			Term Life Insurance		Retirement Contributions				
	Month	Month	Policy	Year-End	Segment	Segment	Premium	Retirement	Accrued	Loan	Debt to	Debt to	Beg.	UIL.Cash	Pre-Tax	Insurance	Income	Avail To Invest	401(k)	Balance	Income	Roth IRA
≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	Equity	Account Value	Balance	Outlay	Equivalent	Cost	Taxes	(Pre-Tax)	Contribution	Remaining	Taxes	Contribution	
146	146	147	13	12.25	3	4	-	-	602	181,172	3.11	0.76	57,252	400	513	(15)	(4)	494	(200)	294	(65)	229
147	147	148	13	12.33	4	5	-	-	604	181,776	3.13	0.76	63,817	400	513	(15)	(4)	494	(200)	294	(65)	229
148	148	149	13	12.42	5	6	-	-	606	182,382	3.15	0.76	67,366	400	513	(15)	(4)	494	(200)	294	(65)	229
149	149	150	13	12.50	6	7	-	-	608	182,990	3.17	0.76	68,741	400	513	(15)	(4)	494	(200)	294	(65)	229
150	150	151	13	12.58	7	8	-	-	610	183,600	3.16	0.76	73,728	400	513	(15)	(4)	494	(200)	294	(65)	229
151	151	152	13	12.67	8	9	-	-	612	184,212	3.16	0.76	76,232	400	513	(15)	(4)	494	(200)	294	(65)	229
152	152	153	13	12.75	9	10	-	-	614	184,826	3.15	0.76	76,929	400	513	(15)	(4)	494	(200)	294	(65)	229
153	153	154	13	12.83	10	11	-	-	616	185,442	3.15	0.76	71,915	400	513	(15)	(4)	494	(200)	294	(65)	229
154	154	155	13	12.92	11	12	-	-	618	186,060	3.14	0.76	71,672	400	513	(15)	(4)	494	(200)	294	(65)	229
155	155	156	13	13.00	12	1	-	-	620	186,680	2.43	0.71	75,604	400	513	(15)	(4)	494	(200)	294	(65)	229
156	156	157	14	13.08	1	2	19,200	-	622	206,502	2.69	0.73	77,516	400	513	(15)	(4)	494	(200)	294	(65)	229
157	157	158	14	13.17	2	3	-	-	688	207,191	2.69	0.73	76,968	400	513	(15)	(4)	494	(200)	294	(65)	229
158	158	159	14	13.25	3	4	-	-	694	207,881	2.69	0.73	84,683	400	513	(15)	(4)	494	(200)	294	(65)	229
159	159	160	14	13.33	4	5	-	-	693	208,574	2.69	0.73	88,587	400	513	(15)	(4)	494	(200)	294	(65)	229
160	160	161	14	13.42	5	6	-	-	695	209,269	2.69	0.73	89,661	400	513	(15)	(4)	494	(200)	294	(65)	229
161	161	162	14	13.50	6	7	-	-	698	209,967	2.69	0.73	91,007	400	513	(15)	(4)	494	(200)	294	(65)	229
162	162	163	14	13.58	7	8	-	-	700	210,667	2.69	0.73	91,022	400	513	(15)	(4)	494	(200)	294	(65)	229
163	163	164	14	13.67	8	9	-	-	702	211,369	2.69	0.73	92,206	400	513	(15)	(4)	494	(200)	294	(65)	229
164	164	165	14	13.75	9	10	-	-	705	212,074	2.69	0.73	95,027	400	513	(15)	(4)	494	(200)	294	(65)	229
165	165	166	14	13.83	10	11	-	-	707	212,781	2.69	0.73	94,857	400	513	(15)	(4)	494	(200)	294	(65)	229
166	166	167	14	13.92	11	12	-	-	709	213,490	2.69	0.73	97,533	400	513	(15)	(4)	494	(200)	294	(65)	229
167	167	168	14	14.00	12	1	-	-	712	214,202	2.13	0.68	94,866	400	513	(15)	(4)	494	(200)	294	(65)	229
168	168	169	15	14.08	1	2	19,200	-	714	234,116	2.33	0.70	94,883	400	513	(15)	(4)	494	(200)	294	(65)	229
169	169	170	15	14.17	2	3	-	-	780	234,896	2.35	0.70	98,842	400	513	(15)	(4)	494	(200)	294	(65)	229
170	170	171	15	14.25	3	4	-	-	783	235,679	2.37	0.70	98,673	400	513	(15)	(4)	494	(200)	294	(65)	229
171	171	172	15	14.33	4	5	-	-	786	236,464	2.39	0.70	96,699	400	513	(15)	(4)	494	(200)	294	(65)	229
172	172	173	15	14.42	5	6	-	-	788	237,253	2.40	0.71	97,010	400	513	(15)	(4)	494	(200)	294	(65)	229
173	173	174	15	14.50	6	7	-	-	791	238,044	2.42	0.71	96,216	400	513	(15)	(4)	494	(200)	294	(65)	229
174	174	175	15	14.58	7	8	-	-	793	238,837	2.44	0.71	96,642	400	513	(15)	(4)	494	(200)	294	(65)	229
175	175	176	15	14.67	8	9	-	-	796	239,633	2.46	0.71	97,876	400	513	(15)	(4)	494	(200)	294	(65)	229
176	176	177	15	14.75	9	10	-	-	799	240,432	2.48	0.71	99,495	400	513	(15)	(4)	494	(200)	294	(65)	229
177	177	178	15	14.83	10	11	-	-	801	241,233	2.50	0.71	97,789	400	513	(15)	(4)	494	(200)	294	(65)	229
178	178	179	15	14.92	11	12	-	-	804	242,037	2.52	0.72	97,003	400	513	(15)	(4)	494	(200)	294	(65)	229
179	179	180	15	15.00	12	1	-	-	807	242,844	2.54	0.72	95,235	400	513	(15)	(4)	494	(200)	294	(65)	229
180	180	181	16	15.08	1	2	19,200	-	809	262,854	2.78	0.74	96,535	400	513	(15)	(4)	494	(200)	294	(65)	229
181	181	182	16	15.17	2	3	-	-	876	263,730	2.81	0.74	96,822	400	513	(15)	(4)	494	(200)	294	(65)	229
182	182	183	16	15.25	3	4	-	-	879	264,609	2.83	0.74	94,594	400	513	(15)	(4)	494	(200)	294	(65)	229
183	183	184	16	15.33	4	5	-	-	882	265,491	2.86	0.74	94,336	400	513	(15)	(4)	494	(200)	294	(65)	229
184	184	185	16	15.42	5	6	-	-	885	266,376	2.88	0.74	94,886	400	513	(15)	(4)	494	(200)	294	(65)	229
185	185	186	16	15.50	6	7	-	-	888	267,264	2.91	0.74	98,789	400	513	(15)	(4)	494	(200)	294	(65)	229
186	186	187	16	15.58	7	8	-	-	891	268,155	2.94	0.75	103,492	400	513	(15)	(4)	494	(200)	294	(65)	229
187	187	188	16	15.67	8	9	-	-	894	269,049	2.95	0.75	104,308	400	513	(15)	(4)	494	(200)	294	(65)	229
188	188	189	16	15.75	9	10	-	-	897	269,946	2.96	0.75	105,087	400	513	(15)	(4)	494	(200)	294	(65)	229
189	189	190	16	15.83	10	11	-	-	900	270,845	2.96	0.75	111,740	400	513	(15)	(4)	494	(200)	294	(65)	229
190	190	191	16	15.92	11	12	-	-	903	271,748	2.99	0.75	112,283	400	513	(15)	(4)	494	(200)	294	(65)	229
191	191	192	16	16.00	12	1	-	-	906	272,654	2.81	0.74	110,056	400	513	(15)	(4)	494	(200)	294	(65)	229
192	192	193	17	16.08	1	2	19,200	-	909	292,763	3.03	0.75	105,498	400	513	(15)	(4)	494	(200)	294	(65)	229
193	193	194	17	16.17	2	3	-	-	976	293,739	3.03	0.75	107,513	400	513	(15)	(4)	494	(200)	294	(65)	229
194	194	195	17	16.25	3	4	-	-	979	294,718	3.04	0.75	111,634	400	513	(15)	(4)	494	(200)	294	(65)	229
195	195	196	17	16.33	4	5	-	-	982	295,700	3.05	0.75	111,187	400	513	(15)	(4)	494	(200)	294	(65)	229
196	196	197	17	16.42	5	6	-	-	986	296,686	3.07	0.75	113,709	400	513	(15)	(4)	494	(200)	294	(65)	229
197	197	198	17	16.50	6	7	-	-	989	297,675	3.09	0.76	116,847	400	513	(15)	(4)	494	(200)	294	(65)	229
198	198	199	17	16.58	7	8	-	-	992	298,667	3.11	0.76	115,639	400	513	(15)	(4)	494	(200)	294	(65)	229
199	199	200	17	16.67	8	9	-	-	996	299,663	3.13	0.76	118,342	400	513	(15)	(4)	494	(200)	294	(65)	229
200	200	201	17	16.75	9	10	-	-	999	300,662	3.15	0.76	120,095	400	513	(15)	(4)	494	(200)	294	(65)	229
201	201	202	17	16.83	10	11	-	-	1,002	301,664	3.17	0.76	124,983	400	513	(15)	(4)	494	(200)	294	(65)	229
202	202	203	17	16.92	11	12	-	-	1,006	302,669	3.17	0.76	125,567	400	513	(15)	(4)	494	(200)	294	(65)	229
203	203	204	17	17.00	12	1	-	-	1,009	303,678	2.44	0.71	122,229	400	513	(15)	(4)	494	(200)	294	(65)	229
204	204	205	18	17.08	1	2	19,200	-	1,012	323,890	2.60	0.72	122,876	400	513	(15)	(4)	494	(200)	294	(65)	229
205	205	206	18	17.17	2	3	-	-	1,080	324,970	2.61	0.72	127,159	400	513	(15)	(4)	494	(200)	294	(65)	229
206	206	207	18	17.25	3	4	-	-	1,083	326,053	2.62	0.72	128,779	400	513	(15)	(4)	494	(200)	294	(65)	229
207	207	208	18	17.33	4	5	-	-	1,087	327,140	2.65	0.73	133,433	400	513	(15)	(4)	494	(200)	294	(65)	229
208	208	209	18	17.42	5	6	-	-	1,090	328,231	2.66	0.73	126,712	400	513							

Periodicity

Premium Financing & Retirement Loans

Traditional Retirement Savings - Cash Flow Accounting

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Loan Activity Leverage Ratios Outlay Tax Conversion Term Life Insurance Retirement Contributions

t	Month	Month	Policy	Year-End	Segment	Segment	Loan Activity				Leverage Ratios		Outlay Tax Conversion			Term Life Insurance		Retirement Contributions				
							Premium Financing	Retirement Loan	Accrued Interest	Loan Balance	Debt to Equity	Debt to Value	Beg. Balance	U/L Cash Outlay	Pre-Tax Equivalent	Insurance Cost	Income Taxes	Avail To Invest (Pre-Tax)	401(k) Contribution	Balance Remaining	Income Taxes	Roth IRA Contribution
≡	≡	≡	≡	≡	≡	≡																
220	220	221	19	18.42	5	6	-	-	1,200	361,061	2.28	0.69	164,400	400	513	(15)	(4)	494	(200)	294	(65)	229
221	221	222	19	18.50	6	7	-	-	1,204	362,264	2.28	0.70	166,076	400	513	(15)	(4)	494	(200)	294	(65)	229
222	222	223	19	18.58	7	8	-	-	1,208	363,472	2.29	0.70	165,793	400	513	(15)	(4)	494	(200)	294	(65)	229
223	223	224	19	18.67	8	9	-	-	1,212	364,683	2.30	0.70	166,216	400	513	(15)	(4)	494	(200)	294	(65)	229
224	224	225	19	18.75	9	10	-	-	1,216	365,899	2.32	0.70	163,133	400	513	(15)	(4)	494	(200)	294	(65)	229
225	225	226	19	18.83	10	11	-	-	1,220	367,118	2.34	0.70	164,292	400	513	(15)	(4)	494	(200)	294	(65)	229
226	226	227	19	18.92	11	12	-	-	1,224	368,342	2.36	0.70	154,420	400	513	(15)	(4)	494	(200)	294	(65)	229
227	227	228	19	19.00	12	1	-	-	1,228	369,570	2.39	0.70	160,258	400	513	(15)	(4)	494	(200)	294	(65)	229
228	228	229	20	19.08	1	2	19,200	-	1,232	390,002	2.54	0.72	164,283	400	513	(15)	(4)	494	(200)	294	(65)	229
229	229	230	20	19.17	2	3	-	-	1,300	391,302	2.57	0.72	165,049	400	513	(15)	(4)	494	(200)	294	(65)	229
230	230	231	20	19.25	3	4	-	-	1,304	392,606	2.59	0.72	159,719	400	513	(15)	(4)	494	(200)	294	(65)	229
231	231	232	20	19.33	4	5	-	-	1,309	393,915	2.62	0.72	158,973	400	513	(15)	(4)	494	(200)	294	(65)	229
232	232	233	20	19.42	5	6	-	-	1,313	395,228	2.64	0.73	156,169	400	513	(15)	(4)	494	(200)	294	(65)	229
233	233	234	20	19.50	6	7	-	-	1,317	396,545	2.67	0.73	164,124	400	513	(15)	(4)	494	(200)	294	(65)	229
234	234	235	20	19.58	7	8	-	-	1,322	397,867	2.70	0.73	164,400	400	513	(15)	(4)	494	(200)	294	(65)	229
235	235	236	20	19.67	8	9	-	-	1,326	399,193	2.72	0.73	158,810	400	513	(15)	(4)	494	(200)	294	(65)	229
236	236	237	20	19.75	9	10	-	-	1,331	400,524	2.74	0.73	161,392	400	513	(15)	(4)	494	(200)	294	(65)	229
237	237	238	20	19.83	10	11	-	-	1,335	401,859	2.75	0.73	164,428	400	513	(15)	(4)	494	(200)	294	(65)	229
238	238	239	20	19.92	11	12	-	-	1,340	403,199	2.76	0.73	183,853	400	513	(15)	(4)	494	(200)	294	(65)	229
239	239	240	20	20.00	12	1	-	-	1,344	404,543	2.16	0.68	198,387	400	513	(15)	(4)	494	(200)	294	(65)	229
240	240	241	21	20.08	1	2	19,200	-	1,348	425,091	2.27	0.69	206,220	400	513	(15)	(4)	494	(200)	294	(65)	229
241	241	242	21	20.17	2	3	-	-	1,417	426,508	2.28	0.69	209,336	400	513	(15)	(4)	494	(200)	294	(65)	229
242	242	243	21	20.25	3	4	-	-	1,422	427,930	2.28	0.70	215,927	400	513	(15)	(4)	494	(200)	294	(65)	229
243	243	244	21	20.33	4	5	-	-	1,426	429,356	2.29	0.70	220,860	400	513	(15)	(4)	494	(200)	294	(65)	229
244	244	245	21	20.42	5	6	-	-	1,431	430,787	2.30	0.70	228,686	400	513	(15)	(4)	494	(200)	294	(65)	229
245	245	246	21	20.50	6	7	-	-	1,436	432,223	2.31	0.70	237,124	400	513	(15)	(4)	494	(200)	294	(65)	229
246	246	247	21	20.58	7	8	-	-	1,441	433,664	2.31	0.70	244,878	400	513	(15)	(4)	494	(200)	294	(65)	229
247	247	248	21	20.67	8	9	-	-	1,446	435,110	2.32	0.70	247,516	400	513	(15)	(4)	494	(200)	294	(65)	229
248	248	249	21	20.75	9	10	-	-	1,450	436,560	2.33	0.70	248,333	400	513	(15)	(4)	494	(200)	294	(65)	229
249	249	250	21	20.83	10	11	-	-	1,455	438,015	2.33	0.70	244,922	400	513	(15)	(4)	494	(200)	294	(65)	229
250	250	251	21	20.92	11	12	-	-	1,460	439,475	2.34	0.70	252,508	400	513	(15)	(4)	494	(200)	294	(65)	229
251	251	252	21	21.00	12	1	-	-	1,465	440,940	1.88	0.65	254,157	400	513	(15)	(4)	494	(200)	294	(65)	229
252	252	253	22	21.08	1	2	19,200	-	1,470	461,610	1.97	0.66	252,214	400	513	(15)	(4)	494	(200)	294	(65)	229
253	253	254	22	21.17	2	3	-	-	1,539	463,149	1.98	0.66	253,224	400	513	(15)	(4)	494	(200)	294	(65)	229
254	254	255	22	21.25	3	4	-	-	1,544	464,693	1.99	0.67	256,706	400	513	(15)	(4)	494	(200)	294	(65)	229
255	255	256	22	21.33	4	5	-	-	1,549	466,242	2.01	0.67	245,603	400	513	(15)	(4)	494	(200)	294	(65)	229
256	256	257	22	21.42	5	6	-	-	1,554	467,796	2.02	0.67	246,418	400	513	(15)	(4)	494	(200)	294	(65)	229
257	257	258	22	21.50	6	7	-	-	1,559	469,355	2.04	0.67	246,136	400	513	(15)	(4)	494	(200)	294	(65)	229
258	258	259	22	21.58	7	8	-	-	1,565	470,919	2.06	0.67	246,089	400	513	(15)	(4)	494	(200)	294	(65)	229
259	259	260	22	21.67	8	9	-	-	1,570	472,489	2.07	0.67	243,848	400	513	(15)	(4)	494	(200)	294	(65)	229
260	260	261	22	21.75	9	10	-	-	1,575	474,064	2.09	0.68	244,674	400	513	(15)	(4)	494	(200)	294	(65)	229
261	261	262	22	21.83	10	11	-	-	1,580	475,644	2.11	0.68	264,068	400	513	(15)	(4)	494	(200)	294	(65)	229
262	262	263	22	21.92	11	12	-	-	1,585	477,230	2.13	0.68	268,976	400	513	(15)	(4)	494	(200)	294	(65)	229
263	263	264	22	22.00	12	1	-	-	1,591	478,821	2.14	0.68	270,795	400	513	(15)	(4)	494	(200)	294	(65)	229
264	264	265	23	22.08	1	2	19,200	-	1,596	499,617	2.25	0.69	274,619	400	513	(15)	(4)	494	(200)	294	(65)	229
265	265	266	23	22.17	2	3	-	-	1,665	501,282	2.26	0.69	274,273	400	513	(15)	(4)	494	(200)	294	(65)	229
266	266	267	23	22.25	3	4	-	-	1,671	502,953	2.26	0.69	284,970	400	513	(15)	(4)	494	(200)	294	(65)	229
267	267	268	23	22.33	4	5	-	-	1,677	504,630	2.27	0.69	297,837	400	513	(15)	(4)	494	(200)	294	(65)	229
268	268	269	23	22.42	5	6	-	-	1,682	506,312	2.28	0.70	299,082	400	513	(15)	(4)	494	(200)	294	(65)	229
269	269	270	23	22.50	6	7	-	-	1,688	507,999	2.29	0.70	304,484	400	513	(15)	(4)	494	(200)	294	(65)	229
270	270	271	23	22.58	7	8	-	-	1,693	509,693	2.30	0.70	314,594	400	513	(15)	(4)	494	(200)	294	(65)	229
271	271	272	23	22.67	8	9	-	-	1,699	511,392	2.31	0.70	321,133	400	513	(15)	(4)	494	(200)	294	(65)	229
272	272	273	23	22.75	9	10	-	-	1,705	513,096	2.31	0.70	327,649	400	513	(15)	(4)	494	(200)	294	(65)	229
273	273	274	23	22.83	10	11	-	-	1,710	514,807	2.32	0.70	323,481	400	513	(15)	(4)	494	(200)	294	(65)	229
274	274	275	23	22.92	11	12	-	-	1,716	516,523	2.33	0.70	319,954	400	513	(15)	(4)	494	(200)	294	(65)	229
275	275	276	23	23.00	12	1	-	-	1,722	518,244	1.87	0.65	326,461	400	513	(15)	(4)	494	(200)	294	(65)	229
276	276	277	24	23.08	1	2	19,200	-	1,727	539,172	1.94	0.66	346,236	400	513	(15)	(4)	494	(200)	294	(65)	229
277	277	278	24	23.17	2	3	-	-	1,797	540,969	1.95	0.66	361,997	400	513	(15)	(4)	494	(200)	294	(65)	229
278	278	279	24	23.25	3	4	-	-	1,803	542,772	1.96	0.66	367,334	400	513	(15)	(4)	494	(200)	294	(65)	229
279	279	280	24	23.33	4	5	-	-	1,809	544,582	1.96	0.66	389,522	400	513	(15)	(4)	494	(200)	294	(65)	229
280	280	281	24	23.42	5	6	-	-	1,815	546,397	1.97	0.66	412,170	400	513	(15)	(4)	494	(200)	294	(65)	229
281	281	282	24	23.50	6	7	-	-	1,821	548,218	1.98	0.66	419,604	400								

Periodicity

Premium Financing & Retirement Loans

Traditional Retirement Savings - Cash Flow Accounting

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Loan Activity Leverage Ratios Outlay Tax Conversion Term Life Insurance Retirement Contributions

t	Month	Month	Policy	Year-End Fraction	Segment Paid	Segment Accrues	Premium Financing	Retirement Loan	Accrued Interest	Loan Balance	Debt to Equity	Debt to Account Value	Beg. Balance	UIL.Cash Outlay	Pre-Tax Equivalent	Insurance Cost	Income Taxes	Avail To Invest (Pre-Tax)	401(k) Contribution	Balance Remaining	Income Taxes	Roth IRA Contribution
294	294	295	25	24.58	7	8	-	-	1,967	592,042	1.74	0.63	511,357	400	513	(15)	(4)	494	(200)	294	(65)	229
295	295	296	25	24.67	8	9	-	-	1,973	594,016	1.74	0.64	530,327	400	513	(15)	(4)	494	(200)	294	(65)	229
296	296	297	25	24.75	9	10	-	-	1,980	595,996	1.75	0.64	542,330	400	513	(15)	(4)	494	(200)	294	(65)	229
297	297	298	25	24.83	10	11	-	-	1,987	597,983	1.75	0.64	566,700	400	513	(15)	(4)	494	(200)	294	(65)	229
298	298	299	25	24.92	11	12	-	-	1,993	599,976	1.77	0.64	553,295	400	513	(15)	(4)	494	(200)	294	(65)	229
299	299	300	25	25.00	12	1	-	-	2,000	601,976	1.78	0.64	506,687	400	513	(15)	(4)	494	(200)	294	(65)	229
300	300	301	26	25.08	1	2	19,200	-	2,007	623,182	1.86	0.65	456,895	400	513	(15)	(4)	494	(200)	294	(65)	229
301	301	302	26	25.17	2	3	-	-	2,077	625,260	1.87	0.65	454,858	400	513	(15)	(4)	494	(200)	294	(65)	229
302	302	303	26	25.25	3	4	-	-	2,084	627,344	1.89	0.65	474,017	400	513	(15)	(4)	494	(200)	294	(65)	229
303	303	304	26	25.33	4	5	-	-	2,091	629,435	1.91	0.66	486,477	400	513	(15)	(4)	494	(200)	294	(65)	229
304	304	305	26	25.42	5	6	-	-	2,098	631,533	1.92	0.66	497,682	400	513	(15)	(4)	494	(200)	294	(65)	229
305	305	306	26	25.50	6	7	-	-	2,105	633,638	1.94	0.66	492,680	400	513	(15)	(4)	494	(200)	294	(65)	229
306	306	307	26	25.58	7	8	-	-	2,112	635,750	1.96	0.66	486,108	400	513	(15)	(4)	494	(200)	294	(65)	229
307	307	308	26	25.67	8	9	-	-	2,119	637,870	1.97	0.66	509,478	400	513	(15)	(4)	494	(200)	294	(65)	229
308	308	309	26	25.75	9	10	-	-	2,126	639,996	1.99	0.67	507,875	400	513	(15)	(4)	494	(200)	294	(65)	229
309	309	310	26	25.83	10	11	-	-	2,133	642,129	2.01	0.67	503,737	400	513	(15)	(4)	494	(200)	294	(65)	229
310	310	311	26	25.92	11	12	-	-	2,140	644,270	2.01	0.67	513,654	400	513	(15)	(4)	494	(200)	294	(65)	229
311	311	312	26	26.00	12	1	-	-	2,148	646,417	1.65	0.62	529,149	400	513	(15)	(4)	494	(200)	294	(65)	229
312	312	313	27	26.08	1	2	19,200	-	2,155	667,772	1.70	0.63	520,544	400	513	(15)	(4)	494	(200)	294	(65)	229
313	313	314	27	26.17	2	3	-	-	2,226	669,998	1.71	0.63	531,354	400	513	(15)	(4)	494	(200)	294	(65)	229
314	314	315	27	26.25	3	4	-	-	2,233	672,231	1.71	0.63	546,725	400	513	(15)	(4)	494	(200)	294	(65)	229
315	315	316	27	26.33	4	5	-	-	2,241	674,472	1.72	0.63	560,837	400	513	(15)	(4)	494	(200)	294	(65)	229
316	316	317	27	26.42	5	6	-	-	2,248	676,720	1.72	0.63	562,478	400	513	(15)	(4)	494	(200)	294	(65)	229
317	317	318	27	26.50	6	7	-	-	2,256	678,976	1.73	0.63	581,925	400	513	(15)	(4)	494	(200)	294	(65)	229
318	318	319	27	26.58	7	8	-	-	2,263	681,239	1.74	0.63	606,670	400	513	(15)	(4)	494	(200)	294	(65)	229
319	319	320	27	26.67	8	9	-	-	2,271	683,510	1.74	0.64	626,296	400	513	(15)	(4)	494	(200)	294	(65)	229
320	320	321	27	26.75	9	10	-	-	2,278	685,788	1.75	0.64	640,543	400	513	(15)	(4)	494	(200)	294	(65)	229
321	321	322	27	26.83	10	11	-	-	2,286	688,074	1.75	0.64	664,900	400	513	(15)	(4)	494	(200)	294	(65)	229
322	322	323	27	26.92	11	12	-	-	2,294	690,368	1.76	0.64	670,011	400	513	(15)	(4)	494	(200)	294	(65)	229
323	323	324	27	27.00	12	1	-	-	2,301	692,669	1.46	0.59	673,858	400	513	(15)	(4)	494	(200)	294	(65)	229
324	324	325	28	27.08	1	2	19,200	-	2,309	714,178	1.50	0.60	665,379	400	513	(15)	(4)	494	(200)	294	(65)	229
325	325	326	28	27.17	2	3	-	-	2,381	716,559	1.51	0.60	677,624	400	513	(15)	(4)	494	(200)	294	(65)	229
326	326	327	28	27.25	3	4	-	-	2,389	718,947	1.51	0.60	664,333	400	513	(15)	(4)	494	(200)	294	(65)	229
327	327	328	28	27.33	4	5	-	-	2,396	721,344	1.52	0.60	650,913	400	513	(15)	(4)	494	(200)	294	(65)	229
328	328	329	28	27.42	5	6	-	-	2,404	723,748	1.52	0.60	664,363	400	513	(15)	(4)	494	(200)	294	(65)	229
329	329	330	28	27.50	6	7	-	-	2,412	726,161	1.53	0.60	666,780	400	513	(15)	(4)	494	(200)	294	(65)	229
330	330	331	28	27.58	7	8	-	-	2,421	728,581	1.53	0.61	690,932	400	513	(15)	(4)	494	(200)	294	(65)	229
331	331	332	28	27.67	8	9	-	-	2,429	731,010	1.55	0.61	709,649	400	513	(15)	(4)	494	(200)	294	(65)	229
332	332	333	28	27.75	9	10	-	-	2,437	733,446	1.56	0.61	709,098	400	513	(15)	(4)	494	(200)	294	(65)	229
333	333	334	28	27.83	10	11	-	-	2,445	735,891	1.57	0.61	664,344	400	513	(15)	(4)	494	(200)	294	(65)	229
334	334	335	28	27.92	11	12	-	-	2,453	738,344	1.58	0.61	643,882	400	513	(15)	(4)	494	(200)	294	(65)	229
335	335	336	28	28.00	12	1	-	-	2,461	740,805	1.60	0.61	635,888	400	513	(15)	(4)	494	(200)	294	(65)	229
336	336	337	29	28.08	1	2	19,200	-	2,469	762,475	1.65	0.62	654,787	400	513	(15)	(4)	494	(200)	294	(65)	229
337	337	338	29	28.17	2	3	-	-	2,542	765,016	1.66	0.62	679,744	400	513	(15)	(4)	494	(200)	294	(65)	229
338	338	339	29	28.25	3	4	-	-	2,550	767,566	1.66	0.62	679,297	400	513	(15)	(4)	494	(200)	294	(65)	229
339	339	340	29	28.33	4	5	-	-	2,559	770,125	1.67	0.62	740,978	400	513	(15)	(4)	494	(200)	294	(65)	229
340	340	341	29	28.42	5	6	-	-	2,567	772,692	1.67	0.63	760,825	400	513	(15)	(4)	494	(200)	294	(65)	229
341	341	342	29	28.50	6	7	-	-	2,576	775,268	1.68	0.63	775,368	400	513	(15)	(4)	494	(200)	294	(65)	229
342	342	343	29	28.58	7	8	-	-	2,584	777,852	1.69	0.63	773,182	400	513	(15)	(4)	494	(200)	294	(65)	229
343	343	344	29	28.67	8	9	-	-	2,593	780,445	1.70	0.63	776,579	400	513	(15)	(4)	494	(200)	294	(65)	229
344	344	345	29	28.75	9	10	-	-	2,601	783,046	1.70	0.63	786,323	400	513	(15)	(4)	494	(200)	294	(65)	229
345	345	346	29	28.83	10	11	-	-	2,610	785,656	1.71	0.63	807,221	400	513	(15)	(4)	494	(200)	294	(65)	229
346	346	347	29	28.92	11	12	-	-	2,619	788,275	1.71	0.63	807,713	400	513	(15)	(4)	494	(200)	294	(65)	229
347	347	348	29	29.00	12	1	-	-	2,628	790,903	1.43	0.59	811,205	400	513	(15)	(4)	494	(200)	294	(65)	229
348	348	349	30	29.08	1	2	19,200	-	2,636	812,739	1.47	0.59	816,174	400	513	(15)	(4)	494	(200)	294	(65)	229
349	349	350	30	29.17	2	3	-	-	2,709	815,448	1.47	0.60	823,999	400	513	(15)	(4)	494	(200)	294	(65)	229
350	350	351	30	29.25	3	4	-	-	2,718	818,166	1.48	0.60	862,562	400	513	(15)	(4)	494	(200)	294	(65)	229
351	351	352	30	29.33	4	5	-	-	2,727	820,894	1.48	0.60	856,956	400	513	(15)	(4)	494	(200)	294	(65)	229
352	352	353	30	29.42	5	6	-	-	2,736	823,630	1.49	0.60	833,624	400	513	(15)	(4)	494	(200)	294	(65)	229
353	353	354	30	29.50	6	7	-	-	2,745	826,375	1.49	0.60	858,461	400	513	(15)	(4)	494	(200)	294	(65)	229
354	354	355	30	29.58	7	8	-	-	2,755	829,130	1.50	0.60	874,880	400	513	(15)	(4)	494	(200)	294	(65)	229
355	355	356	30	29.67	8	9	-	-	2,764	831,894	1.51	0.60										

Periodicity

Premium Financing & Retirement Loans

Traditional Retirement Savings - Cash Flow Accounting

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Loan Activity Leverage Ratios Outlay Tax Conversion Term Life Insurance Retirement Contributions

t	Month	Month	Policy	Year-End	Segment	Segment	Premium Financing	Retirement Loan	Accrued Interest	Loan Balance	Debt to Equity		Beg. Balance	UIL Cash Outlay	Pre-Tax Equivalent	Insurance Cost	Income Taxes	Retirement Contributions			
											Debt to Equity	Debt to Account Value						Avail To Invest (Pre-Tax)	401(k) Contribution	Balance Remaining	Income Taxes
≡	Beg	End	Year	Fraction	Paid	Accrues															
442	442	443	37	36.92	11	12	-	5,631	5,350	1,616,078	2.04	0.67	1,383,292	400	513	-	-	-	-	-	-
443	443	444	37	37.00	12	1	-	5,631	5,387	1,627,096	1.68	0.63	1,371,052	400	513	-	-	-	-	-	-
444	444	445	38	37.08	1	2	-	5,743	5,424	1,638,263	1.70	0.63	1,414,373	400	513	-	-	-	-	-	-
445	445	446	38	37.17	2	3	-	5,743	5,461	1,649,468	1.72	0.63	1,417,644	400	513	-	-	-	-	-	-
446	446	447	38	37.25	3	4	-	5,743	5,498	1,660,709	1.75	0.64	1,417,613	400	513	-	-	-	-	-	-
447	447	448	38	37.33	4	5	-	5,743	5,536	1,671,988	1.77	0.64	1,402,535	400	513	-	-	-	-	-	-
448	448	449	38	37.42	5	6	-	5,743	5,573	1,683,305	1.80	0.64	1,441,985	400	513	-	-	-	-	-	-
449	449	450	38	37.50	6	7	-	5,743	5,611	1,694,660	1.82	0.65	1,430,238	400	513	-	-	-	-	-	-
450	450	451	38	37.58	7	8	-	5,743	5,649	1,706,052	1.85	0.65	1,415,434	400	513	-	-	-	-	-	-
451	451	452	38	37.67	8	9	-	5,743	5,687	1,717,482	1.88	0.65	1,439,331	400	513	-	-	-	-	-	-
452	452	453	38	37.75	9	10	-	5,743	5,725	1,728,950	1.90	0.66	1,451,130	400	513	-	-	-	-	-	-
453	453	454	38	37.83	10	11	-	5,743	5,763	1,740,457	1.93	0.66	1,455,469	400	513	-	-	-	-	-	-
454	454	455	38	37.92	11	12	-	5,743	5,802	1,752,002	1.97	0.66	1,443,516	400	513	-	-	-	-	-	-
455	455	456	38	38.00	12	1	-	5,743	5,840	1,763,585	2.01	0.67	1,394,023	400	513	-	-	-	-	-	-
456	456	457	39	38.08	1	2	-	5,858	5,879	1,775,322	2.05	0.67	1,402,939	400	513	-	-	-	-	-	-
457	457	458	39	38.17	2	3	-	5,858	5,918	1,787,098	2.09	0.68	1,372,825	400	513	-	-	-	-	-	-
458	458	459	39	38.25	3	4	-	5,858	5,957	1,798,914	2.14	0.68	1,373,407	400	513	-	-	-	-	-	-
459	459	460	39	38.33	4	5	-	5,858	5,996	1,810,768	2.18	0.69	1,359,101	400	513	-	-	-	-	-	-
460	460	461	39	38.42	5	6	-	5,858	6,036	1,822,663	2.23	0.69	1,268,649	400	513	-	-	-	-	-	-
461	461	462	39	38.50	6	7	-	5,858	6,076	1,834,596	2.28	0.69	1,256,465	400	513	-	-	-	-	-	-
462	462	463	39	38.58	7	8	-	5,858	6,115	1,846,570	2.33	0.70	1,306,806	400	513	-	-	-	-	-	-
463	463	464	39	38.67	8	9	-	5,858	6,155	1,858,584	2.38	0.70	1,283,932	400	513	-	-	-	-	-	-
464	464	465	39	38.75	9	10	-	5,858	6,195	1,870,637	2.43	0.71	1,268,475	400	513	-	-	-	-	-	-
465	465	466	39	38.83	10	11	-	5,858	6,235	1,882,731	2.49	0.71	1,256,592	400	513	-	-	-	-	-	-
466	466	467	39	38.92	11	12	-	5,858	6,276	1,894,865	2.54	0.72	1,172,144	400	513	-	-	-	-	-	-
467	467	468	39	39.00	12	1	-	5,858	6,316	1,907,039	2.60	0.72	1,185,347	400	513	-	-	-	-	-	-
468	468	469	40	39.08	1	2	-	5,975	6,357	1,919,372	2.67	0.73	1,198,900	400	513	-	-	-	-	-	-
469	469	470	40	39.17	2	3	-	5,975	6,398	1,931,745	2.73	0.73	1,205,188	400	513	-	-	-	-	-	-
470	470	471	40	39.25	3	4	-	5,975	6,439	1,944,160	2.80	0.74	1,201,809	400	513	-	-	-	-	-	-
471	471	472	40	39.33	4	5	-	5,975	6,481	1,956,616	2.87	0.74	1,157,730	400	513	-	-	-	-	-	-
472	472	473	40	39.42	5	6	-	5,975	6,522	1,969,113	2.94	0.75	1,188,482	400	513	-	-	-	-	-	-
473	473	474	40	39.50	6	7	-	5,975	6,564	1,981,652	3.02	0.75	1,159,176	400	513	-	-	-	-	-	-
474	474	475	40	39.58	7	8	-	5,975	6,606	1,994,233	3.09	0.76	1,141,767	400	513	-	-	-	-	-	-
475	475	476	40	39.67	8	9	-	5,975	6,647	2,006,856	3.18	0.76	1,105,094	400	513	-	-	-	-	-	-
476	476	477	40	39.75	9	10	-	5,975	6,690	2,019,521	3.26	0.77	1,041,271	400	513	-	-	-	-	-	-
477	477	478	40	39.83	10	11	-	5,975	6,732	2,032,228	3.35	0.77	1,055,125	400	513	-	-	-	-	-	-
478	478	479	40	39.92	11	12	-	5,975	6,774	2,044,978	3.45	0.78	1,015,839	400	513	-	-	-	-	-	-
479	479	480	40	40.00	12	1	-	5,975	6,817	2,057,770	3.55	0.78	997,116	400	513	-	-	-	-	-	-
480	480	481	41	40.08	1	2	-	6,095	6,859	2,070,724	3.65	0.78	1,030,681	400	513	-	-	-	-	-	-
481	481	482	41	40.17	2	3	-	6,095	6,902	2,083,722	3.76	0.79	1,016,754	400	513	-	-	-	-	-	-
482	482	483	41	40.25	3	4	-	6,095	6,946	2,096,762	3.88	0.79	1,013,545	400	513	-	-	-	-	-	-
483	483	484	41	40.33	4	5	-	6,095	6,989	2,109,847	4.00	0.80	970,628	400	513	-	-	-	-	-	-
484	484	485	41	40.42	5	6	-	6,095	7,033	2,122,974	4.13	0.80	966,492	400	513	-	-	-	-	-	-
485	485	486	41	40.50	6	7	-	6,095	7,077	2,136,146	4.26	0.81	1,002,779	400	513	-	-	-	-	-	-
486	486	487	41	40.58	7	8	-	6,095	7,120	2,149,361	4.36	0.81	1,035,822	400	513	-	-	-	-	-	-
487	487	488	41	40.67	8	9	-	6,095	7,165	2,162,621	4.46	0.82	1,042,139	400	513	-	-	-	-	-	-
488	488	489	41	40.75	9	10	-	6,095	7,209	2,175,925	4.56	0.82	1,023,321	400	513	-	-	-	-	-	-
489	489	490	41	40.83	10	11	-	6,095	7,253	2,189,273	4.67	0.82	1,021,533	400	513	-	-	-	-	-	-
490	490	491	41	40.92	11	12	-	6,095	7,298	2,202,665	4.78	0.83	1,033,471	400	513	-	-	-	-	-	-
491	491	492	41	41.00	12	1	-	6,095	7,342	2,216,102	3.40	0.77	1,038,958	400	513	-	-	-	-	-	-
492	492	493	42	41.08	1	2	-	6,217	7,387	2,229,706	3.46	0.78	1,040,767	400	513	-	-	-	-	-	-
493	493	494	42	41.17	2	3	-	6,217	7,432	2,243,355	3.52	0.78	1,037,945	400	513	-	-	-	-	-	-
494	494	495	42	41.25	3	4	-	6,217	7,478	2,257,050	3.58	0.78	1,083,816	400	513	-	-	-	-	-	-
495	495	496	42	41.33	4	5	-	6,217	7,524	2,270,791	3.65	0.79	1,092,876	400	513	-	-	-	-	-	-
496	496	497	42	41.42	5	6	-	6,217	7,569	2,284,577	3.73	0.79	1,057,308	400	513	-	-	-	-	-	-
497	497	498	42	41.50	6	7	-	6,217	7,615	2,298,409	3.80	0.79	1,044,208	400	513	-	-	-	-	-	-
498	498	499	42	41.58	7	8	-	6,217	7,661	2,312,287	3.87	0.79	1,021,059	400	513	-	-	-	-	-	-
499	499	500	42	41.67	8	9	-	6,217	7,708	2,326,212	3.95	0.80	1,039,292	400	513	-	-	-	-	-	-
500	500	501	42	41.75	9	10	-	6,217	7,754	2,340,183	4.03	0.80	1,025,876	400	513	-	-	-	-	-	-
501	501	502	42	41.83	10	11	-	6,217	7,801	2,354,200	4.12	0.80	1,015,411	400	513	-	-	-	-	-	-
502	502	503	42	41.92	11	12	-	6,217	7,847	2,368,264	4.20	0.81	1,026,369	400	513	-	-	-	-	-	-
503	503	504	42	42.00	12	1	-	6,217	7,894	2,382,375	3.08	0.75	1,017,016	400	513	-	-	-	-	-	-
504	504	505	43	42.08	1	2	-	6,341	7,941	2,396,658	3.14	0.76	1,037,861	400	513	-	-	-	-	-	-
505	505	506	43	42.17	2	3	-	6,341	7,989	2,410,988	3.21	0.76	1,048,086	400	513	-	-	-	-	-	-
506	506	507	43	42.25	3	4	-	6,341	8,037	2,425,366	3.27	0.77	1,034,221	400	513	-	-	-	-	-	-
507	507	508	43	42.33	4	5	-	6,341	8,085	2,439,791	3.35	0.77	1,026,638	400	513	-	-	-	-	-	-
508	508	509	43	42.42	5	6	-	6,341	8,133	2,454,265											

Periodicity

Premium Financing & Retirement Loans

Traditional Retirement Savings - Cash Flow Accounting

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

t	Periodicity						Loan Activity				Leverage Ratios		Outlay Tax Conversion			Term Life Insurance		Retirement Contributions				
	Month	Month	Policy	Year-End	Segment	Segment	Premium	Retirement	Accrued	Loan	Debt to	Debt to	Beg.	UIL.Cash	Pre-Tax	Insurance	Income	Avail To Invest	401(k)	Balance	Income	Roth IRA
≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	Equity	Account Value	Balance	Outlay	Equivalent	Cost	Taxes	(Pre-Tax)	Contribution	Remaining	Taxes	Contribution	
664	664	665	56	55.42	5	6	-	8,203	18,519	5,582,469	2.92	0.74	-	400	513	-	-	-	-	-	-	-
665	665	666	56	55.50	6	7	-	8,203	18,608	5,609,280	2.96	0.75	-	400	513	-	-	-	-	-	-	-
666	666	667	56	55.58	7	8	-	8,203	18,698	5,636,180	2.99	0.75	-	400	513	-	-	-	-	-	-	-
667	667	668	56	55.67	8	9	-	8,203	18,787	5,663,171	3.02	0.75	-	400	513	-	-	-	-	-	-	-
668	668	669	56	55.75	9	10	-	8,203	18,877	5,690,251	3.05	0.75	-	400	513	-	-	-	-	-	-	-
669	669	670	56	55.83	10	11	-	8,203	18,968	5,717,422	3.09	0.76	-	400	513	-	-	-	-	-	-	-
670	670	671	56	55.92	11	12	-	8,203	19,058	5,744,683	3.14	0.76	-	400	513	-	-	-	-	-	-	-
671	671	672	56	56.00	12	1	-	8,203	19,149	5,772,035	3.20	0.76	-	400	513	-	-	-	-	-	-	-
672	672	673	57	56.08	1	2	-	8,367	19,240	5,799,642	3.27	0.77	-	400	513	-	-	-	-	-	-	-
673	673	674	57	56.17	2	3	-	8,367	19,332	5,827,341	3.33	0.77	-	400	513	-	-	-	-	-	-	-
674	674	675	57	56.25	3	4	-	8,367	19,424	5,855,133	3.39	0.77	-	400	513	-	-	-	-	-	-	-
675	675	676	57	56.33	4	5	-	8,367	19,517	5,883,017	3.43	0.77	-	400	513	-	-	-	-	-	-	-
676	676	677	57	56.42	5	6	-	8,367	19,610	5,910,994	3.49	0.78	-	400	513	-	-	-	-	-	-	-
677	677	678	57	56.50	6	7	-	8,367	19,703	5,939,064	3.55	0.78	-	400	513	-	-	-	-	-	-	-
678	678	679	57	56.58	7	8	-	8,367	19,797	5,967,228	3.61	0.78	-	400	513	-	-	-	-	-	-	-
679	679	680	57	56.67	8	9	-	8,367	19,891	5,995,486	3.68	0.79	-	400	513	-	-	-	-	-	-	-
680	680	681	57	56.75	9	10	-	8,367	19,985	6,023,838	3.76	0.79	-	400	513	-	-	-	-	-	-	-
681	681	682	57	56.83	10	11	-	8,367	20,079	6,052,285	3.81	0.79	-	400	513	-	-	-	-	-	-	-
682	682	683	57	56.92	11	12	-	8,367	20,174	6,080,826	3.86	0.79	-	400	513	-	-	-	-	-	-	-
683	683	684	57	57.00	12	1	-	8,367	20,269	6,109,463	3.87	0.74	-	400	513	-	-	-	-	-	-	-
684	684	685	58	57.08	1	2	-	8,534	20,365	6,138,362	3.90	0.74	-	400	513	-	-	-	-	-	-	-
685	685	686	58	57.17	2	3	-	8,534	20,461	6,167,358	3.93	0.75	-	400	513	-	-	-	-	-	-	-
686	686	687	58	57.25	3	4	-	8,534	20,558	6,196,450	3.99	0.75	-	400	513	-	-	-	-	-	-	-
687	687	688	58	57.33	4	5	-	8,534	20,655	6,225,639	4.05	0.75	-	400	513	-	-	-	-	-	-	-
688	688	689	58	57.42	5	6	-	8,534	20,752	6,254,926	4.10	0.76	-	400	513	-	-	-	-	-	-	-
689	689	690	58	57.50	6	7	-	8,534	20,850	6,284,310	4.15	0.76	-	400	513	-	-	-	-	-	-	-
690	690	691	58	57.58	7	8	-	8,534	20,948	6,313,792	4.19	0.76	-	400	513	-	-	-	-	-	-	-
691	691	692	58	57.67	8	9	-	8,534	21,046	6,343,372	4.22	0.76	-	400	513	-	-	-	-	-	-	-
692	692	693	58	57.75	9	10	-	8,534	21,145	6,373,051	4.26	0.77	-	400	513	-	-	-	-	-	-	-
693	693	694	58	57.83	10	11	-	8,534	21,244	6,402,829	4.29	0.77	-	400	513	-	-	-	-	-	-	-
694	694	695	58	57.92	11	12	-	8,534	21,343	6,432,707	4.33	0.77	-	400	513	-	-	-	-	-	-	-
695	695	696	58	58.00	12	1	-	8,534	21,442	6,462,683	4.34	0.72	-	400	513	-	-	-	-	-	-	-
696	696	697	59	58.08	1	2	-	8,705	21,542	6,492,931	4.37	0.72	-	400	513	-	-	-	-	-	-	-
697	697	698	59	58.17	2	3	-	8,705	21,643	6,523,279	4.39	0.72	-	400	513	-	-	-	-	-	-	-
698	698	699	59	58.25	3	4	-	8,705	21,744	6,553,728	4.42	0.72	-	400	513	-	-	-	-	-	-	-
699	699	700	59	58.33	4	5	-	8,705	21,846	6,584,279	4.45	0.73	-	400	513	-	-	-	-	-	-	-
700	700	701	59	58.42	5	6	-	8,705	21,948	6,614,932	4.48	0.73	-	400	513	-	-	-	-	-	-	-
701	701	702	59	58.50	6	7	-	8,705	22,050	6,645,687	4.51	0.73	-	400	513	-	-	-	-	-	-	-
702	702	703	59	58.58	7	8	-	8,705	22,152	6,676,544	4.54	0.73	-	400	513	-	-	-	-	-	-	-
703	703	704	59	58.67	8	9	-	8,705	22,255	6,707,505	4.57	0.73	-	400	513	-	-	-	-	-	-	-
704	704	705	59	58.75	9	10	-	8,705	22,358	6,738,568	4.60	0.74	-	400	513	-	-	-	-	-	-	-
705	705	706	59	58.83	10	11	-	8,705	22,462	6,769,735	4.63	0.74	-	400	513	-	-	-	-	-	-	-
706	706	707	59	58.92	11	12	-	8,705	22,566	6,801,006	4.66	0.74	-	400	513	-	-	-	-	-	-	-
707	707	708	59	59.00	12	1	-	8,705	22,670	6,832,381	4.69	0.69	-	400	513	-	-	-	-	-	-	-
708	708	709	60	59.08	1	2	-	8,879	22,775	6,864,035	4.72	0.69	-	400	513	-	-	-	-	-	-	-
709	709	710	60	59.17	2	3	-	8,879	22,880	6,895,794	4.75	0.69	-	400	513	-	-	-	-	-	-	-
710	710	711	60	59.25	3	4	-	8,879	22,986	6,927,659	4.78	0.70	-	400	513	-	-	-	-	-	-	-
711	711	712	60	59.33	4	5	-	8,879	23,092	6,959,631	4.81	0.70	-	400	513	-	-	-	-	-	-	-
712	712	713	60	59.42	5	6	-	8,879	23,199	6,991,709	4.84	0.70	-	400	513	-	-	-	-	-	-	-
713	713	714	60	59.50	6	7	-	8,879	23,306	7,023,894	4.87	0.70	-	400	513	-	-	-	-	-	-	-
714	714	715	60	59.58	7	8	-	8,879	23,413	7,056,186	4.90	0.71	-	400	513	-	-	-	-	-	-	-
715	715	716	60	59.67	8	9	-	8,879	23,521	7,088,586	4.93	0.71	-	400	513	-	-	-	-	-	-	-
716	716	717	60	59.75	9	10	-	8,879	23,629	7,121,094	4.96	0.71	-	400	513	-	-	-	-	-	-	-
717	717	718	60	59.83	10	11	-	8,879	23,737	7,153,710	4.99	0.72	-	400	513	-	-	-	-	-	-	-
718	718	719	60	59.92	11	12	-	8,879	23,846	7,186,435	5.02	0.72	-	400	513	-	-	-	-	-	-	-
719	719	720	60	60.00	12	1	-	8,879	23,955	7,219,269	5.05	0.72	-	400	513	-	-	-	-	-	-	-

Periodicity							401(k)					Roth IRA					Combined							
Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.							401(k) Contributions			Fees, Earnings & Account Balance					Cash Flows									
Year	Month	Month	Policy	Year-End	Segment	Segment	Employee	Employer	Total	Account	Investment	Living	Income	End.	Brg.	Deposit	Investment	Living	End. Balance	Retirement	Tax	After-Tax	+ Term Life	
≡	≡	≡	≡	Fraction	Paid	Accrues	Contribution	Match	Deposit	Fees	Earnings	Withdrawal	Taxes	Balance	Balance	Amount	Fees	Earnings	Withdrawal	Savings	Liability	Equivalent	Death Benefit	
72	72	73	7	6.08	1	2	200	200	400	(16)	504.87	-	-	40,136	22,469	229	(9)	289	-	22,978	63,114	(8,830)	54,284	191,479
73	73	74	7	6.17	2	3	200	200	400	(17)	(1,599.16)	-	-	38,920	22,978	229	(10)	(916)	-	22,282	61,202	(8,562)	52,639	189,834
74	74	75	7	6.25	3	4	200	200	400	(16)	(92.53)	-	-	39,211	22,282	229	(9)	(53)	-	22,449	61,660	(8,627)	53,033	190,228
75	75	76	7	6.33	4	5	200	200	400	(16)	(750.10)	-	-	38,845	22,449	229	(9)	(429)	-	22,239	61,084	(8,546)	52,538	189,733
76	76	77	7	6.42	5	6	200	200	400	(16)	(883.76)	-	-	40,113	22,239	229	(9)	506	-	22,964	63,077	(8,825)	54,252	191,447
77	77	78	7	6.50	6	7	200	200	400	(17)	1,409.68	-	-	41,905	22,964	229	(10)	807	-	23,991	65,896	(9,219)	56,677	193,872
78	78	79	7	6.58	7	8	200	200	400	(17)	(2,082.92)	-	-	40,205	23,991	229	(10)	(1,192)	-	23,017	63,223	(8,845)	54,377	191,572
79	79	80	7	6.67	8	9	200	200	400	(17)	(1,690.53)	-	-	38,898	23,017	229	(10)	(968)	-	22,269	61,167	(8,538)	52,609	189,804
80	80	81	7	6.75	9	10	200	200	400	(16)	(110.09)	-	-	39,172	22,269	229	(9)	63	-	22,426	61,597	(8,618)	52,979	190,174
81	81	82	7	6.83	10	11	200	200	400	(16)	246.43	-	-	39,802	22,426	229	(9)	141	-	22,786	62,588	(8,756)	53,832	191,027
82	82	83	7	6.92	11	12	200	200	400	(17)	536.01	-	-	40,721	22,786	229	(9)	307	-	23,313	64,034	(9,059)	55,075	192,270
83	83	84	7	7.00	12	1	200	200	400	(17)	406.30	-	-	41,510	23,313	229	(10)	233	-	23,765	65,275	(9,132)	56,143	193,330
84	84	85	8	7.08	1	2	200	200	400	(17)	(2,086.81)	-	-	39,806	23,765	229	(10)	(1,195)	-	22,789	62,595	(8,757)	53,838	191,033
85	85	86	8	7.17	2	3	200	200	400	(17)	(234.35)	-	-	39,955	22,789	229	(9)	134	-	22,874	62,830	(8,790)	54,040	191,235
86	86	87	8	7.25	3	4	200	200	400	(17)	(1,276.89)	-	-	39,062	22,874	229	(10)	(731)	-	22,363	61,425	(8,594)	52,831	190,026
87	87	88	8	7.33	4	5	200	200	400	(16)	786.15	-	-	40,232	22,363	229	(9)	450	-	23,033	63,264	(8,851)	54,413	191,608
88	88	89	8	7.42	5	6	200	200	400	(17)	(1,105.32)	-	-	39,510	23,033	229	(10)	(633)	-	22,619	62,129	(8,692)	53,437	190,632
89	89	90	8	7.50	6	7	200	200	400	(16)	(4,424.56)	-	-	35,469	22,619	229	(9)	(2,533)	-	20,306	53,774	(7,803)	47,971	185,166
90	90	91	8	7.58	7	8	200	200	400	(15)	(95.60)	-	-	35,758	20,306	229	(8)	(55)	-	20,472	56,230	(7,867)	48,363	185,558
91	91	92	8	7.67	8	9	200	200	400	(15)	186.99	-	-	36,330	20,472	229	(9)	107	-	20,799	57,129	(7,993)	49,137	186,332
92	92	93	8	7.75	9	10	200	200	400	(15)	1,182.97	-	-	37,898	20,799	229	(9)	677	-	21,697	59,595	(8,338)	51,257	188,452
93	93	94	8	7.83	10	11	200	200	400	(16)	2,395.79	-	-	40,678	21,697	229	(9)	1,372	-	23,288	63,966	(8,949)	55,017	192,212
94	94	95	8	7.92	11	12	200	200	400	(17)	1,012.00	-	-	42,073	23,288	229	(10)	579	-	24,087	66,160	(9,256)	56,904	194,099
95	95	96	8	8.00	12	1	200	200	400	(18)	86.30	-	-	42,542	24,087	229	(10)	49	-	24,355	66,897	(9,359)	57,538	194,733
96	96	97	9	8.08	1	2	200	200	400	(18)	3,044.60	-	-	45,969	24,355	229	(10)	1,743	-	26,317	72,286	(10,113)	62,173	199,368
97	97	98	9	8.17	2	3	200	200	400	(19)	1,889.20	-	-	48,239	26,317	229	(11)	1,082	-	27,617	75,856	(10,613)	65,243	202,438
98	98	99	9	8.25	3	4	200	200	400	(20)	2,002.00	-	-	50,621	27,617	229	(12)	1,146	-	28,880	79,601	(11,137)	68,465	205,660
99	99	100	9	8.33	4	5	200	200	400	(21)	1,433.06	-	-	52,433	28,880	229	(12)	820	-	30,018	82,450	(11,535)	70,915	208,110
100	100	101	9	8.42	5	6	200	200	400	(22)	1,926.16	-	-	54,737	30,018	229	(13)	1,103	-	31,337	86,074	(12,042)	74,032	211,227
101	101	102	9	8.50	6	7	200	200	400	(23)	(606.57)	-	-	54,508	31,337	229	(13)	(347)	-	31,206	85,713	(11,992)	73,722	210,917
102	102	103	9	8.58	7	8	200	200	400	(23)	(870.01)	-	-	54,015	31,206	229	(13)	(498)	-	30,924	84,939	(11,883)	73,055	210,250
103	103	104	9	8.67	8	9	200	200	400	(23)	(250.22)	-	-	54,142	30,924	229	(13)	(143)	-	30,996	85,139	(11,911)	73,227	210,422
104	104	105	9	8.75	9	10	200	200	400	(23)	(821.55)	-	-	53,698	30,996	229	(13)	(470)	-	30,742	84,440	(11,814)	72,627	209,822
105	105	106	9	8.83	10	11	200	200	400	(22)	1,333.00	-	-	55,411	30,742	229	(13)	764	-	31,723	87,493	(12,190)	74,943	212,138
106	106	107	9	8.92	11	12	200	200	400	(23)	(1,032.99)	-	-	54,755	31,723	229	(13)	(591)	-	31,192	86,102	(12,046)	74,056	211,251
107	107	108	9	9.00	12	1	200	200	400	(23)	(2,393.93)	-	-	52,738	31,192	229	(13)	(1,371)	-	30,192	82,930	(11,602)	71,328	208,523
108	108	109	10	9.08	1	2	200	200	400	(22)	3,777.62	-	-	56,894	30,192	229	(13)	2,163	-	32,572	89,465	(12,517)	76,949	214,144
109	109	110	10	9.17	2	3	200	200	400	(24)	2,516.14	-	-	59,786	32,572	229	(14)	1,440	-	34,227	94,013	(13,153)	80,861	218,056
110	110	111	10	9.25	3	4	200	200	400	(25)	1,247.71	-	-	61,409	34,227	229	(14)	714	-	35,157	96,565	(13,510)	83,055	220,250
111	111	112	10	9.33	4	5	200	200	400	(26)	1,608.67	-	-	63,392	35,157	229	(15)	921	-	36,292	99,684	(13,946)	85,738	222,933
112	112	113	10	9.42	5	6	200	200	400	(26)	798.04	-	-	64,564	36,292	229	(15)	457	-	36,963	101,526	(14,204)	87,322	224,517
113	113	114	10	9.50	6	7	200	200	400	(27)	(500.94)	-	-	64,436	36,963	229	(15)	(287)	-	36,889	101,325	(14,176)	87,149	224,344
114	114	115	10	9.58	7	8	200	200	400	(27)	332.55	-	-	65,141	36,889	229	(15)	190	-	37,293	102,435	(14,331)	88,104	225,299
115	115	116	10	9.67	8	9	200	200	400	(27)	(328.05)	-	-	65,186	37,293	229	(16)	(188)	-	37,319	102,505	(14,341)	88,164	225,359
116	116	117	10	9.75	9	10	200	200	400	(27)	2,466.61	-	-	68,026	37,319	229	(16)	1,412	-	38,945	106,970	(14,966)	92,005	229,200
117	117	118	10	9.83	10	11	200	200	400	(28)	(823.25)	-	-	67,574	38,945	229	(16)	(471)	-	38,686	106,260	(14,866)	91,394	228,589
118	118	119	10	9.92	11	12	200	200	400	(28)	283.27	-	-	68,229	38,686	229	(16)	162	-	39,061	107,290	(15,010)	92,280	229,475
119	119	120	10	10.00	12	1	200	200	400	(28)	3,586.11	-	-	72,187	39,061	229	(16)	2,053	-	41,327	113,514	(15,881)	97,633	234,828
120	120	121	11	10.08	1	2	200	200	400	(30)	1,669.83	-	-	74,227	41,327	229	(17)	956	-	42,495	116,721	(16,330)	100,391	237,586
121	121	122	11	10.17	2	3	200	200	400	(31)	734.72	-	-	75,330	42,495	229	(18)	421	-	43,127	118,457	(16,573)	101,884	239,079
122	122	123	11	10.25	3	4	200	200	400	(31)	(2,504.47)	-	-	73,195	43,127	229	(18)	(1,434)	-	41,904	115,098	(16,103)	98,996	236,191
123	123	124	11	10.33	4	5	200	200	400	(30)	(984.37)	-	-	72,580	41,904	229	(17)	(564)	-	41,552	114,131	(15,968)	98,164	235,350
124	124	125	11	10.42	5	6	200	200	400	(30)	(1,184.55)	-	-	71,765	41,552	229	(17)	(678)	-	41,085	112,850	(15,788)	97,062	234,257
125	125	126	11	10.50	6	7	200	200	400	(30)	(1,843.28)	-	-	70,292	41,085	229	(17)	(1,055)	-	40,242	110,534	(15,464)	95,069	232,264
126	126	127	11	10.58	7	8	200	200	400	(29)	(1,397.75)	-	-	69,265	40,242	229	(17)	(800)	-	39,654	108,919	(15,238)	93,680	230,875
127	127	12																						

Periodicity							401(k)					Roth IRA					Combined							
Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.							401(k) Contributions			Fees, Earnings & Account Balance					Cash Flows									
†	Month	Month	Policy	Year-End	Segment	Segment	Employee	Employer	Total	Account	Investment	Living	Income	End.	Brg.	Deposit	Investment	Living	End. Balance	Retirement	Tax	After-Tax	+ Term Life	
≡	Beg	End	Year	Fraction	Paid	Accrues	Contribution	Match	Deposit	Fees	Earnings	Withdrawal	Taxes	Balance	Balance	Amount	Fees	Earnings	Withdrawal	Balance	Savings	Liability	Equivalent	Death Benefit
220	220	221	19	18.42	5	6	200	200	400	(69)	1,343.97	-	-	166,076	94,119	229	(39)	769	-	95,078	261,154	(36,537)	224,617	361,812
221	221	222	19	18.50	6	7	200	200	400	(69)	(613.47)	-	-	165,793	95,078	229	(40)	(351)	-	94,917	260,710	(36,474)	224,235	361,430
222	222	223	19	18.58	7	8	200	200	400	(69)	92.13	-	-	166,216	94,917	229	(40)	53	-	95,159	261,375	(36,568)	224,807	362,002
223	223	224	19	18.67	8	9	200	200	400	(69)	(3,413.57)	-	-	163,133	95,159	229	(40)	(1,954)	-	93,394	256,527	(35,889)	220,638	357,833
224	224	225	19	18.75	9	10	200	200	400	(68)	826.82	-	-	164,292	93,394	229	(39)	473	-	94,057	258,349	(36,144)	222,205	359,400
225	225	226	19	18.83	10	11	200	200	400	(68)	(10,203.51)	-	-	154,420	94,057	229	(39)	(5,842)	-	88,406	242,826	(33,972)	208,853	346,048
226	226	227	19	18.92	11	12	200	200	400	(64)	5,502.43	-	-	160,258	88,406	229	(37)	3,150	-	91,748	252,006	(35,257)	216,749	353,944
227	227	228	19	19.00	12	1	200	200	400	(67)	3,691.54	-	-	164,283	91,748	229	(38)	2,113	-	94,052	258,335	(36,142)	222,193	359,388
228	228	229	20	19.08	1	2	200	200	400	(68)	434.77	-	-	165,049	94,052	229	(39)	249	-	94,491	259,540	(36,311)	223,229	360,424
229	229	230	20	19.17	2	3	200	200	400	(69)	(5,661.56)	-	-	159,719	94,491	229	(39)	(3,241)	-	91,439	251,138	(35,138)	216,000	353,215
230	230	231	20	19.25	3	4	200	200	400	(67)	(1,079.90)	-	-	158,973	91,439	229	(38)	(618)	-	91,012	249,984	(34,974)	215,010	352,205
231	231	232	20	19.33	4	5	200	200	400	(66)	(3,137.53)	-	-	156,169	91,012	229	(38)	(1,796)	-	89,407	245,575	(34,537)	211,038	348,413
232	232	233	20	19.42	5	6	200	200	400	(65)	7,620.56	-	-	164,124	89,407	229	(37)	4,363	-	93,961	258,085	(36,107)	221,978	359,173
233	233	234	20	19.50	6	7	200	200	400	(68)	(56.38)	-	-	164,400	93,961	229	(39)	(32)	-	94,119	258,518	(36,168)	222,350	359,545
234	234	235	20	19.58	7	8	200	200	400	(68)	(5,920.81)	-	-	158,810	94,119	229	(39)	(3,390)	-	90,919	249,729	(34,938)	214,791	351,986
235	235	236	20	19.67	8	9	200	200	400	(66)	2,247.87	-	-	161,392	90,919	229	(38)	1,287	-	92,397	253,789	(35,066)	218,723	355,478
236	236	237	20	19.75	9	10	200	200	400	(67)	2,703.65	-	-	164,428	92,397	229	(38)	1,548	-	94,135	258,564	(36,174)	222,390	359,584
237	237	238	20	19.83	10	11	200	200	400	(69)	19,093.64	-	-	183,853	94,135	229	(39)	10,931	-	105,256	289,110	(40,448)	248,662	385,857
238	238	239	20	19.92	11	12	200	200	400	(77)	14,209.95	-	-	198,387	105,256	229	(44)	8,135	-	113,576	311,963	(43,645)	268,318	405,513
239	239	240	20	20.00	12	1	200	200	400	(83)	7,515.63	-	-	206,220	113,576	229	(47)	4,303	-	118,061	324,281	(45,368)	278,912	416,107
240	240	241	21	20.08	1	2	200	200	400	(86)	2,802.31	-	-	209,336	118,061	229	(49)	1,604	-	119,845	329,181	(46,054)	283,127	420,322
241	241	242	21	20.17	2	3	200	200	400	(87)	6,277.64	-	-	215,927	119,845	229	(50)	3,594	-	123,618	339,545	(47,504)	292,041	429,236
242	242	243	21	20.25	3	4	200	200	400	(92)	4,623.73	-	-	220,860	123,618	229	(52)	2,647	-	126,443	347,303	(48,589)	298,714	435,909
243	243	244	21	20.33	4	5	200	200	400	(90)	7,518.19	-	-	228,686	126,443	229	(53)	4,304	-	130,923	359,609	(50,311)	309,298	446,493
244	244	245	21	20.42	5	6	200	200	400	(95)	8,132.99	-	-	237,124	130,923	229	(55)	4,656	-	135,754	372,878	(52,167)	320,710	457,905
245	245	246	21	20.50	6	7	200	200	400	(99)	7,453.07	-	-	244,878	135,754	229	(57)	4,267	-	140,193	385,071	(53,733)	331,338	468,393
246	246	247	21	20.58	7	8	200	200	400	(102)	2,339.89	-	-	247,516	140,193	229	(58)	1,340	-	141,703	389,219	(54,544)	334,676	471,961
247	247	248	21	20.67	8	9	200	200	400	(103)	519.98	-	-	248,333	141,703	229	(59)	298	-	142,171	390,504	(54,633)	335,871	473,066
248	248	249	21	20.75	9	10	200	200	400	(102)	(3,707.24)	-	-	244,922	142,171	229	(59)	(2,122)	-	140,218	385,141	(53,883)	331,258	468,453
249	249	250	21	20.83	10	11	200	200	400	(103)	7,288.06	-	-	252,508	140,218	229	(58)	4,172	-	144,561	397,700	(55,552)	342,148	478,713
250	250	251	21	20.92	11	12	200	200	400	(105)	1,353.96	-	-	254,157	144,561	229	(60)	775	-	145,505	399,662	(55,915)	343,748	480,943
251	251	252	21	21.00	12	1	200	200	400	(106)	(2,236.96)	-	-	252,214	145,505	229	(61)	(1,281)	-	144,393	396,607	(55,487)	341,120	478,315
252	252	253	22	21.08	1	2	200	200	400	(105)	714.79	-	-	253,224	144,393	229	(60)	409	-	144,971	398,195	(55,709)	342,486	479,681
253	253	254	22	21.17	2	3	200	200	400	(106)	3,187.00	-	-	256,706	144,971	229	(60)	1,825	-	146,964	403,669	(56,475)	347,194	484,389
254	254	255	22	21.25	3	4	200	200	400	(107)	(11,396.04)	-	-	245,603	146,964	229	(61)	(6,524)	-	140,607	386,210	(54,033)	332,177	469,372
255	255	256	22	21.33	4	5	200	200	400	(102)	517.77	-	-	246,418	140,607	229	(59)	296	-	141,074	387,492	(54,212)	333,280	470,475
256	256	257	22	21.42	5	6	200	200	400	(103)	(579.61)	-	-	246,136	141,074	229	(59)	(332)	-	140,913	387,048	(54,150)	332,899	470,094
257	257	258	22	21.50	6	7	200	200	400	(103)	(344.27)	-	-	246,089	140,913	229	(59)	(197)	-	140,886	386,975	(54,140)	332,835	470,030
258	258	259	22	21.58	7	8	200	200	400	(103)	(2,538.59)	-	-	243,848	140,886	229	(59)	(1,453)	-	139,603	383,451	(53,646)	329,804	466,999
259	259	260	22	21.67	8	9	200	200	400	(102)	527.39	-	-	244,674	139,603	229	(58)	302	-	140,076	384,749	(53,828)	330,921	468,116
260	260	261	22	21.75	9	10	200	200	400	(102)	19,096.42	-	-	264,068	140,076	229	(58)	10,933	-	151,179	415,247	(58,095)	357,152	494,347
261	261	262	22	21.83	10	11	200	200	400	(110)	4,618.33	-	-	268,976	151,179	229	(63)	2,644	-	153,989	422,965	(59,175)	363,790	500,985
262	262	263	22	21.92	11	12	200	200	400	(112)	1,530.64	-	-	270,795	153,989	229	(64)	876	-	155,030	425,825	(59,575)	366,250	503,445
263	263	264	22	22.00	12	1	200	200	400	(113)	3,537.09	-	-	274,619	155,030	229	(65)	2,025	-	157,219	431,839	(60,416)	371,422	508,617
264	264	265	23	22.08	1	2	200	200	400	(114)	(631.81)	-	-	274,273	157,219	229	(66)	(362)	-	157,021	431,294	(60,340)	370,954	508,149
265	265	266	23	22.17	2	3	200	200	400	(114)	10,411.73	-	-	284,970	157,021	229	(65)	5,961	-	163,146	448,116	(62,693)	385,422	522,617
266	266	267	23	22.25	3	4	200	200	400	(119)	12,585.17	-	-	297,837	163,146	229	(68)	7,205	-	170,512	468,348	(65,524)	402,824	540,019
267	267	268	23	22.33	4	5	200	200	400	(124)	969.47	-	-	299,082	170,512	229	(71)	555	-	171,225	470,307	(65,798)	404,509	541,704
268	268	269	23	22.42	5	6	200	200	400	(125)	5,126.50	-	-	304,484	171,225	229	(71)	2,935	-	174,317	478,801	(66,986)	411,815	549,010
269	269	270	23	22.50	6	7	200	200	400	(127)	9,836.53	-	-	314,594	174,317	229	(73)	5,631	-	180,105	494,699	(69,211)	425,488	562,683
270	270	271	23	22.58	7	8	200	200	400	(131)	6,270.54	-	-	321,135	180,105	229	(75)	3,590	-	183,849	504,982	(70,649)	434,333	571,528
271	271	272	23	22.67	8	9	200	200	400	(134)	6,249.30	-	-	327,649	183,849	229	(77)	3,578	-	187,579	515,228	(72,083)	443,145	580,340
272	272	273	23	22.75	9	10	200	200	400	(137)	(4,431.00)	-	-	323,481	187,579	229	(78)	(2,537)</						

Periodicity										401(k)					Roth IRA					Combined				
Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.										401(k) Contributions					Fees, Earnings & Account Balance					Cash Flows				
Year	Month	Month	Policy	Year-End	Segment	Segment	Employee	Employer	Total	Account	Investment	Living	Income	End.	Brg.	Deposit	Investment	Living	End. Balance	Retirement	Tax	After-Tax	+ Term Life	
≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	≡	
Year	Begin	End	Year	Fraction	Paid	Accrues	Contribution	Match	Deposit	Fees	Earnings	Withdrawal	Taxes	Balance	Balance	Amount	Fees	Earnings	Withdrawal	Balance	Savings	Liability	Equivalent	Death Benefit
294	294	295	25	24.58	7	8	200	200	400	(213)	18,782.85	-	-	530,327	292,752	229	(122)	10,753	-	303,612	833,939	(116,672)	717,267	854,462
295	295	296	25	24.67	8	9	200	200	400	(221)	11,824.28	-	-	542,330	303,612	229	(127)	6,769	-	310,484	852,814	(119,313)	733,501	870,696
296	296	297	25	24.75	9	10	200	200	400	(226)	24,196.25	-	-	566,700	310,484	229	(129)	13,852	-	324,436	891,136	(124,674)	766,462	903,657
297	297	298	25	24.83	10	11	200	200	400	(236)	(13,569.31)	-	-	553,295	324,436	229	(135)	(7,768)	-	316,761	870,056	(121,725)	748,331	885,526
298	298	299	25	24.92	11	12	200	200	400	(231)	(46,777.59)	-	-	506,687	316,761	229	(132)	(26,780)	-	290,078	796,765	(290,078)	685,294	822,489
299	299	300	25	25.00	12	1	200	200	400	(211)	(49,980.09)	-	-	456,895	290,078	229	(121)	(28,614)	-	261,573	718,468	(100,517)	617,951	755,146
300	300	301	26	25.08	1	2	200	200	400	(190)	(2,246.97)	-	-	454,858	261,573	229	(109)	(1,286)	-	260,406	715,264	(100,069)	615,195	752,390
301	301	302	26	25.17	2	3	200	200	400	(190)	18,948.47	-	-	474,017	260,406	229	(109)	10,848	-	271,375	745,392	(104,284)	641,108	778,305
302	302	303	26	25.25	3	4	200	200	400	(198)	12,257.11	-	-	486,477	271,375	229	(113)	7,017	-	278,508	764,984	(107,025)	657,960	795,155
303	303	304	26	25.33	4	5	200	200	400	(205)	11,007.75	-	-	497,682	278,508	229	(116)	6,302	-	284,923	782,604	(109,490)	673,114	810,309
304	304	305	26	25.42	5	6	200	200	400	(207)	(5,193.76)	-	-	492,680	284,923	229	(119)	(2,973)	-	282,060	774,740	(108,390)	666,350	803,545
305	305	306	26	25.50	6	7	200	200	400	(205)	(6,766.84)	-	-	486,108	282,060	229	(118)	(3,874)	-	278,297	764,405	(106,944)	657,462	794,657
306	306	307	26	25.58	7	8	200	200	400	(205)	23,172.18	-	-	509,478	278,297	229	(116)	13,266	-	291,676	801,154	(112,085)	689,069	826,264
307	307	308	26	25.67	8	9	200	200	400	(212)	(1,791.13)	-	-	507,875	291,676	229	(122)	(1,025)	-	290,758	798,633	(111,732)	686,900	824,095
308	308	309	26	25.75	9	10	200	200	400	(212)	(4,325.84)	-	-	503,737	290,758	229	(121)	(2,477)	-	288,390	792,127	(110,822)	681,304	818,499
309	309	310	26	25.83	10	11	200	200	400	(210)	9,726.93	-	-	513,654	288,390	229	(120)	5,569	-	294,067	809,721	(113,004)	694,717	831,912
310	310	311	26	25.92	11	12	200	200	400	(214)	15,309.05	-	-	529,149	294,067	229	(123)	8,764	-	302,938	833,087	(116,413)	715,674	852,869
311	311	312	26	26.00	12	1	200	200	400	(220)	(8,784.53)	-	-	520,544	302,938	229	(126)	(5,029)	-	298,012	818,556	(114,520)	704,036	841,231
312	312	313	27	26.08	1	2	200	200	400	(217)	10,626.29	-	-	531,354	298,012	229	(124)	6,084	-	304,200	833,554	(116,898)	718,656	855,851
313	313	314	27	26.17	2	3	200	200	400	(221)	15,192.43	-	-	546,725	304,200	229	(127)	8,698	-	313,000	859,724	(120,279)	739,445	876,640
314	314	315	27	26.25	3	4	200	200	400	(228)	13,939.99	-	-	560,837	313,000	229	(130)	7,981	-	321,079	881,916	(123,384)	758,532	895,727
315	315	316	27	26.33	4	5	200	200	400	(234)	1,473.31	-	-	562,478	321,079	229	(134)	845	-	322,019	884,497	(123,745)	760,752	897,947
316	316	317	27	26.42	5	6	200	200	400	(234)	19,281.38	-	-	581,925	322,019	229	(134)	11,039	-	333,152	915,078	(128,024)	787,054	924,249
317	317	318	27	26.50	6	7	200	200	400	(242)	24,587.13	-	-	606,670	333,152	229	(139)	14,076	-	347,319	953,989	(133,467)	820,521	957,716
318	318	319	27	26.58	7	8	200	200	400	(253)	19,478.67	-	-	626,296	347,319	229	(145)	11,152	-	358,554	984,850	(137,785)	847,065	984,260
319	319	320	27	26.67	8	9	200	200	400	(261)	14,107.51	-	-	640,543	358,554	229	(149)	8,077	-	366,711	1,007,253	(140,919)	866,334	1,003,529
320	320	321	27	26.75	9	10	200	200	400	(267)	24,224.33	-	-	664,900	366,711	229	(153)	13,868	-	380,655	1,045,555	(146,278)	899,277	1,036,472
321	321	322	27	26.83	10	11	200	200	400	(277)	4,988.49	-	-	670,011	380,655	229	(159)	2,856	-	383,582	1,053,593	(147,403)	906,190	1,043,385
322	322	323	27	26.92	11	12	200	200	400	(279)	3,726.14	-	-	673,858	383,582	229	(160)	2,133	-	385,784	1,059,642	(148,249)	911,393	1,048,588
323	323	324	27	27.00	12	1	200	200	400	(281)	(8,598.26)	-	-	665,379	385,784	229	(161)	(4,923)	-	380,930	1,046,309	(146,383)	899,926	1,037,121
324	324	325	28	27.08	1	2	200	200	400	(277)	12,121.77	-	-	677,624	380,930	229	(159)	6,940	-	387,940	1,065,564	(149,077)	916,486	1,053,681
325	325	326	28	27.17	2	3	200	200	400	(282)	(13,408.21)	-	-	664,333	387,940	229	(162)	(7,676)	-	380,331	1,043,664	(146,153)	898,511	1,035,706
326	326	327	28	27.25	3	4	200	200	400	(277)	(13,543.43)	-	-	650,913	380,331	229	(158)	(7,754)	-	372,648	1,023,561	(143,201)	880,360	1,017,555
327	327	328	28	27.33	4	5	200	200	400	(271)	13,321.52	-	-	664,363	372,648	229	(155)	7,627	-	380,348	1,044,711	(146,160)	898,552	1,035,747
328	328	329	28	27.42	5	6	200	200	400	(277)	2,293.76	-	-	666,780	380,348	229	(158)	1,313	-	381,732	1,048,512	(146,692)	901,820	1,039,015
329	329	330	28	27.50	6	7	200	200	400	(278)	24,029.07	-	-	690,932	381,732	229	(159)	13,757	-	395,558	1,086,490	(152,005)	934,485	1,071,680
330	330	331	28	27.58	7	8	200	200	400	(288)	18,604.84	-	-	709,649	395,558	229	(165)	10,651	-	406,274	1,115,922	(156,123)	959,800	1,096,995
331	331	332	28	27.67	8	9	200	200	400	(296)	(654.50)	-	-	709,098	406,274	229	(169)	(375)	-	405,959	1,115,057	(156,002)	959,056	1,096,251
332	332	333	28	27.75	9	10	200	200	400	(295)	(44,859.01)	-	-	664,344	405,959	229	(169)	(25,682)	-	380,337	1,044,681	(146,156)	898,525	1,035,720
333	333	334	28	27.83	10	11	200	200	400	(277)	643,882	-	-	380,337	380,337	229	(158)	(11,785)	-	368,622	1,012,504	(141,654)	870,850	1,008,045
334	334	335	28	27.92	11	12	200	200	400	(268)	(8,125.21)	-	-	635,888	368,622	229	(154)	(4,652)	-	364,046	999,935	(139,895)	860,039	997,234
335	335	336	28	28.00	12	1	200	200	400	(265)	18,763.92	-	-	654,787	364,046	229	(152)	10,742	-	374,866	1,029,653	(144,053)	885,600	1,022,795
336	336	337	29	28.08	1	2	200	200	400	(273)	24,829.30	-	-	679,744	374,866	229	(156)	14,215	-	389,153	1,068,897	(149,544)	919,354	1,056,549
337	337	338	29	28.17	2	3	200	200	400	(283)	(563.81)	-	-	679,297	389,153	229	(162)	(323)	-	388,897	1,068,194	(149,445)	918,749	1,055,944
338	338	339	29	28.25	3	4	200	200	400	(283)	61,563.76	-	-	740,978	388,897	229	(162)	35,245	-	424,210	1,165,187	(163,015)	1,002,172	1,139,367
339	339	340	29	28.33	4	5	200	200	400	(309)	19,756.46	-	-	760,825	424,210	229	(177)	11,311	-	433,573	1,196,398	(167,382)	1,029,016	1,166,211
340	340	341	29	28.42	5	6	200	200	400	(317)	14,459.94	-	-	775,368	433,573	229	(181)	8,278	-	443,898	1,219,267	(170,381)	1,048,886	1,185,881
341	341	342	29	28.50	6	7	200	200	400	(323)	(2,263.16)	-	-	773,182	443,898	229	(185)	(1,296)	-	442,647	1,215,829	(170,100)	1,045,729	1,182,924
342	342	343	29	28.58	7	8	200	200	400	(322)	3,319.18	-	-	776,579	442,647	229	(184)	1,900	-	444,929	1,221,171	(170,847)	1,050,323	1,187,518
343	343	344	29	28.67	8	9	200	200	400	(324)	9,867.72	-	-	786,523	444,929	229	(185)	5,649	-	450,285	1,236,808	(173,035)	1,063,773	1,200,968
344	344	345	29	28.75	9	10																		

Periodicity

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

t	Month	Month	Policy	Year-End	Segment	Segment	Employee	Employer	Total
≡	Beg	End	Year	Fraction	Paid	Accrues	Contribution	Match	Deposit
516	516	517	44	43.08	1	2	-	-	-
517	517	518	44	43.17	2	3	-	-	-
518	518	519	44	43.25	3	4	-	-	-
519	519	520	44	43.33	4	5	-	-	-
520	520	521	44	43.42	5	6	-	-	-
521	521	522	44	43.50	6	7	-	-	-
522	522	523	44	43.58	7	8	-	-	-
523	523	524	44	43.67	8	9	-	-	-
524	524	525	44	43.75	9	10	-	-	-
525	525	526	44	43.83	10	11	-	-	-
526	526	527	44	43.92	11	12	-	-	-
527	527	528	44	44.00	12	1	-	-	-
528	528	529	45	44.08	1	2	-	-	-
529	529	530	45	44.17	2	3	-	-	-
530	530	531	45	44.25	3	4	-	-	-
531	531	532	45	44.33	4	5	-	-	-
532	532	533	45	44.42	5	6	-	-	-
533	533	534	45	44.50	6	7	-	-	-
534	534	535	45	44.58	7	8	-	-	-
535	535	536	45	44.67	8	9	-	-	-
536	536	537	45	44.75	9	10	-	-	-
537	537	538	45	44.83	10	11	-	-	-
538	538	539	45	44.92	11	12	-	-	-
539	539	540	45	45.00	12	1	-	-	-
540	540	541	46	45.08	1	2	-	-	-
541	541	542	46	45.17	2	3	-	-	-
542	542	543	46	45.25	3	4	-	-	-
543	543	544	46	45.33	4	5	-	-	-
544	544	545	46	45.42	5	6	-	-	-
545	545	546	46	45.50	6	7	-	-	-
546	546	547	46	45.58	7	8	-	-	-
547	547	548	46	45.67	8	9	-	-	-
548	548	549	46	45.75	9	10	-	-	-
549	549	550	46	45.83	10	11	-	-	-
550	550	551	46	45.92	11	12	-	-	-
551	551	552	46	46.00	12	1	-	-	-
552	552	553	47	46.08	1	2	-	-	-
553	553	554	47	46.17	2	3	-	-	-
554	554	555	47	46.25	3	4	-	-	-
555	555	556	47	46.33	4	5	-	-	-
556	556	557	47	46.42	5	6	-	-	-
557	557	558	47	46.50	6	7	-	-	-
558	558	559	47	46.58	7	8	-	-	-
559	559	560	47	46.67	8	9	-	-	-
560	560	561	47	46.75	9	10	-	-	-
561	561	562	47	46.83	10	11	-	-	-
562	562	563	47	46.92	11	12	-	-	-
563	563	564	47	47.00	12	1	-	-	-
564	564	565	48	47.08	1	2	-	-	-
565	565	566	48	47.17	2	3	-	-	-
566	566	567	48	47.25	3	4	-	-	-
567	567	568	48	47.33	4	5	-	-	-
568	568	569	48	47.42	5	6	-	-	-
569	569	570	48	47.50	6	7	-	-	-
570	570	571	48	47.58	7	8	-	-	-
571	571	572	48	47.67	8	9	-	-	-
572	572	573	48	47.75	9	10	-	-	-
573	573	574	48	47.83	10	11	-	-	-
574	574	575	48	47.92	11	12	-	-	-
575	575	576	48	48.00	12	1	-	-	-
576	576	577	49	48.08	1	2	-	-	-
577	577	578	49	48.17	2	3	-	-	-
578	578	579	49	48.25	3	4	-	-	-
579	579	580	49	48.33	4	5	-	-	-
580	580	581	49	48.42	5	6	-	-	-
581	581	582	49	48.50	6	7	-	-	-
582	582	583	49	48.58	7	8	-	-	-
583	583	584	49	48.67	8	9	-	-	-
584	584	585	49	48.75	9	10	-	-	-
585	585	586	49	48.83	10	11	-	-	-
586	586	587	49	48.92	11	12	-	-	-
587	587	588	49	49.00	12	1	-	-	-
588	588	589	50	49.08	1	2	-	-	-
589	589	590	50	49.17	2	3	-	-	-

401(k)

401(k) Contributions

Fees, Earnings & Account Balance

Account	Investment	Living	Income	End.
Fees	Earnings	Withdrawal	Taxes	Balance
(413)	15,823.41	(6,468.03)	(1,824.32)	998,043
(416)	5,493.47	(6,468.03)	(1,824.32)	994,829
(415)	(3,296.31)	(6,468.03)	(1,824.32)	982,826
(410)	2,027.51	(6,468.03)	(1,824.32)	976,151
(407)	2,668.45	(6,468.03)	(1,824.32)	970,121
(404)	(2,918.15)	(6,468.03)	(1,824.32)	958,506
(399)	(13,324.16)	(6,468.03)	(1,824.32)	936,490
(390)	11,817.58	(6,468.03)	(1,824.32)	939,625
(392)	19,212.01	(6,468.03)	(1,824.32)	950,153
(396)	15,632.66	(6,468.03)	(1,824.32)	957,098
(399)	26,240.22	(6,468.03)	(1,824.32)	974,647
(406)	14,451.29	(6,468.03)	(1,824.32)	980,400
(408)	7,946.06	(6,597.39)	(1,860.80)	979,479
(408)	6,871.96	(6,597.39)	(1,860.80)	977,485
(407)	15,888.71	(6,597.39)	(1,860.80)	984,508
(410)	(17,163.57)	(6,597.39)	(1,860.80)	958,476
(399)	23,729.82	(6,597.39)	(1,860.80)	973,348
(406)	10,767.92	(6,597.39)	(1,860.80)	975,252
(406)	6,728.64	(6,597.39)	(1,860.80)	973,116
(405)	15,163.67	(6,597.39)	(1,860.80)	979,418
(408)	(18,464.94)	(6,597.39)	(1,860.80)	952,087
(397)	18,704.08	(6,597.39)	(1,860.80)	961,936
(401)	30,596.95	(6,597.39)	(1,860.80)	983,674
(410)	(25,397.49)	(6,597.39)	(1,860.80)	949,409
(396)	19,671.98	(6,729.34)	(1,898.02)	960,058
(400)	(37,017.99)	(6,729.34)	(1,898.02)	914,012
(381)	(397.47)	(6,729.34)	(1,898.02)	904,607
(377)	(18,296.12)	(6,729.34)	(1,898.02)	877,306
(366)	17,649.66	(6,729.34)	(1,898.02)	885,963
(369)	8,428.51	(6,729.34)	(1,898.02)	885,395
(369)	(18,740.57)	(6,729.34)	(1,898.02)	857,658
(357)	(26,748.87)	(6,729.34)	(1,898.02)	821,925
(342)	16,929.25	(6,729.34)	(1,898.02)	829,884
(346)	(26,400.53)	(6,729.34)	(1,898.02)	794,510
(331)	(87,823.83)	(6,729.34)	(1,898.02)	697,728
(291)	(7,921.31)	(6,729.34)	(1,898.02)	680,889
(284)	(3,279.12)	(6,863.93)	(1,935.98)	668,526
(279)	(11,916.36)	(6,863.93)	(1,935.98)	647,531
(270)	(24,315.92)	(6,863.93)	(1,935.98)	614,145
(256)	(22,717.64)	(6,863.93)	(1,935.98)	582,372
(243)	36,514.75	(6,863.93)	(1,935.98)	609,844
(254)	16,329.68	(6,863.93)	(1,935.98)	617,120
(257)	14,664.66	(6,863.93)	(1,935.98)	622,727
(259)	4,871.05	(6,863.93)	(1,935.98)	618,539
(258)	34,812.04	(6,863.93)	(1,935.98)	644,294
(268)	15,040.37	(6,863.93)	(1,935.98)	650,266
(271)	9,876.60	(6,863.93)	(1,935.98)	651,071
(271)	4,780.70	(6,863.93)	(1,935.98)	646,781
(269)	6,398.56	(7,001.21)	(1,974.70)	643,934
(268)	6,893.03	(7,001.21)	(1,974.70)	641,583
(267)	(11,223.20)	(7,001.21)	(1,974.70)	621,116
(259)	20,460.95	(7,001.21)	(1,974.70)	632,343
(263)	25,458.73	(7,001.21)	(1,974.70)	648,562
(259)	(17,305.78)	(7,001.21)	(1,974.70)	622,010
(250)	(8,511.43)	(7,001.21)	(1,974.70)	604,264
(252)	6,544.86	(7,001.21)	(1,974.70)	601,581
(251)	4,709.72	(7,001.21)	(1,974.70)	597,064
(249)	14,907.85	(7,001.21)	(1,974.70)	602,747
(251)	12,470.98	(7,001.21)	(1,974.70)	605,991
(252)	(1,240.21)	(7,001.21)	(1,974.70)	595,522
(248)	11,922.12	(7,141.23)	(2,014.19)	598,041
(249)	9,315.31	(7,141.23)	(2,014.19)	597,952
(249)	15,440.50	(7,141.23)	(2,014.19)	603,988
(242)	(4,352.40)	(7,141.23)	(2,014.19)	590,228
(246)	14,372.34	(7,141.23)	(2,014.19)	595,199
(248)	6,457.89	(7,141.23)	(2,014.19)	592,253
(247)	(12,416.16)	(7,141.23)	(2,014.19)	570,435
(238)	25,343.21	(7,141.23)	(2,014.19)	586,385
(244)	(29,383.98)	(7,141.23)	(2,014.19)	547,602
(228)	(5,548.15)	(7,141.23)	(2,014.19)	532,670
(222)	12,719.58	(7,141.23)	(2,014.19)	536,012
(223)	6,630.28	(7,141.23)	(2,014.19)	533,263
(222)	5,527.57	(7,284.06)	(2,054.48)	529,230
(221)	15,540.50	(7,284.06)	(2,054.48)	535,212

Roth IRA

Cash Flows

Brg.	Deposit	Investment	Living	End. Balance
Balance	Amount	Fees	Earnings	Withdrawal
1,584,270	-	(660)	25,298	-
1,608,908	-	(670)	8,856	-
1,617,093	-	(674)	(5,358)	-
1,611,061	-	(671)	3,324	-
1,613,714	-	(672)	4,411	-
1,617,452	-	(674)	(4,865)	-
1,611,913	-	(672)	(22,407)	-
1,588,834	-	(672)	2,525,324	-
1,608,222	-	(662)	20,050	-
1,640,434	-	(670)	32,882	-
1,666,740	-	(684)	26,990	-
1,711,742	-	(694)	45,696	-
1,716,742	-	(713)	25,380	-
1,736,409	-	(724)	14,073	-
1,749,759	-	(729)	12,276	-
1,761,306	-	(734)	28,629	-
1,789,202	-	(746)	(31,192)	-
1,757,264	-	(732)	43,506	-
1,800,038	-	(750)	19,913	-
1,819,201	-	(758)	12,551	-
1,830,995	-	(763)	28,535	-
1,858,767	-	(746)	1,858,186	-
1,822,949	-	(774)	(35,043)	-
1,822,949	-	(770)	35,812	-
1,858,002	-	(774)	59,099	-
1,866,051	-	(798)	(49,478)	-
1,866,051	-	(778)	38,665	-
1,903,938	-	(793)	(73,412)	-
1,829,733				

Periodicity							401(k)					Roth IRA					Combined							
Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.							401(k) Contributions			Fees, Earnings & Account Balance					Cash Flows									
⌊	Month	Month	Policy	Year-End	Segment	Segment	Employee	Employer	Total	Account	Investment	Living	Income	End.	Brg.	Deposit	Investment	Living	End. Balance	Retirement	Tax	After-Tax	+ Term Life	
	⌊	⌊	⌊	Fraction	⌊	⌊	Contribution	Match	Deposit	Fees	Earnings	Withdrawal	Taxes	Balance	Balance	Amount	Fees	Earnings	Withdrawal	Savings	Liability	Equivalent	Death Benefit	
664	664	665	56	55.42	5	6	-	-	-	-	-	-	-	-	3,472,222	-	(1,447)	(43,952)	(8,203)	3,418,620	3,418,620	-	3,418,620	3,418,620
665	665	666	56	55.50	6	7	-	-	-	-	-	-	-	-	3,418,620	-	(1,424)	51,415	(8,203)	3,460,407	3,460,407	-	3,460,407	3,460,407
666	666	667	56	55.58	7	8	-	-	-	-	-	-	-	-	3,460,407	-	(1,442)	49,633	(8,203)	3,500,395	3,500,395	-	3,500,395	3,500,395
667	667	668	56	55.67	8	9	-	-	-	-	-	-	-	-	3,500,395	-	(1,458)	36,600	(8,203)	3,527,334	3,527,334	-	3,527,334	3,527,334
668	668	669	56	55.75	9	10	-	-	-	-	-	-	-	-	3,527,334	-	(1,470)	41,997	(8,203)	3,559,658	3,559,658	-	3,559,658	3,559,658
669	669	670	56	55.83	10	11	-	-	-	-	-	-	-	-	3,559,658	-	(1,483)	21,293	(8,203)	3,571,264	3,571,264	-	3,571,264	3,571,264
670	670	671	56	55.92	11	12	-	-	-	-	-	-	-	-	3,571,264	-	(1,488)	(75,045)	(8,203)	3,486,529	3,486,529	-	3,486,529	3,486,529
671	671	672	56	56.00	12	1	-	-	-	-	-	-	-	-	3,486,529	-	(1,453)	(4,840)	(8,203)	3,472,033	3,472,033	-	3,472,033	3,472,033
672	672	673	57	56.08	1	2	-	-	-	-	-	-	-	-	3,472,033	-	(1,447)	(98,096)	(8,367)	3,364,123	3,364,123	-	3,364,123	3,364,123
673	673	674	57	56.17	2	3	-	-	-	-	-	-	-	-	3,364,123	-	(1,402)	41,610	(8,367)	3,395,964	3,395,964	-	3,395,964	3,395,964
674	674	675	57	56.25	3	4	-	-	-	-	-	-	-	-	3,395,964	-	(1,415)	134,896	(8,367)	3,521,078	3,521,078	-	3,521,078	3,521,078
675	675	676	57	56.33	4	5	-	-	-	-	-	-	-	-	3,521,078	-	(1,467)	49,133	(8,367)	3,560,377	3,560,377	-	3,560,377	3,560,377
676	676	677	57	56.42	5	6	-	-	-	-	-	-	-	-	3,560,377	-	(1,483)	98,887	(8,367)	3,649,414	3,649,414	-	3,649,414	3,649,414
677	677	678	57	56.50	6	7	-	-	-	-	-	-	-	-	3,649,414	-	(1,521)	13,885	(8,367)	3,653,411	3,653,411	-	3,653,411	3,653,411
678	678	679	57	56.58	7	8	-	-	-	-	-	-	-	-	3,653,411	-	(1,522)	90,829	(8,367)	3,734,351	3,734,351	-	3,734,351	3,734,351
679	679	680	57	56.67	8	9	-	-	-	-	-	-	-	-	3,734,351	-	(1,556)	87,809	(8,367)	3,812,237	3,812,237	-	3,812,237	3,812,237
680	680	681	57	56.75	9	10	-	-	-	-	-	-	-	-	3,812,237	-	(1,588)	(79,334)	(8,367)	3,722,947	3,722,947	-	3,722,947	3,722,947
681	681	682	57	56.83	10	11	-	-	-	-	-	-	-	-	3,722,947	-	(1,551)	69,694	(8,367)	3,782,723	3,782,723	-	3,782,723	3,782,723
682	682	683	57	56.92	11	12	-	-	-	-	-	-	-	-	3,782,723	-	(1,576)	(11,326)	(8,367)	3,761,454	3,761,454	-	3,761,454	3,761,454
683	683	684	57	57.00	12	1	-	-	-	-	-	-	-	-	3,761,454	-	(1,567)	95,546	(8,367)	3,847,065	3,847,065	-	3,847,065	3,847,065
684	684	685	58	57.08	1	2	-	-	-	-	-	-	-	-	3,847,065	-	(1,603)	73,397	(8,534)	3,910,325	3,910,325	-	3,910,325	3,910,325
685	685	686	58	57.17	2	3	-	-	-	-	-	-	-	-	3,910,325	-	(1,629)	118,285	(8,534)	4,018,447	4,018,447	-	4,018,447	4,018,447
686	686	687	58	57.25	3	4	-	-	-	-	-	-	-	-	4,018,447	-	(1,674)	101,158	(8,534)	4,109,395	4,109,395	-	4,109,395	4,109,395
687	687	688	58	57.33	4	5	-	-	-	-	-	-	-	-	4,109,395	-	(1,712)	(432,096)	(8,534)	3,667,053	3,667,053	-	3,667,053	3,667,053
688	688	689	58	57.42	5	6	-	-	-	-	-	-	-	-	3,667,053	-	(1,528)	94,422	(8,534)	3,751,412	3,751,412	-	3,751,412	3,751,412
689	689	690	58	57.50	6	7	-	-	-	-	-	-	-	-	3,751,412	-	(1,563)	124,745	(8,534)	3,866,060	3,866,060	-	3,866,060	3,866,060
690	690	691	58	57.58	7	8	-	-	-	-	-	-	-	-	3,866,060	-	(1,611)	168,268	(8,534)	4,024,182	4,024,182	-	4,024,182	4,024,182
691	691	692	58	57.67	8	9	-	-	-	-	-	-	-	-	4,024,182	-	(1,677)	80,116	(8,534)	4,094,087	4,094,087	-	4,094,087	4,094,087
692	692	693	58	57.75	9	10	-	-	-	-	-	-	-	-	4,094,087	-	(1,706)	140,930	(8,534)	4,224,777	4,224,777	-	4,224,777	4,224,777
693	693	694	58	57.83	10	11	-	-	-	-	-	-	-	-	4,224,777	-	(1,760)	(32,678)	(8,534)	4,181,804	4,181,804	-	4,181,804	4,181,804
694	694	695	58	57.92	11	12	-	-	-	-	-	-	-	-	4,181,804	-	(1,742)	31,687	(8,534)	4,203,214	4,203,214	-	4,203,214	4,203,214
695	695	696	58	58.00	12	1	-	-	-	-	-	-	-	-	4,203,214	-	(1,751)	91,375	(8,534)	4,284,303	4,284,303	-	4,284,303	4,284,303
696	696	697	59	58.08	1	2	-	-	-	-	-	-	-	-	4,284,303	-	(1,785)	86,662	(8,705)	4,360,475	4,360,475	-	4,360,475	4,360,475
697	697	698	59	58.17	2	3	-	-	-	-	-	-	-	-	4,360,475	-	(1,817)	45,437	(8,705)	4,395,390	4,395,390	-	4,395,390	4,395,390
698	698	699	59	58.25	3	4	-	-	-	-	-	-	-	-	4,395,390	-	(1,831)	11,175	(8,705)	4,396,029	4,396,029	-	4,396,029	4,396,029
699	699	700	59	58.33	4	5	-	-	-	-	-	-	-	-	4,396,029	-	(1,832)	19,186	(8,705)	4,404,678	4,404,678	-	4,404,678	4,404,678
700	700	701	59	58.42	5	6	-	-	-	-	-	-	-	-	4,404,678	-	(1,835)	164,775	(8,705)	4,558,912	4,558,912	-	4,558,912	4,558,912
701	701	702	59	58.50	6	7	-	-	-	-	-	-	-	-	4,558,912	-	(1,900)	40,038	(8,705)	4,588,346	4,588,346	-	4,588,346	4,588,346
702	702	703	59	58.58	7	8	-	-	-	-	-	-	-	-	4,588,346	-	(1,912)	86,272	(8,705)	4,664,000	4,664,000	-	4,664,000	4,664,000
703	703	704	59	58.67	8	9	-	-	-	-	-	-	-	-	4,664,000	-	(1,943)	94,885	(8,705)	4,748,236	4,748,236	-	4,748,236	4,748,236
704	704	705	59	58.75	9	10	-	-	-	-	-	-	-	-	4,748,236	-	(1,978)	48,463	(8,705)	4,786,016	4,786,016	-	4,786,016	4,786,016
705	705	706	59	58.83	10	11	-	-	-	-	-	-	-	-	4,786,016	-	(1,994)	(37,095)	(8,705)	4,738,222	4,738,222	-	4,738,222	4,738,222
706	706	707	59	58.92	11	12	-	-	-	-	-	-	-	-	4,738,222	-	(1,974)	18,851	(8,705)	4,746,394	4,746,394	-	4,746,394	4,746,394
707	707	708	59	59.00	12	1	-	-	-	-	-	-	-	-	4,746,394	-	(1,978)	153,369	(8,705)	4,889,081	4,889,081	-	4,889,081	4,889,081
708	708	709	60	59.08	1	2	-	-	-	-	-	-	-	-	4,889,081	-	(2,037)	(41,371)	(8,879)	4,836,794	4,836,794	-	4,836,794	4,836,794
709	709	710	60	59.17	2	3	-	-	-	-	-	-	-	-	4,836,794	-	(2,015)	(86,348)	(8,879)	4,739,552	4,739,552	-	4,739,552	4,739,552
710	710	711	60	59.25	3	4	-	-	-	-	-	-	-	-	4,739,552	-	(1,975)	(113,333)	(8,879)	4,615,365	4,615,365	-	4,615,365	4,615,365
711	711	712	60	59.33	4	5	-	-	-	-	-	-	-	-	4,615,365	-	(1,923)	(120,661)	(8,879)	4,483,902	4,483,902	-	4,483,902	4,483,902
712	712	713	60	59.42	5	6	-	-	-	-	-	-	-	-	4,483,902	-	(1,868)	(15,834)	(8,879)	4,457,321	4,457,321	-	4,457,321	4,457,321
713	713	714	60	59.50	6	7	-	-	-	-	-	-	-	-	4,457,321	-	(1,857)	(242,626)	(8,879)	4,203,958	4,203,958	-	4,203,958	4,203,958
714	714	715	60	59.58	7	8	-	-	-	-	-	-	-	-	4,203,958	-	(1,752)	(45,808)	(8,879)	4,147,519	4,147,519	-	4,147,519	4,147,519
715	715	716	60	59.67	8	9	-	-	-	-	-	-	-	-	4,147,519	-	(1,728)	15,596	(8,879)	4,152,508	4,152,508	-	4,152,508	4,152,508
716	716	717	60	59.75	9	10	-	-	-	-	-	-	-	-	4,152,508	-	(1,730)	78,573	(8,879)	4,220,473	4,220,473	-	4,220,473	4,220,473
717	717	718	60	59.83	10	11	-	-	-	-	-	-	-	-	4,220,473	-	(1,759)	(242,854)	(8,879)	3,966,982	3,966,982	-	3,966,982	3,966,982
718	718	719	60	59.92	11	12	-	-	-	-	-	-	-	-	3,966,982	-	(1,653)	(56,551)	(8,879)	3,899,899	3,899,899	-	3,899,899	3,899,899
719	719	720	60	60.00	12	1	-	-	-	-	-	-	-	-	3,899,899	-	(1,625)	163,802	(8,879)	4,053,197	4,053,197	-	4,053,197	4,053,197

Periodicity

MPI Policy Cash Flow Reconciliation

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Non-Premium Cash Flow

Premium Cash Flow

Loan Cash Flow

Account Value

t	Month		Policy Year	Year-End Fraction	Segment Paid	Segment Accrues	Non-Premium Cash Flow				Premium Cash Flow				Loan Cash Flow				Account Value				
	Begin	End					Interest Credits	Fees & Charges	Net Cash Flow	Cumul. Cash Flow	Cash Funded	Less Policy Funded	Leverage Funded	Total Premiums	New Loans Initiated	Accrued Interest	Total New	Cumulative Loans	Total Net Cash Flow	Account Value	Loans + Accrued	Surrender Fee	Surrender Value
72	72	73	7	6.08	1	2	189	(525)	(336)	5,634	400	-	14,400	14,800	14,400	104	14,504	45,832	14,464	78,034	(45,832)	(1,646)	30,556
73	73	74	7	6.17	2	3	244	(40)	204	5,838	400	-	-	400	-	153	153	45,984	604	78,638	(45,984)	(1,646)	31,007
74	74	75	7	6.25	3	4	292	(40)	192	6,029	400	-	-	400	-	153	153	46,138	592	79,229	(46,138)	(1,646)	31,445
75	75	76	7	6.33	4	5	143	(40)	103	6,132	400	-	-	400	-	154	154	46,291	503	79,732	(46,291)	(1,646)	31,794
76	76	77	7	6.42	5	6	172	(40)	132	6,264	400	-	-	400	-	154	154	46,446	532	80,264	(46,446)	(1,646)	32,172
77	77	78	7	6.50	6	7	-	(40)	(40)	6,224	400	-	-	400	-	155	155	46,601	360	80,624	(46,601)	(1,646)	32,571
78	78	79	7	6.58	7	8	-	(40)	(40)	6,184	400	-	-	400	-	155	155	46,756	360	80,984	(46,756)	(1,646)	32,581
79	79	80	7	6.67	8	9	-	(40)	(40)	6,143	400	-	-	400	-	156	156	46,912	360	81,343	(46,912)	(1,646)	32,785
80	80	81	7	6.75	9	10	-	(40)	(40)	6,103	400	-	-	400	-	156	156	47,068	360	81,703	(47,068)	(1,646)	32,989
81	81	82	7	6.83	10	11	-	(40)	(40)	6,063	400	-	-	400	-	157	157	47,225	360	82,063	(47,225)	(1,646)	33,192
82	82	83	7	6.92	11	12	-	(40)	(40)	6,023	400	-	-	400	-	157	157	47,382	360	82,423	(47,382)	(1,646)	33,394
83	83	84	7	7.00	12	1	-	(40)	(40)	5,983	400	-	-	400	-	158	158	47,540	360	82,783	(47,540)	(1,646)	33,596
84	84	85	8	7.08	1	2	-	(525)	(525)	5,457	400	-	14,400	14,800	14,400	158	14,558	62,099	14,275	97,057	(62,099)	(1,509)	33,449
85	85	86	8	7.17	2	3	-	(40)	(40)	5,417	400	-	-	400	-	207	207	62,306	360	97,417	(62,306)	(1,509)	33,602
86	86	87	8	7.25	3	4	-	(40)	(40)	5,377	400	-	-	400	-	208	208	62,513	360	97,777	(62,513)	(1,509)	33,754
87	87	88	8	7.33	4	5	-	(40)	(40)	5,337	400	-	-	400	-	208	208	62,722	360	98,137	(62,722)	(1,509)	33,906
88	88	89	8	7.42	5	6	-	(40)	(40)	5,297	400	-	-	400	-	209	209	62,931	360	98,497	(62,931)	(1,509)	34,056
89	89	90	8	7.50	6	7	-	(40)	(40)	5,256	400	-	-	400	-	210	210	63,141	360	98,856	(63,141)	(1,509)	34,207
90	90	91	8	7.58	7	8	-	(40)	(40)	5,216	400	-	-	400	-	210	210	63,351	360	99,216	(63,351)	(1,509)	34,356
91	91	92	8	7.67	8	9	-	(40)	(40)	5,176	400	-	-	400	-	211	211	63,562	360	99,576	(63,562)	(1,509)	34,504
92	92	93	8	7.75	9	10	-	(40)	(40)	5,136	400	-	-	400	-	212	212	63,774	360	99,936	(63,774)	(1,509)	34,652
93	93	94	8	7.83	10	11	-	(40)	(40)	5,096	400	-	-	400	-	213	213	63,987	360	100,296	(63,987)	(1,509)	34,800
94	94	95	8	7.92	11	12	-	(40)	(40)	5,055	400	-	-	400	-	213	213	64,200	360	100,655	(64,200)	(1,509)	34,946
95	95	96	8	8.00	12	1	-	(40)	(40)	5,015	400	-	-	400	-	214	214	64,414	360	101,015	(64,414)	(1,509)	35,092
96	96	97	9	8.08	1	2	123	(687)	(564)	4,451	400	-	19,200	19,600	19,200	215	19,415	83,829	19,036	120,051	(83,829)	(1,372)	34,850
97	97	98	9	8.17	2	3	340	(40)	300	4,751	400	-	-	400	-	279	279	84,108	700	120,751	(84,108)	(1,372)	35,270
98	98	99	9	8.25	3	4	327	(40)	287	5,037	400	-	-	400	-	280	280	84,389	687	121,437	(84,389)	(1,372)	35,677
99	99	100	9	8.33	4	5	329	(40)	289	5,326	400	-	-	400	-	281	281	84,670	689	122,126	(84,670)	(1,372)	36,084
100	100	101	9	8.42	5	6	339	(40)	299	5,625	400	-	-	400	-	282	282	84,952	699	122,825	(84,952)	(1,372)	36,501
101	101	102	9	8.50	6	7	328	(40)	287	5,912	400	-	-	400	-	283	283	85,235	687	123,512	(85,235)	(1,372)	36,905
102	102	103	9	8.58	7	8	323	(40)	283	6,195	400	-	-	400	-	284	284	85,519	683	124,195	(85,519)	(1,372)	37,304
103	103	104	9	8.67	8	9	319	(40)	279	6,475	400	-	-	400	-	285	285	85,804	679	124,875	(85,804)	(1,372)	37,698
104	104	105	9	8.75	9	10	325	(40)	285	6,759	400	-	-	400	-	286	286	86,090	685	125,559	(86,090)	(1,372)	38,097
105	105	106	9	8.83	10	11	331	(40)	291	7,050	400	-	-	400	-	287	287	86,377	691	126,250	(86,377)	(1,372)	38,501
106	106	107	9	8.92	11	12	334	(40)	294	7,344	400	-	-	400	-	288	288	86,665	694	126,944	(86,665)	(1,372)	38,907
107	107	108	9	9.00	12	1	8,349	(40)	8,308	15,652	400	-	-	400	-	289	289	86,954	8,708	135,652	(86,954)	(1,372)	47,326
108	108	109	10	9.08	1	2	397	(687)	(290)	15,362	400	-	19,200	19,600	19,200	290	19,490	106,444	19,310	154,962	(106,444)	(1,098)	47,421
109	109	110	10	9.17	2	3	342	(40)	301	15,664	400	-	-	400	-	355	355	106,799	701	155,664	(106,799)	(1,098)	47,767
110	110	111	10	9.25	3	4	322	(40)	281	15,945	400	-	-	400	-	356	356	107,155	681	156,345	(107,155)	(1,098)	48,093
111	111	112	10	9.33	4	5	224	(40)	184	16,129	400	-	-	400	-	357	357	107,512	584	156,929	(107,512)	(1,098)	48,399
112	112	113	10	9.42	5	6	245	(40)	205	16,334	400	-	-	400	-	358	358	107,870	605	157,534	(107,870)	(1,098)	48,566
113	113	114	10	9.50	6	7	329	(40)	289	16,623	400	-	-	400	-	360	360	108,230	689	158,223	(108,230)	(1,098)	48,896
114	114	115	10	9.58	7	8	324	(40)	284	16,907	400	-	-	400	-	361	361	108,591	684	158,907	(108,591)	(1,098)	49,219
115	115	116	10	9.67	8	9	387	(40)	347	17,254	400	-	-	400	-	362	362	108,953	747	159,654	(108,953)	(1,098)	49,604
116	116	117	10	9.75	9	10	393	(40)	353	17,607	400	-	-	400	-	363	363	109,316	753	160,407	(109,316)	(1,098)	49,994
117	117	118	10	9.83	10	11	400	(40)	360	17,967	400	-	-	400	-	364	364	109,680	760	161,167	(109,680)	(1,098)	50,389
118	118	119	10	9.92	11	12	404	(40)	363	18,331	400	-	-	400	-	366	366	110,046	763	161,931	(110,046)	(1,098)	50,787
119	119	120	10	10.00	12	1	11,075	(40)	11,035	29,365	400	-	-	400	-	367	367	110,413	11,435	173,365	(110,413)	(1,098)	61,855
120	120	121	11	10.08	1	2	473	(687)	(214)	29,151	400	-	19,200	19,600	19,200	368	19,568	129,981	19,386	192,751	(129,981)	(823)	61,947
121	121	122	11	10.17	2	3	411	(40)	371	29,521	400	-	-	400	-	433	433	130,414	771	193,521	(130,414)	(823)	62,284
122	122	123	11	10.25	3	4	202	(40)	162	29,683	400	-	-	400	-	435	435	130,849	562	194,083	(130,849)	(823)	62,411
123	123	124	11	10.33	4	5	63	(40)	23	29,706	400	-	-	400	-	436	436	131,285	425	194,506	(131,285)	(823)	62,398
124	124	125	11	10.42	5	6	-	(40)	(40)	29,666	400	-	-	400	-	438	438	131,723	360	194,866	(131,723)	(823)	62,320
125	125	126	11	10.50	6	7	-	(40)	(40)	29,625	400	-	-	400	-	439	439	132,162	360	195,225	(132,162)	(823)	62,241
126	126	127	11	10.58	7	8	-	(40)	(40)	29,585	400	-	-	400	-	441	441	132,602	360	195,585	(132,602)	(823)	62,160
127	127	128	11	10.67	8	9	-	(40)	(40)	29,545	400	-	-	400	-	442	442	133,044	360	195,945	(133,044)	(823)	62,078
128	128	129	11	10.75	9	10	-	(40)	(40)	29,505	400	-	-	400	-	443	443	133,488	360	196,305	(133,488)	(823)	61,994
129	129	130	11	10.83	10	11	9	(40)	(32)	29,473	400	-	-	400	-	445	445	133,933	368	196,673	(133,933)	(823)	61,917
130	130	131	11	10.92	11	12	-	(40)	(40)	29,433	400	-	-	400	-	446	446	134,379	360				

Periodicity

MPI Policy Cash Flow Reconciliation

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Non-Premium Cash Flow

Premium Cash Flow

Loan Cash Flow

Account Value

t	Month	Month	Policy	Year-End	Segment	Segment	Non-Premium Cash Flow				Premium Cash Flow				Loan Cash Flow				Account Value				
							Interest	Fees &	Net	Cumul.	Cash	Less Policy	Leverage	Total	New Loans	Accrued	Total	Cumulative	Total Net	Account	Loans +	Surrender	Surrender
≡	≡	≡	≡	≡	≡	≡	Credits	Charges	Cash Flow	Cash Flow	Funded	Funded	Funded	Premiums	Initiated	Interest	New	Loans	Cash Flow	Value	Accrued	Fee	Value
146	146	147	13	12.25	3	4	-	(41)	(41)	27,491	400	-	-	400	-	602	602	181,172	359	239,891	(181,172)	(412)	58,308
147	147	148	13	12.33	4	5	-	(41)	(41)	27,451	400	-	-	400	-	604	604	181,776	359	240,251	(181,776)	(412)	58,063
148	148	149	13	12.42	5	6	26	(41)	(15)	27,436	400	-	-	400	-	606	606	182,382	385	240,636	(182,382)	(412)	57,843
149	149	150	13	12.50	6	7	156	(41)	115	27,551	400	-	-	400	-	608	608	182,990	515	241,151	(182,990)	(412)	57,750
150	150	151	13	12.58	7	8	532	(41)	491	28,043	400	-	-	400	-	610	610	183,600	891	242,043	(183,600)	(412)	58,032
151	151	152	13	12.67	8	9	534	(41)	493	28,536	400	-	-	400	-	612	612	184,212	893	242,936	(184,212)	(412)	58,315
152	152	153	13	12.75	9	10	540	(41)	500	29,036	400	-	-	400	-	614	614	184,826	900	243,836	(184,826)	(412)	58,599
153	153	154	13	12.83	10	11	549	(41)	508	29,544	400	-	-	400	-	616	616	185,442	908	244,744	(185,442)	(412)	58,891
154	154	155	13	12.92	11	12	552	(41)	511	30,055	400	-	-	400	-	618	618	186,060	911	245,655	(186,060)	(412)	59,184
155	155	156	13	13.00	12	1	17,856	(41)	17,815	47,870	400	-	-	400	-	620	620	186,680	18,215	263,870	(186,680)	(412)	76,779
156	156	157	14	13.08	1	2	628	(688)	(60)	47,810	400	-	19,200	19,600	19,200	622	19,822	206,502	19,540	283,410	(206,502)	(137)	76,771
157	157	158	14	13.17	2	3	629	(41)	588	48,398	400	-	-	400	-	688	688	207,191	588	284,398	(207,191)	(137)	77,070
158	158	159	14	13.25	3	4	592	(41)	551	48,949	400	-	-	400	-	691	691	207,881	951	285,349	(207,881)	(137)	77,330
159	159	160	14	13.33	4	5	571	(41)	530	49,478	400	-	-	400	-	693	693	208,574	930	286,278	(208,574)	(137)	77,567
160	160	161	14	13.42	5	6	580	(41)	539	50,017	400	-	-	400	-	695	695	209,269	939	287,217	(209,269)	(137)	77,811
161	161	162	14	13.50	6	7	589	(41)	548	50,565	400	-	-	400	-	698	698	209,967	948	288,165	(209,967)	(137)	78,061
162	162	163	14	13.58	7	8	621	(41)	580	51,145	400	-	-	400	-	700	700	210,667	980	289,145	(210,667)	(137)	78,341
163	163	164	14	13.67	8	9	623	(41)	582	51,727	400	-	-	400	-	702	702	211,369	982	290,127	(211,369)	(137)	78,621
164	164	165	14	13.75	9	10	630	(41)	589	52,316	400	-	-	400	-	705	705	212,074	989	291,116	(212,074)	(137)	78,905
165	165	166	14	13.83	10	11	640	(41)	599	52,915	400	-	-	400	-	707	707	212,781	999	292,115	(212,781)	(137)	79,197
166	166	167	14	13.92	11	12	643	(41)	602	53,517	400	-	-	400	-	709	709	213,490	1,002	293,117	(213,490)	(137)	79,490
167	167	168	14	14.00	12	1	21,533	(41)	21,492	75,008	400	-	-	400	-	712	712	214,202	21,892	315,008	(214,202)	(137)	100,670
168	168	169	15	14.08	1	2	521	(689)	(168)	74,840	400	-	19,200	19,600	19,200	714	19,914	234,116	19,432	334,440	(234,116)	-	100,325
169	169	170	15	14.17	2	3	29	(42)	(13)	74,828	400	-	-	400	-	780	780	234,896	387	334,828	(234,896)	-	99,932
170	170	171	15	14.25	3	4	-	(42)	(42)	74,786	400	-	-	400	-	783	783	235,679	358	335,186	(235,679)	-	99,507
171	171	172	15	14.33	4	5	-	(42)	(42)	74,745	400	-	-	400	-	786	786	236,464	358	335,545	(236,464)	-	99,080
172	172	173	15	14.42	5	6	-	(42)	(42)	74,703	400	-	-	400	-	788	788	237,253	358	335,903	(237,253)	-	98,650
173	173	174	15	14.50	6	7	-	(42)	(42)	74,661	400	-	-	400	-	791	791	238,044	358	336,261	(238,044)	-	98,218
174	174	175	15	14.58	7	8	-	(42)	(42)	74,620	400	-	-	400	-	793	793	238,837	358	336,620	(238,837)	-	97,783
175	175	176	15	14.67	8	9	-	(42)	(42)	74,578	400	-	-	400	-	796	796	239,633	358	336,978	(239,633)	-	97,345
176	176	177	15	14.75	9	10	-	(42)	(42)	74,537	400	-	-	400	-	799	799	240,432	358	337,337	(240,432)	-	96,905
177	177	178	15	14.83	10	11	-	(42)	(42)	74,495	400	-	-	400	-	801	801	241,233	358	337,695	(241,233)	-	96,462
178	178	179	15	14.92	11	12	-	(42)	(42)	74,454	400	-	-	400	-	804	804	242,037	358	338,054	(242,037)	-	96,016
179	179	180	15	15.00	12	1	-	(42)	(42)	74,412	400	-	-	400	-	807	807	242,844	358	338,412	(242,844)	-	95,568
180	180	181	16	15.08	1	2	-	(689)	(689)	73,723	400	-	19,200	19,600	19,200	809	20,009	262,854	18,911	357,323	(262,854)	-	94,469
181	181	182	16	15.17	2	3	-	(42)	(42)	73,681	400	-	-	400	-	876	876	263,730	358	357,681	(263,730)	-	93,951
182	182	183	16	15.25	3	4	-	(42)	(42)	73,638	400	-	-	400	-	879	879	264,609	358	358,038	(264,609)	-	93,429
183	183	184	16	15.33	4	5	-	(42)	(42)	73,596	400	-	-	400	-	882	882	265,491	358	358,396	(265,491)	-	92,905
184	184	185	16	15.42	5	6	-	(42)	(42)	73,554	400	-	-	400	-	885	885	266,376	358	358,754	(266,376)	-	92,378
185	185	186	16	15.50	6	7	-	(42)	(42)	73,512	400	-	-	400	-	888	888	267,264	358	359,112	(267,264)	-	91,848
186	186	187	16	15.58	7	8	-	(42)	(42)	73,470	400	-	-	400	-	891	891	268,155	358	359,470	(268,155)	-	91,315
187	187	188	16	15.67	8	9	477	(42)	434	73,904	400	-	-	400	-	894	894	269,049	834	360,304	(269,049)	-	91,255
188	188	189	16	15.75	9	10	610	(42)	568	74,472	400	-	-	400	-	897	897	269,946	968	361,272	(269,946)	-	91,262
189	189	190	16	15.83	10	11	567	(42)	525	74,997	400	-	-	400	-	900	900	270,845	925	362,197	(270,845)	-	91,352
190	190	191	16	15.92	11	12	36	(42)	(7)	74,990	400	-	-	400	-	903	903	271,748	393	362,590	(271,748)	-	90,842
191	191	192	16	16.00	12	1	6,705	(42)	6,662	81,633	400	-	-	400	-	906	906	272,654	7,062	369,653	(272,654)	-	96,999
192	192	193	17	16.08	1	2	850	(690)	160	81,813	400	-	19,200	19,600	19,200	909	20,109	292,763	19,760	389,413	(292,763)	-	96,650
193	193	194	17	16.17	2	3	803	(43)	760	82,573	400	-	-	400	-	976	976	293,739	1,160	390,573	(293,739)	-	96,834
194	194	195	17	16.25	3	4	758	(43)	715	83,288	400	-	-	400	-	979	979	294,718	1,115	391,688	(294,718)	-	96,970
195	195	196	17	16.33	4	5	735	(43)	692	83,980	400	-	-	400	-	982	982	295,700	1,092	392,780	(295,700)	-	97,080
196	196	197	17	16.42	5	6	178	(43)	134	84,115	400	-	-	400	-	986	986	296,686	534	393,315	(296,686)	-	96,629
197	197	198	17	16.50	6	7	312	(43)	269	84,394	400	-	-	400	-	989	989	297,675	669	394,304	(297,675)	-	96,309
198	198	199	17	16.58	7	8	448	(43)	405	84,789	400	-	-	400	-	992	992	298,667	805	394,789	(298,667)	-	96,122
199	199	200	17	16.67	8	9	283	(43)	240	85,029	400	-	-	400	-	996	996	299,663	640	395,429	(299,663)	-	95,767
200	200	201	17	16.75	9	10	390	(43)	347	85,376	400	-	-	400	-	999	999	300,662	747	396,176	(300,662)	-	95,515
201	201	202	17	16.83	10	11	336	(43)	293	85,670	400	-	-	400	-	1,002	1,002	301,664	693	396,870	(301,664)	-	95,206
202	202	203	17	16.92	11	12	777	(43)	734	86,403	400	-	-	400	-	1,006	1,006	302,669	1,134	398,003	(302,669)	-	95,334
203	203	204	17	17.00	12	1	30,030	(43)	29,987														

Periodicity

MPI Policy Cash Flow Reconciliation

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Non-Premium Cash Flow

Premium Cash Flow

Loan Cash Flow

Account Value

t	Month	Month	Policy	Year-End	Segment	Segment	Non-Premium Cash Flow				Premium Cash Flow				Loan Cash Flow				Account Value				
							Interest	Fees &	Net	Cumul.	Cash	Less Policy	Leverage	Total	New Loans	Accrued	Total	Cumulative	Total Net	Account	Loans +	Surrender	Surrender
≡	≡	≡	≡	≡	≡	≡	Credits	Charges	Cash Flow	Cash Flow	Funded	Funded	Funded	Premiums	Initiated	Interest	New	Loans	Cash Flow	Value	Accrued	Fee	Value
220	220	221	19	18.42	5	6	898	(45)	853	162,552	400	-	-	400	-	1,200	1,200	361,061	1,253	519,752	(361,061)	-	158,691
221	221	222	19	18.50	6	7	940	(45)	895	163,446	400	-	-	400	-	1,204	1,204	362,264	1,295	521,046	(362,264)	-	158,782
222	222	223	19	18.58	7	8	772	(45)	726	164,172	400	-	-	400	-	1,208	1,208	363,472	1,126	522,172	(363,472)	-	158,701
223	223	224	19	18.67	8	9	509	(45)	464	164,636	400	-	-	400	-	1,212	1,212	364,683	864	523,036	(364,683)	-	158,353
224	224	225	19	18.75	9	10	-	(45)	(45)	164,591	400	-	-	400	-	1,216	1,216	365,899	355	523,391	(365,899)	-	157,492
225	225	226	19	18.83	10	11	-	(45)	(45)	164,546	400	-	-	400	-	1,220	1,220	367,118	355	523,746	(367,118)	-	156,627
226	226	227	19	18.92	11	12	-	(45)	(45)	164,500	400	-	-	400	-	1,224	1,224	368,342	355	524,100	(368,342)	-	155,758
227	227	228	19	19.00	12	1	-	(45)	(45)	164,455	400	-	-	400	-	1,228	1,228	369,570	355	524,455	(369,570)	-	154,885
228	228	229	20	19.08	1	2	-	(694)	(694)	163,761	400	-	19,200	19,600	19,200	1,232	20,432	390,002	18,906	543,361	(390,002)	-	153,360
229	229	230	20	19.17	2	3	-	(47)	(47)	163,715	400	-	-	400	-	1,300	1,300	391,302	353	543,715	(391,302)	-	152,413
230	230	231	20	19.25	3	4	-	(47)	(47)	163,668	400	-	-	400	-	1,304	1,304	392,606	353	544,068	(392,606)	-	151,462
231	231	232	20	19.33	4	5	-	(47)	(47)	163,621	400	-	-	400	-	1,309	1,309	393,915	353	544,421	(393,915)	-	150,506
232	232	233	20	19.42	5	6	-	(47)	(47)	163,574	400	-	-	400	-	1,313	1,313	395,228	353	544,774	(395,228)	-	149,546
233	233	234	20	19.50	6	7	-	(47)	(47)	163,527	400	-	-	400	-	1,317	1,317	396,545	353	545,127	(396,545)	-	148,582
234	234	235	20	19.58	7	8	-	(47)	(47)	163,481	400	-	-	400	-	1,322	1,322	397,867	353	545,481	(397,867)	-	147,614
235	235	236	20	19.67	8	9	-	(47)	(47)	163,434	400	-	-	400	-	1,326	1,326	399,193	353	545,834	(399,193)	-	146,641
236	236	237	20	19.75	9	10	382	(47)	335	163,769	400	-	-	400	-	1,331	1,331	400,524	735	546,569	(400,524)	-	146,045
237	237	238	20	19.83	10	11	1,102	(47)	1,055	164,824	400	-	-	400	-	1,335	1,335	401,859	1,455	548,024	(401,859)	-	146,165
238	238	239	20	19.92	11	12	1,096	(47)	1,049	165,873	400	-	-	400	-	1,340	1,340	403,199	1,449	549,473	(403,199)	-	146,275
239	239	240	20	20.00	12	1	42,197	(47)	42,150	208,024	400	-	-	400	-	1,344	1,344	404,543	42,550	592,024	(404,543)	-	187,481
240	240	241	21	20.08	1	2	1,285	(695)	590	208,613	400	-	19,200	19,600	19,200	1,348	20,548	425,091	20,190	612,213	(425,091)	-	187,122
241	241	242	21	20.17	2	3	1,221	(48)	1,173	209,786	400	-	-	400	-	1,417	1,417	426,508	1,573	613,786	(426,508)	-	187,278
242	242	243	21	20.25	3	4	1,111	(48)	1,062	210,849	400	-	-	400	-	1,422	1,422	427,930	1,462	615,249	(427,930)	-	187,319
243	243	244	21	20.33	4	5	1,047	(48)	999	211,847	400	-	-	400	-	1,426	1,426	429,356	1,399	616,647	(429,356)	-	187,291
244	244	245	21	20.42	5	6	1,059	(48)	1,010	212,858	400	-	-	400	-	1,431	1,431	430,787	1,410	618,058	(430,787)	-	187,270
245	245	246	21	20.50	6	7	1,105	(48)	1,056	213,914	400	-	-	400	-	1,436	1,436	432,223	1,456	619,514	(432,223)	-	187,290
246	246	247	21	20.58	7	8	1,142	(48)	1,093	215,007	400	-	-	400	-	1,441	1,441	433,664	1,493	621,007	(433,664)	-	187,343
247	247	248	21	20.67	8	9	1,153	(48)	1,104	216,111	400	-	-	400	-	1,446	1,446	435,110	1,504	622,511	(435,110)	-	187,402
248	248	249	21	20.75	9	10	1,175	(48)	1,126	217,238	400	-	-	400	-	1,450	1,450	436,560	1,526	624,038	(436,560)	-	187,478
249	249	250	21	20.83	10	11	1,248	(48)	1,199	218,437	400	-	-	400	-	1,455	1,455	438,015	1,599	625,637	(438,015)	-	187,622
250	250	251	21	20.92	11	12	1,241	(48)	1,192	219,629	400	-	-	400	-	1,460	1,460	439,475	1,592	627,229	(439,475)	-	187,754
251	251	252	21	21.00	12	1	48,307	(48)	48,259	267,888	400	-	-	400	-	1,465	1,465	440,940	48,659	675,888	(440,940)	-	234,480
252	252	253	22	21.08	1	2	1,449	(697)	752	268,640	400	-	19,200	19,600	19,200	1,470	20,670	461,610	20,352	696,240	(461,610)	-	234,630
253	253	254	22	21.17	2	3	986	(50)	936	269,576	400	-	-	400	-	1,539	1,539	463,149	1,336	697,576	(463,149)	-	234,427
254	254	255	22	21.25	3	4	455	(50)	405	269,981	400	-	-	400	-	1,544	1,544	464,693	805	698,381	(464,693)	-	233,689
255	255	256	22	21.33	4	5	-	(50)	(50)	269,931	400	-	-	400	-	1,549	1,549	466,242	350	698,731	(466,242)	-	232,490
256	256	257	22	21.42	5	6	-	(50)	(50)	269,881	400	-	-	400	-	1,554	1,554	467,796	350	699,081	(467,796)	-	231,286
257	257	258	22	21.50	6	7	-	(50)	(50)	269,831	400	-	-	400	-	1,559	1,559	469,355	350	699,431	(469,355)	-	230,076
258	258	259	22	21.58	7	8	-	(50)	(50)	269,781	400	-	-	400	-	1,565	1,565	470,919	350	699,781	(470,919)	-	228,862
259	259	260	22	21.67	8	9	160	(50)	110	269,892	400	-	-	400	-	1,570	1,570	472,489	510	700,292	(472,489)	-	227,803
260	260	261	22	21.75	9	10	-	(50)	(50)	269,842	400	-	-	400	-	1,575	1,575	474,064	350	700,642	(474,064)	-	226,578
261	261	262	22	21.83	10	11	-	(50)	(50)	269,792	400	-	-	400	-	1,580	1,580	475,644	350	700,992	(475,644)	-	225,347
262	262	263	22	21.92	11	12	93	(50)	43	269,835	400	-	-	400	-	1,585	1,585	477,230	443	701,435	(477,230)	-	224,205
263	263	264	22	22.00	12	1	335	(50)	285	270,120	400	-	-	400	-	1,591	1,591	478,821	685	702,120	(478,821)	-	223,299
264	264	265	23	22.08	1	2	509	(699)	(190)	269,930	400	-	19,200	19,600	19,200	1,596	20,796	499,617	19,410	721,530	(499,617)	-	221,913
265	265	266	23	22.17	2	3	1,512	(52)	1,461	271,391	400	-	-	400	-	1,665	1,665	501,282	1,861	723,391	(501,282)	-	222,109
266	266	267	23	22.25	3	4	1,338	(52)	1,286	272,677	400	-	-	400	-	1,671	1,671	502,953	1,686	725,077	(502,953)	-	222,124
267	267	268	23	22.33	4	5	1,222	(52)	1,170	273,847	400	-	-	400	-	1,677	1,677	504,630	1,570	726,647	(504,630)	-	222,018
268	268	269	23	22.42	5	6	1,235	(52)	1,183	275,030	400	-	-	400	-	1,682	1,682	506,312	1,583	728,230	(506,312)	-	221,919
269	269	270	23	22.50	6	7	1,285	(52)	1,234	276,264	400	-	-	400	-	1,688	1,688	507,999	1,634	729,864	(507,999)	-	221,865
270	270	271	23	22.58	7	8	1,326	(52)	1,275	277,539	400	-	-	400	-	1,693	1,693	509,693	1,675	731,539	(509,693)	-	221,846
271	271	272	23	22.67	8	9	1,354	(52)	1,303	278,841	400	-	-	400	-	1,699	1,699	511,392	1,705	733,241	(511,392)	-	221,849
272	272	273	23	22.75	9	10	1,363	(52)	1,311	280,152	400	-	-	400	-	1,705	1,705	513,096	1,711	734,952	(513,096)	-	221,855
273	273	274	23	22.83	10	11	1,442	(52)	1,391	281,543	400	-	-	400	-	1,710	1,710	514,807	1,791	736,743	(514,807)	-	221,936
274	274	275	23	22.92	11	12	1,444	(52)	1,393	282,936	400	-	-	400	-	1,716	1,716	516,523	1,795	738,536	(516,523)	-	222,013
275	275	276	23	23.00	12	1	56,952	(52)	56,901	339,836	400												

Periodicity

MPI Policy Cash Flow Reconciliation

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Non-Premium Cash Flow

Premium Cash Flow

Loan Cash Flow

Account Value

t	Month	Month	Policy	Year-End	Segment	Segment	Non-Premium Cash Flow				Premium Cash Flow				Loan Cash Flow				Account Value				
							Month	Year	Fraction	Paid	Accrues	Interest	Fees & Charges	Net Cash Flow	Cumul. Cash Flow	Cash Funded	Less Policy Funded	Leverage Funded	Total Premiums	New Loans Initiated	Accrued Interest	Total New	Cumulative Loans
294	294	295	25	24.58	7	8	1,678	(55)	1,623	430,935	400	-	-	400	-	1,967	1,967	592,042	2,023	932,935	(592,042)	-	340,893
295	295	296	25	24.67	8	9	1,711	(55)	1,657	432,592	400	-	-	400	-	1,973	1,973	594,016	2,057	934,992	(594,016)	-	340,976
296	296	297	25	24.75	9	10	1,722	(55)	1,667	434,259	400	-	-	400	-	1,980	1,980	595,996	2,067	937,059	(595,996)	-	341,063
297	297	298	25	24.83	10	11	1,818	(55)	1,764	436,022	400	-	-	400	-	1,987	1,987	597,983	2,164	939,222	(597,983)	-	341,240
298	298	299	25	24.92	11	12	-	(55)	(55)	435,968	400	-	-	400	-	1,993	1,993	599,976	345	939,568	(599,976)	-	339,592
299	299	300	25	25.00	12	1	-	(55)	(55)	435,913	400	-	-	400	-	2,000	2,000	601,976	345	939,913	(601,976)	-	337,937
300	300	301	26	25.08	1	2	-	(703)	(703)	435,210	400	-	19,200	19,600	19,200	2,007	21,207	623,182	18,897	958,810	(623,182)	-	335,627
301	301	302	26	25.17	2	3	-	(56)	(56)	435,153	400	-	-	400	-	2,077	2,077	625,260	344	959,153	(625,260)	-	333,893
302	302	303	26	25.25	3	4	-	(56)	(56)	435,097	400	-	-	400	-	2,084	2,084	627,344	344	959,497	(627,344)	-	332,153
303	303	304	26	25.33	4	5	-	(56)	(56)	435,040	400	-	-	400	-	2,091	2,091	629,433	344	959,840	(629,433)	-	330,405
304	304	305	26	25.42	5	6	-	(56)	(56)	434,984	400	-	-	400	-	2,098	2,098	631,533	344	960,184	(631,533)	-	328,651
305	305	306	26	25.50	6	7	-	(56)	(56)	434,927	400	-	-	400	-	2,105	2,105	633,638	344	960,527	(633,638)	-	326,899
306	306	307	26	25.58	7	8	-	(56)	(56)	434,871	400	-	-	400	-	2,112	2,112	635,750	344	960,871	(635,750)	-	325,120
307	307	308	26	25.67	8	9	-	(56)	(56)	434,814	400	-	-	400	-	2,119	2,119	637,870	344	961,214	(637,870)	-	323,345
308	308	309	26	25.75	9	10	-	(56)	(56)	434,758	400	-	-	400	-	2,126	2,126	639,996	344	961,558	(639,996)	-	321,562
309	309	310	26	25.83	10	11	-	(56)	(56)	434,702	400	-	-	400	-	2,133	2,133	642,129	344	961,902	(642,129)	-	319,772
310	310	311	26	25.92	11	12	1,855	(56)	1,799	436,500	400	-	-	400	-	2,140	2,140	644,270	2,199	964,100	(644,270)	-	319,831
311	311	312	26	26.00	12	1	74,771	(56)	74,714	511,214	400	-	-	400	-	2,148	2,148	646,417	75,114	1,039,214	(646,417)	-	392,797
312	312	313	27	26.08	1	2	2,181	(705)	1,476	512,690	400	-	19,200	19,600	19,200	2,155	21,355	667,772	21,076	1,060,290	(667,772)	-	392,518
313	313	314	27	26.17	2	3	2,162	(58)	2,104	514,794	400	-	-	400	-	2,226	2,226	669,998	2,504	1,062,794	(669,998)	-	392,796
314	314	315	27	26.25	3	4	1,929	(58)	1,871	516,665	400	-	-	400	-	2,233	2,233	672,231	2,271	1,065,065	(672,231)	-	392,834
315	315	316	27	26.33	4	5	1,776	(58)	1,717	518,382	400	-	-	400	-	2,241	2,241	674,472	2,117	1,067,182	(674,472)	-	392,710
316	316	317	27	26.42	5	6	1,793	(58)	1,734	520,117	400	-	-	400	-	2,248	2,248	676,720	2,134	1,069,517	(676,720)	-	392,596
317	317	318	27	26.50	6	7	1,860	(58)	1,801	521,918	400	-	-	400	-	2,256	2,256	678,976	2,201	1,071,518	(678,976)	-	392,542
318	318	319	27	26.58	7	8	1,914	(58)	1,856	523,774	400	-	-	400	-	2,263	2,263	681,239	2,256	1,073,774	(681,239)	-	392,535
319	319	320	27	26.67	8	9	1,951	(58)	1,893	525,667	400	-	-	400	-	2,271	2,271	683,510	2,293	1,076,067	(683,510)	-	392,557
320	320	321	27	26.75	9	10	1,963	(58)	1,904	527,571	400	-	-	400	-	2,278	2,278	685,788	2,304	1,078,371	(685,788)	-	392,583
321	321	322	27	26.83	10	11	2,069	(58)	2,011	529,582	400	-	-	400	-	2,286	2,286	688,074	2,411	1,080,782	(688,074)	-	392,708
322	322	323	27	26.92	11	12	2,075	(58)	2,017	531,599	400	-	-	400	-	2,294	2,294	690,368	2,417	1,083,199	(690,368)	-	392,831
323	323	324	27	27.00	12	1	84,137	(58)	84,079	615,677	400	-	-	400	-	2,301	2,301	692,669	84,479	1,167,677	(692,669)	-	475,008
324	324	325	28	27.08	1	2	2,434	(708)	1,726	617,403	400	-	19,200	19,600	19,200	2,309	21,509	714,178	21,326	1,189,003	(714,178)	-	474,825
325	325	326	28	27.17	2	3	2,412	(61)	2,352	619,755	400	-	-	400	-	2,381	2,381	716,559	2,752	1,191,755	(716,559)	-	474,196
326	326	327	28	27.25	3	4	2,157	(61)	2,096	621,850	400	-	-	400	-	2,389	2,389	718,947	2,496	1,194,250	(718,947)	-	473,303
327	327	328	28	27.33	4	5	1,987	(61)	1,927	623,777	400	-	-	400	-	2,396	2,396	721,344	2,327	1,196,577	(721,344)	-	473,233
328	328	329	28	27.42	5	6	2,006	(61)	1,945	625,722	400	-	-	400	-	2,404	2,404	723,748	2,345	1,198,922	(723,748)	-	473,174
329	329	330	28	27.50	6	7	2,080	(61)	2,019	627,741	400	-	-	400	-	2,412	2,412	726,161	2,419	1,201,341	(726,161)	-	473,181
330	330	331	28	27.58	7	8	1,814	(61)	1,753	629,494	400	-	-	400	-	2,421	2,421	728,581	2,153	1,203,494	(728,581)	-	474,913
331	331	332	28	27.67	8	9	-	(61)	(61)	629,434	400	-	-	400	-	2,429	2,429	731,010	339	1,203,834	(731,010)	-	472,824
332	332	333	28	27.75	9	10	-	(61)	(61)	629,373	400	-	-	400	-	2,437	2,437	733,446	339	1,204,173	(733,446)	-	470,726
333	333	334	28	27.83	10	11	-	(61)	(61)	629,312	400	-	-	400	-	2,445	2,445	735,891	339	1,204,512	(735,891)	-	468,621
334	334	335	28	27.92	11	12	-	(61)	(61)	629,251	400	-	-	400	-	2,453	2,453	738,344	339	1,204,851	(738,344)	-	466,507
335	335	336	28	28.00	12	1	-	(61)	(61)	629,190	400	-	-	400	-	2,461	2,461	740,805	339	1,205,190	(740,805)	-	464,385
336	336	337	29	28.08	1	2	-	(711)	(711)	628,480	400	-	19,200	19,600	19,200	2,469	21,669	762,475	18,889	1,224,080	(762,475)	-	461,605
337	337	338	29	28.17	2	3	2,587	(63)	2,524	631,003	400	-	-	400	-	2,542	2,542	765,016	2,924	1,227,003	(765,016)	-	461,987
338	338	339	29	28.25	3	4	2,404	(63)	2,341	633,344	400	-	-	400	-	2,550	2,550	767,566	2,741	1,229,744	(767,566)	-	462,178
339	339	340	29	28.33	4	5	2,220	(63)	2,157	635,501	400	-	-	400	-	2,559	2,559	770,125	2,557	1,232,301	(770,125)	-	462,176
340	340	341	29	28.42	5	6	1,775	(63)	1,711	637,212	400	-	-	400	-	2,567	2,567	772,692	2,111	1,234,412	(772,692)	-	461,720
341	341	342	29	28.50	6	7	1,153	(63)	1,090	638,302	400	-	-	400	-	2,576	2,576	775,268	1,490	1,235,902	(775,268)	-	460,634
342	342	343	29	28.58	7	8	1,321	(63)	1,258	639,560	400	-	-	400	-	2,584	2,584	777,852	1,658	1,237,560	(777,852)	-	459,708
343	343	344	29	28.67	8	9	2,215	(63)	2,151	641,711	400	-	-	400	-	2,593	2,593	780,445	2,551	1,240,111	(780,445)	-	459,666
344	344	345	29	28.75	9	10	2,227	(63)	2,164	643,874	400	-	-	400	-	2,601	2,601	783,046	2,564	1,242,674	(783,046)	-	459,628
345	345	346	29	28.83	10	11	2,327	(63)	2,261	646,153	400	-	-	400	-	2,610	2,610	785,656	2,581	1,245,335	(785,656)	-	459,699
346	346	347	29	28.92	11	12	2,351	(63)	2,287	648,442	400	-	-	400	-	2,619	2,619	788,275	2,687	1,248,042	(788,275)	-	459,767
347	347	348	29	29.00	12	1	96,329	(63)	96,265	744,708	400	-	-	400	-	2,628	2,628	790,903	96,665	1,344,708	(790,903)	-	553,805
348	348	349	30	29.08	1	2	2,745	(714)	2,031	746,739	400	-	19,200	19,600	19,200	2,636	21,836	812,739	21,631	1,366,339	(812,739)	-	553,600
349	349	350	30	29.17	2	3	2,980																

Periodicity

MPI Policy Cash Flow Reconciliation

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Non-Premium Cash Flow

Premium Cash Flow

Loan Cash Flow

Account Value

t	Month	Month	Policy	Year-End	Segment	Segment	Non-Premium Cash Flow				Premium Cash Flow				Loan Cash Flow				Account Value				
							Interest	Fees &	Net	Cumul.	Cash	Less Policy	Leverage	Total	New Loans	Accrued	Total	Cumulative	Total Net	Account	Loans +	Surrender	Surrender
≡	≡	≡	≡	≡	≡	≡	Credits	Charges	Cash Flow	Cash Flow	Funded	Funded	Funded	Premiums	Initiated	Interest	New	Loans	Cash Flow	Value	Accrued	Fee	Value
368	368	369	31	30.75	9	10	2,647	(70)	2,577	896,079	400	(400)	-	-	5,000	3,021	8,021	914,277	2,577	1,520,079	(914,277)	-	605,807
369	369	370	31	30.83	10	11	2,818	(70)	2,749	898,827	400	(400)	-	-	5,000	3,048	8,048	922,325	2,749	1,522,827	(922,325)	-	600,503
370	370	371	31	30.92	11	12	2,750	(70)	2,680	901,507	400	(400)	-	-	5,000	3,074	8,074	930,399	2,680	1,525,507	(930,399)	-	595,109
371	371	372	31	31.00	12	1	82,565	(70)	82,495	984,002	400	(400)	-	-	5,000	3,101	8,101	938,500	82,495	1,608,002	(938,500)	-	669,502
372	372	373	32	31.08	1	2	2,799	(73)	2,725	986,727	400	(400)	-	-	5,100	3,128	8,228	946,729	2,725	1,610,727	(946,729)	-	663,999
373	373	374	32	31.17	2	3	2,421	(73)	2,347	989,074	400	(400)	-	-	5,100	3,156	8,256	954,984	2,347	1,613,074	(954,984)	-	658,900
374	374	375	32	31.25	3	4	999	(73)	926	990,000	400	(400)	-	-	5,100	3,183	8,283	963,268	926	1,614,000	(963,268)	-	650,733
375	375	376	32	31.33	4	5	277	(73)	204	990,204	400	(400)	-	-	5,100	3,211	8,311	971,579	204	1,614,204	(971,579)	-	642,625
376	376	377	32	31.42	5	6	375	(73)	302	990,506	400	(400)	-	-	5,100	3,239	8,339	979,917	302	1,614,506	(979,917)	-	634,588
377	377	378	32	31.50	6	7	453	(73)	379	990,885	400	(400)	-	-	5,100	3,266	8,366	988,284	379	1,614,885	(988,284)	-	626,601
378	378	379	32	31.58	7	8	279	(73)	205	991,090	400	(400)	-	-	5,100	3,294	8,394	996,678	205	1,615,090	(996,678)	-	618,412
379	379	380	32	31.67	8	9	657	(73)	583	991,673	400	(400)	-	-	5,100	3,322	8,422	1,005,100	583	1,615,673	(1,005,100)	-	610,573
380	380	381	32	31.75	9	10	507	(73)	433	992,107	400	(400)	-	-	5,100	3,350	8,450	1,013,550	433	1,616,107	(1,013,550)	-	602,556
381	381	382	32	31.83	10	11	-	(73)	(73)	992,033	400	(400)	-	-	5,100	3,379	8,479	1,022,029	(73)	1,616,033	(1,022,029)	-	594,004
382	382	383	32	31.92	11	12	-	(73)	(73)	991,960	400	(400)	-	-	5,100	3,407	8,507	1,030,536	(73)	1,615,960	(1,030,536)	-	585,424
383	383	384	32	32.00	12	1	-	(73)	(73)	991,886	400	(400)	-	-	5,100	3,435	8,535	1,039,071	(73)	1,615,886	(1,039,071)	-	576,815
384	384	385	33	32.08	1	2	-	(77)	(77)	991,809	400	(400)	-	-	5,202	3,464	8,664	1,047,736	(77)	1,615,809	(1,047,736)	-	568,072
385	385	386	33	32.17	2	3	845	(77)	767	992,576	400	(400)	-	-	5,202	3,492	8,694	1,056,431	767	1,616,576	(1,056,431)	-	560,145
386	386	387	33	32.25	3	4	2,169	(77)	2,091	994,668	400	(400)	-	-	5,202	3,521	8,723	1,065,154	2,091	1,618,668	(1,065,154)	-	553,513
387	387	388	33	32.33	4	5	3,019	(77)	2,941	997,609	400	(400)	-	-	5,202	3,551	8,753	1,073,907	2,941	1,621,609	(1,073,907)	-	547,702
388	388	389	33	32.42	5	6	3,027	(77)	2,950	1,000,559	400	(400)	-	-	5,202	3,580	8,782	1,082,688	2,950	1,624,559	(1,082,688)	-	541,870
389	389	390	33	32.50	6	7	3,074	(77)	2,997	1,003,555	400	(400)	-	-	5,202	3,609	8,811	1,091,499	2,997	1,627,555	(1,091,499)	-	536,056
390	390	391	33	32.58	7	8	3,095	(77)	3,018	1,006,573	400	(400)	-	-	5,202	3,638	8,840	1,100,340	3,018	1,630,573	(1,100,340)	-	530,233
391	391	392	33	32.67	8	9	3,048	(77)	2,971	1,009,544	400	(400)	-	-	5,202	3,668	8,870	1,109,210	2,971	1,633,544	(1,109,210)	-	524,334
392	392	393	33	32.75	9	10	3,098	(77)	3,021	1,012,565	400	(400)	-	-	5,202	3,697	8,899	1,118,109	3,021	1,636,565	(1,118,109)	-	518,456
393	393	394	33	32.83	10	11	3,166	(77)	3,089	1,015,653	400	(400)	-	-	5,202	3,727	8,929	1,127,038	3,089	1,639,653	(1,127,038)	-	512,615
394	394	395	33	32.92	11	12	3,244	(77)	3,167	1,018,820	400	(400)	-	-	5,202	3,757	8,959	1,135,997	3,167	1,642,820	(1,135,997)	-	506,823
395	395	396	33	33.00	12	1	126,990	(77)	126,912	1,145,732	400	(400)	-	-	5,202	3,787	8,989	1,144,985	126,912	1,769,732	(1,144,985)	-	624,747
396	396	397	34	33.08	1	2	3,571	(82)	3,489	1,149,221	400	(400)	-	-	5,306	3,817	9,123	1,154,108	3,489	1,773,221	(1,154,108)	-	619,113
397	397	398	34	33.17	2	3	3,970	(82)	3,888	1,153,109	400	(400)	-	-	5,306	3,847	9,153	1,163,261	3,888	1,777,109	(1,163,261)	-	613,848
398	398	399	34	33.25	3	4	3,677	(82)	3,596	1,156,705	400	(400)	-	-	5,306	3,878	9,184	1,172,445	3,596	1,780,705	(1,172,445)	-	608,261
399	399	400	34	33.33	4	5	3,353	(82)	3,271	1,159,977	400	(400)	-	-	5,306	3,908	9,214	1,181,659	3,271	1,783,977	(1,181,659)	-	602,318
400	400	401	34	33.42	5	6	3,362	(82)	3,281	1,163,257	400	(400)	-	-	5,306	3,939	9,245	1,190,904	3,281	1,787,257	(1,190,904)	-	596,353
401	401	402	34	33.50	6	7	3,414	(82)	3,332	1,166,589	400	(400)	-	-	5,306	3,970	9,276	1,200,179	3,332	1,790,589	(1,200,179)	-	590,410
402	402	403	34	33.58	7	8	3,437	(82)	3,355	1,169,945	400	(400)	-	-	5,306	4,001	9,307	1,209,486	3,355	1,793,945	(1,209,486)	-	584,459
403	403	404	34	33.67	8	9	3,385	(82)	3,303	1,173,248	400	(400)	-	-	5,306	4,032	9,338	1,218,824	3,303	1,797,248	(1,218,824)	-	578,424
404	404	405	34	33.75	9	10	3,441	(82)	3,359	1,176,607	400	(400)	-	-	5,306	4,063	9,369	1,228,193	3,359	1,800,607	(1,228,193)	-	572,415
405	405	406	34	33.83	10	11	3,515	(82)	3,433	1,180,040	400	(400)	-	-	5,306	4,094	9,400	1,237,593	3,433	1,804,040	(1,237,593)	-	566,448
406	406	407	34	33.92	11	12	3,601	(82)	3,519	1,183,559	400	(400)	-	-	5,306	4,125	9,431	1,247,024	3,519	1,807,559	(1,247,024)	-	560,535
407	407	408	34	34.00	12	1	139,721	(82)	139,639	1,323,198	400	(400)	-	-	5,306	4,157	9,463	1,256,487	139,639	1,947,198	(1,256,487)	-	690,712
408	408	409	35	34.08	1	2	3,960	(86)	3,873	1,327,072	400	(400)	-	-	5,412	4,188	9,600	1,266,087	3,873	1,951,072	(1,266,087)	-	684,985
409	409	410	35	34.17	2	3	4,398	(86)	4,312	1,331,384	400	(400)	-	-	5,412	4,220	9,632	1,275,720	4,312	1,955,384	(1,275,720)	-	679,564
410	410	411	35	34.25	3	4	4,077	(86)	3,991	1,335,375	400	(400)	-	-	5,412	4,252	9,665	1,285,384	3,991	1,959,375	(1,285,384)	-	673,991
411	411	412	35	34.33	4	5	3,720	(86)	3,634	1,339,009	400	(400)	-	-	5,412	4,285	9,697	1,295,081	3,634	1,963,009	(1,295,081)	-	667,928
412	412	413	35	34.42	5	6	3,730	(86)	3,644	1,342,653	400	(400)	-	-	5,412	4,317	9,729	1,304,810	3,644	1,966,653	(1,304,810)	-	661,842
413	413	414	35	34.50	6	7	3,787	(86)	3,701	1,346,353	400	(400)	-	-	5,412	4,349	9,762	1,314,572	3,701	1,970,353	(1,314,572)	-	655,782
414	414	415	35	34.58	7	8	3,812	(86)	3,726	1,350,079	400	(400)	-	-	5,412	4,382	9,794	1,324,366	3,726	1,974,079	(1,324,366)	-	649,714
415	415	416	35	34.67	8	9	3,755	(86)	3,669	1,353,749	400	(400)	-	-	5,412	4,415	9,827	1,334,192	3,669	1,977,749	(1,334,192)	-	643,556
416	416	417	35	34.75	9	10	3,816	(86)	3,730	1,357,479	400	(400)	-	-	5,412	4,447	9,859	1,344,052	3,730	1,981,479	(1,344,052)	-	637,427
417	417	418	35	34.83	10	11	3,898	(86)	3,812	1,361,291	400	(400)	-	-	5,412	4,480	9,892	1,353,944	3,812	1,985,291	(1,353,944)	-	631,347
418	418	419	35	34.92	11	12	3,993	(86)	3,906	1,365,197	400	(400)	-	-	5,412	4,513	9,925	1,363,869	3,906	1,989,197	(1,363,869)	-	625,328
419	419	420	35	35.00	12	1	153,724	(86)	153,638	1,518,835	400	(400)	-	-	5,412	4,546	9,958	1,373,828	153,638	2,142,835	(1,373,828)	-	769,907
420	420	421	36	35.08	1																		

Periodicity

MPI Policy Cash Flow Reconciliation

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Non-Premium Cash Flow

Premium Cash Flow

Loan Cash Flow

Account Value

t	Month	Month	Policy	Year-End	Segment	Segment	Non-Premium Cash Flow				Premium Cash Flow				Loan Cash Flow				Account Value				
							Interest	Fees &	Net	Cumul.	Cash	Less Policy	Leverage	Total	New Loans	Accrued	Total	Cumulative	Total Net	Account	Loans +	Surrender	Surrender
≡	≡	≡	≡	≡	≡	≡	Credits	Charges	Cash Flow	Cash Flow	Funded	Funded	Funded	Premiums	Initiated	Interest	New	Loans	Cash Flow	Value	Accrued	Fee	Value
442	442	443	37	36.92	11	12	4,896	(98)	4,798	1,784,867	400	(400)	-	-	5,631	5,350	10,981	1,616,078	4,798	2,408,867	(1,616,078)	-	792,788
443	443	444	37	37.00	12	1	186,070	(98)	185,972	1,970,839	400	(400)	-	-	5,631	5,387	11,018	1,627,096	185,972	2,594,839	(1,627,096)	-	967,743
444	444	445	38	37.08	1	2	5,372	(105)	5,267	1,976,106	400	(400)	-	-	5,743	5,424	11,167	1,638,263	5,267	2,600,106	(1,638,263)	-	961,843
445	445	446	38	37.17	2	3	5,956	(105)	5,851	1,981,957	400	(400)	-	-	5,743	5,461	11,204	1,649,468	5,851	2,605,957	(1,649,468)	-	956,490
446	446	447	38	37.25	3	4	5,329	(105)	5,423	1,987,380	400	(400)	-	-	5,743	5,498	11,242	1,660,709	5,423	2,611,380	(1,660,709)	-	950,671
447	447	448	38	37.33	4	5	4,793	(105)	4,688	1,992,068	400	(400)	-	-	5,743	5,536	11,279	1,671,988	4,688	2,616,968	(1,671,988)	-	944,080
448	448	449	38	37.42	5	6	3,287	(105)	3,181	1,995,249	400	(400)	-	-	5,743	5,573	11,317	1,683,305	3,181	2,619,249	(1,683,305)	-	935,944
449	449	450	38	37.50	6	7	5,143	(105)	5,037	2,000,287	400	(400)	-	-	5,743	5,611	11,354	1,694,660	5,037	2,624,287	(1,694,660)	-	929,627
450	450	451	38	37.58	7	8	3,449	(105)	3,343	2,003,630	400	(400)	-	-	5,743	5,649	11,392	1,706,052	3,449	2,627,630	(1,706,052)	-	921,578
451	451	452	38	37.67	8	9	5,100	(105)	4,995	2,008,625	400	(400)	-	-	5,743	5,687	11,430	1,717,482	4,995	2,632,625	(1,717,482)	-	915,143
452	452	453	38	37.75	9	10	5,132	(105)	5,026	2,013,652	400	(400)	-	-	5,743	5,725	11,468	1,728,950	5,026	2,637,652	(1,728,950)	-	908,701
453	453	454	38	37.83	10	11	3,620	(105)	3,515	2,017,166	400	(400)	-	-	5,743	5,763	11,507	1,740,457	3,515	2,641,166	(1,740,457)	-	900,709
454	454	455	38	37.92	11	12	-	(105)	(105)	2,017,061	400	(400)	-	-	5,743	5,802	11,545	1,752,002	(105)	2,641,061	(1,752,002)	-	899,059
455	455	456	38	38.00	12	1	-	(105)	(105)	2,016,955	400	(400)	-	-	5,743	5,840	11,583	1,763,585	-	2,640,955	(1,763,585)	-	877,370
456	456	457	39	38.08	1	2	-	(114)	(114)	2,016,841	400	(400)	-	-	5,858	5,879	11,737	1,775,322	(114)	2,640,841	(1,775,322)	-	865,519
457	457	458	39	38.17	2	3	-	(114)	(114)	2,016,727	400	(400)	-	-	5,858	5,918	11,776	1,787,098	(114)	2,640,727	(1,787,098)	-	853,629
458	458	459	39	38.25	3	4	-	(114)	(114)	2,016,613	400	(400)	-	-	5,858	5,957	11,815	1,798,914	(114)	2,640,613	(1,798,914)	-	841,699
459	459	460	39	38.33	4	5	-	(114)	(114)	2,016,499	400	(400)	-	-	5,858	5,996	11,855	1,810,768	(114)	2,640,499	(1,810,768)	-	829,730
460	460	461	39	38.42	5	6	-	(114)	(114)	2,016,385	400	(400)	-	-	5,858	6,036	11,894	1,822,663	(114)	2,640,385	(1,822,663)	-	817,722
461	461	462	39	38.50	6	7	-	(114)	(114)	2,016,270	400	(400)	-	-	5,858	6,076	11,934	1,834,596	(114)	2,640,270	(1,834,596)	-	805,674
462	462	463	39	38.58	7	8	-	(114)	(114)	2,016,156	400	(400)	-	-	5,858	6,115	11,974	1,846,570	(114)	2,640,156	(1,846,570)	-	793,586
463	463	464	39	38.67	8	9	-	(114)	(114)	2,016,042	400	(400)	-	-	5,858	6,155	12,014	1,858,584	(114)	2,640,042	(1,858,584)	-	781,458
464	464	465	39	38.75	9	10	-	(114)	(114)	2,015,928	400	(400)	-	-	5,858	6,195	12,054	1,870,637	(114)	2,639,928	(1,870,637)	-	769,291
465	465	466	39	38.83	10	11	-	(114)	(114)	2,015,814	400	(400)	-	-	5,858	6,235	12,094	1,882,731	(114)	2,639,814	(1,882,731)	-	757,083
466	466	467	39	38.92	11	12	-	(114)	(114)	2,015,699	400	(400)	-	-	5,858	6,276	12,134	1,894,865	(114)	2,639,699	(1,894,865)	-	744,835
467	467	468	39	39.00	12	1	-	(114)	(114)	2,015,585	400	(400)	-	-	5,858	6,316	12,175	1,907,039	(114)	2,639,585	(1,907,039)	-	732,546
468	468	469	40	39.08	1	2	-	(124)	(124)	2,015,461	400	(400)	-	-	5,975	6,357	12,332	1,919,372	(124)	2,639,461	(1,919,372)	-	720,089
469	469	470	40	39.17	2	3	-	(124)	(124)	2,015,337	400	(400)	-	-	5,975	6,398	12,373	1,931,745	(124)	2,639,337	(1,931,745)	-	707,591
470	470	471	40	39.25	3	4	-	(124)	(124)	2,015,212	400	(400)	-	-	5,975	6,439	12,415	1,944,160	(124)	2,639,212	(1,944,160)	-	695,052
471	471	472	40	39.33	4	5	-	(124)	(124)	2,015,088	400	(400)	-	-	5,975	6,481	12,456	1,956,616	(124)	2,639,088	(1,956,616)	-	682,472
472	472	473	40	39.42	5	6	-	(124)	(124)	2,014,963	400	(400)	-	-	5,975	6,522	12,498	1,969,113	(124)	2,638,963	(1,969,113)	-	669,850
473	473	474	40	39.50	6	7	-	(124)	(124)	2,014,839	400	(400)	-	-	5,975	6,564	12,539	1,981,652	(124)	2,638,839	(1,981,652)	-	657,187
474	474	475	40	39.58	7	8	-	(124)	(124)	2,014,715	400	(400)	-	-	5,975	6,606	12,581	1,994,233	(124)	2,638,715	(1,994,233)	-	644,481
475	475	476	40	39.67	8	9	-	(124)	(124)	2,014,590	400	(400)	-	-	5,975	6,647	12,623	2,006,856	(124)	2,638,590	(2,006,856)	-	631,734
476	476	477	40	39.75	9	10	-	(124)	(124)	2,014,466	400	(400)	-	-	5,975	6,690	12,665	2,019,521	(124)	2,638,466	(2,019,521)	-	618,945
477	477	478	40	39.83	10	11	-	(124)	(124)	2,014,342	400	(400)	-	-	5,975	6,732	12,707	2,032,228	(124)	2,638,342	(2,032,228)	-	606,113
478	478	479	40	39.92	11	12	-	(124)	(124)	2,014,217	400	(400)	-	-	5,975	6,774	12,750	2,044,978	(124)	2,638,217	(2,044,978)	-	593,239
479	479	480	40	40.00	12	1	-	(124)	(124)	2,014,093	400	(400)	-	-	5,975	6,817	12,792	2,057,770	(124)	2,638,093	(2,057,770)	-	580,323
480	480	481	41	40.08	1	2	-	(136)	(136)	2,013,957	400	(400)	-	-	6,095	6,859	12,954	2,070,724	(136)	2,637,957	(2,070,724)	-	567,232
481	481	482	41	40.17	2	3	-	(136)	(136)	2,013,820	400	(400)	-	-	6,095	6,902	12,997	2,083,722	(136)	2,637,820	(2,083,722)	-	554,099
482	482	483	41	40.25	3	4	-	(136)	(136)	2,013,684	400	(400)	-	-	6,095	6,946	13,041	2,096,762	(136)	2,637,684	(2,096,762)	-	540,922
483	483	484	41	40.33	4	5	-	(136)	(136)	2,013,548	400	(400)	-	-	6,095	6,989	13,084	2,109,847	(136)	2,637,548	(2,109,847)	-	527,701
484	484	485	41	40.42	5	6	-	(136)	(136)	2,013,412	400	(400)	-	-	6,095	7,033	13,128	2,122,974	(136)	2,637,412	(2,122,974)	-	514,437
485	485	486	41	40.50	6	7	-	(136)	(136)	2,013,276	400	(400)	-	-	6,095	7,077	13,172	2,136,146	(136)	2,637,276	(2,136,146)	-	501,130
486	486	487	41	40.58	7	8	5,319	(136)	5,383	2,018,659	400	(400)	-	-	6,095	7,120	13,215	2,149,361	5,383	2,642,659	(2,149,361)	-	493,297
487	487	488	41	40.67	8	9	4,805	(136)	4,669	2,023,328	400	(400)	-	-	6,095	7,165	13,260	2,162,621	4,669	2,647,328	(2,162,621)	-	484,707
488	488	489	41	40.75	9	10	5,731	(136)	5,594	2,028,922	400	(400)	-	-	6,095	7,209	13,304	2,175,925	5,594	2,652,922	(2,175,925)	-	476,997
489	489	490	41	40.83	10	11	5,669	(136)	5,533	2,034,455	400	(400)	-	-	6,095	7,253	13,348	2,189,273	5,533	2,658,455	(2,189,273)	-	469,182
490	490	491	41	40.92	11	12	5,302	(136)	5,366	2,039,821	400	(400)	-	-	6,095	7,298	13,393	2,202,665	5,366	2,663,821	(2,202,665)	-	461,155
491	491	492	41	41.00	12	1	204,789	(136)	204,653	2,244,474	400	(400)	-	-	6,095	7,342	13,437	2,216,102	204,653	2,868,474	(2,216,102)	-	652,371
492	492	493	42	41.08	1	2	6,021	(150)	5,872	2,250,345	400	(400)	-	-	6,217	7,387	13,604	2,229,706	5,872	2,873,345	(2,229,706)	-	644,639
493	493	494	42	41.17	2	3	6,664	(150)	6,514	2,256,859	400	(400)	-	-	6,217	7,432	13,649	2,243,355	6,514	2,880,859	(2,243,355)	-	637,504
494	494	495	42	41.25	3	4	6,193	(150)															

Periodicity

MPI Policy Cash Flow Reconciliation

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Non-Premium Cash Flow

Premium Cash Flow

Loan Cash Flow

Account Value

t	Month	Month	Policy	Year-End	Segment	Segment	Non-Premium Cash Flow				Premium Cash Flow				Loan Cash Flow				Account Value				
							Interest	Fees &	Net	Cumul.	Cash	Less Policy	Leverage	Total	New Loans	Accrued	Total	Cumulative	Total Net	Account	Loans +	Surrender	Surrender
≡	≡	≡	≡	≡	≡	≡	Credits	Charges	Cash Flow	Cash Flow	Funded	Funded	Funded	Premiums	Initiated	Interest	New	Loans	Cash Flow	Value	Accrued	Fee	Value
516	516	517	44	43.08	1	2	5,733	(184)	5,549	2,716,007	400	(400)	-	-	6,468	8,523	14,991	2,571,933	5,549	3,340,007	(2,571,933)	-	768,074
517	517	518	44	43.17	2	3	4,970	(184)	4,786	2,720,793	400	(400)	-	-	6,468	8,573	15,041	2,586,974	4,786	3,344,793	(2,586,974)	-	757,819
518	518	519	44	43.25	3	4	6,032	(184)	5,849	2,726,642	400	(400)	-	-	6,468	8,623	15,091	2,602,066	5,849	3,350,642	(2,602,066)	-	748,576
519	519	520	44	43.33	4	5	6,429	(184)	6,245	2,732,887	400	(400)	-	-	6,468	8,674	15,142	2,617,207	6,245	3,356,887	(2,617,207)	-	739,680
520	520	521	44	43.42	5	6	6,186	(184)	6,002	2,738,889	400	(400)	-	-	6,468	8,724	15,192	2,632,399	6,002	3,362,889	(2,632,399)	-	730,490
521	521	522	44	43.50	6	7	2,874	(184)	2,690	2,741,579	400	(400)	-	-	6,468	8,775	15,243	2,647,642	2,690	3,365,579	(2,647,642)	-	717,937
522	522	523	44	43.58	7	8	2,343	(184)	2,159	2,743,738	400	(400)	-	-	6,468	8,825	15,294	2,662,936	2,159	3,367,738	(2,662,936)	-	704,805
523	523	524	44	43.67	8	9	3,881	(184)	3,698	2,747,436	400	(400)	-	-	6,468	8,876	15,344	2,678,280	3,698	3,371,436	(2,678,280)	-	693,156
524	524	525	44	43.75	9	10	5,739	(184)	5,556	2,752,992	400	(400)	-	-	6,468	8,928	15,396	2,693,676	5,556	3,376,992	(2,693,676)	-	683,316
525	525	526	44	43.83	10	11	7,236	(184)	7,053	2,760,044	400	(400)	-	-	6,468	8,979	15,447	2,709,123	7,053	3,384,044	(2,709,123)	-	674,922
526	526	527	44	43.92	11	12	7,128	(184)	6,944	2,765,988	400	(400)	-	-	6,468	9,030	15,498	2,724,621	6,944	3,390,988	(2,724,621)	-	666,367
527	527	528	44	44.00	12	1	260,859	(184)	260,676	3,027,664	400	(400)	-	-	6,468	9,082	15,550	2,740,171	260,676	3,651,664	(2,740,171)	-	911,493
528	528	529	45	44.08	1	2	7,554	(205)	7,349	3,035,013	400	(400)	-	-	6,597	9,134	15,731	2,755,903	7,349	3,659,013	(2,755,903)	-	903,110
529	529	530	45	44.17	2	3	8,260	(205)	8,055	3,043,068	400	(400)	-	-	6,597	9,186	15,784	2,771,686	8,055	3,667,068	(2,771,686)	-	895,381
530	530	531	45	44.25	3	4	6,928	(205)	6,723	3,049,791	400	(400)	-	-	6,597	9,239	15,836	2,787,523	6,723	3,673,791	(2,787,523)	-	886,268
531	531	532	45	44.33	4	5	7,093	(205)	6,888	3,056,679	400	(400)	-	-	6,597	9,292	15,889	2,803,412	6,888	3,680,679	(2,803,412)	-	877,267
532	532	533	45	44.42	5	6	7,164	(205)	6,959	3,063,637	400	(400)	-	-	6,597	9,345	15,942	2,819,354	6,959	3,687,637	(2,819,354)	-	868,283
533	533	534	45	44.50	6	7	7,094	(205)	6,889	3,070,526	400	(400)	-	-	6,597	9,398	15,995	2,835,349	6,889	3,694,526	(2,835,349)	-	859,177
534	534	535	45	44.58	7	8	7,791	(205)	7,586	3,078,112	400	(400)	-	-	6,597	9,451	16,049	2,851,398	7,586	3,702,112	(2,851,398)	-	850,715
535	535	536	45	44.67	8	9	7,966	(205)	7,761	3,083,873	400	(400)	-	-	6,597	9,505	16,102	2,867,500	7,761	3,709,873	(2,867,500)	-	842,374
536	536	537	45	44.75	9	10	8,259	(205)	8,054	3,093,927	400	(400)	-	-	6,597	9,558	16,156	2,883,655	8,054	3,717,927	(2,883,655)	-	834,272
537	537	538	45	44.83	10	11	7,982	(205)	7,777	3,101,704	400	(400)	-	-	6,597	9,612	16,210	2,899,865	7,777	3,725,704	(2,899,865)	-	825,839
538	538	539	45	44.92	11	12	4,232	(205)	4,027	3,105,731	400	(400)	-	-	6,597	9,666	16,264	2,916,129	4,027	3,729,731	(2,916,129)	-	813,602
539	539	540	45	45.00	12	1	127,232	(205)	127,027	3,232,757	400	(400)	-	-	6,597	9,720	16,318	2,932,446	127,027	3,856,757	(2,932,446)	-	924,311
540	540	541	46	45.08	1	2	-	(231)	(231)	3,232,527	400	(400)	-	-	6,729	9,775	16,504	2,948,511	(231)	3,856,527	(2,948,511)	-	907,576
541	541	542	46	45.17	2	3	-	(231)	(231)	3,232,296	400	(400)	-	-	6,729	9,830	16,559	2,965,510	(231)	3,856,296	(2,965,510)	-	890,786
542	542	543	46	45.25	3	4	-	(231)	(231)	3,232,065	400	(400)	-	-	6,729	9,885	16,614	2,982,124	(231)	3,856,065	(2,982,124)	-	873,941
543	543	544	46	45.33	4	5	-	(231)	(231)	3,231,834	400	(400)	-	-	6,729	9,940	16,670	2,998,794	(231)	3,855,834	(2,998,794)	-	857,040
544	544	545	46	45.42	5	6	-	(231)	(231)	3,231,603	400	(400)	-	-	6,729	9,996	16,725	3,015,519	(231)	3,855,603	(3,015,519)	-	840,084
545	545	546	46	45.50	6	7	-	(231)	(231)	3,231,372	400	(400)	-	-	6,729	10,052	16,781	3,032,300	(231)	3,855,372	(3,032,300)	-	823,072
546	546	547	46	45.58	7	8	-	(231)	(231)	3,231,141	400	(400)	-	-	6,729	10,108	16,837	3,049,137	(231)	3,855,141	(3,049,137)	-	806,004
547	547	548	46	45.67	8	9	-	(231)	(231)	3,230,911	400	(400)	-	-	6,729	10,164	16,893	3,066,030	(231)	3,854,911	(3,066,030)	-	788,880
548	548	549	46	45.75	9	10	-	(231)	(231)	3,230,680	400	(400)	-	-	6,729	10,220	16,949	3,082,980	(231)	3,854,680	(3,082,980)	-	771,700
549	549	550	46	45.83	10	11	-	(231)	(231)	3,230,449	400	(400)	-	-	6,729	10,277	17,006	3,099,986	(231)	3,854,449	(3,099,986)	-	754,463
550	550	551	46	45.92	11	12	-	(231)	(231)	3,230,218	400	(400)	-	-	6,729	10,333	17,063	3,117,048	(231)	3,854,218	(3,117,048)	-	737,169
551	551	552	46	46.00	12	1	-	(231)	(231)	3,229,987	400	(400)	-	-	6,729	10,390	17,120	3,134,168	(231)	3,853,987	(3,134,168)	-	719,819
552	552	553	47	46.08	1	2	-	(261)	(261)	3,229,726	400	(400)	-	-	6,864	10,447	17,311	3,151,479	(261)	3,853,726	(3,151,479)	-	702,247
553	553	554	47	46.17	2	3	-	(261)	(261)	3,229,464	400	(400)	-	-	6,864	10,505	17,369	3,168,848	(261)	3,853,464	(3,168,848)	-	684,616
554	554	555	47	46.25	3	4	-	(261)	(261)	3,229,203	400	(400)	-	-	6,864	10,563	17,427	3,186,275	(261)	3,853,203	(3,186,275)	-	666,928
555	555	556	47	46.33	4	5	-	(261)	(261)	3,228,942	400	(400)	-	-	6,864	10,621	17,485	3,203,760	(261)	3,852,942	(3,203,760)	-	649,182
556	556	557	47	46.42	5	6	-	(261)	(261)	3,228,680	400	(400)	-	-	6,864	10,679	17,543	3,221,303	(261)	3,852,680	(3,221,303)	-	631,378
557	557	558	47	46.50	6	7	-	(261)	(261)	3,228,419	400	(400)	-	-	6,864	10,738	17,602	3,238,904	(261)	3,852,419	(3,238,904)	-	613,515
558	558	559	47	46.58	7	8	-	(261)	(261)	3,228,158	400	(400)	-	-	6,864	10,796	17,660	3,256,565	(261)	3,852,158	(3,256,565)	-	595,939
559	559	560	47	46.67	8	9	-	(261)	(261)	3,227,896	400	(400)	-	-	6,864	10,855	17,719	3,274,284	(261)	3,851,896	(3,274,284)	-	578,613
560	560	561	47	46.75	9	10	-	(261)	(261)	3,227,635	400	(400)	-	-	6,864	10,914	17,778	3,292,062	(261)	3,851,635	(3,292,062)	-	561,387
561	561	562	47	46.83	10	11	8,816	(261)	8,555	3,236,190	400	(400)	-	-	6,864	10,974	17,837	3,309,899	8,555	3,860,190	(3,309,899)	-	550,290
562	562	563	47	46.92	11	12	8,322	(261)	8,060	3,244,250	400	(400)	-	-	6,864	11,033	17,897	3,327,796	8,060	3,868,250	(3,327,796)	-	540,454
563	563	564	47	47.00	12	1	299,719	(261)	299,457	3,543,707	400	(400)	-	-	6,864	11,093	17,957	3,345,753	299,457	4,167,707	(3,345,753)	-	821,954
564	564	565	48	47.08	1	2	8,360	(294)	8,066	3,551,773	400	(400)	-	-	7,001	11,153	18,154	3,363,907	8,066	4,175,773	(3,363,907)	-	811,867
565	565	566	48	47.17	2	3	9,136	(294)	8,842	3,560,615	400	(400)	-	-	7,001	11,213	18,214	3,382,121	8,842	4,184,615	(3,382,121)	-	802,494
566	566	567	48	47.25	3	4	8,651	(294)	8,367	3,568,982	400	(400)	-	-	7,001	11,274	18,275	3,400,396	8,367	4,192,982	(3,400,396)	-	792,586
567	567	568	48	47.33	4	5	7,853	(294)	7,557	3,576,544	400	(400)	-	-	7,001	11,335	18,336	3,418,732	7				

Periodicity

MPI Policy Cash Flow Reconciliation

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Non-Premium Cash Flow

Premium Cash Flow

Loan Cash Flow

Account Value

t	Month	Month	Policy	Year-End	Segment	Segment	Non-Premium Cash Flow				Premium Cash Flow				Loan Cash Flow				Account Value				
							Interest	Fees &	Net	Cumul.	Cash	Less Policy	Leverage	Total	New Loans	Accrued	Total	Cumulative	Total Net	Account	Loans +	Surrender	Surrender
≡	≡	≡	≡	≡	≡	≡	Credits	Charges	Cash Flow	Cash Flow	Funded	Funded	Funded	Premiums	Initiated	Interest	New	Loans	Cash Flow	Value	Accrued	Fee	Value
590	590	591	50	49.25	3	4	6,821	(366)	6,454	4,054,525	400	(400)	-	-	7,284	12,801	20,085	3,860,325	6,454	4,678,325	(3,860,325)	-	818,200
591	591	592	50	49.33	4	5	3,927	(366)	3,561	4,058,086	400	(400)	-	-	7,284	12,868	20,152	3,880,477	3,561	4,682,086	(3,880,477)	-	801,609
592	592	593	50	49.42	5	6	2,13	(366)	(154)	4,057,932	400	(400)	-	-	7,284	12,935	20,219	3,900,696	(154)	4,681,932	(3,900,696)	-	781,237
593	593	594	50	49.50	6	7	2,677	(366)	2,311	4,060,243	400	(400)	-	-	7,284	13,002	20,286	3,920,982	2,311	4,684,243	(3,920,982)	-	763,261
594	594	595	50	49.58	7	8	2,728	(366)	2,361	4,062,604	400	(400)	-	-	7,284	13,070	20,354	3,941,336	2,361	4,686,604	(3,941,336)	-	745,268
595	595	596	50	49.67	8	9	10,365	(366)	9,998	4,072,603	400	(400)	-	-	7,284	13,138	20,422	3,961,738	9,998	4,696,603	(3,961,738)	-	734,845
596	596	597	50	49.75	9	10	10,284	(366)	9,918	4,082,520	400	(400)	-	-	7,284	13,206	20,490	3,982,248	9,918	4,706,320	(3,982,248)	-	724,272
597	597	598	50	49.83	10	11	10,999	(366)	10,633	4,093,153	400	(400)	-	-	7,284	13,274	20,558	4,002,806	10,633	4,717,153	(4,002,806)	-	714,347
598	598	599	50	49.92	11	12	10,334	(366)	9,968	4,103,121	400	(400)	-	-	7,284	13,343	20,627	4,023,433	9,968	4,727,121	(4,023,433)	-	703,688
599	599	600	50	50.00	12	1	363,205	(366)	362,838	4,165,960	400	(400)	-	-	7,284	13,411	20,695	4,044,128	362,838	5,089,960	(4,044,128)	-	1,045,831
600	600	601	51	50.08	1	2	10,279	(420)	9,860	4,175,820	400	(400)	-	-	7,430	13,480	20,761	4,065,039	9,860	5,099,820	(4,065,039)	-	1,034,781
601	601	602	51	50.17	2	3	11,340	(420)	10,920	4,186,739	400	(400)	-	-	7,430	13,550	20,880	4,086,018	10,920	5,110,739	(4,086,018)	-	1,024,712
602	602	603	51	50.25	3	4	11,184	(420)	10,764	4,197,504	400	(400)	-	-	7,430	13,620	21,050	4,107,068	10,764	5,121,504	(4,107,068)	-	1,014,435
603	603	604	51	50.33	4	5	9,917	(420)	9,497	4,207,001	400	(400)	-	-	7,430	13,690	21,120	4,128,188	9,497	5,131,001	(4,128,188)	-	1,002,821
604	604	605	51	50.42	5	6	9,639	(420)	9,219	4,216,220	400	(400)	-	-	7,430	13,761	21,190	4,149,379	9,219	5,140,220	(4,149,379)	-	990,842
605	605	606	51	50.50	6	7	9,793	(420)	9,373	4,225,593	400	(400)	-	-	7,430	13,831	21,261	4,170,640	9,373	5,149,593	(4,170,640)	-	978,954
606	606	607	51	50.58	7	8	10,726	(420)	10,306	4,235,900	400	(400)	-	-	7,430	13,902	21,332	4,191,971	10,306	5,159,900	(4,191,971)	-	967,928
607	607	608	51	50.67	8	9	11,404	(420)	10,985	4,246,884	400	(400)	-	-	7,430	13,973	21,403	4,213,374	10,985	5,170,884	(4,213,374)	-	957,510
608	608	609	51	50.75	9	10	11,316	(420)	10,896	4,257,781	400	(400)	-	-	7,430	14,045	21,474	4,234,849	10,896	5,181,781	(4,234,849)	-	946,932
609	609	610	51	50.83	10	11	12,103	(420)	11,683	4,269,464	400	(400)	-	-	7,430	14,116	21,546	4,256,395	11,683	5,193,464	(4,256,395)	-	937,069
610	610	611	51	50.92	11	12	11,371	(420)	10,951	4,280,415	400	(400)	-	-	7,430	14,188	21,618	4,278,012	10,951	5,204,415	(4,278,012)	-	926,403
611	611	612	51	51.00	12	1	399,523	(420)	399,104	4,297,518	400	(400)	-	-	7,430	14,260	21,690	4,299,702	399,104	5,603,518	(4,299,702)	-	1,303,816
612	612	613	52	51.08	1	2	11,305	(481)	10,825	4,290,343	400	(400)	-	-	7,578	14,332	21,911	4,321,613	10,825	5,614,343	(4,321,613)	-	1,292,730
613	613	614	52	51.17	2	3	12,472	(481)	11,991	4,302,334	400	(400)	-	-	7,578	14,405	21,984	4,343,597	11,991	5,626,334	(4,343,597)	-	1,282,737
614	614	615	52	51.25	3	4	12,300	(481)	11,819	4,314,153	400	(400)	-	-	7,578	14,479	22,057	4,365,653	11,819	5,638,153	(4,365,653)	-	1,272,494
615	615	616	52	51.33	4	5	10,906	(481)	10,425	4,324,578	400	(400)	-	-	7,578	14,552	22,131	4,387,784	10,425	5,648,578	(4,387,784)	-	1,260,794
616	616	617	52	51.42	5	6	10,601	(481)	10,120	4,334,698	400	(400)	-	-	7,578	14,626	22,204	4,409,988	10,120	5,658,698	(4,409,988)	-	1,248,710
617	617	618	52	51.50	6	7	10,770	(481)	10,289	4,344,988	400	(400)	-	-	7,578	14,700	22,278	4,432,267	10,289	5,668,988	(4,432,267)	-	1,236,721
618	618	619	52	51.58	7	8	11,796	(481)	11,315	4,356,303	400	(400)	-	-	7,578	14,774	22,353	4,454,619	11,315	5,680,303	(4,454,619)	-	1,225,684
619	619	620	52	51.67	8	9	12,543	(481)	12,062	4,368,365	400	(400)	-	-	7,578	14,849	22,427	4,477,046	12,062	5,692,365	(4,477,046)	-	1,215,319
620	620	621	52	51.75	9	10	12,445	(481)	11,965	4,380,330	400	(400)	-	-	7,578	14,923	22,502	4,499,548	11,965	5,704,330	(4,499,548)	-	1,204,782
621	621	622	52	51.83	10	11	13,311	(481)	12,830	4,393,160	400	(400)	-	-	7,578	14,998	22,577	4,522,125	12,830	5,717,160	(4,522,125)	-	1,195,035
622	622	623	52	51.92	11	12	12,506	(481)	12,025	4,405,185	400	(400)	-	-	7,578	15,074	22,652	4,544,777	12,025	5,729,185	(4,544,777)	-	1,184,408
623	623	624	52	52.00	12	1	439,467	(481)	438,986	4,544,171	400	(400)	-	-	7,578	15,149	22,728	4,567,505	438,986	6,168,171	(4,567,505)	-	1,600,667
624	624	625	53	52.08	1	2	12,428	(542)	11,886	4,556,057	400	(400)	-	-	7,730	15,225	22,955	4,590,459	11,886	6,180,057	(4,590,459)	-	1,589,598
625	625	626	53	52.17	2	3	13,711	(542)	13,169	4,569,226	400	(400)	-	-	7,730	15,302	23,031	4,613,491	13,169	6,193,226	(4,613,491)	-	1,579,736
626	626	627	53	52.25	3	4	13,522	(542)	12,980	4,582,207	400	(400)	-	-	7,730	15,378	23,108	4,636,599	12,980	6,206,207	(4,636,599)	-	1,569,680
627	627	628	53	52.33	4	5	11,989	(542)	11,447	4,593,654	400	(400)	-	-	7,730	15,455	23,185	4,659,784	11,447	6,217,654	(4,659,784)	-	1,559,870
628	628	629	53	52.42	5	6	11,633	(542)	11,111	4,604,765	400	(400)	-	-	7,730	15,533	23,263	4,683,047	11,111	6,228,765	(4,683,047)	-	1,545,718
629	629	630	53	52.50	6	7	9,254	(542)	8,713	4,615,478	400	(400)	-	-	7,730	15,610	23,340	4,706,387	8,713	6,237,478	(4,706,387)	-	1,531,091
630	630	631	53	52.58	7	8	7,955	(542)	7,413	4,626,891	400	(400)	-	-	7,730	15,688	23,418	4,729,805	7,413	6,244,891	(4,729,805)	-	1,515,087
631	631	632	53	52.67	8	9	5,507	(542)	4,965	4,638,357	400	(400)	-	-	7,730	15,766	23,496	4,753,301	4,965	6,249,857	(4,753,301)	-	1,496,556
632	632	633	53	52.75	9	10	-	(542)	(542)	4,625,315	400	(400)	-	-	7,730	15,844	23,574	4,776,875	(542)	6,249,315	(4,776,875)	-	1,472,440
633	633	634	53	52.83	10	11	6,613	(542)	6,071	4,631,386	400	(400)	-	-	7,730	15,923	23,653	4,800,528	6,071	6,255,386	(4,800,528)	-	1,454,858
634	634	635	53	52.92	11	12	2,424	(542)	1,882	4,633,268	400	(400)	-	-	7,730	16,002	23,732	4,824,259	1,882	6,257,268	(4,824,259)	-	1,433,009
635	635	636	53	53.00	12	1	-	(542)	(542)	4,632,727	400	(400)	-	-	7,730	16,081	23,811	4,848,070	(542)	6,256,727	(4,848,070)	-	1,408,657
636	636	637	54	53.08	1	2	-	(611)	(611)	4,632,115	400	(400)	-	-	7,884	16,160	24,045	4,872,115	(611)	6,256,115	(4,872,115)	-	1,384,000
637	637	638	54	53.17	2	3	-	(611)	(611)	4,631,504	400	(400)	-	-	7,884	16,240	24,125	4,896,240	(611)	6,255,504	(4,896,240)	-	1,359,264
638	638	639	54	53.25	3	4	-	(611)	(611)	4,630,892	400	(400)	-	-	7,884	16,321	24,205	4,920,445	(611)	6,254,892	(4,920,445)	-	1,334,447
639	639	640	54	53.33	4	5	-	(611)	(611)	4,630,281	400	(400)	-	-	7,884	16,401	24,286	4,944,731	(611)	6,254,281	(4,944,731)	-	1,309,550
640	640	641	54	53.42	5	6	-	(611)	(611)	4,629,669	400</												

Periodicity

MPI Policy Cash Flow Reconciliation

Interest credits are applied for the respective segments, pursuant to the 12-month point-to-point method in policy documents.

Non-Premium Cash Flow

Premium Cash Flow

Loan Cash Flow

Account Value

t	Month	Month	Policy	Year-End	Segment	Segment	Non-Premium Cash Flow				Premium Cash Flow				Loan Cash Flow				Account Value				
							Interest	Fees &	Net	Cumul.	Cash	Less Policy	Leverage	Total	New Loans	Accrued	Total	Cumulative	Total Net	Account	Loans +	Surrender	Surrender
≡	≡	≡	≡	≡	≡	≡	Credits	Charges	Cash Flow	Cash Flow	Funded	Funded	Funded	Premiums	Initiated	Interest	New	Loans	Cash Flow	Value	Accrued	Fee	Value
664	664	665	56	55.42	5	6	14,032	(779)	13,253	6,869,483	400	(400)	-	-	8,203	18,519	26,722	5,582,469	13,253	7,493,483	(5,582,469)	-	1,911,015
665	665	666	56	55.50	6	7	13,973	(779)	13,194	6,882,678	400	(400)	-	-	8,203	18,608	26,811	5,609,280	13,194	7,506,678	(5,609,280)	-	1,897,398
666	666	667	56	55.58	7	8	15,467	(779)	14,688	6,897,366	400	(400)	-	-	8,203	18,698	26,901	5,636,180	14,688	7,521,366	(5,636,180)	-	1,885,186
667	667	668	56	55.67	8	9	16,718	(779)	15,940	6,913,306	400	(400)	-	-	8,203	18,787	26,990	5,663,171	15,940	7,537,306	(5,663,171)	-	1,874,135
668	668	669	56	55.75	9	10	16,486	(779)	15,707	6,929,012	400	(400)	-	-	8,203	18,877	27,080	5,690,251	15,707	7,553,012	(5,690,251)	-	1,862,761
669	669	670	56	55.83	10	11	15,848	(779)	15,070	6,944,082	400	(400)	-	-	8,203	18,968	27,171	5,717,422	15,070	7,568,082	(5,717,422)	-	1,850,661
670	670	671	56	55.92	11	12	7,969	(779)	7,190	6,951,272	400	(400)	-	-	8,203	19,058	27,261	5,744,683	7,190	7,573,272	(5,744,683)	-	1,830,590
671	671	672	56	56.00	12	1	-	(779)	(779)	6,950,494	400	(400)	-	-	8,203	19,149	27,352	5,772,035	-	7,574,494	(5,772,035)	-	1,802,459
672	672	673	57	56.08	1	2	-	(874)	(874)	6,949,620	400	(400)	-	-	8,367	19,240	27,607	5,799,642	(874)	7,573,620	(5,799,642)	-	1,773,978
673	673	674	57	56.17	2	3	3,332	(874)	2,458	6,952,078	400	(400)	-	-	8,367	19,332	27,699	5,827,341	2,458	7,576,078	(5,827,341)	-	1,748,737
674	674	675	57	56.25	3	4	6,697	(874)	5,824	6,957,902	400	(400)	-	-	8,367	19,424	27,792	5,855,133	5,824	7,581,902	(5,855,133)	-	1,726,769
675	675	676	57	56.33	4	5	14,937	(874)	14,064	6,971,966	400	(400)	-	-	8,367	19,517	27,884	5,883,017	14,064	7,585,966	(5,883,017)	-	1,712,949
676	676	677	57	56.42	5	6	8,733	(874)	7,859	6,979,825	400	(400)	-	-	8,367	19,610	27,977	5,910,994	7,859	7,603,825	(5,910,994)	-	1,692,831
677	677	678	57	56.50	6	7	7,561	(874)	6,687	6,986,512	400	(400)	-	-	8,367	19,703	28,070	5,939,064	6,687	7,610,512	(5,939,064)	-	1,671,448
678	678	679	57	56.58	7	8	12,304	(874)	11,430	6,997,942	400	(400)	-	-	8,367	19,797	28,164	5,967,228	11,430	7,621,942	(5,967,228)	-	1,654,714
679	679	680	57	56.67	8	9	2,548	(874)	1,674	6,999,616	400	(400)	-	-	8,367	19,891	28,258	5,995,486	1,674	7,623,616	(5,995,486)	-	1,628,130
680	680	681	57	56.75	9	10	5,030	(874)	4,157	7,003,773	400	(400)	-	-	8,367	19,985	28,352	6,023,838	4,157	7,627,773	(6,023,838)	-	1,603,935
681	681	682	57	56.83	10	11	13,308	(874)	12,435	7,016,208	400	(400)	-	-	8,367	20,079	28,447	6,052,285	12,435	7,640,208	(6,052,285)	-	1,587,923
682	682	683	57	56.92	11	12	16,705	(874)	15,831	7,032,039	400	(400)	-	-	8,367	20,174	28,541	6,080,826	15,831	7,656,039	(6,080,826)	-	1,575,213
683	683	684	57	57.00	12	1	581,443	(874)	580,569	7,612,608	400	(400)	-	-	8,367	20,269	28,637	6,109,463	580,569	8,236,608	(6,109,463)	-	2,127,145
684	684	685	58	57.08	1	2	16,381	(976)	15,406	7,628,014	400	(400)	-	-	8,534	20,365	28,899	6,138,362	15,406	8,232,014	(6,138,362)	-	2,113,652
685	685	686	58	57.17	2	3	18,422	(976)	17,446	7,645,460	400	(400)	-	-	8,534	20,461	28,996	6,167,358	17,446	8,269,460	(6,167,358)	-	2,102,102
686	686	687	58	57.25	3	4	-	(976)	(976)	7,644,484	400	(400)	-	-	8,534	20,558	29,092	6,196,450	(976)	8,268,484	(6,196,450)	-	2,072,035
687	687	688	58	57.33	4	5	-	(976)	(976)	7,643,509	400	(400)	-	-	8,534	20,655	29,189	6,225,639	(976)	8,267,509	(6,225,639)	-	2,041,870
688	688	689	58	57.42	5	6	3,689	(976)	2,713	7,646,222	400	(400)	-	-	8,534	20,752	29,287	6,254,926	2,713	8,270,222	(6,254,926)	-	2,015,296
689	689	690	58	57.50	6	7	11,905	(976)	10,929	7,657,151	400	(400)	-	-	8,534	20,850	29,384	6,284,310	10,929	8,281,151	(6,284,310)	-	1,996,841
690	690	691	58	57.58	7	8	12,819	(976)	11,843	7,668,994	400	(400)	-	-	8,534	20,948	29,482	6,313,792	11,843	8,292,994	(6,313,792)	-	1,979,202
691	691	692	58	57.67	8	9	18,560	(976)	17,584	7,686,579	400	(400)	-	-	8,534	21,046	29,580	6,343,372	17,584	8,310,579	(6,343,372)	-	1,967,206
692	692	693	58	57.75	9	10	18,552	(976)	17,576	7,704,155	400	(400)	-	-	8,534	21,145	29,679	6,373,051	17,576	8,328,155	(6,373,051)	-	1,955,103
693	693	694	58	57.83	10	11	20,569	(976)	19,593	7,723,748	400	(400)	-	-	8,534	21,244	29,778	6,402,829	19,593	8,347,748	(6,402,829)	-	1,944,918
694	694	695	58	57.92	11	12	18,328	(976)	17,352	7,741,100	400	(400)	-	-	8,534	21,343	29,877	6,432,707	17,352	8,365,100	(6,432,707)	-	1,932,393
695	695	696	58	58.00	12	1	639,529	(976)	638,554	8,379,654	400	(400)	-	-	8,534	21,442	29,977	6,462,683	638,554	9,003,654	(6,462,683)	-	2,540,970
696	696	697	59	58.08	1	2	17,962	(1,086)	16,876	8,396,530	400	(400)	-	-	8,705	21,542	30,247	6,492,931	16,876	9,020,530	(6,492,931)	-	2,527,599
697	697	698	59	58.17	2	3	20,207	(1,086)	19,121	8,415,650	400	(400)	-	-	8,705	21,643	30,348	6,523,279	19,121	9,039,650	(6,523,279)	-	2,516,371
698	698	699	59	58.25	3	4	18,450	(1,086)	17,364	8,433,014	400	(400)	-	-	8,705	21,744	30,449	6,553,728	17,364	9,057,014	(6,553,728)	-	2,503,286
699	699	700	59	58.33	4	5	17,233	(1,086)	16,147	8,449,162	400	(400)	-	-	8,705	21,846	30,551	6,584,279	16,147	9,073,162	(6,584,279)	-	2,488,883
700	700	701	59	58.42	5	6	16,335	(1,086)	15,449	8,464,611	400	(400)	-	-	8,705	21,948	30,653	6,614,932	15,449	9,088,611	(6,614,932)	-	2,473,679
701	701	702	59	58.50	6	7	17,174	(1,086)	16,088	8,480,699	400	(400)	-	-	8,705	22,050	30,755	6,645,687	16,088	9,104,699	(6,645,687)	-	2,459,012
702	702	703	59	58.58	7	8	19,383	(1,086)	18,297	8,498,996	400	(400)	-	-	8,705	22,152	30,857	6,676,544	18,297	9,122,996	(6,676,544)	-	2,446,452
703	703	704	59	58.67	8	9	20,358	(1,086)	19,272	8,518,269	400	(400)	-	-	8,705	22,255	30,960	6,707,505	19,272	9,142,269	(6,707,505)	-	2,434,764
704	704	705	59	58.75	9	10	20,350	(1,086)	19,264	8,537,532	400	(400)	-	-	8,705	22,358	31,063	6,738,568	19,264	9,161,532	(6,738,568)	-	2,422,964
705	705	706	59	58.83	10	11	22,568	(1,086)	21,482	8,559,014	400	(400)	-	-	8,705	22,462	31,167	6,769,735	21,482	9,183,014	(6,769,735)	-	2,413,279
706	706	707	59	58.92	11	12	20,103	(1,086)	19,017	8,578,031	400	(400)	-	-	8,705	22,566	31,271	6,801,006	19,017	9,202,031	(6,801,006)	-	2,401,225
707	707	708	59	59.00	12	1	703,414	(1,086)	702,328	9,280,359	400	(400)	-	-	8,705	22,670	31,375	6,832,381	702,328	9,904,359	(6,832,381)	-	3,071,978
708	708	709	60	59.08	1	2	19,690	(1,201)	18,488	9,298,847	400	(400)	-	-	8,879	22,775	31,654	6,864,035	18,488	9,922,847	(6,864,035)	-	3,058,812
709	709	710	60	59.17	2	3	22,159	(1,201)	20,957	9,319,805	400	(400)	-	-	8,879	22,880	31,759	6,895,794	20,957	9,943,805	(6,895,794)	-	3,048,010
710	710	711	60	59.25	3	4	20,227	(1,201)	19,025	9,338,830	400	(400)	-	-	8,879	22,986	31,865	6,927,659	19,025	9,962,830	(6,927,659)	-	3,035,171
711	711	712	60	59.33	4	5	11,408	(1,201)	10,207	9,349,037	400	(400)	-	-	8,879	23,092	31,971	6,959,631	10,207	9,973,037	(6,959,631)	-	3,013,406
712	712	713	60	59.42	5	6	-	(1,201)	(1,201)	9,347,836	400	(400)	-	-	8,879	23,199	32,078	6,991,709	-	9,971,836	(6,991,709)	-	2,980,127
713	713	714	60	59.50	6	7	-	(1,201)	(1,201)	9,346,634	400	(400)	-	-	8,879	23,306	32,185	7,023,894	(1,201)	9,970,634	(7,023,894)	-	2,946,741