GSV1 factor
With & Without Secure Policy Benefit

Policy Term in years →	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Policy Year ↓																			
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
8	70.00%	63.33%	60.00%	58.00%	56.67%	55.71%	55.00%	54.44%	54.00%	53.64%	53.33%	53.08%	52.86%	52.67%	52.50%	52.35%	52.22%	52.11%	52.00%
9	90.00%	76.67%	70.00%	66.00%	63.33%	61.43%	60.00%	58.89%	58.00%	57.27%	56.67%	56.15%	55.71%	55.33%	55.00%	54.71%	54.44%	54.21%	54.00%
10	90.00%	90.00%	80.00%	74.00%	70.00%	67.14%	65.00%	63.33%	62.00%	60.91%	60.00%	59.23%	58.57%	58.00%	57.50%	57.06%	56.67%	56.32%	56.00%
11	0.00%	90.00%	90.00%	82.00%	76.67%	72.86%	70.00%	67.78%	66.00%	64.55%	63.33%	62.31%	61.43%	60.67%	60.00%	59.41%	58.89%	58.42%	58.00%
12	0.00%	0.00%	90.00%	90.00%	83.33%	78.57%	75.00%	72.22%	70.00%	68.18%	66.67%	65.38%	64.29%	63.33%	62.50%	61.76%	61.11%	60.53%	60.00%
13	0.00%	0.00%	0.00%	90.00%	90.00%	84.29%	80.00%	76.67%	74.00%	71.82%	70.00%	68.46%	67.14%	66.00%	65.00%	64.12%	63.33%	62.63%	62.00%
14	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	85.00%	81.11%	78.00%	75.45%	73.33%	71.54%	70.00%	68.67%	67.50%	66.47%	65.56%	64.74%	64.00%
15	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	85.56%	82.00%	79.09%	76.67%	74.62%	72.86%	71.33%	70.00%	68.82%	67.78%	66.84%	66.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	86.00%	82.73%	80.00%	77.69%	75.71%	74.00%	72.50%	71.18%	70.00%	68.95%	68.00%
17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	86.36%	83.33%	80.77%	78.57%	76.67%	75.00%	73.53%	72.22%	71.05%	70.00%
18	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	86.67%	83.85%	81.43%	79.33%	77.50%	75.88%	74.44%	73.16%	72.00%
19	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	86.92%	84.29%	82.00%	80.00%	78.24%	76.67%	75.26%	74.00%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	87.14%	84.67%	82.50%	80.59%	78.89%	77.37%	76.00%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	87.33%	85.00%	82.94%	81.11%	79.47%	78.00%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	87.50%	85.29%	83.33%	81.58%	80.00%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	87.65%	85.56%	83.68%	82.00%
24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	87.78%	85.79%	84.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	90.00%	90.00%	87.89%	86.00%
88	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
89	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
92	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
93	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
94	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
95	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
97	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
98	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
99	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

GSV Factor on Reversionary Bonus
With & Without Secure Policy Benefit

Policy Term in years →	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Policy Year ↓																			
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%	14.15%	12.52%	11.08%	9.81%	8.68%	7.68%	6.80%	6.01%	5.32%	4.71%	4.17%
3	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%	14.15%	12.52%	11.08%	9.81%	8.68%	7.68%	6.80%	6.01%	5.32%	4.71%
4	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%	14.15%	12.52%	11.08%	9.81%	8.68%	7.68%	6.80%	6.01%	5.32%
5	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%	14.15%	12.52%	11.08%	9.81%	8.68%	7.68%	6.80%	6.01%
6	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%	14.15%	12.52%	11.08%	9.81%	8.68%	7.68%	6.80%
7	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%	14.15%	12.52%	11.08%	9.81%	8.68%	7.68%
8	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%	14.15%	12.52%	11.08%	9.81%	8.68%
9	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%	14.15%	12.52%	11.08%	9.81%
10	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%	14.15%	12.52%	11.08%
11	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%	14.15%	12.52%
12	0.00%	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%	14.15%
13	0.00%	0.00%	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%	15.99%
14	0.00%	0.00%	0.00%	0.00%	######	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%	18.07%
15	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%	20.42%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%	23.07%
17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%	26.07%
18	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%	29.46%
19	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%	33.29%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%	37.62%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%	42.51%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%	48.03%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	88.50%	78.31%	69.31%	61.33%	54.28%