	Mark to Burgh	<b>D</b> '	5 year* (% p.a)	1 year** (%)
Age	Lifestyle Profile	Discount (%)		
55	Active Plus I Annuity SLP	0.68%	3.38%	1.92%
45	Active Plus I Annuity SLP	0.68%	3.38%	1.92%
25	Active Plus I Annuity SLP	0.68%	3.38%	1.92%
55	Active Plus I Lump Sum SLP	0.68%	3.38%	1.92%
45	Active Plus I Lump Sum SLP	0.68%	3.38%	1.92%
25	Active Plus I Lump Sum SLP	0.68%	3.38%	1.92%
55	Active Plus II Active Retirement SLP	0.68%	4.46%	5.64%
45	Active Plus II Active Retirement SLP	0.68%	4.37%	5.04%
25	Active Plus II Active Retirement SLP	0.68%	4.37%	5.04%
55	Active Plus II Annuity SLP	0.68%	4.37%	5.04%
45	Active Plus II Annuity SLP	0.68%	4.37%	5.04%
25	Active Plus II Annuity SLP	0.68%	4.37%	5.04%
55	Active Plus II Lump Sum SLP	0.68%	4.13%	3.78%
45	Active Plus II Lump Sum SLP	0.68%	4.37%	5.04%
25	Active Plus II Lump Sum SLP	0.68%	4.37%	5.04%
55	Active Plus II Universal SLP	0.68%	4.37%	5.01%
45	Active Plus II Universal SLP	0.68%	4.37%	5.04%
25	Active Plus II Universal SLP	0.68%	4.37%	5.04%
55	Active Plus III Active Retirement SLP	0.68%	5.31%	7.48%
45	Active Plus III Active Retirement SLP	0.68%	5.52%	8.10%
25	Active Plus III Active Retirement SLP	0.68%	5.52%	8.10%
55	Active Plus III Annuity SLP	0.68%	5.23%	6.88%
45	Active Plus III Annuity SLP	0.68%	5.52%	8.10%
25	Active Plus III Annuity SLP	0.68%	5.52%	8.10%
55	Active Plus III Lump Sum SLP	0.68%	4.99%	5.62%
45	Active Plus III Lump Sum SLP	0.68%	5.52%	8.10%
25	Active Plus III Lump Sum SLP	0.68%	5.52%	8.10%
55	Active Plus III Universal SLP	0.68%	5.22%	6.85%
45	Active Plus III Universal SLP	0.68%	5.52%	8.10%
25	Active Plus III Universal SLP	0.68%	5.52%	8.10%
55	Active Plus IV Active Retirement SLP	0.68%	6.41%	10.26%
45	Active Plus IV Active Retirement SLP	0.68%	6.64%	11.50%
25	Active Plus IV Active Retirement SLP	0.68%	6.64%	11.50%
55	Active Plus IV Annuity SLP	0.68%	6.31%	9.89%
45	Active Plus IV Annuity SLP	0.68%	6.64%	11.50%
25	Active Plus IV Annuity SLP	0.68%	6.64%	11.50%
55	Active Plus IV Lump Sum SLP	0.68%	6.19%	9.10%
45	Active Plus IV Lump Sum SLP	0.68%	6.64%	11.50%
25	Active Plus IV Lump Sum SLP	0.68%	6.64%	11.50%
55	Active Plus IV Universal SLP	0.68%	6.31%	9.87%
45	Active Plus IV Universal SLP	0.68%	6.64%	11.50%
25	Active Plus IV Universal SLP	0.68%	6.64%	11.50%
55	Active Plus V Active Retirement SLP	0.68%	7.30%	12.30%
45	Active Plus V Active Retirement SLP	0.68%	7.67%	14.22%
25	Active Plus V Active Retirement SLP	0.68%	7.67%	14.22%
55	Active Plus V Annuity SLP	0.68%	7.19%	11.93%
45	Active Plus V Annuity SLP	0.68%	7.67%	14.22%
25	Active Plus V Annuity SLP	0.68%	7.67%	14.22%
55	Active Plus V Lump Sum SLP	0.68%	7.07%	11.14%
45	Active Plus V Lump Sum SLP	0.68%	7.67%	14.22%
25	Active Plus V Lump Sum SLP	0.68%	7.67%	14.22%
55	Active Plus V Universal SLP	0.68%	7.19%	11.91%
45	Active Plus V Universal SLP	0.68%	7.67%	14.22%
25	Active Plus V Universal SLP	0.68%	7.67%	14.22%
55	Passive Plus I Annuity SLP	0.68%	3.32%	1.90%
45	Passive Plus I Annuity SLP	0.68%	3.32%	1.90%
25	Passive Plus I Annuity SLP	0.68%	3.32%	1.90%
55	Passive Plus I Lump Sum SLP	0.68%	3.32%	1.90%
45	Passive Plus I Lump Sum SLP	0.68%	3.32%	1.90%
25	Passive Plus I Lump Sum SLP	0.68%	3.32%	1.90%
55	Passive Plus II Active Retirement SLP	0.68%	3.39%	3.09%
45	Passive Plus II Active Retirement SLP	0.68%	4.32%	5.16%
25	Passive Plus II Active Retirement SLP	0.68%	4.32%	5.16%
55	Passive Plus II Annuity SLP	0.68%	4.32%	5.16%

25	Passive Plus II Annuity SLP	0.68%	4.32%	5.16%
55	Passive Plus II Lump Sum SLP	0.68%	3.39%	3.09%
45	Passive Plus II Lump Sum SLP	0.68%	4.32%	5.16%
25	Passive Plus II Lump Sum SLP	0.68%	4.32%	5.16%
55	Passive Plus II Universal SLP	0.68%	4.32%	5.14%
45	Passive Plus II Universal SLP	0.68%	4.32%	5.16%
25	Passive Plus II Universal SLP	0.68%	4.32%	5.16%
55	Passive Plus III Active Retirement SLP	0.68%	4.18%	5.12%
45	Passive Plus III Active Retirement SLP	0.68%	5.39%	8.53%
25	Passive Plus III Active Retirement SLP	0.68%	5.39%	8.53%
55	Passive Plus III Annuity SLP	0.68%	5.10%	7.19%
45	Passive Plus III Annuity SLP	0.68%	5.39%	8.53%
25	Passive Plus III Annuity SLP	0.68%	5.39%	8.53%
	•			
55	Passive Plus III Lump Sum SLP	0.68%	4.18%	5.12%
45	Passive Plus III Lump Sum SLP	0.68%	5.39%	8.53%
25	Passive Plus III Lump Sum SLP	0.68%	5.39%	8.53%
55	Passive Plus III Universal SLP	0.68%	5.10%	7.17%
45	Passive Plus III Universal SLP	0.68%	5.39%	8.53%
25	Passive Plus III Universal SLP	0.68%	5.39%	8.53%
55	Passive Plus IV Active Retirement SLP	0.68%	5.91%	9.32%
45	Passive Plus IV Active Retirement SLP	0.68%	6.56%	12.42%
25	Passive Plus IV Active Retirement SLP	0.68%	6.56%	12.42%
55	Passive Plus IV Annuity SLP	0.68%	6.23%	10.61%
45	Passive Plus IV Annuity SLP	0.68%	6.56%	12.42%
25	Passive Plus IV Annuity SLP	0.68%	6.56%	12.42%
55	Passive Plus IV Lump Sum SLP	0.68%	5.91%	9.32%
45	Passive Plus IV Lump Sum SLP	0.68%	6.56%	12.42%
25	Passive Plus IV Lump Sum SLP	0.68%	6.56%	12.42%
55	Passive Plus IV Universal SLP	0.68%	6.23%	10.60%
45	Passive Plus IV Universal SLP	0.68%	6.56%	12.42%
25	Passive Plus IV Universal SLP	0.68%	6.56%	12.42%
55	Passive Plus V Active Retirement SLP	0.68%	6.94%	12.11%
			7.75%	
45	Passive Plus V Active Retirement SLP	0.68%		16.14%
25	Passive Plus V Active Retirement SLP	0.68%	7.75%	16.14%
55	Passive Plus V Annuity SLP	0.68%	7.25%	13.40%
45	Passive Plus V Annuity SLP	0.68%	7.75%	16.14%
25	Passive Plus V Annuity SLP	0.68%	7.75%	16.14%
55	Passive Plus V Lump Sum SLP	0.68%	6.94%	12.11%
45	Passive Plus V Lump Sum SLP	0.68%	7.75%	16.14%
25	Passive Plus V Lump Sum SLP	0.68%	7.75%	16.14%
55	Passive Plus V Universal SLP	0.68%	7.25%	13.39%
45	Passive Plus V Universal SLP	0.68%	7.75%	16.14%
25	Passive Plus V Universal SLP	0.68%	7.75%	16.14%
55	Active Plus I Annuity SLP	0.67%	3.37%	1.91%
45	Active Plus I Annuity SLP	0.67%	3.37%	1.91%
25	Active Plus I Annuity SLP	0.67%	3.37%	1.91%
55	Active Plus I Lump Sum SLP	0.67%	3.37%	1.91%
45	Active Plus I Lump Sum SLP	0.67%	3.37%	1.91%
25	Active Plus I Lump Sum SLP	0.67%	3.37%	1.91%
55	Active Plus II Active Retirement SLP	0.67%	4.45%	5.63%
45	Active Plus II Active Retirement SLP	0.67%	4.36%	5.03%
25	Active Plus II Active Retirement SLP	0.67%	4.36%	5.03%
55				
	Active Plus II Appuits SLP	0.67%	4.36%	5.03%
45	Active Plus II Appuits SLP	0.67%	4.36%	5.03%
25	Active Plus II Annuity SLP	0.67%	4.36%	5.03%
55	Active Plus II Lump Sum SLP	0.67%	4.12%	3.77%
45	Active Plus II Lump Sum SLP	0.67%	4.36%	5.03%
25	Active Plus II Lump Sum SLP	0.67%	4.36%	5.03%
55	Active Plus II Universal SLP	0.67%	4.36%	5.00%
45	Active Plus II Universal SLP	0.67%	4.36%	5.03%
25	Active Plus II Universal SLP	0.67%	4.36%	5.03%
55	Active Plus III Active Retirement SLP	0.67%	5.30%	7.46%
45	Active Plus III Active Retirement SLP	0.67%	5.51%	8.09%
25	Active Plus III Active Retirement SLP	0.67%	5.51%	8.09%
55	Active Plus III Annuity SLP	0.67%	5.22%	6.87%
45				
45	Active Plus III Annuity SLP	0.67%	5.51%	8.09%

55	Active Plus III Lump Sum SLP	0.67%	4.98%	5.61%
45	Active Plus III Lump Sum SLP	0.67%	5.51%	8.09%
25	Active Plus III Lump Sum SLP	0.67%	5.51%	8.09%
55	Active Plus III Universal SLP	0.67%	5.21%	6.84%
45	Active Plus III Universal SLP	0.67%	5.51%	8.09%
25	Active Plus III Universal SLP	0.67%	5.51%	8.09%
55	Active Plus IV Active Retirement SLP	0.67%	6.40%	10.25%
45	Active Plus IV Active Retirement SLP	0.67%	6.63%	11.49%
25	Active Plus IV Active Retirement SLP	0.67%	6.63%	11.49%
55	Active Plus IV Annuity SLP	0.67%	6.30%	9.88%
45	Active Plus IV Annuity SLP	0.67%	6.63%	11.49%
25	Active Plus IV Annuity SLP	0.67%	6.63%	11.49%
55	Active Plus IV Lump Sum SLP	0.67%	6.18%	9.09%
45	Active Plus IV Lump Sum SLP	0.67%	6.63%	11.49%
25	Active Plus IV Lump Sum SLP	0.67%	6.63%	11.49%
55	Active Plus IV Universal SLP		6.30%	9.86%
		0.67%		
45	Active Plus IV Universal SLP	0.67%	6.63%	11.49%
25	Active Plus IV Universal SLP	0.67%	6.63%	11.49%
55	Active Plus V Active Retirement SLP	0.67%	7.29%	12.29%
45	Active Plus V Active Retirement SLP	0.67%	7.66%	14.21%
25	Active Plus V Active Retirement SLP	0.67%	7.66%	14.21%
55	Active Plus V Annuity SLP	0.67%	7.18%	11.92%
45	Active Plus V Annuity SLP	0.67%	7.66%	14.21%
25	Active Plus V Annuity SLP	0.67%	7.66%	14.21%
55	Active Plus V Lump Sum SLP	0.67%	7.06%	11.12%
45	Active Plus V Lump Sum SLP	0.67%	7.66%	14.21%
25	Active Plus V Lump Sum SLP	0.67%	7.66%	14.21%
55	Active Plus V Universal SLP	0.67%	7.18%	11.90%
45	Active Plus V Universal SLP	0.67%	7.66%	14.21%
25	Active Plus V Universal SLP	0.67%	7.66%	14.21%
55	The + Pension Plan Flexible Income Lifestyle Strategy	0.81%	8.58%	17.25%
45	The + Pension Plan Flexible Income Lifestyle Strategy	0.81%	9.69%	22.69%
			9.69%	
25	The + Pension Plan Flexible Income Lifestyle Strategy	0.81%	1 1 1	22.69%
55	The + Pension Plan Regular Income Lifestyle Strategy	0.81%	8.16%	12.74%
45	The + Pension Plan Regular Income Lifestyle Strategy	0.81%	9.69%	22.69%
25	The + Pension Plan Regular Income Lifestyle Strategy	0.81%	9.69%	22.69%
55	Active Plus I Annuity SLP	0.57%	3.27%	1.80%
45	Active Plus I Annuity SLP	0.57%	3.27%	1.80%
25	Active Plus I Annuity SLP	0.57%	3.27%	1.80%
55	Active Plus I Lump Sum SLP	0.57%	3.27%	1.80%
45	Active Plus I Lump Sum SLP	0.57%	3.27%	1.80%
25	Active Plus I Lump Sum SLP	0.57%	3.27%	1.80%
55	Active Plus II Active Retirement SLP	0.57%	4.35%	5.52%
45	Active Plus II Active Retirement SLP	0.57%	4.26%	4.92%
25	Active Plus II Active Retirement SLP	0.57%	4.26%	4.92%
55	Active Plus II Annuity SLP	0.57%	4.26%	4.93%
45	Active Plus II Annuity SLP	0.57%	4.26%	4.92%
25	Active Plus II Annuity SLP	0.57%	4.26%	4.92%
55	Active Plus II Lump Sum SLP	0.57%	4.02%	3.66%
45	Active Plus II Lump Sum SLP	0.57%	4.26%	4.92%
	Active Plus II Lump Sum SLP  Active Plus II Lump Sum SLP		4.26%	4.92%
25		0.57%		
55	Active Plus II Universal SLP	0.57%	4.25%	4.90%
45	Active Plus II Universal SLP	0.57%	4.26%	4.92%
25	Active Plus II Universal SLP	0.57%	4.26%	4.92%
55	Active Plus III Active Retirement SLP	0.57%	5.20%	7.36%
45	Active Plus III Active Retirement SLP	0.57%	5.41%	7.99%
25	Active Plus III Active Retirement SLP	0.57%	5.41%	7.99%
		0.570/	5.11%	6.77%
55	Active Plus III Annuity SLP	0.57%		
55 45	Active Plus III Annuity SLP Active Plus III Annuity SLP	0.57%	5.41%	7.99%
	-			
45	Active Plus III Annuity SLP	0.57%	5.41%	7.99%
45 25	Active Plus III Annuity SLP Active Plus III Annuity SLP	0.57% 0.57%	5.41% 5.41%	7.99% 7.99%
45 25 55	Active Plus III Annuity SLP Active Plus III Annuity SLP Active Plus III Lump Sum SLP	0.57% 0.57% 0.57%	5.41% 5.41% 4.88%	7.99% 7.99% 5.50%
45 25 55 45	Active Plus III Annuity SLP Active Plus III Annuity SLP Active Plus III Lump Sum SLP Active Plus III Lump Sum SLP	0.57% 0.57% 0.57% 0.57%	5.41% 5.41% 4.88% 5.41% 5.41%	7.99% 7.99% 5.50% 7.99%
45 25 55 45 25 55	Active Plus III Annuity SLP Active Plus III Annuity SLP Active Plus III Lump Sum SLP Active Plus III Lump Sum SLP Active Plus III Lump Sum SLP Active Plus III Universal SLP	0.57% 0.57% 0.57% 0.57% 0.57% 0.57%	5.41% 5.41% 4.88% 5.41% 5.41% 5.11%	7.99% 7.99% 5.50% 7.99% 7.99% 6.74%
45 25 55 45 25	Active Plus III Annuity SLP Active Plus III Annuity SLP Active Plus III Lump Sum SLP Active Plus III Lump Sum SLP Active Plus III Lump Sum SLP	0.57% 0.57% 0.57% 0.57% 0.57%	5.41% 5.41% 4.88% 5.41% 5.41%	7.99% 7.99% 5.50% 7.99%

45	Active Plus IV Active Retirement SLP	0.57%	6.53%	11.38%
25	Active Plus IV Active Retirement SLP	0.57%	6.53%	11.38%
55	Active Plus IV Annuity SLP	0.57%	6.20%	9.77%
45	Active Plus IV Annuity SLP	0.57%	6.53%	11.38%
25	Active Plus IV Annuity SLP	0.57%	6.53%	11.38%
55	Active Plus IV Lump Sum SLP	0.57%	6.07%	8.98%
45	Active Plus IV Lump Sum SLP	0.57%	6.53%	11.38%
25	Active Plus IV Lump Sum SLP	0.57%	6.53%	11.38%
55	Active Plus IV Universal SLP	0.57%	6.19%	9.75%
45	Active Plus IV Universal SLP	0.57%	6.53%	11.38%
25	Active Plus IV Universal SLP	0.57%	6.53%	11.38%
55	Active Plus V Active Retirement SLP	0.57%	7.18%	12.18%
45	Active Plus V Active Retirement SLP	0.57%	7.55%	14.09%
25	Active Plus V Active Retirement SLP	0.57%	7.55%	14.09%
55	Active Plus V Annuity SLP	0.57%	7.08%	11.81%
45	Active Plus V Annuity SLP	0.57%	7.55%	14.09%
25	Active Plus V Annuity SLP	0.57%	7.55%	14.09%
55	Active Plus V Lump Sum SLP	0.57%	6.96%	11.01%
45	Active Plus V Lump Sum SLP	0.57%	7.55%	14.09%
25	Active Plus V Lump Sum SLP	0.57%	7.55%	14.09%
55	Active Plus V Universal SLP	0.57%	7.08%	11.79%
45	Active Plus V Universal SLP	0.57%	7.55%	14.09%
25	Active Plus V Universal SLP	0.57%	7.55%	14.09%
55	Passive Plus I Annuity SLP	0.57%	3.21%	1.78%
45	Passive Plus I Annuity SLP	0.57%	3.21%	1.78%
25	Passive Plus I Annuity SLP	0.57%	3.21%	1.78%
55	Passive Plus I Lump Sum SLP	0.57%	3.21%	1.78%
45	Passive Plus I Lump Sum SLP	0.57%	3.21%	1.78%
25	Passive Plus I Lump Sum SLP	0.57%	3.21%	1.78%
55	Passive Plus II Active Retirement SLP	0.57%	4.32%	5.59%
45	Passive Plus II Active Retirement SLP	0.57%	4.21%	5.04%
25	Passive Plus II Active Retirement SLP	0.57%	4.21%	5.04%
55	Passive Plus II Annuity SLP	0.57%	4.21%	5.05%
45	Passive Plus II Annuity SLP	0.57%	4.21%	5.04%
25	Passive Plus II Annuity SLP	0.57%	4.21%	5.04%
55	Passive Plus II Lump Sum SLP	0.57%	3.97%	3.74%
45	Passive Plus II Lump Sum SLP	0.57%	4.21%	5.04%
25	Passive Plus II Lump Sum SLP	0.57%	4.21%	5.04%
55	Passive Plus II Universal SLP	0.57%	4.20%	5.03%
45	Passive Plus II Universal SLP	0.57%	4.21%	5.04%
25	Passive Plus II Universal SLP	0.57%	4.21%	5.04%
55	Passive Plus III Active Retirement SLP	0.57%	5.10%	7.62%
45	Passive Plus III Active Retirement SLP	0.57%	5.28%	8.41%
25	Passive Plus III Active Retirement SLP	0.57%	5.28%	8.41%
55	Passive Plus III Annuity SLP	0.57%	4.99%	7.07%
45	Passive Plus III Annuity SLP	0.57%	5.28%	8.41%
25	Passive Plus III Annuity SLP	0.57%	5.28%	8.41%
55	Passive Plus III Lump Sum SLP	0.57%	4.75%	5.76%
45	Passive Plus III Lump Sum SLP	0.57%	5.28%	8.41%
25	Passive Plus III Lump Sum SLP	0.57%	5.28%	8.41%
55	Passive Plus III Universal SLP	0.57%	4.98%	7.05%
45	Passive Plus III Universal SLP	0.57%	5.28%	8.41%
25	Passive Plus III Universal SLP	0.57%	5.28%	8.41%
55	Passive Plus IV Active Retirement SLP	0.57%	6.22%	10.83%
45	Passive Plus IV Active Retirement SLP	0.57%	6.44%	12.30%
25	Passive Plus IV Active Retirement SLP  Passive Plus IV Active Retirement SLP	0.57%	6.44%	12.30%
55	Passive Plus IV Active Retirement SLP  Passive Plus IV Annuity SLP	0.57%	6.11%	10.49%
45	Passive Plus IV Annuity SLP  Passive Plus IV Annuity SLP	0.57%	6.44%	12.30%
25	Passive Plus IV Annuity SLP  Passive Plus IV Annuity SLP	0.57%	6.44%	12.30%
55	Passive Plus IV Annulty SLP  Passive Plus IV Lump Sum SLP	0.57%		
	·		5.99%	9.67%
45	Passive Plus IV Lump Sum SLP	0.57%	6.44%	12.30%
25	Passive Plus IV Lump Sum SLP	0.57%	6.44%	12.30%
55	Passive Plus IV Universal SLP	0.57%	6.11%	10.48%
45	Passive Plus IV Universal SLP	0.57%	6.44%	12.30%
25	Passive Plus IV Universal SLP	0.57%	6.44%	12.30%
55	Passive Plus V Active Retirement SLP	0.57%	7.25%	13.61%
45	Passive Plus V Active Retirement SLP	0.57%	7.63%	16.01%

25	Passive Plus V Active Retirement SLP	0.57%	7.63%	16.01%
55	Passive Plus V Annuity SLP	0.57%	7.14%	13.27%
45	Passive Plus V Annuity SLP	0.57%	7.63%	16.01%
25	Passive Plus V Annuity SLP	0.57%	7.63%	16.01%
55	Passive Plus V Lump Sum SLP	0.57%	7.02%	12.46%
45	Passive Plus V Lump Sum SLP	0.57%	7.63%	16.01%
25	Passive Plus V Lump Sum SLP	0.57%	7.63%	16.01%
55	Passive Plus V Universal SLP	0.57%	7.13%	13.26%
45	Passive Plus V Universal SLP	0.57%	7.63%	16.01%
25	Passive Plus V Universal SLP	0.57%	7.63%	16.01%
55	Active Plus I Annuity SLP	0.54%	3.24%	1.77%
45	Active Plus I Annuity SLP	0.54%	3.24%	1.77%
25	Active Plus I Annuity SLP	0.54%	3.24%	1.77%
55	Active Plus I Lump Sum SLP	0.54%	3.24%	1.77%
45	Active Plus I Lump Sum SLP	0.54%	3.24%	1.77%
25	Active Plus I Lump Sum SLP	0.54%	3.24%	1.77%
55	Active Plus II Active Retirement SLP	0.54%	3.30%	2.94%
45	Active Plus II Active Retirement SLP	0.54%	4.23%	4.89%
25	Active Plus II Active Retirement SLP	0.54%	4.23%	4.89%
55	Active Plus II Annuity SLP	0.54%	4.23%	4.90%
45	Active Plus II Annuity SLP	0.54%	4.23%	4.89%
25	Active Plus II Annuity SLP	0.54%	4.23%	4.89%
55	Active Plus II Lump Sum SLP	0.54%	3.99%	3.63%
45	Active Plus II Lump Sum SLP	0.54%	4.23%	4.89%
25	Active Plus II Lump Sum SLP	0.54%	4.23%	4.89%
55	Active Plus II Universal SLP	0.54%	4.22%	4.87%
45	Active Plus II Universal SLP	0.54%	4.23%	4.89%
25	Active Plus II Universal SLP	0.54%	4.23%	4.89%
55	Active Plus III Active Retirement SLP	0.54%	4.16%	4.77%
45	Active Plus III Active Retirement SLP	0.54%	5.38%	7.95%
25	Active Plus III Active Retirement SLP	0.54%	5.38%	7.95%
55	Active Plus III Annuity SLP	0.54%	5.08%	6.74%
45	Active Plus III Annuity SLP	0.54%	5.38%	7.95%
25	Active Plus III Annuity SLP	0.54%	5.38%	7.95%
55	Active Plus III Lump Sum SLP	0.54%	4.85%	5.47%
45	Active Plus III Lump Sum SLP	0.54%	5.38%	7.95%
25	Active Plus III Lump Sum SLP	0.54%	5.38%	7.95%
55	Active Plus III Universal SLP	0.54%	5.08%	6.70%
45	Active Plus III Universal SLP	0.54%	5.38%	7.95%
25	Active Plus III Universal SLP	0.54%	5.38%	7.95%
55	Active Plus IV Active Retirement SLP	0.54%	5.85%	8.51%
45	Active Plus IV Active Retirement SLP	0.54%	6.49%	11.35%
25	Active Plus IV Active Retirement SLP	0.54%	6.49%	11.35%
55	Active Plus IV Annuity SLP	0.54%	6.16%	9.74%
45	Active Plus IV Annuity SLP	0.54%	6.49%	11.35%
25	Active Plus IV Annuity SLP	0.54%	6.49%	11.35%
55	Active Plus IV Lump Sum SLP	0.54%	6.04%	8.95%
45	Active Plus IV Lump Sum SLP	0.54%	6.49%	11.35%
25	Active Plus IV Lump Sum SLP	0.54%	6.49%	11.35%
55	Active Plus IV Universal SLP	0.54%	6.16%	9.72%
45	Active Plus IV Universal SLP	0.54%	6.49%	11.35%
25	Active Plus IV Universal SLP	0.54%	6.49%	11.35%
55	Active Plus V Active Retirement SLP	0.54%	6.73%	10.55%
45	Active Plus V Active Retirement SLP	0.54%	7.52%	14.06%
25	Active Plus V Active Retirement SLP	0.54%	7.52%	14.06%
55	Active Plus V Annuity SLP	0.54%	7.05%	11.77%
45	Active Plus V Annuity SLP	0.54%	7.52%	14.06%
25	Active Plus V Annuity SLP	0.54%	7.52%	14.06%
55	Active Plus V Lump Sum SLP	0.54%	6.93%	10.98%
45	Active Plus V Lump Sum SLP	0.54%	7.52%	14.06%
25	Active Plus V Lump Sum SLP	0.54%	7.52%	14.06%
55	Active Plus V Universal SLP	0.54%	7.04%	11.75%
45	Active Plus V Universal SLP	0.54%	7.52%	14.06%
25	Active Plus V Universal SLP	0.54%	7.52%	14.06%
	Passive Plus I Annuity SLP	0.54%	3.17%	1.75%
55	rassive rius i Ailliuity 3Lr	0.5 170	311170	
45	Passive Plus I Annuity SLP	0.54%	3.17%	1.75%

55	Passive Plus I Lump Sum SLP	0.54%	3.17%	1.75%
45	Passive Plus I Lump Sum SLP	0.54%	3.17%	1.75%
25	Passive Plus I Lump Sum SLP	0.54%	3.17%	1.75%
55	Passive Plus II Active Retirement SLP	0.54%	3.27%	3.01%
45	Passive Plus II Active Retirement SLP	0.54%	4.18%	5.01%
25	Passive Plus II Active Retirement SLP	0.54%	4.18%	5.01%
55	Passive Plus II Annuity SLP	0.54%	3.27%	3.01%
45	Passive Plus II Annuity SLP	0.54%	4.18%	5.01%
25	Passive Plus II Annuity SLP	0.54%	4.18%	5.01%
55	Passive Plus II Lump Sum SLP	0.54%	3.27%	3.01%
45	Passive Plus II Lump Sum SLP	0.54%	4.18%	5.01%
25	Passive Plus II Lump Sum SLP	0.54%	4.18%	5.01%
55	Passive Plus II Universal SLP	0.54%	4.17%	5.00%
45	Passive Plus II Universal SLP	0.54%	4.18%	5.01%
25	Passive Plus II Universal SLP	0.54%	4.18%	5.01%
55	Passive Plus III Active Retirement SLP	0.54%	4.06%	5.03%
45	Passive Plus III Active Retirement SLP	0.54%	5.24%	8.38%
25	Passive Plus III Active Retirement SLP	0.54%	5.24%	8.38%
55	Passive Plus III Annuity SLP	0.54%	4.06%	5.03%
45	Passive Plus III Annuity SLP	0.54%	5.24%	8.38%
25	Passive Plus III Annuity SLP	0.54%	5.24%	8.38%
55	Passive Plus III Lump Sum SLP	0.54%	4.06%	5.03%
45	Passive Plus III Lump Sum SLP	0.54%	5.24%	8.38%
25	Passive Plus III Lump Sum SLP	0.54%	5.24%	8.38%
55	Passive Plus III Universal SLP	0.54%	4.95%	7.02%
45	Passive Plus III Universal SLP	0.54%	5.24%	8.38%
25	Passive Plus III Universal SLP	0.54%	5.24%	8.38%
55	Passive Plus IV Active Retirement SLP	0.54%	5.77%	9.20%
45	Passive Plus IV Active Retirement SLP	0.54%	6.41%	12.27%
25	Passive Plus IV Active Retirement SLP	0.54%	6.41%	12.27%
55	Passive Plus IV Annuity SLP	0.54%	5.77%	9.20%
45	Passive Plus IV Annuity SLP	0.54%	6.41%	12.27%
25	Passive Plus IV Annuity SLP	0.54%	6.41%	12.27%
55	Passive Plus IV Lump Sum SLP	0.54%	5.77%	9.20%
45	Passive Plus IV Lump Sum SLP	0.54%	6.41%	12.27%
25	Passive Plus IV Lump Sum SLP	0.54%	6.41%	12.27%
55	Passive Plus IV Universal SLP	0.54%	6.08%	10.44%
45	Passive Plus IV Universal SLP	0.54%	6.41%	12.27%
25	Passive Plus IV Universal SLP	0.54%	6.41%	12.27%
55	Passive Plus V Active Retirement SLP	0.54%	6.80%	11.98%
45	Passive Plus V Active Retirement SLP	0.54%	7.60%	15.98%
25	Passive Plus V Active Retirement SLP	0.54%	7.60%	15.98%
55	Passive Plus V Annuity SLP	0.54%	6.80%	11.98%
45	Passive Plus V Annuity SLP	0.54%	7.60%	15.98%
25	Passive Plus V Annuity SLP	0.54%	7.60%	15.98%
55	Passive Plus V Lump Sum SLP	0.54%	6.80%	11.98%
45	Passive Plus V Lump Sum SLP	0.54%	7.60%	15.98%
25	Passive Plus V Lump Sum SLP	0.54%	7.60%	15.98%
55	Passive Plus V Universal SLP	0.54%	7.10%	13.23%
45	Passive Plus V Universal SLP	0.54%	7.60%	15.98%
25	Passive Plus V Universal SLP	0.54%	7.60%	15.98%
55	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
45	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
25	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
55	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
45	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
25	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
55	Passive Plus II Active Retirement SLP	0.60%	4.35%	5.62%
45	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
25	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
55	Passive Plus II Active Retirement SEP  Passive Plus II Annuity SEP	0.60%	4.24%	5.08%
45	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
25	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
55	Passive Plus II Lump Sum SLP	0.60%	4.00%	3.77%
45	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
25	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
	<u> </u>		4.23%	5.0.7.0

45	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
25	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
55	Passive Plus III Active Retirement SLP	0.60%	5.13%	7.65%
45	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
25	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
55	Passive Plus III Annuity SLP	0.60%	5.02%	7.10%
45	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
25	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
55	Passive Plus III Lump Sum SLP	0.60%	4.78%	5.79%
45	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
25	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
55	Passive Plus III Universal SLP	0.60%	5.02%	7.08%
45	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
25	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
55	Passive Plus IV Active Retirement SLP	0.60%	6.26%	10.86%
45	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Annuity SLP	0.60%	6.15%	10.52%
45	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Lump Sum SLP	0.60%	6.03%	9.70%
45	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Universal SLP	0.60%	6.14%	10.51%
45	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
55	Passive Plus V Active Retirement SLP	0.60%	7.28%	13.65%
45	Passive Plus V Active Retirement SLP	0.60%	7.67%	<u> </u>
				16.05%
25	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
55	Passive Plus V Annuity SLP	0.60%	7.17%	13.31%
45	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
25	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
55	Passive Plus V Lump Sum SLP	0.60%	7.05%	12.49%
45	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
25	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
55	Passive Plus V Universal SLP	0.60%	7.17%	13.30%
45	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
25	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
55	Active Plus I Annuity SLP	0.50%	3.20%	1.73%
45	Active Plus I Annuity SLP	0.50%	3.20%	1.73%
25	Active Plus I Annuity SLP	0.50%	3.20%	1.73%
55	Active Plus I Lump Sum SLP	0.50%	3.20%	1.73%
45	Active Plus I Lump Sum SLP	0.50%	3.20%	1.73%
25	Active Plus I Lump Sum SLP	0.50%	3.20%	1.73%
55	Active Plus II Active Retirement SLP	0.50%	4.27%	5.45%
45	Active Plus II Active Retirement SLP	0.50%	4.18%	4.85%
25	Active Plus II Active Retirement SLP	0.50%	4.18%	4.85%
55	Active Plus II Annuity SLP	0.50%	4.18%	4.86%
45	Active Plus II Annuity SLP	0.50%	4.18%	4.85%
25	Active Plus II Annuity SLP	0.50%	4.18%	4.85%
55	Active Plus II Lump Sum SLP	0.50%	3.95%	3.59%
45	Active Plus II Lump Sum SLP	0.50%	4.18%	4.85%
25	Active Plus II Lump Sum SLP	0.50%	4.18%	4.85%
55	Active Plus II Universal SLP	0.50%	4.18%	4.83%
45	Active Plus II Universal SLP	0.50%	4.18%	4.85%
25	Active Plus II Universal SLP	0.50%	4.18%	4.85%
55	Active Plus III Active Retirement SLP	0.50%	5.13%	7.28%
45	Active Plus III Active Retirement SLP	0.50%	5.34%	7.91%
25	Active Plus III Active Retirement SLP	0.50%	5.34%	7.91%
55	Active Plus III Annuity SLP	0.50%	5.04%	6.69%
45	Active Plus III Annuity SLP	0.50%	5.34%	7.91%
25	Active Plus III Annuity SLP	0.50%	5.34%	7.91%
55	Active Plus III Lump Sum SLP	0.50%	4.81%	5.43%
45	Active Plus III Lump Sum SLP	0.50%	5.34%	7.91%
	· · · · · · · · · · · · · · · · · · ·			7.91%
25	Active Plus III Lump Sum SI P	0.50%	2.2470	1.31.70
25 55	Active Plus III Lump Sum SLP  Active Plus III Universal SLP	0.50%	5.34% 5.03%	6.66%

25	Active Plus III Universal SLP	0.50%	5.34%	7.91%
55	Active Plus IV Active Retirement SLP	0.50%	6.22%	10.06%
45	Active Plus IV Active Retirement SLP	0.50%	6.45%	11.31%
25	Active Plus IV Active Retirement SLP	0.50%	6.45%	11.31%
55	Active Plus IV Annuity SLP	0.50%	6.12%	9.70%
45	Active Plus IV Annuity SLP	0.50%	6.45%	11.31%
25	Active Plus IV Annuity SLP	0.50%	6.45%	11.31%
55	Active Plus IV Lump Sum SLP	0.50%	6.00%	8.90%
45	Active Plus IV Lump Sum SLP	0.50%	6.45%	11.31%
25	Active Plus IV Lump Sum SLP	0.50%	6.45%	11.31%
55	Active Plus IV Universal SLP	0.50%	6.12%	9.68%
45	Active Plus IV Universal SLP	0.50%	6.45%	11.31%
25	Active Plus IV Universal SLP	0.50%	6.45%	11.31%
55	Active Plus V Active Retirement SLP	0.50%	7.10%	12.10%
45	Active Plus V Active Retirement SLP	0.50%	7.47%	14.02%
25	Active Plus V Active Retirement SLP	0.50%	7.47%	14.02%
55	Active Plus V Annuity SLP	0.50%	7.00%	11.73%
45	Active Plus V Annuity SLP	0.50%	7.47%	14.02%
25	Active Plus V Annuity SLP	0.50%	7.47%	14.02%
55	Active Plus V Lump Sum SLP	0.50%	6.88%	10.94%
45	Active Plus V Lump Sum SLP	0.50%	7.47%	14.02%
25	Active Plus V Lump Sum SLP	0.50%	7.47%	14.02%
55	Active Plus V Universal SLP	0.50%	7.00%	11.71%
45	Active Plus V Universal SLP	0.50%	7.47%	14.02%
25	Active Plus V Universal SLP	0.50%	7.47%	14.02%
55	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
45	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
25	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
55	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
45	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
25	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
55	Passive Plus II Active Retirement SLP	0.60%	4.33%	5.59%
45	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
25	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
55	Passive Plus II Annuity SLP	0.60%	4.22%	5.04%
45	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
25	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
55	Passive Plus II Lump Sum SLP	0.60%	3.98%	3.73%
45	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
25	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
55	Passive Plus II Universal SLP	0.60%	4.22%	5.02%
45	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
25	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
55	Passive Plus III Active Retirement SLP	0.60%	5.11%	7.61%
45	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
25	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
55	Passive Plus III Annuity SLP	0.60%	5.00%	7.06%
45	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
25	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
55	Passive Plus III Lump Sum SLP	0.60%	4.76%	5.76%
45	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
25	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
55	Passive Plus III Universal SLP	0.60%	5.00%	7.05%
45	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
25	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
55	Passive Plus IV Active Retirement SLP	0.60%	6.25%	10.84%
45	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Annuity SLP	0.60%	6.14%	10.50%
45	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Lump Sum SLP	0.60%	6.02%	9.68%
45	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Universal SLP	0.60%	6.14%	10.49%
45	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
45	. 655.10 . 165.11 61.116.156.152.	0.0070	01.070	1210 170

55	Passive Plus V Active Retirement SLP	0.60%	7.27%	13.62%
45	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
25	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
55	Passive Plus V Annuity SLP	0.60%	7.16%	13.28%
45	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
25	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
55	Passive Plus V Lump Sum SLP	0.60%	7.04%	12.47%
45	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
25	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
55	Passive Plus V Universal SLP	0.60%	7.16%	13.27%
45	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
25	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
55	Passive Core Universal SLP	0.60%	n/a*	12.01%
45	Passive Core Universal SLP	0.60%	n/a*	16.44%
25	Passive Core Universal SLP	0.60%	n/a*	16.44%
55	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
45	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
25	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
55	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
45	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
25	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
55	Passive Plus II Active Retirement SLP	0.60%	4.33%	5.59%
45	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
25	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
55	Passive Plus II Annuity SLP	0.60%	4.22%	5.04%
45	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
25	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
55	Passive Plus II Lump Sum SLP	0.60%	3.98%	3.73%
45	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
25	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
55	Passive Plus II Universal SLP	0.60%	4.22%	5.02%
45	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
25	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
55	Passive Plus III Active Retirement SLP	0.60%	5.11%	7.61%
45	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
25	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
55	Passive Plus III Annuity SLP	0.60%	5.00%	7.06%
45	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
25	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
55	Passive Plus III Lump Sum SLP	0.60%	4.76%	5.76%
45	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
25	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
55	Passive Plus III Universal SLP	0.60%	5.00%	7.05%
45	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
25	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
55	Passive Plus IV Active Retirement SLP	0.60%	6.25%	10.84%
45	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Annuity SLP	0.60%	6.14%	10.50%
45	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Lump Sum SLP	0.60%	6.02%	9.68%
45	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Universal SLP	0.60%	6.14%	10.49%
45	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
55	Passive Plus V Active Retirement SLP	0.60%	7.27%	13.62%
45	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
25	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
55	Passive Plus V Annuity SLP	0.60%	7.16%	13.28%
45	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
25	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
55	Passive Plus V Lump Sum SLP	0.60%	7.04%	12.47%
45	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
25	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
55	Passive Plus V Universal SLP	0.60%	7.16%	13.27%

45	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
25	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
55	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
45	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
25	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
55	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
45	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
25	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
55	Passive Plus II Active Retirement SLP	0.60%	4.33%	5.59%
45	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
25	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
55	Passive Plus II Annuity SLP	0.60%	4.22%	5.04%
45	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
25	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
55	Passive Plus II Lump Sum SLP	0.60%	3.98%	3.73%
45	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
25	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
55	Passive Plus II Universal SLP	0.60%	4.22%	5.02%
45	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
25	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
55	Passive Plus III Active Retirement SLP	0.60%	5.11%	7.61%
45	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
25	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
55	Passive Plus III Annuity SLP	0.60%	5.00%	7.06%
45	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
25	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
55	Passive Plus III Lump Sum SLP	0.60%	4.76%	5.76%
45	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
25	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
55	Passive Plus III Universal SLP	0.60%	5.00%	7.05%
45	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
25	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
55	Passive Plus IV Active Retirement SLP	0.60%	6.25%	10.84%
45	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Annuity SLP	0.60%	6.14%	10.50%
45	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Lump Sum SLP	0.60%	6.02%	9.68%
45	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Universal SLP	0.60%	6.14%	10.49%
45	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
55	Passive Plus V Active Retirement SLP	0.60%	7.27%	13.62%
45	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
25	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
55	Passive Plus V Annuity SLP	0.60%	7.16%	13.28%
45	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
25	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
55	Passive Plus V Lump Sum SLP	0.60%	7.04%	12.47%
45	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
25	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
55	Passive Plus V Universal SLP	0.60%	7.16%	13.27%
45	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
25	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
55	Active Plus I Annuity SLP	0.61%	3.31%	1.85%
45	Active Plus I Annuity SLP	0.61%	3.31%	1.85%
25	Active Plus I Annuity SLP	0.61%	3.31%	1.85%
55	Active Plus I Lump Sum SLP	0.61%	3.31%	1.85%
45	Active Plus I Lump Sum SLP	0.61%	3.31%	1.85%
25	Active Plus I Lump Sum SLP	0.61%	3.31%	1.85%
55	Active Plus II Active Retirement SLP	0.61%	4.39%	5.56%
45	Active Plus II Active Retirement SLP	0.61%	4.30%	4.96%
	Active Plus II Active Retirement SLP	0.61%	4.30%	4.96%
25 55	Active Plus II Active Retirement SLP  Active Plus II Annuity SLP	0.61%	4.30% 4.30%	4.96% 4.97%

25	Active Plus II Annuity SLP	0.61%	4.30%	4.96%
55	Active Plus II Lump Sum SLP	0.61%	4.06%	3.70%
45	Active Plus II Lump Sum SLP	0.61%	4.30%	4.96%
25	Active Plus II Lump Sum SLP	0.61%	4.30%	4.96%
55	Active Plus II Universal SLP	0.61%	4.30%	4.94%
45	Active Plus II Universal SLP	0.61%	4.30%	4.96%
25	Active Plus II Universal SLP	0.61%	4.30%	4.96%
55	Active Plus III Active Retirement SLP	0.61%	5.24%	7.40%
45	Active Plus III Active Retirement SLP	0.61%	5.45%	8.03%
25	Active Plus III Active Retirement SLP	0.61%	5.45%	8.03%
55	Active Plus III Annuity SLP	0.61%	5.15%	6.81%
45	Active Plus III Annuity SLP	0.61%	5.45%	8.03%
25	Active Plus III Annuity SLP	0.61%	5.45%	8.03%
55	Active Plus III Lump Sum SLP	0.61%	4.92%	5.54%
45	Active Plus III Lump Sum SLP	0.61%	5.45%	8.03%
25	Active Plus III Lump Sum SLP	0.61%	5.45%	8.03%
55	Active Plus III Universal SLP	0.61%	5.15%	6.78%
45	Active Plus III Universal SLP	0.61%	5.45%	8.03%
25	Active Plus III Universal SLP	0.61%	5.45%	8.03%
55	Active Plus IV Active Retirement SLP	0.61%	6.34%	10.19%
45	Active Plus IV Active Retirement SLP	0.61%	6.57%	11.43%
25	Active Plus IV Active Retirement SLP	0.61%	6.57%	11.43%
55	Active Plus IV Annuity SLP	0.61%	6.24%	9.82%
45	Active Plus IV Annuity SLP	0.61%	6.57%	11.43%
25	Active Plus IV Annuity SLP	0.61%	6.57%	11.43%
55	Active Plus IV Lump Sum SLP	0.61%	6.12%	9.02%
45	Active Plus IV Lump Sum SLP	0.61%	6.57%	11.43%
25	Active Plus IV Lump Sum SLP	0.61%	6.57%	11.43%
55	Active Plus IV Universal SLP	0.61%	6.24%	9.80%
45	Active Plus IV Universal SLP	0.61%	6.57%	11.43%
25	Active Plus IV Universal SLP	0.61%	6.57%	11.43%
55	Active Plus V Active Retirement SLP	0.61%	7.22%	12.22%
45	Active Plus V Active Retirement SLP	0.61%	7.59%	14.14%
25	Active Plus V Active Retirement SLP	0.61%	7.59%	14.14%
55	Active Plus V Annuity SLP	0.61%	7.12%	11.85%
45	Active Plus V Annuity SLP	0.61%	7.59%	14.14%
25	Active Plus V Annuity SLP	0.61%	7.59%	14.14%
55	Active Plus V Lump Sum SLP	0.61%	7.00%	11.06%
45	Active Plus V Lump Sum SLP	0.61%	7.59%	14.14%
25	Active Plus V Lump Sum SLP	0.61%	7.59%	14.14%
55	Active Plus V Universal SLP	0.61%	7.12%	11.83%
45	Active Plus V Universal SLP	0.61%	7.59%	14.14%
25	Active Plus V Universal SLP	0.61%	7.59%	14.14%
55	Passive Plus I Annuity SLP	0.61%	3.25%	1.82%
45	Passive Plus I Annuity SLP	0.61%	3.25%	1.82%
25	Passive Plus I Annuity SLP	0.61%	3.25%	1.82%
55	Passive Plus I Lump Sum SLP	0.61%	3.25%	1.82%
45	Passive Plus I Lump Sum SLP	0.61%	3.25%	1.82%
25	Passive Plus I Lump Sum SLP	0.61%	3.25%	1.82%
55	Passive Plus II Active Retirement SLP	0.61%	4.36%	5.63%
45	Passive Plus II Active Retirement SLP	0.61%	4.25%	5.08%
25	Passive Plus II Active Retirement SLP	0.61%	4.25%	5.08%
55	Passive Plus II Active Retirement SLP  Passive Plus II Annuity SLP	0.61%	4.25%	5.08%
45	Passive Plus II Annuity SLP  Passive Plus II Annuity SLP	0.61%		
25	Passive Plus II Annuity SLP  Passive Plus II Annuity SLP	0.61%	4.25% 4.25%	5.08% 5.08%
55	Passive Plus II Lump Sum SLP			
45	Passive Plus II Lump Sum SLP  Passive Plus II Lump Sum SLP	0.61%	4.01%	3.78%
	·		4.25%	5.08%
25	Passive Plus II Lump Sum SLP	0.61%	4.25%	5.08%
55	Passive Plus II Universal SLP	0.61%	4.25%	5.07%
45	Passive Plus II Universal SLP	0.61%	4.25%	5.08%
25	Passive Plus II Universal SLP	0.61%	4.25%	5.08%
55	Passive Plus III Active Retirement SLP	0.61%	5.14%	7.66%
45	Passive Plus III Active Retirement SLP	0.61%	5.32%	8.46%
25	Passive Plus III Active Retirement SLP	0.61%	5.32%	8.46%
55	Passive Plus III Annuity SLP	0.61%	5.03%	7.11%
45	Passive Plus III Annuity SLP	0.61%	5.32%	8.46%
25	Passive Plus III Annuity SLP	0.61%	5.32%	8.46%

55	Passive Plus III Lump Sum SLP	0.61%	4.79%	5.80%
45	Passive Plus III Lump Sum SLP	0.61%	5.32%	8.46%
25	Passive Plus III Lump Sum SLP	0.61%	5.32%	8.46%
55	Passive Plus III Universal SLP	0.61%	5.03%	7.09%
45	Passive Plus III Universal SLP	0.61%	5.32%	8.46%
25	Passive Plus III Universal SLP	0.61%	5.32%	8.46%
55	Passive Plus IV Active Retirement SLP	0.61%	6.27%	10.87%
45	Passive Plus IV Active Retirement SLP	0.61%	6.49%	12.35%
25	Passive Plus IV Active Retirement SLP	0.61%	6.49%	12.35%
55	Passive Plus IV Annuity SLP	0.61%	6.16%	10.53%
45	Passive Plus IV Annuity SLP	0.61%	6.49%	12.35%
25	Passive Plus IV Annuity SLP	0.61%	6.49%	12.35%
55	Passive Plus IV Lump Sum SLP	0.61%	6.04%	9.72%
45	Passive Plus IV Lump Sum SLP	0.61%	6.49%	12.35%
25	Passive Plus IV Lump Sum SLP	0.61%	6.49%	12.35%
55	Passive Plus IV Universal SLP	0.61%	6.15%	10.52%
45	Passive Plus IV Universal SLP	0.61%	6.49%	12.35%
25	Passive Plus IV Universal SLP	0.61%	6.49%	12.35%
55	Passive Plus V Active Retirement SLP	0.61%	7.29%	13.66%
45	Passive Plus V Active Retirement SLP	0.61%	7.68%	16.06%
25	Passive Plus V Active Retirement SLP	0.61%	7.68%	16.06%
55	Passive Plus V Annuity SLP	0.61%	7.18%	13.32%
45	Passive Plus V Annuity SLP	0.61%	7.68%	16.06%
25	Passive Plus V Annuity SLP	0.61%	7.68%	16.06%
55	Passive Plus V Lump Sum SLP	0.61%	7.06%	12.50%
45	Passive Plus V Lump Sum SLP	0.61%	7.68%	16.06%
25	Passive Plus V Lump Sum SLP	0.61%	7.68%	16.06%
55	Passive Plus V Universal SLP	0.61%	7.18%	13.31%
45	Passive Plus V Universal SLP	0.61%	7.68%	16.06%
25	Passive Plus V Universal SLP	0.61%	7.68%	16.06%
55	Passive Core Universal SLP	0.60%	n/a*	12.01%
45	Passive Core Universal SLP	0.60%	n/a*	16.44%
25	Passive Core Universal SLP	0.60%	n/a*	16.44%
55	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
45	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
25	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
55	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
45	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
25	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
55	Passive Plus II Active Retirement SLP	0.60%	4.33%	5.59%
45	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
25	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
55	Passive Plus II Annuity SLP	0.60%	4.22%	5.04%
45	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
25	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
55	Passive Plus II Lump Sum SLP	0.60%	3.98%	3.73%
45	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
25	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
55	Passive Plus II Universal SLP	0.60%	4.22%	5.02%
45	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
25	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
55	Passive Plus III Active Retirement SLP	0.60%	5.11%	7.61%
45	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
25	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
55	Passive Plus III Annuity SLP	0.60%	5.00%	7.06%
45	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
25	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
55	Passive Plus III Lump Sum SLP	0.60%	4.76%	5.76%
45	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
25	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
55	Passive Plus III Universal SLP	0.60%	5.00%	7.05%
45	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
25	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
55	Passive Plus IV Active Retirement SLP	0.60%	6.25%	10.84%
45	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Annuity SLP	0.60%	6.14%	10.50%

45	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Lump Sum SLP	0.60%	6.02%	9.68%
45	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Universal SLP	0.60%	6.14%	10.49%
45	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
55	Passive Plus V Active Retirement SLP	0.60%	7.27%	13.62%
45	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
25	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
55	Passive Plus V Annuity SLP	0.60%	7.16%	13.28%
45	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
25	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
55	Passive Plus V Lump Sum SLP	0.60%	7.04%	12.47%
45	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
25	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
55	Passive Plus V Universal SLP	0.60%	7.16%	13.27%
45	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
25	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
55	Active Plus I Annuity SLP	0.70%	3.40%	1.94%
45	Active Plus I Annuity SLP	0.70%	3.40%	1.94%
25	Active Plus I Annuity SLP	0.70%	3.40%	1.94%
55	Active Plus I Lump Sum SLP	0.70%	3.40%	1.94%
45	Active Plus I Lump Sum SLP	0.70%	3.40%	1.94%
25	Active Plus I Lump Sum SLP	0.70%	3.40%	1.94%
55	Active Plus II Active Retirement SLP	0.70%	4.46%	5.61%
45	Active Plus II Active Retirement SLP	0.70%	4.39%	5.06%
25	Active Plus II Active Retirement SLP	0.70%	4.39%	5.06%
55	Active Plus II Annuity SLP	0.70%	4.37%	5.02%
45	Active Plus II Annuity SLP	0.70%	4.39%	5.06%
25	Active Plus II Annuity SLP	0.70%	4.39%	5.06%
55	Active Plus II Lump Sum SLP	0.70%	4.13%	3.76%
45	Active Plus II Lump Sum SLP	0.70%	4.39%	5.06%
25	Active Plus II Lump Sum SLP	0.70%	4.39%	5.06%
55	Active Plus II Universal SLP	0.70%	4.37%	4.99%
45	Active Plus II Universal SLP	0.70%	4.39%	5.06%
25	Active Plus II Universal SLP	0.70%	4.39%	5.06%
55	Active Plus III Active Retirement SLP	0.70%	5.31%	7.45%
45	Active Plus III Active Retirement SLP	0.70%	5.55%	8.13%
25	Active Plus III Active Retirement SLP	0.70%	5.55%	8.13%
55	Active Plus III Annuity SLP	0.70%	5.23%	6.86%
45	Active Plus III Annuity SLP	0.70%	5.55%	8.13%
25	Active Plus III Annuity SLP	0.70%	5.55%	8.13%
55	Active Plus III Lump Sum SLP	0.70%	4.99%	5.60%
45	Active Plus III Lump Sum SLP	0.70%	5.55%	8.13%
25	Active Plus III Lump Sum SLP	0.70%	5.55%	8.13%
55	Active Plus III Universal SLP	0.70%	5.22%	6.83%
45	Active Plus III Universal SLP	0.70%	5.55%	8.13%
25	Active Plus III Universal SLP	0.70%	5.55%	8.13%
55	Active Plus IV Active Retirement SLP	0.70%	6.43%	10.26%
45	Active Plus IV Active Retirement SLP	0.70%	6.66%	11.53%
25	Active Plus IV Active Retirement SLP	0.70%	6.66%	11.53%
55	Active Plus IV Annuity SLP	0.70%	6.33%	9.89%
45	Active Plus IV Annuity SLP	0.70%	6.66%	11.53%
25	Active Plus IV Annuity SLP	0.70%	6.66%	11.53%
55	Active Plus IV Lump Sum SLP	0.70%	6.20%	9.10%
45	Active Plus IV Lump Sum SLP	0.70%	6.66%	11.53%
25	Active Plus IV Lump Sum SLP	0.70%	6.66%	11.53%
55	Active Plus IV Universal SLP	0.70%	6.32%	9.87%
45	Active Plus IV Universal SLP	0.70%	6.66%	11.53%
25	Active Plus IV Universal SLP	0.70%	6.66%	11.53%
55	Active Plus V Active Retirement SLP	0.70%	7.31%	12.29%
45	Active Plus V Active Retirement SLP	0.70%	7.69%	14.24%
25	Active Plus V Active Retirement SLP	0.70%	7.69%	14.24%
55	Active Plus V Annuity SLP	0.70%	7.21%	11.92%
45	Active Plus V Annuity SLP	0.70%	7.69%	14.24%

25	Active Plus V Annuity SLP	0.70%	7.69%	14.24%
55	Active Plus V Lump Sum SLP	0.70%	7.09%	11.13%
45	Active Plus V Lump Sum SLP	0.70%	7.69%	14.24%
25	Active Plus V Lump Sum SLP	0.70%	7.69%	14.24%
55	Active Plus V Universal SLP	0.70%	7.21%	11.90%
45	Active Plus V Universal SLP	0.70%	7.69%	14.24%
25	Active Plus V Universal SLP	0.70%	7.69%	14.24%
55	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
45	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
25	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
55	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
45	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
25	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
55	Passive Plus II Active Retirement SLP	0.60%	4.33%	5.59%
45	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
25	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
55	Passive Plus II Annuity SLP	0.60%	4.24%	5.08%
45	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
25	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
55	Passive Plus II Lump Sum SLP	0.60%	4.00%	3.77%
45	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
25	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
55	Passive Plus II Universal SLP	0.60%	4.22%	5.02%
45	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
25	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
55	Passive Plus III Active Retirement SLP	0.60%	5.11%	7.61%
45	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
25	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
55		0.60%	5.02%	7.10%
	Passive Plus III Annuity SLP			
45 25	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
55	Passive Plus III Lump Sum SLP	0.60%	4.78%	5.79%
45	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
25	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
55	Passive Plus III Universal SLP	0.60%	5.00%	7.05%
45	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
25	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
55	Passive Plus IV Active Retirement SLP	0.60%	6.25%	10.84%
45	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Annuity SLP	0.60%	6.15%	10.52%
45	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Lump Sum SLP	0.60%	6.03%	9.70%
45	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Universal SLP	0.60%	6.14%	10.49%
45	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
55	Passive Plus V Active Retirement SLP	0.60%	7.27%	13.62%
45	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
25	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
55	Passive Plus V Annuity SLP	0.60%	7.17%	13.31%
45	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
25	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
55	Passive Plus V Lump Sum SLP	0.60%	7.05%	12.49%
45	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
25	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
55	Passive Plus V Universal SLP	0.60%	7.16%	13.27%
45	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
25	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
55	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
45	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
25	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
			3.24%	1.81%
55	Passive Plus I Lump Sum SLP	0.60%	2.24 /0	1.0170
55 45	Passive Plus I Lump Sum SLP  Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%

55	Passive Plus II Active Retirement SLP	0.60%	4.35%	5.62%
45	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
25	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
55	Passive Plus II Annuity SLP	0.60%	4.24%	5.08%
45	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
25	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
55	Passive Plus II Lump Sum SLP	0.60%	4.00%	3.77%
45	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
25	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
55	Passive Plus II Universal SLP	0.60%	4.23%	5.06%
45	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
25	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
55	Passive Plus III Active Retirement SLP	0.60%	5.13%	7.65%
45	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
25	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
55	Passive Plus III Annuity SLP	0.60%	5.02%	7.10%
45	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
25	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
55	Passive Plus III Lump Sum SLP	0.60%	4.78%	5.79%
45	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
25	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
55	Passive Plus III Universal SLP	0.60%	5.02%	7.08%
45	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
25	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
55	Passive Plus IV Active Retirement SLP	0.60%	6.26%	10.86%
45	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Annuity SLP	0.60%	6.15%	10.52%
45	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Lump Sum SLP	0.60%	6.03%	9.70%
45	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Universal SLP	0.60%	6.14%	10.51%
45	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
55	Passive Plus V Active Retirement SLP	0.60%	7.28%	13.65%
45	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
25	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
55	Passive Plus V Annuity SLP	0.60%	7.17%	13.31%
45	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
25	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
55	Passive Plus V Lump Sum SLP	0.60%	7.05%	12.49%
45	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
25	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
55	Passive Plus V Universal SLP	0.60%	7.17%	13.30%
45	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
25	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
55	Passive Core Universal SLP	0.29%	n/a*	11.67%
45	Passive Core Universal SLP	0.29%	n/a*	16.08%
25	Passive Core Universal SLP	0.29%	n/a*	16.08%
55	Passive Plus I Annuity SLP	0.29%	2.92%	1.50%
45	Passive Plus I Annuity SLP	0.29%	2.92%	1.50%
25	Passive Plus I Annuity SLP	0.29%	2.92%	1.50%
55	Passive Plus I Lump Sum SLP	0.29%	2.92%	1.50%
45	Passive Plus I Lump Sum SLP	0.29%	2.92%	1.50%
25	Passive Plus I Lump Sum SLP	0.29%	2.92%	1.50%
55	Passive Plus II Active Retirement SLP	0.29%	4.03%	5.30%
45	Passive Plus II Active Retirement SLP	0.29%	3.92%	4.75%
25	Passive Plus II Active Retirement SLP	0.29%	3.92%	4.75%
55	Passive Plus II Active Retirement SLP  Passive Plus II Annuity SLP	0.29%	3.92%	4.75%
45	Passive Plus II Annuity SLP  Passive Plus II Annuity SLP	0.29%	3.92%	4.75%
25	Passive Plus II Annuity SLP	0.29%	3.92%	4.75%
55	Passive Plus II Lump Sum SLP	0.29%	3.68%	3.45%
45	Passive Plus II Lump Sum SLP	0.29%	3.92%	4.75%
25	Passive Plus II Lump Sum SLP	0.29%	3.92%	4.75%
55	Passive Plus II Universal SLP	0.29%	3.91%	4.74%

45	Passive Plus II Universal SLP	0.29%	3.92%	4.75%
25	Passive Plus II Universal SLP	0.29%	3.92%	4.75%
55	Passive Plus III Active Retirement SLP	0.29%	4.81%	7.32%
45	Passive Plus III Active Retirement SLP	0.29%	4.98%	8.11%
25	Passive Plus III Active Retirement SLP	0.29%	4.98%	8.11%
55	Passive Plus III Annuity SLP	0.29%	4.70%	6.77%
45	Passive Plus III Annuity SLP	0.29%	4.98%	8.11%
25	Passive Plus III Annuity SLP	0.29%	4.98%	8.11%
55	Passive Plus III Lump Sum SLP	0.29%	4.46%	5.47%
45	Passive Plus III Lump Sum SLP	0.29%	4.98%	8.11%
25	Passive Plus III Lump Sum SLP	0.29%	4.98%	8.11%
55	Passive Plus III Universal SLP	0.29%	4.69%	6.75%
45	Passive Plus III Universal SLP	0.29%	4.98%	8.11%
25	Passive Plus III Universal SLP	0.29%	4.98%	8.11%
55	Passive Plus IV Active Retirement SLP	0.29%	5.93%	10.52%
45	Passive Plus IV Active Retirement SLP	0.29%	6.15%	11.99%
25	Passive Plus IV Active Retirement SLP	0.29%	6.15%	11.99%
55	Passive Plus IV Annuity SLP	0.29%	5.82%	10.18%
45	Passive Plus IV Annuity SLP	0.29%	6.15%	11.99%
25	Passive Plus IV Annuity SLP	0.29%	6.15%	11.99%
55	Passive Plus IV Lump Sum SLP	0.29%	5.70%	9.37%
45	Passive Plus IV Lump Sum SLP	0.29%	6.15%	11.99%
25	Passive Plus IV Lump Sum SLP	0.29%	6.15%	11.99%
55	Passive Plus IV Universal SLP	0.29%	5.82%	10.17%
45	Passive Plus IV Universal SLP	0.29%	6.15%	11.99%
25	Passive Plus IV Universal SLP	0.29%	6.15%	11.99%
55	Passive Plus V Active Retirement SLP	0.29%	6.95%	13.30%
45	Passive Plus V Active Retirement SLP	0.29%	7.33%	15.69%
25	Passive Plus V Active Retirement SLP	0.29%	7.33%	15.69%
55	Passive Plus V Annuity SLP	0.29%	6.84%	12.96%
45	-			
	Passive Plus V Annuity SLP	0.29%	7.33%	15.69%
25	Passive Plus V Annuity SLP	0.29%	7.33%	15.69%
55	Passive Plus V Lump Sum SLP	0.29%	6.72%	12.14%
45	Passive Plus V Lump Sum SLP	0.29%	7.33%	15.69%
25	Passive Plus V Lump Sum SLP	0.29%	7.33%	15.69%
55	Passive Plus V Universal SLP	0.29%	6.84%	12.95%
45	Passive Plus V Universal SLP	0.29%	7.33%	15.69%
25	Passive Plus V Universal SLP	0.29%	7.33%	15.69%
55	Active Plus I Annuity SLP	0.58%	3.28%	1.81%
45	Active Plus I Annuity SLP	0.58%	3.28%	1.81%
25	Active Plus I Annuity SLP	0.58%	3.28%	1.81%
55	Active Plus I Lump Sum SLP	0.58%	3.28%	1.81%
45	Active Plus I Lump Sum SLP	0.58%	3.28%	1.81%
25	Active Plus I Lump Sum SLP	0.58%	3.28%	1.81%
55	Active Plus II Active Retirement SLP	0.58%	4.36%	5.53%
45	Active Plus II Active Retirement SLP	0.58%	4.27%	4.93%
25	Active Plus II Active Retirement SLP	0.58%	4.27%	4.93%
55	Active Plus II Annuity SLP	0.58%	4.27%	4.94%
45	Active Plus II Annuity SLP	0.58%	4.27%	4.93%
25	Active Plus II Annuity SLP	0.58%		4.93%
	<u> </u>		4.27%	
55	Active Plus II Lump Sum SLP	0.58%	4.03%	3.67%
45	Active Plus II Lump Sum SLP	0.58%	4.27%	4.93%
25	Active Plus II Lump Sum SLP	0.58%	4.27%	4.93%
55	Active Plus II Universal SLP	0.58%	4.26%	4.91%
45	Active Plus II Universal SLP	0.58%	4.27%	4.93%
25	Active Plus II Universal SLP	0.58%	4.27%	4.93%
55	Active Plus III Active Retirement SLP	0.58%	5.21%	7.37%
45	Active Plus III Active Retirement SLP	0.58%	5.42%	8.00%
25	Active Plus III Active Retirement SLP	0.58%	5.42%	8.00%
	Active Plus III Annuity SLP	0.58%	5.12%	6.78%
55	Active Plus III Annuity SLP	0.58%	5.42%	8.00%
45		1.7		
45	-	0.58%	5.42%	8.00%
45 25	Active Plus III Annuity SLP	0.58%	5.42% 4.89%	8.00% 5.51%
45 25 55	Active Plus III Annuity SLP Active Plus III Lump Sum SLP	0.58%	4.89%	5.51%
45 25 55 45	Active Plus III Annuity SLP Active Plus III Lump Sum SLP Active Plus III Lump Sum SLP	0.58% 0.58%	4.89% 5.42%	5.51% 8.00%
45 25 55	Active Plus III Annuity SLP Active Plus III Lump Sum SLP	0.58%	4.89%	5.51%

25	Active Plus III Universal SLP	0.58%	5.42%	8.00%
55	Active Plus IV Active Retirement SLP	0.58%	6.31%	10.15%
45	Active Plus IV Active Retirement SLP	0.58%	6.54%	11.39%
25	Active Plus IV Active Retirement SLP	0.58%	6.54%	11.39%
55	Active Plus IV Annuity SLP	0.58%	6.21%	9.78%
45	Active Plus IV Annuity SLP	0.58%	6.54%	11.39%
25	Active Plus IV Annuity SLP	0.58%	6.54%	11.39%
55	Active Plus IV Lump Sum SLP	0.58%	6.09%	8.99%
45	Active Plus IV Lump Sum SLP	0.58%	6.54%	11.39%
25	Active Plus IV Lump Sum SLP	0.58%	6.54%	11.39%
55	Active Plus IV Universal SLP	0.58%	6.20%	9.76%
45	Active Plus IV Universal SLP	0.58%	6.54%	11.39%
25	Active Plus IV Universal SLP	0.58%	6.54%	11.39%
55	Active Plus V Active Retirement SLP	0.58%	7.19%	12.19%
45	Active Plus V Active Retirement SLP	0.58%	7.56%	14.11%
25	Active Plus V Active Retirement SLP	0.58%	7.56%	14.11%
55	Active Plus V Annuity SLP	0.58%	7.09%	11.82%
45	Active Plus V Annuity SLP	0.58%	7.56%	14.11%
25	Active Plus V Annuity SLP	0.58%	7.56%	14.11%
55	Active Plus V Lump Sum SLP	0.58%	6.97%	11.03%
45	Active Plus V Lump Sum SLP	0.58%	7.56%	14.11%
25	Active Plus V Lump Sum SLP	0.58%	7.56%	14.11%
55	Active Plus V Universal SLP	0.58%	7.08%	11.80%
45	Active Plus V Universal SLP	0.58%	7.56%	14.11%
25	Active Plus V Universal SLP	0.58%	7.56%	14.11%
55	Passive Core Universal SLP	0.58%	n/a*	11.99%
45	Passive Core Universal SLP	0.58%	n/a*	16.41%
25	Passive Core Universal SLP	0.58%	n/a*	16.41%
55	Passive Plus I Annuity SLP	0.58%	3.22%	1.79%
45	Passive Plus I Annuity SLP	0.58%	3.22%	1.79%
25	Passive Plus I Annuity SLP	0.58%	3.22%	1.79%
55	Passive Plus I Lump Sum SLP	0.58%	3.22%	1.79%
45	Passive Plus I Lump Sum SLP	0.58%	3.22%	1.79%
25	Passive Plus I Lump Sum SLP	0.58%	3.22%	1.79%
55	Passive Plus II Active Retirement SLP	0.58%	4.33%	5.60%
45	Passive Plus II Active Retirement SLP	0.58%	4.22%	5.05%
25	Passive Plus II Active Retirement SLP	0.58%	4.22%	5.05%
55	Passive Plus II Annuity SLP	0.58%	4.22%	5.06%
45	Passive Plus II Annuity SLP	0.58%	4.22%	5.05%
25	Passive Plus II Annuity SLP	0.58%	4.22%	5.05%
55	Passive Plus II Lump Sum SLP	0.58%	3.98%	3.75%
45	Passive Plus II Lump Sum SLP	0.58%	4.22%	5.05%
25	Passive Plus II Lump Sum SLP	0.58%	4.22%	5.05%
55	Passive Plus II Universal SLP	0.58%	4.21%	5.04%
45	Passive Plus II Universal SLP	0.58%	4.22%	5.05%
25	Passive Plus II Universal SLP	0.58%	4.22%	5.05%
55	Passive Plus III Active Retirement SLP	0.58%	5.11%	7.63%
45	Passive Plus III Active Retirement SLP	0.58%	5.29%	8.42%
25	Passive Plus III Active Retirement SLP	0.58%	5.29%	8.42%
55	Passive Plus III Annuity SLP	0.58%	5.00%	7.08%
45	Passive Plus III Annuity SLP	0.58%	5.29%	8.42%
25	Passive Plus III Annuity SLP	0.58%	5.29%	8.42%
55	Passive Plus III Lump Sum SLP	0.58%	4.76%	5.77%
45	Passive Plus III Lump Sum SLP	0.58%	5.29%	8.42%
25	Passive Plus III Lump Sum SLP	0.58%	5.29%	8.42%
55	Passive Plus III Universal SLP	0.58%	5.00%	7.06%
45	Passive Plus III Universal SLP	0.58%	5.29%	8.42%
25	Passive Plus III Universal SLP	0.58%	5.29%	8.42%
55	Passive Plus IV Active Retirement SLP	0.58%	6.23%	10.84%
45	Passive Plus IV Active Retirement SLP	0.58%	6.45%	12.31%
25	Passive Plus IV Active Retirement SLP	0.58%	6.45%	12.31%
55	Passive Plus IV Annuity SLP	0.58%	6.12%	10.50%
45	Passive Plus IV Annuity SLP	0.58%	6.45%	12.31%
25	Passive Plus IV Annuity SLP	0.58%	6.45%	12.31%
55	Passive Plus IV Lump Sum SLP	0.58%	6.00%	9.68%
	Passive Plus IV Lump Sum SLP Passive Plus IV Lump Sum SLP	0.58%	6.00% 6.45%	9.68% 12.31%

55	Passive Plus IV Universal SLP	0.58%	6.12%	10.49%
45	Passive Plus IV Universal SLP	0.58%	6.45%	12.31%
25	Passive Plus IV Universal SLP	0.58%	6.45%	12.31%
55	Passive Plus V Active Retirement SLP	0.58%	7.26%	13.63%
45	Passive Plus V Active Retirement SLP	0.58%	7.64%	16.03%
25	Passive Plus V Active Retirement SLP	0.58%	7.64%	16.03%
55	Passive Plus V Annuity SLP	0.58%	7.15%	13.28%
45	Passive Plus V Annuity SLP	0.58%	7.64%	16.03%
25	Passive Plus V Annuity SLP	0.58%	7.64%	16.03%
55	Passive Plus V Lump Sum SLP	0.58%	7.03%	12.47%
45	Passive Plus V Lump Sum SLP	0.58%	7.64%	16.03%
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25	Passive Plus V Lump Sum SLP	0.58%	7.64%	16.03%
55	Passive Plus V Universal SLP	0.58%	7.15%	13.27%
45	Passive Plus V Universal SLP	0.58%	7.64%	16.03%
25	Passive Plus V Universal SLP	0.58%	7.64%	16.03%
55	Active Plus I Annuity SLP	0.70%	3.40%	1.94%
45	Active Plus I Annuity SLP	0.70%	3.40%	1.94%
25	Active Plus I Annuity SLP	0.70%	3.40%	1.94%
55	Active Plus I Lump Sum SLP	0.70%	3.40%	1.94%
45	Active Plus I Lump Sum SLP	0.70%	3.40%	1.94%
25	Active Plus I Lump Sum SLP	0.70%	3.40%	1.94%
55	Active Plus II Active Retirement SLP	0.70%	4.46%	5.61%
45	Active Plus II Active Retirement SLP	0.70%	4.39%	5.06%
25	Active Plus II Active Retirement SLP	0.70%	4.39%	5.06%
55	Active Plus II Annuity SLP	0.70%	4.37%	5.02%
45	Active Plus II Annuity SLP  Active Plus II Annuity SLP	0.70%	4.39%	5.06%
25	Active Plus II Annuity SLP	0.70%	4.39%	5.06%
55	Active Plus II Lump Sum SLP	0.70%	4.13%	3.76%
45	Active Plus II Lump Sum SLP	0.70%	4.39%	5.06%
25	Active Plus II Lump Sum SLP	0.70%	4.39%	5.06%
55	Active Plus II Universal SLP	0.70%	4.37%	4.99%
45	Active Plus II Universal SLP	0.70%	4.39%	5.06%
25	Active Plus II Universal SLP	0.70%	4.39%	5.06%
55	Active Plus III Active Retirement SLP	0.70%	5.31%	7.45%
45	Active Plus III Active Retirement SLP	0.70%	5.55%	8.13%
25	Active Plus III Active Retirement SLP	0.70%	5.55%	8.13%
55	Active Plus III Annuity SLP	0.70%	5.23%	6.86%
45	Active Plus III Annuity SLP	0.70%	5.55%	8.13%
25	Active Plus III Annuity SLP	0.70%	5.55%	8.13%
55	Active Plus III Lump Sum SLP	0.70%	4.99%	5.60%
45	Active Plus III Lump Sum SLP	0.70%	5.55%	8.13%
25	Active Plus III Lump Sum SLP		5.55%	8.13%
55	Active Plus III Universal SLP	0.70%	5.22%	6.83%
45	Active Plus III Universal SLP	0.70%	5.55%	8.13%
25	Active Plus III Universal SLP	0.70%	5.55%	8.13%
55	Active Plus IV Active Retirement SLP	0.70%	6.43%	10.26%
45	Active Plus IV Active Retirement SLP	0.70%	6.66%	11.53%
25	Active Plus IV Active Retirement SLP	0.70%	6.66%	11.53%
55	Active Plus IV Annuity SLP	0.70%	6.33%	9.89%
45	Active Plus IV Annuity SLP	0.70%	6.66%	11.53%
25	Active Plus IV Annuity SLP	0.70%	6.66%	11.53%
55	Active Plus IV Lump Sum SLP	0.70%	6.20%	9.10%
45	Active Plus IV Lump Sum SLP	0.70%	6.66%	11.53%
25	Active Plus IV Lump Sum SLP	0.70%	6.66%	11.53%
55	Active Plus IV Universal SLP	0.70%	6.32%	9.87%
45	Active Plus IV Universal SLP	0.70%	6.66%	11.53%
25	Active Plus IV Universal SLP	0.70%	6.66%	11.53%
55	Active Plus V Active Retirement SLP	0.70%	7.31%	12.29%
4	Active Plus V Active Retirement SLP	0.70%	7.69%	14.24%
45	Active Plus V Active Retirement SLP	0.70%	7.69%	14.24%
45 25	Active Flas V Active Recircinent SEI			
	Active Plus V Annuity SLP	0.70%	7.21%	11.92%
25		0.70% 0.70%	7.21% 7.69%	11.92% 14.24%
25 55	Active Plus V Annuity SLP			
25 55 45	Active Plus V Annuity SLP Active Plus V Annuity SLP	0.70%	7.69% 7.69%	14.24% 14.24%
25 55 45 25 55	Active Plus V Annuity SLP Active Plus V Annuity SLP Active Plus V Annuity SLP Active Plus V Lump Sum SLP	0.70% 0.70% 0.70%	7.69% 7.69% 7.09%	14.24% 14.24% 11.13%
25 55 45 25	Active Plus V Annuity SLP Active Plus V Annuity SLP Active Plus V Annuity SLP	0.70% 0.70%	7.69% 7.69%	14.24% 14.24%

45	Active Plus V Universal SLP	0.70%	7.69%	14.24%
25	Active Plus V Universal SLP	0.70%	7.69%	14.24%
55	60:40 Equity 10 Year Fixed Interest Lifestyle	0.73%	6.36%	8.75%
45	60:40 Equity 10 Year Fixed Interest Lifestyle	0.73%	8.40%	20.77%
25	60:40 Equity 10 Year Fixed Interest Lifestyle	0.73%	8.40%	20.77%
55	60:40 Equity 10 Year Gilt Index Lifestyle	0.73%	7.20%	12.20%
45	60:40 Equity 10 Year Gilt Index Lifestyle	0.73%	8.40%	20.77%
25	60:40 Equity 10 Year Gilt Index Lifestyle	0.73%	8.40%	20.77%
55	60:40 Equity 5 Year Fixed Interest Lifestyle	0.73%	8.40%	20.77%
45	60:40 Equity 5 Year Fixed Interest Lifestyle	0.73%	8.40%	20.77%
25	60:40 Equity 5 Year Fixed Interest Lifestyle	0.73%	8.40%	20.77%
55	60:40 Equity 5 Year Gilt Index Lifestyle	0.73%	8.40%	20.77%
45	60:40 Equity 5 Year Gilt Index Lifestyle	0.73%	8.40%	20.77%
25	60:40 Equity 5 Year Gilt Index Lifestyle	0.73%	8.40%	20.77%
55	70:30 Equity 10 Year Fixed Interest Lifestyle	0.73%	5.84%	8.41%
45	70:30 Equity 10 Year Fixed Interest Lifestyle	0.73%	7.55%	20.07%
25	70:30 Equity 10 Year Fixed Interest Lifestyle	0.73%	7.55%	20.07%
55	70:30 Equity 10 Year Gilt Index Lifestyle	0.73%	6.68%	11.85%
45	70:30 Equity 10 Year Gilt Index Lifestyle	0.73%	7.55%	20.07%
25	70:30 Equity 10 Year Gilt Index Lifestyle	0.73%	7.55%	20.07%
55	70:30 Equity 5 Year Fixed Interest Lifestyle	0.73%	7.55%	20.07%
45	70:30 Equity 5 Year Fixed Interest Lifestyle	0.73%	7.55%	20.07%
25	70:30 Equity 5 Year Fixed Interest Lifestyle	0.73%	7.55%	20.07%
55	70:30 Equity 5 Year Gilt Index Lifestyle	0.73%	7.55%	20.07%
45	70:30 Equity 5 Year Gilt Index Lifestyle	0.73%	7.55%	20.07%
25		0.73%	7.55%	
	70:30 Equity 5 Year Gilt Index Lifestyle			20.07%
55	Active Plus I Annuity SLP	0.73%	3.43%	1.97%
45	Active Plus I Annuity SLP	0.73%	3.43%	1.97%
25	Active Plus I Annuity SLP	0.73%	3.43%	1.97%
55	Active Plus I Lump Sum SLP	0.73%	3.43%	1.97%
45	Active Plus I Lump Sum SLP	0.73%	3.43%	1.97%
25	Active Plus I Lump Sum SLP	0.73%	3.43%	1.97%
55	Active Plus II Active Retirement SLP	0.73%	4.51%	5.69%
45	Active Plus II Active Retirement SLP	0.73%	4.42%	5.09%
25	Active Plus II Active Retirement SLP	0.73%	4.42%	5.09%
55	Active Plus II Annuity SLP	0.73%	4.42%	5.10%
45	Active Plus II Annuity SLP	0.73%	4.42%	5.09%
25	Active Plus II Annuity SLP	0.73%	4.42%	5.09%
55	Active Plus II Lump Sum SLP	0.73%	4.19%	3.83%
45	Active Plus II Lump Sum SLP	0.73%	4.42%	5.09%
25	Active Plus II Lump Sum SLP	0.73%	4.42%	5.09%
55	Active Plus II Universal SLP	0.73%	4.42%	5.07%
45	Active Plus II Universal SLP	0.73%	4.42%	5.09%
25	Active Plus II Universal SLP	0.73%	4.42%	5.09%
55	Active Plus III Active Retirement SLP	0.73%	5.37%	7.53%
45	Active Plus III Active Retirement SLP	0.73%	5.58%	8.16%
25	Active Plus III Active Retirement SLP	0.73%	5.58%	8.16%
55	Active Plus III Annuity SLP	0.73%	5.28%	6.94%
45	Active Plus III Annuity SLP	0.73%	5.58%	8.16%
25	Active Plus III Annuity SLP	0.73%	5.58%	8.16%
55	Active Plus III Lump Sum SLP	0.73%	5.05%	5.67%
45	Active Plus III Lump Sum SLP	0.73%	5.58%	8.16%
25	Active Plus III Lump Sum SLP	0.73%	5.58%	8.16%
55	Active Plus III Universal SLP	0.73%	5.28%	6.91%
45	Active Plus III Universal SLP	0.73%	5.58%	8.16%
25	Active Plus III Universal SLP	0.73%	5.58%	8.16%
55	Active Plus IV Active Retirement SLP	0.73%	6.47%	10.32%
45	Active Plus IV Active Retirement SLP	0.73%	6.70%	11.56%
25	Active Plus IV Active Retirement SLP	0.73%	6.70%	11.56%
55	Active Plus IV Active Recirement SLP  Active Plus IV Annuity SLP	0.73%	6.37%	9.95%
45	Active Plus IV Annuity SLP	0.73%	6.70%	11.56%
25	Active Plus IV Annuity SLP	0.73%	6.70%	11.56%
55	Active Plus IV Lump Sum SLP	0.73%	6.24%	9.15%
45	Active Plus IV Lump Sum SLP	0.73%	6.70%	11.56%
25	Active Plus IV Lump Sum SLP	0.73%	6.70%	11.56%
55	Active Plus IV Universal SLP	0.73%	6.36%	9.93%
45	Active Plus IV Universal SLP	0.73%	6.70%	11.56%

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25	Active Plus IV Universal SLP	0.73%	6.70%	11.56%
55	Active Plus V Active Retirement SLP	0.73%	7.35%	12.35%
45	Active Plus V Active Retirement SLP	0.73%	7.72%	14.28%
25	Active Plus V Active Retirement SLP	0.73%	7.72%	14.28%
55	Active Plus V Annuity SLP	0.73%	7.25%	11.98%
45	Active Plus V Annuity SLP	0.73%	7.72%	14.28%
25	Active Plus V Annuity SLP	0.73%	7.72%	14.28%
55	Active Plus V Lump Sum SLP	0.73%	7.13%	11.19%
45	Active Plus V Lump Sum SLP	0.73%	7.72%	14.28%
25	Active Plus V Lump Sum SLP	0.73%	7.72%	14.28%
55	Active Plus V Universal SLP	0.73%	7.25%	11.96%
45	Active Plus V Universal SLP	0.73%	7.72%	14.28%
25	Active Plus V Universal SLP	0.73%	7.72%	14.28%
55	Passive Plus I Annuity SLP	0.73%	3.37%	1.95%
45	Passive Plus I Annuity SLP	0.73%	3.37%	1.95%
25	Passive Plus I Annuity SLP	0.73%	3.37%	1.95%
55	Passive Plus I Lump Sum SLP	0.73%	3.37%	1.95%
45	Passive Plus I Lump Sum SLP	0.73%	3.37%	1.95%
25	Passive Plus I Lump Sum SLP	0.73%	3.37%	1.95%
55	Passive Plus II Active Retirement SLP	0.73%	4.49%	5.76%
45	Passive Plus II Active Retirement SLP	0.73%	4.37%	5.21%
25	Passive Plus II Active Retirement SLP	0.73%	4.37%	5.21%
55	Passive Plus II Annuity SLP	0.73%	4.37%	5.21%
45	Passive Plus II Annuity SLP	0.73%	4.37%	5.21%
25	Passive Plus II Annuity SLP	0.73%	4.37%	5.21%
55	Passive Plus II Lump Sum SLP	0.73%	4.13%	3.90%
45	Passive Plus II Lump Sum SLP	0.73%	4.37%	5.21%
25	Passive Plus II Lump Sum SLP	0.73%	4.37%	5.21%
55	Passive Plus II Universal SLP	0.73%	4.37%	5.20%
45	Passive Plus II Universal SLP	0.73%	4.37%	5.21%
25	Passive Plus II Universal SLP	0.73%	4.37%	5.21%
55	Passive Plus III Active Retirement SLP	0.73%	5.27%	7.79%
45	Passive Plus III Active Retirement SLP	0.73%	5.44%	8.59%
25	Passive Plus III Active Retirement SLP	0.73%	5.44%	8.59%
55	Passive Plus III Annuity SLP	0.73%	5.16%	7.24%
45	Passive Plus III Annuity SLP	0.73%	5.44%	8.59%
25	Passive Plus III Annuity SLP	0.73%	5.44%	8.59%
55	Passive Plus III Lump Sum SLP	0.73%	4.92%	5.93%
45	Passive Plus III Lump Sum SLP	0.73%	5.44%	8.59%
25	Passive Plus III Lump Sum SLP	0.73%	5.44%	8.59%
55	Passive Plus III Universal SLP	0.73%	5.15%	7.22%
45	Passive Plus III Universal SLP	0.73%	5.44%	8.59%
25	Passive Plus III Universal SLP	0.73%	5.44%	8.59%
55	Passive Plus IV Active Retirement SLP	0.73%	6.39%	11.01%
45	Passive Plus IV Active Retirement SLP	0.73%	6.61%	12.48%
25	Passive Plus IV Active Retirement SLP	0.73%	6.61%	12.48%
55	Passive Plus IV Annuity SLP	0.73%	6.28%	10.66%
45	Passive Plus IV Annuity SLP	0.73%	6.61%	12.48%
25	Passive Plus IV Annuity SLP	0.73%	6.61%	12.48%
55	Passive Plus IV Lump Sum SLP	0.73%	6.16%	9.85%
45	Passive Plus IV Lump Sum SLP	0.73%	6.61%	12.48%
25	Passive Plus IV Lump Sum SLP	0.73%	6.61%	12.48%
55	Passive Plus IV Universal SLP	0.73%	6.28%	10.65%
45	Passive Plus IV Universal SLP	0.73%	6.61%	12.48%
25	Passive Plus IV Universal SLP	0.73%	6.61%	12.48%
55	Passive Plus V Active Retirement SLP	0.73%	7.42%	13.80%
45	Passive Plus V Active Retirement SLP	0.73%	7.80%	16.20%
25	Passive Plus V Active Retirement SLP	0.73%	7.80%	16.20%
55	Passive Plus V Annuity SLP	0.73%	7.31%	13.45%
45	Passive Plus V Annuity SLP	0.73%	7.80%	16.20%
25	Passive Plus V Annuity SLP  Passive Plus V Annuity SLP	0.73%	7.80%	16.20%
55	Passive Plus V Lump Sum SLP  Passive Plus V Lump Sum SLP	0.73%	7.19%	12.63%
45	Passive Plus V Lump Sum SLP	0.73%	7.80%	16.20%
25	Passive Plus V Lump Sum SLP	0.73%	7.80%	16.20%
55	Passive Plus V Universal SLP	0.73%	7.31%	13.44%
45	Passive Plus V Universal SLP	0.73%	7.80%	16.20%
25	Passive Plus V Universal SLP	0.73%	7.80%	16.20%

55	Active Plus I Annuity SLP	0.45%	3.14%	1.68%
45	Active Plus I Annuity SLP	0.45%	3.14%	1.68%
25	Active Plus I Annuity SLP	0.45%	3.14%	1.68%
55	Active Plus I Lump Sum SLP	0.45%	3.14%	1.68%
45	Active Plus I Lump Sum SLP	0.45%	3.14%	1.68%
25	Active Plus I Lump Sum SLP	0.45%	3.14%	1.68%
55	Active Plus II Active Retirement SLP	0.45%	4.22%	5.39%
45	Active Plus II Active Retirement SLP	0.45%	4.13%	4.80%
25	Active Plus II Active Retirement SLP	0.45%	4.13%	4.80%
55	Active Plus II Annuity SLP	0.45%	4.13%	4.81%
45	Active Plus II Annuity SLP	0.45%	4.13%	4.80%
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25	Active Plus II Annuity SLP	0.45%	4.13%	4.80%
55	Active Plus II Lump Sum SLP	0.45%	3.90%	3.54%
45	Active Plus II Lump Sum SLP	0.45%	4.13%	4.80%
25	Active Plus II Lump Sum SLP	0.45%	4.13%	4.80%
55	Active Plus II Universal SLP	0.45%	4.13%	4.77%
45	Active Plus II Universal SLP	0.45%	4.13%	4.80%
25	Active Plus II Universal SLP	0.45%	4.13%	4.80%
55	Active Plus III Active Retirement SLP	0.45%	5.07%	7.23%
45	Active Plus III Active Retirement SLP	0.45%	5.28%	7.86%
25	Active Plus III Active Retirement SLP	0.45%	5.28%	7.86%
55	Active Plus III Annuity SLP	0.45%	4.99%	6.64%
45	Active Plus III Annuity SLP	0.45%	5.28%	7.86%
25	Active Plus III Annuity SLP	0.45%	5.28%	7.86%
55	Active Plus III Lump Sum SLP	0.45%	4.75%	5.37%
45	Active Plus III Lump Sum SLP	0.45%	5.28%	7.86%
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25	Active Plus III Lump Sum SLP	0.45%	5.28%	7.86%
55	Active Plus III Universal SLP	0.45%	4.98%	6.61%
45	Active Plus III Universal SLP	0.45%	5.28%	7.86%
25	Active Plus III Universal SLP	0.45%	5.28%	7.86%
55	Active Plus IV Active Retirement SLP	0.45%	6.17%	10.01%
45	Active Plus IV Active Retirement SLP	0.45%	6.40%	11.25%
25	Active Plus IV Active Retirement SLP	0.45%	6.40%	11.25%
55	Active Plus IV Annuity SLP	0.45%	6.07%	9.64%
45	Active Plus IV Annuity SLP	0.45%	6.40%	11.25%
25	Active Plus IV Annuity SLP	0.45%	6.40%	11.25%
55	Active Plus IV Lump Sum SLP	0.45%	5.95%	8.85%
45	Active Plus IV Lump Sum SLP	0.45%	6.40%	11.25%
25	Active Plus IV Lump Sum SLP	0.45%	6.40%	11.25%
55	Active Plus IV Universal SLP	0.45%	6.07%	9.62%
45		0.45%		
25	Active Plus IV Universal SLP		6.40%	11.25%
	Active Plus IV Universal SLP	0.45%	6.40%	11.25%
55	Active Plus V Active Retirement SLP	0.45%	7.05%	12.04%
45	Active Plus V Active Retirement SLP	0.45%	7.42%	13.96%
25	Active Plus V Active Retirement SLP	0.45%	7.42%	13.96%
55	Active Plus V Annuity SLP	0.45%	6.95%	11.67%
45	Active Plus V Annuity SLP	0.45%	7.42%	13.96%
25	Active Plus V Annuity SLP	0.45%	7.42%	13.96%
55	Active Plus V Lump Sum SLP	0.45%	6.83%	10.88%
45	Active Plus V Lump Sum SLP	0.45%	7.42%	13.96%
25	Active Plus V Lump Sum SLP	0.45%	7.42%	13.96%
55	Active Plus V Universal SLP	0.45%	6.95%	11.65%
45	Active Plus V Universal SLP	0.45%	7.42%	13.96%
25	Active Plus V Universal SLP	0.45%	7.42%	13.96%
55	Passive Core Universal SLP	0.45%	n/a*	11.85%
45	Passive Core Universal SLP	0.45%	n/a*	16.26%
25	Passive Core Universal SLP	0.45%	n/a*	16.26%
55	Passive Plus I Annuity SLP	0.45%	3.08%	1.66%
45	Passive Plus I Annuity SLP	0.45%	3.08%	1.66%
25	Passive Plus I Annuity SLP	0.45%	3.08%	1.66%
55	Passive Plus I Lump Sum SLP	0.45%	3.08%	1.66%
45	Passive Plus I Lump Sum SLP	0.45%	3.08%	1.66%
	Passive Plus I Lump Sum SLP	0.45%	3.08%	1.66%
25			_	
25 55	Passive Plus II Active Retirement SLP	0.45%	4.20%	5.47%
	Passive Plus II Active Retirement SLP Passive Plus II Active Retirement SLP	0.45% 0.45%	4.20% 4.08%	5.47% 4.92%
55				

45	Passive Plus II Annuity SLP	0.45%	4.08%	4.92%
25	Passive Plus II Annuity SLP	0.45%	4.08%	4.92%
55	Passive Plus II Lump Sum SLP	0.45%	3.84%	3.61%
45	Passive Plus II Lump Sum SLP	0.45%	4.08%	4.92%
25	Passive Plus II Lump Sum SLP	0.45%	4.08%	4.92%
55	Passive Plus II Universal SLP	0.45%	4.08%	4.90%
45	Passive Plus II Universal SLP	0.45%	4.08%	4.92%
25	Passive Plus II Universal SLP	0.45%	4.08%	4.92%
55	Passive Plus III Active Retirement SLP	0.45%	4.98%	7.49%
45	Passive Plus III Active Retirement SLP	0.45%	5.15%	8.28%
25	Passive Plus III Active Retirement SLP	0.45%	5.15%	8.28%
55	Passive Plus III Annuity SLP	0.45%	4.86%	6.94%
45	Passive Plus III Annuity SLP	0.45%	5.15%	8.28%
25	Passive Plus III Annuity SLP	0.45%	5.15%	8.28%
55	Passive Plus III Lump Sum SLP	0.45%	4.63%	5.63%
45	Passive Plus III Lump Sum SLP	0.45%	5.15%	8.28%
25	Passive Plus III Lump Sum SLP	0.45%	5.15%	8.28%
55	Passive Plus III Universal SLP		4.86%	6.92%
		0.45%		
45	Passive Plus III Universal SLP	0.45%	5.15%	8.28%
25	Passive Plus III Universal SLP	0.45%	5.15%	8.28%
55	Passive Plus IV Active Retirement SLP	0.45%	6.10%	10.70%
45	Passive Plus IV Active Retirement SLP	0.45%	6.32%	12.17%
25	Passive Plus IV Active Retirement SLP	0.45%	6.32%	12.17%
55	Passive Plus IV Annuity SLP	0.45%	5.99%	10.36%
45	Passive Plus IV Annuity SLP	0.45%	6.32%	12.17%
25	Passive Plus IV Annuity SLP	0.45%	6.32%	12.17%
55	Passive Plus IV Lump Sum SLP	0.45%	5.87%	9.54%
45	Passive Plus IV Lump Sum SLP	0.45%	6.32%	12.17%
25	Passive Plus IV Lump Sum SLP	0.45%	6.32%	12.17%
55	Passive Plus IV Universal SLP	0.45%	5.98%	10.35%
45	Passive Plus IV Universal SLP	0.45%	6.32%	12.17%
25	Passive Plus IV Universal SLP	0.45%	6.32%	12.17%
55	Passive Plus V Active Retirement SLP	0.45%	7.12%	13.48%
45	Passive Plus V Active Retirement SLP	0.45%	7.51%	15.88%
25	Passive Plus V Active Retirement SLP	0.45%	7.51%	15.88%
55	Passive Plus V Annuity SLP	0.45%	7.01%	13.14%
45	Passive Plus V Annuity SLP	0.45%	7.51%	15.88%
25	Passive Plus V Annuity SLP	0.45%	7.51%	15.88%
55	Passive Plus V Lump Sum SLP	0.45%	6.89%	12.32%
45	Passive Plus V Lump Sum SLP	0.45%	7.51%	15.88%
			= =	
25	Passive Plus V Lump Sum SLP	0.45%	7.51%	15.88%
55	Passive Plus V Universal SLP	0.45%	7.01%	13.13%
45	Passive Plus V Universal SLP	0.45%	7.51%	15.88%
25	Passive Plus V Universal SLP	0.45%	7.51%	15.88%
55	Active Plus I Annuity SLP	0.45%	3.14%	1.68%
45	Active Plus I Annuity SLP	0.45%	3.14%	1.68%
25	Active Plus I Annuity SLP	0.45%	3.14%	1.68%
55	Active Plus I Lump Sum SLP	0.45%	3.14%	1.68%
45	Active Plus I Lump Sum SLP	0.45%	3.14%	1.68%
25	Active Plus I Lump Sum SLP	0.45%	3.14%	1.68%
55	Active Plus II Active Retirement SLP	0.45%	4.22%	5.39%
45	Active Plus II Active Retirement SLP	0.45%	4.13%	4.80%
25	Active Plus II Active Retirement SLP	0.45%	4.13%	4.80%
55	Active Plus II Annuity SLP	0.45%	4.13%	4.81%
45	Active Plus II Annuity SLP	0.45%	4.13%	4.80%
25	Active Plus II Annuity SLP	0.45%	4.13%	4.80%
55	Active Plus II Lump Sum SLP	0.45%	3.90%	3.54%
45	Active Plus II Lump Sum SLP	0.45%	4.13%	4.80%
25	Active Plus II Lump Sum SLP	0.45%	4.13%	4.80%
55	Active Plus II Universal SLP	0.45%	4.13%	4.77%
45	Active Plus II Universal SLP	0.45%	4.13%	4.80%
25	Active Plus II Universal SLP	0.45%	4.13%	4.80%
55	Active Plus III Active Retirement SLP	0.45%	5.07%	7.23%
45	Active Plus III Active Retirement SLP	0.45%	5.28%	7.86%
25	Active Plus III Active Retirement SLP	0.45%	5.28%	7.86%
55 45	Active Plus III Annuity SLP	0.45%	4.99%	6.64%
	Active Plus III Annuity SLP	0.45%	5.28%	7.86%

25	Active Plus III Annuity SLP	0.45%	5.28%	7.86%
55	Active Plus III Lump Sum SLP	0.45%	4.75%	5.37%
45	Active Plus III Lump Sum SLP	0.45%	5.28%	7.86%
25	Active Plus III Lump Sum SLP	0.45%	5.28%	7.86%
55	Active Plus III Universal SLP	0.45%	4.98%	6.61%
45	Active Plus III Universal SLP	0.45%	5.28%	7.86%
25	Active Plus III Universal SLP	0.45%	5.28%	7.86%
55	Active Plus IV Active Retirement SLP	0.45%	6.17%	10.01%
45	Active Plus IV Active Retirement SLP	0.45%	6.40%	11.25%
25	Active Plus IV Active Retirement SLP	0.45%	6.40%	11.25%
55	Active Plus IV Annuity SLP	0.45%	6.07%	9.64%
45	Active Plus IV Annuity SLP	0.45%	6.40%	11.25%
25	Active Plus IV Annuity SLP	0.45%	6.40%	11.25%
55	Active Plus IV Lump Sum SLP	0.45%	5.95%	8.85%
45	Active Plus IV Lump Sum SLP	0.45%	6.40%	11.25%
25	Active Plus IV Lump Sum SLP	0.45%	6.40%	11.25%
55	Active Plus IV Universal SLP	0.45%	6.07%	9.62%
45	Active Plus IV Universal SLP	0.45%	6.40%	11.25%
25	Active Plus IV Universal SLP	0.45%	6.40%	11.25%
55	Active Plus V Active Retirement SLP	0.45%	7.05%	12.04%
45	Active Plus V Active Retirement SLP	0.45%	7.42%	13.96%
25	Active Plus V Active Retirement SLP	0.45%	7.42%	13.96%
55	Active Plus V Annuity SLP	0.45%	6.95%	11.67%
45	Active Plus V Annuity SLP	0.45%	7.42%	13.96%
25	Active Plus V Annuity SLP	0.45%	7.42%	13.96%
55	Active Plus V Lump Sum SLP	0.45%	6.83%	
	· ·			10.88%
45	Active Plus V Lump Sum SLP	0.45%	7.42%	13.96%
25	Active Plus V Lump Sum SLP	0.45%	7.42%	13.96%
55	Active Plus V Universal SLP	0.45%	6.95%	11.65%
45	Active Plus V Universal SLP	0.45%	7.42%	13.96%
25	Active Plus V Universal SLP	0.45%	7.42%	13.96%
55	Passive Core Universal SLP	0.45%	n/a*	11.85%
45	Passive Core Universal SLP	0.45%	n/a*	16.26%
25	Passive Core Universal SLP	0.45%	n/a*	16.26%
55	Passive Plus I Annuity SLP	0.45%	3.08%	1.66%
45	Passive Plus I Annuity SLP	0.45%	3.08%	1.66%
25	Passive Plus I Annuity SLP	0.45%	3.08%	1.66%
55	Passive Plus I Lump Sum SLP	0.45%	3.08%	1.66%
45	Passive Plus I Lump Sum SLP	0.45%	3.08%	1.66%
25	Passive Plus I Lump Sum SLP	0.45%	3.08%	1.66%
55	Passive Plus II Active Retirement SLP	0.45%	4.20%	5.47%
45	Passive Plus II Active Retirement SLP	0.45%	4.08%	4.92%
25	Passive Plus II Active Retirement SLP	0.45%	4.08%	4.92%
55	Passive Plus II Annuity SLP	0.45%	4.08%	4.92%
45	Passive Plus II Annuity SLP	0.45%	4.08%	4.92%
25	Passive Plus II Annuity SLP	0.45%	4.08%	4.92%
55	Passive Plus II Lump Sum SLP	0.45%	3.84%	3.61%
45	Passive Plus II Lump Sum SLP	0.45%	4.08%	4.92%
25	Passive Plus II Lump Sum SLP	0.45%	4.08%	4.92%
55	Passive Plus II Universal SLP	0.45%	4.08%	4.90%
45	Passive Plus II Universal SLP	0.45%	4.08%	4.92%
25	Passive Plus II Universal SLP	0.45%	4.08%	4.92%
55	Passive Plus III Active Retirement SLP	0.45%	4.98%	7.49%
45	Passive Plus III Active Retirement SLP	0.45%	5.15%	8.28%
25	Passive Plus III Active Retirement SLP	0.45%	5.15%	8.28%
55	Passive Plus III Annuity SLP	0.45%	4.86%	6.94%
45	Passive Plus III Annuity SLP	0.45%	5.15%	8.28%
25	Passive Plus III Annuity SLP	0.45%	5.15%	8.28%
55	Passive Plus III Lump Sum SLP	0.45%	4.63%	5.63%
45	Passive Plus III Lump Sum SLP	0.45%	5.15%	8.28%
25	Passive Plus III Lump Sum SLP	0.45%	5.15%	8.28%
55	Passive Plus III Universal SLP	0.45%	4.86%	6.92%
45	Passive Plus III Universal SLP	0.45%	5.15%	8.28%
25	Passive Plus III Universal SLP	0.45%	5.15%	8.28%
55	Passive Plus IV Active Retirement SLP	0.45%	6.10%	10.70%
45	Passive Plus IV Active Retirement SLP	0.45%	6.32%	12.17%
25	Passive Plus IV Active Retirement SLP	0.45%	6.32%	12.17%

55	Passive Plus IV Annuity SLP	0.45%	5.99%	10.36%
45	Passive Plus IV Annuity SLP	0.45%	6.32%	12.17%
25	Passive Plus IV Annuity SLP	0.45%	6.32%	12.17%
55	Passive Plus IV Lump Sum SLP	0.45%	5.87%	9.54%
45	Passive Plus IV Lump Sum SLP	0.45%	6.32%	12.17%
25	Passive Plus IV Lump Sum SLP	0.45%	6.32%	12.17%
55	Passive Plus IV Universal SLP	0.45%	5.98%	10.35%
45	Passive Plus IV Universal SLP	0.45%	6.32%	12.17%
25	Passive Plus IV Universal SLP	0.45%	6.32%	12.17%
55	Passive Plus V Active Retirement SLP	0.45%	7.12%	13.48%
45	Passive Plus V Active Retirement SLP	0.45%	7.51%	15.88%
25	Passive Plus V Active Retirement SLP	0.45%	7.51%	15.88%
55	Passive Plus V Annuity SLP	0.45%	7.01%	13.14%
45	Passive Plus V Annuity SLP	0.45%	7.51%	15.88%
25	Passive Plus V Annuity SLP	0.45%	7.51%	15.88%
55	Passive Plus V Lump Sum SLP	0.45%	6.89%	12.32%
45	Passive Plus V Lump Sum SLP	0.45%	7.51%	15.88%
25	Passive Plus V Lump Sum SLP	0.45%	7.51%	15.88%
55	Passive Plus V Universal SLP	0.45%	7.01%	13.13%
45	Passive Plus V Universal SLP	0.45%	7.51%	15.88%
25	Passive Plus V Universal SLP	0.45%	7.51%	15.88%
55	Active Plus I Annuity SLP	0.76%	3.46%	2.00%
45	Active Plus I Annuity SLP	0.76%	3.46%	2.00%
25	Active Plus I Annuity SLP	0.76%	3.46%	2.00%
55				
45	Active Plus I Lump Sum SLP	0.76%	3.46%	2.00%
	Active Plus I Lump Sum SLP	0.76%	3.46%	2.00%
25	Active Plus I Lump Sum SLP	0.76%	3.46%	2.00%
55	Active Plus II Active Retirement SLP	0.76%	4.54%	5.72%
45	Active Plus II Active Retirement SLP	0.76%	4.45%	5.12%
25	Active Plus II Active Retirement SLP	0.76%	4.45%	5.12%
55	Active Plus II Annuity SLP	0.76%	4.45%	5.13%
45	Active Plus II Annuity SLP	0.76%	4.45%	5.12%
25	Active Plus II Annuity SLP	0.76%	4.45%	5.12%
55	Active Plus II Lump Sum SLP	0.76%	4.22%	3.86%
45	Active Plus II Lump Sum SLP	0.76%	4.45%	5.12%
25	Active Plus II Lump Sum SLP	0.76%	4.45%	5.12%
55	Active Plus II Universal SLP	0.76%	4.48%	5.15%
45	Active Plus II Universal SLP	0.76%	4.45%	5.12%
25	Active Plus II Universal SLP	0.76%	4.45%	5.12%
55	Active Plus III Active Retirement SLP	0.76%	5.40%	7.56%
45	Active Plus III Active Retirement SLP	0.76%	5.61%	8.19%
25	Active Plus III Active Retirement SLP	0.76%	5.61%	8.19%
55	Active Plus III Annuity SLP	0.76%	5.31%	6.97%
45	Active Plus III Annuity SLP	0.76%	5.61%	8.19%
25	Active Plus III Annuity SLP	0.76%	5.61%	8.19%
55	Active Plus III Lump Sum SLP	0.76%	5.08%	5.70%
45	Active Plus III Lump Sum SLP	0.76%	5.61%	8.19%
25	Active Plus III Lump Sum SLP	0.76%	5.61%	8.19%
55	Active Plus III Universal SLP	0.76%	5.33%	6.99%
45	Active Plus III Universal SLP	0.76%	5.61%	8.19%
25	Active Plus III Universal SLP	0.76%	5.61%	8.19%
55	Active Plus IV Active Retirement SLP	0.93%	6.67%	10.49%
45	Active Plus IV Active Retirement SLP	0.93%	6.91%	11.78%
25	Active Plus IV Active Retirement SLP	0.93%	6.91%	11.78%
55	Active Plus IV Annuity SLP	0.93%	6.56%	10.12%
45	Active Plus IV Annuity SLP	0.93%	6.91%	11.78%
	Active Plus IV Annuity SLP	0.93%	6.91%	11.78%
25		0.000/	6.44%	9.33%
55	Active Plus IV Lump Sum SLP	0.93%		
	Active Plus IV Lump Sum SLP Active Plus IV Lump Sum SLP	0.93%	6.91%	11.78%
55	· · · · · · · · · · · · · · · · · · ·			
55 45	Active Plus IV Lump Sum SLP	0.93%	6.91%	11.78%
55 45 25	Active Plus IV Lump Sum SLP Active Plus IV Lump Sum SLP	0.93% 0.93%	6.91% 6.91%	11.78% 11.78%
55 45 25 55	Active Plus IV Lump Sum SLP Active Plus IV Lump Sum SLP Active Plus IV Universal SLP	0.93% 0.93% 0.93%	6.91% 6.91% 6.57% 6.91%	11.78% 11.78% 10.13%
55 45 25 55 45 25	Active Plus IV Lump Sum SLP Active Plus IV Lump Sum SLP Active Plus IV Universal SLP Active Plus IV Universal SLP Active Plus IV Universal SLP	0.93% 0.93% 0.93% 0.93% 0.93%	6.91% 6.91% 6.57% 6.91% 6.91%	11.78% 11.78% 10.13% 11.78% 11.78%
55 45 25 55 45 25 55	Active Plus IV Lump Sum SLP Active Plus IV Lump Sum SLP Active Plus IV Universal SLP Active Plus IV Universal SLP Active Plus IV Universal SLP Active Plus V Active Retirement SLP	0.93% 0.93% 0.93% 0.93% 0.93% 0.76%	6.91% 6.91% 6.57% 6.91% 6.91% 7.38%	11.78% 11.78% 10.13% 11.78% 11.78% 12.39%
55 45 25 55 45 25	Active Plus IV Lump Sum SLP Active Plus IV Lump Sum SLP Active Plus IV Universal SLP Active Plus IV Universal SLP Active Plus IV Universal SLP	0.93% 0.93% 0.93% 0.93% 0.93%	6.91% 6.91% 6.57% 6.91% 6.91%	11.78% 11.78% 10.13% 11.78% 11.78%

45	Active Plus V Annuity SLP	0.76%	7.75%	14.31%
25	Active Plus V Annuity SLP	0.76%	7.75%	14.31%
55	Active Plus V Lump Sum SLP	0.76%	7.16%	11.22%
45	Active Plus V Lump Sum SLP	0.76%	7.75%	14.31%
25	Active Plus V Lump Sum SLP	0.76%	7.75%	14.31%
55	Active Plus V Universal SLP	0.76%	7.29%	12.03%
45	Active Plus V Universal SLP	0.76%	7.75%	14.31%
25	Active Plus V Universal SLP	0.76%	7.75%	14.31%
55	Passive Plus I Annuity SLP	0.76%	3.40%	1.98%
45	Passive Plus I Annuity SLP	0.76%	3.40%	1.98%
	-			
25	Passive Plus I Annuity SLP	0.76%	3.40%	1.98%
55	Passive Plus I Lump Sum SLP	0.76%	3.40%	1.98%
45	Passive Plus I Lump Sum SLP	0.76%	3.40%	1.98%
25	Passive Plus I Lump Sum SLP	0.76%	3.40%	1.98%
55	Passive Plus II Active Retirement SLP	0.76%	4.52%	5.79%
45	Passive Plus II Active Retirement SLP	0.76%	4.40%	5.24%
25	Passive Plus II Active Retirement SLP	0.76%	4.40%	5.24%
55	Passive Plus II Annuity SLP	0.76%	4.41%	5.24%
45	Passive Plus II Annuity SLP	0.76%	4.40%	5.24%
25	Passive Plus II Annuity SLP	0.76%	4.40%	5.24%
55	Passive Plus II Lump Sum SLP	0.76%	4.16%	3.93%
45	Passive Plus II Lump Sum SLP	0.76%	4.40%	5.24%
25	Passive Plus II Lump Sum SLP	0.76%	4.40%	5.24%
55	Passive Plus II Universal SLP	0.76%	4.40%	5.23%
45	Passive Plus II Universal SLP	0.76%	4.40%	5.24%
25	Passive Plus II Universal SLP	0.76%	4.40%	5.24%
55	Passive Plus III Active Retirement SLP	0.76%	5.30%	7.82%
45	Passive Plus III Active Retirement SLP	0.76%	5.47%	8.62%
25	Passive Plus III Active Retirement SLP	0.76%	5.47%	8.62%
55	Passive Plus III Annuity SLP	0.76%	5.19%	7.27%
45	Passive Plus III Annuity SLP	0.76%	5.47%	8.62%
25	Passive Plus III Annuity SLP	0.76%	5.47%	8.62%
55	Passive Plus III Lump Sum SLP	0.76%	4.95%	5.96%
45	Passive Plus III Lump Sum SLP	0.76%	5.47%	8.62%
25	Passive Plus III Lump Sum SLP	0.76%	5.47%	8.62%
55	Passive Plus III Universal SLP	0.76%	5.18%	7.25%
45	Passive Plus III Universal SLP	0.76%	5.47%	8.62%
25	Passive Plus III Universal SLP	0.76%	5.47%	8.62%
55	Passive Plus IV Active Retirement SLP	0.76%	6.43%	11.04%
45	Passive Plus IV Active Retirement SLP	0.76%	6.64%	12.51%
25	Passive Plus IV Active Retirement SLP	0.76%	6.64%	12.51%
55	Passive Plus IV Annuity SLP	0.76%	6.31%	10.70%
45	Passive Plus IV Annuity SLP	0.76%	6.64%	12.51%
25	Passive Plus IV Annuity SLP	0.76%	6.64%	12.51%
55	Passive Plus IV Lump Sum SLP	0.76%	6.19%	9.88%
45	Passive Plus IV Lump Sum SLP	0.76%	6.64%	12.51%
25	Passive Plus IV Lump Sum SLP	0.76%	6.64%	12.51%
55	Passive Plus IV Universal SLP	0.76%	6.31%	10.69%
45	Passive Plus IV Universal SLP	0.76%	6.64%	12.51%
25	Passive Plus IV Universal SLP	0.76%	6.64%	12.51%
55	Passive Plus V Active Retirement SLP	0.76%	7.45%	13.83%
45	Passive Plus V Active Retirement SLP	0.76%	7.84%	16.23%
25	Passive Plus V Active Retirement SLP	0.76%	7.84%	16.23%
55	Passive Plus V Active Retirement SLP  Passive Plus V Annuity SLP	0.76%		
	Passive Plus V Annuity SLP  Passive Plus V Annuity SLP		7.34% 7.84%	13.49% 16.23%
				10 /5%
45	•	0.76%		
25	Passive Plus V Annuity SLP	0.76%	7.84%	16.23%
25 55	Passive Plus V Annuity SLP Passive Plus V Lump Sum SLP	0.76% 0.76%	7.84% 7.22%	16.23% 12.67%
25 55 45	Passive Plus V Annuity SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP	0.76% 0.76% 0.76%	7.84% 7.22% 7.84%	16.23% 12.67% 16.23%
25 55	Passive Plus V Annuity SLP Passive Plus V Lump Sum SLP	0.76% 0.76%	7.84% 7.22%	16.23% 12.67%
25 55 45	Passive Plus V Annuity SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP	0.76% 0.76% 0.76%	7.84% 7.22% 7.84%	16.23% 12.67% 16.23%
25 55 45 25	Passive Plus V Annuity SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP	0.76% 0.76% 0.76% 0.76%	7.84% 7.22% 7.84% 7.84%	16.23% 12.67% 16.23% 16.23%
25 55 45 25 55	Passive Plus V Annuity SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP Passive Plus V Universal SLP	0.76% 0.76% 0.76% 0.76% 0.76%	7.84% 7.22% 7.84% 7.84% 7.34%	16.23% 12.67% 16.23% 16.23% 13.48%
25 55 45 25 55 45	Passive Plus V Annuity SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP Passive Plus V Universal SLP Passive Plus V Universal SLP	0.76% 0.76% 0.76% 0.76% 0.76% 0.76%	7.84% 7.22% 7.84% 7.84% 7.34% 7.84%	16.23% 12.67% 16.23% 16.23% 13.48% 16.23%
25 55 45 25 55 45 25 55	Passive Plus V Annuity SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP Passive Plus V Universal SLP Passive Plus V Universal SLP Passive Plus V Universal SLP The + Pension Plan Flexible Income Lifestyle Strategy	0.76% 0.76% 0.76% 0.76% 0.76% 0.76% 0.76% 0.81%	7.84% 7.22% 7.84% 7.84% 7.34% 7.84% 7.84% 8.58%	16.23% 12.67% 16.23% 16.23% 13.48% 16.23% 16.23% 17.25%
25 55 45 25 55 45 25 55 45	Passive Plus V Annuity SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP Passive Plus V Universal SLP Passive Plus V Universal SLP Passive Plus V Universal SLP The + Pension Plan Flexible Income Lifestyle Strategy The + Pension Plan Flexible Income Lifestyle Strategy	0.76% 0.76% 0.76% 0.76% 0.76% 0.76% 0.76% 0.81%	7.84% 7.22% 7.84% 7.84% 7.34% 7.84% 7.84% 8.58% 9.69%	16.23% 12.67% 16.23% 16.23% 13.48% 16.23% 16.23% 17.25% 22.69%
25 55 45 25 55 45 25 55	Passive Plus V Annuity SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP Passive Plus V Universal SLP Passive Plus V Universal SLP Passive Plus V Universal SLP The + Pension Plan Flexible Income Lifestyle Strategy	0.76% 0.76% 0.76% 0.76% 0.76% 0.76% 0.76% 0.81%	7.84% 7.22% 7.84% 7.84% 7.34% 7.84% 7.84% 8.58%	16.23% 12.67% 16.23% 16.23% 13.48% 16.23% 16.23% 17.25%

25	The + Pension Plan Regular Income Lifestyle Strategy	0.81%	9.69%	22.69%
55	Former RP Lifestyle	0.88%	7.55%	11.45%
45	Former RP Lifestyle	0.88%	8.60%	20.29%
25	Former RP Lifestyle	0.88%	8.60%	20.29%
55	Active Plus I Annuity SLP	0.69%	3.39%	1.93%
45	Active Plus I Annuity SLP	0.69%	3.39%	1.93%
25	Active Plus I Annuity SLP	0.69%	3.39%	1.93%
55	Active Plus I Lump Sum SLP	0.69%	3.39%	1.93%
45	Active Plus I Lump Sum SLP	0.69%	3.39%	1.93%
25	Active Plus I Lump Sum SLP	0.69%	3.39%	1.93%
55	Active Plus II Active Retirement SLP	0.69%	4.47%	5.65%
45	Active Plus II Active Retirement SLP	0.69%	4.38%	5.05%
25	Active Plus II Active Retirement SLP	0.69%	4.38%	5.05%
55	Active Plus II Annuity SLP	0.69%	4.38%	5.06%
45	Active Plus II Annuity SLP	0.69%	4.38%	5.05%
25	Active Plus II Annuity SLP	0.69%	4.38%	5.05%
55	Active Plus II Lump Sum SLP	0.69%	4.15%	3.79%
45	Active Plus II Lump Sum SLP	0.69%	4.38%	5.05%
25	Active Plus II Lump Sum SLP	0.69%	4.38%	5.05%
55	Active Plus II Universal SLP	0.69%	4.38%	5.02%
45	Active Plus II Universal SLP	0.69%	4.38%	5.05%
25	Active Plus II Universal SLP	0.69%	4.38%	5.05%
55	Active Plus III Active Retirement SLP	0.69%	5.32%	7.49%
45	Active Plus III Active Retirement SLP	0.69%	5.54%	8.11%
25	Active Plus III Active Retirement SLP	0.69%	5.54%	8.11%
55	Active Plus III Annuity SLP	0.69%	5.24%	6.90%
45	Active Plus III Annuity SLP	0.69%	5.54%	8.11%
25	Active Plus III Annuity SLP	0.69%	5.54%	8.11%
55	Active Plus III Lump Sum SLP	0.69%	5.00%	5.63%
45	Active Plus III Lump Sum SLP	0.69%	5.54%	8.11%
25	Active Plus III Lump Sum SLP	0.69%	5.54%	8.11%
55	Active Plus III Universal SLP	0.69%	5.23%	6.86%
45	Active Plus III Universal SLP	0.69%	5.54%	8.11%
25	Active Plus III Universal SLP	0.69%	5.54%	8.11%
55	Active Plus IV Active Retirement SLP	0.69%	6.42%	10.27%
45	Active Plus IV Active Retirement SLP	0.69%	6.65%	11.52%
25	Active Plus IV Active Retirement SLP	0.69%	6.65%	11.52%
55	Active Plus IV Annuity SLP	0.69%	6.32%	9.90%
45	Active Plus IV Annuity SLP	0.69%	6.65%	11.52%
25	Active Plus IV Annuity SLP	0.69%	6.65%	11.52%
		0.69%		
55 45	Active Plus IV Lump Sum SLP  Active Plus IV Lump Sum SLP		6.20%	9.11%
	· ·	0.69%	6.65%	11.52%
25	Active Plus IV Lump Sum SLP	0.69%	6.65%	11.52%
55	Active Plus IV Universal SLP	0.69%	6.32%	9.88%
45	Active Plus IV Universal SLP	0.69%	6.65%	11.52%
25	Active Plus IV Universal SLP	0.69%	6.65%	11.52%
55	Active Plus V Active Retirement SLP	0.69%	7.31%	12.31%
45	Active Plus V Active Retirement SLP	0.69%	7.68%	14.23%
25	Active Plus V Active Retirement SLP	0.69%	7.68%	14.23%
55	Active Plus V Annuity SLP	0.69%	7.21%	11.94%
45	Active Plus V Annuity SLP	0.69%	7.68%	14.23%
25	Active Plus V Annuity SLP	0.69%	7.68%	14.23%
55	Active Plus V Lump Sum SLP	0.69%	7.09%	11.15%
45	Active Plus V Lump Sum SLP	0.69%	7.68%	14.23%
25	Active Plus V Lump Sum SLP	0.69%	7.68%	14.23%
55	Active Plus V Universal SLP	0.69%	7.20%	11.92%
45	Active Plus V Universal SLP	0.69%	7.68%	14.23%
25	Active Plus V Universal SLP	0.69%	7.68%	14.23%
55	Passive Plus I Annuity SLP	0.59%	3.23%	1.80%
45	Passive Plus I Annuity SLP	0.59%	3.23%	1.80%
25	Passive Plus I Annuity SLP	0.59%	3.23%	1.80%
55	Passive Plus I Lump Sum SLP	0.59%	3.23%	1.80%
45	Passive Plus I Lump Sum SLP	0.59%	3.23%	1.80%
25	Passive Plus I Lump Sum SLP	0.59%	3.23%	1.80%
55	Passive Plus II Active Retirement SLP	0.59%	4.34%	5.61%
45	Passive Plus II Active Retirement SLP	0.59%	4.23%	5.06%

55	Passive Plus II Annuity SLP	0.59%	4.23%	5.07%
45	Passive Plus II Annuity SLP	0.59%	4.23%	5.06%
25	Passive Plus II Annuity SLP	0.59%	4.23%	5.06%
55	Passive Plus II Lump Sum SLP	0.59%	3.99%	3.76%
45	Passive Plus II Lump Sum SLP	0.59%	4.23%	5.06%
25	Passive Plus II Lump Sum SLP	0.59%	4.23%	5.06%
55	Passive Plus II Universal SLP	0.59%	4.22%	5.05%
45	Passive Plus II Universal SLP	0.59%	4.23%	5.06%
25	Passive Plus II Universal SLP	0.59%	4.23%	5.06%
55	Passive Plus III Active Retirement SLP	0.59%	5.12%	7.64%
45	Passive Plus III Active Retirement SLP	0.59%	5.30%	8.44%
25	Passive Plus III Active Retirement SLP	0.59%	5.30%	8.44%
55	Passive Plus III Annuity SLP	0.59%	5.01%	7.09%
45	Passive Plus III Annuity SLP	0.59%	5.30%	8.44%
25	Passive Plus III Annuity SLP	0.59%	5.30%	8.44%
55	Passive Plus III Lump Sum SLP	0.59%	4.77%	5.78%
45	Passive Plus III Lump Sum SLP	0.59%	5.30%	8.44%
25	Passive Plus III Lump Sum SLP	0.59%	5.30%	8.44%
55	Passive Plus III Universal SLP	0.59%	5.01%	7.07%
45	Passive Plus III Universal SLP	0.59%	5.30%	8.44%
25	Passive Plus III Universal SLP	0.59%	5.30%	8.44%
55	Passive Plus IV Active Retirement SLP	0.59%	6.25%	10.85%
45	Passive Plus IV Active Retirement SLP	0.59%	6.46%	12.32%
25	Passive Plus IV Active Retirement SLP	0.59%	6.46%	12.32%
55	Passive Plus IV Annuity SLP	0.59%	6.14%	10.51%
45	Passive Plus IV Annuity SLP	0.59%	6.46%	12.32%
25	Passive Plus IV Annuity SLP	0.59%	6.46%	12.32%
55	Passive Plus IV Lump Sum SLP	0.59%	6.02%	9.69%
45	Passive Plus IV Lump Sum SLP	0.59%	6.46%	12.32%
25	Passive Plus IV Lump Sum SLP	0.59%	6.46%	12.32%
55	Passive Plus IV Universal SLP	0.59%	6.13%	10.50%
45	Passive Plus IV Universal SLP	0.59%	6.46%	12.32%
25	Passive Plus IV Universal SLP	0.59%	6.46%	12.32%
55	Passive Plus V Active Retirement SLP	0.59%	7.27%	13.64%
45	Passive Plus V Active Retirement SLP	0.59%	7.66%	16.04%
25	Passive Plus V Active Retirement SLP	0.59%	7.66%	16.04%
55	Passive Plus V Annuity SLP	0.59%	7.16%	13.30%
45	Passive Plus V Annuity SLP	0.59%	7.66%	16.04%
25	Passive Plus V Annuity SLP	0.59%	7.66%	16.04%
55	Passive Plus V Lump Sum SLP	0.59%	7.04%	12.48%
45	Passive Plus V Lump Sum SLP	0.59%	7.66%	16.04%
25	Passive Plus V Lump Sum SLP	0.59%	7.66%	16.04%
55	Passive Plus V Universal SLP		7.16%	13.28%
		0.59%		
45	Passive Plus V Universal SLP	0.59%	7.66%	16.04%
25	Passive Plus V Universal SLP	0.59%	7.66%	16.04%
55	Active Plus I Annuity SLP	0.72%	3.42%	1.96%
45	Active Plus I Annuity SLP	0.72%	3.42%	1.96%
25	Active Plus I Annuity SLP	0.72%	3.42%	1.96%
55	Active Plus I Lump Sum SLP	0.72%	3.42%	1.96%
45	Active Plus I Lump Sum SLP	0.72%	3.42%	1.96%
25	Active Plus I Lump Sum SLP	0.72%	3.42%	1.96%
55	Active Plus II Active Retirement SLP	0.72%	4.50%	5.68%
45	Active Plus II Active Retirement SLP	0.72%	4.41%	5.08%
25	Active Plus II Active Retirement SLP	0.72%	4.41%	5.08%
55	Active Plus II Annuity SLP	0.72%	4.41%	5.09%
45	Active Plus II Annuity SLP	0.72%	4.41%	5.08%
25	Active Plus II Annuity SLP	0.72%	4.41%	5.08%
55	Active Plus II Lump Sum SLP	0.72%	4.18%	3.82%
45	Active Plus II Lump Sum SLP	0.72%	4.41%	5.08%
25	Active Plus II Lump Sum SLP	0.72%	4.41%	5.08%
55	Active Plus II Universal SLP	0.72%	4.41%	5.05%
45	Active Plus II Universal SLP	0.72%	4.41%	5.08%
	Active Plus II Universal SLP	0.72%	4.41%	5.08%
25		- 15		
	Active Plus III Active Retirement SLP	0.72%	5.36%	7.52%
55	Active Plus III Active Retirement SLP Active Plus III Active Retirement SLP	0.72% 0.72%	5.36% 5.57%	7.52% 8.15%
	Active Plus III Active Retirement SLP Active Plus III Active Retirement SLP Active Plus III Active Retirement SLP	0.72% 0.72% 0.72%	5.36% 5.57% 5.57%	7.52% 8.15% 8.15%

45	Active Plus III Annuity SLP	0.72%	5.57%	8.15%
25	Active Plus III Annuity SLP	0.72%	5.57%	8.15%
55	Active Plus III Lump Sum SLP	0.72%	5.03%	5.66%
45	Active Plus III Lump Sum SLP	0.72%	5.57%	8.15%
25	Active Plus III Lump Sum SLP	0.72%	5.57%	8.15%
55	Active Plus III Universal SLP	0.72%	5.26%	6.90%
45	Active Plus III Universal SLP	0.72%	5.57%	8.15%
25	Active Plus III Universal SLP	0.72%	5.57%	8.15%
55	Active Plus IV Active Retirement SLP	0.72%	6.46%	10.31%
45	Active Plus IV Active Retirement SLP	0.72%	6.69%	11.55%
25	Active Plus IV Active Retirement SLP	0.72%	6.69%	11.55%
55	Active Plus IV Annuity SLP	0.72%	6.35%	9.94%
45	Active Plus IV Annuity SLP		6.69%	
	-	0.72%		11.55%
25	Active Plus IV Annuity SLP	0.72%	6.69%	11.55%
55	Active Plus IV Lump Sum SLP	0.72%	6.23%	9.14%
45	Active Plus IV Lump Sum SLP	0.72%	6.69%	11.55%
25	Active Plus IV Lump Sum SLP	0.72%	6.69%	11.55%
55	Active Plus IV Universal SLP	0.72%	6.35%	9.92%
45	Active Plus IV Universal SLP	0.72%	6.69%	11.55%
25	Active Plus IV Universal SLP	0.72%	6.69%	11.55%
55	Active Plus V Active Retirement SLP	0.72%	7.34%	12.34%
45	Active Plus V Active Retirement SLP	0.72%	7.71%	14.26%
25	Active Plus V Active Retirement SLP	0.72%	7.71%	14.26%
55	Active Plus V Annuity SLP	0.72%	7.24%	11.97%
45	Active Plus V Annuity SLP	0.72%	7.71%	14.26%
25	Active Plus V Annuity SLP	0.72%	7.71%	14.26%
55	Active Plus V Lump Sum SLP	0.72%	7.12%	11.18%
45	Active Plus V Lump Sum SLP	0.72%	7.71%	14.26%
	'			
25	Active Plus V Lump Sum SLP	0.72%	7.71%	14.26%
55	Active Plus V Universal SLP	0.72%	7.23%	11.95%
45	Active Plus V Universal SLP	0.72%	7.71%	14.26%
25	Active Plus V Universal SLP	0.72%	7.71%	14.26%
55	Passive Plus I Annuity SLP	0.72%	3.36%	1.94%
45	Passive Plus I Annuity SLP	0.72%	3.36%	1.94%
25	Passive Plus I Annuity SLP	0.72%	3.36%	1.94%
55	Passive Plus I Lump Sum SLP	0.72%	3.36%	1.94%
45	Passive Plus I Lump Sum SLP	0.72%	3.36%	1.94%
25	Passive Plus I Lump Sum SLP	0.72%	3.36%	1.94%
55	Passive Plus II Active Retirement SLP	0.72%	4.48%	5.75%
45	Passive Plus II Active Retirement SLP	0.72%	4.36%	5.20%
25	Passive Plus II Active Retirement SLP	0.72%	4.36%	5.20%
55	Passive Plus II Annuity SLP	0.72%	4.36%	5.20%
45	Passive Plus II Annuity SLP	0.72%	4.36%	5.20%
	Passive Plus II Annuity SLP			
25		0.72%	4.36%	5.20%
55	Passive Plus II Lump Sum SLP	0.72%	4.12%	3.89%
45	Passive Plus II Lump Sum SLP	0.72%	4.36%	5.20%
25	Passive Plus II Lump Sum SLP	0.72%	4.36%	5.20%
55	Passive Plus II Universal SLP	0.72%	4.36%	5.18%
45	Passive Plus II Universal SLP	0.72%	4.36%	5.20%
25	Passive Plus II Universal SLP	0.72%	4.36%	5.20%
55	Passive Plus III Active Retirement SLP	0.72%	5.26%	7.78%
45	Passive Plus III Active Retirement SLP	0.72%	5.43%	8.58%
25	Passive Plus III Active Retirement SLP	0.72%	5.43%	8.58%
55	Passive Plus III Annuity SLP	0.72%	5.15%	7.23%
45	Passive Plus III Annuity SLP	0.72%	5.43%	8.58%
25	Passive Plus III Annuity SLP	0.72%	5.43%	8.58%
55	Passive Plus III Lump Sum SLP	0.72%	4.91%	5.92%
45	Passive Plus III Lump Sum SLP	0.72%	5.43%	8.58%
25	Passive Plus III Lump Sum SLP	0.72%	5.43%	8.58%
	·			
55	Passive Plus III Universal SLP	0.72%	5.14%	7.21%
45	Passive Plus III Universal SLP	0.72%	5.43%	8.58%
25	Passive Plus III Universal SLP	0.72%	5.43%	8.58%
55	Passive Plus IV Active Retirement SLP	0.72%	6.38%	11.00%
45	Passive Plus IV Active Retirement SLP	0.72%	6.60%	12.47%
25	Passive Plus IV Active Retirement SLP	0.72%	6.60%	12.47%
55	Passive Plus IV Annuity SLP	0.72%	6.27%	10.65%
33	1 d331VC 1 td3 1V Allildicy 5L1	0.7 2 70	0.2770	10.03 /6

25	Passive Plus IV Annuity SLP	0.72%	6.60%	12.47%
55	Passive Plus IV Lump Sum SLP	0.72%	6.15%	9.84%
45	Passive Plus IV Lump Sum SLP	0.72%	6.60%	12.47%
25	Passive Plus IV Lump Sum SLP	0.72%	6.60%	12.47%
55	Passive Plus IV Universal SLP	0.72%	6.27%	10.64%
45	Passive Plus IV Universal SLP	0.72%	6.60%	12.47%
25	Passive Plus IV Universal SLP	0.72%	6.60%	12.47%
55	Passive Plus V Active Retirement SLP	0.72%	7.41%	13.78%
45	Passive Plus V Active Retirement SLP	0.72%	7.79%	16.19%
25	Passive Plus V Active Retirement SLP	0.72%	7.79%	16.19%
55	Passive Plus V Annuity SLP	0.72%	7.30%	13.44%
45	Passive Plus V Annuity SLP	0.72%	7.79%	16.19%
25	Passive Plus V Annuity SLP	0.72%	7.79%	16.19%
55	Passive Plus V Lump Sum SLP	0.72%	7.18%	12.62%
45	Passive Plus V Lump Sum SLP	0.72%	7.79%	16.19%
25	Passive Plus V Lump Sum SLP	0.72%	7.79%	16.19%
55	Passive Plus V Universal SLP	0.72%	7.29%	13.43%
45	Passive Plus V Universal SLP	0.72%	7.79%	16.19%
25	Passive Plus V Universal SLP	0.72%	7.79%	16.19%
55	Active Plus I Annuity SLP	0.71%	3.41%	1.95%
45	Active Plus I Annuity SLP	0.71%	3.41%	1.95%
25	Active Plus I Annuity SLP	0.71%	3.41%	1.95%
55	Active Plus I Lump Sum SLP	0.71%	3.41%	1.95%
45	Active Plus I Lump Sum SLP	0.71%	3.41%	1.95%
25	Active Plus I Lump Sum SLP	0.71%	3.41%	1.95%
55	Active Plus II Active Retirement SLP	0.71%	4.49%	5.67%
45	Active Plus II Active Retirement SLP	0.71%	4.40%	5.07%
25	Active Plus II Active Retirement SLP	0.71%	4.40%	5.07%
55	Active Plus II Annuity SLP	0.71%	4.40%	5.08%
45	Active Plus II Annuity SLP	0.71%	4.40%	5.07%
25	Active Plus II Annuity SLP	0.71%	4.40%	5.07%
55	Active Plus II Lump Sum SLP	0.71%	4.17%	3.81%
45	Active Plus II Lump Sum SLP	0.71%	4.40%	5.07%
25	Active Plus II Lump Sum SLP	0.71%	4.40%	5.07%
55	Active Plus II Universal SLP	0.71%	4.40%	5.04%
45	Active Plus II Universal SLP	0.71%	4.40%	5.07%
25	Active Plus II Universal SLP	0.71%	4.40%	5.07%
55	Active Plus III Active Retirement SLP	0.71%	5.35%	7.51%
45	Active Plus III Active Retirement SLP	0.71%	5.56%	8.14%
25	Active Plus III Active Retirement SLP	0.71%	5.56%	8.14%
55 45	Active Plus III Annuity SLP	0.71%	5.26%	6.92%
	Active Plus III Annuity SLP		5.56%	8.14%
25	Active Plus III Annuity SLP	0.71%	5.56%	8.14%
55	Active Plus III Lump Sum SLP	0.71%	5.02%	5.65%
45	Active Plus III Lump Sum SLP	0.71%	5.56%	8.14%
25	Active Plus III Lump Sum SLP	0.71%	5.56%	8.14%
55	Active Plus III Universal SLP	0.71%	5.25%	6.88%
45	Active Plus III Universal SLP	0.71%	5.56%	8.14%
25	Active Plus III Universal SLP	0.71%	5.56%	8.14%
55	Active Plus IV Active Retirement SLP	0.71%	6.45%	10.29%
45	Active Plus IV Active Retirement SLP	0.71%	6.67%	11.54%
25	Active Plus IV Active Retirement SLP	0.71%	6.67%	11.54%
55	Active Plus IV Annuity SLP	0.71%	6.34%	9.93%
45	Active Plus IV Annuity SLP	0.71%	6.67%	11.54%
25	Active Plus IV Annuity SLP	0.71%	6.67%	11.54%
				9.13%
55	Active Plus IV Lump Sum SLP	0.71%	6.22%	
45	Active Plus IV Lump Sum SLP	0.71%	6.67%	11.54%
25	Active Plus IV Lump Sum SLP	0.71%	6.67%	11.54%
55	Active Plus IV Universal SLP	0.71%	6.34%	9.91%
45	Active Plus IV Universal SLP	0.71%	6.67%	11.54%
25	Active Plus IV Universal SLP	0.71%	6.67%	11.54%
	Active Plus V Active Retirement SLP	0.71%	7.33%	12.33%
55			7 700/	14 259/
55 45	Active Plus V Active Retirement SLP	0.71%	7.70%	14.25%
	Active Plus V Active Retirement SLP Active Plus V Active Retirement SLP	0.71% 0.71%	7.70%	
45			7.70%	14.25%
45 25	Active Plus V Active Retirement SLP	0.71%		

55	Active Plus V Lump Sum SLP	0.71%	7.11%	11.17%
45	Active Plus V Lump Sum SLP	0.71%	7.70%	14.25%
25	Active Plus V Lump Sum SLP	0.71%	7.70%	14.25%
55	Active Plus V Universal SLP	0.71%	7.22%	11.94%
45	Active Plus V Universal SLP	0.71%	7.70%	14.25%
25	Active Plus V Universal SLP	0.71%	7.70%	14.25%
55	Passive Plus I Annuity SLP	0.71%	3.35%	1.93%
45	Passive Plus I Annuity SLP	0.71%	3.35%	1.93%
25	Passive Plus I Annuity SLP	0.71%	3.35%	1.93%
55	Passive Plus I Lump Sum SLP	0.71%	3.35%	1.93%
45	Passive Plus I Lump Sum SLP	0.71%	3.35%	1.93%
25	Passive Plus I Lump Sum SLP	0.71%	3.35%	1.93%
55	Passive Plus II Active Retirement SLP	0.71%	4.47%	5.74%
45	Passive Plus II Active Retirement SLP	0.71%	4.35%	5.19%
25	Passive Plus II Active Retirement SLP	0.71%	4.35%	5.19%
55	Passive Plus II Annuity SLP	0.71%	4.35%	5.19%
45	Passive Plus II Annuity SLP	0.71%	4.35%	5.19%
25	Passive Plus II Annuity SLP	0.71%	4.35%	5.19%
55	-			
	Passive Plus II Lump Sum SLP	0.71%	4.11%	3.88%
45	Passive Plus II Lump Sum SLP	0.71%	4.35%	5.19%
25	Passive Plus II Lump Sum SLP	0.71%	4.35%	5.19%
55	Passive Plus II Universal SLP	0.71%	4.35%	5.17%
45	Passive Plus II Universal SLP	0.71%	4.35%	5.19%
25	Passive Plus II Universal SLP	0.71%	4.35%	5.19%
55	Passive Plus III Active Retirement SLP	0.71%	5.25%	7.77%
45	Passive Plus III Active Retirement SLP	0.71%	5.42%	8.56%
25	Passive Plus III Active Retirement SLP	0.71%	5.42%	8.56%
55	Passive Plus III Annuity SLP	0.71%	5.14%	7.22%
45	Passive Plus III Annuity SLP	0.71%	5.42%	8.56%
25	Passive Plus III Annuity SLP	0.71%	5.42%	8.56%
55	Passive Plus III Lump Sum SLP	0.71%	4.90%	5.91%
45	Passive Plus III Lump Sum SLP	0.71%	5.42%	8.56%
25	Passive Plus III Lump Sum SLP	0.71%	5.42%	8.56%
55	Passive Plus III Universal SLP	0.71%	5.13%	7.20%
45	Passive Plus III Universal SLP	0.71%	5.42%	8.56%
25	Passive Plus III Universal SLP	0.71%	5.42%	8.56%
55	Passive Plus IV Active Retirement SLP	0.71%	6.37%	10.99%
45	Passive Plus IV Active Retirement SLP	0.71%	6.59%	12.46%
25	Passive Plus IV Active Retirement SLP	0.71%	6.59%	12.46%
55	Passive Plus IV Annuity SLP	0.71%	6.26%	10.64%
45	Passive Plus IV Annuity SLP	0.71%		12.46%
25	Passive Plus IV Annuity SLP	0.71%	6.59% 6.59%	12.46%
	•		6.14%	9.82%
55	Passive Plus IV Lump Sum SLP	0.71%		
45	Passive Plus IV Lump Sum SLP	0.71%	6.59%	12.46%
25	Passive Plus IV Lump Sum SLP	0.71%	6.59%	12.46%
55	Passive Plus IV Universal SLP	0.71%	6.26%	10.63%
45	Passive Plus IV Universal SLP	0.71%	6.59%	12.46%
25	Passive Plus IV Universal SLP	0.71%	6.59%	12.46%
55	Passive Plus V Active Retirement SLP	0.71%	7.40%	13.77%
45	Passive Plus V Active Retirement SLP	0.71%	7.78%	16.18%
25	Passive Plus V Active Retirement SLP	0.71%	7.78%	16.18%
55	Passive Plus V Annuity SLP	0.71%	7.29%	13.43%
45	Passive Plus V Annuity SLP	0.71%	7.78%	16.18%
25	Passive Plus V Annuity SLP	0.71%	7.78%	16.18%
55	Passive Plus V Lump Sum SLP	0.71%	7.17%	12.61%
45	Passive Plus V Lump Sum SLP	0.71%	7.78%	16.18%
25	Passive Plus V Lump Sum SLP	0.71%	7.78%	16.18%
55	Passive Plus V Universal SLP	0.71%	7.28%	13.42%
45	Passive Plus V Universal SLP	0.71%	7.78%	16.18%
25	Passive Plus V Universal SLP	0.71%	7.78%	16.18%
55	Active Plus I Annuity SLP	0.70%	3.40%	1.94%
45	Active Plus I Annuity SLP	0.70%	3.40%	1.94%
25	Active Plus I Annuity SLP	0.70%	3.40%	1.94%
55	Active Plus I Lump Sum SLP	0.70%	3.40%	1.94%
45	Active Plus I Lump Sum SLP	0.70%	3.40%	1.94%
25	Active Plus I Lump Sum SLP  Active Plus II Active Retirement SLP	0.70%	3.40%	1.94% 5.66%
55		0.80%	4.48%	

45	Active Plus II Active Retirement SLP	0.80%	4.39%	5.06%
25	Active Plus II Active Retirement SLP	0.80%	4.39%	5.06%
55	Active Plus II Annuity SLP	0.80%	4.39%	5.07%
45	Active Plus II Annuity SLP	0.80%	4.39%	5.06%
25	Active Plus II Annuity SLP	0.80%	4.39%	5.06%
55	Active Plus II Lump Sum SLP	0.80%	4.16%	3.80%
45	Active Plus II Lump Sum SLP	0.80%	4.39%	5.06%
25	Active Plus II Lump Sum SLP	0.80%	4.39%	5.06%
55	Active Plus II Universal SLP	0.80%	4.39%	5.03%
45	Active Plus II Universal SLP	0.80%	4.39%	5.06%
25	Active Plus II Universal SLP	0.80%	4.39%	5.06%
55	Active Plus III Active Retirement SLP	0.70%	5.34%	7.50%
45	Active Plus III Active Retirement SLP	0.70%	5.55%	8.13%
25	Active Plus III Active Retirement SLP	0.70%	5.55%	8.13%
55	Active Plus III Annuity SLP	0.70%	5.25%	6.91%
45	Active Plus III Annuity SLP	0.70%	5.55%	8.13%
25	Active Plus III Annuity SLP	0.70%	5.55%	8.13%
55	Active Plus III Lump Sum SLP	0.70%	5.01%	5.64%
45	Active Plus III Lump Sum SLP	0.70%	5.55%	8.13%
25	Active Plus III Lump Sum SLP	0.70%	5.55%	8.13%
55	Active Plus III Universal SLP	0.70%	5.24%	6.87%
45	Active Plus III Universal SLP	0.70%	5.55%	8.13%
25	Active Plus III Universal SLP	0.70%	5.55%	8.13%
55	Active Plus IV Active Retirement SLP	0.80%	6.44%	10.28%
45	Active Plus IV Active Retirement SLP	0.80%	6.66%	11.53%
25	Active Plus IV Active Retirement SLP	0.80%	6.66%	11.53%
55	Active Plus IV Annuity SLP	0.80%	6.33%	9.91%
45	Active Plus IV Annuity SLP	0.80%	6.66%	11.53%
25	Active Plus IV Annuity SLP	0.80%	6.66%	11.53%
55	Active Plus IV Lump Sum SLP	0.80%	6.21%	9.12%
45	Active Plus IV Lump Sum SLP	0.80%	6.66%	11.53%
25	Active Plus IV Lump Sum SLP	0.80%	6.66%	11.53%
55	Active Plus IV Universal SLP	0.80%	6.33%	9.89%
45	Active Plus IV Universal SLP	0.80%	6.66%	11.53%
25	Active Plus IV Universal SLP	0.80%	6.66%	11.53%
55	Active Plus V Active Retirement SLP	0.70%	7.32%	12.32%
45	Active Plus V Active Retirement SLP	0.70%	7.69%	14.24%
25	Active Plus V Active Retirement SLP	0.70%	7.69%	14.24%
55	Active Plus V Annuity SLP	0.70%	7.22%	11.95%
45	Active Plus V Annuity SLP	0.70%	7.69%	14.24%
25	Active Plus V Annuity SLP	0.70%	7.69%	14.24%
55	Active Plus V Lump Sum SLP	0.70%	7.10%	11.16%
45	Active Plus V Lump Sum SLP	0.70%	7.69%	14.24%
25	Active Plus V Lump Sum SLP	0.70%	7.69%	14.24%
55	Active Plus V Universal SLP	0.70%	7.21%	11.93%
45	Active Plus V Universal SLP	0.70%	7.69%	14.24%
25	Active Plus V Universal SLP	0.70%	7.69%	14.24%
55	Passive Core Universal SLP	0.70%	n/a*	12.12%
45	Passive Core Universal SLP	0.70%	n/a*	16.55%
25	Passive Core Universal SLP	0.70%	n/a*	16.55%
55	Passive Plus I Annuity SLP	0.70%	3.34%	1.92%
45	Passive Plus I Annuity SLP	0.70%	3.34%	1.92%
25	Passive Plus I Annuity SLP	0.70%	3.34%	1.92%
55	Passive Plus I Lump Sum SLP	0.70%	3.34%	1.92%
45	Passive Plus I Lump Sum SLP	0.70%	3.34%	1.92%
25	Passive Plus I Lump Sum SLP	0.70%	3.34%	1.92%
55	Passive Plus II Active Retirement SLP	0.70%	4.46%	5.73%
45	Passive Plus II Active Retirement SLP	0.70%	4.34%	5.18%
25	Passive Plus II Active Retirement SLP	0.70%	4.34%	5.18%
55	Passive Plus II Annuity SLP	0.70%	4.34%	5.18%
45	Passive Plus II Annuity SLP	0.70%	4.34%	5.18%
25	Passive Plus II Annuity SLP	0.70%	4.34%	5.18%
55	Passive Plus II Lump Sum SLP	0.70%	4.10%	3.87%
45	Passive Plus II Lump Sum SLP	0.70%	4.34%	5.18%
25	Passive Plus II Lump Sum SLP	0.70%	4.34%	5.18%
55	Passive Plus II Universal SLP	0.70%	4.34%	5.16%
45	Passive Plus II Universal SLP	0.70%	4.34%	5.18%
7.7	i doore Fitto ii Otiivelodi OLF	0.1070	7,37 /0	3.1070

25	Passive Plus II Universal SLP	0.70%	4.34%	5.18%
55	Passive Plus III Active Retirement SLP	0.70%	5.24%	7.75%
45	Passive Plus III Active Retirement SLP	0.70%	5.41%	8.55%
25	Passive Plus III Active Retirement SLP	0.70%	5.41%	8.55%
55	Passive Plus III Annuity SLP	0.70%	5.12%	7.21%
45	Passive Plus III Annuity SLP	0.70%	5.41%	8.55%
25	Passive Plus III Annuity SLP	0.70%	5.41%	8.55%
55	Passive Plus III Lump Sum SLP	0.70%	4.89%	5.90%
45	Passive Plus III Lump Sum SLP	0.70%	5.41%	8.55%
25	Passive Plus III Lump Sum SLP	0.70%	5.41%	8.55%
55	Passive Plus III Universal SLP	0.70%	5.12%	7.19%
45	Passive Plus III Universal SLP	0.70%	5.41%	8.55%
25	Passive Plus III Universal SLP	0.70%	5.41%	8.55%
55	Passive Plus IV Active Retirement SLP	0.80%	6.36%	10.97%
45	Passive Plus IV Active Retirement SLP	0.80%	6.58%	12.45%
25	Passive Plus IV Active Retirement SLP	0.80%	6.58%	12.45%
55	Passive Plus IV Annuity SLP	0.80%	6.25%	10.63%
45	Passive Plus IV Annuity SLP	0.80%	6.58%	12.45%
25	Passive Plus IV Annuity SLP	0.80%	6.58%	12.45%
55	Passive Plus IV Lump Sum SLP	0.80%	6.13%	9.81%
45	Passive Plus IV Lump Sum SLP	0.80%	6.58%	12.45%
25	Passive Plus IV Lump Sum SLP	0.80%	6.58%	12.45%
55	Passive Plus IV Universal SLP	0.80%	6.25%	10.62%
45	Passive Plus IV Universal SLP	0.80%	6.58%	12.45%
25	Passive Plus IV Universal SLP	0.80%	6.58%	12.45%
55	Passive Plus V Active Retirement SLP	0.70%	7.39%	13.76%
45	Passive Plus V Active Retirement SLP	0.70%	7.77%	16.16%
25	Passive Plus V Active Retirement SLP	0.70%	7.77%	16.16%
55	Passive Plus V Annuity SLP	0.70%	7.28%	13.42%
45	Passive Plus V Annuity SLP	0.70%	7.77%	16.16%
25	Passive Plus V Annuity SLP	0.70%	7.77%	16.16%
55	Passive Plus V Lump Sum SLP	0.70%	7.16%	12.60%
45	Passive Plus V Lump Sum SLP	0.70%	7.77%	16.16%
25	Passive Plus V Lump Sum SLP	0.70%	7.77%	16.16%
55	Passive Plus V Universal SLP	0.70%	7.27%	13.41%
45	Passive Plus V Universal SLP	0.70%	7.77%	16.16%
25	Passive Plus V Universal SLP	0.70%	7.77%	16.16%
55	Active Plus I Annuity SLP	0.45%	3.14%	1.68%
45	Active Plus I Annuity SLP	0.45%	3.14%	1.68%
25	Active Plus I Annuity SLP	0.45%	3.14%	1.68%
55	Active Plus I Lump Sum SLP	0.45%	3.14%	1.68%
45	Active Plus I Lump Sum SLP	0.45%	3.14%	1.68%
25	Active Plus I Lump Sum SLP	0.45%	3.14%	1.68%
55	Active Plus II Active Retirement SLP	0.45%	4.22%	5.39%
45	Active Plus II Active Retirement SLP	0.45%	4.13%	4.80%
25	Active Plus II Active Retirement SLP	0.45%	4.13%	4.80%
55	Active Plus II Annuity SLP	0.45%	4.13%	4.81%
45	Active Plus II Annuity SLP	0.45%	4.13%	4.80%
25	Active Plus II Annuity SLP	0.45%	4.13%	4.80%
55	Active Plus II Lump Sum SLP	0.45%	3.90%	3.54%
45	Active Plus II Lump Sum SLP	0.45%	4.13%	4.80%
25	Active Plus II Lump Sum SLP	0.45%	4.13%	4.80%
55	Active Plus II Universal SLP	0.45%	4.13%	4.77%
45	Active Plus II Universal SLP	0.45%	4.13%	4.80%
25	Active Plus II Universal SLP	0.45%	4.13%	4.80%
55	Active Plus III Active Retirement SLP	0.45%	5.07%	7.23%
45	Active Plus III Active Retirement SLP	0.45%	5.28%	7.86%
25	Active Plus III Active Retirement SLP	0.45%	5.28%	7.86%
55	Active Plus III Annuity SLP	0.45%	4.99%	6.64%
45	Active Plus III Annuity SLP	0.45%	5.28%	7.86%
25	Active Plus III Annuity SLP	0.45%	5.28%	7.86%
55	Active Plus III Lump Sum SLP	0.45%	4.75%	5.37%
45	Active Plus III Lump Sum SLP	0.45%	5.28%	7.86%
25	Active Plus III Lump Sum SLP	0.45%	5.28%	7.86%
55	Active Plus III Universal SLP	0.45%	4.98%	6.61%
45	Active Plus III Universal SLP	0.45%	5.28%	7.86%
25	Active Plus III Universal SLP	0.45%	5.28%	7.86%

55	Active Plus IV Active Retirement SLP	0.45%	6.17%	10.01%
45	Active Plus IV Active Retirement SLP	0.45%	6.40%	11.25%
25	Active Plus IV Active Retirement SLP	0.45%	6.40%	11.25%
55	Active Plus IV Annuity SLP	0.45%	6.07%	9.64%
45	Active Plus IV Annuity SLP	0.45%	6.40%	11.25%
25	Active Plus IV Annuity SLP	0.45%	6.40%	11.25%
55	Active Plus IV Lump Sum SLP	0.45%	5.95%	8.85%
45	Active Plus IV Lump Sum SLP	0.45%	6.40%	11.25%
25	Active Plus IV Lump Sum SLP	0.45%	6.40%	11.25%
55	Active Plus IV Universal SLP	0.45%	6.07%	9.62%
45	Active Plus IV Universal SLP	0.45%	6.40%	11.25%
25	Active Plus IV Universal SLP	0.45%	6.40%	11.25%
55	Active Plus V Active Retirement SLP	0.45%	7.05%	12.04%
45	Active Plus V Active Retirement SLP	0.45%	7.42%	13.96%
25	Active Plus V Active Retirement SLP	0.45%	7.42%	13.96%
55	Active Plus V Annuity SLP	0.45%	6.95%	11.67%
45	Active Plus V Annuity SLP	0.45%	7.42%	13.96%
25	Active Plus V Annuity SLP	0.45%	7.42%	13.96%
55	Active Plus V Lump Sum SLP	0.45%	6.83%	10.88%
45	Active Plus V Lump Sum SLP	0.45%	7.42%	13.96%
25	Active Plus V Lump Sum SLP	0.45%	7.42%	13.96%
55	Active Plus V Universal SLP	0.45%	6.95%	11.65%
45	Active Plus V Universal SLP	0.45%	7.42%	13.96%
25	Active Plus V Universal SLP	0.45%	7.42%	13.96%
55	Passive Core Universal SLP	0.45%	n/a*	11.85%
45	Passive Core Universal SLP	0.45%	n/a*	16.26%
25	Passive Core Universal SLP	0.45%	n/a*	16.26%
55	Passive Plus I Annuity SLP	0.45%	3.08%	1.66%
45	Passive Plus I Annuity SLP	0.45%	3.08%	1.66%
25	Passive Plus I Annuity SLP	0.45%	3.08%	1.66%
55	Passive Plus I Lump Sum SLP	0.45%	3.08%	1.66%
45	Passive Plus I Lump Sum SLP	0.45%	3.08%	1.66%
25	Passive Plus I Lump Sum SLP	0.45%	3.08%	1.66%
55	Passive Plus II Active Retirement SLP	0.45%	4.20%	5.47%
45	Passive Plus II Active Retirement SLP	0.45%	4.08%	4.92%
25	Passive Plus II Active Retirement SLP	0.45%	4.08%	4.92%
55	Passive Plus II Annuity SLP	0.45%	4.08%	4.92%
45	Passive Plus II Annuity SLP	0.45%	4.08%	4.92%
25	Passive Plus II Annuity SLP	0.45%	4.08%	4.92%
55	Passive Plus II Lump Sum SLP	0.45%	3.84%	3.61%
45	Passive Plus II Lump Sum SLP	0.45%	4.08%	4.92%
25	Passive Plus II Lump Sum SLP	0.45%	4.08%	4.92%
55	Passive Plus II Universal SLP	0.45%	4.08%	4.90%
45	Passive Plus II Universal SLP	0.45%	4.08%	4.92%
25	Passive Plus II Universal SLP	0.45%	4.08%	4.92%
55	Passive Plus III Active Retirement SLP	0.45%	4.98%	7.49%
45	Passive Plus III Active Retirement SLP	0.45%	5.15%	8.28%
25	Passive Plus III Active Retirement SLP	0.45%	5.15%	8.28%
55	Passive Plus III Annuity SLP	0.45%	4.86%	6.94%
45	Passive Plus III Annuity SLP	0.45%	5.15%	8.28%
25	Passive Plus III Annuity SLP	0.45%	5.15%	8.28%
55	Passive Plus III Lump Sum SLP	0.45%	4.63%	5.63%
45	Passive Plus III Lump Sum SLP	0.45%	5.15%	8.28%
25	Passive Plus III Lump Sum SLP	0.45%	5.15%	8.28%
55	Passive Plus III Universal SLP	0.45%	4.86%	6.92%
45	Passive Plus III Universal SLP	0.45%	5.15%	8.28%
25	Passive Plus III Universal SLP	0.45%	5.15%	8.28%
55	Passive Plus IV Active Retirement SLP	0.45%	6.10%	10.70%
45	Passive Plus IV Active Retirement SLP	0.45%	6.32%	12.17%
25	Passive Plus IV Active Retirement SLP	0.45%	6.32%	12.17%
55	Passive Plus IV Annuity SLP	0.45%	5.99%	10.36%
45	Passive Plus IV Annuity SLP	0.45%	6.32%	12.17%
	Passive Plus IV Annuity SLP	0.45%	6.32%	12.17%
25	·y			
	Passive Plus IV Lump Sum SLP	0.45%	5.87%	9.54%
25 55 45	Passive Plus IV Lump Sum SLP Passive Plus IV Lump Sum SLP	0.45% 0.45%	5.87% 6.32%	9.54% 12.17%
55	Passive Plus IV Lump Sum SLP Passive Plus IV Lump Sum SLP Passive Plus IV Lump Sum SLP	0.45% 0.45% 0.45%	5.87% 6.32% 6.32%	9.54% 12.17% 12.17%

45	Passive Plus IV Universal SLP	0.45%	6.32%	12.17%
25	Passive Plus IV Universal SLP	0.45%	6.32%	12.17%
55	Passive Plus V Active Retirement SLP	0.45%	7.12%	13.48%
45	Passive Plus V Active Retirement SLP	0.45%	7.51%	15.88%
25	Passive Plus V Active Retirement SLP	0.45%	7.51%	15.88%
55	Passive Plus V Annuity SLP	0.45%	7.01%	13.14%
45	Passive Plus V Annuity SLP	0.45%	7.51%	15.88%
25	Passive Plus V Annuity SLP	0.45%	7.51%	15.88%
55	Passive Plus V Lump Sum SLP	0.45%	6.89%	12.32%
45	Passive Plus V Lump Sum SLP	0.45%	7.51%	15.88%
25	Passive Plus V Lump Sum SLP	0.45%	7.51%	15.88%
55	Passive Plus V Universal SLP	0.45%	7.01%	13.13%
45	Passive Plus V Universal SLP	0.45%	7.51%	15.88%
25	Passive Plus V Universal SLP	0.45%	7.51%	15.88%
55	Active Plus I Annuity SLP	0.29%	2.98%	1.52%
45	Active Plus I Annuity SLP	0.29%	2.98%	1.52%
25	Active Plus I Annuity SLP	0.29%	2.98%	1.52%
55	Active Plus I Lump Sum SLP	0.29%	2.98%	1.52%
45	Active Plus I Lump Sum SLP	0.29%	2.98%	1.52%
25	Active Plus I Lump Sum SLP	0.29%	2.98%	1.52%
55	Active Plus II Active Retirement SLP	0.29%	4.06%	5.23%
45	Active Plus II Active Retirement SLP	0.29%	3.97%	4.63%
25	Active Plus II Active Retirement SLP	0.29%	3.97%	4.63%
55	Active Plus II Annuity SLP	0.29%	3.97%	4.64%
45	Active Plus II Annuity SLP	0.29%	3.97%	4.63%
25	Active Plus II Annuity SLP	0.29%	3.97%	4.63%
55	Active Plus II Lump Sum SLP	0.29%	3.73%	3.37%
45	Active Plus II Lump Sum SLP	0.29%	3.97%	4.63%
25	Active Plus II Lump Sum SLP	0.29%	3.97%	4.63%
55	Active Plus II Universal SLP	0.29%	3.96%	4.61%
45	Active Plus II Universal SLP	0.29%	3.97%	4.63%
25	Active Plus II Universal SLP	0.29%	3.97%	4.63%
55	Active Plus III Active Retirement SLP	0.29%	4.91%	7.06%
45	Active Plus III Active Retirement SLP	0.29%	5.12%	7.68%
25	Active Plus III Active Retirement SLP	0.29%	5.12%	7.68%
55	Active Plus III Annuity SLP	0.29%	4.82%	6.47%
45	Active Plus III Annuity SLP	0.29%	5.12%	7.68%
25	Active Plus III Annuity SLP	0.29%	5.12%	7.68%
55	Active Plus III Lump Sum SLP	0.29%	4.59%	5.21%
45	Active Plus III Lump Sum SLP	0.29%	5.12%	7.68%
25	Active Plus III Lump Sum SLP	0.29%	5.12%	7.68%
55	Active Plus III Universal SLP	0.29%	4.82%	6.44%
45	Active Plus III Universal SLP	0.29%	5.12%	7.68%
25	Active Plus III Universal SLP	0.29%	5.12%	7.68%
55	Active Plus IV Active Retirement SLP	0.29%	6.00%	9.83%
45	Active Plus IV Active Retirement SLP	0.29%	6.23%	11.07%
25	Active Plus IV Active Retirement SLP	0.29%	6.23%	11.07%
55	Active Plus IV Annuity SLP	0.29%	5.90%	9.47%
45	Active Plus IV Annuity SLP	0.29%	6.23%	11.07%
25	Active Plus IV Annuity SLP	0.29%	6.23%	11.07%
55	Active Plus IV Lump Sum SLP	0.29%	5.78%	8.68%
45	Active Plus IV Lump Sum SLP	0.29%	6.23%	11.07%
25	Active Plus IV Lump Sum SLP	0.29%	6.23%	11.07%
55	Active Plus IV Universal SLP	0.29%	5.90%	9.45%
45	Active Plus IV Universal SLP	0.29%	6.23%	11.07%
25	Active Plus IV Universal SLP	0.29%	6.23%	11.07%
55	Active Plus V Active Retirement SLP	0.29%	6.88%	11.86%
45	Active Plus V Active Retirement SLP	0.29%	7.25%	13.78%
25	Active Plus V Active Retirement SLP	0.29%	7.25%	13.78%
55	Active Plus V Annuity SLP	0.29%	6.78%	11.49%
45	Active Plus V Annuity SLP	0.29%	7.25%	13.78%
25	Active Plus V Annuity SLP	0.29%	7.25%	13.78%
55	Active Plus V Lump Sum SLP	0.29%	6.66%	10.71%
45	Active Plus V Lump Sum SLP	0.29%	7.25%	13.78%
25	Active Plus V Lump Sum SLP	0.29%	7.25%	13.78%
55	Active Plus V Universal SLP	0.29%	6.78%	11.48%
45	Active Plus V Universal SLP	0.29%	7.25%	13.78%
19	ACCUPATION OF OTHER POLICE	5.2570	7.2370	.5.7070

25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 45 25 55 45 45 25 55 45 45 45 45 45 45 45 45 4	Active Plus V Universal SLP Passive Plus I Annuity SLP Passive Plus I Annuity SLP Passive Plus I Lump Sum SLP Passive Plus II Active Retirement SLP Passive Plus II Active Retirement SLP Passive Plus II Active Retirement SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	7.25% 2.92% 2.92% 2.92% 2.92% 2.92% 4.03% 3.92% 3.92% 3.92%	13.78% 1.50% 1.50% 1.50% 1.50% 1.50% 1.50% 5.30% 4.75% 4.75%
45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55	Passive Plus I Annuity SLP Passive Plus I Annuity SLP Passive Plus I Lump Sum SLP Passive Plus I Lump Sum SLP Passive Plus I Lump Sum SLP Passive Plus II Active Retirement SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump SLP Passive Plus II Lump SLP	0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	2.92% 2.92% 2.92% 2.92% 4.03% 3.92% 3.92% 3.92% 3.92%	1.50% 1.50% 1.50% 1.50% 1.50% 5.30% 4.75%
25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 45 25 55 45 45 45 45 45 45 45 45 4	Passive Plus I Annuity SLP Passive Plus I Lump Sum SLP Passive Plus I Lump Sum SLP Passive Plus I Lump Sum SLP Passive Plus II Active Retirement SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	2.92% 2.92% 2.92% 2.92% 4.03% 3.92% 3.92% 3.92% 3.92%	1.50% 1.50% 1.50% 1.50% 5.30% 4.75%
55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55	Passive Plus I Lump Sum SLP Passive Plus I Lump Sum SLP Passive Plus I Lump Sum SLP Passive Plus II Active Retirement SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	2.92% 2.92% 2.92% 4.03% 3.92% 3.92% 3.92% 3.92%	1.50% 1.50% 1.50% 5.30% 4.75% 4.75%
45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55	Passive Plus I Lump Sum SLP Passive Plus I Lump Sum SLP Passive Plus II Active Retirement SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	2.92% 2.92% 4.03% 3.92% 3.92% 3.92% 3.92%	1.50% 1.50% 5.30% 4.75% 4.75%
25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55	Passive Plus I Lump Sum SLP Passive Plus II Active Retirement SLP Passive Plus II Active Retirement SLP Passive Plus II Active Retirement SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29% 0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	2.92% 4.03% 3.92% 3.92% 3.92% 3.92%	1.50% 5.30% 4.75% 4.75%
55 45 25 55 45 25 55 45 25 55 45 25 55 45 25 55	Passive Plus II Active Retirement SLP Passive Plus II Active Retirement SLP Passive Plus II Active Retirement SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	4.03% 3.92% 3.92% 3.92% 3.92%	5.30% 4.75% 4.75%
45 25 55 45 25 55 45 25 55 45 25 55 45 25 55	Passive Plus II Active Retirement SLP Passive Plus II Active Retirement SLP Passive Plus II Active Retirement SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29% 0.29% 0.29% 0.29% 0.29% 0.29%	4.03% 3.92% 3.92% 3.92% 3.92%	5.30% 4.75% 4.75%
45 25 55 45 25 55 45 25 55 45 25 55 45 25 55	Passive Plus II Active Retirement SLP Passive Plus II Active Retirement SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29% 0.29% 0.29% 0.29% 0.29%	3.92% 3.92% 3.92% 3.92%	4.75% 4.75%
25 55 45 25 55 45 25 55 45 25 55 45 25	Passive Plus II Active Retirement SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29% 0.29% 0.29% 0.29%	3.92% 3.92% 3.92%	4.75%
55 45 25 55 45 25 55 45 25 55	Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29% 0.29% 0.29%	3.92% 3.92%	
45 25 55 45 25 55 45 25	Passive Plus II Annuity SLP Passive Plus II Annuity SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29% 0.29%	3.92%	4.13/0
25 55 45 25 55 45 25	Passive Plus II Annuity SLP Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP	0.29%		
55 45 25 55 45 25	Passive Plus II Lump Sum SLP Passive Plus II Lump Sum SLP			4.75%
45 25 55 45 25	Passive Plus II Lump Sum SLP	0.29%	3.92%	4.75%
25 55 45 25	<u> </u>		3.68%	3.45%
55 45 25	Passive Plus II Lump Sum SLP	0.29%	3.92%	4.75%
45 25		0.29%	3.92%	4.75%
25	Passive Plus II Universal SLP	0.29%	3.91%	4.74%
	Passive Plus II Universal SLP	0.29%	3.92%	4.75%
55	Passive Plus II Universal SLP	0.29%	3.92%	4.75%
J.J.	Passive Plus III Active Retirement SLP	0.29%	4.81%	7.32%
45	Passive Plus III Active Retirement SLP	0.29%	4.98%	8.11%
25	Passive Plus III Active Retirement SLP	0.29%	4.98%	8.11%
55	Passive Plus III Annuity SLP	0.29%	4.70%	6.77%
45	Passive Plus III Annuity SLP	0.29%	4.98%	8.11%
25	Passive Plus III Annuity SLP	0.29%	4.98%	8.11%
55	Passive Plus III Lump Sum SLP	0.29%	4.46%	5.47%
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45	Passive Plus III Lump Sum SLP	0.29%	4.98%	8.11%
25	Passive Plus III Lump Sum SLP	0.29%	4.98%	8.11%
55	Passive Plus III Universal SLP	0.29%	4.69%	6.75%
45	Passive Plus III Universal SLP	0.29%	4.98%	8.11%
25	Passive Plus III Universal SLP	0.29%	4.98%	8.11%
55	Passive Plus IV Active Retirement SLP	0.29%	5.93%	10.52%
45	Passive Plus IV Active Retirement SLP	0.29%	6.15%	11.99%
25	Passive Plus IV Active Retirement SLP	0.29%	6.15%	11.99%
55	Passive Plus IV Annuity SLP	0.29%	5.82%	10.18%
45	Passive Plus IV Annuity SLP	0.29%	6.15%	11.99%
25	Passive Plus IV Annuity SLP	0.29%	6.15%	11.99%
55	Passive Plus IV Lump Sum SLP	0.29%	5.70%	9.37%
45	Passive Plus IV Lump Sum SLP	0.29%	6.15%	11.99%
25	Passive Plus IV Lump Sum SLP	0.29%	6.15%	11.99%
55	Passive Plus IV Universal SLP	0.29%	5.82%	10.17%
45	Passive Plus IV Universal SLP	0.29%	6.15%	11.99%
25	Passive Plus IV Universal SLP	0.29%	6.15%	11.99%
55	Passive Plus V Active Retirement SLP	0.29%	6.95%	13.30%
45	Passive Plus V Active Retirement SLP	0.29%	7.33%	15.69%
25	Passive Plus V Active Retirement SLP	0.29%	7.33%	15.69%
55	Passive Plus V Annuity SLP	0.29%	6.84%	12.96%
45	Passive Plus V Annuity SLP	0.29%	7.33%	15.69%
25	Passive Plus V Annuity SLP	0.29%	7.33%	15.69%
55	Passive Plus V Lump Sum SLP	0.29%	6.72%	12.14%
45	Passive Plus V Lump Sum SLP	0.29%	7.33%	15.69%
25	Passive Plus V Lump Sum SLP	0.29%	7.33%	15.69%
55	Passive Plus V Universal SLP	0.29%	6.84%	12.95%
45	Passive Plus V Universal SLP			
		0.29%	7.33%	15.69%
25	Passive Plus V Universal SLP	0.29%	7.33%	15.69%
55	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
45	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
25	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
55	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
45	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
25	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
55	Passive Plus II Active Retirement SLP	0.60%	4.35%	5.62%
45	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
4.3	Passive Plus II Annuity SLP	0.60%	4.24%	5.08%
25 55	1 assive 1 tas il militaley SEF	0.0070	T+4-T /0	3.0076
55 55 45	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%

55	Passive Plus II Lump Sum SLP	0.60%	4.00%	3.77%
45	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
25	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
55	Passive Plus II Universal SLP	0.60%	4.23%	5.06%
45	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
25	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
55	Passive Plus III Active Retirement SLP	0.60%	5.13%	7.65%
45	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
25	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
55	Passive Plus III Annuity SLP	0.60%	5.02%	7.10%
45	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
25	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
55	Passive Plus III Lump Sum SLP	0.60%	4.78%	5.79%
	·			
45	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
25	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
55	Passive Plus III Universal SLP	0.60%	5.02%	7.08%
45	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
25	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
55	Passive Plus IV Active Retirement SLP	0.60%	6.26%	10.86%
45	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Annuity SLP	0.60%	6.15%	10.52%
45	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Lump Sum SLP	0.60%	6.03%	9.70%
45	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Universal SLP	0.60%	6.14%	10.51%
45	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
55	Passive Plus V Active Retirement SLP	0.60%	7.28%	13.65%
45	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
25	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
55	Passive Plus V Annuity SLP	0.60%	7.17%	13.31%
	•		7.67%	<b>†</b>
45	Passive Plus V Annuity SLP	0.60%		16.05%
25	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
55	Passive Plus V Lump Sum SLP	0.60%	7.05%	12.49%
45	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
25	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
55	Passive Plus V Universal SLP	0.60%	7.17%	13.30%
45	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
25	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
55	Passive Plus I Annuity SLP	0.30%	2.93%	1.51%
45	Passive Plus I Annuity SLP	0.30%	2.93%	1.51%
25	Passive Plus I Annuity SLP	0.30%	2.93%	1.51%
55	Passive Plus I Lump Sum SLP	0.30%	2.93%	1.51%
45	Passive Plus I Lump Sum SLP	0.30%	2.93%	1.51%
25	Passive Plus I Lump Sum SLP	0.30%	2.93%	1.51%
55	Passive Plus II Active Retirement SLP	0.30%	4.04%	5.31%
45	Passive Plus II Active Retirement SLP	0.30%	3.93%	4.76%
25	Passive Plus II Active Retirement SLP	0.30%	3.93%	4.76%
55	Passive Plus II Annuity SLP	0.30%	3.93%	4.76%
45	Passive Plus II Annuity SLP	0.30%	3.93%	4.76%
25	Passive Plus II Annuity SLP	0.30%	3.93%	4.76%
55	Passive Plus II Lump Sum SLP	0.30%	3.69%	3.46%
45	Passive Plus II Lump Sum SLP	0.30%	3.93%	4.76%
25	Passive Plus II Lump Sum SLP	0.30%	3.93%	4.76%
55	Passive Plus II Universal SLP	0.30%	3.92%	4.75%
45	Passive Plus II Universal SLP	0.30%	3.93%	4.76%
25	Passive Plus II Universal SLP	0.30%	3.93%	4.76%
55	Passive Plus III Active Retirement SLP	0.30%	4.82%	7.33%
45	Passive Plus III Active Retirement SLP	0.30%	4.99%	8.12%
25	Passive Plus III Active Retirement SLP	0.30%	4.99%	8.12%
55	Passive Plus III Annuity SLP	0.30%	4.71%	6.78%
45	Passive Plus III Annuity SLP	0.30%	4.99%	8.12%
25	Passive Plus III Annuity SLP	0.30%	4.99%	8.12%
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45	Passive Plus III Lump Sum SLP	0.30%	4.99%	8.12%
25	Passive Plus III Lump Sum SLP	0.30%	4.99%	8.12%
55	Passive Plus III Universal SLP	0.30%	4.70%	6.76%
45	Passive Plus III Universal SLP	0.30%	4.99%	8.12%
25	Passive Plus III Universal SLP	0.30%	4.99%	8.12%
55	Passive Plus IV Active Retirement SLP	0.30%	5.94%	10.53%
45	Passive Plus IV Active Retirement SLP	0.30%	6.16%	12.00%
25	Passive Plus IV Active Retirement SLP	0.30%	6.16%	12.00%
55	Passive Plus IV Annuity SLP	0.30%	5.83%	10.19%
45	Passive Plus IV Annuity SLP	0.30%	6.16%	12.00%
25	Passive Plus IV Annuity SLP	0.30%	6.16%	12.00%
55	Passive Plus IV Lump Sum SLP	0.30%	5.71%	9.38%
45	Passive Plus IV Lump Sum SLP	0.30%	6.16%	12.00%
25	Passive Plus IV Lump Sum SLP	0.30%	6.16%	12.00%
55	Passive Plus IV Universal SLP	0.30%	5.83%	10.18%
45	Passive Plus IV Universal SLP	0.30%	6.16%	12.00%
25	Passive Plus IV Universal SLP	0.30%	6.16%	12.00%
55	Passive Plus V Active Retirement SLP	0.30%	6.96%	13.31%
45	Passive Plus V Active Retirement SLP	0.30%	7.34%	15.70%
25	Passive Plus V Active Retirement SLP	0.30%	7.34%	15.70%
55	Passive Plus V Annuity SLP	0.30%	6.85%	12.97%
45	Passive Plus V Annuity SLP	0.30%	7.34%	15.70%
25	Passive Plus V Annuity SLP	0.30%	7.34%	15.70%
55	Passive Plus V Lump Sum SLP	0.30%	6.73%	12.15%
45	Passive Plus V Lump Sum SLP	0.30%	7.34%	15.70%
25	Passive Plus V Lump Sum SLP	0.30%	7.34%	15.70%
55	Passive Plus V Universal SLP	0.30%	6.85%	12.96%
45	Passive Plus V Universal SLP	0.30%	7.34%	15.70%
25	Passive Plus V Universal SLP	0.30%	7.34%	15.70%
55	Active Plus I Annuity SLP	0.77%	3.47%	2.01%
45	Active Plus I Annuity SLP	0.77%	3.47%	2.01%
25	Active Plus I Annuity SLP	0.77%	3.47%	2.01%
55	Active Plus I Lump Sum SLP	0.77%	3.47%	2.01%
45	Active Plus I Lump Sum SLP	0.77%	3.47%	2.01%
25	Active Plus I Lump Sum SLP	0.77%	3.47%	2.01%
55	Active Plus II Active Retirement SLP	0.77%	4.55%	5.73%
45	Active Plus II Active Retirement SLP	0.77%	4.46%	5.13%
25	Active Plus II Active Retirement SLP	0.77%	4.46%	5.13%
55	Active Plus II Annuity SLP	0.77%	4.46%	5.14%
45	Active Plus II Annuity SLP	0.77%	4.46%	5.13%
25	Active Plus II Annuity SLP	0.77%	4.46%	5.13%
55	Active Plus II Lump Sum SLP	0.77%	4.23%	3.87%
45	Active Plus II Lump Sum SLP	0.77%	4.46%	5.13%
25	Active Plus II Lump Sum SLP	0.77%	4.46%	5.13%
55	Active Plus II Universal SLP	0.77%	4.46%	5.11%
45	Active Plus II Universal SLP	0.77%	4.46%	5.13%
25	Active Plus II Universal SLP	0.77%	4.46%	5.13%
55	Active Plus III Active Retirement SLP	0.77%	5.41%	7.57%
45	Active Plus III Active Retirement SLP	0.77%	5.62%	8.20%
25	Active Plus III Active Retirement SLP	0.77%	5.62%	8.20%
55	Active Plus III Annuity SLP	0.77%	5.32%	6.98%
45	Active Plus III Annuity SLP	0.77%	5.62%	8.20%
25	Active Plus III Annuity SLP	0.77%	5.62%	8.20%
55	Active Plus III Lump Sum SLP	0.77%	5.09%	5.71%
45	Active Plus III Lump Sum SLP	0.77%	5.62%	8.20%
25	Active Plus III Lump Sum SLP	0.77%	5.62%	8.20%
55	Active Plus III Universal SLP	0.77%	5.32%	6.95%
45	Active Plus III Universal SLP	0.77%	5.62%	8.20%
25	Active Plus III Universal SLP	0.77%	5.62%	8.20%
55	Active Plus IV Active Retirement SLP	0.77%	6.51%	10.36%
45	Active Plus IV Active Retirement SLP	0.77%	6.74%	11.60%
25	Active Plus IV Active Retirement SLP	0.77%	6.74%	11.60%
55	Active Plus IV Annuity SLP	0.77%	6.41%	9.99%
45	Active Plus IV Annuity SLP	0.77%	6.74%	11.60%
25	Active Plus IV Annuity SLP	0.77%	6.74%	11.60%
55	Active Plus IV Lump Sum SLP	0.77%	6.29%	9.20%
45	Active Plus IV Lump Sum SLP	0.77%	6.74%	11.60%

25	Active Plus IV Lump Sum SLP	0.77%	6.74%	11.60%
55	Active Plus IV Universal SLP	0.77%	6.40%	9.97%
45	Active Plus IV Universal SLP	0.77%	6.74%	11.60%
25	Active Plus IV Universal SLP	0.77%	6.74%	11.60%
55	Active Plus V Active Retirement SLP	0.77%	7.39%	12.40%
45	Active Plus V Active Retirement SLP	0.77%	7.76%	14.32%
25	Active Plus V Active Retirement SLP	0.77%	7.76%	14.32%
55	Active Plus V Annuity SLP	0.77%	7.29%	12.03%
45	Active Plus V Annuity SLP	0.77%	7.76%	14.32%
25	Active Plus V Annuity SLP	0.77%	7.76%	14.32%
55	Active Plus V Lump Sum SLP	0.77%	7.17%	11.24%
45	Active Plus V Lump Sum SLP	0.77%	7.76%	14.32%
25	Active Plus V Lump Sum SLP	0.77%	7.76%	14.32%
55	Active Plus V Universal SLP	0.77%	7.29%	12.01%
45	Active Plus V Universal SLP	0.77%	7.76%	14.32%
25	Active Plus V Universal SLP	0.77%	7.76%	14.32%
55	Passive Plus I Annuity SLP	0.77%	3.41%	1.99%
45	Passive Plus I Annuity SLP	0.77%	3.41%	1.99%
25	Passive Plus I Annuity SLP	0.77%	3.41%	1.99%
55	Passive Plus I Lump Sum SLP	0.77%	3.41%	1.99%
45	Passive Plus I Lump Sum SLP	0.77%	3.41%	1.99%
25	Passive Plus I Lump Sum SLP	0.77%	3.41%	1.99%
55	Passive Plus II Active Retirement SLP	0.77%	4.53%	5.80%
45	Passive Plus II Active Retirement SLP	0.77%	4.41%	5.25%
25	Passive Plus II Active Retirement SLP	0.77%	4.41%	5.25%
55	Passive Plus II Annuity SLP	0.77%	4.42%	5.25%
45	Passive Plus II Annuity SLP	0.77%	4.41%	5.25%
25	Passive Plus II Annuity SLP	0.77%	4.41%	5.25%
55	Passive Plus II Lump Sum SLP	0.77%	4.17%	3.94%
45	Passive Plus II Lump Sum SLP	0.77%	4.41%	5.25%
25	Passive Plus II Lump Sum SLP	0.77%	4.41%	5.25%
55	Passive Plus II Universal SLP	0.77%	4.41%	5.24%
45	Passive Plus II Universal SLP	0.77%	4.41%	5.25%
25	Passive Plus II Universal SLP	0.77%	4.41%	5.25%
55	Passive Plus III Active Retirement SLP	0.77%	5.31%	7.83%
45	Passive Plus III Active Retirement SLP	0.77%	5.48%	8.63%
25	Passive Plus III Active Retirement SLP	0.77%	5.48%	8.63%
55	Passive Plus III Annuity SLP	0.77%	5.20%	7.28%
45	Passive Plus III Annuity SLP	0.77%	5.48%	8.63%
25	Passive Plus III Annuity SLP	0.77%	5.48%	8.63%
55	Passive Plus III Lump Sum SLP	0.77%	4.96%	5.97%
45	Passive Plus III Lump Sum SLP	0.77%	5.48%	8.63%
25	Passive Plus III Lump Sum SLP	0.77%	5.48%	8.63%
55	Passive Plus III Universal SLP	0.77%	5.19%	7.26%
45	Passive Plus III Universal SLP	0.77%	5.48%	8.63%
25	Passive Plus III Universal SLP	0.77%	5.48%	8.63%
55	Passive Plus IV Active Retirement SLP	0.77%	6.44%	11.05%
45	Passive Plus IV Active Retirement SLP	0.77%	6.66%	12.53%
25	Passive Plus IV Active Retirement SLP	0.77%	6.66%	12.53%
55	Passive Plus IV Annuity SLP	0.77%	6.33%	10.71%
	Passive Plus IV Annuity SLP  Passive Plus IV Annuity SLP			12.53%
45		0.77%	6.66%	12.53%
25	Passive Plus IV Annuity SLP	0.77%	6.66%	
55	Passive Plus IV Lump Sum SLP	0.77%	6.20%	9.89%
45	Passive Plus IV Lump Sum SLP	0.77%	6.66%	12.53%
25	Passive Plus IV Lump Sum SLP	0.77%	6.66%	12.53%
55	Passive Plus IV Universal SLP	0.77%	6.32%	10.70%
45	Passive Plus IV Universal SLP	0.77%	6.66%	12.53%
25	Passive Plus IV Universal SLP	0.77%	6.66%	12.53%
55	Passive Plus V Active Retirement SLP	0.77%	7.46%	13.84%
45	Passive Plus V Active Retirement SLP	0.77%	7.85%	16.24%
25	Passive Plus V Active Retirement SLP	0.77%	7.85%	16.24%
55	Passive Plus V Annuity SLP	0.77%	7.35%	13.50%
45	Passive Plus V Annuity SLP	0.77%	7.85%	16.24%
25	Passive Plus V Annuity SLP	0.77%	7.85%	16.24%
55	Passive Plus V Lump Sum SLP	0.77%	7.23%	12.68%
4 -	Deserve Dive VII were Com CLD	0.770/	7 0 5 0 /	16 340/
45 25	Passive Plus V Lump Sum SLP Passive Plus V Lump Sum SLP	0.77%	7.85% 7.85%	16.24% 16.24%

				1
55	Passive Plus V Universal SLP	0.77%	7.35%	13.49%
45	Passive Plus V Universal SLP	0.77%	7.85%	16.24%
25	Passive Plus V Universal SLP	0.77%	7.85%	16.24%
55	Active Plus I Annuity SLP	0.53%	3.23%	1.76%
45	Active Plus I Annuity SLP	0.53%	3.23%	1.76%
25	Active Plus I Annuity SLP	0.53%	3.23%	1.76%
55	Active Plus I Lump Sum SLP	0.53%	3.23%	1.76%
45	Active Plus I Lump Sum SLP	0.53%	3.23%	1.76%
25	Active Plus I Lump Sum SLP	0.53%	3.23%	1.76%
55	Active Plus II Active Retirement SLP	0.53%	4.30%	5.48%
45	Active Plus II Active Retirement SLP	0.53%	4.22%	4.88%
25	Active Plus II Active Retirement SLP	0.53%	4.22%	4.88%
55	Active Plus II Annuity SLP	0.53%	4.22%	4.89%
45	Active Plus II Annuity SLP	0.53%	4.22%	4.88%
25	Active Plus II Annuity SLP	0.53%	4.22%	4.88%
55	Active Plus II Lump Sum SLP	0.53%	3.98%	3.62%
45	Active Plus II Lump Sum SLP	0.53%	4.22%	4.88%
25	Active Plus II Lump Sum SLP	0.53%	4.22%	4.88%
55	Active Plus II Universal SLP	0.53%	4.21%	4.86%
45	Active Plus II Universal SLP	0.53%	4.22%	4.88%
25	Active Plus II Universal SLP	0.53%	4.22%	4.88%
55	Active Plus III Active Retirement SLP	0.53%	5.16%	7.32%
45	Active Plus III Active Retirement SLP	0.53%	5.37%	7.94%
25	Active Plus III Active Retirement SLP	0.53%	5.37%	7.94%
55	Active Plus III Annuity SLP	0.53%	5.07%	6.73%
45	Active Plus III Annuity SLP	0.53%	5.37%	7.94%
25	Active Plus III Annuity SLP	0.53%	5.37%	7.94%
55	Active Plus III Lump Sum SLP	0.53%	4.84%	5.46%
45	Active Plus III Lump Sum SLP	0.53%	5.37%	7.94%
25	Active Plus III Lump Sum SLP	0.53%	5.37%	7.94%
55	Active Plus III Universal SLP	0.53%	5.07%	6.69%
45	Active Plus III Universal SLP	0.53%	5.37%	7.94%
25	Active Plus III Universal SLP	0.53%	5.37%	7.94%
55	Active Plus IV Active Retirement SLP	0.53%	6.26%	10.10%
45	Active Plus IV Active Retirement SLP	0.53%	6.48%	11.34%
25	Active Plus IV Active Retirement SLP	0.53%	6.48%	11.34%
55	Active Plus IV Annuity SLP	0.53%	6.15%	9.73%
45	Active Plus IV Annuity SLP	0.53%	6.48%	11.34%
25	Active Plus IV Annuity SLP	0.53%	6.48%	11.34%
55	Active Plus IV Lump Sum SLP	0.53%	6.03%	8.94%
45	Active Plus IV Lump Sum SLP	0.53%	6.48%	11.34%
25	Active Plus IV Lump Sum SLP	0.53%	6.48%	11.34%
55	Active Plus IV Universal SLP	0.53%	6.15%	9.71%
45	Active Plus IV Universal SLP	0.53%	6.48%	11.34%
25	Active Plus IV Universal SLP	0.53%	6.48%	11.34%
55	Active Plus V Active Retirement SLP	0.53%	7.14%	12.13%
45	Active Plus V Active Retirement SLP	0.53%	7.51%	14.05%
25	Active Plus V Active Retirement SLP	0.53%	7.51%	14.05%
55	Active Plus V Annuity SLP	0.53%	7.04%	11.76%
45	Active Plus V Annuity SLP	0.53%	7.51%	14.05%
25	Active Plus V Annuity SLP	0.53%	7.51%	14.05%
55	Active Plus V Lump Sum SLP	0.53%	6.92%	10.97%
45	Active Plus V Lump Sum SLP	0.53%	7.51%	14.05%
25	Active Plus V Lump Sum SLP	0.53%	7.51%	14.05%
55	Active Plus V Universal SLP	0.53%	7.03%	11.74%
45	Active Plus V Universal SLP	0.53%	7.51%	14.05%
25	Active Plus V Universal SLP	0.53%	7.51%	14.05%
55	Passive Core Universal SLP	0.53%	n/a*	11.93%
45	Passive Core Universal SLP	0.53%	n/a*	16.36%
25	Passive Core Universal SLP	0.53%	n/a*	16.36%
55	Passive Core Universal SLP  Passive Plus I Annuity SLP	0.53%	3.16%	1.74%
45	Passive Plus I Annuity SLP  Passive Plus I Annuity SLP	0.53%	3.16%	1.74%
25	Passive Plus I Annuity SLP	0.53%	3.16%	1.74%
55	Passive Plus I Lump Sum SLP	0.53%	3.16%	1.74%
45	Passive Plus I Lump Sum SLP	0.53%	3.16%	1.74%
25	Passive Plus I Lump Sum SLP	0.53%	3.16%	1.74%
55	Passive Plus II Active Retirement SLP	0.53%	4.28%	5.55%

45	Passive Plus II Active Retirement SLP	0.53%	4.17%	5.00%
25	Passive Plus II Active Retirement SLP	0.53%	4.17%	5.00%
55	Passive Plus II Annuity SLP	0.53%	4.17%	5.00%
45	Passive Plus II Annuity SLP	0.53%	4.17%	5.00%
25	Passive Plus II Annuity SLP	0.53%	4.17%	5.00%
55	Passive Plus II Lump Sum SLP	0.53%	3.93%	3.70%
45	Passive Plus II Lump Sum SLP	0.53%	4.17%	5.00%
25	Passive Plus II Lump Sum SLP	0.53%	4.17%	5.00%
55	Passive Plus II Universal SLP	0.53%	4.16%	4.99%
45	Passive Plus II Universal SLP	0.53%	4.17%	5.00%
25	Passive Plus II Universal SLP	0.53%	4.17%	5.00%
55	Passive Plus III Active Retirement SLP	0.53%	5.06%	7.57%
45	Passive Plus III Active Retirement SLP	0.53%	5.23%	8.37%
25	Passive Plus III Active Retirement SLP	0.53%	5.23%	8.37%
55	Passive Plus III Annuity SLP	0.53%	4.95%	7.03%
45	Passive Plus III Annuity SLP	0.53%	5.23%	8.37%
25	Passive Plus III Annuity SLP	0.53%	5.23%	8.37%
55	Passive Plus III Lump Sum SLP	0.53%	4.71%	5.72%
45	Passive Plus III Lump Sum SLP	0.53%	5.23%	8.37%
25	Passive Plus III Lump Sum SLP	0.53%	5.23%	8.37%
55	Passive Plus III Universal SLP	0.53%	4.94%	7.01%
45	Passive Plus III Universal SLP	0.53%	5.23%	8.37%
25	Passive Plus III Universal SLP	0.53%	5.23%	8.37%
55	Passive Plus IV Active Retirement SLP	0.53%	6.18%	10.79%
45	Passive Plus IV Active Retirement SLP	0.53%	6.40%	12.26%
25	Passive Plus IV Active Retirement SLP	0.53%	6.40%	12.26%
55	Passive Plus IV Annuity SLP	0.53%	6.07%	10.45%
45	•			12.26%
	Passive Plus IV Appriity SLP	0.53%	6.40%	
25	Passive Plus IV Annuity SLP	0.53%	6.40%	12.26%
55	Passive Plus IV Lump Sum SLP	0.53%	5.95%	9.63%
45	Passive Plus IV Lump Sum SLP	0.53%	6.40%	12.26%
25	Passive Plus IV Lump Sum SLP	0.53%	6.40%	12.26%
55	Passive Plus IV Universal SLP	0.53%	6.07%	10.43%
45	Passive Plus IV Universal SLP	0.53%	6.40%	12.26%
25	Passive Plus IV Universal SLP	0.53%	6.40%	12.26%
55	Passive Plus V Active Retirement SLP	0.53%	7.20%	13.57%
45	Passive Plus V Active Retirement SLP	0.53%	7.59%	15.97%
25	Passive Plus V Active Retirement SLP	0.53%	7.59%	15.97%
55	Passive Plus V Annuity SLP	0.53%	7.09%	13.23%
45	Passive Plus V Annuity SLP	0.53%	7.59%	15.97%
25	Passive Plus V Annuity SLP	0.53%	7.59%	15.97%
55	Passive Plus V Lump Sum SLP	0.53%	6.98%	12.41%
45	Passive Plus V Lump Sum SLP	0.53%	7.59%	15.97%
25	Passive Plus V Lump Sum SLP	0.53%	7.59%	15.97%
55	Passive Plus V Universal SLP	0.53%	7.09%	13.22%
45	Passive Plus V Universal SLP	0.53%	7.59%	15.97%
25	Passive Plus V Universal SLP	0.53%	7.59%	15.97%
55	Active Plus I Annuity SLP	0.91%	3.62%	2.15%
45	Active Plus I Annuity SLP	0.91%	3.62%	2.15%
25	Active Plus I Annuity SLP	0.91%	3.62%	2.15%
55	Active Plus I Lump Sum SLP	0.91%	3.62%	2.15%
45	Active Plus I Lump Sum SLP	0.91%	3.62%	2.15%
25	Active Plus I Lump Sum SLP	0.91%	3.62%	2.15%
55	Active Plus II Active Retirement SLP	0.91%	4.70%	5.88%
45	Active Plus II Active Retirement SLP	0.91%	4.61%	5.28%
25	Active Plus II Active Retirement SLP	0.91%	4.61%	5.28%
55	Active Plus II Annuity SLP	0.91%	4.61%	5.28%
45	Active Plus II Annuity SLP	0.91%	4.61%	5.28%
25	Active Plus II Annuity SLP	0.91%	4.61%	5.28%
55	Active Plus II Lump Sum SLP	0.91%	4.37%	4.01%
45	Active Plus II Lump Sum SLP	0.91%	4.61%	5.28%
25	Active Plus II Lump Sum SLP	0.91%	4.61%	5.28%
55	Active Plus II Universal SLP	0.91%	4.61%	5.25%
	Active Plus II Universal SLP	0.91%	4.61%	5.28%
45	·	1.5		
	Active Plus II Universal SLP	0.91%	4.61%	5.28%
45 25 55	Active Plus II Universal SLP Active Plus III Active Retirement SLP	0.91% 0.91%	4.61% 5.55%	5.28% 7.72%

25	Active Plus III Active Retirement SLP	0.91%	5.77%	8.35%
55	Active Plus III Annuity SLP	0.91%	5.47%	7.13%
45	Active Plus III Annuity SLP	0.91%	5.77%	8.35%
25	Active Plus III Annuity SLP	0.91%	5.77%	8.35%
55	Active Plus III Lump Sum SLP	0.91%	5.23%	5.86%
45	Active Plus III Lump Sum SLP	0.91%	5.77%	8.35%
25	Active Plus III Lump Sum SLP	0.91%	5.77%	8.35%
55	Active Plus III Universal SLP	0.91%	5.46%	7.10%
45	Active Plus III Universal SLP	0.91%	5.77%	8.35%
25	Active Plus III Universal SLP	0.91%	5.77%	8.35%
55	Active Plus IV Active Retirement SLP	0.91%	6.66%	10.51%
45	Active Plus IV Active Retirement SLP	0.91%	6.89%	11.76%
25	Active Plus IV Active Retirement SLP	0.91%	6.89%	11.76%
55	Active Plus IV Annuity SLP	0.91%	6.56%	10.14%
45	Active Plus IV Annuity SLP	0.91%	6.89%	11.76%
25	Active Plus IV Annuity SLP	0.91%	6.89%	11.76%
55	Active Plus IV Lump Sum SLP	0.91%	6.43%	9.35%
45	Active Plus IV Lump Sum SLP	0.91%	6.89%	11.76%
25	Active Plus IV Lump Sum SLP	0.91%	6.89%	11.76%
55	Active Plus IV Universal SLP	0.91%	6.55%	10.12%
45	Active Plus IV Universal SLP	0.91%	6.89%	11.76%
25	Active Plus IV Universal SLP	0.91%	6.89%	11.76%
55	Active Plus V Active Retirement SLP	0.91%	7.54%	12.55%
45	Active Plus V Active Retirement SLP	0.91%	7.91%	14.48%
25	Active Plus V Active Retirement SLP		7.91%	
		0.91%		14.48%
55	Active Plus V Annuity SLP	0.91%	7.44%	12.18%
45	Active Plus V Annuity SLP	0.91%	7.91%	14.48%
25	Active Plus V Annuity SLP	0.91%	7.91%	14.48%
55	Active Plus V Lump Sum SLP	0.91%	7.32%	11.39%
45	Active Plus V Lump Sum SLP	0.91%	7.91%	14.48%
25	Active Plus V Lump Sum SLP	0.91%	7.91%	14.48%
55	Active Plus V Universal SLP	0.91%	7.44%	12.16%
45	Active Plus V Universal SLP	0.91%	7.91%	14.48%
25	Active Plus V Universal SLP	0.91%	7.91%	14.48%
55	Passive Core Universal SLP	0.91%	n/a*	12.36%
45	Passive Core Universal SLP	0.91%	n/a*	16.79%
25	Passive Core Universal SLP	0.91%	n/a*	16.79%
55	Passive Plus I Annuity SLP	0.91%	3.55%	2.13%
45	Passive Plus I Annuity SLP	0.91%	3.55%	2.13%
25	Passive Plus I Annuity SLP	0.91%	3.55%	2.13%
	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1			
55	Passive Plus I Lump Sum SLP	0.91%	3.55%	2.13%
45	Passive Plus I Lump Sum SLP	0.91%	3.55%	2.13%
25	Passive Plus I Lump Sum SLP	0.91%	3.55%	2.13%
55	Passive Plus II Active Retirement SLP	0.91%	4.67%	5.95%
45	Passive Plus II Active Retirement SLP	0.91%	4.56%	5.40%
25	Passive Plus II Active Retirement SLP	0.91%	4.56%	5.40%
55	Passive Plus II Annuity SLP	0.91%	4.56%	5.40%
45	Passive Plus II Annuity SLP	0.91%	4.56%	5.40%
25	Passive Plus II Annuity SLP	0.91%	4.56%	5.40%
55	Passive Plus II Lump Sum SLP	0.91%	4.32%	4.09%
45	Passive Plus II Lump Sum SLP	0.91%	4.56%	5.40%
25	Passive Plus II Lump Sum SLP	0.91%	4.56%	5.40%
55	Passive Plus II Universal SLP	0.91%	4.56%	5.38%
45	Passive Plus II Universal SLP	0.91%	4.56%	5.40%
25	Passive Plus II Universal SLP	0.91%	4.56%	5.40%
55	Passive Plus III Active Retirement SLP	0.91%	5.46%	7.98%
45	Passive Plus III Active Retirement SLP	0.91%	5.63%	8.78%
25	Passive Plus III Active Retirement SLP	0.91%	5.63%	8.78%
55	Passive Plus III Annuity SLP	0.91%	5.34%	7.43%
45	Passive Plus III Annuity SLP	0.91%	5.63%	8.78%
25	Passive Plus III Annuity SLP	0.91%	5.63%	8.78%
55	Passive Plus III Lump Sum SLP	0.91%	5.11%	6.12%
45	Passive Plus III Lump Sum SLP	0.91%	5.63%	8.78%
25	Passive Plus III Lump Sum SLP	0.91%	5.63%	8.78%
55	Passive Plus III Universal SLP	0.91%	5.34%	7.41%
45	Passive Plus III Universal SLP	0.91%	5.63%	8.78%
25				
	Passive Plus III Universal SLP	0.91%	5.63%	8.78%

55	Passive Plus IV Active Retirement SLP	0.91%	6.58%	11.21%
45	Passive Plus IV Active Retirement SLP	0.91%	6.80%	12.68%
25	Passive Plus IV Active Retirement SLP	0.91%	6.80%	12.68%
55	Passive Plus IV Annuity SLP	0.91%	6.47%	10.86%
45	Passive Plus IV Annuity SLP	0.91%	6.80%	12.68%
25	Passive Plus IV Annuity SLP	0.91%	6.80%	12.68%
55	Passive Plus IV Lump Sum SLP	0.91%	6.35%	10.04%
45	Passive Plus IV Lump Sum SLP	0.91%	6.80%	12.68%
25	Passive Plus IV Lump Sum SLP	0.91%	6.80%	12.68%
55	Passive Plus IV Universal SLP	0.91%	6.47%	10.85%
45	Passive Plus IV Universal SLP	0.91%	6.80%	12.68%
25	Passive Plus IV Universal SLP	0.91%	6.80%	12.68%
55	Passive Plus V Active Retirement SLP	0.91%	7.61%	14.00%
45	Passive Plus V Active Retirement SLP	0.91%	8.00%	16.41%
25	Passive Plus V Active Retirement SLP	0.91%	8.00%	16.41%
55	Passive Plus V Annuity SLP	0.91%	7.50%	13.66%
45	Passive Plus V Annuity SLP	0.91%	8.00%	16.41%
25	Passive Plus V Annuity SLP	0.91%	8.00%	16.41%
55	Passive Plus V Lump Sum SLP	0.91%	7.38%	12.84%
45	Passive Plus V Lump Sum SLP	0.91%	8.00%	16.41%
25	Passive Plus V Lump Sum SLP	0.91%	8.00%	16.41%
55	Passive Plus V Universal SLP	0.91%	7.50%	13.64%
45	Passive Plus V Universal SLP	0.91%	8.00%	16.41%
25	Passive Plus V Universal SLP	0.91%	8.00%	16.41%
55	Passive Core Universal SLP	0.60%	n/a*	12.01%
45	Passive Core Universal SLP	0.60%	n/a*	16.44%
25	Passive Core Universal SLP	0.60%	n/a*	16.44%
55	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
45	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
25	Passive Plus I Annuity SLP	0.60%	3.24%	1.81%
55	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
45	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
25	Passive Plus I Lump Sum SLP	0.60%	3.24%	1.81%
55	Passive Plus II Active Retirement SLP	0.60%	4.35%	5.62%
45	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
25	Passive Plus II Active Retirement SLP	0.60%	4.24%	5.07%
55	Passive Plus II Annuity SLP	0.60%	4.24%	5.08%
45	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
25	Passive Plus II Annuity SLP	0.60%	4.24%	5.07%
55	Passive Plus II Lump Sum SLP	0.60%	4.00%	3.77%
45	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
25	Passive Plus II Lump Sum SLP	0.60%	4.24%	5.07%
55	Passive Plus II Universal SLP	0.60%	4.23%	5.06%
45	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
25	Passive Plus II Universal SLP	0.60%	4.24%	5.07%
55	Passive Plus III Active Retirement SLP	0.60%	5.13%	7.65%
45	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
25	Passive Plus III Active Retirement SLP	0.60%	5.31%	8.45%
55	Passive Plus III Annuity SLP	0.60%	5.02%	7.10%
45	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
25	Passive Plus III Annuity SLP	0.60%	5.31%	8.45%
55	Passive Plus III Lump Sum SLP	0.60%	4.78%	5.79%
45	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
25	Passive Plus III Lump Sum SLP	0.60%	5.31%	8.45%
55	Passive Plus III Universal SLP	0.60%	5.02%	7.08%
45	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
25	Passive Plus III Universal SLP	0.60%	5.31%	8.45%
55	Passive Plus IV Active Retirement SLP	0.60%	6.26%	10.86%
45	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Active Retirement SLP	0.60%	6.48%	12.34%
55	Passive Plus IV Annuity SLP	0.60%	6.15%	10.52%
45	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Annuity SLP	0.60%	6.48%	12.34%
	Passive Plus IV Lump Sum SLP	0.60%	6.03%	9.70%
55			3.00.0	21.070
55 45	Passive Plus IV Lump Sum SLP	0.60%	6.48%	12.34%
	Passive Plus IV Lump Sum SLP Passive Plus IV Lump Sum SLP	0.60%	6.48% 6.48%	12.34% 12.34%

45	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
25	Passive Plus IV Universal SLP	0.60%	6.48%	12.34%
55	Passive Plus V Active Retirement SLP	0.60%	7.28%	13.65%
45	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
25	Passive Plus V Active Retirement SLP	0.60%	7.67%	16.05%
55	Passive Plus V Annuity SLP	0.60%	7.17%	13.31%
45	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
25	Passive Plus V Annuity SLP	0.60%	7.67%	16.05%
55	Passive Plus V Lump Sum SLP	0.60%	7.05%	12.49%
45	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
25	Passive Plus V Lump Sum SLP	0.60%	7.67%	16.05%
55	Passive Plus V Universal SLP	0.60%	7.17%	13.30%
45	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
25	Passive Plus V Universal SLP	0.60%	7.67%	16.05%
55	Sustainable Multi Asset Universal SLP	0.00%	n/a*	11.40%
45	Sustainable Multi Asset Universal SLP	0.00%	n/a*	15.66%
25	Sustainable Multi Asset Universal SLP	0.00%	n/a*	15.66%
55	Active Plus I Annuity SLP	0.43%	3.12%	1.66%
45	Active Plus I Annuity SLP	0.43%	3.12%	1.66%
25	Active Plus I Annuity SLP	0.43%	3.12%	1.66%
55	Active Plus I Lump Sum SLP	0.43%	3.12%	1.66%
45	Active Plus I Lump Sum SLP	0.43%	3.12%	1.66%
25	Active Plus I Lump Sum SLP	0.43%	3.12%	1.66%
55	Active Plus II Active Retirement SLP	0.43%	4.20%	5.37%
45	Active Plus II Active Retirement SLP	0.43%	4.11%	4.78%
25	Active Plus II Active Retirement SLP	0.43%	4.11%	4.78%
55	Active Plus II Annuity SLP	0.43%	4.11%	4.78%
45	Active Plus II Annuity SLP	0.43%	4.11%	4.78%
25	Active Plus II Annuity SLP	0.43%	4.11%	4.78%
55	Active Plus II Lump Sum SLP	0.43%	3.88%	3.52%
45	Active Plus II Lump Sum SLP	0.43%	4.11%	4.78%
25	Active Plus II Lump Sum SLP	0.43%	4.11%	4.78%
55	Active Plus II Universal SLP	0.43%	4.11%	4.75%
45	Active Plus II Universal SLP	0.43%	4.11%	4.78%
25	Active Plus II Universal SLP	0.43%	4.11%	4.78%
55	Active Plus III Active Retirement SLP	0.43%	5.05%	7.21%
45	Active Plus III Active Retirement SLP	0.43%	5.26%	7.84%
25	Active Plus III Active Retirement SLP	0.43%	5.26%	7.84%
55	Active Plus III Annuity SLP	0.43%	4.96%	6.62%
45	Active Plus III Annuity SLP	0.43%	5.26%	7.84%
25	Active Plus III Annuity SLP	0.43%	5.26%	7.84%
55	Active Plus III Lump Sum SLP	0.43%	4.73%	5.35%
45	Active Plus III Lump Sum SLP	0.43%	5.26%	7.84%
25	Active Plus III Lump Sum SLP	0.43%	5.26%	7.84%
55	Active Plus III Universal SLP	0.43%	4.96%	6.59%
45	Active Plus III Universal SLP	0.43%	5.26%	7.84%
25	Active Plus III Universal SLP	0.43%	5.26%	7.84%
55	Active Plus IV Active Retirement SLP	0.43%	6.15%	9.99%
45	Active Plus IV Active Retirement SLP	0.43%	6.38%	11.23%
25	Active Plus IV Active Retirement SLP	0.43%	6.38%	11.23%
55	Active Plus IV Annuity SLP	0.43%	6.05%	9.62%
45	Active Plus IV Annuity SLP	0.43%	6.38%	11.23%
25	Active Plus IV Annuity SLP	0.43%	6.38%	11.23%
55	Active Plus IV Lump Sum SLP	0.43%	5.93%	8.83%
45	Active Plus IV Lump Sum SLP	0.43%	6.38%	11.23%
25	Active Plus IV Lump Sum SLP	0.43%	6.38%	11.23%
55	Active Plus IV Universal SLP	0.43%	6.04%	9.60%
45	Active Plus IV Universal SLP	0.43%	6.38%	11.23%
25	Active Plus IV Universal SLP	0.43%	6.38%	11.23%
55	Active Plus V Active Retirement SLP	0.43%	7.03%	12.02%
45	Active Plus V Active Retirement SLP	0.43%	7.40%	13.94%
25	Active Plus V Active Retirement SLP	0.43%	7.40%	13.94%
55	Active Plus V Annuity SLP	0.43%	6.93%	11.65%
45	Active Plus V Annuity SLP	0.43%	7.40%	13.94%
40				
	Active Plus V Annuity SLP	0.43%	7.40%	13.94%
25 55	Active Plus V Annuity SLP Active Plus V Lump Sum SLP	0.43%	7.40% 6.81%	13.94% 10.86%

25	Active Plus V Lump Sum SLP	0.43%	7.40%	13.94%
55	Active Plus V Universal SLP	0.43%	6.92%	11.63%
45	Active Plus V Universal SLP	0.43%	7.40%	13.94%
25	Active Plus V Universal SLP	0.43%	7.40%	13.94%
55	Passive Core Universal SLP	0.43%	n/a*	11.82%
45	Passive Core Universal SLP	0.43%	n/a*	16.24%
25	Passive Core Universal SLP	0.43%	n/a*	16.24%
55	Passive Plus I Annuity SLP	0.43%	3.06%	1.64%
45	Passive Plus I Annuity SLP	0.43%	3.06%	1.64%
25	Passive Plus I Annuity SLP	0.43%	3.06%	1.64%
55	Passive Plus I Lump Sum SLP	0.43%	3.06%	1.64%
45	Passive Plus I Lump Sum SLP	0.43%	3.06%	1.64%
25	Passive Plus I Lump Sum SLP	0.43%	3.06%	1.64%
55	Passive Plus II Active Retirement SLP	0.43%	4.18%	5.45%
45	Passive Plus II Active Retirement SLP	0.43%	4.06%	4.90%
25	Passive Plus II Active Retirement SLP	0.43%	4.06%	4.90%
55	Passive Plus II Annuity SLP	0.43%	4.06%	4.90%
45	Passive Plus II Annuity SLP	0.43%	4.06%	4.90%
25	Passive Plus II Annuity SLP	0.43%	4.06%	4.90%
55	Passive Plus II Lump Sum SLP	0.43%	3.82%	3.59%
45	Passive Plus II Lump Sum SLP	0.43%	4.06%	4.90%
25	Passive Plus II Lump Sum SLP	0.43%	4.06%	4.90%
55	Passive Plus II Universal SLP	0.43%	4.06%	4.88%
45	Passive Plus II Universal SLP	0.43%	4.06%	4.90%
25	Passive Plus II Universal SLP	0.43%	4.06%	4.90%
55	Passive Plus III Active Retirement SLP	0.43%	4.95%	7.47%
45	Passive Plus III Active Retirement SLP	0.43%	5.13%	8.26%
25	Passive Plus III Active Retirement SLP	0.43%	5.13%	8.26%
55	Passive Plus III Annuity SLP	0.43%	4.84%	6.92%
45	Passive Plus III Annuity SLP	0.43%	5.13%	8.26%
25	Passive Plus III Annuity SLP	0.43%	5.13%	8.26%
55	Passive Plus III Lump Sum SLP	0.43%	4.61%	5.61%
45	Passive Plus III Lump Sum SLP	0.43%	5.13%	8.26%
25	Passive Plus III Lump Sum SLP	0.43%	5.13%	8.26%
55	Passive Plus III Universal SLP	0.43%	4.84%	6.90%
45	Passive Plus III Universal SLP	0.43%	5.13%	8.26%
25	Passive Plus III Universal SLP	0.43%	5.13%	8.26%
55	Passive Plus IV Active Retirement SLP	0.43%	6.08%	10.68%
45	Passive Plus IV Active Retirement SLP	0.43%	6.30%	12.15%
25	Passive Plus IV Active Retirement SLP	0.43%	6.30%	12.15%
55	Passive Plus IV Annuity SLP	0.43%	5.97%	10.34%
45	Passive Plus IV Annuity SLP	0.43%	6.30%	12.15%
25	Passive Plus IV Annuity SLP	0.43%	6.30%	12.15%
55	Passive Plus IV Lump Sum SLP	0.43%	5.85%	9.52%
45	Passive Plus IV Lump Sum SLP	0.43%	6.30%	12.15%
25	Passive Plus IV Lump Sum SLP	0.43%	6.30%	12.15%
55	Passive Plus IV Universal SLP	0.43%	5.96%	10.32%
45	Passive Plus IV Universal SLP	0.43%	6.30%	12.15%
25	Passive Plus IV Universal SLP	0.43%	6.30%	12.15%
55	Passive Plus V Active Retirement SLP	0.43%	7.10%	13.46%
45	Passive Plus V Active Retirement SLP	0.43%	7.48%	15.85%
25	Passive Plus V Active Retirement SLP	0.43%	7.48%	15.85%
55	Passive Plus V Annuity SLP	0.43%	6.99%	13.12%
45	Passive Plus V Annuity SLP	0.43%	7.48%	15.85%
25	Passive Plus V Annuity SLP	0.43%	7.48%	15.85%
55	Passive Plus V Lump Sum SLP	0.43%	6.87%	12.30%
45	Passive Plus V Lump Sum SLP	0.43%	7.48%	15.85%
25	Passive Plus V Lump Sum SLP	0.43%	7.48%	15.85%
55	Passive Plus V Universal SLP	0.43%	6.99%	13.10%
45	Passive Plus V Universal SLP	0.43%	7.48%	15.85%
25	Passive Plus V Universal SLP	0.43%	7.48%	15.85%
55	Sustainable Multi Asset Universal SLP	0.29%	n/a*	11.06%
45	Sustainable Multi Asset Universal SLP	0.29%	n/a*	15.30%
25	Sustainable Multi Asset Universal SLP	0.29%	n/a*	15.30%
55	Active Plus I Annuity SLP	0.72%	3.42%	1.96%
45	Active Plus I Annuity SLP	0.72%	3.42%	1.96%
25	Active Plus I Annuity SLP	0.72%	3.42%	1.96%

55	Active Plus I Lump Sum SLP	0.72%	3.42%	1.96%
45	Active Plus I Lump Sum SLP	0.72%	3.42%	1.96%
25	Active Plus I Lump Sum SLP	0.72%	3.42%	1.96%
55	Active Plus II Active Retirement SLP	0.72%	4.50%	5.68%
45	Active Plus II Active Retirement SLP	0.72%	4.41%	5.08%
25	Active Plus II Active Retirement SLP	0.72%	4.41%	5.08%
55	Active Plus II Annuity SLP	0.72%	4.41%	5.09%
45	Active Plus II Annuity SLP	0.72%	4.41%	5.08%
25	Active Plus II Annuity SLP	0.72%	4.41%	5.08%
55	Active Plus II Lump Sum SLP	0.72%	4.18%	3.82%
45	Active Plus II Lump Sum SLP	0.72%	4.41%	5.08%
25	Active Plus II Lump Sum SLP	0.72%	4.41%	5.08%
55	Active Plus II Universal SLP	0.72%	4.41%	5.05%
45	Active Plus II Universal SLP	0.72%	4.41%	5.08%
25	Active Plus II Universal SLP	0.72%	4.41%	5.08%
55	Active Plus III Active Retirement SLP	0.72%	5.36%	7.52%
45	Active Plus III Active Retirement SLP		5.57%	8.15%
		0.72%		
25	Active Plus III Active Retirement SLP	0.72%	5.57%	8.15%
55	Active Plus III Annuity SLP	0.72%	5.27%	6.93%
45	Active Plus III Annuity SLP	0.72%	5.57%	8.15%
25	Active Plus III Annuity SLP	0.72%	5.57%	8.15%
55	Active Plus III Lump Sum SLP	0.72%	5.03%	5.66%
45	Active Plus III Lump Sum SLP	0.72%	5.57%	8.15%
25	Active Plus III Lump Sum SLP	0.72%	5.57%	8.15%
55	Active Plus III Universal SLP	0.72%	5.26%	6.90%
45	Active Plus III Universal SLP	0.72%	5.57%	8.15%
25	Active Plus III Universal SLP	0.72%	5.57%	8.15%
55	Active Plus IV Active Retirement SLP	0.72%	6.46%	10.31%
45	Active Plus IV Active Retirement SLP	0.72%	6.69%	11.55%
25	Active Plus IV Active Retirement SLP	0.72%	6.69%	11.55%
55	Active Plus IV Annuity SLP	0.72%	6.35%	9.94%
45	Active Plus IV Annuity SLP	0.72%	6.69%	11.55%
25	Active Plus IV Annuity SLP	0.72%	6.69%	11.55%
55	Active Plus IV Lump Sum SLP	0.72%	6.23%	9.14%
45	Active Plus IV Lump Sum SLP	0.72%	6.69%	11.55%
25	Active Plus IV Lump Sum SLP	0.72%	6.69%	11.55%
55	Active Plus IV Universal SLP		6.35%	9.92%
		0.72%		
45	Active Plus IV Universal SLP	0.72%	6.69%	11.55%
25	Active Plus IV Universal SLP	0.72%	6.69%	11.55%
55	Active Plus V Active Retirement SLP	0.72%	7.34%	12.34%
45	Active Plus V Active Retirement SLP	0.72%	7.71%	14.26%
25	Active Plus V Active Retirement SLP	0.72%	7.71%	14.26%
55	Active Plus V Annuity SLP	0.72%	7.24%	11.97%
45	Active Plus V Annuity SLP	0.72%	7.71%	14.26%
25	Active Plus V Annuity SLP	0.72%	7.71%	14.26%
55	Active Plus V Lump Sum SLP	0.72%	7.12%	11.18%
45	Active Plus V Lump Sum SLP	0.72%	7.71%	14.26%
25	Active Plus V Lump Sum SLP	0.72%	7.71%	14.26%
55	Active Plus V Universal SLP	0.72%	7.23%	11.95%
45	Active Plus V Universal SLP	0.72%	7.71%	14.26%
25	Active Plus V Universal SLP	0.72%	7.71%	14.26%
55	Passive Plus I Annuity SLP	0.72%	3.36%	1.94%
45	Passive Plus I Annuity SLP	0.72%	3.36%	1.94%
25	Passive Plus I Annuity SLP	0.72%	3.36%	1.94%
55	Passive Plus I Lump Sum SLP	0.72%	3.36%	1.94%
45	Passive Plus I Lump Sum SLP	0.72%	3.36%	1.94%
25	Passive Plus I Lump Sum SLP	0.72%	3.36%	1.94%
55	Passive Plus II Active Retirement SLP	0.72%	4.48%	5.75%
45				
	Passive Plus II Active Retirement SLP	0.72%	4.36%	5.20%
25	Passive Plus II Active Retirement SLP	0.72%	4.36%	5.20%
55	Passive Plus II Annuity SLP	0.72%	4.36%	5.20%
45	Passive Plus II Annuity SLP	0.72%	4.36%	5.20%
25	Passive Plus II Annuity SLP	0.72%	4.36%	5.20%
55	Passive Plus II Lump Sum SLP	0.72%	4.12%	3.89%
45	Passive Plus II Lump Sum SLP	0.72%	4.36%	5.20%
25	Passive Plus II Lump Sum SLP	0.72%	4.36%	5.20%
55	Passive Plus II Universal SLP	0.72%	4.36%	5.18%

45	Passive Plus II Universal SLP	0.72%	4.36%	5.20%
25	Passive Plus II Universal SLP	0.72%	4.36%	5.20%
55	Passive Plus III Active Retirement SLP	0.72%	5.26%	7.78%
45	Passive Plus III Active Retirement SLP	0.72%	5.43%	8.58%
25	Passive Plus III Active Retirement SLP	0.72%	5.43%	8.58%
55	Passive Plus III Annuity SLP	0.72%	5.15%	7.23%
45	Passive Plus III Annuity SLP	0.72%	5.43%	8.58%
25	Passive Plus III Annuity SLP	0.72%	5.43%	8.58%
55	Passive Plus III Lump Sum SLP	0.72%	4.91%	5.92%
45	Passive Plus III Lump Sum SLP	0.72%	5.43%	8.58%
25	Passive Plus III Lump Sum SLP	0.72%	5.43%	8.58%
55	Passive Plus III Universal SLP	0.72%	5.14%	7.21%
45	Passive Plus III Universal SLP	0.72%	5.43%	8.58%
25	Passive Plus III Universal SLP	0.72%	5.43%	8.58%
55	Passive Plus IV Active Retirement SLP	0.72%	6.38%	11.00%
45	Passive Plus IV Active Retirement SLP	0.72%	6.60%	12.47%
25	Passive Plus IV Active Retirement SLP	0.72%	6.60%	12.47%
55	Passive Plus IV Annuity SLP	0.72%	6.27%	10.65%
45	Passive Plus IV Annuity SLP	0.72%	6.60%	12.47%
25	Passive Plus IV Annuity SLP	0.72%	6.60%	12.47%
55				
	Passive Plus IV Lump Sum SLP	0.72%	6.15%	9.84%
45	Passive Plus IV Lump Sum SLP	0.72%	6.60%	12.47%
25	Passive Plus IV Lump Sum SLP	0.72%	6.60%	12.47%
55	Passive Plus IV Universal SLP	0.72%	6.27%	10.64%
45	Passive Plus IV Universal SLP	0.72%	6.60%	12.47%
25	Passive Plus IV Universal SLP	0.72%	6.60%	12.47%
55	Passive Plus V Active Retirement SLP	0.72%	7.41%	13.78%
45	Passive Plus V Active Retirement SLP	0.72%	7.79%	16.19%
25	Passive Plus V Active Retirement SLP	0.72%	7.79%	16.19%
55	Passive Plus V Annuity SLP	0.72%	7.30%	13.44%
45	Passive Plus V Annuity SLP	0.72%	7.79%	16.19%
25	Passive Plus V Annuity SLP	0.72%	7.79%	16.19%
55	Passive Plus V Lump Sum SLP	0.72%	7.18%	12.62%
45	Passive Plus V Lump Sum SLP	0.72%	7.79%	16.19%
25	Passive Plus V Lump Sum SLP	0.72%	7.79%	16.19%
55	Passive Plus V Universal SLP	0.72%	7.29%	13.43%
45	Passive Plus V Universal SLP	0.72%	7.79%	16.19%
25	Passive Plus V Universal SLP	0.72%	7.79%	16.19%
55	Active Plus I Annuity SLP	0.28%	2.97%	1.51%
45	Active Plus I Annuity SLP	0.28%	2.97%	1.51%
25	Active Plus I Annuity SLP	0.28%	2.97%	1.51%
55	Active Plus I Lump Sum SLP	0.28%	2.97%	1.51%
45	Active Plus I Lump Sum SLP	0.28%	2.97%	1.51%
25	Active Plus I Lump Sum SLP	0.28%	2.97%	1.51%
55	Active Plus II Active Retirement SLP	0.28%	4.05%	5.22%
45	Active Plus II Active Retirement SLP	0.28%	3.96%	4.62%
25	Active Plus II Active Retirement SLP	0.28%	3.96%	4.62%
55	Active Plus II Annuity SLP	0.28%	3.96%	4.63%
45	Active Plus II Annuity SLP	0.28%	3.96%	4.62%
25	Active Plus II Annuity SLP	0.28%	3.96%	4.62%
55	Active Plus II Lump Sum SLP	0.28%	3.72%	3.36%
45	Active Plus II Lump Sum SLP	0.28%	3.96%	4.62%
25	Active Plus II Lump Sum SLP  Active Plus II Lump Sum SLP	0.28%	3.96%	4.62%
55	·			
	Active Plus II Universal SLP	0.28%	3.95%	4.60%
45	Active Plus II Universal SLP	0.28%	3.96%	4.62%
25	Active Plus II Universal SLP	0.28%	3.96%	4.62%
55	Active Plus III Active Retirement SLP	0.28%	4.90%	7.05%
45	Active Plus III Active Retirement SLP	0.28%	5.11%	7.67%
25	Active Plus III Active Retirement SLP	0.28%	5.11%	7.67%
55	Active Plus III Annuity SLP	0.28%	4.81%	6.46%
45	Active Plus III Annuity SLP	0.28%	5.11%	7.67%
25	Active Plus III Annuity SLP	0.28%	5.11%	7.67%
55	Active Plus III Lump Sum SLP	0.28%	4.58%	5.20%
45	Active Plus III Lump Sum SLP	0.28%	5.11%	7.67%
25	Active Plus III Lump Sum SLP	0.28%	5.11%	7.67%
	Active Plus III Universal SLP	0.200/	4.80%	6.43%
55	Active Plus III Offiversal SEP	0.28%	4.00 /6	0.43 /6

25	Active Plus III Universal SLP	0.28%	5.11%	7.67%
55	Active Plus IV Active Retirement SLP	0.28%	5.99%	9.82%
45	Active Plus IV Active Retirement SLP	0.28%	6.22%	11.06%
25	Active Plus IV Active Retirement SLP	0.28%	6.22%	11.06%
55	Active Plus IV Annuity SLP	0.28%	5.89%	9.46%
45	Active Plus IV Annuity SLP	0.28%	6.22%	11.06%
25	Active Plus IV Annuity SLP	0.28%	6.22%	11.06%
55	Active Plus IV Lump Sum SLP	0.28%	5.77%	8.67%
45	Active Plus IV Lump Sum SLP	0.28%	6.22%	11.06%
25	Active Plus IV Lump Sum SLP	0.28%	6.22%	11.06%
55	Active Plus IV Universal SLP	0.28%	5.89%	9.44%
45	Active Plus IV Universal SLP	0.28%	6.22%	11.06%
25	Active Plus IV Universal SLP	0.28%	6.22%	11.06%
55	Active Plus V Active Retirement SLP	0.28%	6.87%	11.85%
45	Active Plus V Active Retirement SLP	0.28%	7.24%	13.77%
25	Active Plus V Active Retirement SLP	0.28%	7.24%	13.77%
55	Active Plus V Annuity SLP	0.28%	6.77%	11.48%
45	Active Plus V Annuity SLP	0.28%	7.24%	13.77%
25	Active Plus V Annuity SLP	0.28%	7.24%	13.77%
55	Active Plus V Lump Sum SLP	0.28%	6.65%	10.69%
45	Active Plus V Lump Sum SLP	0.28%	7.24%	13.77%
25	Active Plus V Lump Sum SLP	0.28%	7.24%	13.77%
55	Active Plus V Universal SLP	0.28%	6.77%	11.46%
45	Active Plus V Universal SLP	0.28%	7.24%	13.77%
25	Active Plus V Universal SLP	0.28%	7.24%	13.77%
55	Passive Plus I Annuity SLP	0.28%	2.91%	1.49%
	•			
45	Passive Plus I Annuity SLP	0.28%	2.91%	1.49%
25	Passive Plus I Annuity SLP	0.28%	2.91%	1.49%
55	Passive Plus I Lump Sum SLP	0.28%	2.91%	1.49%
45	Passive Plus I Lump Sum SLP	0.28%	2.91%	1.49%
25	Passive Plus I Lump Sum SLP	0.28%	2.91%	1.49%
55	Passive Plus II Active Retirement SLP	0.28%	4.02%	5.29%
45	Passive Plus II Active Retirement SLP	0.28%	3.91%	4.74%
25	Passive Plus II Active Retirement SLP	0.28%	3.91%	4.74%
55	Passive Plus II Annuity SLP	0.28%	3.91%	4.74%
45	Passive Plus II Annuity SLP	0.28%	3.91%	4.74%
25	Passive Plus II Annuity SLP	0.28%	3.91%	4.74%
55	Passive Plus II Lump Sum SLP	0.28%	3.67%	3.44%
45	Passive Plus II Lump Sum SLP	0.28%	3.91%	4.74%
25	Passive Plus II Lump Sum SLP	0.28%	3.91%	4.74%
				. ===:
55	Passive Plus II Universal SLP  Passive Plus II Universal SLP	0.28%	3.90%	4.73%
45		0.28%	3.91%	4.74%
25	Passive Plus II Universal SLP	0.28%	3.91%	4.74%
55	Passive Plus III Active Retirement SLP	0.28%	4.80%	7.31%
45	Passive Plus III Active Retirement SLP	0.28%	4.97%	8.10%
25	Passive Plus III Active Retirement SLP	0.28%	4.97%	8.10%
55	Passive Plus III Annuity SLP	0.28%	4.69%	6.76%
45	Passive Plus III Annuity SLP	0.28%	4.97%	8.10%
25	Passive Plus III Annuity SLP	0.28%	4.97%	8.10%
55	Passive Plus III Lump Sum SLP	0.28%	4.45%	5.46%
45	Passive Plus III Lump Sum SLP	0.28%	4.97%	8.10%
25	Passive Plus III Lump Sum SLP	0.28%	4.97%	8.10%
55	Passive Plus III Universal SLP	0.28%	4.68%	6.74%
45	Passive Plus III Universal SLP	0.28%	4.97%	8.10%
25	Passive Plus III Universal SLP	0.28%	4.97%	8.10%
55	Passive Plus IV Active Retirement SLP	0.28%	5.92%	10.51%
45	Passive Plus IV Active Retirement SLP	0.28%	6.14%	11.98%
25	Passive Plus IV Active Retirement SLP	0.28%	6.14%	11.98%
55	Passive Plus IV Annuity SLP	0.28%	5.81%	10.17%
45	Passive Plus IV Annuity SLP	0.28%	6.14%	11.98%
25	Passive Plus IV Annuity SLP	0.28%	6.14%	11.98%
55	Passive Plus IV Lump Sum SLP	0.28%	5.69%	9.36%
45	Passive Plus IV Lump Sum SLP	0.28%	6.14%	11.98%
25	Passive Plus IV Lump Sum SLP	0.28%	6.14%	11.98%
55	Passive Plus IV Universal SLP	0.28%	5.81%	10.16%
45	Passive Plus IV Universal SLP	0.28%	6.14%	11.98%
25	Passive Plus IV Universal SLP	0.28%	6.14%	11.98%

55	Passive Plus V Active Retirement SLP	0.28%	6.94%	13.29%
45	Passive Plus V Active Retirement SLP	0.28%	7.32%	15.68%
25	Passive Plus V Active Retirement SLP	0.28%	7.32%	15.68%
55	Passive Plus V Annuity SLP	0.28%	6.83%	12.95%
45	Passive Plus V Annuity SLP	0.28%	7.32%	15.68%
25	Passive Plus V Annuity SLP	0.28%	7.32%	15.68%
55	Passive Plus V Lump Sum SLP	0.28%	6.71%	12.13%
45	Passive Plus V Lump Sum SLP	0.28%	7.32%	15.68%
25	Passive Plus V Lump Sum SLP	0.28%	7.32%	15.68%
55	Passive Plus V Universal SLP	0.28%	6.83%	12.94%
45	Passive Plus V Universal SLP	0.28%	7.32%	15.68%
25	Passive Plus V Universal SLP	0.28%	7.32%	15.68%
55	Active Plus I Annuity SLP	0.72%	3.42%	1.96%
45	Active Plus I Annuity SLP	0.72%	3.42%	1.96%
25	Active Plus I Annuity SLP	0.72%	3.42%	1.96%
55	Active Plus I Lump Sum SLP	0.72%	3.42%	1.96%
45	Active Plus I Lump Sum SLP	0.72%	3.42%	1.96%
25	Active Plus I Lump Sum SLP	0.72%	3.42%	1.96%
55	Active Plus II Active Retirement SLP	0.72%	4.50%	5.68%
45	Active Plus II Active Retirement SLP	0.72%	4.41%	5.08%
25	Active Plus II Active Retirement SLP	0.72%	4.41%	5.08%
55	Active Plus II Annuity SLP	0.72%	4.41%	5.09%
45	Active Plus II Annuity SLP	0.72%	4.41%	5.08%
25	Active Plus II Annuity SLP	0.72%	4.41%	5.08%
55	Active Plus II Lump Sum SLP	0.72%	4.18%	3.82%
45	Active Plus II Lump Sum SLP	0.72%	4.41%	5.08%
25	Active Plus II Lump Sum SLP	0.72%	4.41%	5.08%
55	Active Plus II Universal SLP	0.72%	4.41%	5.05%
45	Active Plus II Universal SLP	0.72%	4.41%	5.08%
25	Active Plus II Universal SLP	0.72%	4.41%	5.08%
55	Active Plus III Active Retirement SLP	0.72%	5.36%	7.52%
45	Active Plus III Active Retirement SLP	0.72%	5.57%	8.15%
25	Active Plus III Active Retirement SLP	0.72%	5.57%	8.15%
55	Active Plus III Annuity SLP	0.72%	5.27%	6.93%
45	Active Plus III Annuity SLP	0.72%	5.57%	8.15%
25	Active Plus III Annuity SLP	0.72%	5.57%	8.15%
55	Active Plus III Lump Sum SLP	0.72%	5.03%	5.66%
45	Active Plus III Lump Sum SLP	0.72%	5.57%	8.15%
25	Active Plus III Lump Sum SLP	0.72%	5.57%	8.15%
55	Active Plus III Universal SLP	0.72%	5.26%	6.90%
45	Active Plus III Universal SLP	0.72%	5.57%	8.15%
25	Active Plus III Universal SLP	0.72%	5.57%	8.15%
55	Active Plus IV Active Retirement SLP	0.72%	6.46%	10.31%
45	Active Plus IV Active Retirement SLP	0.72%	6.69%	11.55%
25	Active Plus IV Active Retirement SLP	0.72%	6.69%	11.55%
55	Active Plus IV Annuity SLP	0.72%	6.35%	9.94%
45	Active Plus IV Annuity SLP	0.72%	6.69%	11.55%
25	Active Plus IV Annuity SLP	0.72%	6.69%	11.55%
55	Active Plus IV Lump Sum SLP	0.72%	6.23%	9.14%
45	Active Plus IV Lump Sum SLP	0.72%	6.69%	11.55%
25	Active Plus IV Lump Sum SLP	0.72%	6.69%	11.55%
55	Active Plus IV Universal SLP	0.72%	6.35%	9.92%
45	Active Plus IV Universal SLP	0.72%	6.69%	11.55%
25	Active Plus IV Universal SLP	0.72%	6.69%	11.55%
55	Active Plus V Active Retirement SLP	0.72%	7.34%	12.34%
45	Active Plus V Active Retirement SLP	0.72%	7.71%	14.26%
25	Active Plus V Active Retirement SLP	0.72%	7.71%	14.26%
55	Active Plus V Annuity SLP	0.72%	7.24%	11.97%
45	Active Plus V Annuity SLP	0.72%	7.71%	14.26%
25	Active Plus V Annuity SLP	0.72%	7.71%	14.26%
55	Active Plus V Lump Sum SLP	0.72%	7.12%	11.18%
45	Active Plus V Lump Sum SLP	0.72%	7.71%	14.26%
25	Active Plus V Lump Sum SLP	0.72%	7.71%	14.26%
55	Active Plus V Universal SLP	0.72%	7.23%	11.95%
45	Active Plus V Universal SLP	0.72%	7.71%	14.26%
25	Active Plus V Universal SLP	0.72%	7.71%	14.26%
55	Passive Core Universal SLP	0.72%	n/a*	12.15%

45	Passive Core Universal SLP	0.72%	n/a*	16.58%
25	Passive Core Universal SLP	0.72%	n/a*	16.58%
55	Passive Plus I Annuity SLP	0.72%	3.36%	1.94%
45	Passive Plus I Annuity SLP	0.72%	3.36%	1.94%
25	Passive Plus I Annuity SLP	0.72%	3.36%	1.94%
55	Passive Plus I Lump Sum SLP	0.72%	3.36%	1.94%
45	Passive Plus I Lump Sum SLP	0.72%	3.36%	1.94%
25	Passive Plus I Lump Sum SLP	0.72%	3.36%	1.94%
55	Passive Plus II Active Retirement SLP	0.72%	4.48%	5.75%
45	Passive Plus II Active Retirement SLP	0.72%	4.36%	5.20%
25	Passive Plus II Active Retirement SLP	0.72%	4.36%	5.20%
55	Passive Plus II Annuity SLP	0.72%	4.36%	5.20%
45	Passive Plus II Annuity SLP	0.72%	4.36%	5.20%
25	Passive Plus II Annuity SLP	0.72%	4.36%	5.20%
55	Passive Plus II Lump Sum SLP	0.72%	4.12%	3.89%
45	Passive Plus II Lump Sum SLP	0.72%	4.36%	5.20%
25	Passive Plus II Lump Sum SLP	0.72%	4.36%	5.20%
55	Passive Plus II Universal SLP	0.72%	4.36%	5.18%
45	Passive Plus II Universal SLP	0.72%	4.36%	5.20%
25	Passive Plus II Universal SLP	0.72%	4.36%	5.20%
55	Passive Plus III Active Retirement SLP	0.72%	5.26%	7.78%
45	Passive Plus III Active Retirement SLP	0.72%	5.43%	8.58%
25	Passive Plus III Active Retirement SLP	0.72%	5.43%	8.58%
55	Passive Plus III Annuity SLP	0.72%	5.15%	7.23%
45	Passive Plus III Annuity SLP	0.72%	5.43%	8.58%
25	Passive Plus III Annuity SLP	0.72%	5.43%	8.58%
	,			
55	Passive Plus III Lump Sum SLP	0.72%	4.91%	5.92%
45	Passive Plus III Lump Sum SLP	0.72%	5.43%	8.58%
25	Passive Plus III Lump Sum SLP	0.72%	5.43%	8.58%
55	Passive Plus III Universal SLP	0.72%	5.14%	7.21%
45	Passive Plus III Universal SLP	0.72%	5.43%	8.58%
25	Passive Plus III Universal SLP	0.72%	5.43%	8.58%
55	Passive Plus IV Active Retirement SLP	0.72%	6.38%	11.00%
45	Passive Plus IV Active Retirement SLP	0.72%	6.60%	12.47%
25	Passive Plus IV Active Retirement SLP	0.72%	6.60%	12.47%
55	Passive Plus IV Annuity SLP	0.72%	6.27%	10.65%
45	Passive Plus IV Annuity SLP	0.72%	6.60%	12.47%
25	Passive Plus IV Annuity SLP	0.72%	6.60%	12.47%
55	Passive Plus IV Lump Sum SLP	0.72%	6.15%	9.84%
45	Passive Plus IV Lump Sum SLP	0.72%	6.60%	12.47%
	Passive Plus IV Lump Sum SLP			12.47%
25		0.72%	6.60%	
55	Passive Plus IV Universal SLP	0.72%	6.27%	10.64%
45	Passive Plus IV Universal SLP	0.72%	6.60%	12.47%
25	Passive Plus IV Universal SLP	0.72%	6.60%	12.47%
55	Passive Plus V Active Retirement SLP	0.72%	7.41%	13.78%
45	Passive Plus V Active Retirement SLP	0.72%	7.79%	16.19%
25	Passive Plus V Active Retirement SLP	0.72%	7.79%	16.19%
55	Passive Plus V Annuity SLP	0.72%	7.30%	13.44%
45	Passive Plus V Annuity SLP	0.72%	7.79%	16.19%
25	Passive Plus V Annuity SLP	0.72%	7.79%	16.19%
55	Passive Plus V Lump Sum SLP	0.72%	7.18%	12.62%
45	Passive Plus V Lump Sum SLP	0.72%	7.79%	16.19%
25	Passive Plus V Lump Sum SLP	0.72%	7.79%	16.19%
55	Passive Plus V Universal SLP	0.72%	7.29%	13.43%
45	Passive Plus V Universal SLP	0.72%	7.79%	16.19%
25	Passive Plus V Universal SLP	0.72%	7.79%	16.19%
55	Sustainable Multi Asset Universal SLP	0.72%	n/a*	11.53%
45	Sustainable Multi Asset Universal SLP	0.72%	n/a*	15.79%
25	Sustainable Multi Asset Universal SLP	0.72%	n/a*	15.79%
55	Active Plus I Annuity SLP	0.55%	3.25%	1.78%
	Active Plus I Annuity SLP	0.55%	3.25%	1.78%
45	Autimo Plant Annuitra CLP	0.55%	3.25%	1.78%
45 25	Active Plus I Annuity SLP			
	Active Plus I Lump Sum SLP  Active Plus I Lump Sum SLP	0.55%	3.25%	1.78%
25 55	Active Plus I Lump Sum SLP			
25 55 45	Active Plus I Lump Sum SLP Active Plus I Lump Sum SLP	0.55%	3.25%	1.78%
25 55	Active Plus I Lump Sum SLP			

25	Active Plus II Active Retirement SLP	0.55%	4.24%	4.90%
55	Active Plus II Annuity SLP	0.55%	4.24%	4.91%
45	Active Plus II Annuity SLP	0.55%	4.24%	4.90%
25	Active Plus II Annuity SLP	0.55%	4.24%	4.90%
55	Active Plus II Lump Sum SLP	0.55%	4.00%	3.64%
45	Active Plus II Lump Sum SLP	0.55%	4.24%	4.90%
25	Active Plus II Lump Sum SLP	0.55%	4.24%	4.90%
55	Active Plus II Universal SLP	0.55%	4.23%	4.88%
45	Active Plus II Universal SLP	0.55%	4.24%	4.90%
25	Active Plus II Universal SLP	0.55%	4.24%	4.90%
55	Active Plus III Active Retirement SLP	0.55%	5.18%	7.34%
45	Active Plus III Active Retirement SLP	0.55%	5.39%	7.96%
25	Active Plus III Active Retirement SLP	0.55%	5.39%	7.96%
55	Active Plus III Annuity SLP	0.55%	5.09%	6.75%
45	Active Plus III Annuity SLP	0.55%	5.39%	7.96%
25	Active Plus III Annuity SLP	0.55%	5.39%	7.96%
55	Active Plus III Lump Sum SLP	0.55%	4.86%	5.48%
45	Active Plus III Lump Sum SLP	0.55%	5.39%	7.96%
25	Active Plus III Lump Sum SLP	0.55%	5.39%	7.96%
55	Active Plus III Universal SLP	0.55%	5.09%	6.71%
45	Active Plus III Universal SLP	0.55%	5.39%	7.96%
25	Active Plus III Universal SLP	0.55%	5.39%	7.96%
55	Active Plus IV Active Retirement SLP	0.55%	6.28%	10.12%
45	Active Plus IV Active Retirement SLP	0.55%	6.50%	11.36%
25	Active Plus IV Active Retirement SLP	0.55%	6.50%	11.36%
55	Active Plus IV Annuity SLP	0.55%	6.17%	9.75%
45	Active Plus IV Annuity SLP	0.55%	6.50%	11.36%
	-			
25	Active Plus IV Annuity SLP	0.55%	6.50%	11.36%
55	Active Plus IV Lump Sum SLP	0.55%	6.05%	8.96%
45	Active Plus IV Lump Sum SLP	0.55%	6.50%	11.36%
25	Active Plus IV Lump Sum SLP	0.55%	6.50%	11.36%
55	Active Plus IV Universal SLP	0.55%	6.17%	9.73%
45	Active Plus IV Universal SLP	0.55%	6.50%	11.36%
25	Active Plus IV Universal SLP	0.55%	6.50%	11.36%
55	Active Plus V Active Retirement SLP	0.55%	7.16%	12.15%
45	Active Plus V Active Retirement SLP	0.55%	7.53%	14.07%
25	Active Plus V Active Retirement SLP	0.55%	7.53%	14.07%
55	Active Plus V Annuity SLP	0.55%	7.06%	11.78%
45	Active Plus V Annuity SLP	0.55%	7.53%	14.07%
25	Active Plus V Annuity SLP	0.55%	7.53%	14.07%
55	Active Plus V Lump Sum SLP	0.55%	6.94%	10.99%
45	Active Plus V Lump Sum SLP	0.55%	7.53%	14.07%
25	Active Plus V Lump Sum SLP	0.55%	7.53%	14.07%
55	Active Plus V Universal SLP	0.55%	7.05%	11.76%
45	Active Plus V Universal SLP	0.55%	7.53%	14.07%
25	Active Plus V Universal SLP	0.55%	7.53%	14.07%
55	Passive Core Universal SLP	0.55%	n/a*	11.96%
45	Passive Core Universal SLP	0.55%	n/a*	16.38%
25	Passive Core Universal SLP	0.55%	n/a*	16.38%
55	Passive Plus I Annuity SLP	0.55%	3.18%	1.76%
45	Passive Plus I Annuity SLP	0.55%	3.18%	1.76%
25	Passive Plus I Annuity SLP	0.55%	3.18%	1.76%
55	Passive Plus I Lump Sum SLP	0.55%	3.18%	1.76%
45	Passive Plus I Lump Sum SLP	0.55%	3.18%	1.76%
25	Passive Plus I Lump Sum SLP	0.55%	3.18%	1.76%
55	Passive Plus II Active Retirement SLP	0.55%	4.30%	5.57%
45	Passive Plus II Active Retirement SLP	0.55%	4.19%	5.02%
25	Passive Plus II Active Retirement SLP	0.55%	4.19%	5.02%
55	Passive Plus II Annuity SLP	0.55%	4.19%	5.03%
45	Passive Plus II Annuity SLP	0.55%	4.19%	5.02%
25	Passive Plus II Annuity SLP  Passive Plus II Annuity SLP	0.55%	4.19%	5.02%
	-		3.95%	
55	Passive Plus II Lump Sum SLP	0.55%		3.72%
45	Passive Plus II Lump Sum SLP	0.55%	4.19%	5.02%
25	Passive Plus II Lump Sum SLP	0.55%	4.19%	5.02%
55	Passive Plus II Universal SLP	0.55%	4.18%	5.01%
45	Passive Plus II Universal SLP	0.55%	4.19%	5.02%
25	Passive Plus II Universal SLP	0.55%	4.19%	5.02%

Passive Plus III Active Retirement SLP	55	Passive Plus III Active Retirement SLP	0.55%	5.08%	7.59%
25					
55         Passive Plus III Annuity SLP         0.55%         4.97%         7.05%           45         Passive Plus III Annuity SLP         0.55%         5.25%         8.39%           25         Passive Plus III Lump Sum SLP         0.55%         5.25%         8.39%           55         Passive Plus III Lump Sum SLP         0.55%         4.73%         5.74%           45         Passive Plus III Lump Sum SLP         0.55%         5.25%         8.39%           25         Passive Plus III Lump Sum SLP         0.55%         5.25%         8.39%           55         Passive Plus IV Active Retirement SLP         0.55%         6.20%         10.81%           45         Passive Plus IV Active Retirement SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Active Retirement SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%	25				
A5	55	Passive Plus III Annuity SLP			
25         Passive Plus III Annuity SLP         0.55%         5.25%         8.39%           55         Passive Plus III Lump Sum SLP         0.55%         4.73%         5.74%           45         Passive Plus III Lump Sum SLP         0.55%         5.25%         8.39%           25         Passive Plus IV Active Retirement SLP         0.55%         5.25%         8.39%           55         Passive Plus IV Active Retirement SLP         0.55%         6.20%         10.81%           45         Passive Plus IV Active Retirement SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Active Retirement SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           45         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28% <td></td> <td>,</td> <td></td> <td></td> <td></td>		,			
55         Passive Plus III Lump Sum SLP         0.55%         4.73%         5.74%           45         Passive Plus III Lump Sum SLP         0.55%         5.25%         8.39%           25         Passive Plus III Lump Sum SLP         0.55%         5.25%         8.39%           55         Passive Plus IV Active Retirement SLP         0.55%         6.20%         10.81%           45         Passive Plus IV Active Retirement SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Active Retirement SLP         0.55%         6.42%         12.28%           55         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           45         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           55         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Universal SLP         0.55%         6.42%         12.28%	25				
A5	55				
25         Passive Plus IV Active Retirement SLP         0.55%         5.25%         8.39%           55         Passive Plus IV Active Retirement SLP         0.55%         6.20%         10.81%           45         Passive Plus IV Active Retirement SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           55         Passive Plus IV Annuity SLP         0.55%         6.09%         10.47%           45         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           55         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Universal SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Universal SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Universal SLP         0.55%         6.42%         12.28%	45				
S5	25		_		
45         Passive Plus IV Active Retirement SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Active Retirement SLP         0.55%         6.42%         12.28%           55         Passive Plus IV Annuity SLP         0.55%         6.09%         10.47%           45         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           55         Passive Plus IV Lump Sum SLP         0.55%         5.97%         9.65%           45         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Universal SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Universal SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Universal SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Universal SLP         0.55%         7.61%         12.28%		•	_		
55         Passive Plus IV Annuity SLP         0.55%         6.09%         10.47%           45         Passive Plus IV Annuity SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           55         Passive Plus IV Lump Sum SLP         0.55%         5.97%         9.65%           45         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           25         Passive Plus IV Lump Sum SLP         0.55%         6.42%         12.28%           55         Passive Plus IV Universal SLP         0.55%         6.09%         10.46%           45         Passive Plus IV Universal SLP         0.55%         6.42%         12.28%           45         Passive Plus IV Universal SLP         0.55%         6.42%         12.28%           45         Passive Plus IV Universal SLP         0.55%         6.42%         12.28%           25         Passive Plus V Active Retirement SLP         0.55%         6.42%         12.28%           25         Passive Plus V Active Retirement SLP         0.55%         7.61%         15.99%           25         Passive Plus V Active Retirement SLP         0.55%         7.61%         15.99%	45	Passive Plus IV Active Retirement SLP	0.55%		12.28%
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45 Sustainable Multi Asset Universal SLP 0.55% <b>n/a* 15.60%</b>	25	Passive Plus V Universal SLP	0.55%	7.61%	15.99%
	55	Sustainable Multi Asset Universal SLP	0.55%	n/a*	11.35%
	45	Sustainable Multi Asset Universal SLP	0.55%	n/a*	15.60%
	25	Sustainable Multi Asset Universal SLP	0.55%	n/a*	15.60%

## Important Information on the Investment Returns

The fund names marked with an + are redacted as they are for the sole use of the employees of specific participating employers in the scheme and it is not appropriate to disclose their name in a publicly available document. If you are an employee of one of these employers the full fund names are available to you via your employers dedicated pension micro site and relevant pension scheme documentation.

Source: Standard Life. All returns shown are cumulative performance using an annual geometric average, with gross income reinvested unless otherwise stated. Fund returns are net of all transaction costs and charges, adjusted for any scheme specific rebates or employer variations.

\* Fund returns noted as "n/a" indicate where fund performance is not available for the specified performance period. This is typically as a result of the fund launching during the specified performance period.

Remember that past performance is not a guide to future returns.

The charging structure applicable to Standard Life's schemes mean that the above Net Investment Returns are applicable to a saving profile of a one off lump sum of £10,000 (as suggested in the guidance) as well as any other premium variations, and do not vary by member age.

The figures run up to and including the year end date based on industry standards.

In addition to the above points, Lifestyle profile Investment Returns have additional important information outlined below: Where the age shows 55 years old, the 5 year returns are from age 55 to age 60, assuming NRD 65. Where the age shows 55 years old the 1 year returns are from age 59 to age 60, assuming NRD 65.

Net Investment Returns have been produced for lifestyle profiles. As you get closer to retirement, we automatically move your money into funds that are usually lower risk. The values shown in the tables have been calculated using an annual weighted average approach. This calculation uses the component fund's Net Investment Returns and reflects the automatic movement between funds. We have assumed a retirement age of 65 years' old.