

## Teton Bonus Early Withdrawal Penalties



If a policyholder withdraws an amount that exceeds the free withdrawal amount during the withdrawal charge period, she will incur a withdrawal charge, premium bonus recovery and market value adjustment.

	Teton Bonus 7	Teton Bonus 10	Teton Bonus 14
Withdrawal Charges	12, 12, 11, 10, 9, 7, 4%*	12, 12, 11, 10, 9, 8, 7, 6, 4, 2%*	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2%
Premium Bonus Recovery	100, 90, 80, 70, 60, 50, 40%	100, 100, 100, 100, 100, 100, 80, 60, 40, 20%*	100, 100, 100, 100, 100, 100, 90, 80, 70, 60, 50, 40, 30, 15%
Market Value Adjustment	Yes	Yes	Yes

\*Some states will have a different withdrawal charge and/or premium bonus recovery schedule.