

| Average historic DTA rates per £25,000 death benefit | | | | | | | | | | | | | | | |
|--|--------------|------|------|------|-------|--------------|------|------|------|-------|--------------|------|------|------|-------|
| MALE SMOKERS | | | | | | | | | | | | | | | |
| Age of policyholder at commencement | 15 year term | | | | | 20 year term | | | | | 25 year term | | | | |
| | 25 | 30 | 35 | 40 | 45 | 50 | 25 | 30 | 35 | 40 | 45 | 25 | 30 | 35 | 40 |
| 1986 | 3.51 | 3.92 | 4.96 | 7.23 | 10.96 | 17.74 | 3.83 | 4.53 | 5.90 | 8.99 | 14.23 | 4.44 | 5.39 | 7.51 | 11.58 |
| 1987 | 3.54 | 3.94 | 4.96 | 7.25 | 10.99 | 17.80 | 3.85 | 4.51 | 5.92 | 9.04 | 14.19 | 4.42 | 5.40 | 7.55 | 11.66 |
| 1988 | 4.23 | 4.73 | 5.87 | 8.20 | 11.94 | 18.63 | 4.59 | 5.47 | 6.95 | 10.03 | 15.23 | 5.17 | 6.30 | 8.50 | 12.57 |
| 1989 | 4.54 | 5.19 | 6.39 | 8.77 | 12.53 | 19.15 | 4.94 | 6.00 | 7.53 | 10.61 | 15.80 | 5.54 | 6.86 | 9.08 | 13.13 |
| 1990 | 4.70 | 5.53 | 6.75 | 9.10 | 12.99 | 19.79 | 5.12 | 6.36 | 7.94 | 11.03 | 16.32 | 5.75 | 7.22 | 9.47 | 13.55 |
| 1991 | 5.10 | 5.95 | 7.18 | 9.58 | 13.51 | 20.35 | 5.48 | 6.72 | 8.34 | 11.47 | 16.69 | 6.08 | 7.53 | 9.88 | 13.92 |
| 1992 | 5.04 | 5.92 | 7.19 | 9.68 | 13.66 | 20.54 | 5.45 | 6.71 | 8.34 | 11.57 | 16.85 | 6.06 | 7.52 | 9.89 | 14.02 |
| 1993 | 5.34 | 6.17 | 7.39 | 9.76 | 13.60 | 20.38 | 5.70 | 6.88 | 8.43 | 11.60 | 16.77 | 6.28 | 7.65 | 9.96 | 14.06 |
| 1994 | 5.17 | 5.99 | 7.27 | 9.76 | 13.76 | 20.90 | 5.51 | 6.69 | 8.33 | 11.66 | 17.03 | 6.12 | 7.48 | 9.88 | 14.21 |
| 1995 | 5.20 | 5.95 | 7.25 | 9.68 | 13.71 | 20.91 | 5.46 | 6.54 | 8.22 | 11.45 | 16.86 | 6.04 | 7.30 | 9.72 | 13.88 |
| 1996 | 5.14 | 5.88 | 7.18 | 9.61 | 13.66 | 20.92 | 5.42 | 6.50 | 8.18 | 11.43 | 16.88 | 6.07 | 7.26 | 9.70 | 13.89 |
| 1997 | 5.16 | 5.79 | 6.88 | 9.15 | 13.07 | 19.94 | 5.46 | 6.31 | 7.85 | 10.93 | 16.08 | 5.95 | 6.97 | 9.21 | 13.21 |
| 1998 | 5.14 | 5.64 | 6.72 | 8.92 | 12.68 | 19.23 | 5.45 | 6.18 | 7.61 | 10.57 | 15.55 | 6.00 | 6.81 | 9.01 | 12.77 |
| 1999 | 5.14 | 5.57 | 6.64 | 8.83 | 12.64 | 19.14 | 5.42 | 6.00 | 7.39 | 10.33 | 15.31 | 5.89 | 6.57 | 8.67 | 12.46 |
| 2000 | 5.12 | 5.44 | 6.38 | 8.49 | 12.26 | 18.52 | 5.30 | 5.79 | 7.13 | 10.05 | 14.78 | 5.74 | 6.39 | 8.37 | 11.96 |

| Average historic DTA rates per £25,000 death benefit | | | | | | | | | | | | | | | |
|--|--------------|------|------|------|------|--------------|------|------|------|------|--------------|------|------|------|-------|
| FEMALE SMOKERS | | | | | | | | | | | | | | | |
| Age of policyholder at commencement | 15 year term | | | | | 20 year term | | | | | 25 year term | | | | |
| | 25 | 30 | 35 | 40 | 45 | 50 | 25 | 30 | 35 | 40 | 45 | 25 | 30 | 35 | 40 |
| 1986 | 3.19 | 3.35 | 3.86 | 5.10 | 7.58 | 12.10 | 3.50 | 3.81 | 4.46 | 6.36 | 9.22 | 3.98 | 4.25 | 5.79 | 8.68 |
| 1987 | 3.25 | 3.40 | 3.88 | 5.12 | 7.60 | 12.09 | 3.47 | 3.74 | 4.41 | 6.28 | 9.79 | 3.77 | 4.09 | 5.58 | 8.41 |
| 1988 | 3.80 | 3.99 | 4.61 | 5.98 | 8.49 | 12.86 | 4.02 | 4.39 | 5.23 | 7.18 | 10.65 | 4.35 | 4.78 | 6.41 | 9.19 |
| 1989 | 3.90 | 4.11 | 4.70 | 6.08 | 8.61 | 13.00 | 4.11 | 4.50 | 5.34 | 7.29 | 10.79 | 4.43 | 4.95 | 6.52 | 9.31 |
| 1990 | 4.04 | 4.37 | 5.05 | 6.44 | 8.99 | 13.43 | 4.31 | 4.80 | 5.73 | 7.66 | 11.15 | 4.63 | 5.25 | 6.88 | 9.62 |
| 1991 | 4.36 | 4.66 | 5.41 | 6.83 | 9.46 | 13.98 | 4.59 | 5.10 | 6.09 | 8.05 | 11.62 | 4.91 | 5.55 | 7.24 | 10.00 |
| 1992 | 4.57 | 4.93 | 5.65 | 7.05 | 9.63 | 14.14 | 4.82 | 5.37 | 6.33 | 8.24 | 11.74 | 5.12 | 5.79 | 7.49 | 10.16 |
| 1993 | 4.93 | 5.32 | 6.05 | 7.40 | 9.88 | 14.36 | 5.19 | 5.73 | 6.69 | 8.54 | 11.92 | 5.49 | 6.16 | 7.78 | 10.40 |
| 1994 | 4.86 | 5.28 | 6.01 | 7.39 | 9.84 | 14.37 | 5.10 | 5.69 | 6.64 | 8.53 | 11.88 | 5.44 | 6.14 | 7.67 | 10.20 |
| 1995 | 4.79 | 5.17 | 5.88 | 7.22 | 9.70 | 14.29 | 4.98 | 5.51 | 6.43 | 8.33 | 11.66 | 5.27 | 5.92 | 7.36 | 9.89 |
| 1996 | 4.75 | 5.09 | 5.81 | 7.15 | 9.65 | 14.28 | 4.94 | 5.49 | 6.39 | 8.31 | 11.66 | 5.28 | 5.88 | 7.33 | 9.85 |
| 1997 | 4.81 | 5.14 | 5.77 | 7.05 | 9.41 | 13.83 | 5.02 | 5.54 | 6.27 | 8.09 | 11.36 | 5.38 | 5.81 | 7.09 | 9.60 |
| 1998 | 4.83 | 5.10 | 5.72 | 6.94 | 9.22 | 13.34 | 5.06 | 5.51 | 6.23 | 7.95 | 11.03 | 5.41 | 5.78 | 7.04 | 9.34 |
| 1999 | 4.89 | 5.14 | 5.73 | 6.89 | 9.12 | 13.15 | 5.11 | 5.51 | 6.20 | 7.87 | 10.94 | 5.44 | 5.78 | 6.98 | 9.23 |
| 2000 | 4.77 | 4.97 | 5.38 | 6.63 | 8.87 | 12.08 | 4.91 | 5.27 | 5.99 | 7.64 | 10.11 | 5.17 | 5.56 | 6.69 | 8.78 |

| Average historic DTA rates per £25,000 death benefit | | | | | | | | | | | | | | | |
|--|--------------|---------|---------|---------|---------|--------------|---------|---------|---------|---------|--------------|---------|---------|---------|---------|
| JOINT LIVES - SMOKERS | | | | | | | | | | | | | | | |
| Age of policyholder at commencement | 15 year term | | | | | 20 year term | | | | | 25 year term | | | | |
| | M25/F22 | M30/F27 | M35/F32 | M40/F37 | M45/F42 | M50/F47 | M25/F22 | M30/F27 | M35/F32 | M40/F37 | M45/F42 | M25/F22 | M30/F27 | M35/F32 | M40/F37 |
| 1986 | 4.72 | 5.17 | 6.38 | 9.33 | 15.00 | 24.60 | 5.12 | 5.94 | 8.08 | 12.35 | 20.17 | 5.75 | 7.04 | 9.73 | 15.09 |
| 1987 | 4.72 | 5.16 | 6.35 | 9.33 | 14.97 | 24.61 | 5.12 | 5.89 | 8.04 | 12.35 | 20.17 | 5.75 | 7.03 | 9.76 | 15.15 |
| 1988 | 5.26 | 5.99 | 7.47 | 10.67 | 15.79 | 25.15 | 6.86 | 6.82 | 8.97 | 13.08 | 20.72 | 7.29 | 8.17 | 10.81 | 16.09 |
| 1989 | 5.71 | 6.60 | 8.11 | 11.10 | 16.71 | 26.19 | 6.21 | 7.52 | 9.78 | 13.92 | 21.82 | 6.98 | 8.69 | 11.57 | 16.89 |
| 1990 | 6.10 | 7.18 | 8.89 | 11.97 | 17.63 | 27.16 | 6.69 | 8.18 | 10.65 | 14.83 | 22.71 | 7.55 | 9.38 | 12.39 | 17.71 |
| 1991 | 6.27 | 7.34 | 9.06 | 12.17 | 17.80 | 27.30 | 6.97 | 8.32 | 10.81 | 15.00 | 22.70 | 7.66 | 9.50 | 12.59 | 17.91 |
| 1992 | 6.68 | 7.84 | 9.60 | 12.86 | 18.59 | 28.19 | 7.33 | 8.81 | 11.39 | 15.72 | 23.21 | 8.18 | 10.00 | 13.18 | 18.68 |
| 1993 | 6.98 | 8.07 | 9.76 | 13.03 | 18.62 | 28.21 | 8.68 | 8.75 | 11.33 | 15.73 | 23.20 | 9.25 | 9.86 | 13.16 | 18.70 |
| 1994 | 6.67 | 7.74 | 9.61 | 13.13 | 19.26 | 29.61 | 7.15 | 8.58 | 11.36 | 16.14 | 23.83 | 8.02 | 9.75 | 13.27 | 19.25 |
| 1995 | 6.55 | 7.48 | 9.39 | 12.86 | 18.96 | 29.37 | 6.84 | 8.19 | 10.92 | 15.59 | 23.25 | 7.57 | 9.28 | 12.66 | 18.50 |
| 1996 | 6.59 | 7.53 | 9.51 | 13.02 | 19.19 | 29.59 | 6.91 | 8.29 | 11.10 | 15.81 | 23.56 | 7.58 | 9.34 | 12.78 | 18.73 |
| 1997 | 6.67 | 7.35 | 9.19 | 12.54 | 18.32 | 27.94 | 6.96 | 8.02 | 10.53 | 15.04 | 22.40 | 7.68 | 8.99 | 12.00 | 17.55 |
| 1998 | 6.65 | 7.26 | 8.91 | 12.09 | 17.61 | 26.72 | 6.99 | 7.91 | 10.26 | 14.40 | 21.41 | 7.72 | 8.80 | 11.57 | 16.68 |
| 1999 | 6.46 | 7.10 | 8.74 | 11.86 | 17.27 | 24.93 | 6.83 | 7.73 | 10.02 | 14.11 | 21.01 | 7.52 | 8.57 | 11.43 | 16.52 |
| 2000 | 6.05 | 6.61 | 8.11 | 11.15 | 16.35 | 24.87 | 6.29 | 7.17 | 9.38 | 13.30 | 19.89 | 6.78 | 8.08 | 10.99 | 15.89 |

| Average historic DTA rates per £25,000 death benefit | | | | | | | | | | | | | | | |
|--|--------------|------|------|------|-------|--------------|------|------|------|------|--------------|------|------|------|-------|
| MALE NON-SMOKERS | | | | | | | | | | | | | | | |
| Age of policyholder at commencement | 15 year term | | | | | 20 year term | | | | | 25 year term | | | | |
| | 25 | 30 | 35 | 40 | 45 | 50 | 25 | 30 | 35 | 40 | 45 | 25 | 30 | 35 | 40 |
| 1986 | 3.23 | 3.55 | 4.36 | 6.10 | 9.06 | 14.63 | 3.49 | 4.02 | 5.09 | 7.46 | 11.70 | 3.94 | 4.63 | 6.33 | 9.57 |
| 1987 | 3.28 | 3.59 | 4.38 | 6.17 | 9.16 | 14.80 | 3.53 | 4.02 | 5.14 | 7.56 | 11.84 | 3.95 | 4.66 | 6.51 | 9.72 |
| 1988 | 3.99 | 4.40 | 5.27 | 7.10 | 10.10 | 15.62 | 4.29 | 5.01 | 6.14 | 8.59 | 12.79 | 4.71 | 5.58 | 7.40 | 10.65 |
| 1989 | 4.24 | 4.79 | 5.66 | 7.51 | 10.39 | 15.60 | 4.69 | 5.58 | 6.74 | 9.13 | 13.14 | 5.34 | 6.43 | 8.25 | 11.17 |
| 1990 | 4.36 | 5.09 | 6.00 | 7.83 | 10.82 | 16.21 | 4.72 | 5.80 | 6.99 | 9.36 | 13.46 | 5.20 | 6.39 | 8.20 | 11.38 |
| 1991 | 4.50 | 5.17 | 6.14 | 7.94 | 10.87 | 16.16 | 4.83 | 5.75 | 7.08 | 9.43 | 13.43 | 5.28 | 6.41 | 8.27 | 11.38 |
| 1992 | 4.48 | 5.11 | 5.75 | 7.81 | 10.59 | 15.54 | 4.75 | 5.64 | 6.98 | 9.17 | 13.02 | 5.23 | 6.02 | 8.10 | 11.08 |
| 1993 | 4.52 | 5.16 | 6.13 | 7.82 | 10.36 | 15.21 | 4.75 | 5.65 | 6.95 | 9.08 | 12.78 | 5.23 | 6.20 | 8.08 | 10.96 |
| 1994 | 4.44 | 5.09 | 6.05 | 7.74 | 10.30 | 15.02 | 4.64 | 5.56 | 6.87 | 9.00 | 12.67 | 5.12 | 6.15 | 7.88 | 10.83 |
| 1995 | 4.51 | 5.06 | 5.97 | 7.51 | 9.93 | 14.50 | 4.69 | 5.50 | 6.59 | 8.55 | 12.07 | 5.07 | 5.88 | 7.56 | 10.17 |
| 1996 | 4.47 | 4.96 | 5.88 | 7.43 | 9.87 | 14.47 | 4.63 | 5.42 | 6.54 | 8.47 | 12.02 | 5.01 | 5.82 | 7.48 | 10.08 |
| 1997 | 4.48 | 4.91 | 5.66 | 6.92 | 9.26 | 13.45 | 4.64 | 5.23 | 6.18 | 7.92 | 11.24 | 5.01 | 5.63 | 7.03 | 9.45 |
| 1998 | 4.48 | 4.79 | 5.48 | 6.77 | 9.02 | 12.56 | 4.64 | 5.11 | 5.99 | 7.69 | 10.92 | 5.09 | 5.47 | 6.84 | 9.20 |
| 1999 | 4.34 | 4.57 | 5.25 | 6.48 | 8.65 | 12.84 | 4.48 | 4.84 | 5.66 | 7.29 | 10.49 | 4.86 | 5.16 | 6.43 | 8.69 |
| 2000 | 4.44 | 4.58 | 5.15 | 6.17 | 8.01 | 11.66 | 4.58 | 4.82 | 5.49 | 6.88 | 9.87 | 4.72 | 5.11 | 6.07 | 8.09 |

| Average historic DTA rates per £25,000 death benefit | | | | | | | | | | | | | | | |
|--|--------------|------|------|------|--------------|-------|------|------|--------------|------|------|------|------|------|------|
| FEMALE NON-SMOKERS | | | | | | | | | | | | | | | |
| Age of policyholder at commencement | 15 year term | | | | 20 year term | | | | 25 year term | | | | | | |
| | 25 | 30 | 35 | 40 | 45 | 50 | 25 | 30 | 35 | 40 | 45 | 25 | 30 | 35 | 40 |
| 1986 | 3.08 | 3.20 | 3.58 | 4.62 | 6.66 | 10.53 | 3.25 | 3.47 | 4.01 | 5.55 | 8.40 | 3.49 | 3.79 | 5.04 | 7.24 |
| 1987 | 3.14 | 3.26 | 3.61 | 4.66 | 6.73 | 10.61 | 3.30 | 3.51 | 4.10 | 5.58 | 8.52 | 3.53 | 3.80 | 5.07 | 7.30 |
| 1988 | 3.65 | 3.80 | 4.22 | 5.33 | 7.45 | 11.16 | 3.81 | 4.11 | 4.73 | 6.36 | 9.25 | 4.07 | 4.42 | 5.75 | 8.02 |
| 1989 | 3.73 | 3.89 | 4.33 | 5.43 | 7.58 | 11.31 | 3.90 | 4.22 | 4.82 | 6.46 | 9.39 | 4.16 | 4.52 | 5.84 | 8.15 |
| 1990 | 3.82 | 4.11 | 4.57 | 5.66 | 7.74 | 11.33 | 4.04 | 4.43 | 5.11 | 6.67 | 9.48 | 4.29 | 4.75 | 6.08 | 8.27 |
| 1991 | 4.07 | 4.25 | 4.74 | 5.85 | 7.89 | 11.41 | 4.27 | 4.54 | 5.24 | 6.84 | 9.58 | 4.49 | 4.84 | 6.18 | 8.38 |
| 1992 | 4.15 | 4.37 | 4.80 | 5.82 | 7.70 | 11.02 | 4.45 | 4.65 | 5.27 | 6.73 | 9.29 | 4.55 | 4.88 | 6.16 | 8.21 |
| 1993 | 4.23 | 4.45 | 4.93 | 5.94 | 7.76 | 11.03 | 4.51 | 4.73 | 5.38 | 6.87 | 9.34 | 4.62 | 4.99 | 6.27 | 8.34 |
| 1994 | 4.11 | 4.35 | 4.82 | 5.81 | 7.59 | 10.73 | 4.41 | 4.60 | 5.25 | 6.71 | 9.15 | 4.50 | 4.85 | 6.01 | 7.95 |
| 1995 | 4.21 | 4.39 | 4.85 | 5.73 | 7.39 | 10.30 | 4.33 | 4.57 | 5.15 | 6.47 | 8.84 | 4.48 | 4.78 | 5.80 | 7.54 |
| 1996 | 4.18 | 4.34 | 4.77 | 5.66 | 7.34 | 10.26 | 4.30 | 4.49 | 5.11 | 6.40 | 8.78 | 4.43 | 4.70 | 5.71 | 7.41 |
| 1997 | 4.13 | 4.37 | 4.73 | 5.50 | 6.90 | 9.46 | 4.43 | 4.53 | 5.01 | 6.06 | 8.17 | 4.51 | 4.72 | 5.51 | 6.95 |
| 1998 | 4.22 | 4.36 | 4.68 | 5.45 | 6.81 | 9.37 | 4.34 | 4.54 | 4.98 | 6.00 | 8.06 | 4.54 | 4.75 | 5.47 | 6.88 |
| 1999 | 4.16 | 4.29 | 4.59 | 5.39 | 6.68 | 9.23 | 4.26 | 4.45 | 4.83 | 5.84 | 7.78 | 4.43 | 4.61 | 5.32 | 6.64 |
| 2000 | 4.21 | 4.32 | 4.60 | 5.25 | 6.38 | 8.57 | 4.29 | 4.45 | 4.81 | 5.62 | 7.24 | 4.46 | 4.61 | 5.18 | 6.31 |

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|--|--------------|---------|---------|---------|---------|--------------|---------|---------|---------|---------|--------------|---------|---------|---------|---------|
| JOINT LIVES NON-SMOKERS | | | | | | | | | | | | | | | |
| Age of policyholder at commencement | 15 year term | | | | | 20 year term | | | | | 25 year term | | | | |
| | M25/F22 | M30/F27 | M35/F32 | M40/F37 | M45/F42 | M50/F47 | M25/F22 | M30/F27 | M35/F32 | M40/F37 | M45/F42 | M25/F22 | M30/F27 | M35/F32 | M40/F37 |
| 1986 | 4.46 | 4.99 | 5.95 | 8.33 | 13.19 | 21.61 | 4.83 | 5.62 | 7.18 | 10.63 | 17.05 | 5.36 | 6.48 | 8.77 | 13.36 |
| 1987 | 4.46 | 4.99 | 5.94 | 8.35 | 13.20 | 21.70 | 4.83 | 5.58 | 7.17 | 10.67 | 17.13 | 5.36 | 6.47 | 8.82 | 13.49 |
| 1988 | 4.82 | 5.48 | 6.70 | 9.24 | 14.00 | 22.27 | 5.36 | 6.22 | 8.07 | 11.61 | 17.95 | 5.78 | 7.17 | 9.69 | 14.32 |
| 1989 | 5.02 | 5.80 | 7.09 | 9.65 | 14.45 | 22.85 | 5.61 | 6.61 | 8.56 | 12.10 | 18.55 | 6.04 | 7.61 | 10.22 | 14.91 |
| 1990 | 5.40 | 6.35 | 7.79 | 10.34 | 15.01 | 23.15 | 6.03 | 7.22 | 9.30 | 12.75 | 19.23 | 6.54 | 8.21 | 10.86 | 15.41 |
| 1991 | 5.34 | 6.29 | 7.74 | 10.34 | 14.86 | 22.68 | 5.93 | 7.13 | 9.15 | 12.68 | 18.99 | 6.57 | 8.07 | 10.73 | 15.32 |
| 1992 | 5.72 | 6.55 | 7.98 | 10.42 | 14.67 | 22.09 | 6.17 | 7.27 | 9.29 | 12.51 | 18.13 | 7.34 | 8.12 | 10.70 | 15.00 |
| 1993 | 5.89 | 6.73 | 8.15 | 10.56 | 14.63 | 21.75 | 6.33 | 7.47 | 9.54 | 12.77 | 18.23 | 6.85 | 8.43 | 11.02 | 15.27 |
| 1994 | 5.59 | 6.47 | 7.96 | 10.32 | 14.41 | 21.33 | 5.95 | 7.15 | 9.27 | 12.46 | 17.90 | 6.42 | 8.08 | 10.73 | 14.87 |
| 1995 | 5.69 | 6.38 | 7.67 | 9.88 | 13.83 | 20.47 | 5.96 | 6.92 | 8.76 | 11.75 | 16.97 | 6.34 | 7.72 | 10.01 | 13.91 |
| 1996 | 5.56 | 6.24 | 7.54 | 9.76 | 13.75 | 20.37 | 5.77 | 6.75 | 8.59 | 11.61 | 16.86 | 6.22 | 7.55 | 9.85 | 13.77 |
| 1997 | 5.53 | 6.02 | 7.05 | 9.01 | 12.74 | 18.81 | 5.75 | 6.48 | 7.92 | 10.68 | 15.52 | 6.25 | 7.01 | 9.02 | 12.63 |
| 1998 | 5.56 | 5.90 | 6.85 | 8.72 | 12.19 | 18.10 | 5.76 | 6.31 | 7.64 | 10.24 | 14.76 | 6.25 | 6.82 | 8.65 | 12.02 |
| 1999 | 5.11 | 5.44 | 6.46 | 8.61 | 12.28 | 18.49 | 5.29 | 5.75 | 7.16 | 9.93 | 14.55 | 5.67 | 6.23 | 8.16 | 11.69 |
| 2000 | 5.09 | 5.34 | 6.24 | 8.02 | 11.21 | 16.75 | 5.24 | 5.59 | 6.72 | 9.19 | 13.29 | 5.60 | 6.07 | 7.61 | 10.73 |