

Company	Paid-Up Additions Load
American United Life <sup>3</sup>	7.50%
Guardian	5%
LaFayette Life	5%
MassMutual ALIR <sup>1</sup>	7%
MassMutual LISR <sup>1</sup>	8%
MetLife	3%
New York Life	3.50%
Northwestern Mutual	9%
Ohio National	5%
Penn Mutual <sup>2</sup>	5%

1. MassMutual has contract language that allows them to increase the PUA loa to 11% though they have never done this
2. Penn Mutual's standard PUA load is 5%, however timing of PUA payment can cause a different load. Payments made in the first year after the policy is in force are subject to a 10% load, and payments made in any year that are made after the policy anniversary date include an additional 2% processing fee on top of the standard 5% rate
3. American United Life starts with a 7.5% load that lasts until age 90, and then grades down for 10 years to zero