

LRWG - Summary of Best Estimate and Padded assumptions - 20 year term product

Mortality rates

attained age	Age 45 Cell		Age 65 Cell	
	Val Mort without pad per 1000	Padded Mortality per 1000	Val Mort without pad per 1000	Padded Mortality per 1000
45	0.2224	0.6728		
46	0.3183	0.8010		
47	0.3674	0.8850		
48	0.4562	1.0116		
49	0.5678	1.1641		
50	0.7687	1.4093		
51	0.9496	1.6383		
52	1.1477	1.8887		
53	1.3592	2.1573		
54	1.5800	2.4403		
55	1.8197	2.7481		
56	2.1744	3.1775		
57	2.4917	3.5769		
58	2.7872	3.9630		
59	3.1829	4.4589		
60	3.8114	5.1988		
61	4.4188	5.9301		
62	5.0920	6.7421		
63	5.8117	7.6177		
64	6.5463	8.5287		
65	23.9537	24.5183	0.8931	2.3008
66	26.4774	27.0723	1.6102	3.1335
67	29.2170	29.8445	2.1218	3.7727
68	32.1348	32.7979	2.8646	4.6572
69	35.3088	36.0106	3.6908	5.6409
70	38.8772	39.6214	4.9557	7.0818
71	43.5636	44.3543	5.8992	8.2219
72	47.5274	48.3684	6.8946	9.4393
73	52.8114	53.7083	7.9868	10.7839
74	58.7113	59.6693	9.8066	12.8927
75	64.9919	66.0169	11.6696	15.0874
76	71.6364	72.7352	14.2336	18.0360
77	78.5602	79.7409	17.3517	21.6024
78	85.6977	86.9701	21.1520	25.9299
79	93.2005	94.5775	25.6968	31.1011
80	107.0936	108.5917	31.0263	37.1844
81	122.7090	124.3371	35.4571	42.5373
82	135.6335	137.3977	40.2823	48.5331
83	148.8935	150.8076	46.1584	55.9511
84	163.3249	165.4061	53.2092	65.1289
85	179.1628	181.4306	179.1628	181.4306
86	196.3651	198.8411	196.3651	198.8411
87	214.7521	217.4606	214.7521	217.4606
88	234.0160	236.9846	234.0160	236.9846
89	253.8341	257.0975	253.8341	257.0975
90	274.0092	277.6149	274.0092	277.6149
91	292.5136	296.5348	292.5136	296.5348
92	311.3482	315.9317	311.3482	315.9317
93	330.7394	336.1896	330.7394	336.1896
94	350.6762	357.7776	350.6762	357.7776
95	373.4910	385.4621	373.4910	385.4621

Withdrawal Assumptions

Duration	Age 45		Duration	Age 65	
	Best Estimate	Padded		Best Estimate	Padded
1	7.0%	4.9%	1	7.0%	4.9%
2	7.5%	5.3%	2	7.5%	5.3%
3	6.5%	4.6%	3	6.5%	4.6%
4	6.5%	4.6%	4	5.5%	3.9%
5	6.0%	4.2%	5	5.0%	3.5%
6	6.0%	4.2%	6	5.0%	3.5%
7	6.0%	4.2%	7	5.0%	3.5%
8	5.0%	3.5%	8	4.0%	2.8%
9	5.0%	3.5%	9	4.5%	3.2%
10	5.0%	3.5%	10	5.0%	3.5%
11	5.0%	3.5%	11	3.0%	2.0%
12	5.0%	3.5%	12	3.0%	2.0%
13	5.0%	3.5%	13	3.0%	2.0%
14	5.0%	3.5%	14	3.0%	2.0%
15	5.0%	3.5%	15	3.0%	2.0%
16	5.0%	3.5%	16	3.0%	2.0%
17	5.0%	3.5%	17	3.0%	2.0%
18	5.0%	3.5%	18	3.0%	2.0%
19	5.5%	3.9%	19	3.0%	2.0%
20	62.0%	80.6%	20	60.0%	78.0%
21	45.0%	58.5%	21	45.0%	58.5%
22	20.0%	26.0%	22	20.0%	26.0%
23	10.0%	13.0%	23	10.0%	13.0%
24	10.0%	13.0%	24	10.0%	13.0%
25+	10.0%	13.0%	25	10.0%	13.0%

Expense Assumptions

	Best Estimate	Padded
<u>Non Acquisition</u>		
Per Policy	\$40.00	\$42.00
% of Prem	0%	0%
Per Unit	\$0.00	\$0.00
Per Death	\$100.00	\$105.00
Per Surrender	\$20.00	\$21.00
Prem Taxes	2.50%	2.625%

Premium Pattern Assumptions

	Best Estimate	Padded
Lifetime	100%	100%
No Future Pren	0%	0%

* Assumed to be in the withdrawal margins

Deterministic Interest Rates

Year	Best Estimate	Padded
1	5.95%	5.95%
2	5.83%	5.82%
3	5.73%	5.70%
4	5.65%	5.59%
5	5.58%	5.48%
6	5.52%	5.38%
7	5.46%	5.27%
8	5.40%	5.17%
9	5.35%	5.05%
10	5.28%	4.92%
11	5.37%	4.91%
12	5.48%	4.92%
13	5.59%	4.93%
14	5.70%	4.93%
15	5.80%	4.94%
16	5.90%	4.94%
17	5.99%	4.95%
18	6.08%	4.95%
19	6.18%	4.95%
20	6.30%	4.96%
21	6.49%	4.97%
22	6.67%	4.98%
23	6.88%	4.99%
24	6.93%	5.00%
25	6.95%	5.00%
26	6.97%	5.00%
27	6.98%	5.00%
28	6.99%	5.00%
29+	7.00%	5.00%