

Product Name	Genius
UIN	117N135V04

GSV Factors as % of Accrued Guaranteed Addition																
Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Policy Term (In Months)	120	132	144	156	168	180	192	204	216	228	240	252	264	276	288	300
Policy Month of Surrender↓																
< 12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
13	11.8%	10.7%	9.6%	8.7%	7.8%	7.0%	6.3%	5.7%	5.1%	4.6%	4.2%	3.8%	3.4%	3.0%	2.7%	2.5%
14	11.9%	10.8%	9.7%	8.7%	7.9%	7.1%	6.4%	5.7%	5.2%	4.7%	4.2%	3.8%	3.4%	3.1%	2.8%	2.5%
15	12.0%	10.8%	9.8%	8.8%	7.9%	7.1%	6.4%	5.8%	5.2%	4.7%	4.2%	3.8%	3.4%	3.1%	2.8%	2.5%
16	12.1%	10.9%	9.9%	8.9%	8.0%	7.2%	6.5%	5.8%	5.3%	4.7%	4.3%	3.9%	3.5%	3.1%	2.8%	2.5%
17	12.2%	11.0%	9.9%	9.0%	8.1%	7.3%	6.5%	5.9%	5.3%	4.8%	4.3%	3.9%	3.5%	3.2%	2.8%	2.6%
18	12.4%	11.1%	10.0%	9.0%	8.1%	7.3%	6.6%	6.0%	5.4%	4.8%	4.4%	3.9%	3.5%	3.2%	2.9%	2.6%
19	12.5%	11.2%	10.1%	9.1%	8.2%	7.4%	6.7%	6.0%	5.4%	4.9%	4.4%	4.0%	3.6%	3.2%	2.9%	2.6%
20	12.6%	11.3%	10.2%	9.2%	8.3%	7.5%	6.7%	6.1%	5.5%	4.9%	4.4%	4.0%	3.6%	3.2%	2.9%	2.6%
21	12.7%	11.4%	10.3%	9.3%	8.4%	7.5%	6.8%	6.1%	5.5%	5.0%	4.5%	4.0%	3.6%	3.3%	2.9%	2.7%
22	12.8%	11.5%	10.4%	9.4%	8.4%	7.6%	6.8%	6.2%	5.6%	5.0%	4.5%	4.1%	3.7%	3.3%	3.0%	2.7%
23	12.9%	11.6%	10.5%	9.4%	8.5%	7.7%	6.9%	6.2%	5.6%	5.0%	4.5%	4.1%	3.7%	3.3%	3.0%	2.7%
24	13.0%	11.7%	10.6%	9.5%	8.6%	7.7%	7.0%	6.3%	5.6%	5.1%	4.6%	4.1%	3.7%	3.4%	3.0%	2.7%
25	13.1%	11.8%	10.7%	9.6%	8.7%	7.8%	7.0%	6.3%	5.7%	5.1%	4.6%	4.2%	3.8%	3.4%	3.0%	2.7%
26	13.2%	11.9%	10.8%	9.7%	8.7%	7.9%	7.1%	6.4%	5.7%	5.2%	4.7%	4.2%	3.8%	3.4%	3.1%	2.8%
27	13.4%	12.0%	10.8%	9.8%	8.8%	7.9%	7.1%	6.4%	5.8%	5.2%	4.7%	4.2%	3.8%	3.4%	3.1%	2.8%
28	13.5%	12.1%	10.9%	9.9%	8.9%	8.0%	7.2%	6.5%	5.8%	5.3%	4.7%	4.3%	3.9%	3.5%	3.1%	2.8%
29	13.6%	12.2%	11.0%	9.9%	9.0%	8.1%	7.3%	6.5%	5.9%	5.3%	4.8%	4.3%	3.9%	3.5%	3.2%	2.8%
30	13.7%	12.4%	11.1%	10.0%	9.0%	8.1%	7.3%	6.6%	6.0%	5.4%	4.8%	4.4%	3.9%	3.5%	3.2%	2.9%
31	13.8%	12.5%	11.2%	10.1%	9.1%	8.2%	7.4%	6.7%	6.0%	5.4%	4.9%	4.4%	4.0%	3.6%	3.2%	2.9%
32	14.0%	12.6%	11.3%	10.2%	9.2%	8.3%	7.5%	6.7%	6.1%	5.5%	4.9%	4.4%	4.0%	3.6%	3.2%	2.9%
33	14.1%	12.7%	11.4%	10.3%	9.3%	8.4%	7.5%	6.8%	6.1%	5.5%	5.0%	4.5%	4.0%	3.6%	3.3%	2.9%
34	14.2%	12.8%	11.5%	10.4%	9.4%	8.4%	7.6%	6.8%	6.2%	5.6%	5.0%	4.5%	4.1%	3.7%	3.3%	3.0%
35	14.3%	12.9%	11.6%	10.5%	9.4%	8.5%	7.7%	6.9%	6.2%	5.6%	5.0%	4.5%	4.1%	3.7%	3.3%	3.0%
36	14.4%	13.0%	11.7%	10.6%	9.5%	8.6%	7.7%	7.0%	6.3%	5.6%	5.1%	4.6%	4.1%	3.7%	3.4%	3.0%
37	14.6%	13.1%	11.8%	10.7%	9.6%	8.7%	7.8%	7.0%	6.3%	5.7%	5.1%	4.6%	4.2%	3.8%	3.4%	3.0%
38	14.7%	13.2%	11.9%	10.8%	9.7%	8.7%	7.9%	7.1%	6.4%	5.7%	5.2%	4.7%	4.2%	3.8%	3.4%	3.1%
39	14.8%	13.4%	12.0%	10.8%	9.8%	8.8%	7.9%	7.1%	6.4%	5.8%	5.2%	4.7%	4.2%	3.8%	3.4%	3.1%
40	15.0%	13.5%	12.1%	10.9%	9.9%	8.9%	8.0%	7.2%	6.5%	5.8%	5.3%	4.7%	4.3%	3.9%	3.5%	3.1%
41	15.1%	13.6%	12.2%	11.0%	9.9%	9.0%	8.1%	7.3%	6.5%	5.9%	5.3%	4.8%	4.3%	3.9%	3.5%	3.2%
42	15.2%	13.7%	12.4%	11.1%	10.0%	9.0%	8.1%	7.3%	6.6%	6.0%	5.4%	4.8%	4.4%	3.9%	3.5%	3.2%
43	15.4%	13.8%	12.5%	11.2%	10.1%	9.1%	8.2%	7.4%	6.7%	6.0%	5.4%	4.9%	4.4%	4.0%	3.6%	3.2%
44	15.5%	14.0%	12.6%	11.3%	10.2%	9.2%	8.3%	7.5%	6.7%	6.1%	5.5%	4.9%	4.4%	4.0%	3.6%	3.2%
45	15.6%	14.1%	12.7%	11.4%	10.3%	9.3%	8.4%	7.5%	6.8%	6.1%	5.5%	5.0%	4.5%	4.0%	3.6%	3.3%
46	15.8%	14.2%	12.8%	11.5%	10.4%	9.4%	8.4%	7.6%	6.8%	6.2%	5.6%	5.0%	4.5%	4.1%	3.7%	3.3%
47	15.9%	14.3%	12.9%	11.6%	10.5%	9.4%	8.5%	7.7%	6.9%	6.2%	5.6%	5.0%	4.5%	4.1%	3.7%	3.3%
48	16.0%	14.4%	13.0%	11.7%	10.6%	9.5%	8.6%	7.7%	7.0%	6.3%	5.6%	5.1%	4.6%	4.1%	3.7%	3.4%
49	16.2%	14.6%	13.1%	11.8%	10.7%	9.6%	8.7%	7.8%	7.0%	6.3%	5.7%	5.1%	4.6%	4.2%	3.8%	3.4%
50	16.3%	14.7%	13.2%	11.9%	10.8%	9.7%	8.7%	7.9%	7.1%	6.4%	5.7%	5.2%	4.7%	4.2%	3.8%	3.4%
51	16.5%	14.8%	13.4%	12.0%	10.8%	9.8%	8.8%	7.9%	7.1%	6.4%	5.8%	5.2%	4.7%	4.2%	3.8%	3.4%
52	16.6%	15.0%	13.5%	12.1%	10.9%	9.9%	8.9%	8.0%	7.2%	6.5%	5.8%	5.3%	4.7%	4.3%	3.9%	3.5%
53	16.8%	15.1%	13.6%	12.2%	11.0%	9.9%	9.0%	8.1%	7.3%	6.5%	5.9%	5.3%	4.8%	4.3%	3.9%	3.5%
54	16.9%	15.2%	13.7%	12.4%	11.1%	10.0%	9.0%	8.1%	7.3%	6.6%	6.0%	5.4%	4.8%	4.4%	3.9%	3.5%
55	17.0%	15.4%	13.8%	12.5%	11.2%	10.1%	9.1%	8.2%	7.4%	6.7%	6.0%	5.4%	4.9%	4.4%	4.0%	3.6%
56	17.2%	15.5%	14.0%	12.6%	11.3%	10.2%	9.2%	8.3%	7.5%	6.7%	6.1%	5.5%	4.9%	4.4%	4.0%	3.6%
57	17.3%	15.6%	14.1%	12.7%	11.4%	10.3%	9.3%	8.4%	7.5%	6.8%	6.1%	5.5%	5.0%	4.5%	4.0%	3.6%
58	17.5%	15.8%	14.2%	12.8%	11.5%	10.4%	9.4%	8.4%	7.6%	6.8%	6.2%	5.6%	5.0%	4.5%	4.1%	3.7%
59	17.6%	15.9%	14.3%	12.9%	11.6%	10.5%	9.4%	8.5%	7.7%	6.9%	6.2%	5.6%	5.0%	4.5%	4.1%	3.7%
60	17.8%	16.0%	14.4%	13.0%	11.7%	10.6%	9.5%	8.6%	7.7%	7.0%	6.3%	5.6%	5.1%	4.6%	4.1%	3.7%
61	18.0%	16.2%	14.6%	13.1%	11.8%	10.7%	9.6%	8.7%	7.8%	7.0%	6.3%	5.7%	5.1%	4.6%	4.2%	3.8%
62	18.1%	16.3%	14.7%	13.2%	11.9%	10.8%	9.7%	8.7%	7.9%	7.1%	6.4%	5.7%	5.2%	4.7%	4.2%	3.8%
63	18.3%	16.5%	14.8%	13.4%	12.0%	10.8%	9.8%	8.8%	7.9%	7.1%	6.4%	5.8%	5.2%	4.7%	4.2%	3.8%
64	18.4%	16.6%	15.0%	13.5%	12.1%	10.9%	9.9%	8.9%	8.0%	7.2%	6.5%	5.8%	5.3%	4.7%	4.3%	3.9%
65	18.6%	16.8%	15.1%	13.6%	12.2%	11.0%	9.9%	9.0%	8.1%	7.3%	6.5%	5.9%	5.3%	4.8%	4.3%	3.9%
66	18.8%	16.9%	15.2%	13.7%	12.4%	11.1%	10.0%	9.0%	8.1%	7.3%	6.6%	6.0%	5.4%	4.8%	4.4%	3.9%
67	18.9%	17.0%	15.4%	13.8%	12.5%	11.2%	10.1%	9.1%	8.2%	7.4%	6.7%	6.0%	5.4%	4.9%	4.4%	4.0%
68	19.1%	17.2%	15.5%	14.0%	12.6%	11.3%	10.2%	9.2%	8.3%	7.5%	6.7%	6.1%	5.5%	4.9%	4.4%	4.0%
69	19.3%	17.3%	15.6%	14.1%	12.7%	11.4%	10.3%	9.3%	8.4%	7.5%	6.8%	6.1%	5.5%	5.0%	4.5%	4.0%
70	19.4%	17.5%	15.8%	14.2%	12.8%	11.5%	10.4%	9.4%	8.4%	7.6%	6.8%	6.2%	5.6%	5.0%	4.5%	4.1%
71	19.6%	17.6%	15.9%	14.3%	12.9%	11.6%	10.5%	9.4%	8.5%	7.7%	6.9%	6.2%	5.6%	5.0%	4.5%	4.1%
72	19.8%	17.8%	16.0%	14.4%	13.0%	11.7%	10.6%	9.5%	8.6%	7.7%	7.0%	6.3%	5.6%	5.1%	4.6%	4.1%
73	19.9%	18.0%	16.2%	14.6%	13.1%	11.8%	10.7%	9.6%	8.7%	7.8%	7.0%	6.3%	5.7%	5.1%	4.6%	4.2%
74	20.1%	18.1%	16.3%	14.7%	13.2%	11.9%	10.8%	9.7%	8.7%	7.9%	7.1%	6.4%	5.7%	5.2%	4.7%	4.2%
75	20.3%	18.3%	16.5%	14.8%	13.4%	12.0%	10.8%	9.8%	8.8%	7.9%	7.1%	6.4%	5.8%	5.2%	4.7%	4.2%
76	20.5%	18.4%	16.6%	15.0%	13.5%	12.1%	10.9%	9.9%	8.9%	8.0%	7.2%	6.5%	5.8%	5.3%	4.7%	4.3%
77	20.6%	18.6%	16.8%	15.1%	13.6%	12.2%	11.0%	9.9%	9.0%	8.1%	7.3%	6.5%	5.9%	5.3%	4.8%	4.3%
78	20.8%	18.8%	16.9%	15.2%	13.7%	12.4%	11.1%	10.0%	9.0%	8.1%	7.3%	6.6%	6.0%	5.4%	4.8%	4.4%
79	21.0%	18.9%	17.0%	15.4%	13.8%	12.5%	11.2%	10.1%	9.1%	8.2%	7.4%	6.7%	6.0%	5.4%	4.9%	4.4%
80	21.2%	19.1%	17.2%	15.5%	14.0%	12.6%	11.3%	10.2%	9.2%	8.3%	7.5%	6.7%	6.1%	5.5%	4.9%	4.4%
81	21.4%	19.3%	17.3%	15.6%	14.1%	12.7%	11.4%	10.3%	9.3%	8.4%	7.5%	6.8%	6.1%	5.5%	5.0%	4.5%

162					28.5%	25.7%	23.1%	20.8%	18.8%	16.9%	15.2%	13.7%	12.4%	11.1%	10.0%	9.0%
163					28.7%	25.9%	23.3%	21.0%	18.9%	17.0%	15.4%	13.8%	12.5%	11.2%	10.1%	9.1%
164					29.0%	26.1%	23.5%	21.2%	19.1%	17.2%	15.5%	14.0%	12.6%	11.3%	10.2%	9.2%
165					29.2%	26.3%	23.7%	21.4%	19.3%	17.3%	15.6%	14.1%	12.7%	11.4%	10.3%	9.3%
166					29.5%	26.6%	23.9%	21.6%	19.4%	17.5%	15.8%	14.2%	12.8%	11.5%	10.4%	9.4%
167					29.7%	26.8%	24.1%	21.7%	19.6%	17.6%	15.9%	14.3%	12.9%	11.6%	10.5%	9.4%
168					30.0%	27.0%	24.3%	21.9%	19.8%	17.8%	16.0%	14.4%	13.0%	11.7%	10.6%	9.5%
169					27.3%	24.6%	22.1%	19.9%	18.0%	16.2%	14.6%	13.1%	11.8%	10.7%	9.6%	
170					27.5%	24.8%	22.3%	20.1%	18.1%	16.3%	14.7%	13.2%	11.9%	10.8%	9.7%	
171					27.7%	25.0%	22.5%	20.3%	18.3%	16.5%	14.8%	13.4%	12.0%	10.8%	9.8%	
172					28.0%	25.2%	22.7%	20.5%	18.4%	16.6%	15.0%	13.5%	12.1%	10.9%	9.9%	
173					28.2%	25.4%	22.9%	20.6%	18.6%	16.8%	15.1%	13.6%	12.2%	11.0%	9.9%	
174					28.5%	25.7%	23.1%	20.8%	18.8%	16.9%	15.2%	13.7%	12.4%	11.1%	10.0%	
175					28.7%	25.9%	23.3%	21.0%	18.9%	17.0%	15.4%	13.8%	12.5%	11.2%	10.1%	
176					29.0%	26.1%	23.5%	21.2%	19.1%	17.2%	15.5%	14.0%	12.6%	11.3%	10.2%	
177					29.2%	26.3%	23.7%	21.4%	19.3%	17.3%	15.6%	14.1%	12.7%	11.4%	10.3%	
178					29.5%	26.6%	23.9%	21.6%	19.4%	17.5%	15.8%	14.2%	12.8%	11.5%	10.4%	
179					29.7%	26.8%	24.1%	21.7%	19.6%	17.6%	15.9%	14.3%	12.9%	11.6%	10.5%	
180					30.0%	27.0%	24.3%	21.9%	19.8%	17.8%	16.0%	14.4%	13.0%	11.7%	10.6%	
181					27.3%	24.6%	22.1%	19.9%	18.0%	16.2%	14.6%	13.1%	11.8%	10.7%		
182					27.5%	24.8%	22.3%	20.1%	18.1%	16.3%	14.7%	13.2%	11.9%	10.8%		
183					27.7%	25.0%	22.5%	20.3%	18.3%	16.5%	14.8%	13.4%	12.0%	10.8%		
184					28.0%	25.2%	22.7%	20.5%	18.4%	16.6%	15.0%	13.5%	12.1%	10.9%		
185					28.2%	25.4%	22.9%	20.6%	18.6%	16.8%	15.1%	13.6%	12.2%	11.0%		
186					28.5%	25.7%	23.1%	20.8%	18.8%	16.9%	15.2%	13.7%	12.4%	11.1%		
187					28.7%	25.9%	23.3%	21.0%	18.9%	17.0%	15.4%	13.8%	12.5%	11.2%		
188					29.0%	26.1%	23.5%	21.2%	19.1%	17.2%	15.5%	14.0%	12.6%	11.3%		
189					29.2%	26.3%	23.7%	21.4%	19.3%	17.3%	15.6%	14.1%	12.7%	11.4%		
190					29.5%	26.6%	23.9%	21.6%	19.4%	17.5%	15.8%	14.2%	12.8%	11.5%		
191					29.7%	26.8%	24.1%	21.7%	19.6%	17.6%	15.9%	14.3%	12.9%	11.6%		
192					30.0%	27.0%	24.3%	21.9%	19.8%	17.8%	16.0%	14.4%	13.0%	11.7%		
193					27.3%	24.6%	22.1%	19.9%	18.0%	16.2%	14.6%	13.1%	11.8%			
194					27.5%	24.8%	22.3%	20.1%	18.1%	16.3%	14.7%	13.2%	11.9%			
195					27.7%	25.0%	22.5%	20.3%	18.3%	16.5%	14.8%	13.4%	12.0%			
196					28.0%	25.2%	22.7%	20.5%	18.4%	16.6%	15.0%	13.5%	12.1%			
197					28.2%	25.4%	22.9%	20.6%	18.6%	16.8%	15.1%	13.6%	12.2%			
198					28.5%	25.7%	23.1%	20.8%	18.8%	16.9%	15.2%	13.7%	12.4%			
199					28.7%	25.9%	23.3%	21.0%	18.9%	17.0%	15.4%	13.8%	12.5%			
200					29.0%	26.1%	23.5%	21.2%	19.1%	17.2%	15.5%	14.0%	12.6%			
201					29.2%	26.3%	23.7%	21.4%	19.3%	17.3%	15.6%	14.1%	12.7%			
202					29.5%	26.6%	23.9%	21.6%	19.4%	17.5%	15.8%	14.2%	12.8%			
203					29.7%	26.8%	24.1%	21.7%	19.6%	17.6%	15.9%	14.3%	12.9%			
204					30.0%	27.0%	24.3%	21.9%	19.8%	17.8%	16.0%	14.4%	13.0%			
205					27.3%	24.6%	22.1%	19.9%	18.0%	16.2%	14.6%	13.1%				
206					27.5%	24.8%	22.3%	20.1%	18.1%	16.3%	14.7%	13.2%				
207					27.7%	25.0%	22.5%	20.3%	18.3%	16.5%	14.8%	13.4%				
208					28.0%	25.2%	22.7%	20.5%	18.4%	16.6%	15.0%	13.5%				
209					28.2%	25.4%	22.9%	20.6%	18.6%	16.8%	15.1%	13.6%				
210					28.5%	25.7%	23.1%	20.8%	18.8%	16.9%	15.2%	13.7%				
211					28.7%	25.9%	23.3%	21.0%	18.9%	17.0%	15.4%	13.8%				
212					29.0%	26.1%	23.5%	21.2%	19.1%	17.2%	15.5%	14.0%				
213					29.2%	26.3%	23.7%	21.4%	19.3%	17.3%	15.6%	14.1%				
214					29.5%	26.6%	23.9%	21.6%	19.4%	17.5%	15.8%	14.2%				
215					29.7%	26.8%	24.1%	21.7%	19.6%	17.6%	15.9%	14.3%				
216					30.0%	27.0%	24.3%	21.9%	19.8%	17.8%	16.0%	14.4%				
217					27.3%	24.6%	22.1%	19.9%	18.0%	16.2%	14.6%	13.1%				
218					27.5%	24.8%	22.3%	20.1%	18.1%	16.3%	14.7%	13.2%				
219					27.7%	25.0%	22.5%	20.3%	18.3%	16.5%	14.8%	13.4%				
220					28.0%	25.2%	22.7%	20.5%	18.4%	16.6%	15.0%	13.5%				
221					28.2%	25.4%	22.9%	20.6%	18.6%	16.8%	15.1%	13.6%				
222					28.5%	25.7%	23.1%	20.8%	18.8%	16.9%	15.2%	13.7%				
223					28.7%	25.9%	23.3%	21.0%	18.9%	17.0%	15.4%	13.8%				
224					29.0%	26.1%	23.5%	21.2%	19.1%	17.2%	15.5%	14.0%				
225					29.2%	26.3%	23.7%	21.4%	19.3%	17.3%	15.6%	14.1%				
226					29.5%	26.6%	23.9%	21.6%	19.4%	17.5%	15.8%	14.2%				
227					29.7%	26.8%	24.1%	21.7%	19.6%	17.6%	15.9%	14.3%				
228					30.0%	27.0%	24.3%	21.9%	19.8%	17.8%	16.0%	14.4%				
229					27.3%	24.6%	22.1%	19.9%	18.0%	16.2%	14.6%	13.1%				
230					27.5%	24.8%	22.3%	20.1%	18.1%	16.3%	14.7%	13.2%				
231					27.7%	25.0%	22.5%	20.3%	18.3%	16.5%	14.8%	13.4%				
232					28.0%	25.2%	22.7%	20.5%	18.4%	16.6%	15.0%	13.5%				
233					28.2%	25.4%	22.9%	20.6%	18.6%	16.8%	15.1%	13.6%				
234					28.5%	25.7%	23.1%	20.8%	18.8%	16.9%	15.2%	13.7%				
235					28.7%	25.9%	23.3%	21.0%	18.9%	17.0%	15.4%	13.8%				
236					29.0%	26.1%	23.5%	21.2%	19.1%	17.2%	15.5%	14.0%				
237					29.2%	26.3%	23.7%	21.4%	19.3%	17.3%	15.6%	14.1%				
238					29.5%	26.6%	23.9%	21.6%	19.4%	17.5%	15.8%	14.2%				
239					29.7%	26.8%	24.1%	21.7%	19.6%	17.6%	15.9%	14.3%				
240					30.0%	27.0%	24.3%	21.9%	19.8%	17.8%	16.0%	14.4%				
241					27.3%	24.6%	22.1%	19.9%	18.0%	16.2%	14.6%	13.1%				

