

# AssurityBalance® Graded Benefit Disability Income Rates

AGES

| 18 - 25  |       | Annual Rates per \$100 of Monthly Benefit |        |          |                |        |        |
|----------|-------|-------------------------------------------|--------|----------|----------------|--------|--------|
| Male     |       | Benefit Period                            |        |          | Benefit Period |        |        |
| NT       | 2 Yr. | 5 Yr.                                     | 10 Yr. | T        | 2 Yr.          | 5 Yr.  | 10 Yr. |
| Elim Per | BASE  |                                           |        | Elim Per | BASE           |        |        |
| 30       | 84.97 | -                                         | -      | 30       | 93.47          | -      | -      |
| 60       | 58.04 | 118.49                                    | 135.81 | 60       | 63.84          | 130.34 | 149.39 |
| 90       | 35.16 | 68.78                                     | 78.37  | 90       | 38.68          | 75.66  | 86.21  |
| 180      | 30.27 | 59.93                                     | 69.42  | 180      | 33.30          | 65.92  | 76.36  |
| 365      | -     | 51.80                                     | 61.71  | 365      | -              | 56.98  | 67.88  |
|          |       | SDIR                                      |        |          | SDIR           |        |        |
| 30       | 68.83 | -                                         | -      | 30       | 75.71          | -      | -      |
| 60       | 45.85 | 85.31                                     | 90.99  | 60       | 50.44          | 93.84  | 100.09 |
| 90       | 26.02 | 47.46                                     | 51.72  | 90       | 28.62          | 52.21  | 56.89  |
| 180      | 21.19 | 40.15                                     | 44.43  | 180      | 23.31          | 44.17  | 48.87  |
| 365      | -     | 32.12                                     | 38.26  | 180      | -              | 35.33  | 42.09  |

AGE

| 18 - 25  |        | Annual Rates per \$100 of Monthly Benefit |        |          |                |        |        |
|----------|--------|-------------------------------------------|--------|----------|----------------|--------|--------|
| Female   |        | Benefit Period                            |        |          | Benefit Period |        |        |
| NT       | 2 Yr.  | 5 Yr.                                     | 10 Yr. | T        | 2 Yr.          | 5 Yr.  | 10 Yr. |
| Elim Per | BASE   |                                           |        | Elim Per | BASE           |        |        |
| 30       | 139.12 | -                                         | -      | 30       | 153.03         | -      | -      |
| 60       | 93.83  | 199.77                                    | 242.82 | 60       | 103.21         | 219.75 | 267.10 |
| 90       | 52.16  | 107.84                                    | 129.95 | 90       | 57.38          | 118.62 | 142.95 |
| 180      | 43.50  | 92.79                                     | 114.77 | 180      | 47.85          | 102.07 | 126.25 |
| 365      | -      | 78.61                                     | 101.16 | 365      | -              | 86.47  | 111.28 |
|          |        | SDIR                                      |        |          | SDIR           |        |        |
| 30       | 112.69 | -                                         | -      | 30       | 123.96         | -      | -      |
| 60       | 74.13  | 143.83                                    | 162.69 | 60       | 81.54          | 158.21 | 178.96 |
| 90       | 38.60  | 74.41                                     | 85.77  | 90       | 42.46          | 81.85  | 94.35  |
| 180      | 30.45  | 62.17                                     | 73.45  | 180      | 33.50          | 68.39  | 80.80  |
| 365      | -      | 48.74                                     | 62.72  | 365      | -              | 53.61  | 68.99  |

| 26 - 30  |       | Annual Rates per \$100 of Monthly Benefit |        |          |                |        |        |
|----------|-------|-------------------------------------------|--------|----------|----------------|--------|--------|
| Male     |       | Benefit Period                            |        |          | Benefit Period |        |        |
| NT       | 2 Yr. | 5 Yr.                                     | 10 Yr. | T        | 2 Yr.          | 5 Yr.  | 10 Yr. |
| Elim Per | BASE  |                                           |        | Elim Per | BASE           |        |        |
| 30       | 85.57 | -                                         | -      | 30       | 94.13          | -      | -      |
| 60       | 58.63 | 121.76                                    | 142.59 | 60       | 64.49          | 133.94 | 156.85 |
| 90       | 35.72 | 71.99                                     | 83.47  | 90       | 39.29          | 79.19  | 91.82  |
| 180      | 30.98 | 63.22                                     | 74.39  | 180      | 34.08          | 69.54  | 81.83  |
| 365      | -     | 55.55                                     | 66.86  | 365      | -              | 61.11  | 73.55  |
|          |       | SDIR                                      |        |          | SDIR           |        |        |
| 30       | 69.31 | -                                         | -      | 30       | 76.24          | -      | -      |
| 60       | 46.32 | 87.67                                     | 95.54  | 60       | 50.95          | 96.44  | 105.09 |
| 90       | 26.43 | 49.67                                     | 55.09  | 90       | 29.07          | 54.64  | 60.60  |
| 180      | 21.69 | 42.36                                     | 47.61  | 180      | 23.86          | 46.60  | 52.37  |
| 365      | -     | 34.44                                     | 41.45  | 180      | -              | 37.88  | 45.60  |

| 26 - 30  |        | Annual Rates per \$100 of Monthly Benefit |        |          |                |        |        |
|----------|--------|-------------------------------------------|--------|----------|----------------|--------|--------|
| Female   |        | Benefit Period                            |        |          | Benefit Period |        |        |
| NT       | 2 Yr.  | 5 Yr.                                     | 10 Yr. | T        | 2 Yr.          | 5 Yr.  | 10 Yr. |
| Elim Per | BASE   |                                           |        | Elim Per | BASE           |        |        |
| 30       | 143.88 | -                                         | -      | 30       | 158.27         | -      | -      |
| 60       | 97.16  | 212.82                                    | 264.51 | 60       | 106.88         | 234.10 | 290.96 |
| 90       | 53.97  | 114.88                                    | 140.98 | 90       | 59.37          | 126.37 | 155.08 |
| 180      | 45.44  | 99.62                                     | 125.23 | 180      | 49.98          | 109.58 | 137.75 |
| 365      | -      | 85.29                                     | 111.46 | 365      | -              | 93.82  | 122.61 |
|          |        | SDIR                                      |        |          | SDIR           |        |        |
| 30       | 116.54 | -                                         | -      | 30       | 128.19         | -      | -      |
| 60       | 76.76  | 153.23                                    | 177.22 | 60       | 84.44          | 168.55 | 194.94 |
| 90       | 39.94  | 79.27                                     | 93.05  | 90       | 43.93          | 87.20  | 102.36 |
| 180      | 31.81  | 66.75                                     | 80.15  | 180      | 34.99          | 73.43  | 88.17  |
| 365      | -      | 52.88                                     | 69.11  | 365      | -              | 58.17  | 76.02  |

| 31 - 35  |       | Annual Rates per \$100 of Monthly Benefit |        |          |                |        |        |
|----------|-------|-------------------------------------------|--------|----------|----------------|--------|--------|
| Male     |       | Benefit Period                            |        |          | Benefit Period |        |        |
| NT       | 2 Yr. | 5 Yr.                                     | 10 Yr. | T        | 2 Yr.          | 5 Yr.  | 10 Yr. |
| Elim Per | BASE  |                                           |        | Elim Per | BASE           |        |        |
| 30       | 86.27 | -                                         | -      | 30       | 94.90          | -      | -      |
| 60       | 59.26 | 125.95                                    | 150.87 | 60       | 65.19          | 138.55 | 165.96 |
| 90       | 36.32 | 75.94                                     | 89.51  | 90       | 39.95          | 83.53  | 98.46  |
| 180      | 31.79 | 67.39                                     | 80.52  | 180      | 34.97          | 74.13  | 88.57  |
| 365      | -     | 60.21                                     | 73.48  | 365      | -              | 66.23  | 80.83  |
|          |       | SDIR                                      |        |          | SDIR           |        |        |
| 30       | 69.88 | -                                         | -      | 30       | 76.87          | -      | -      |
| 60       | 46.82 | 90.68                                     | 101.08 | 60       | 51.50          | 99.75  | 111.19 |
| 90       | 26.88 | 52.40                                     | 59.08  | 90       | 29.57          | 57.64  | 64.99  |
| 180      | 22.25 | 45.15                                     | 51.53  | 180      | 24.48          | 49.67  | 56.68  |
| 365      | -     | 37.33                                     | 45.56  | 180      | -              | 41.06  | 50.12  |

| 31 - 35  |        | Annual Rates per \$100 of Monthly Benefit |        |          |                |        |        |
|----------|--------|-------------------------------------------|--------|----------|----------------|--------|--------|
| Female   |        | Benefit Period                            |        |          | Benefit Period |        |        |
| NT       | 2 Yr.  | 5 Yr.                                     | 10 Yr. | T        | 2 Yr.          | 5 Yr.  | 10 Yr. |
| Elim Per | BASE   |                                           |        | Elim Per | BASE           |        |        |
| 30       | 144.42 | -                                         | -      | 30       | 158.86         | -      | -      |
| 60       | 99.73  | 228.22                                    | 291.59 | 60       | 109.70         | 251.04 | 320.75 |
| 90       | 56.18  | 124.76                                    | 156.42 | 90       | 61.80          | 137.24 | 172.06 |
| 180      | 47.88  | 109.34                                    | 139.88 | 180      | 52.67          | 120.27 | 153.87 |
| 365      | -      | 95.51                                     | 126.01 | 365      | -              | 105.06 | 138.61 |
|          |        | SDIR                                      |        |          | SDIR           |        |        |
| 30       | 116.98 | -                                         | -      | 30       | 128.68         | -      | -      |
| 60       | 78.79  | 164.32                                    | 195.37 | 60       | 86.67          | 180.75 | 214.91 |
| 90       | 41.57  | 86.08                                     | 103.24 | 90       | 45.73          | 94.69  | 113.56 |
| 180      | 33.52  | 73.26                                     | 89.52  | 180      | 36.87          | 80.59  | 98.47  |
| 365      | -      | 59.22                                     | 78.13  | 365      | -              | 65.14  | 85.94  |

| 36 - 40  |       | Annual Rates per \$100 of Monthly Benefit |        |          |                |        |        |
|----------|-------|-------------------------------------------|--------|----------|----------------|--------|--------|
| Male     |       | Benefit Period                            |        |          | Benefit Period |        |        |
| NT       | 2 Yr. | 5 Yr.                                     | 10 Yr. | T        | 2 Yr.          | 5 Yr.  | 10 Yr. |
| Elim Per | BASE  |                                           |        | Elim Per | BASE           |        |        |
| 30       | 86.81 | -                                         | -      | 30       | 95.49          | -      | -      |
| 60       | 60.11 | 134.91                                    | 163.89 | 60       | 66.12          | 148.40 | 180.28 |
| 90       | 39.40 | 85.15                                     | 101.28 | 90       | 43.34          | 93.67  | 111.41 |
| 180      | 34.73 | 76.11                                     | 91.63  | 180      | 38.20          | 83.72  | 100.79 |
| 365      | -     | 68.70                                     | 83.91  | 365      | -              | 75.57  | 92.30  |
|          |       | SDIR                                      |        |          | SDIR           |        |        |
| 30       | 70.32 | -                                         | -      | 30       | 77.35          | -      | -      |
| 60       | 47.49 | 97.14                                     | 109.81 | 60       | 52.24          | 106.85 | 120.79 |
| 90       | 29.16 | 58.75                                     | 66.84  | 90       | 32.08          | 64.63  | 73.52  |
| 180      | 24.31 | 50.99                                     | 58.64  | 180      | 26.74          | 56.09  | 64.50  |
| 365      | -     | 42.59                                     | 52.02  | 180      | -              | 46.85  | 57.22  |

| 36 - 40  |        | Annual Rates per \$100 of Monthly Benefit |        |          |                |        |        |
|----------|--------|-------------------------------------------|--------|----------|----------------|--------|--------|
| Female   |        | Benefit Period                            |        |          | Benefit Period |        |        |
| NT       | 2 Yr.  | 5 Yr.                                     | 10 Yr. | T        | 2 Yr.          | 5 Yr.  | 10 Yr. |
| Elim Per | BASE   |                                           |        | Elim Per | BASE           |        |        |
| 30       | 144.92 | -                                         | -      | 30       | 159.41         | -      | -      |
| 60       | 100.32 | 236.45                                    | 308.51 | 60       | 110.35         | 260.10 | 339.36 |
| 90       | 58.76  | 134.69                                    | 171.23 | 90       | 64.64          | 148.16 | 188.35 |
| 180      | 50.51  | 119.26                                    | 153.99 | 180      | 55.56          | 131.19 | 169.39 |
| 365      | -      | 105.70                                    | 140.13 | 365      | -              | 116.27 | 154.14 |
|          |        | SDIR                                      |        |          | SDIR           |        |        |
| 30       | 117.39 | -                                         | -      | 30       | 129.13         | -      | -      |
| 60       | 79.25  | 170.24                                    | 206.70 | 60       | 87.18          | 187.26 | 227.37 |
| 90       | 43.48  | 92.94                                     | 113.01 | 90       | 47.83          | 102.23 | 124.31 |
| 180      | 35.36  | 79.90                                     | 98.55  | 180      | 38.90          | 87.89  | 108.41 |
| 365      | -      | 65.53                                     | 86.88  | 365      | -              | 72.08  | 95.57  |

# AssurityBalance® Graded Benefit Disability Income Rates

AGES

| <b>41 - 45 Annual Rates per \$100 of Monthly Benefit</b> |              |              |               |                            |              |              |               |
|----------------------------------------------------------|--------------|--------------|---------------|----------------------------|--------------|--------------|---------------|
| <b>Male Benefit Period</b>                               |              |              |               | <b>Male Benefit Period</b> |              |              |               |
| <b>NT</b>                                                | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> | <b>T</b>                   | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> |
| Elim Per                                                 | BASE         |              |               | Elim Per                   | BASE         |              |               |
| 30                                                       | 90.72        | -            | -             | 30                         | 99.79        | -            | -             |
| 60                                                       | 65.53        | 151.02       | 183.46        | 60                         | 72.08        | 166.12       | 201.81        |
| 90                                                       | 45.70        | 101.92       | 120.79        | 90                         | 50.27        | 112.11       | 132.87        |
| 180                                                      | 40.53        | 91.48        | 109.61        | 180                        | 44.58        | 100.63       | 120.57        |
| 365                                                      | -            | 82.99        | 100.73        | 365                        | -            | 91.29        | 110.80        |
| SDIR                                                     |              |              |               | SDIR                       |              |              |               |
| 30                                                       | 73.48        | -            | -             | 30                         | 80.83        | -            | -             |
| 60                                                       | 51.77        | 108.73       | 122.92        | 60                         | 56.95        | 119.60       | 135.21        |
| 90                                                       | 33.82        | 70.32        | 79.72         | 90                         | 37.20        | 77.35        | 87.69         |
| 180                                                      | 28.37        | 61.29        | 70.15         | 180                        | 31.21        | 67.42        | 77.17         |
| 365                                                      | -            | 51.45        | 62.45         | 180                        | -            | 56.60        | 68.70         |

AGE

| <b>41 - 45 Annual Rates per \$100 of Monthly Benefit</b> |              |              |               |                              |              |              |               |
|----------------------------------------------------------|--------------|--------------|---------------|------------------------------|--------------|--------------|---------------|
| <b>Female Benefit Period</b>                             |              |              |               | <b>Female Benefit Period</b> |              |              |               |
| <b>NT</b>                                                | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> | <b>T</b>                     | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> |
| Elim Per                                                 | BASE         |              |               | Elim Per                     | BASE         |              |               |
| 30                                                       | 145.60       | -            | -             | 30                           | 160.16       | -            | -             |
| 60                                                       | 100.95       | 239.81       | 315.34        | 60                           | 111.05       | 263.79       | 346.87        |
| 90                                                       | 61.92        | 145.67       | 185.83        | 90                           | 68.11        | 160.24       | 204.41        |
| 180                                                      | 53.89        | 129.83       | 167.74        | 180                          | 59.28        | 142.81       | 184.51        |
| 365                                                      | -            | 116.54       | 153.30        | 365                          | -            | 128.19       | 168.63        |
| SDIR                                                     |              |              |               | SDIR                         |              |              |               |
| 30                                                       | 117.94       | -            | -             | 30                           | 129.73       | -            | -             |
| 60                                                       | 79.75        | 172.66       | 211.28        | 60                           | 87.73        | 189.93       | 232.41        |
| 90                                                       | 45.82        | 100.51       | 122.65        | 90                           | 50.40        | 110.56       | 134.92        |
| 180                                                      | 37.72        | 86.99        | 107.35        | 180                          | 41.49        | 95.69        | 118.09        |
| 365                                                      | -            | 72.25        | 95.05         | 365                          | -            | 79.48        | 104.56        |

| <b>46 - 50 Annual Rates per \$100 of Monthly Benefit</b> |              |              |               |                            |              |              |               |
|----------------------------------------------------------|--------------|--------------|---------------|----------------------------|--------------|--------------|---------------|
| <b>Male Benefit Period</b>                               |              |              |               | <b>Male Benefit Period</b> |              |              |               |
| <b>NT</b>                                                | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> | <b>T</b>                   | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> |
| Elim Per                                                 | BASE         |              |               | Elim Per                   | BASE         |              |               |
| 30                                                       | 100.57       | -            | -             | 30                         | 110.63       | -            | -             |
| 60                                                       | 73.85        | 173.24       | 207.02        | 60                         | 81.24        | 190.56       | 227.72        |
| 90                                                       | 54.26        | 123.70       | 144.03        | 90                         | 59.69        | 136.07       | 158.43        |
| 180                                                      | 48.14        | 111.21       | 130.73        | 180                        | 52.95        | 122.33       | 143.80        |
| 365                                                      | -            | 100.80       | 119.57        | 365                        | -            | 110.88       | 131.53        |
| SDIR                                                     |              |              |               | SDIR                       |              |              |               |
| 30                                                       | 81.46        | -            | -             | 30                         | 89.61        | -            | -             |
| 60                                                       | 58.34        | 124.73       | 138.70        | 60                         | 64.17        | 137.20       | 152.57        |
| 90                                                       | 40.15        | 85.35        | 95.06         | 90                         | 44.17        | 93.89        | 104.57        |
| 180                                                      | 33.70        | 74.51        | 83.67         | 180                        | 37.07        | 81.96        | 92.04         |
| 365                                                      | -            | 62.50        | 74.13         | 180                        | -            | 68.75        | 81.54         |

| <b>46 - 50 Annual Rates per \$100 of Monthly Benefit</b> |              |              |               |                              |              |              |               |
|----------------------------------------------------------|--------------|--------------|---------------|------------------------------|--------------|--------------|---------------|
| <b>Female Benefit Period</b>                             |              |              |               | <b>Female Benefit Period</b> |              |              |               |
| <b>NT</b>                                                | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> | <b>T</b>                     | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> |
| Elim Per                                                 | BASE         |              |               | Elim Per                     | BASE         |              |               |
| 30                                                       | 146.84       | -            | -             | 30                           | 161.52       | -            | -             |
| 60                                                       | 102.56       | 252.44       | 331.23        | 60                           | 112.82       | 277.68       | 364.35        |
| 90                                                       | 68.10        | 162.59       | 205.83        | 90                           | 74.91        | 178.85       | 226.41        |
| 180                                                      | 59.81        | 145.82       | 186.66        | 180                          | 65.79        | 160.40       | 205.33        |
| 365                                                      | -            | 131.41       | 171.03        | 365                          | -            | 144.55       | 188.13        |
| SDIR                                                     |              |              |               | SDIR                         |              |              |               |
| 30                                                       | 118.94       | -            | -             | 30                           | 130.83       | -            | -             |
| 60                                                       | 81.02        | 181.76       | 221.92        | 60                           | 89.12        | 199.94       | 244.11        |
| 90                                                       | 50.39        | 112.19       | 135.85        | 90                           | 55.43        | 123.41       | 149.44        |
| 180                                                      | 41.87        | 97.70        | 119.46        | 180                          | 46.06        | 107.47       | 131.41        |
| 365                                                      | -            | 81.47        | 106.04        | 365                          | -            | 89.62        | 116.64        |

| <b>51 - 55 Annual Rates per \$100 of Monthly Benefit</b> |              |              |               |                            |              |              |               |
|----------------------------------------------------------|--------------|--------------|---------------|----------------------------|--------------|--------------|---------------|
| <b>Male Benefit Period</b>                               |              |              |               | <b>Male Benefit Period</b> |              |              |               |
| <b>NT</b>                                                | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> | <b>T</b>                   | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> |
| Elim Per                                                 | BASE         |              |               | Elim Per                   | BASE         |              |               |
| 30                                                       | 129.14       | -            | -             | 30                         | 154.97       | -            | -             |
| 60                                                       | 95.80        | 225.27       | 254.18        | 60                         | 114.96       | 270.32       | 305.02        |
| 90                                                       | 74.01        | 169.74       | 188.21        | 90                         | 88.81        | 203.69       | 225.85        |
| 180                                                      | 65.98        | 152.88       | 170.90        | 180                        | 79.18        | 183.46       | 205.08        |
| 365                                                      | -            | 137.63       | 154.51        | 365                        | -            | 165.16       | 185.41        |
| SDIR                                                     |              |              |               | SDIR                       |              |              |               |
| 30                                                       | 104.60       | -            | -             | 30                         | 125.52       | -            | -             |
| 60                                                       | 75.68        | 162.19       | 170.30        | 60                         | 90.82        | 194.63       | 204.36        |
| 90                                                       | 54.77        | 117.12       | 124.22        | 90                         | 65.72        | 140.54       | 149.06        |
| 180                                                      | 46.19        | 102.43       | 109.38        | 180                        | 55.43        | 122.92       | 131.26        |
| 365                                                      | -            | 85.33        | 95.80         | 180                        | -            | 102.40       | 114.96        |

| <b>51 - 55 Annual Rates per \$100 of Monthly Benefit</b> |              |              |               |                              |              |              |               |
|----------------------------------------------------------|--------------|--------------|---------------|------------------------------|--------------|--------------|---------------|
| <b>Female Benefit Period</b>                             |              |              |               | <b>Female Benefit Period</b> |              |              |               |
| <b>NT</b>                                                | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> | <b>T</b>                     | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> |
| Elim Per                                                 | BASE         |              |               | Elim Per                     | BASE         |              |               |
| 30                                                       | 151.44       | -            | -             | 30                           | 181.73       | -            | -             |
| 60                                                       | 108.74       | 266.82       | 331.24        | 60                           | 130.49       | 320.18       | 397.49        |
| 90                                                       | 75.59        | 180.25       | 211.27        | 90                           | 90.71        | 216.30       | 253.52        |
| 180                                                      | 66.81        | 162.10       | 191.82        | 180                          | 80.17        | 194.52       | 230.18        |
| 365                                                      | -            | 146.39       | 174.44        | 365                          | -            | 175.67       | 209.33        |
| SDIR                                                     |              |              |               | SDIR                         |              |              |               |
| 30                                                       | 122.67       | -            | -             | 30                           | 147.20       | -            | -             |
| 60                                                       | 85.90        | 192.11       | 221.93        | 60                           | 103.08       | 230.53       | 266.32        |
| 90                                                       | 55.94        | 124.37       | 139.44        | 90                           | 67.13        | 149.24       | 167.33        |
| 180                                                      | 46.77        | 108.61       | 122.76        | 180                          | 56.12        | 130.33       | 147.31        |
| 365                                                      | -            | 90.76        | 108.15        | 365                          | -            | 108.91       | 129.78        |

| <b>56 - 60 Annual Rates per \$100 of Monthly Benefit</b> |              |              |               |                            |              |              |               |
|----------------------------------------------------------|--------------|--------------|---------------|----------------------------|--------------|--------------|---------------|
| <b>Male Benefit Period</b>                               |              |              |               | <b>Male Benefit Period</b> |              |              |               |
| <b>NT</b>                                                | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> | <b>T</b>                   | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> |
| Elim Per                                                 | BASE         |              |               | Elim Per                   | BASE         |              |               |
| 30                                                       | 142.82       | -            | -             | 30                         | 171.38       | -            | -             |
| 60                                                       | 106.87       | 231.31       | -             | 60                         | 128.24       | 277.57       | -             |
| 90                                                       | 86.17        | 183.82       | -             | 90                         | 103.40       | 220.58       | -             |
| 180                                                      | 76.86        | 165.18       | -             | 180                        | 92.23        | 198.22       | -             |
| 365                                                      | -            | 146.20       | -             | 365                        | -            | 175.44       | -             |
| SDIR                                                     |              |              |               | SDIR                       |              |              |               |
| 30                                                       | 115.68       | -            | -             | 30                         | 138.82       | -            | -             |
| 60                                                       | 84.43        | 166.54       | -             | 60                         | 101.32       | 199.85       | -             |
| 90                                                       | 63.77        | 126.84       | -             | 90                         | 76.52        | 152.21       | -             |
| 180                                                      | 53.80        | 110.67       | -             | 180                        | 64.56        | 132.80       | -             |
| 365                                                      | -            | 90.64        | -             | 180                        | -            | 108.77       | -             |

| <b>56 - 60 Annual Rates per \$100 of Monthly Benefit</b> |              |              |               |                              |              |              |               |
|----------------------------------------------------------|--------------|--------------|---------------|------------------------------|--------------|--------------|---------------|
| <b>Female Benefit Period</b>                             |              |              |               | <b>Female Benefit Period</b> |              |              |               |
| <b>NT</b>                                                | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> | <b>T</b>                     | <b>2 Yr.</b> | <b>5 Yr.</b> | <b>10 Yr.</b> |
| Elim Per                                                 | BASE         |              |               | Elim Per                     | BASE         |              |               |
| 30                                                       | 162.33       | -            | -             | 30                           | 194.80       | -            | -             |
| 60                                                       | 116.59       | 266.82       | -             | 60                           | 139.91       | 320.18       | -             |
| 90                                                       | 82.57        | 180.25       | -             | 90                           | 99.08        | 216.30       | -             |
| 180                                                      | 73.32        | 162.10       | -             | 180                          | 87.98        | 194.52       | -             |
| 365                                                      | -            | 146.39       | -             | 365                          | -            | 175.67       | -             |
| SDIR                                                     |              |              |               | SDIR                         |              |              |               |
| 30                                                       | 131.49       | -            | -             | 30                           | 157.79       | -            | -             |
| 60                                                       | 92.11        | 192.11       | -             | 60                           | 110.53       | 230.53       | -             |
| 90                                                       | 61.10        | 124.37       | -             | 90                           | 73.32        | 149.24       | -             |
| 180                                                      | 51.32        | 108.61       | -             | 180                          | 61.58        | 130.33       | -             |
| 365                                                      | -            | 90.76        | -             | 365                          | -            | 108.91       | -             |