

Term Modal Factors

Carrier	Semi-Annual	Quarterly	Monthly Bank Draft
Allianz	.52	.27	.086
American General	.52	.265	.0875
American National	.515	.265	.0864
AVIVA	.51	.26	.0875
AXA Equitable	.509	.2565	.0855
Banner	.51	.26	.0875
Genworth Financial companies	.51	.26	.0875
Hartford	.51	.26	.09
ING/Reliastar	.52	.265	.0875
John Hancock	.515	.265	.0875
Lincoln Benefit	.52	.27	.0875
Lincoln Financial	.515	.262	.089
MetLife	.53	.27	.09
Nationwide	.52	.265	.089
North American	.53	.285	.0875
Phoenix Life	.5175	.2675	.0863
Principal	.5125	.2625	.0875
Protective	.52	.265	.0875
Prudential	.52	.265	.09
RBC/Liberty Life	.5135	n/a	.0856
Savings Bank of MA	.51	.26	.087
Transamerica	.52	.265	.0875
United of Omaha	.52	.275	.089
West Coast	.52	.265	.0875
Western Reserve	.51	.26	.0875