APPENDIX W. PAYOUTS FOR INSUREDS WHO ARE TERMINALLY ILL

	Minimum Percentage of Face
Insured's Life Expectancy	Value Less Outstanding Loans
	Received by Viator
Less than 6 months	80%
At least 6 but less than 12 months	70%
At least 12 but less than 18 months	65%
At least 18 but less than 24 months	60%

[Source: Added at 26 Ok Reg 180, eff 12-1-08 (emergency); Added at 26 Ok Reg 1654, eff 7-14-09]