

RNL Fixed Savings (UIN: 121N101V03) - Maturity Factors

Policy Term = 12						
Age at entry / Premium Paying Term	Death Benefit Option I (10 x AP)			Age at entry / Premium Paying Term	Death Benefit Option II (7 x AP)	
	5	7	10		5	7
8	36.97%	103.40%	146.43%	8	NA	NA
9	36.97%	103.40%	146.43%	9	NA	NA
10	36.97%	103.40%	146.43%	10	NA	NA
11	36.02%	102.76%	145.73%	11	NA	NA
12	35.13%	101.73%	144.75%	12	NA	NA
13	34.13%	100.72%	143.30%	13	NA	NA
14	33.11%	99.71%	142.43%	14	NA	NA
15	32.13%	99.07%	141.01%	15	NA	NA
16	31.23%	98.08%	140.26%	16	NA	NA
17	30.44%	97.44%	139.36%	17	NA	NA
18	29.77%	96.80%	138.60%	18	NA	NA
19	29.48%	96.27%	137.98%	19	NA	NA
20	28.74%	95.83%	137.48%	20	NA	NA
21	28.45%	95.47%	137.09%	21	NA	NA
22	28.17%	95.47%	137.09%	22	NA	NA
23	27.89%	94.89%	136.47%	23	NA	NA
24	27.24%	94.89%	136.47%	24	NA	NA
25	26.97%	94.29%	135.86%	25	NA	NA
26	26.30%	93.91%	135.48%	26	NA	NA
27	25.68%	93.44%	135.02%	27	NA	NA
28	24.92%	92.87%	134.43%	28	NA	NA
29	24.00%	91.94%	133.71%	29	NA	NA
30	22.90%	91.02%	132.83%	30	NA	NA
31	21.58%	90.11%	131.50%	31	NA	NA
32	20.01%	89.21%	130.18%	32	NA	NA
33	18.16%	87.52%	128.88%	33	NA	NA
34	16.16%	85.76%	127.18%	34	NA	NA
35	13.48%	83.71%	125.11%	35	NA	NA
36	10.55%	81.32%	122.71%	36	NA	NA
37	7.28%	78.55%	119.96%	37	NA	NA
38	5.00%	75.35%	116.80%	38	NA	NA
39	5.00%	71.67%	113.17%	39	NA	NA
40	5.00%	67.44%	109.04%	40	NA	NA
41	5.00%	62.59%	104.33%	41	NA	NA
42	5.00%	57.05%	98.99%	42	NA	NA
43	5.00%	50.77%	92.98%	43	NA	NA
44	5.00%	43.62%	86.27%	44	NA	NA
45	NA	35.62%	78.86%	45	42.23%	107.57%
46	NA	26.71%	70.75%	46	36.78%	102.86%
47	NA	16.84%	61.88%	47	30.75%	97.54%
48	NA	6.09%	52.55%	48	24.16%	91.84%
49	NA	5.00%	42.50%	49	16.99%	85.82%
50	NA	5.00%	47.17%	50	9.28%	79.31%
51	NA	5.00%	36.22%	51	5.00%	72.66%
52	NA	5.00%	24.49%	52	5.00%	65.82%
53	NA	5.00%	12.52%	53	5.00%	58.81%
54	NA	5.00%	5.00%	54	5.00%	51.60%
55	NA	5.00%	5.00%	55	5.00%	44.15%
56	NA	NA	5.00%	56	5.00%	36.42%
57	NA	NA	5.00%	57	5.00%	27.60%
58	NA	NA	2.00%	58	2.00%	17.54%
59	NA	NA	2.00%	59	NA	6.88%
60	NA	NA	NA	60	NA	2.00%

Policy Term = 15						
Age at entry / Premium Paying Term	Death Benefit Option I (10 x AP)			Age at entry / Premium Paying Term	Death Benefit Option II (7 x AP)	
	5	7	10		5	7
8	130.60%	254.04%	362.71%	8	NA	NA
9	130.60%	254.04%	362.71%	9	NA	NA
10	130.60%	253.64%	362.71%	10	NA	NA
11	129.29%	252.88%	361.32%	11	NA	NA
12	128.00%	251.83%	359.77%	12	NA	NA
13	126.72%	250.63%	358.02%	13	NA	NA
14	125.45%	249.37%	356.23%	14	NA	NA
15	124.20%	248.16%	354.52%	15	NA	NA
16	123.42%	247.05%	352.96%	16	NA	NA
17	122.19%	246.06%	351.59%	17	NA	NA
18	121.51%	245.22%	350.45%	18	NA	NA
19	120.75%	244.53%	349.50%	19	NA	NA
20	120.08%	243.95%	348.72%	20	NA	NA
21	119.48%	243.47%	348.08%	21	NA	NA
22	118.92%	243.05%	347.53%	22	NA	NA
23	118.34%	243.05%	347.01%	23	NA	NA
24	117.72%	242.26%	346.48%	24	NA	NA
25	117.01%	241.80%	345.88%	25	NA	NA
26	115.84%	241.27%	345.16%	26	NA	NA
27	115.16%	240.61%	344.29%	27	NA	NA
28	114.01%	239.81%	343.22%	28	NA	NA
29	112.87%	238.82%	341.90%	29	NA	NA
30	110.73%	237.63%	340.32%	30	NA	NA
31	108.65%	236.19%	338.42%	31	NA	NA
32	106.19%	234.46%	336.16%	32	NA	NA
33	103.30%	232.12%	333.50%	33	NA	NA
34	99.93%	229.80%	330.17%	34	NA	NA
35	95.96%	227.50%	326.87%	35	NA	NA
36	91.41%	223.98%	322.75%	36	NA	NA
37	86.19%	220.23%	318.07%	37	NA	NA
38	80.24%	215.89%	312.73%	38	NA	NA
39	73.48%	210.91%	306.68%	39	NA	NA
40	65.84%	205.19%	299.83%	40	NA	NA
41	57.23%	198.64%	292.13%	41	NA	NA
42	47.45%	191.15%	283.52%	42	NA	NA
43	36.48%	182.64%	273.94%	43	NA	NA
44	24.24%	173.00%	263.31%	44	NA	NA
45	NA	162.01%	251.55%	45	138.15%	237.89%
46	NA	149.73%	238.86%	46	130.84%	229.78%
47	NA	136.09%	225.30%	47	122.68%	221.08%
48	NA	121.12%	210.96%	48	113.68%	211.86%
49	NA	104.59%	195.97%	49	103.83%	202.20%
50	NA	110.77%	199.36%	50	93.11%	192.17%
51	NA	91.48%	183.33%	51	81.23%	181.85%
52	NA	70.64%	166.38%	52	68.49%	171.27%
53	NA	47.91%	149.27%	53	54.66%	160.35%
54	NA	23.07%	131.29%	54	39.36%	149.19%
55	NA	5.00%	113.16%	55	22.57%	137.72%
56	NA	NA	94.41%	56	5.00%	125.87%
57	NA	NA	74.77%	57	5.00%	113.54%
58	NA	NA	54.23%	58	2.00%	100.54%
59	NA	NA	29.63%	59	2.00%	86.89%
60	NA	NA	2.49%	60	2.00%	72.51%

Policy Term = 20						
Age at entry / Premium Paying Term	Death Benefit Option I (10 x AP)			Age at entry / Premium Paying Term	Death Benefit Option II (7 x AP)	
	5	7	10		5	7
8	340.63%	567.60%	812.98%	8	NA	NA
9	340.63%	567.60%	812.98%	9	NA	NA
10	340.63%	567.04%	811.78%	10	NA	NA
11	338.89%	565.54%	809.33%	11	NA	NA
12	337.27%	563.58%	806.20%	12	NA	NA
13	335.44%	561.38%	802.73%	13	NA	NA
14	333.56%	559.13%	799.20%	14	NA	NA
15	331.74%	556.97%	795.82%	15	NA	NA
16	330.03%	554.98%	792.73%	16	NA	NA
17	328.49%	553.21%	789.99%	17	NA	NA
18	327.11%	551.68%	787.63%	18	NA	NA
19	325.89%	550.37%	785.62%	19	NA	NA
20	324.78%	549.23%	783.87%	20	NA	NA
21	323.74%	548.22%	782.32%	21	NA	NA
22	322.72%	547.27%	780.86%	22	NA	NA
23	321.65%	546.32%	779.39%	23	NA	NA
24	320.46%	545.30%	777.80%	24	NA	NA
25	319.10%	544.13%	775.99%	25	NA	NA
26	317.50%	542.77%	773.85%	26	NA	NA
27	315.59%	541.13%	771.28%	27	NA	NA
28	313.31%	539.17%	768.19%	28	NA	NA
29	310.18%	536.83%	764.51%	29	NA	NA
30	307.07%	534.05%	760.15%	30	NA	NA
31	304.00%	530.77%	755.02%	31	NA	NA
32	299.11%	526.93%	749.03%	32	NA	NA
33	293.93%	522.50%	742.13%	33	NA	NA
34	287.96%	517.27%	734.71%	34	NA	NA
35	281.11%	512.10%	725.27%	35	NA	NA
36	273.29%	505.19%	715.16%	36	NA	NA
37	264.34%	497.95%	703.84%	37	NA	NA
38	254.13%	489.89%	691.24%	38	NA	NA
39	242.61%	480.97%	677.27%	39	NA	NA
40	229.61%	471.14%	661.86%	40	NA	NA
41	214.94%	460.37%	644.94%	41	NA	NA
42	198.40%	448.60%	626.23%	42	NA	NA
43	179.67%	435.82%	606.02%	43	NA	NA
44	158.38%	422.04%	584.24%	44	NA	NA
45	NA	407.14%	560.96%	45	315.43%	NA
46	NA	391.33%	536.28%	46	304.68%	NA
47	NA	374.69%	510.39%	47	293.37%	NA
48	NA	357.36%	483.29%	48	281.57%	NA
49	NA	339.48%	455.41%	49	269.38%	NA
50	NA	345.29%	452.59%	50	256.76%	NA
51	NA	326.15%	423.37%	51	243.93%	NA
52	NA	306.77%	393.45%	52	230.91%	NA
53	NA	273.62%	362.73%	53	217.73%	NA
54	NA	229.60%	331.84%	54	204.39%	NA
55	NA	179.46%	300.48%	55	179.32%	NA
56	NA	NA	268.60%	56	144.77%	262.32%
57	NA	NA	236.08%	57	104.64%	240.47%
58	NA	NA	202.61%	58	56.61%	218.09%
59	NA	NA	168.24%	59	2.00%	195.11%
60	NA	NA	132.98%	60	2.00%	171.31%