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| **(Life/PC)** | **Intrinsic Price**  | **Breakpoints** |
| AVR\_OR\_NON\_AVR  | Zero Loss threshold | NAIC\_1 | NAIC\_2 | NAIC\_3 | NAIC\_4 | NAIC\_5 | ZERO\_LOSS |
| AVR |  99.15  |  100.00  |  102.17  |  106.96  |  118.75  |  134.90  | Y |
| NON-AVR |  99.15  |  99.80  |  100.66  |  102.48  |  106.90  |  123.94  | Y |