

Easy Term

**Level Term Life Insurance To Age 95
with 10-20-30 Year Level Premium Period
(Policy Form No. 06-9690)**

**Level Term Life Insurance to Age 95
with 20-30 Year Level Premium Period
with 75% Return of Premium*
(Policy Form No. 16-3320)**

**Bi-Weekly Quick Quote
With \$60 Policy Fee**

**Life Insurance Underwritten By:
American-Amicable Life Insurance Company of Texas
IA American Life Insurance Company
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company**

Each insurer has sole responsibility for its own products.

**Return of Premium plan not available in all states.*

Please check with your manager or the Home Office Marketing Team at (800) 736-7311, phone menu extension 1, 1, 2.

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	7.09	NA*	7.98	6.98	9.78	8.07	11.57	8.62	12.46	9.17	13.36	9.71	14.25	10.26	15.15	18
19	NA*	7.10	NA*	8.00	7.00	9.79	8.10	11.59	8.65	12.49	9.19	13.38	9.74	14.28	10.29	15.18	19
20	NA*	7.11	NA*	8.01	7.02	9.81	8.12	11.61	8.67	12.51	9.22	13.41	9.77	14.31	10.32	15.21	20
21	NA*	7.12	NA*	8.02	7.03	9.83	8.14	11.63	8.69	12.53	9.25	13.44	9.80	14.34	10.35	15.24	21
22	NA*	7.13	NA*	8.04	7.05	9.84	8.16	11.65	8.72	12.56	9.27	13.46	9.83	14.37	10.38	15.27	22
23	NA*	7.14	NA*	8.05	7.07	9.86	8.18	11.68	8.74	12.58	9.30	13.49	9.86	14.40	10.41	15.30	23
24	NA*	7.15	NA*	8.06	7.09	9.88	8.20	11.70	8.76	12.61	9.32	13.51	9.88	14.42	10.44	15.33	24
25	NA*	7.16	NA*	8.07	7.10	9.90	8.23	11.72	8.79	12.63	9.35	13.54	9.91	14.45	10.47	15.36	25
26	NA*	7.19	NA*	8.10	7.14	9.93	8.27	11.76	8.84	12.68	9.40	13.59	9.97	14.51	10.53	15.42	26
27	NA*	7.21	NA*	8.13	7.17	9.97	8.31	11.81	8.88	12.73	9.45	13.65	10.02	14.56	10.60	15.48	27
28	NA*	7.23	NA*	8.15	7.21	10.00	8.36	11.85	8.93	12.77	9.51	13.70	10.08	14.62	10.66	15.55	28
29	NA*	7.26	NA*	8.19	7.24	10.05	8.40	11.91	8.98	12.84	9.56	13.78	10.14	14.71	10.72	15.64	29
30	NA*	7.30	NA*	8.24	7.28	10.12	8.44	12.00	9.03	12.94	9.61	13.88	10.19	14.82	10.78	15.76	30
31	NA*	7.36	NA*	8.31	7.31	10.21	8.49	12.11	9.07	13.06	9.66	14.01	10.25	14.96	10.84	15.91	31
32	NA*	7.42	NA*	8.39	7.35	10.31	8.53	12.24	9.12	13.20	9.71	14.17	10.31	15.13	10.90	16.09	32
33	NA*	7.51	NA*	8.49	7.38	10.45	8.57	12.41	9.17	13.39	9.77	14.37	10.36	15.35	10.96	16.33	33
34	NA*	7.62	NA*	8.62	7.42	10.63	8.62	12.63	9.22	13.63	9.82	14.63	10.42	15.64	11.02	16.64	34
35	NA*	7.75	NA*	8.78	7.47	10.83	8.68	12.89	9.29	13.92	9.90	14.95	10.50	15.97	11.11	17.00	35
36	NA*	7.91	NA*	8.97	7.54	11.09	8.77	13.22	9.38	14.28	10.00	15.34	10.62	16.40	11.23	17.46	36
37	NA*	8.13	NA*	9.23	7.64	11.44	8.90	13.65	9.53	14.75	10.16	15.86	10.79	16.96	11.42	18.07	37
38	NA*	8.42	NA*	9.58	7.78	11.91	9.07	14.24	9.72	15.40	10.37	16.56	11.01	17.72	11.66	18.89	38
39	NA*	8.75	NA*	9.97	7.95	12.43	9.29	14.89	9.96	16.11	10.63	17.34	11.29	18.57	11.96	19.80	39
40	NA*	9.12	NA*	10.42	8.14	13.02	9.53	15.62	10.22	16.92	10.91	18.23	11.60	19.53	12.30	20.83	40
41	NA*	9.59	6.99	10.99	8.46	13.78	9.92	16.58	10.65	17.97	11.38	19.37	12.11	20.77	12.84	22.17	41
42	NA*	10.09	7.23	11.59	8.77	14.58	10.31	17.58	11.08	19.07	11.85	20.57	12.62	22.07	13.39	23.56	42
43	NA*	10.62	7.48	12.23	9.10	15.43	10.72	18.64	11.53	20.24	12.34	21.84	13.15	23.45	13.97	25.05	43
44	NA*	11.19	7.74	12.90	9.45	16.33	11.15	19.77	12.01	21.48	12.86	23.20	13.72	24.91	14.57	26.63	44
45	7.12	11.79	8.02	13.63	9.83	17.31	11.63	20.98	12.53	22.82	13.44	24.66	14.34	26.49	15.24	28.33	45
46	7.38	12.49	8.33	14.47	10.24	18.42	12.15	22.37	13.11	24.35	14.06	26.32	15.02	28.30	15.97	30.27	46
47	7.67	13.26	8.69	15.39	10.71	19.65	12.74	23.91	13.75	26.04	14.76	28.17	15.78	30.30	16.79	32.43	47
48	8.00	14.14	9.08	16.44	11.23	21.06	13.39	25.67	14.47	27.97	15.55	30.28	16.62	32.58	17.70	34.89	48
49	8.36	15.09	9.51	17.59	11.81	22.58	14.10	27.58	15.25	30.07	16.40	32.57	17.55	35.07	18.70	37.56	49
50	8.74	16.13	9.96	18.84	12.41	24.25	14.86	29.66	16.09	32.36	17.32	35.07	18.54	37.77	19.77	40.48	50
51	9.18	17.26	10.50	20.19	13.12	26.05	15.75	31.91	17.07	34.85	18.38	37.78	19.70	40.71	21.01	43.64	51
52	9.65	18.48	11.06	21.65	13.87	28.00	16.69	34.34	18.09	37.52	19.50	40.69	20.91	43.86	22.32	47.04	52
53	10.17	19.82	11.68	23.26	14.70	30.15	17.73	37.03	19.24	40.48	20.75	43.92	22.26	47.36	23.78	50.80	53
54	10.72	21.26	12.34	24.99	15.59	32.46	18.83	39.92	20.46	43.65	22.08	47.38	23.70	51.11	25.32	54.84	54
55	11.31	22.80	13.05	26.84	16.53	34.92	20.01	43.00	21.75	47.04	23.48	51.08	25.22	55.12	26.96	59.16	55
56	11.90	24.42	13.76	28.78	17.48	37.51	21.20	46.23	23.06	50.59	24.92	54.96	26.78	59.32	28.63	63.68	56
57	12.52	26.11	14.50	30.81	18.47	40.21	22.43	49.62	24.42	54.32	26.40	59.02	28.38	63.72	30.37	68.42	57
58	13.16	27.90	15.27	32.96	19.49	43.08	23.71	53.19	25.83	58.25	27.94	63.31	30.05	68.37	32.16	73.43	58
59	13.80	29.79	16.04	35.22	20.52	46.10	24.99	56.97	27.23	62.41	29.47	67.84	31.71	73.28	33.95	78.71	59
60	14.45	31.74	16.82	37.57	21.56	49.22	26.30	60.87	28.66	66.70	31.03	72.53	33.40	78.35	35.77	84.18	60
61	15.55	34.78	18.14	41.21	23.31	54.08	28.49	66.95	31.07	73.38	33.66	79.82	36.25	86.25	38.84	92.68	61
62	16.71	38.01	19.53	45.09	25.17	59.25	30.81	73.41	33.63	80.49	36.45	87.57	39.27	94.65	42.09	101.73	62
63	17.98	41.50	21.05	49.28	27.20	64.84	33.35	80.40	36.42	88.18	39.49	95.95	42.57	103.73	45.64	111.51	63
64	19.37	45.28	22.72	53.81	29.42	70.88	36.12	87.95	39.47	96.48	42.83	105.01	46.18	113.55	49.53	122.08	64
65	20.86	49.34	24.51	58.69	31.81	77.39	39.12	96.08	42.77	105.43	46.42	114.77	50.07	124.12	53.72	133.47	65
66	22.49	53.82	26.47	64.07	34.42	84.55	42.37	105.04	46.35	115.28	50.32	125.53	54.30	135.77	58.27	146.01	66
67	24.28	58.77	28.61	70.00	37.28	92.47	45.95	114.93	50.28	126.16	54.62	137.40	58.95	148.63	63.29	159.86	67
68	26.27	64.30	31.01	76.64	40.47	101.32	49.94	125.99	54.67	138.33	59.41	150.67	64.14	163.01	68.87	175.35	68
69	28.50	70.55	33.68	84.14	44.03	111.31	54.39	138.49	59.57	152.08	64.74	165.66	69.92	179.25	75.10	192.84	69
70	30.99	77.59	36.67	92.58	48.02	122.58	59.38	152.57	65.05	167.56	70.73	182.56	76.41	197.55	82.08	212.55	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	7.85	12.76	9.59	16.14	11.34	19.53	13.09	22.91	14.83	26.30	16.58	29.68	18.32	33.06	20.07	36.45	21.82	39.84	23.57	43.22	18
19	7.88	12.79	9.64	16.19	11.39	19.58	13.15	22.98	14.91	26.37	16.66	29.77	18.42	33.16	20.18	36.56	21.94	39.96	23.70	43.35	19
20	7.91	12.83	9.68	16.23	11.45	19.64	13.22	23.04	14.98	26.45	16.75	29.85	18.52	33.26	20.29	36.66	22.06	40.07	23.82	43.48	20
21	7.94	12.86	9.72	16.27	11.50	19.69	13.28	23.11	15.06	26.52	16.84	29.94	18.62	33.36	20.40	36.77	22.18	40.19	23.95	43.61	21
22	7.98	12.89	9.77	16.32	11.56	19.74	13.35	23.17	15.14	26.60	16.92	30.03	18.71	33.45	20.50	36.88	22.30	40.31	24.08	43.74	22
23	8.01	12.92	9.81	16.36	11.61	19.80	13.41	23.24	15.21	26.68	17.01	30.11	18.81	33.55	20.61	36.99	22.42	40.43	24.22	43.87	23
24	8.04	12.96	9.85	16.40	11.66	19.85	13.48	23.30	15.29	26.75	17.10	30.20	18.91	33.65	20.72	37.10	22.53	40.55	24.35	44.00	24
25	8.07	12.99	9.90	16.45	11.72	19.91	13.54	23.37	15.36	26.83	17.19	30.29	19.01	33.75	20.83	37.21	22.65	40.67	24.48	44.13	25
26	8.11	13.05	9.94	16.53	11.77	20.02	13.61	23.50	15.44	26.98	17.27	30.46	19.11	33.94	20.94	37.42	22.77	40.91	24.60	44.39	26
27	8.14	13.12	9.98	16.62	11.83	20.12	13.67	23.63	15.51	27.13	17.36	30.63	19.20	34.14	21.05	37.64	22.89	41.15	24.73	44.65	27
28	8.17	13.18	10.03	16.71	11.88	20.23	13.74	23.76	15.59	27.28	17.45	30.81	19.30	34.33	21.15	37.86	23.01	41.39	24.87	44.91	28
29	8.20	13.28	10.07	16.84	11.94	20.40	13.80	23.95	15.67	27.51	17.53	31.07	19.40	34.63	21.26	38.18	23.13	41.74	25.00	45.30	29
30	8.24	13.41	10.11	17.01	11.99	20.61	13.87	24.21	15.74	27.81	17.62	31.42	19.50	35.02	21.37	38.62	23.25	42.22	25.13	45.82	30
31	8.30	13.57	10.20	17.23	12.10	20.88	14.00	24.54	15.89	28.19	17.79	31.85	19.69	35.50	21.59	39.16	23.49	42.82	25.38	46.47	31
32	8.37	13.77	10.29	17.49	12.21	21.21	14.13	24.93	16.05	28.65	17.97	32.37	19.89	36.09	21.81	39.81	23.73	43.53	25.65	47.25	32
33	8.46	14.03	10.42	17.84	12.37	21.64	14.32	25.45	16.27	29.26	18.23	33.06	20.18	36.87	22.13	40.68	24.08	44.49	26.04	48.30	33
34	8.56	14.35	10.55	18.27	12.53	22.19	14.52	26.10	16.50	30.02	18.49	33.93	20.47	37.85	22.46	41.76	24.44	45.68	26.43	49.60	34
35	8.69	14.74	10.72	18.79	12.75	22.84	14.78	26.88	16.81	30.93	18.83	34.97	20.86	39.02	22.89	43.06	24.92	47.11	26.95	51.16	35
36	8.86	15.20	10.94	19.40	13.02	23.60	15.10	27.79	17.19	31.99	19.27	36.19	21.35	40.39	23.43	44.58	25.52	48.78	27.60	52.98	36
37	9.05	15.79	11.20	20.18	13.35	24.57	15.49	28.96	17.64	33.36	19.79	37.75	21.94	42.14	24.08	46.53	26.23	50.93	28.38	55.32	37
38	9.28	16.50	11.50	21.13	13.73	25.76	15.95	30.40	18.17	35.03	20.40	39.66	22.62	44.29	24.84	48.92	27.07	53.55	29.29	58.19	38
39	9.54	17.32	11.85	22.22	14.16	27.12	16.47	32.02	18.78	36.93	21.09	41.83	23.40	46.73	25.71	51.63	28.02	56.54	30.33	61.44	39
40	9.86	18.42	12.28	23.69	14.70	28.96	17.12	34.24	19.54	39.51	21.96	44.78	24.38	50.05	26.79	55.32	29.22	60.60	31.63	65.87	40
41	10.35	19.69	12.93	25.38	15.51	31.08	18.10	36.77	20.68	42.47	23.26	48.16	25.84	53.86	28.42	59.55	31.01	65.25	33.59	70.94	41
42	10.87	21.06	13.63	27.21	16.38	33.36	19.14	39.51	21.89	45.66	24.65	51.81	27.40	57.96	30.16	64.11	32.91	70.26	35.67	76.41	42
43	11.43	22.52	14.37	29.16	17.30	35.80	20.24	42.44	23.18	49.07	26.12	55.71	29.06	62.35	32.00	68.99	34.94	75.63	37.88	82.26	43
44	12.01	24.08	15.15	31.24	18.28	38.40	21.42	45.56	24.55	52.72	27.68	59.88	30.82	67.03	33.95	74.19	37.09	81.35	40.22	88.51	44
45	12.63	25.81	15.97	33.54	19.31	41.27	22.65	49.01	25.99	56.74	29.33	64.47	32.67	72.21	36.01	79.94	39.36	87.68	42.70	95.41	45
46	13.38	27.73	16.97	36.10	20.56	44.47	24.15	52.85	27.74	61.22	31.33	69.59	34.92	77.97	38.51	86.34	42.10	94.72	45.69	103.09	46
47	14.19	29.91	18.05	39.01	21.91	48.11	25.78	57.21	29.64	66.31	33.50	75.41	37.36	84.51	41.22	93.61	45.08	102.71	48.95	111.81	47
48	15.14	32.38	19.31	42.30	23.49	52.23	27.66	62.15	31.84	72.08	36.01	82.00	40.19	91.93	44.37	101.85	48.54	111.78	52.72	121.70	48
49	16.18	35.15	20.70	45.99	25.22	56.84	29.75	67.68	34.27	78.53	38.79	89.38	43.31	100.22	47.84	111.07	52.36	121.92	56.88	132.76	49
50	17.32	38.14	22.22	49.98	27.12	61.83	32.02	73.67	36.93	85.52	41.83	97.36	46.73	109.20	51.63	121.05	56.54	132.90	61.44	144.74	50
51	18.45	41.23	23.74	54.11	29.02	66.98	34.30	79.85	39.58	92.73	44.86	105.60	50.15	118.48	55.43	131.35	60.71	144.23	66.00	157.10	51
52	19.72	44.58	25.43	58.57	31.13	72.57	36.84	86.56	42.54	100.55	48.25	114.54	53.95	128.53	59.66	142.52	65.37	156.52	71.07	170.51	52
53	21.09	48.26	27.25	63.48	33.41	78.69	39.57	93.91	45.73	109.13	51.89	124.35	58.05	139.56	64.21	154.78	70.38	170.00	76.54	185.22	53
54	22.59	52.26	29.25	68.81	35.91	85.36	42.57	101.92	49.22	118.47	55.88	135.02	62.54	151.57	69.20	168.12	75.86	184.68	82.52	201.23	54
55	24.18	56.52	31.37	74.50	38.56	92.47	45.75	110.44	52.95	128.41	60.14	146.38	67.33	164.36	74.52	182.33	81.71	200.30	88.90	218.28	55
56	25.84	61.08	33.58	80.57	41.33	100.06	49.07	119.55	56.82	139.04	64.56	158.53	72.31	178.02	80.05	197.51	87.79	217.01	95.54	236.50	56
57	27.60	65.83	35.93	86.90	44.26	107.98	52.59	129.05	60.92	150.13	69.25	171.20	77.58	192.27	85.91	213.35	94.24	234.42	102.57	255.50	57
58	29.45	70.91	38.40	93.67	47.35	116.44	56.30	139.20	65.24	161.97	74.19	184.74	83.14	207.50	92.09	230.27	101.04	253.04	109.98	275.80	58
59	31.37	76.28	40.96	100.83	50.55	125.39	60.14	149.94	69.72	174.50	79.31	199.05	88.90	223.61	98.49	248.16	108.08	272.72	117.66	297.28	59
60	33.36	81.87	43.61	108.29	53.86	134.71	64.11	161.14	74.36	187.56	84.60	213.98	94.85	240.40	105.10						

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	NA*	NA*	NA*	NA*	7.14	NA*	8.27	7.28	8.84	7.71	9.40	8.14	9.97	8.56	10.53	18
19	NA*	NA*	NA*	NA*	NA*	7.15	NA*	8.29	7.31	8.86	7.74	9.43	8.16	10.00	8.59	10.56	19
20	NA*	NA*	NA*	NA*	NA*	7.17	NA*	8.31	7.33	8.88	7.76	9.45	8.19	10.02	8.62	10.60	20
21	NA*	NA*	NA*	NA*	NA*	7.19	6.92	8.33	7.36	8.91	7.79	9.48	8.22	10.05	8.65	10.63	21
22	NA*	NA*	NA*	NA*	NA*	7.22	6.95	8.38	7.38	8.96	7.81	9.53	8.25	10.11	8.68	10.69	22
23	NA*	NA*	NA*	NA*	NA*	7.28	6.97	8.44	7.40	9.03	7.84	9.61	8.28	10.19	8.71	10.78	23
24	NA*	NA*	NA*	NA*	NA*	7.36	6.99	8.55	7.43	9.15	7.87	9.74	8.30	10.33	8.74	10.93	24
25	NA*	NA*	NA*	NA*	NA*	7.47	7.01	8.68	7.45	9.29	7.89	9.90	8.33	10.50	8.77	11.11	25
26	NA*	NA*	NA*	NA*	NA*	7.59	7.05	8.83	7.50	9.46	7.94	10.08	8.39	10.70	8.83	11.32	26
27	NA*	NA*	NA*	NA*	NA*	7.73	7.10	9.01	7.55	9.65	8.00	10.29	8.45	10.93	8.89	11.57	27
28	NA*	NA*	NA*	NA*	NA*	7.88	7.14	9.20	7.60	9.86	8.05	10.52	8.50	11.18	8.96	11.84	28
29	NA*	NA*	NA*	NA*	NA*	8.06	7.19	9.42	7.64	10.10	8.10	10.78	8.56	11.46	9.02	12.14	29
30	NA*	NA*	NA*	NA*	NA*	8.27	7.23	9.68	7.69	10.39	8.15	11.09	8.61	11.80	9.08	12.51	30
31	NA*	NA*	NA*	7.02	NA*	8.49	7.29	9.96	7.76	10.70	8.23	11.43	8.70	12.17	9.17	12.90	31
32	NA*	NA*	NA*	7.20	NA*	8.73	7.38	10.27	7.86	11.03	8.33	11.80	8.81	12.56	9.29	13.33	32
33	NA*	NA*	NA*	7.40	NA*	8.99	7.49	10.59	7.98	11.39	8.46	12.19	8.95	12.99	9.44	13.78	33
34	NA*	NA*	NA*	7.61	NA*	9.27	7.62	10.94	8.12	11.77	8.62	12.60	9.12	13.44	9.62	14.27	34
35	NA*	6.96	NA*	7.83	NA*	9.57	7.77	11.31	8.29	12.18	8.80	13.05	9.32	13.92	9.84	14.79	35
36	NA*	7.15	NA*	8.06	NA*	9.88	7.94	11.70	8.48	12.61	9.01	13.51	9.55	14.42	10.08	15.33	36
37	NA*	7.37	NA*	8.32	7.03	10.23	8.14	12.13	8.69	13.08	9.25	14.04	9.80	14.99	10.35	15.94	37
38	NA*	7.61	NA*	8.61	7.21	10.61	8.36	12.61	8.93	13.61	9.51	14.61	10.08	15.61	10.66	16.61	38
39	NA*	7.87	NA*	8.92	7.40	11.02	8.60	13.13	9.19	14.18	9.79	15.23	10.39	16.29	10.99	17.34	39
40	NA*	8.17	NA*	9.28	7.61	11.51	8.86	13.74	9.48	14.85	10.10	15.96	10.73	17.07	11.35	18.19	40
41	NA*	8.51	NA*	9.69	7.83	12.05	9.14	14.41	9.79	15.59	10.44	16.77	11.10	17.95	11.75	19.13	41
42	NA*	8.89	NA*	10.14	8.07	12.66	9.44	15.17	10.12	16.42	10.81	17.68	11.49	18.94	12.17	20.19	42
43	NA*	9.29	6.92	10.63	8.35	13.30	9.79	15.97	10.51	17.31	11.22	18.64	11.94	19.98	12.66	21.32	43
44	NA*	9.71	7.12	11.13	8.63	13.97	10.14	16.82	10.89	18.24	11.64	19.66	12.39	21.08	13.15	22.50	44
45	NA*	10.16	7.33	11.67	8.91	14.69	10.48	17.71	11.27	19.22	12.06	20.73	12.84	22.24	13.63	23.75	45
46	NA*	10.60	7.54	12.20	9.19	15.40	10.83	18.60	11.65	20.19	12.47	21.79	13.30	23.39	14.12	24.99	46
47	NA*	11.05	7.74	12.73	9.45	16.11	11.15	19.48	12.01	21.17	12.86	22.86	13.72	24.55	14.57	26.24	47
48	7.02	11.46	7.91	13.23	9.67	16.77	11.44	20.31	12.32	22.08	13.20	23.85	14.09	25.62	14.97	27.39	48
49	7.15	11.83	8.06	13.67	9.88	17.36	11.70	21.05	12.61	22.89	13.51	24.73	14.42	26.58	15.33	28.42	49
50	7.24	12.14	8.17	14.05	10.02	17.86	11.87	21.68	12.80	23.58	13.72	25.49	14.65	27.40	15.58	29.30	50
51	7.54	12.86	8.53	14.91	10.50	19.01	12.48	23.11	13.47	25.16	14.45	27.21	15.44	29.26	16.43	31.31	51
52	7.84	13.58	8.88	15.78	10.97	20.17	13.06	24.56	14.11	26.76	15.15	28.95	16.20	31.15	17.25	33.34	52
53	8.14	14.32	9.25	16.66	11.46	21.35	13.67	26.04	14.78	28.38	15.88	30.72	16.99	33.06	18.10	35.41	53
54	8.43	15.07	9.60	17.56	11.93	22.55	14.26	27.53	15.42	30.02	16.59	32.52	17.75	35.01	18.92	37.50	54
55	8.73	15.83	9.95	18.47	12.40	23.76	14.84	29.05	16.07	31.70	17.29	34.34	18.51	36.98	19.74	39.63	55
56	9.01	16.60	10.29	19.40	12.85	24.99	15.41	30.59	16.69	33.39	17.97	36.19	19.25	38.99	20.53	41.78	56
57	9.28	17.37	10.61	20.32	13.28	26.23	15.95	32.13	17.28	35.08	18.62	38.04	19.95	40.99	21.29	43.94	57
58	9.55	18.17	10.94	21.29	13.71	27.51	16.49	33.74	17.88	36.85	19.27	39.96	20.66	43.08	22.04	46.19	58
59	9.81	18.99	11.25	22.26	14.13	28.81	17.01	35.36	18.45	38.64	19.89	41.91	21.33	45.19	22.77	48.47	59
60	10.08	19.84	11.58	23.29	14.56	30.18	17.55	37.08	19.05	40.52	20.54	43.97	22.04	47.42	23.53	50.86	60
61	10.59	21.19	12.19	24.90	15.38	32.34	18.57	39.77	20.17	43.48	21.77	47.20	23.36	50.91	24.96	54.63	61
62	11.13	22.65	12.84	26.66	16.25	34.68	19.66	42.70	21.36	46.70	23.07	50.71	24.77	54.72	26.48	58.73	62
63	11.73	24.25	13.55	28.57	17.20	37.23	20.85	45.88	22.68	50.21	24.50	54.54	26.32	58.87	28.15	63.19	63
64	12.38	26.00	14.33	30.68	18.24	40.04	22.15	49.40	24.11	54.08	26.06	58.76	28.02	63.44	29.97	68.11	64
65	13.09	27.93	15.18	33.00	19.37	43.13	23.56	53.26	25.66	58.32	27.75	63.39	29.85	68.46	31.94	73.52	65
66	13.86	30.03	16.11	35.51	20.60	46.48	25.10	57.45	27.35	62.93	29.60	68.41	31.85	73.90	34.10	79.38	66
67	14.68	32.30	17.09	38.24	21.92	50.12	26.75	62.00	29.17	67.94	31.58	73.88	33.99	79.82	36.41	85.76	67
68	15.58	34.78	18.17	41.21	23.36	54.08	28.55	66.95	31.15	73.38	33.74	79.82	36.34	86.25	38.93	92.68	68
69	16.55	37.45	19.33	44.41	24.91	58.35	30.48	72.28	33.27	79.25	36.06	86.22	38.85	93.19	41.63	100.15	69
70	17.59	40.33	20.58	47.88	26.57	62.96	32.57	78.05	35.56	85.60	38.56	93.14	41.55	100.69	44.55	108.23	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	8.11	7.34	9.94	8.52	11.77	9.70	13.61	10.88	15.44	12.07	17.27	13.25	19.11	14.43	20.94	15.61	22.77	16.80	24.60	18
19	NA*	8.14	7.38	9.98	8.57	11.83	9.77	13.67	10.96	15.51	12.15	17.36	13.35	19.20	14.54	21.05	15.73	22.89	16.92	24.73	19
20	NA*	8.17	7.42	10.03	8.63	11.88	9.83	13.74	11.04	15.59	12.24	17.45	13.44	19.30	14.65	21.15	15.85	23.01	17.06	24.87	20
21	NA*	8.20	7.47	10.07	8.68	11.94	9.90	13.80	11.11	15.67	12.33	17.53	13.54	19.40	14.76	21.26	15.97	23.13	17.19	25.00	21
22	NA*	8.27	7.51	10.16	8.74	12.04	9.96	13.93	11.19	15.82	12.41	17.71	13.64	19.59	14.86	21.48	16.09	23.37	17.32	25.26	22
23	NA*	8.37	7.55	10.29	8.79	12.21	10.03	14.13	11.26	16.05	12.50	17.97	13.74	19.89	14.97	21.81	16.21	23.73	17.45	25.65	23
24	NA*	8.53	7.60	10.50	8.84	12.48	10.09	14.45	11.34	16.43	12.59	18.40	13.83	20.37	15.08	22.35	16.33	24.32	17.58	26.30	24
25	NA*	8.73	7.64	10.76	8.90	12.80	10.16	14.84	11.42	16.88	12.67	18.92	13.93	20.96	15.19	23.00	16.45	25.04	17.71	27.08	25
26	NA*	8.95	7.68	11.07	8.95	13.18	10.22	15.30	11.49	17.41	12.76	19.53	14.03	21.64	15.30	23.76	16.57	25.87	17.84	27.99	26
27	NA*	9.21	7.77	11.42	9.06	13.62	10.35	15.82	11.64	18.02	12.93	20.22	14.22	22.42	15.51	24.63	16.81	26.83	18.10	29.03	27
28	NA*	9.51	7.90	11.81	9.22	14.10	10.55	16.40	11.87	18.70	13.19	21.00	14.52	23.30	15.84	25.60	17.16	27.90	18.49	30.20	28
29	NA*	9.83	8.03	12.24	9.39	14.65	10.74	17.06	12.10	19.46	13.45	21.87	14.81	24.28	16.17	26.69	17.52	29.10	18.88	31.50	29
30	NA*	10.22	8.20	12.76	9.60	15.30	11.00	17.84	12.40	20.37	13.80	22.91	15.20	25.45	16.60	27.99	18.00	30.53	19.40	33.06	30
31	6.94	10.65	8.38	13.32	9.82	16.00	11.26	18.68	12.71	21.36	14.15	24.04	15.59	26.72	17.03	29.40	18.48	32.08	19.92	34.76	31
32	7.10	11.10	8.60	13.93	10.09	16.76	11.59	19.59	13.09	22.42	14.58	25.25	16.08	28.09	17.58	30.92	19.08	33.75	20.57	36.58	32
33	7.26	11.59	8.81	14.58	10.36	17.58	11.91	20.57	13.47	23.56	15.02	26.56	16.57	29.55	18.12	32.54	19.67	35.54	21.22	38.53	33
34	7.46	12.11	9.07	15.28	10.69	18.44	12.30	21.61	13.92	24.78	15.54	27.94	17.15	31.11	18.77	34.28	20.39	37.45	22.00	40.62	34
35	7.65	12.66	9.33	16.01	11.01	19.37	12.69	22.72	14.38	26.07	16.06	29.42	17.74	32.77	19.42	36.12	21.10	39.48	22.78	42.83	35
36	7.88	13.25	9.64	16.79	11.39	20.34	13.15	23.89	14.91	27.43	16.66	30.98	18.42	34.53	20.18	38.07	21.94	41.62	23.70	45.17	36
37	8.11	13.83	9.94	17.58	11.77	21.32	13.61	25.06	15.44	28.80	17.27	32.54	19.11	36.29	20.94	40.03	22.77	43.77	24.60	47.51	37
38	8.37	14.45	10.29	18.40	12.21	22.35	14.13	26.30	16.05	30.24	17.97	34.19	19.89	38.14	21.81	42.09	23.73	46.04	25.65	49.98	38
39	8.63	15.10	10.63	19.27	12.64	23.43	14.65	27.60	16.65	31.76	18.66	35.93	20.67	40.09	22.67	44.26	24.68	48.42	26.69	52.59	39
40	8.92	15.75	11.02	20.14	13.13	24.52	15.23	28.90	17.34	33.28	19.44	37.66	21.55	42.04	23.65	46.43	25.75	50.81	27.86	55.19	40
41	9.25	16.63	11.46	21.31	13.67	25.98	15.88	30.66	18.10	35.33	20.31	40.01	22.52	44.68	24.73	49.35	26.95	54.03	29.16	58.71	41
42	9.64	17.58	11.98	22.56	14.32	27.55	16.66	32.54	19.01	37.53	21.35	42.52	23.69	47.51	26.04	52.50	28.38	57.49	30.72	62.48	42
43	10.03	18.65	12.50	24.00	14.97	29.34	17.45	34.69	19.92	40.04	22.39	45.39	24.86	50.73	27.34	56.08	29.81	61.43	32.28	66.78	43
44	10.48	19.79	13.11	25.52	15.73	31.24	18.36	36.97	20.98	42.70	23.61	48.42	26.23	54.15	28.86	59.88	31.48	65.60	34.11	71.33	44
45	10.94	20.96	13.71	27.08	16.49	33.19	19.27	39.31	22.04	45.43	24.82	51.55	27.60	57.66	30.37	63.78	33.15	69.90	35.93	76.02	45
46	11.39	22.20	14.32	28.73	17.25	35.25	20.18	41.78	23.11	48.31	26.04	54.84	28.96	61.37	31.89	67.90	34.82	74.43	37.75	80.96	46
47	11.85	23.47	14.93	30.42	18.01	37.37	21.09	44.32	24.17	51.27	27.25	58.23	30.33	65.18	33.41	72.13	36.49	79.08	39.57	86.04	47
48	12.30	24.67	15.54	32.02	18.77	39.38	22.00	46.73	25.23	54.08	28.47	61.44	31.70	68.79	34.93	76.14	38.16	83.50	41.40	90.85	48
49	12.76	25.84	16.14	33.58	19.53	41.33	22.91	49.07	26.30	56.82	29.68	64.56	33.06	72.31	36.45	80.05	39.84	87.79	43.22	95.54	49
50	13.15	26.91	16.66	35.02	20.18	43.12	23.69	51.22	27.21	59.32	30.72	67.42	34.24	75.53	37.75	83.63	41.27	91.73	44.78	99.84	50
51	13.90	28.83	17.66	37.58	21.43	46.32	25.19	55.06	28.95	63.80	32.72	72.54	36.48	81.29	40.24	90.03	44.01	98.77	47.77	107.52	51
52	14.68	30.79	18.70	40.18	22.73	49.57	26.75	58.96	30.78	68.36	34.80	77.75	38.82	87.14	42.85	96.54	46.87	105.93	50.90	115.32	52
53	15.43	32.80	19.70	42.87	23.97	52.93	28.25	63.00	32.52	73.06	36.80	83.13	41.07	93.20	45.34	103.26	49.62	113.33	53.89	123.39	53
54	16.24	34.89	20.79	45.65	25.33	56.40	29.88	67.16	34.42	77.92	38.96	88.68	43.51	99.44	48.05	110.20	52.60	120.96	57.14	131.72	54
55	17.02	37.00	21.83	48.47	26.63	59.93	31.44	71.39	36.24	82.86	41.05	94.32	45.85	105.79	50.66	117.25	55.46	128.72	60.27	140.18	55
56	17.80	39.15	22.87	51.33	27.93	63.51	33.00	75.69	38.06	87.87	43.13	100.05	48.19	112.23	53.26	124.41	58.32	136.59	63.39	148.77	56
57	18.62	41.36	23.95	54.28	29.29	67.20	34.63	80.11	39.96	93.03	45.30	105.95	50.63	118.87	55.97	131.79	61.31	144.71	66.65	157.62	57
58	19.43	43.64	25.04	57.32	30.65	70.99	36.25	84.67	41.86	98.35	47.47	112.02	53.08	125.70	58.68	139.38	64.29	153.06	69.90	166.74	58
59	20.28	46.01	26.17	60.48	32.06	74.95	37.94	89.42	43.83	103.89	49.72	118.36	55.61	132.83	61.50	147.30	67.39	161.76	73.28	176.23	59
60	21.12	48.52	27.29	63.82	33.47	79.13	39.64	94.43	45.81	109.74	51.98	125.04	58.15	140.34	64.32	155.65	70.50	170.95	76.67	186.26	60
61	22.49	52.26	29.12	68.81	35.74	85.36	42.37	101.92	49.00	118.47	55.62	135.02	62.25	151.57	68.88	168.12	75.51	184.68	82.14	201.23	61
62	23.99	56.30	31.11	74.19	38.24	92.09	45.36	109.98	52.49	127.88	59.62	145.78	66.74	163.67	73.87	181.57	81.00	199.47	88.12	217.36	62
63	25.61	60.75	33.28	80.14	40.95	99.52	48.62	118.90	56.29	138.28	63.95	157.66	71.62	177.05	79.29	196.43	86.96	215.81	94.63	235.20	63
64	27.40	65.64	35.67	86.64	43.93	107.65	52.20	128.66	60.46	149.67	68.73	170.68	76.99	191.69	85.26	212.70	93.52	233.71	101.79	254.72	64
65	29.35	71.04	38.27	93.85	47.19	116.66	56.10	139.46	65.02	162.27	73.93	185.08	82.85	207.89	91.76	230.70	100.68	253.51	109.60	276.32	65
66	31.47	76.93	41.09	101.70	50.71	126.47	60.33	151.24	69.95	176.02	79.57	200.79	89.19	225.56	98.81	250.33	108.43	275.11	118.06	299.88	66
67	33.81	83.30	44.21	110.20	54.62	137.10	65.02	164.00	75.42	190.90	85.82	217.80	96.22	244.69	106.62	271.59	117.03	298.49	127.43	325.39	67
68	36.35	90.27	47.60	119.49	58.85	148.71	70.09	177.93	81.34	207.14	92.59	236.36	103.84	265.58	115.08	294.80	126.33	324.02	137.58	353.24	68
69	39.12	97.82	51.29	129.55	63.45	161.29	75.62	193.02	87.79	224.76	99.96	256.49	112.13	288.23	124.30	319.97	136.47	351.71	148.64	383.44	69
70	42.14	105.98	55.32	140.44	68.50	174.90	81.68	209.36	94.85	243.82	108.03	278.27	121.21	312.73	134.39	347.19	147.57	381.65	160.74	416.11	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	8.31	NA*	9.45	7.94	11.74	9.27	14.02	9.93	15.16	10.60	16.30	11.27	17.44	11.93	18.58	18
19	NA*	8.31	NA*	9.45	7.94	11.74	9.27	14.02	9.93	15.16	10.60	16.30	11.27	17.44	11.93	18.58	19
20	NA*	8.31	NA*	9.45	7.94	11.74	9.27	14.02	9.93	15.16	10.60	16.30	11.27	17.44	11.93	18.58	20
21	NA*	8.31	NA*	9.45	7.94	11.74	9.27	14.02	9.93	15.16	10.60	16.30	11.27	17.44	11.93	18.58	21
22	NA*	8.31	NA*	9.45	7.94	11.74	9.27	14.02	9.93	15.16	10.60	16.30	11.27	17.44	11.93	18.58	22
23	NA*	8.31	NA*	9.45	7.94	11.74	9.27	14.02	9.93	15.16	10.60	16.30	11.27	17.44	11.93	18.58	23
24	NA*	8.31	NA*	9.45	7.94	11.74	9.27	14.02	9.93	15.16	10.60	16.30	11.27	17.44	11.93	18.58	24
25	NA*	8.31	NA*	9.45	7.94	11.74	9.27	14.02	9.93	15.16	10.60	16.30	11.27	17.44	11.93	18.58	25
26	NA*	8.31	NA*	9.45	7.99	11.74	9.33	14.02	10.01	15.16	10.68	16.30	11.35	17.44	12.02	18.58	26
27	NA*	8.31	NA*	9.45	8.04	11.74	9.40	14.02	10.08	15.16	10.76	16.30	11.43	17.44	12.11	18.58	27
28	NA*	8.31	NA*	9.45	8.06	11.74	9.42	14.02	10.10	15.16	10.78	16.30	11.46	17.44	12.14	18.58	28
29	NA*	8.31	NA*	9.45	8.07	11.74	9.44	14.02	10.12	15.16	10.81	16.30	11.49	17.44	12.17	18.58	29
30	NA*	8.31	NA*	9.45	8.07	11.74	9.44	14.02	10.12	15.16	10.81	16.30	11.49	17.44	12.17	18.58	30
31	NA*	8.54	NA*	9.73	8.20	12.10	9.59	14.47	10.29	15.66	10.99	16.85	11.69	18.03	12.39	19.22	31
32	NA*	8.75	NA*	9.97	8.20	12.43	9.59	14.89	10.29	16.11	10.99	17.34	11.69	18.57	12.39	19.80	32
33	NA*	8.99	NA*	10.26	8.20	12.81	9.59	15.36	10.29	16.64	10.99	17.91	11.69	19.19	12.39	20.47	33
34	NA*	9.24	NA*	10.56	8.25	13.21	9.66	15.86	10.36	17.19	11.07	18.51	11.77	19.84	12.48	21.16	34
35	NA*	9.47	NA*	10.85	8.28	13.59	9.70	16.34	10.41	17.71	11.12	19.09	11.83	20.46	12.54	21.83	35
36	NA*	9.76	6.98	11.19	8.44	14.04	9.90	16.90	10.63	18.33	11.35	19.76	12.08	21.19	12.81	22.62	36
37	NA*	9.97	7.18	11.45	8.70	14.39	10.22	17.34	10.98	18.81	11.74	20.28	12.51	21.76	13.27	23.23	37
38	NA*	10.38	7.35	11.94	8.92	15.05	10.50	18.16	11.29	19.72	12.08	21.27	12.87	22.83	13.66	24.38	38
39	NA*	10.86	7.55	12.51	9.20	15.81	10.85	19.12	11.68	20.77	12.50	22.42	13.32	24.07	14.15	25.72	39
40	6.92	11.51	7.79	13.29	9.51	16.86	11.24	20.42	12.10	22.20	12.97	23.98	13.83	25.76	14.70	27.54	40
41	7.20	12.25	8.11	14.18	9.95	18.04	11.78	21.89	12.70	23.82	13.62	25.75	14.54	27.68	15.45	29.61	41
42	7.52	13.09	8.50	15.18	10.47	19.37	12.43	23.56	13.42	25.66	14.40	27.75	15.38	29.85	16.37	31.94	42
43	7.87	13.97	8.92	16.25	11.02	20.79	13.13	25.34	14.18	27.61	15.23	29.89	16.29	32.16	17.34	34.44	43
44	8.24	15.07	9.36	17.56	11.61	22.55	13.87	27.53	14.99	30.02	16.12	32.52	17.24	35.01	18.37	37.50	44
45	8.70	16.09	9.92	18.79	12.36	24.18	14.80	29.57	16.02	32.27	17.24	34.96	18.46	37.66	19.68	40.36	45
46	9.12	17.53	10.42	20.52	13.02	26.49	15.62	32.46	16.92	35.44	18.23	38.43	19.53	41.41	20.83	44.40	46
47	9.59	18.95	10.99	22.22	13.78	28.76	16.58	35.30	17.97	38.57	19.37	41.84	20.77	45.11	22.17	48.37	47
48	10.08	20.31	11.58	23.85	14.56	30.93	17.55	38.01	19.05	41.55	20.54	45.09	22.04	48.63	23.53	52.17	48
49	10.61	21.72	12.21	25.54	15.42	33.19	18.62	40.83	20.22	44.65	21.82	48.47	23.42	52.30	25.02	56.12	49
50	11.18	22.94	12.89	27.01	16.32	35.15	19.74	43.28	21.46	47.35	23.17	51.42	24.89	55.48	26.60	59.55	50
51	11.82	24.30	13.66	28.64	17.34	37.32	21.02	45.99	22.87	50.33	24.71	54.67	26.55	59.01	28.39	63.35	51
52	12.47	25.49	14.44	30.07	18.38	39.22	22.33	48.38	24.30	52.96	26.27	57.53	28.24	62.11	30.21	66.69	52
53	12.78	27.52	14.82	32.50	18.89	42.47	22.96	52.44	24.99	57.42	27.02	62.40	29.06	67.38	31.09	72.37	53
54	13.58	29.63	15.78	35.03	20.17	45.84	24.56	56.64	26.76	62.05	28.95	67.45	31.15	72.85	33.34	78.26	54
55	14.54	31.76	16.92	37.59	21.70	49.26	26.47	60.92	28.86	66.75	31.24	72.58	33.63	78.41	36.01	84.24	55
56	15.66	36.03	18.27	42.71	23.48	56.08	28.70	69.44	31.31	76.13	33.92	82.81	36.53	89.49	39.14	96.18	56
57	17.04	40.44	19.93	48.01	25.71	63.14	31.48	78.27	34.37	85.84	37.26	93.40	40.14	100.97	43.03	108.54	57
58	18.01	43.03	21.09	51.12	27.25	67.29	33.41	83.46	36.49	91.54	39.57	99.62	42.65	107.71	45.73	115.79	58
59	19.40	45.31	22.76	53.85	29.47	70.93	36.19	88.01	39.55	96.55	42.90	105.09	46.26	113.63	49.62	122.17	59
60	21.53	47.28	25.32	56.22	32.89	74.09	40.46	91.96	44.25	100.89	48.03	109.83	51.82	118.76	55.60	127.70	60
61	23.39	50.86	27.55	60.51	35.86	79.82	44.17	99.12	48.33	108.77	52.48	118.42	56.64	128.07	60.80	137.72	61
62	25.42	54.66	29.98	65.07	39.10	85.89	48.23	106.71	52.79	117.12	57.35	127.53	61.91	137.94	66.47	148.35	62
63	27.60	58.67	32.60	69.88	42.59	92.31	52.59	114.74	57.59	125.95	62.58	137.16	67.58	148.37	72.58	159.59	63
64	29.96	62.89	35.43	74.95	46.37	99.06	57.32	123.17	62.79	135.23	68.26	147.29	73.73	159.34	79.20	171.40	64
65	32.50	67.35	38.48	80.30	50.44	106.19	62.39	132.09	68.37	145.04	74.35	157.99	80.33	170.93	86.31	183.88	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	10.19	17.61	12.72	22.61	15.24	27.61	17.77	32.61	20.30	37.61	22.83	42.61	25.35	47.61	27.88	52.61	30.41	57.61	32.94	62.61	18
19	10.19	17.61	12.72	22.61	15.24	27.61	17.77	32.61	20.30	37.61	22.83	42.61	25.35	47.61	27.88	52.61	30.41	57.61	32.94	62.61	19
20	10.19	17.61	12.72	22.61	15.24	27.61	17.77	32.61	20.30	37.61	22.83	42.61	25.35	47.61	27.88	52.61	30.41	57.61	32.94	62.61	20
21	10.19	17.61	12.72	22.61	15.24	27.61	17.77	32.61	20.30	37.61	22.83	42.61	25.35	47.61	27.88	52.61	30.41	57.61	32.94	62.61	21
22	10.19	17.61	12.72	22.61	15.24	27.61	17.77	32.61	20.30	37.61	22.83	42.61	25.35	47.61	27.88	52.61	30.41	57.61	32.94	62.61	22
23	10.19	17.61	12.72	22.61	15.24	27.61	17.77	32.61	20.30	37.61	22.83	42.61	25.35	47.61	27.88	52.61	30.41	57.61	32.94	62.61	23
24	10.19	17.61	12.72	22.61	15.24	27.61	17.77	32.61	20.30	37.61	22.83	42.61	25.35	47.61	27.88	52.61	30.41	57.61	32.94	62.61	24
25	10.19	17.61	12.72	22.61	15.24	27.61	17.77	32.61	20.30	37.61	22.83	42.61	25.35	47.61	27.88	52.61	30.41	57.61	32.94	62.61	25
26	10.29	17.61	12.85	22.61	15.41	27.61	17.97	32.61	20.53	37.61	23.09	42.61	25.65	47.61	28.20	52.61	30.77	57.61	33.33	62.61	26
27	10.38	17.61	12.98	22.61	15.57	27.61	18.16	32.61	20.75	37.61	23.35	42.61	25.94	47.61	28.53	52.61	31.13	57.61	33.72	62.61	27
28	10.42	17.61	13.02	22.61	15.62	27.61	18.23	32.61	20.83	37.61	23.43	42.61	26.04	47.61	28.64	52.61	31.24	57.61	33.84	62.61	28
29	10.45	17.61	13.06	22.61	15.68	27.61	18.29	32.61	20.91	37.61	23.52	42.61	26.13	47.61	28.75	52.61	31.36	57.61	33.98	62.61	29
30	10.45	17.61	13.06	22.61	15.68	27.61	18.29	32.61	20.91	37.61	23.52	42.61	26.13	47.61	28.75	52.61	31.36	57.61	33.98	62.61	30
31	10.68	18.32	13.37	23.56	16.06	28.80	18.75	34.04	21.44	39.28	24.13	44.52	26.82	49.76	29.51	54.99	32.2	60.24	34.89	65.47	31
32	10.68	18.97	13.37	24.43	16.06	29.89	18.75	35.34	21.44	40.80	24.13	46.25	26.82	51.71	29.51	57.16	32.2	62.62	34.89	68.08	32
33	10.68	19.72	13.37	25.43	16.06	31.13	18.75	36.84	21.44	42.54	24.13	48.25	26.82	53.95	29.51	59.66	32.2	65.37	34.89	71.07	33
34	10.81	20.47	13.54	26.43	16.27	32.38	19.01	38.34	21.74	44.29	24.47	50.24	27.21	56.20	29.94	62.15	32.68	68.11	35.41	74.06	34
35	10.87	21.22	13.63	27.42	16.38	33.63	19.14	39.83	21.89	46.04	24.65	52.24	27.40	58.44	30.16	64.65	32.91	70.86	35.67	77.06	35
36	11.17	22.10	14.02	28.60	16.87	35.09	19.72	41.59	22.58	48.09	25.43	54.58	28.28	61.08	31.13	67.58	33.99	74.08	36.84	80.57	36
37	11.69	22.78	14.71	29.51	17.74	36.23	20.76	42.96	23.79	49.68	26.82	56.40	29.84	63.13	32.87	69.85	35.9	76.58	38.92	83.3	37
38	12.11	24.08	15.28	31.24	18.44	38.40	21.61	45.56	24.78	52.72	27.94	59.88	31.11	67.03	34.28	74.19	37.45	81.35	40.62	88.51	38
39	12.66	25.58	16.01	33.24	19.37	40.89	22.72	48.55	26.07	56.21	29.42	63.87	32.77	71.52	36.12	79.18	39.48	86.84	42.83	94.5	39
40	13.28	27.60	16.84	35.93	20.40	44.26	23.95	52.59	27.51	60.92	31.07	69.25	34.63	77.58	38.18	85.91	41.74	94.24	45.3	102.57	40
41	14.13	29.91	17.97	39.01	21.81	48.11	25.65	57.21	29.48	66.31	33.32	75.41	37.16	84.51	41.00	93.61	44.84	102.71	48.68	111.81	41
42	15.14	32.51	19.31	42.48	23.49	52.45	27.66	62.41	31.84	72.38	36.01	82.35	40.19	92.32	44.37	102.28	48.54	112.26	52.72	122.22	42
43	16.21	35.31	20.74	46.21	25.28	57.11	29.81	68.01	34.34	78.91	38.88	89.81	43.41	100.71	47.94	111.61	52.48	122.52	57.01	133.41	43
44	17.38	38.73	22.30	50.76	27.23	62.80	32.15	74.84	37.08	86.88	42.00	98.92	46.93	110.96	51.85	123.00	56.77	135.04	61.7	147.08	44
45	18.81	41.91	24.21	55.02	29.61	68.12	35.02	81.22	40.42	94.32	45.82	107.43	51.22	120.53	56.62	133.63	62.03	146.73	67.43	159.84	45
46	20.11	46.40	25.95	61.00	31.78	75.60	37.62	90.20	43.45	104.80	49.29	119.40	55.13	134.00	60.96	148.60	66.8	163.2	72.63	177.8	46
47	21.61	50.86	27.94	66.95	34.28	83.03	40.61	99.12	46.95	115.20	53.28	131.29	59.62	147.37	65.95	163.46	72.29	179.54	78.62	195.63	47
48	23.14	55.09	29.98	72.59	36.83	90.08	43.67	107.58	50.52	125.07	57.36	142.57	64.20	160.06	71.05	177.56	77.89	195.06	84.74	212.55	48
49	24.80	59.49	32.20	78.44	39.59	97.40	46.99	116.36	54.39	135.32	61.78	154.28	69.18	173.24	76.58	192.20	83.98	211.16	91.38	230.12	49
50	26.56	63.32	34.54	83.56	42.52	103.80	50.50	124.04	58.49	144.28	66.47	164.52	74.45	184.76	82.44	205.00	90.42	225.24	98.4	245.48	50
51	28.54	67.55	37.19	89.20	45.83	110.85	54.47	132.50	63.12	154.15	71.76	175.80	80.41	197.45	89.05	219.10	97.7	240.75	106.34	262.4	51
52	30.59	71.30	39.92	94.19	49.25	117.09	58.57	139.99	67.90	162.88	77.23	185.78	86.56	208.67	95.88	231.57	105.21	254.47	114.54	277.37	52
53	31.57	77.64	41.22	102.65	50.87	127.66	60.53	152.68	70.18	177.69	79.83	202.70	89.49	227.71	99.14	252.72	108.79	277.74	118.44	302.75	53
54	34.07	84.21	44.56	111.42	55.05	138.62	65.54	165.82	76.03	193.02	86.51	220.23	97.00	247.43	107.49	274.63	117.98	301.83	128.47	329.04	54
55	37.07	90.88	48.55	120.31	60.04	149.74	71.52	179.16	83.01	208.59	94.50	238.01	105.98	267.44	117.47	296.86	128.96	326.29	140.44	355.72	55
56	40.55	104.19	53.19	138.05	65.84	171.92	78.49	205.78	91.13	239.64	103.78	273.50	116.43	307.36	129.07	341.22	141.72	375.09	154.37	408.95	56
57	44.88	117.99	58.96	156.45	73.05	194.91	87.14	233.37	101.23	271.83	115.32	310.29	129.41	348.75	143.50	387.21	157.59	425.68	171.68	464.14	57
58	47.90	126.09	63.00	167.25	78.10	208.41	93.20	249.57	108.29	290.74	123.39	331.90	138.49	373.06	153.59	414.22	168.69	455.38	183.78	496.54	58
59	52.23	133.22	68.77	176.75	85.31	220.29	101.85	263.83	118.39	307.36	134.93	350.90	151.47	394.44	168.01	437.97	184.56	481.51	201.09	525.05	59
60	58.93	139.40	77.71	185.00	96.48	230.59	115.26	276.19	134.03	321.79	152.81	367.39	171.58	412.98	190.35	458.58	209.13	504.18	227.91	549.78	60
61	64.46	150.37	85.08	199.62	105.70	248.87	126.32	298.12	146.94	347.37	167.56	396.63	188.17	445.88	208.79	495.13	229.41	544.38	250.03	593.64	61
62	70.48	162.01	93.11	215.15	115.73	268.28	138.36	321.42	160.98	374.56	183.61	427.69	206.23	480.83	228.86	533.96	251.49	587.1	274.11	640.23	62
63	76.99	174.28	101.79	231.51	126.58	288.73	151.37	345.95	176.17	403.18	200.96	460.40	225.76	517.63	250.55	574.85	275.35	632.08	300.14	689.3	63
64	84.02	187.20	111.16	248.73	138.29	310.26	165.43	371.79	192.57	433.32	219.70	494.85	246.84	556.38	273.98	617.91	301.12	679.44	328.26	740.97	64
65	91.57	200.83	121.22	266.91	150.87	332.98	180.53	399.06	210.18	465.13	239.84	531.21	269.49	597.28	299.14	663.36	328.8	729.43	358.45	795.51	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	7.04	NA*	7.93	7.40	9.71	8.60	11.48	9.19	12.37	9.79	13.25	10.39	14.14	10.99	15.03	18
19	NA*	7.04	NA*	7.93	7.40	9.71	8.60	11.48	9.19	12.37	9.79	13.25	10.39	14.14	10.99	15.03	19
20	NA*	7.04	NA*	7.93	7.40	9.71	8.60	11.48	9.19	12.37	9.79	13.25	10.39	14.14	10.99	15.03	20
21	NA*	7.04	NA*	7.93	7.40	9.71	8.60	11.48	9.19	12.37	9.79	13.25	10.39	14.14	10.99	15.03	21
22	NA*	7.04	NA*	7.93	7.40	9.71	8.60	11.48	9.19	12.37	9.79	13.25	10.39	14.14	10.99	15.03	22
23	NA*	7.04	NA*	7.93	7.40	9.71	8.60	11.48	9.19	12.37	9.79	13.25	10.39	14.14	10.99	15.03	23
24	NA*	7.04	NA*	7.93	7.40	9.71	8.60	11.48	9.19	12.37	9.79	13.25	10.39	14.14	10.99	15.03	24
25	NA*	7.04	NA*	7.93	7.40	9.71	8.60	11.48	9.19	12.37	9.79	13.25	10.39	14.14	10.99	15.03	25
26	NA*	7.15	NA*	8.06	7.42	9.88	8.62	11.70	9.22	12.61	9.82	13.51	10.42	14.42	11.02	15.33	26
27	NA*	7.26	NA*	8.19	7.48	10.05	8.70	11.91	9.31	12.84	9.92	13.78	10.53	14.71	11.14	15.64	27
28	NA*	7.35	NA*	8.30	7.50	10.19	8.73	12.09	9.34	13.04	9.95	13.98	10.56	14.93	11.17	15.88	28
29	NA*	7.45	NA*	8.41	7.52	10.35	8.75	12.28	9.36	13.25	9.97	14.22	10.59	15.19	11.20	16.15	29
30	NA*	7.58	NA*	8.57	7.57	10.56	8.81	12.54	9.43	13.54	10.05	14.53	10.67	15.52	11.29	16.52	30
31	NA*	7.66	NA*	8.67	7.61	10.69	8.86	12.72	9.48	13.73	10.10	14.74	10.73	15.75	11.35	16.76	31
32	NA*	7.76	NA*	8.79	7.62	10.85	8.88	12.91	9.50	13.94	10.13	14.97	10.76	16.00	11.38	17.03	32
33	NA*	7.87	NA*	8.92	7.66	11.02	8.92	13.13	9.55	14.18	10.18	15.23	10.81	16.29	11.45	17.34	33
34	NA*	7.98	NA*	9.05	7.69	11.20	8.96	13.35	9.60	14.42	10.24	15.49	10.87	16.57	11.51	17.64	34
35	NA*	8.06	NA*	9.15	7.71	11.34	8.99	13.52	9.62	14.61	10.26	15.70	10.90	16.79	11.54	17.88	35
36	NA*	8.38	NA*	9.53	7.81	11.84	9.12	14.15	9.77	15.30	10.42	16.46	11.07	17.61	11.72	18.76	36
37	NA*	8.70	NA*	9.92	8.04	12.36	9.40	14.80	10.08	16.02	10.76	17.24	11.43	18.46	12.11	19.68	37
38	NA*	9.05	NA*	10.34	8.20	12.92	9.59	15.49	10.29	16.78	10.99	18.07	11.69	19.36	12.39	20.65	38
39	NA*	9.51	6.97	10.89	8.42	13.65	9.87	16.40	10.60	17.78	11.33	19.16	12.06	20.54	12.78	21.92	39
40	NA*	10.04	7.14	11.52	8.65	14.50	10.16	17.47	10.91	18.95	11.67	20.44	12.42	21.93	13.18	23.41	40
41	NA*	10.56	7.36	12.15	8.94	15.33	10.53	18.51	11.32	20.10	12.11	21.69	12.90	23.28	13.69	24.87	41
42	NA*	11.05	7.54	12.73	9.19	16.11	10.83	19.48	11.65	21.17	12.47	22.86	13.30	24.55	14.12	26.24	42
43	6.96	11.59	7.83	13.38	9.57	16.98	11.31	20.57	12.18	22.37	13.05	24.16	13.92	25.96	14.79	27.75	43
44	7.10	12.09	8.00	13.98	9.79	17.78	11.59	21.57	12.49	23.46	13.38	25.36	14.28	27.25	15.18	29.15	44
45	7.29	12.56	8.23	14.56	10.10	18.54	11.98	22.52	12.92	24.51	13.85	26.50	14.79	28.50	15.73	30.49	45
46	7.58	13.43	8.57	15.60	10.56	19.93	12.54	24.26	13.54	26.42	14.53	28.59	15.52	30.75	16.52	32.92	46
47	7.83	14.16	8.87	16.47	10.96	21.09	13.04	25.71	14.09	28.02	15.13	30.33	16.17	32.64	17.22	34.95	47
48	8.10	14.86	9.19	17.32	11.39	22.22	13.58	27.12	14.68	29.57	15.78	32.02	16.88	34.47	17.97	36.93	48
49	8.38	15.68	9.53	18.29	11.84	23.52	14.15	28.75	15.30	31.36	16.46	33.98	17.61	36.59	18.76	39.20	49
50	8.70	16.51	9.92	19.29	12.36	24.86	14.80	30.42	16.02	33.20	17.24	35.98	18.46	38.76	19.68	41.54	50
51	9.02	17.33	10.30	20.27	12.86	26.16	15.43	32.04	16.71	34.99	17.99	37.93	19.27	40.88	20.56	43.82	51
52	9.39	18.29	10.74	21.43	13.45	27.70	16.17	33.98	17.52	37.11	18.88	40.25	20.23	43.39	21.59	46.52	52
53	9.78	19.39	11.21	22.74	14.08	29.45	16.95	36.17	18.38	39.52	19.81	42.88	21.25	46.23	22.68	49.59	53
54	10.19	20.35	11.71	23.90	14.74	31.00	17.77	38.10	19.29	41.65	20.80	45.19	22.32	48.74	23.84	52.29	54
55	10.65	21.47	12.25	25.24	15.47	32.79	18.68	40.33	20.29	44.10	21.90	47.88	23.50	51.65	25.11	55.42	55
56	11.11	22.66	12.81	26.67	16.21	34.70	19.61	42.72	21.32	46.73	23.02	50.74	24.72	54.75	26.42	58.76	56
57	11.60	23.47	13.40	27.64	16.99	35.98	20.59	44.32	22.39	48.49	24.19	52.67	25.99	56.84	27.78	61.01	57
58	12.47	25.41	14.44	29.97	18.38	39.09	22.33	48.21	24.30	52.77	26.27	57.32	28.24	61.88	30.21	66.44	58
59	13.33	27.10	15.48	32.00	19.77	41.79	24.06	51.59	26.21	56.49	28.35	61.39	30.50	66.28	32.64	71.18	59
60	14.30	28.84	16.64	34.09	21.32	44.59	25.99	55.08	28.33	60.33	30.67	65.58	33.01	70.82	35.35	76.07	60
61	15.33	30.83	17.88	36.47	22.96	47.76	28.05	59.05	30.60	64.70	33.14	70.34	35.69	75.98	38.23	81.63	61
62	16.47	32.98	19.24	39.05	24.79	51.20	30.33	63.35	33.10	69.42	35.88	75.49	38.65	81.57	41.42	87.64	62
63	17.73	35.31	20.75	41.85	26.80	54.93	32.85	68.01	35.87	74.55	38.89	81.09	41.92	87.63	44.94	94.17	63
64	19.12	37.83	22.42	44.87	29.02	58.96	35.62	73.04	38.93	80.09	42.23	87.13	45.53	94.17	48.83	101.22	64
65	20.63	40.54	24.24	48.12	31.45	63.29	38.66	78.47	42.27	86.05	45.87	93.64	49.48	101.22	53.08	108.81	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	9.15	13.64	11.33	17.32	13.51	20.99	15.69	24.67	17.87	28.35	20.05	32.02	22.23	35.70	24.41	39.38	26.59	43.06	28.77	46.73	18
19	9.15	13.64	11.33	17.32	13.51	20.99	15.69	24.67	17.87	28.35	20.05	32.02	22.23	35.70	24.41	39.38	26.59	43.06	28.77	46.73	19
20	9.15	13.64	11.33	17.32	13.51	20.99	15.69	24.67	17.87	28.35	20.05	32.02	22.23	35.70	24.41	39.38	26.59	43.06	28.77	46.73	20
21	9.15	13.64	11.33	17.32	13.51	20.99	15.69	24.67	17.87	28.35	20.05	32.02	22.23	35.70	24.41	39.38	26.59	43.06	28.77	46.73	21
22	9.15	13.64	11.33	17.32	13.51	20.99	15.69	24.67	17.87	28.35	20.05	32.02	22.23	35.70	24.41	39.38	26.59	43.06	28.77	46.73	22
23	9.15	13.64	11.33	17.32	13.51	20.99	15.69	24.67	17.87	28.35	20.05	32.02	22.23	35.70	24.41	39.38	26.59	43.06	28.77	46.73	23
24	9.15	13.64	11.33	17.32	13.51	20.99	15.69	24.67	17.87	28.35	20.05	32.02	22.23	35.70	24.41	39.38	26.59	43.06	28.77	46.73	24
25	9.15	13.64	11.33	17.32	13.51	20.99	15.69	24.67	17.87	28.35	20.05	32.02	22.23	35.70	24.41	39.38	26.59	43.06	28.77	46.73	25
26	9.18	13.96	11.37	17.75	13.56	21.53	15.75	25.32	17.94	29.11	20.14	32.89	22.33	36.68	24.52	40.46	26.71	44.25	28.90	48.03	26
27	9.31	14.32	11.55	18.23	13.78	22.13	16.01	26.04	18.25	29.94	20.48	33.84	22.72	37.75	24.95	41.65	27.19	45.56	29.42	49.46	27
28	9.34	14.58	11.59	18.57	13.83	22.56	16.08	26.56	18.32	30.55	20.57	34.54	22.81	38.53	25.06	42.52	27.30	46.51	29.55	50.51	28
29	9.38	14.91	11.63	19.01	13.89	23.11	16.14	27.21	18.40	31.31	20.66	35.41	22.91	39.51	25.17	43.61	27.42	47.71	29.68	51.81	29
30	9.47	15.30	11.76	19.53	14.05	23.76	16.34	27.99	18.63	32.22	20.92	36.45	23.20	40.68	25.49	44.91	27.78	49.14	30.07	53.37	30
31	9.54	15.56	11.85	19.88	14.16	24.19	16.47	28.51	18.78	32.83	21.09	37.14	23.40	41.46	25.71	45.78	28.02	50.10	30.33	54.41	31
32	9.57	15.88	11.89	20.31	14.21	24.73	16.53	29.16	18.86	33.58	21.18	38.01	23.50	42.44	25.82	46.86	28.14	51.29	30.46	55.71	32
33	9.64	16.21	11.98	20.74	14.32	25.28	16.66	29.81	19.01	34.34	21.35	38.88	23.69	43.41	26.04	47.94	28.38	52.48	30.72	57.01	33
34	9.70	16.57	12.07	21.22	14.43	25.87	16.79	30.53	19.16	35.18	21.52	39.83	23.89	44.49	26.25	49.14	28.62	53.79	30.98	58.44	34
35	9.73	16.83	12.11	21.57	14.48	26.31	16.86	31.05	19.24	35.79	21.61	40.53	23.99	45.27	26.36	50.01	28.74	54.75	31.11	59.49	35
36	9.93	17.80	12.37	22.87	14.81	27.93	17.25	33.00	19.69	38.06	22.13	43.13	24.57	48.19	27.01	53.26	29.46	58.32	31.89	63.39	36
37	10.38	18.81	12.98	24.21	15.57	29.61	18.16	35.02	20.75	40.42	23.35	45.82	25.94	51.22	28.53	56.62	31.13	62.03	33.72	67.43	37
38	10.68	19.92	13.37	25.69	16.06	31.46	18.75	37.23	21.44	43.00	24.13	48.77	26.82	54.54	29.51	60.31	32.20	66.08	34.89	71.85	38
39	11.13	21.35	13.97	27.60	16.82	33.84	19.66	40.09	22.50	46.34	25.34	52.59	28.18	58.83	31.02	65.08	33.87	71.33	36.71	77.58	39
40	11.59	23.01	14.58	29.81	17.58	36.61	20.57	43.41	23.56	50.21	26.56	57.01	29.55	63.81	32.54	70.61	35.54	77.41	38.53	84.22	40
41	12.14	24.64	15.32	31.98	18.50	39.32	21.68	46.67	24.85	54.01	28.03	61.35	31.21	68.69	34.39	76.04	37.57	83.38	40.74	90.72	41
42	12.63	26.13	15.97	33.98	19.31	41.82	22.65	49.66	25.99	57.50	29.33	65.34	32.67	73.18	36.01	81.03	39.36	88.87	42.70	96.71	42
43	13.38	27.83	16.97	36.23	20.56	44.64	24.15	53.04	27.74	61.45	31.33	69.85	34.92	78.26	38.51	86.67	42.10	95.07	45.69	103.48	43
44	13.80	29.39	17.53	38.31	21.26	47.24	24.99	56.17	28.73	65.09	32.46	74.02	36.19	82.95	39.92	91.87	43.65	100.80	47.38	109.73	44
45	14.42	30.88	18.36	40.31	22.29	49.73	26.23	59.16	30.17	68.59	34.11	78.01	38.04	87.44	41.98	96.86	45.92	106.29	49.86	115.71	45
46	15.30	33.62	19.53	43.95	23.76	54.29	27.99	64.63	32.22	74.96	36.45	85.30	40.68	95.64	44.91	105.97	49.14	116.31	53.37	126.65	46
47	16.08	35.86	20.57	46.95	25.06	58.03	29.55	69.12	34.04	80.20	38.53	91.29	43.02	102.37	47.51	113.46	52.00	124.54	56.49	135.63	47
48	16.92	38.07	21.70	49.90	26.47	61.72	31.24	73.54	36.01	85.36	40.79	97.19	45.56	109.01	50.33	120.83	55.10	132.66	59.88	144.48	48
49	17.80	40.61	22.87	53.28	27.93	65.95	33.00	78.62	38.06	91.29	43.13	103.95	48.19	116.62	53.26	129.29	58.32	141.96	63.39	154.63	49
50	18.81	43.22	24.21	56.75	29.61	70.29	35.02	83.82	40.42	97.36	45.82	110.90	51.22	124.43	56.62	137.97	62.03	151.50	67.43	165.04	50
51	19.82	45.79	25.56	60.18	31.30	74.57	37.03	88.97	42.77	103.36	48.51	117.75	54.25	132.14	59.98	146.54	65.72	160.93	71.46	175.32	51
52	20.96	48.78	27.08	64.17	33.19	79.56	39.31	94.95	45.43	110.34	51.55	125.73	57.66	141.12	63.78	156.51	69.90	171.91	76.02	187.30	52
53	22.20	52.20	28.73	68.73	35.25	85.26	41.78	101.79	48.31	118.31	54.84	134.84	61.37	151.37	67.90	167.90	74.43	184.44	80.96	200.96	53
54	23.47	55.22	30.42	72.76	37.37	90.30	44.32	107.84	51.27	125.38	58.23	142.91	65.18	160.45	72.13	177.99	79.08	195.53	86.04	213.07	54
55	24.90	58.70	32.33	77.40	39.76	96.10	47.19	114.80	54.62	133.50	62.04	152.20	69.47	170.90	76.90	189.60	84.34	208.30	91.76	226.99	55
56	26.36	62.45	34.28	82.39	42.20	102.34	50.11	122.28	58.03	142.23	65.95	162.18	73.87	182.12	81.78	202.07	89.70	222.02	97.62	241.96	56
57	27.89	64.95	36.32	85.73	44.75	106.51	53.17	127.30	61.60	148.08	70.03	168.86	78.46	189.64	86.88	210.42	95.31	231.20	103.74	251.99	57
58	30.59	71.04	39.92	93.85	49.25	116.66	58.57	139.46	67.90	162.27	77.23	185.08	86.56	207.89	95.88	230.70	105.21	253.51	114.54	276.32	58
59	33.29	76.31	43.52	100.87	53.75	125.44	63.98	150.01	74.20	174.57	84.43	199.14	94.66	223.71	104.89	248.27	115.12	272.84	125.34	297.41	59
60	36.32	81.77	47.55	108.16	58.79	134.55	70.03	160.94	81.26	187.33	92.50	213.72	103.74	240.11	114.97	266.49	126.21	292.89	137.45	319.27	60
61	39.28	87.76	51.50	116.15	63.73	144.53	75.95	172.91	88.17	201.30	100.40	229.68	112.62	258.07	124.84	286.45	137.07	314.84	149.29	343.22	61
62	42.57	94.24	55.88	124.78	69.20	155.32	82.52	185.86	95.84	216.41	109.16	246.95	122.48	277.49	135.80	308.04	149.12	338.58	162.44	369.12	62
63	46.21	101.30	60.74	134.19	75.28	167.09	89.81	199.99	104.34	232.88	118.88	265.78	133.41	298.68	147.95	331.57	162.48	364.47	177.01	397.37	63
64	50.21	108.88	66.08	144.30	81.95	179.73	97.82	215.15	113.68	250.57	129.55	286.00	145.42	321.42	161.29	356.84	177.16	392.27	193.02	427.69	64
65	54.57	117.05	71.89	155.19	89.21	193.34	106.54	231.48	123.86	269.63	141.18	307.78	158.50	345.92	175.82	384.07	193.14	422.22	210.47	460.36	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$25,000		\$30,000		\$40,000		\$50,000		\$55,000		\$60,000		\$65,000		\$70,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	8.88	7.32	10.13	8.89	12.64	10.46	15.15	11.25	16.40	12.03	17.65	12.82	18.91	13.60	20.16	18
19	NA*	8.88	7.32	10.13	8.89	12.64	10.46	15.15	11.25	16.40	12.03	17.65	12.82	18.91	13.60	20.16	19
20	NA*	8.88	7.32	10.13	8.89	12.64	10.46	15.15	11.25	16.40	12.03	17.65	12.82	18.91	13.60	20.16	20
21	NA*	8.88	7.32	10.13	8.89	12.64	10.46	15.15	11.25	16.40	12.03	17.65	12.82	18.91	13.60	20.16	21
22	NA*	8.88	7.32	10.13	8.89	12.64	10.46	15.15	11.25	16.40	12.03	17.65	12.82	18.91	13.60	20.16	22
23	NA*	8.88	7.32	10.13	8.89	12.64	10.46	15.15	11.25	16.40	12.03	17.65	12.82	18.91	13.60	20.16	23
24	NA*	8.88	7.32	10.13	8.89	12.64	10.46	15.15	11.25	16.40	12.03	17.65	12.82	18.91	13.60	20.16	24
25	NA*	8.88	7.32	10.13	8.89	12.64	10.46	15.15	11.25	16.40	12.03	17.65	12.82	18.91	13.60	20.16	25
26	NA*	9.06	7.42	10.35	9.03	12.93	10.63	15.51	11.44	16.81	12.24	18.10	13.04	19.39	13.84	20.68	26
27	NA*	9.25	7.51	10.57	9.15	13.23	10.79	15.88	11.60	17.21	12.42	18.54	13.24	19.87	14.06	21.19	27
28	NA*	9.44	7.62	10.81	9.29	13.54	10.96	16.27	11.79	17.64	12.63	19.01	13.47	20.37	14.30	21.74	28
29	NA*	9.63	7.74	11.03	9.45	13.84	11.15	16.64	12.01	18.05	12.86	19.45	13.72	20.85	14.57	22.26	29
30	6.97	9.82	7.84	11.26	9.58	14.15	11.33	17.03	12.20	18.48	13.07	19.92	13.94	21.36	14.82	22.80	30
31	7.08	10.12	7.97	11.63	9.76	14.63	11.55	17.64	12.44	19.14	13.33	20.65	14.23	22.15	15.12	23.65	31
32	7.22	10.30	8.14	11.84	9.98	14.91	11.83	17.99	12.75	19.53	13.67	21.06	14.59	22.60	15.51	24.14	32
33	7.30	10.48	8.24	12.06	10.12	15.21	12.00	18.36	12.94	19.93	13.88	21.51	14.82	23.08	15.76	24.66	33
34	7.40	10.67	8.36	12.28	10.28	15.50	12.20	18.73	13.15	20.34	14.11	21.95	15.07	23.56	16.03	25.17	34
35	7.48	10.84	8.45	12.49	10.40	15.78	12.35	19.07	13.32	20.72	14.30	22.37	15.27	24.01	16.24	25.66	35
36	7.79	11.53	8.83	13.32	10.90	16.89	12.98	20.46	14.01	22.25	15.05	24.03	16.09	25.82	17.12	27.60	36
37	8.13	12.26	9.23	14.19	11.44	18.05	13.65	21.91	14.75	23.84	15.86	25.78	16.96	27.71	18.07	29.64	37
38	8.49	13.09	9.66	15.18	12.01	19.37	14.37	23.56	15.54	25.66	16.72	27.75	17.89	29.85	19.07	31.94	38
39	8.90	13.97	10.16	16.25	12.67	20.79	15.19	25.34	16.45	27.61	17.71	29.89	18.96	32.16	20.22	34.44	39
40	9.34	14.95	10.69	17.42	13.38	22.36	16.08	27.29	17.43	29.76	18.77	32.23	20.12	34.70	21.47	37.17	40
41	9.84	16.06	11.29	18.75	14.18	24.13	17.08	29.51	18.52	32.20	19.97	34.89	21.42	37.58	22.86	40.27	41
42	10.37	17.29	11.93	20.23	15.03	26.11	18.14	31.98	19.69	34.92	21.25	37.85	22.80	40.79	24.35	43.73	42
43	10.98	18.62	12.66	21.82	16.01	28.22	19.35	34.63	21.03	37.83	22.70	41.03	24.38	44.23	26.05	47.43	43
44	11.62	20.11	13.42	23.61	17.03	30.62	20.63	37.62	22.44	41.12	24.24	44.62	26.04	48.12	27.84	51.62	44
45	12.35	21.75	14.30	25.58	18.19	33.24	22.09	40.89	24.04	44.72	25.98	48.55	27.93	52.38	29.88	56.21	45
46	13.16	23.57	15.27	27.77	19.49	36.15	23.71	44.54	25.83	48.73	27.94	52.93	30.05	57.12	32.16	61.31	46
47	14.08	25.58	16.38	30.17	20.97	39.36	25.56	48.55	27.85	53.15	30.15	57.74	32.44	62.34	34.74	66.93	47
48	15.09	27.80	17.59	32.84	22.58	42.92	27.58	53.00	30.07	58.04	32.57	63.08	35.07	68.12	37.56	73.16	48
49	16.19	30.27	18.90	35.80	24.34	46.86	29.77	57.92	32.48	63.45	35.20	68.99	37.91	74.52	40.63	80.05	49
50	17.41	32.94	20.37	39.01	26.30	51.15	32.22	63.28	35.18	69.35	38.14	75.42	41.10	81.48	44.06	87.55	50
51	19.86	38.27	23.32	45.40	30.22	59.67	37.12	73.93	40.57	81.06	44.02	88.20	47.47	95.33	50.93	102.46	51
52	22.78	44.65	26.82	53.06	34.89	69.87	42.96	86.69	46.99	95.10	51.03	103.50	55.06	111.91	59.09	120.32	52
53	26.26	52.20	30.99	62.11	40.46	81.95	49.92	101.79	54.65	111.70	59.38	121.62	64.11	131.54	68.84	141.46	53
54	30.35	61.09	35.90	72.79	47.00	96.18	58.10	119.57	63.65	131.27	69.19	142.97	74.74	154.66	80.29	166.36	54
55	35.23	71.70	41.76	85.52	54.81	113.15	67.86	140.79	74.38	154.61	80.91	168.42	87.43	182.24	93.96	196.06	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	12.04	19.37	15.19	24.95	18.33	30.54	21.48	36.12	24.63	41.71	27.77	47.29	30.92	52.88	34.06	58.47	37.21	64.05	40.35	69.64	18
19	12.04	19.37	15.19	24.95	18.33	30.54	21.48	36.12	24.63	41.71	27.77	47.29	30.92	52.88	34.06	58.47	37.21	64.05	40.35	69.64	19
20	12.04	19.37	15.19	24.95	18.33	30.54	21.48	36.12	24.63	41.71	27.77	47.29	30.92	52.88	34.06	58.47	37.21	64.05	40.35	69.64	20
21	12.04	19.37	15.19	24.95	18.33	30.54	21.48	36.12	24.63	41.71	27.77	47.29	30.92	52.88	34.06	58.47	37.21	64.05	40.35	69.64	21
22	12.04	19.37	15.19	24.95	18.33	30.54	21.48	36.12	24.63	41.71	27.77	47.29	30.92	52.88	34.06	58.47	37.21	64.05	40.35	69.64	22
23	12.04	19.37	15.19	24.95	18.33	30.54	21.48	36.12	24.63	41.71	27.77	47.29	30.92	52.88	34.06	58.47	37.21	64.05	40.35	69.64	23
24	12.04	19.37	15.19	24.95	18.33	30.54	21.48	36.12	24.63	41.71	27.77	47.29	30.92	52.88	34.06	58.47	37.21	64.05	40.35	69.64	24
25	12.04	19.37	15.19	24.95	18.33	30.54	21.48	36.12	24.63	41.71	27.77	47.29	30.92	52.88	34.06	58.47	37.21	64.05	40.35	69.64	25
26	12.30	19.95	15.54	25.73	18.77	31.51	22.00	37.29	25.23	43.08	28.47	48.86	31.70	54.64	34.93	60.42	38.16	66.20	41.40	71.98	26
27	12.56	20.54	15.88	26.51	19.20	32.49	22.52	38.47	25.84	44.44	29.16	50.42	32.48	56.39	35.80	62.37	39.12	68.35	42.44	74.33	27
28	12.83	21.12	16.23	27.29	19.64	33.47	23.04	39.64	26.45	45.81	29.85	51.98	33.26	58.15	36.66	64.32	40.07	70.50	43.48	76.67	28
29	13.12	21.71	16.62	28.07	20.12	34.44	23.63	40.81	27.13	47.17	30.63	53.54	34.14	59.91	37.64	66.27	41.15	72.64	44.65	79.01	29
30	13.41	22.33	17.01	28.90	20.61	35.47	24.21	42.04	27.81	48.62	31.42	55.19	35.02	61.76	38.62	68.34	42.22	74.91	45.82	81.48	30
31	13.74	23.27	17.45	30.16	21.15	37.04	24.86	43.93	28.57	50.82	32.28	57.71	35.99	64.59	39.70	71.48	43.41	78.37	47.12	85.26	31
32	14.19	23.82	18.05	30.89	21.91	37.97	25.78	45.04	29.64	52.11	33.50	59.18	37.36	66.25	41.22	73.32	45.08	80.40	48.95	87.47	32
33	14.45	24.38	18.40	31.63	22.35	38.89	26.30	46.14	30.24	53.40	34.19	60.66	38.14	67.91	42.09	75.17	46.04	82.43	49.98	89.68	33
34	14.74	24.96	18.79	32.41	22.84	39.86	26.88	47.32	30.93	54.77	34.97	62.22	39.02	69.67	43.06	77.12	47.11	84.57	51.16	92.03	34
35	15.01	25.52	19.14	33.15	23.27	40.79	27.40	48.42	31.53	56.06	35.67	63.69	39.80	71.33	43.93	78.96	48.06	86.60	52.20	94.24	35
36	15.98	27.66	20.44	36.01	24.90	44.37	29.35	52.72	33.81	61.07	38.27	69.42	42.73	77.77	47.19	86.12	51.65	94.48	56.10	102.83	36
37	17.02	29.94	21.83	39.05	26.63	48.16	31.44	57.27	36.24	66.38	41.05	75.49	45.85	84.60	50.66	93.72	55.46	102.83	60.27	111.94	37
38	18.16	32.51	23.35	42.48	28.53	52.45	33.71	62.41	38.90	72.38	44.08	82.35	49.27	92.32	54.45	102.28	59.64	112.26	64.82	122.22	38
39	19.43	35.31	25.04	46.21	30.65	57.11	36.25	68.01	41.86	78.91	47.47	89.81	53.08	100.71	58.68	111.61	64.29	122.52	69.90	133.41	39
40	20.83	38.37	26.90	50.29	32.98	62.21	39.05	74.13	45.12	86.05	51.20	97.97	57.27	109.89	63.35	121.81	69.42	133.73	75.49	145.65	40
41	22.39	41.82	28.99	54.89	35.58	67.96	42.17	81.03	48.77	94.10	55.36	107.16	61.96	120.23	68.55	133.30	75.15	146.38	81.74	159.44	41
42	24.05	45.66	31.20	60.01	38.35	74.36	45.49	88.70	52.64	103.05	59.79	117.40	66.94	131.75	74.08	146.10	81.24	160.45	88.38	174.80	42
43	25.94	49.82	33.71	65.56	41.49	81.30	49.27	97.03	57.04	112.77	64.82	128.51	72.60	144.25	80.37	159.99	88.15	175.73	95.93	191.46	43
44	27.96	54.47	36.40	71.76	44.85	89.05	53.30	106.34	61.75	123.63	70.20	140.92	78.65	158.21	87.10	175.50	95.55	192.78	104.00	210.07	44
45	30.20	59.62	39.40	78.62	48.60	97.62	57.79	116.62	66.99	135.63	76.19	154.63	85.39	173.63	94.58	192.63	103.78	211.64	112.98	230.64	45
46	32.77	65.31	42.83	86.21	52.88	107.11	62.93	128.01	72.99	148.91	83.04	169.81	93.10	190.71	103.15	211.61	113.21	232.51	123.26	253.42	46
47	35.63	71.56	46.64	94.54	57.65	117.52	68.66	140.51	79.67	163.49	90.68	186.47	101.69	209.46	112.70	232.44	123.71	255.42	134.71	278.40	47
48	38.79	78.52	50.85	103.82	62.91	129.13	74.97	154.43	87.03	179.74	99.10	205.04	111.16	230.34	123.22	255.65	135.28	280.96	147.34	306.26	48
49	42.21	86.20	55.41	114.06	68.61	141.93	81.81	169.79	95.01	197.65	108.21	225.52	121.41	253.38	134.61	281.25	147.81	309.11	161.01	336.97	49
50	46.05	94.59	60.53	125.26	75.01	155.92	89.49	186.58	103.97	217.24	118.44	247.90	132.92	278.57	147.40	309.23	161.88	339.89	176.36	370.56	50
51	53.69	111.22	70.72	147.43	87.75	183.63	104.78	219.83	121.81	256.04	138.84	292.24	155.86	328.45	172.89	364.65	189.92	400.86	206.95	437.06	51
52	62.84	131.13	82.91	173.98	102.99	216.82	123.07	259.66	143.14	302.50	163.22	345.35	183.29	388.19	203.37	431.03	223.45	473.88	243.53	516.72	52
53	73.70	154.73	97.40	205.43	121.10	256.14	144.80	306.84	168.50	357.55	192.20	408.25	215.90	458.96	239.60	509.67	263.30	560.37	286.99	611.08	53
54	86.49	182.55	114.45	242.52	142.41	302.50	170.38	362.48	198.34	422.46	226.30	482.44	254.26	542.42	282.22	602.40	310.19	662.38	338.15	722.36	54
55	101.72	215.67	134.76	286.69	167.79	357.71	200.83	428.73	233.87	499.75	266.91	570.77	299.94	641.79	332.98	712.81	366.02	783.84	399.06	854.86	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Easy Term
Issue Ages Based on Age Nearest Birthday

30 Year Level Term
Bi-Weekly Premiums

Issue Ages	\$25.000		\$30.000		\$40.000		\$50.000		\$55.000		\$60.000		\$65.000		\$70.000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	NA*	7.28	NA*	8.22	7.88	10.09	9.20	11.96	9.86	12.89	10.52	13.83	11.18	14.76	11.84	15.70	18
19	NA*	7.28	NA*	8.22	7.88	10.09	9.20	11.96	9.86	12.89	10.52	13.83	11.18	14.76	11.84	15.70	19
20	NA*	7.28	NA*	8.22	7.88	10.09	9.20	11.96	9.86	12.89	10.52	13.83	11.18	14.76	11.84	15.70	20
21	NA*	7.28	NA*	8.22	7.88	10.09	9.20	11.96	9.86	12.89	10.52	13.83	11.18	14.76	11.84	15.70	21
22	NA*	7.28	NA*	8.22	7.88	10.09	9.20	11.96	9.86	12.89	10.52	13.83	11.18	14.76	11.84	15.70	22
23	NA*	7.28	NA*	8.22	7.88	10.09	9.20	11.96	9.86	12.89	10.52	13.83	11.18	14.76	11.84	15.70	23
24	NA*	7.28	NA*	8.22	7.88	10.09	9.20	11.96	9.86	12.89	10.52	13.83	11.18	14.76	11.84	15.70	24
25	NA*	7.28	NA*	8.22	7.88	10.09	9.20	11.96	9.86	12.89	10.52	13.83	11.18	14.76	11.84	15.70	25
26	NA*	7.45	NA*	8.41	8.02	10.35	9.38	12.28	10.05	13.25	10.73	14.22	11.41	15.19	12.08	16.15	26
27	NA*	7.63	NA*	8.63	8.16	10.64	9.55	12.65	10.24	13.66	10.94	14.66	11.63	15.66	12.33	16.67	27
28	NA*	7.80	NA*	8.84	8.28	10.92	9.70	13.00	10.41	14.04	11.12	15.08	11.83	16.12	12.54	17.15	28
29	NA*	7.98	6.97	9.05	8.42	11.20	9.87	13.35	10.60	14.42	11.33	15.49	12.06	16.57	12.78	17.64	29
30	NA*	8.15	7.06	9.26	8.54	11.48	10.03	13.69	10.77	14.80	11.51	15.91	12.25	17.02	12.99	18.13	30
31	NA*	8.41	7.23	9.57	8.77	11.89	10.31	14.21	11.08	15.37	11.85	16.53	12.62	17.70	13.39	18.86	31
32	NA*	8.58	7.32	9.78	8.89	12.17	10.46	14.56	11.25	15.76	12.03	16.95	12.82	18.15	13.60	19.34	32
33	NA*	8.77	7.42	10.00	9.03	12.47	10.63	14.93	11.44	16.16	12.24	17.39	13.04	18.63	13.84	19.86	33
34	NA*	8.96	7.51	10.24	9.15	12.78	10.79	15.32	11.60	16.59	12.42	17.86	13.24	19.13	14.06	20.40	34
35	NA*	9.16	7.63	10.47	9.31	13.09	10.98	15.71	11.82	17.02	12.66	18.33	13.49	19.64	14.33	20.95	35
36	6.98	9.56	7.85	10.95	9.60	13.73	11.35	16.51	12.22	17.90	13.10	19.29	13.97	20.68	14.85	22.07	36
37	7.16	10.01	8.07	11.48	9.90	14.44	11.72	17.40	12.63	18.88	13.54	20.36	14.45	21.84	15.36	23.32	37
38	7.38	10.49	8.33	12.07	10.24	15.22	12.15	18.38	13.11	19.96	14.06	21.53	15.02	23.11	15.97	24.69	38
39	7.61	11.01	8.61	12.69	10.61	16.06	12.61	19.42	13.61	21.10	14.61	22.78	15.61	24.46	16.61	26.14	39
40	7.85	11.59	8.89	13.38	10.99	16.98	13.09	20.57	14.13	22.37	15.18	24.16	16.23	25.96	17.28	27.75	40
41	8.11	12.22	9.21	14.14	11.41	17.98	13.61	21.83	14.71	23.75	15.81	25.67	16.91	27.59	18.01	29.52	41
42	8.39	12.89	9.55	14.95	11.86	19.06	14.17	23.17	15.33	25.23	16.48	27.29	17.64	29.34	18.79	31.40	42
43	8.69	13.65	9.91	15.86	12.34	20.27	14.78	24.69	15.99	26.90	17.21	29.11	18.43	31.32	19.65	33.52	43
44	9.01	14.45	10.29	16.82	12.85	21.56	15.41	26.30	16.69	28.66	17.97	31.03	19.25	33.40	20.53	35.77	44
45	9.37	15.31	10.72	17.85	13.42	22.93	16.12	28.01	17.47	30.55	18.83	33.09	20.18	35.63	21.53	38.17	45
46	9.80	16.15	11.24	18.86	14.11	24.28	16.99	29.70	18.43	32.41	19.87	35.12	21.30	37.83	22.74	40.54	46
47	10.27	17.10	11.80	20.00	14.86	25.79	17.92	31.59	19.45	34.49	20.99	37.39	22.52	40.28	24.05	43.18	47
48	10.78	18.06	12.41	21.15	15.68	27.34	18.94	33.52	20.58	36.61	22.21	39.70	23.84	42.79	25.48	45.88	48
49	11.33	19.14	13.07	22.44	16.56	29.06	20.05	35.67	21.79	38.97	23.54	42.28	25.28	45.58	27.02	48.89	49
50	11.94	20.29	13.80	23.82	17.53	30.89	21.26	37.97	23.13	41.50	24.99	45.04	26.86	48.57	28.73	52.11	50
51	13.36	23.27	15.51	27.40	19.81	35.67	24.11	43.93	26.25	48.06	28.40	52.20	30.55	56.33	32.70	60.46	51
52	15.02	26.84	17.50	31.68	22.46	41.38	27.42	51.07	29.91	55.91	32.39	60.76	34.87	65.61	37.35	70.45	52
53	16.98	31.07	19.85	36.76	25.60	48.14	31.35	59.53	34.22	65.22	37.10	70.91	39.97	76.60	42.85	82.30	53
54	19.28	36.06	22.61	42.75	29.28	56.13	35.95	69.51	39.28	76.20	42.62	82.89	45.95	89.58	49.29	96.27	54
55	22.00	41.99	25.88	49.87	33.64	65.62	41.39	81.37	45.27	89.25	49.15	97.13	53.03	105.00	56.91	112.88	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Easy Term

30 Year Level Term

Bi-Weekly Premiums

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	10.09	14.39	12.59	18.31	15.08	22.24	17.58	26.17	20.07	30.09	22.56	34.02	25.06	37.94	27.55	41.87	30.05	45.80	32.54	49.73	18
19	10.09	14.39	12.59	18.31	15.08	22.24	17.58	26.17	20.07	30.09	22.56	34.02	25.06	37.94	27.55	41.87	30.05	45.80	32.54	49.73	19
20	10.09	14.39	12.59	18.31	15.08	22.24	17.58	26.17	20.07	30.09	22.56	34.02	25.06	37.94	27.55	41.87	30.05	45.80	32.54	49.73	20
21	10.09	14.39	12.59	18.31	15.08	22.24	17.58	26.17	20.07	30.09	22.56	34.02	25.06	37.94	27.55	41.87	30.05	45.80	32.54	49.73	21
22	10.09	14.39	12.59	18.31	15.08	22.24	17.58	26.17	20.07	30.09	22.56	34.02	25.06	37.94	27.55	41.87	30.05	45.80	32.54	49.73	22
23	10.09	14.39	12.59	18.31	15.08	22.24	17.58	26.17	20.07	30.09	22.56	34.02	25.06	37.94	27.55	41.87	30.05	45.80	32.54	49.73	23
24	10.09	14.39	12.59	18.31	15.08	22.24	17.58	26.17	20.07	30.09	22.56	34.02	25.06	37.94	27.55	41.87	30.05	45.80	32.54	49.73	24
25	10.09	14.39	12.59	18.31	15.08	22.24	17.58	26.17	20.07	30.09	22.56	34.02	25.06	37.94	27.55	41.87	30.05	45.80	32.54	49.73	25
26	10.35	14.91	12.93	19.01	15.51	23.11	18.10	27.21	20.68	31.31	23.26	35.41	25.84	39.51	28.42	43.61	31.01	47.71	33.59	51.81	26
27	10.61	15.46	13.28	19.74	15.95	24.03	18.62	28.31	21.29	32.60	23.95	36.88	26.62	41.17	29.29	45.45	31.96	49.74	34.63	54.02	27
28	10.87	16.01	13.63	20.48	16.38	24.95	19.14	29.42	21.89	33.89	24.65	38.36	27.40	42.83	30.16	47.29	32.91	51.77	35.67	56.23	28
29	11.13	16.57	13.97	21.22	16.82	25.87	19.66	30.53	22.50	35.18	25.34	39.83	28.18	44.49	31.02	49.14	33.87	53.79	36.71	58.44	29
30	11.36	17.09	14.28	21.91	17.20	26.74	20.11	31.57	23.03	36.39	25.95	41.22	28.87	46.05	31.78	50.87	34.70	55.70	37.62	60.53	30
31	11.82	17.90	14.89	23.00	17.96	28.10	21.02	33.19	24.09	38.29	27.16	43.39	30.23	48.49	33.30	53.58	36.37	58.68	39.44	63.78	31
32	12.04	18.45	15.19	23.74	18.33	29.02	21.48	34.30	24.63	39.58	27.77	44.86	30.92	50.15	34.06	55.43	37.21	60.71	40.35	66.00	32
33	12.30	19.04	15.54	24.52	18.77	29.99	22.00	35.47	25.23	40.95	28.47	46.43	31.70	51.90	34.93	57.38	38.16	62.86	41.40	68.34	33
34	12.56	19.63	15.88	25.30	19.20	30.97	22.52	36.64	25.84	42.32	29.16	47.99	32.48	53.66	35.80	59.33	39.12	65.01	42.44	70.68	34
35	12.86	20.24	16.27	26.12	19.69	32.00	23.11	37.88	26.52	43.76	29.94	49.64	33.36	55.52	36.77	61.39	40.19	67.27	43.61	73.15	35
36	13.44	21.51	17.06	27.81	20.67	34.12	24.28	40.42	27.89	46.72	31.50	53.02	35.11	59.32	38.73	65.62	42.34	71.93	45.95	78.23	36
37	14.03	22.88	17.84	29.64	21.64	36.39	25.45	43.15	29.26	49.91	33.06	56.67	36.87	63.42	40.68	70.18	44.49	76.94	48.30	83.70	37
38	14.68	24.41	18.70	31.68	22.73	38.94	26.75	46.21	30.78	53.48	34.80	60.74	38.82	68.01	42.85	75.28	46.87	82.55	50.90	89.81	38
39	15.40	26.04	19.66	33.84	23.92	41.65	28.18	49.46	32.45	57.27	36.71	65.08	40.97	72.89	45.23	80.70	49.50	88.51	53.76	96.32	39
40	16.14	27.83	20.66	36.23	25.17	44.64	29.68	53.04	34.19	61.45	38.70	69.85	43.22	78.26	47.73	86.67	52.24	95.07	56.76	103.48	40
41	16.96	29.81	21.74	38.88	26.52	47.94	31.31	57.01	36.09	66.08	40.87	75.15	45.66	84.21	50.44	93.28	55.22	102.35	60.01	111.42	41
42	17.84	31.93	22.91	41.70	27.99	51.47	33.06	61.24	38.14	71.01	43.22	80.79	48.29	90.56	53.37	100.33	58.44	110.10	63.52	119.88	42
43	18.78	34.27	24.17	44.82	29.56	55.37	34.95	65.93	40.34	76.48	45.73	87.03	51.12	97.59	56.51	108.14	61.91	118.70	67.30	129.25	43
44	19.79	36.81	25.52	48.21	31.24	59.60	36.97	71.00	42.70	82.40	48.42	93.80	54.15	105.20	59.88	116.60	65.60	128.00	71.33	139.40	44
45	20.89	39.47	26.99	51.76	33.09	64.05	39.18	76.34	45.28	88.63	51.37	100.92	57.47	113.21	63.56	125.49	69.66	137.79	75.76	150.07	45
46	22.26	42.11	28.81	55.28	35.36	68.44	41.91	81.61	48.47	94.78	55.02	107.95	61.57	121.11	68.12	134.28	74.67	147.45	81.22	160.62	46
47	23.69	45.07	30.72	59.22	37.75	73.38	44.78	87.53	51.81	101.69	58.83	115.84	65.86	130.00	72.89	144.15	79.92	158.31	86.95	172.46	47
48	25.29	48.06	32.85	63.22	40.41	78.37	47.97	93.52	55.53	108.67	63.09	123.82	70.65	138.98	78.21	154.13	85.77	169.28	93.33	184.44	48
49	27.04	51.42	35.19	67.68	43.34	83.95	51.48	100.22	59.63	116.49	67.77	132.76	75.92	149.03	84.06	165.30	92.21	181.57	100.36	197.84	49
50	28.93	55.03	37.71	72.50	46.48	89.97	55.26	107.45	64.03	124.92	72.80	142.39	81.58	159.87	90.35	177.34	99.13	194.82	107.90	212.29	50
51	33.36	64.33	43.61	84.91	53.86	105.48	64.11	126.06	74.36	146.63	84.60	167.21	94.85	187.78	105.10	208.36	115.36	228.94	125.60	249.51	51
52	38.56	75.49	50.55	99.79	62.53	124.08	74.52	148.38	86.50	172.68	98.49	196.97	110.47	221.27	122.46	245.56	134.45	269.86	146.43	294.15	52
53	44.68	88.70	58.70	117.40	72.73	146.10	86.75	174.80	100.78	203.50	114.80	232.20	128.82	260.90	142.85	289.60	156.88	318.30	170.90	347.00	53
54	51.87	104.29	68.29	138.18	84.71	172.08	101.13	205.97	117.56	239.87	133.98	273.76	150.40	307.66	166.82	341.55	183.24	375.45	199.66	409.34	54
55	60.40	122.84	79.66	162.91	98.92	202.99	118.18	243.07	137.45	283.14	156.71	323.22	175.97	363.30	195.24	403.37	214.50	443.45	233.76	483.53	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Male

Easy Term

20 Year Level Term-75% Return of Premium

Bi-Weekly Premiums

Issue Ages	\$25.000		\$30.000		\$40.000		\$50.000		\$55.000		\$60.000		\$65.000		\$70.000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	9.98	12.20	11.46	14.12	14.41	17.96	17.36	21.80	18.84	23.72	20.31	25.64	21.78	27.56	23.26	29.48	18
19	10.01	13.03	11.49	15.12	14.45	19.28	17.40	23.45	18.88	25.54	20.36	27.62	21.84	29.70	23.32	31.79	19
20	10.02	13.92	11.50	16.18	14.46	20.70	17.43	25.23	18.91	27.49	20.39	29.76	21.87	32.02	23.35	34.28	20
21	10.03	14.96	11.51	17.43	14.48	22.38	17.45	27.32	18.93	29.79	20.41	32.26	21.90	34.73	23.38	37.20	21
22	10.04	14.99	11.52	17.46	14.50	22.41	17.47	27.36	18.96	29.83	20.44	32.31	21.93	34.79	23.41	37.26	22
23	10.05	15.02	11.54	17.50	14.52	22.46	17.49	27.42	18.98	29.91	20.47	32.39	21.96	34.87	23.44	37.35	23
24	10.08	15.05	11.58	17.54	14.57	22.51	17.56	27.49	19.05	29.98	20.54	32.47	22.04	34.96	23.53	37.44	24
25	10.10	15.11	11.60	17.60	14.60	22.60	17.60	27.60	19.10	30.10	20.60	32.60	22.10	35.10	23.59	37.60	25
26	10.15	15.17	11.65	17.68	14.67	22.71	17.69	27.73	19.20	30.24	20.70	32.76	22.21	35.27	23.72	37.78	26
27	10.20	15.24	11.72	17.77	14.76	22.83	17.79	27.88	19.31	30.41	20.83	32.94	22.35	35.46	23.87	37.99	27
28	10.27	15.32	11.80	17.87	14.86	22.95	17.93	28.03	19.46	30.58	20.99	33.12	22.52	35.66	24.05	38.20	28
29	10.33	15.42	11.88	17.98	14.97	23.10	18.06	28.23	19.60	30.79	21.14	33.35	22.69	35.91	24.23	38.47	29
30	10.41	15.51	11.97	18.08	15.09	23.24	18.21	28.40	19.77	30.98	21.33	33.56	22.89	36.14	24.45	38.72	30
31	10.63	16.07	12.24	18.76	15.45	24.15	18.66	29.53	20.27	32.22	21.87	34.92	23.48	37.61	25.08	40.30	31
32	10.90	16.69	12.55	19.50	15.87	25.14	19.18	30.77	20.84	33.58	22.50	36.40	24.16	39.21	25.81	42.03	32
33	11.20	17.37	12.92	20.33	16.35	26.23	19.79	32.13	21.51	35.09	23.22	38.04	24.95	40.99	26.66	43.94	33
34	11.52	18.12	13.31	21.22	16.87	27.42	20.44	33.63	22.22	36.73	24.01	39.84	25.79	42.94	27.57	46.04	34
35	11.89	18.96	13.75	22.24	17.46	28.78	21.18	35.32	23.04	38.59	24.89	41.87	26.75	45.13	28.61	48.41	35
36	12.30	19.91	14.23	23.37	18.11	30.29	21.98	37.21	23.92	40.67	25.86	44.13	27.79	47.59	29.73	51.05	36
37	12.72	20.91	14.74	24.57	18.78	31.89	22.83	39.20	24.85	42.86	26.87	46.52	28.89	50.18	30.91	53.84	37
38	13.17	21.98	15.29	25.86	19.51	33.60	23.74	41.35	25.85	45.23	27.96	49.10	30.08	52.98	32.19	56.85	38
39	13.63	23.05	15.84	27.14	20.24	35.32	24.65	43.50	26.85	47.59	29.06	51.68	31.26	55.77	33.47	59.86	39
40	14.07	24.17	16.37	28.49	20.95	37.11	25.54	45.73	27.83	50.04	30.12	54.36	32.42	58.67	34.71	62.99	40
41	14.82	25.67	17.27	30.28	22.15	39.50	27.04	48.72	29.48	53.34	31.92	57.95	34.36	62.56	36.81	67.17	41
42	15.61	27.27	18.22	32.20	23.42	42.07	28.62	51.93	31.22	56.87	33.82	61.80	36.42	66.73	39.02	71.66	42
43	16.47	28.98	19.24	34.26	24.79	44.81	30.33	55.36	33.11	60.64	35.88	65.91	38.65	71.19	41.42	76.46	43
44	17.38	30.83	20.34	36.47	26.25	47.76	32.16	59.05	35.11	64.69	38.06	70.34	41.02	75.98	43.97	81.63	44
45	18.36	32.76	21.51	38.79	27.81	50.85	34.11	62.91	37.26	68.94	40.41	74.97	43.56	81.00	46.71	87.03	45
46	19.39	34.07	22.74	40.36	29.46	52.95	36.17	65.53	39.52	71.83	42.88	78.12	46.24	84.42	49.59	90.71	46
47	20.45	34.95	24.02	41.42	31.16	54.36	38.29	67.29	41.86	73.76	45.43	80.23	49.00	86.70	52.57	93.17	47
48	21.57	35.82	25.36	42.46	32.94	55.74	40.53	69.03	44.32	75.67	48.11	82.31	51.90	88.95	55.69	95.59	48
49	22.73	36.68	26.76	43.50	34.80	57.13	42.85	70.76	46.87	77.58	50.90	84.39	54.92	91.21	58.94	98.03	49
50	23.94	36.68	28.20	43.50	36.73	57.13	45.26	70.76	49.52	77.58	53.79	84.39	58.05	91.21	62.32	98.03	50
51	25.31	37.54	29.85	44.53	38.93	58.50	48.01	72.48	52.55	79.46	57.09	86.45	61.63	93.44	66.17	100.43	51
52	26.73	38.40	31.56	45.55	41.21	59.87	50.85	74.19	55.68	81.35	60.50	88.50	65.33	95.66	70.15	102.82	52
53	28.24	39.23	33.36	46.56	43.62	61.21	53.87	75.86	58.99	83.19	64.12	90.51	69.24	97.84	74.37	105.16	53
54	29.79	40.03	35.22	47.52	46.10	62.49	56.97	77.46	62.41	84.95	67.84	92.44	73.28	99.92	78.72	107.41	54
55	31.36	40.83	37.11	48.47	48.61	63.76	60.12	79.05	65.87	86.70	71.62	94.34	77.37	101.98	83.12	109.62	55
56	32.96	41.60	39.03	49.39	51.17	64.99	63.30	80.59	69.37	88.39	75.44	96.18	81.51	103.98	87.58	111.78	56
57	34.56	42.37	40.95	50.32	53.73	66.23	66.52	82.13	72.90	90.08	79.30	98.04	85.69	105.99	92.08	113.94	57
58	36.20	43.12	42.92	51.22	56.35	67.42	69.79	83.63	76.51	91.73	83.23	99.83	89.94	107.93	96.66	116.04	58
59	37.88	43.87	44.94	52.13	59.04	68.64	73.15	85.14	80.21	93.40	87.26	101.65	94.32	109.91	101.37	118.16	59
60	39.56	44.64	46.95	53.05	61.74	69.87	76.51	86.69	83.91	95.09	91.30	103.50	98.69	111.91	106.08	120.32	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	17.19	30.14	22.05	39.31	26.90	48.49	31.76	57.66	36.62	66.84	41.48	76.02	46.34	85.19	51.20	94.37	56.06	103.55	60.92	112.72	18
19	17.22	30.17	22.09	39.36	26.96	48.54	31.83	57.73	36.70	66.92	41.57	76.10	46.44	85.29	51.31	94.48	56.18	103.66	61.05	112.85	19
20	17.25	30.20	22.13	39.40	27.01	48.60	31.89	57.79	36.78	66.99	41.65	76.19	46.54	85.39	51.42	94.58	56.30	103.78	61.18	112.98	20
21	17.28	30.27	22.18	39.48	27.07	48.71	31.96	57.92	36.85	67.14	41.74	76.36	46.63	85.58	51.53	94.80	56.42	104.02	61.31	113.24	21
22	17.32	30.33	22.22	39.57	27.12	48.81	32.03	58.06	36.93	67.30	41.83	76.54	46.73	85.78	51.63	95.02	56.54	104.26	61.44	113.50	22
23	17.41	30.46	22.35	39.75	27.29	49.03	32.22	58.32	37.15	67.60	42.09	76.88	47.03	86.17	51.96	95.45	56.89	104.74	61.83	114.02	23
24	17.48	30.59	22.44	39.92	27.39	49.25	32.35	58.57	37.31	67.90	42.26	77.23	47.22	86.56	52.18	95.88	57.13	105.21	62.09	114.54	24
25	17.61	30.79	22.61	40.18	27.61	49.57	32.61	58.97	37.61	68.36	42.61	77.75	47.61	87.14	52.61	96.54	57.61	105.93	62.61	115.32	25
26	17.77	31.08	22.83	40.57	27.88	50.06	32.94	59.55	37.99	69.04	43.04	78.53	48.10	88.02	53.15	97.51	58.21	107.00	63.26	116.49	26
27	17.90	31.31	23.00	40.87	28.10	50.44	33.19	60.01	38.29	69.57	43.39	79.14	48.49	88.71	53.58	98.27	58.68	107.84	63.78	117.41	27
28	18.06	31.67	23.22	41.35	28.37	51.04	33.52	60.72	38.67	70.41	43.82	80.10	48.98	89.78	54.13	99.47	59.28	109.15	64.43	118.84	28
29	18.23	32.03	23.43	41.83	28.64	51.63	33.84	61.44	39.05	71.24	44.26	81.05	49.46	90.85	54.67	100.66	59.88	110.46	65.08	120.27	29
30	18.62	32.32	23.95	42.22	29.29	52.12	34.63	62.03	39.96	71.93	45.30	81.83	50.64	91.73	55.97	101.64	61.31	111.54	66.65	121.44	30
31	19.20	33.84	24.73	44.26	30.27	54.67	35.80	65.08	41.33	75.49	46.86	85.91	52.39	96.32	57.92	106.73	63.46	117.14	68.99	127.56	31
32	19.86	35.57	25.60	46.56	31.35	57.54	37.10	68.53	42.85	79.52	48.60	90.51	54.35	101.49	60.09	112.48	65.84	123.47	71.59	134.46	32
33	20.64	37.49	26.64	49.12	32.65	60.74	38.66	72.37	44.67	84.00	50.68	95.63	56.69	107.25	62.70	118.88	68.70	130.51	74.71	142.14	33
34	21.48	39.57	27.77	51.90	34.06	64.21	40.35	76.54	46.64	88.86	52.93	101.18	59.22	113.50	65.52	125.82	71.81	138.14	78.10	150.47	34
35	22.39	41.98	28.99	55.10	35.58	68.23	42.18	81.35	48.77	94.48	55.37	107.60	61.96	120.72	68.55	133.85	75.15	146.97	81.74	160.09	35
36	23.47	44.62	30.42	58.62	37.37	72.62	44.33	86.63	51.28	100.62	58.23	114.63	65.18	128.63	72.13	142.63	79.08	156.64	86.04	170.64	36
37	24.64	47.55	31.98	62.52	39.32	77.50	46.67	92.48	54.01	107.46	61.35	122.44	68.70	137.42	76.04	152.40	83.38	167.37	90.72	182.35	37
38	25.87	50.67	33.63	66.69	41.39	82.71	49.14	98.73	56.89	114.75	64.65	130.77	72.41	146.79	80.16	162.81	87.91	178.83	95.67	194.85	38
39	27.18	53.99	35.36	71.11	43.56	88.24	51.74	105.36	59.93	122.49	68.12	139.62	76.31	156.74	84.50	173.87	92.69	191.00	100.87	208.12	39
40	28.51	57.47	37.14	75.76	45.78	94.04	54.41	112.33	63.05	130.62	71.68	148.90	80.31	167.19	88.94	185.47	97.58	203.76	106.21	222.05	40
41	30.46	61.53	39.75	81.18	49.03	100.82	58.32	120.46	67.60	140.10	76.88	159.74	86.17	179.39	95.45	199.03	104.74	218.67	114.02	238.32	41
42	32.54	65.89	42.52	86.99	52.50	108.08	62.48	129.18	72.46	150.28	82.44	171.37	92.41	192.47	102.39	213.56	112.37	234.66	122.35	255.75	42
43	34.89	70.61	45.65	93.28	56.40	115.95	67.17	138.61	77.93	161.28	88.68	183.95	99.44	206.62	110.20	229.29	120.96	251.96	131.72	274.62	43
44	37.43	75.69	49.03	100.05	60.64	124.41	72.24	148.77	83.85	173.13	95.45	197.49	107.06	221.85	118.66	246.21	130.27	270.57	141.87	294.93	44
45	40.16	81.12	52.68	107.29	65.19	133.46	77.71	159.64	90.23	185.81	102.74	211.98	115.26	238.15	127.77	264.32	140.29	290.50	152.81	316.67	45
46	43.15	86.88	56.67	114.97	70.18	143.06	83.70	171.15	97.21	199.25	110.72	227.34	124.24	255.43	137.75	283.52	151.27	311.61	164.78	339.70	46
47	46.34	92.93	60.92	123.04	75.49	153.15	90.07	183.26	104.65	213.37	119.23	243.48	133.80	273.59	148.38	303.69	162.96	333.80	177.54	363.91	47
48	49.73	99.37	65.43	131.63	81.13	163.89	96.84	196.14	112.55	228.40	128.25	260.66	143.96	292.92	159.66	325.17	175.37	357.42	191.07	389.68	48
49	53.40	101.78	70.33	134.84	87.26	167.90	104.20	200.96	121.13	234.02	138.06	267.08	154.99	300.14	171.92	333.19	188.85	366.25	205.78	399.31	49
50	57.31	101.78	75.54	134.84	93.77	167.90	112.01	200.96	130.24	234.02	148.47	267.08	166.70	300.14	184.93	333.19	203.16	366.25	221.40	399.31	50
51	61.18	104.26	80.70	138.14	100.22	172.02	119.75	205.91	139.27	239.79	158.79	273.67	178.32	307.56	197.84	341.44	217.36	375.32	236.88	409.20	51
52	65.22	106.76	86.08	141.48	106.95	176.20	127.82	210.92	148.68	245.64	169.56	280.35	190.42	315.07	211.29	349.79	232.16	384.51	253.02	419.23	52
53	69.54	109.20	91.85	144.73	114.16	180.26	136.47	215.80	158.78	251.33	181.09	286.86	203.40	322.39	225.72	357.92	248.03	393.46	270.34	428.99	53
54	74.06	111.51	97.88	147.81	121.70	184.12	145.52	220.42	169.34	256.72	193.15	293.02	216.97	329.33	240.79	365.63	264.61	401.93	288.43	438.23	54
55	78.75	113.82	104.13	150.90	129.51	187.97	154.89	225.04	180.27	262.11	205.65	299.18	231.03	336.25	256.41	373.32	281.79	410.40	307.17	447.47	55
56	83.60	116.07	110.59	153.89	137.59	191.71	164.58	229.53	191.58	267.35	218.58	305.17	245.58	342.99	272.57	380.81	299.57	418.63	326.56	456.45	56
57	88.58	118.31	117.23	156.88	145.89	195.45	174.54	234.02	203.20	272.59	231.85	311.16	260.51	349.73	289.16	388.29	317.82	426.86	346.48	465.43	57
58	93.82	120.49	124.22	159.79	154.62	199.08	185.02	238.38	215.42	277.68	245.82	316.97	276.23	356.27	306.63	395.56	337.03	434.86	367.43	474.15	58
59	99.28	122.70	131.51	162.74	163.73	202.77	195.96	242.81	228.18	282.84	260.40	322.87	292.62	362.90	324.85	402.94	357.07	442.97	389.30	483.00	59
60	104.94	124.95	139.05	165.73	173.16	206.51	207.28	247.29	241.39	288.07	275.50	328.86	309.61	369.64	343.72	410.42	377.83	451.20	411.94	491.98	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Female

Easy Term

20 Year Level Term-75% Return of Premium
Bi-Weekly Premiums

Issue Ages	\$25.000		\$30.000		\$40.000		\$50.000		\$55.000		\$60.000		\$65.000		\$70.000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	8.40	10.24	9.56	11.77	11.88	14.83	14.19	17.88	15.35	19.41	16.51	20.94	17.67	22.46	18.83	23.99	18
19	8.46	10.47	9.64	12.05	11.98	15.19	14.32	18.34	15.49	19.91	16.67	21.48	17.84	23.05	19.01	24.63	19
20	8.53	10.69	9.72	12.30	12.08	15.54	14.46	18.77	15.64	20.39	16.82	22.00	18.01	23.62	19.19	25.24	20
21	8.60	10.92	9.79	12.58	12.19	15.90	14.58	19.23	15.78	20.89	16.98	22.55	18.18	24.21	19.38	25.87	21
22	8.67	11.14	9.89	12.84	12.31	16.25	14.74	19.66	15.95	21.36	17.16	23.07	18.37	24.78	19.59	26.48	22
23	8.75	11.35	9.98	13.10	12.43	16.60	14.89	20.10	16.12	21.84	17.34	23.59	18.57	25.34	19.80	27.09	23
24	8.85	11.57	10.09	13.36	12.59	16.94	15.08	20.53	16.33	22.32	17.58	24.11	18.83	25.90	20.07	27.70	24
25	8.94	11.79	10.20	13.62	12.73	17.29	15.26	20.96	16.52	22.80	17.79	24.63	19.05	26.47	20.32	28.30	25
26	9.03	12.00	10.32	13.88	12.88	17.64	15.45	21.40	16.74	23.28	18.02	25.15	19.31	27.03	20.59	28.91	26
27	9.13	12.22	10.43	14.14	13.04	17.99	15.65	21.83	16.95	23.75	18.25	25.68	19.56	27.60	20.86	29.52	27
28	9.24	12.44	10.56	14.40	13.21	18.33	15.86	22.26	17.19	24.23	18.52	26.19	19.84	28.16	21.17	30.12	28
29	9.33	12.66	10.68	14.66	13.37	18.68	16.06	22.70	17.40	24.71	18.75	26.71	20.10	28.72	21.44	30.73	29
30	9.44	12.90	10.81	14.96	13.54	19.08	16.27	23.20	17.64	25.26	19.01	27.31	20.38	29.37	21.74	31.43	30
31	9.70	13.49	11.12	15.66	13.96	20.02	16.80	24.37	18.22	26.54	19.63	28.72	21.05	30.90	22.47	33.07	31
32	9.98	14.14	11.46	16.44	14.41	21.06	17.36	25.67	18.84	27.97	20.31	30.28	21.78	32.58	23.26	34.89	32
33	10.30	14.83	11.84	17.28	14.91	22.17	17.99	27.06	19.53	29.50	21.06	31.95	22.60	34.39	24.14	36.84	33
34	10.62	15.57	12.22	18.16	15.42	23.35	18.62	28.53	20.22	31.13	21.82	33.72	23.42	36.31	25.02	38.90	34
35	10.94	16.35	12.60	19.10	15.94	24.60	19.27	30.09	20.94	32.84	22.60	35.59	24.27	38.34	25.93	41.09	35
36	11.28	17.16	13.01	20.08	16.48	25.90	19.94	31.72	21.67	34.63	23.41	37.54	25.14	40.45	26.88	43.37	36
37	11.61	18.02	13.41	21.11	17.01	27.27	20.61	33.43	22.42	36.52	24.22	39.60	26.02	42.68	27.82	45.77	37
38	11.96	18.92	13.83	22.19	17.57	28.71	21.31	35.23	23.18	38.50	25.05	41.76	26.92	45.02	28.79	48.29	38
39	12.30	19.85	14.23	23.29	18.11	30.18	21.98	37.08	23.92	40.53	25.86	43.97	27.79	47.42	29.73	50.87	39
40	12.62	20.78	14.62	24.41	18.63	31.68	22.63	38.94	24.63	42.58	26.64	46.21	28.64	49.85	30.64	53.48	40
41	13.20	21.92	15.33	25.79	19.56	33.51	23.80	41.24	25.92	45.10	28.04	48.96	30.16	52.83	32.28	56.69	41
42	13.80	23.10	16.04	27.20	20.52	35.40	25.00	43.60	27.24	47.70	29.47	51.80	31.71	55.90	33.95	60.00	42
43	14.41	24.32	16.77	28.66	21.49	37.35	26.21	46.03	28.57	50.38	30.93	54.72	33.29	59.06	35.65	63.41	43
44	15.04	25.53	17.52	30.12	22.50	39.29	27.47	48.46	29.95	53.05	32.44	57.63	34.93	62.22	37.41	66.81	44
45	15.65	26.76	18.25	31.59	23.47	41.25	28.68	50.91	31.29	55.74	33.90	60.58	36.51	65.40	39.12	70.24	45
46	16.26	27.97	19.00	33.05	24.46	43.20	29.92	53.34	32.65	58.42	35.38	63.49	38.11	68.57	40.85	73.64	46
47	16.86	29.17	19.71	34.48	25.41	45.11	31.11	55.73	33.96	61.04	36.81	66.36	39.66	71.67	42.52	76.98	47
48	17.44	30.32	20.40	35.86	26.33	46.94	32.26	58.03	35.23	63.57	38.19	69.12	41.16	74.66	44.12	80.20	48
49	17.98	31.41	21.05	37.17	27.20	48.70	33.35	60.22	36.42	65.98	39.49	71.74	42.57	77.51	45.64	83.27	49
50	18.49	32.46	21.66	38.42	28.02	50.36	34.37	62.30	37.54	68.27	40.72	74.24	43.90	80.21	47.07	86.18	50
51	19.45	34.21	22.82	40.53	29.56	53.17	36.30	65.82	39.67	72.14	43.03	78.46	46.40	84.78	49.77	91.10	51
52	20.45	36.01	24.02	42.69	31.16	56.05	38.29	69.42	41.86	76.10	45.43	82.78	49.00	89.46	52.57	96.14	52
53	21.49	37.88	25.27	44.93	32.82	59.04	40.38	73.15	44.15	80.20	47.93	87.26	51.71	94.31	55.48	101.37	53
54	22.58	38.32	26.57	45.47	34.56	59.75	42.54	74.04	46.54	81.18	50.53	88.32	54.53	95.47	58.52	102.61	54
55	23.70	39.05	27.91	46.34	36.35	60.91	44.78	75.49	49.00	82.78	53.22	90.07	57.43	97.36	61.65	104.64	55
56	24.85	40.07	29.30	47.56	38.20	62.55	47.10	77.53	51.55	85.02	56.00	92.52	60.45	100.01	64.90	107.50	56
57	26.05	41.11	30.74	48.81	40.11	64.21	49.49	79.61	54.18	87.31	58.86	95.01	63.55	102.72	68.24	110.41	57
58	27.29	42.16	32.22	50.07	42.09	65.89	51.96	81.72	56.89	89.63	61.83	97.54	66.77	105.45	71.70	113.36	58
59	28.56	43.22	33.74	51.35	44.12	67.60	54.50	83.84	59.69	91.97	64.87	100.09	70.07	108.21	75.25	116.34	59
60	29.87	44.30	35.32	52.64	46.22	69.31	57.12	85.99	62.58	94.33	68.03	102.67	73.48	111.00	78.93	119.34	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	13.67	19.24	17.36	24.78	21.05	30.32	24.73	35.87	28.42	41.40	32.11	46.95	35.80	52.49	39.48	58.03	43.17	63.58	46.86	69.12	18
19	13.80	19.79	17.53	25.52	21.26	31.24	25.00	36.97	28.73	42.70	32.46	48.42	36.19	54.15	39.92	59.88	43.65	65.60	47.38	71.33	19
20	13.97	20.34	17.75	26.25	21.54	32.16	25.32	38.08	29.11	43.99	32.89	49.90	36.68	55.81	40.46	61.72	44.25	67.63	48.03	73.54	20
21	14.13	20.90	17.97	26.99	21.81	33.09	25.65	39.18	29.49	45.28	33.33	51.37	37.17	57.47	41.00	63.56	44.84	69.66	48.68	75.76	21
22	14.32	21.42	18.23	27.69	22.13	33.96	26.04	40.22	29.94	46.50	33.84	52.76	37.75	59.03	41.65	65.30	45.56	71.57	49.46	77.84	22
23	14.52	22.00	18.49	28.47	22.46	34.93	26.43	41.40	30.40	47.86	34.37	54.32	38.34	60.79	42.30	67.25	46.28	73.72	50.25	80.18	23
24	14.71	22.59	18.75	29.25	22.78	35.91	26.82	42.57	30.85	49.23	34.89	55.89	38.92	62.55	42.96	69.20	46.99	75.86	51.03	82.52	24
25	14.94	23.17	19.05	30.03	23.16	36.88	27.27	43.74	31.38	50.59	35.50	57.45	39.60	64.30	43.72	71.16	47.83	78.01	51.94	84.87	25
26	15.14	23.76	19.31	30.81	23.49	37.86	27.66	44.91	31.84	51.96	36.01	59.01	40.19	66.06	44.37	73.11	48.54	80.16	52.72	87.21	26
27	15.36	24.41	19.62	31.68	23.87	38.94	28.12	46.21	32.37	53.48	36.62	60.74	40.87	68.01	45.12	75.28	49.38	82.55	53.63	89.81	27
28	15.66	25.06	20.01	32.54	24.36	40.03	28.71	47.51	33.06	55.00	37.40	62.48	41.76	69.96	46.10	77.45	50.45	84.93	54.80	92.41	28
29	15.92	25.78	20.35	33.50	24.79	41.22	29.22	48.95	33.66	56.67	38.10	64.39	42.54	72.11	46.97	79.83	51.41	87.56	55.84	95.28	29
30	16.21	26.49	20.75	34.45	25.28	42.42	29.81	50.38	34.35	58.34	38.88	66.30	43.41	74.26	47.94	82.22	52.48	90.18	57.01	98.14	30
31	16.83	27.99	21.57	36.45	26.31	44.91	31.05	53.37	35.79	61.83	40.53	70.29	45.27	78.75	50.01	87.21	54.75	95.67	59.49	104.13	31
32	17.48	29.62	22.44	38.62	27.39	47.62	32.35	56.62	37.31	65.63	42.26	74.63	47.22	83.63	52.18	92.63	57.13	101.64	62.09	110.64	32
33	18.19	31.44	23.39	41.05	28.59	50.66	33.78	60.27	38.98	69.88	44.17	79.49	49.37	89.10	54.56	98.70	59.76	108.32	64.95	117.93	33
34	18.98	33.39	24.43	43.65	29.89	53.91	35.34	64.17	40.80	74.43	46.26	84.69	51.71	94.95	57.17	105.21	62.62	115.48	68.08	125.74	34
35	19.79	35.41	25.52	46.34	31.24	57.27	36.97	68.21	42.70	79.14	48.42	90.07	54.15	101.01	59.88	111.94	65.60	122.87	71.33	133.80	35
36	20.60	37.59	26.60	49.25	32.60	60.91	38.60	72.57	44.59	84.23	50.59	95.88	56.59	107.55	62.59	119.21	68.59	130.86	74.58	142.52	36
37	21.52	39.93	27.82	52.37	34.12	64.81	40.42	77.25	46.72	89.70	53.02	102.13	59.33	114.58	65.63	127.02	71.93	139.45	78.23	151.90	37
38	22.39	42.41	28.99	55.67	35.58	68.94	42.18	82.20	48.77	95.46	55.37	108.73	61.96	121.99	68.55	135.26	75.15	148.52	81.74	161.79	38
39	23.37	44.98	30.29	59.10	37.21	73.22	44.13	87.34	51.05	101.46	57.97	115.58	64.89	129.71	71.81	143.82	78.73	157.95	85.65	172.07	39
40	24.35	47.71	31.59	62.74	38.83	77.77	46.08	92.81	53.33	107.84	60.57	122.87	67.82	137.90	75.06	152.94	82.31	167.97	89.55	183.00	40
41	25.87	50.96	33.63	67.08	41.39	83.19	49.14	99.31	56.89	115.43	64.65	131.54	72.41	147.66	80.16	163.78	87.91	179.90	95.67	196.02	41
42	27.44	54.31	35.71	71.54	43.99	88.78	52.26	106.01	60.54	123.25	68.82	140.48	77.09	157.72	85.37	174.95	93.64	192.18	101.92	209.42	42
43	29.13	57.82	37.97	76.23	46.81	94.63	55.65	113.04	64.49	131.45	73.32	149.85	82.17	168.26	91.01	186.66	99.84	205.07	108.68	223.48	43
44	30.89	61.50	40.31	81.13	49.74	100.76	59.16	120.39	68.59	140.03	78.01	159.66	87.44	179.29	96.86	198.92	106.29	218.55	115.71	238.18	44
45	32.68	65.24	42.70	86.12	52.72	107.00	62.74	127.88	72.76	148.76	82.79	169.63	92.81	190.51	102.83	211.39	112.85	232.27	122.87	253.15	45
46	34.56	69.12	45.21	91.28	55.86	113.45	66.52	135.62	77.16	157.79	87.82	179.96	98.47	202.13	109.12	224.30	119.77	246.47	130.42	268.64	46
47	36.45	73.02	47.73	96.49	59.01	119.96	70.29	143.43	81.57	166.90	92.85	190.38	104.13	213.84	115.41	237.31	126.69	260.79	137.97	284.26	47
48	38.40	76.99	50.33	101.78	62.26	126.58	74.19	151.37	86.12	176.16	98.05	200.96	109.98	225.75	121.92	250.55	133.85	275.34	145.78	300.14	48
49	40.42	80.93	53.02	107.03	65.63	133.14	78.23	159.24	90.83	185.35	103.44	211.46	116.04	237.57	128.64	263.67	141.24	289.78	153.85	315.89	49
50	42.44	84.93	55.71	112.37	68.99	139.81	82.26	167.25	95.54	194.69	108.82	222.13	122.09	249.57	135.36	277.01	148.64	304.45	161.92	331.89	50
51	45.14	89.74	59.31	118.79	73.49	147.84	87.66	176.88	101.84	205.93	116.02	234.97	130.20	264.02	144.37	293.06	158.54	322.11	172.72	351.16	51
52	47.97	94.72	63.09	125.43	78.21	156.13	93.33	186.84	108.45	217.54	123.57	248.25	138.69	278.95	153.80	309.66	168.92	340.37	184.04	371.07	52
53	51.00	99.86	67.12	132.28	83.25	164.70	99.38	197.12	115.51	229.54	131.64	261.96	147.77	294.38	163.89	326.80	180.02	359.22	196.15	391.63	53
54	54.15	105.10	71.33	139.26	88.51	173.43	105.69	207.60	122.87	241.76	140.05	275.93	157.23	310.09	174.41	344.26	191.59	378.42	208.77	412.59	54
55	57.50	108.65	75.80	144.00	94.10	179.34	112.39	214.69	130.69	250.04	148.99	285.39	167.29	320.73	185.58	356.08	203.88	391.43	222.18	426.78	55
56	61.02	111.61	80.48	147.94	99.96	184.28	119.42	220.61	138.89	256.95	158.36	293.28	177.83	329.62	197.30	365.95	216.77	402.29	236.23	438.62	56
57	64.69	114.67	85.39	152.02	106.08	189.37	126.78	226.73	147.47	264.08	168.17	301.44	188.86	338.79	209.55	376.14	230.25	413.50	250.94	450.85	57
58	68.60	117.72	90.60	156.10	112.59	194.47	134.58	232.85	156.58	271.22	178.58	309.60	200.58	347.97	222.57	386.34	244.56	424.72	266.56	463.09	58
59	72.70	120.82	96.06	160.22	119.42	199.62	142.79	239.03	166.15	278.43	189.51	317.84	212.88	357.24	236.23	396.65	259.60	436.05	282.96	475.45	59
60	77.03	123.94	101.83	164.39	126.64	204.83	151.44	245.28	176.25	285.72	201.05	326.17	225.86	366.61	250.66	407.06	275.46	447.50	300.27	487.95	60
61	N/A**	NA**	N/A**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	N/A**	NA**	N/A**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	N/A**	NA**	N/A**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	N/A**	NA**	N/A**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	N/A**	NA**	N/A**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	N/A**	NA**	N/A**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	N/A**	NA**	N/A**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	N/A**	NA**	N/A**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	N/A**	NA**	N/A**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	N/A**	NA**	N/A**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Male

Easy Term

30 Year Level Term-75% Return of Premium
Bi-Weekly Premiums

Issue Ages	\$25.000		\$30.000		\$40.000		\$50.000		\$55.000		\$60.000		\$65.000		\$70.000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	7.97	11.00	9.04	12.68	11.18	16.04	13.32	19.40	14.40	21.08	15.47	22.76	16.54	24.44	17.61	26.11	18
19	8.01	11.16	9.09	12.87	11.25	16.28	13.41	19.70	14.49	21.41	15.57	23.12	16.65	24.83	17.73	26.54	19
20	8.05	11.32	9.14	13.06	11.32	16.55	13.50	20.03	14.59	21.77	15.68	23.51	16.77	25.26	17.86	27.00	20
21	8.09	11.47	9.18	13.24	11.37	16.79	13.56	20.33	14.66	22.10	15.76	23.88	16.85	25.65	17.94	27.42	21
22	8.15	11.61	9.26	13.41	11.48	17.01	13.69	20.61	14.80	22.42	15.91	24.22	17.02	26.02	18.13	27.82	22
23	8.22	11.77	9.34	13.61	11.58	17.28	13.82	20.94	14.94	22.77	16.07	24.60	17.19	26.44	18.31	28.27	23
24	8.32	11.93	9.46	13.79	11.74	17.52	14.02	21.24	15.16	23.11	16.30	24.97	17.44	26.83	18.59	28.70	24
25	8.40	12.10	9.56	14.00	11.88	17.79	14.19	21.59	15.35	23.49	16.51	25.38	17.67	27.29	18.83	29.18	25
26	8.52	12.26	9.70	14.19	12.07	18.06	14.43	21.91	15.61	23.85	16.80	25.78	17.98	27.71	19.16	29.64	26
27	8.65	12.45	9.86	14.41	12.28	18.35	14.69	22.28	15.90	24.25	17.11	26.22	18.32	28.19	19.53	30.16	27
28	8.79	12.63	10.03	14.64	12.50	18.65	14.97	22.65	16.21	24.66	17.45	26.66	18.68	28.67	19.92	30.67	28
29	8.94	12.80	10.21	14.84	12.74	18.92	15.28	23.00	16.55	25.04	17.81	27.08	19.08	29.12	20.34	31.16	29
30	9.11	12.97	10.41	15.04	13.01	19.18	15.60	23.33	16.90	25.40	18.20	27.47	19.50	29.54	20.80	31.61	30
31	9.39	13.54	10.74	15.73	13.45	20.10	16.17	24.48	17.52	26.66	18.88	28.85	20.23	31.03	21.59	33.22	31
32	9.72	14.18	11.14	16.50	13.98	21.12	16.82	25.75	18.24	28.07	19.66	30.38	21.08	32.70	22.50	35.01	32
33	10.05	14.86	11.54	17.30	14.52	22.20	17.49	27.10	18.98	29.55	20.47	32.00	21.96	34.45	23.44	36.90	33
34	10.42	15.60	11.98	18.20	15.11	23.40	18.23	28.60	19.79	31.20	21.35	33.79	22.92	36.39	24.48	38.99	34
35	10.81	16.39	12.45	19.15	15.73	24.66	19.01	30.18	20.65	32.94	22.29	35.70	23.93	38.45	25.57	41.21	35
36	11.21	17.21	12.93	20.13	16.37	25.97	19.81	31.81	21.53	34.73	23.25	37.65	24.97	40.57	26.69	43.49	36
37	11.61	18.09	13.41	21.18	17.01	27.37	20.61	33.56	22.42	36.66	24.22	39.76	26.02	42.85	27.82	45.95	37
38	12.02	18.96	13.91	22.22	17.67	28.76	21.44	35.30	23.32	38.57	25.20	41.84	27.09	45.11	28.97	48.38	38
39	12.42	19.86	14.38	23.30	18.30	30.20	22.22	37.10	24.18	40.55	26.14	44.00	28.10	47.45	30.06	50.90	39
40	12.78	20.76	14.82	24.40	18.89	31.66	22.96	38.92	24.99	42.55	27.03	46.19	29.06	49.82	31.10	53.45	40
41	13.60	22.45	15.79	26.42	20.19	34.36	24.59	42.30	26.78	46.27	28.98	50.24	31.18	54.21	33.37	58.18	41
42	14.44	24.29	16.81	28.62	21.54	37.30	26.28	45.97	28.64	50.30	31.01	54.64	33.38	58.98	35.74	63.31	42
43	15.37	26.27	17.93	31.01	23.04	40.47	28.14	49.94	30.70	54.67	33.25	59.40	35.80	64.14	38.35	68.87	43
44	16.36	26.97	19.11	31.84	24.61	41.58	30.12	51.33	32.87	56.20	35.62	61.07	38.37	65.94	41.12	70.81	44
45	17.43	27.50	20.39	32.47	26.32	42.43	32.24	52.39	35.21	57.37	38.17	62.34	41.13	67.32	44.10	72.30	45
46	18.55	28.02	21.74	33.10	28.12	43.26	34.50	53.43	37.68	58.51	40.87	63.60	44.06	68.68	47.25	73.76	46
47	19.74	28.53	23.17	33.71	30.03	44.08	36.88	54.45	40.31	59.64	43.74	64.82	47.16	70.00	50.59	75.19	47
48	21.05	29.04	24.73	34.32	32.11	44.90	39.48	55.47	43.17	60.76	46.86	66.04	50.55	71.33	54.24	76.62	48
49	22.44	29.55	26.40	34.93	34.33	45.71	42.26	56.49	46.23	61.88	50.19	67.26	54.16	72.66	58.13	78.04	49
50	23.94	30.07	28.20	35.56	36.73	46.55	45.26	57.53	49.52	63.02	53.79	68.52	58.05	74.01	62.32	79.50	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	15.14	24.44	19.31	31.72	23.49	39.00	27.66	46.28	31.84	53.55	36.01	60.83	40.19	68.11	44.37	75.39	48.54	82.67	52.72	89.94	18
19	15.27	24.87	19.49	32.28	23.70	39.70	27.92	47.12	32.15	54.54	36.36	61.96	40.58	69.38	44.80	76.80	49.02	84.22	53.24	91.63	19
20	15.36	25.29	19.62	32.85	23.87	40.41	28.12	47.97	32.37	55.53	36.62	63.09	40.87	70.65	45.12	78.21	49.38	85.77	53.63	93.33	20
21	15.49	25.71	19.79	33.41	24.08	41.11	28.38	48.81	32.68	56.52	36.97	64.21	41.27	71.92	45.56	79.62	49.86	87.32	54.15	95.02	21
22	15.66	26.17	20.01	34.02	24.36	41.87	28.71	49.73	33.06	57.58	37.40	65.43	41.76	73.28	46.10	81.13	50.45	88.99	54.80	96.84	22
23	15.82	26.59	20.22	34.58	24.63	42.58	29.03	50.57	33.43	58.56	37.84	66.56	42.24	74.55	46.64	82.55	51.05	90.54	55.45	98.53	23
24	16.02	27.05	20.48	35.19	24.95	43.34	29.42	51.48	33.89	59.63	38.36	67.77	42.83	75.92	47.29	84.06	51.77	92.21	56.23	100.36	24
25	16.27	27.57	20.83	35.88	25.38	44.21	29.94	52.52	34.50	60.84	39.05	69.16	43.61	77.48	48.16	85.80	52.72	94.12	57.27	102.44	25
26	16.54	28.06	21.18	36.54	25.82	45.02	30.46	53.50	35.10	61.98	39.75	70.46	44.39	78.95	49.03	87.42	53.67	95.91	58.32	104.39	26
27	16.86	28.61	21.61	37.27	26.36	45.94	31.11	54.60	35.87	63.27	40.62	71.94	45.36	80.60	50.11	89.27	54.87	97.94	59.62	106.60	27
28	17.22	29.16	22.09	38.01	26.96	46.86	31.83	55.71	36.70	64.56	41.57	73.41	46.44	82.26	51.31	91.11	56.18	99.96	61.05	108.82	28
29	17.61	29.71	22.61	38.75	27.61	47.78	32.61	56.82	37.61	65.85	42.61	74.89	47.61	83.92	52.61	92.96	57.61	102.00	62.61	111.03	29
30	18.00	30.27	23.13	39.48	28.26	48.71	33.39	57.92	38.52	67.14	43.65	76.36	48.78	85.58	53.91	94.80	59.04	104.02	64.17	113.24	30
31	18.78	31.86	24.17	41.61	29.56	51.36	34.95	61.11	40.34	70.86	45.73	80.62	51.12	90.36	56.52	100.12	61.91	109.87	67.30	119.62	31
32	19.63	33.59	25.30	43.91	30.97	54.24	36.65	64.56	42.32	74.89	47.99	85.21	53.66	95.54	59.34	105.86	65.01	116.19	70.68	126.52	32
33	20.57	35.44	26.56	46.38	32.54	57.33	38.53	68.27	44.52	79.22	50.51	90.16	56.49	101.10	62.48	112.05	68.47	122.99	74.46	133.93	33
34	21.58	37.49	27.90	49.12	34.23	60.74	40.55	72.37	46.87	84.00	53.20	95.63	59.52	107.25	65.84	118.88	72.17	130.51	78.49	142.14	34
35	22.68	39.67	29.38	52.02	36.07	64.38	42.76	76.73	49.45	89.09	56.15	101.44	62.84	113.79	69.53	126.15	76.22	138.50	82.92	150.85	35
36	23.86	41.98	30.94	55.10	38.02	68.23	45.11	81.35	52.19	94.48	59.27	107.60	66.35	120.72	73.44	133.85	80.52	146.97	87.60	160.09	36
37	25.06	44.36	32.54	58.27	40.03	72.19	47.51	86.10	55.00	100.02	62.48	113.94	69.96	127.85	77.45	141.77	84.93	155.68	92.41	169.60	37
38	26.30	46.86	34.20	61.61	42.09	76.36	49.98	91.11	57.88	105.86	65.78	120.61	73.68	135.36	81.57	150.12	89.46	164.87	97.36	179.62	38
39	27.57	49.33	35.88	64.91	44.21	80.48	52.52	96.06	60.84	111.64	69.16	127.21	77.48	142.79	85.80	158.36	94.12	173.94	102.44	189.51	39
40	28.80	51.94	37.53	68.38	46.26	84.82	55.00	101.27	63.73	117.71	72.46	134.15	81.19	150.60	89.92	167.04	98.65	183.48	107.38	199.92	40
41	31.24	57.07	40.79	75.23	50.33	93.39	59.88	111.54	69.42	129.70	78.96	147.86	88.51	166.02	98.05	184.17	107.60	202.32	117.14	220.48	41
42	33.81	62.67	44.22	82.69	54.62	102.72	65.02	122.74	75.42	142.76	85.82	162.78	96.22	182.80	106.62	202.82	117.03	222.85	127.43	242.87	42
43	36.71	68.79	48.08	90.85	59.44	112.91	70.81	134.97	82.18	157.03	93.54	179.10	104.91	201.16	116.28	223.21	127.64	245.28	139.01	267.34	43
44	39.84	75.46	52.24	99.74	64.65	124.03	77.06	148.31	89.46	172.60	101.88	196.88	114.28	221.16	126.69	245.45	139.10	269.74	151.50	294.02	44
45	43.19	75.04	56.71	99.18	70.24	123.32	83.76	147.47	97.29	171.61	110.81	195.75	124.34	219.90	137.86	244.04	151.38	268.19	164.91	292.33	45
46	49.01	76.56	64.47	101.22	79.94	125.87	95.40	150.53	110.87	175.18	126.34	199.83	141.80	224.48	157.27	249.14	172.74	273.79	188.21	298.44	46
47	52.49	78.03	69.12	103.17	85.74	128.31	102.37	153.45	118.99	178.60	135.62	203.74	152.25	228.88	168.88	254.02	185.51	279.16	202.13	304.30	47
48	56.26	79.52	74.15	105.17	92.03	130.80	109.92	156.45	127.80	182.09	145.69	207.73	163.57	233.37	181.46	259.01	199.34	284.65	217.23	310.29	48
49	60.30	80.99	79.53	107.12	98.76	133.25	117.99	159.37	137.22	185.51	156.45	211.63	175.68	237.76	194.91	263.89	214.14	290.02	233.37	316.14	49
50	64.66	82.52	85.34	109.16	106.02	135.79	126.71	162.43	147.39	189.07	168.07	215.71	188.76	242.35	209.44	268.98	230.12	295.62	250.81	322.26	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Female

Easy Term

30 Year Level Term-75% Return of Premium

Bi-Weekly Premiums

Issue Ages	\$25.000		\$30.000		\$40.000		\$50.000		\$55.000		\$60.000		\$65.000		\$70.000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	6.96	8.60	7.83	9.79	9.57	12.19	11.31	14.58	12.18	15.78	13.05	16.98	13.92	18.18	14.79	19.38	18
19	7.06	8.83	7.95	10.08	9.72	12.57	11.50	15.06	12.39	16.31	13.28	17.55	14.17	18.80	15.06	20.04	19
20	7.16	9.06	8.08	10.35	9.90	12.94	11.72	15.52	12.63	16.81	13.54	18.10	14.46	19.39	15.36	20.68	20
21	7.27	9.30	8.21	10.64	10.07	13.32	11.94	15.99	12.87	17.33	13.80	18.67	14.74	20.01	15.67	21.35	21
22	7.38	9.53	8.34	10.92	10.25	13.68	12.15	16.45	13.11	17.83	14.06	19.22	15.02	20.60	15.97	21.99	22
23	7.51	9.79	8.49	11.22	10.45	14.10	12.42	16.97	13.39	18.41	14.38	19.84	15.36	21.28	16.34	22.71	23
24	7.67	10.04	8.68	11.52	10.70	14.50	12.72	17.47	13.73	18.96	14.74	20.44	15.75	21.93	16.76	23.41	24
25	7.80	10.30	8.83	11.84	10.91	14.91	12.98	17.99	14.02	19.53	15.05	21.06	16.09	22.60	17.13	24.14	25
26	7.93	10.55	9.00	12.14	11.13	15.31	13.26	18.49	14.33	20.08	15.39	21.66	16.46	23.25	17.52	24.84	26
27	8.07	10.77	9.16	12.40	11.34	15.66	13.52	18.92	14.61	20.55	15.70	22.19	16.80	23.82	17.88	25.45	27
28	8.20	10.99	9.31	12.67	11.55	16.02	13.78	19.38	14.90	21.06	16.02	22.73	17.13	24.41	18.25	26.09	28
29	8.32	11.16	9.46	12.87	11.74	16.28	14.02	19.70	15.16	21.41	16.30	23.12	17.44	24.83	18.59	26.54	29
30	8.40	11.31	9.56	13.05	11.88	16.53	14.19	20.01	15.35	21.75	16.51	23.49	17.67	25.23	18.83	26.97	30
31	8.68	11.89	9.90	13.75	12.33	17.46	14.76	21.18	15.97	23.04	17.19	24.89	18.40	26.75	19.62	28.61	31
32	8.99	12.49	10.26	14.47	12.81	18.42	15.36	22.37	16.64	24.35	17.92	26.33	19.19	28.30	20.47	30.28	32
33	9.29	13.13	10.63	15.24	13.30	19.44	15.97	23.65	17.31	25.75	18.65	27.86	19.98	29.96	21.32	32.07	33
34	9.59	13.79	10.98	16.03	13.77	20.50	16.56	24.97	17.95	27.21	19.35	29.45	20.74	31.68	22.14	33.92	34
35	9.88	14.46	11.33	16.84	14.24	21.58	17.14	26.32	18.60	28.69	20.05	31.06	21.50	33.43	22.96	35.80	35
36	10.16	15.17	11.67	17.68	14.69	22.71	17.71	27.73	19.22	30.24	20.73	32.76	22.24	35.27	23.75	37.78	36
37	10.44	15.89	12.01	18.54	15.14	23.85	18.27	29.16	19.84	31.82	21.41	34.47	22.97	37.13	24.54	39.78	37
38	10.72	16.64	12.35	19.45	15.59	25.07	18.84	30.68	20.46	33.48	22.08	36.30	23.70	39.10	25.32	41.91	38
39	10.99	17.40	12.67	20.36	16.02	26.28	19.38	32.20	21.06	35.16	22.73	38.11	24.41	41.08	26.09	44.04	39
40	11.24	18.22	12.97	21.34	16.42	27.58	19.88	33.83	21.60	36.95	23.33	40.07	25.06	43.19	26.78	46.31	40
41	11.73	19.18	13.56	22.49	17.21	29.12	20.85	35.75	22.68	39.06	24.50	42.38	26.33	45.70	28.15	49.01	41
42	12.24	20.17	14.17	23.69	18.02	30.72	21.87	37.74	23.80	41.26	25.73	44.77	27.65	48.29	29.58	51.80	42
43	12.77	21.23	14.81	24.95	18.87	32.40	22.93	39.85	24.97	43.57	27.00	47.30	29.04	51.02	31.07	54.75	43
44	13.34	22.32	15.48	26.27	19.77	34.15	24.06	42.04	26.21	45.99	28.35	49.93	30.50	53.87	32.64	57.82	44
45	13.89	23.47	16.14	27.64	20.66	36.00	25.17	44.34	27.42	48.52	29.68	52.69	31.94	56.86	34.20	61.03	45
46	14.47	24.65	16.85	29.05	21.60	37.87	26.34	46.68	28.71	51.09	31.09	55.50	33.46	59.91	35.83	64.32	46
47	15.08	25.85	17.58	30.50	22.56	39.79	27.55	49.09	30.05	53.74	32.54	58.39	35.04	63.04	37.53	67.68	47
48	15.68	27.07	18.30	31.97	23.52	41.76	28.75	51.54	31.36	56.44	33.98	61.33	36.59	66.23	39.20	71.12	48
49	16.27	28.30	19.01	33.44	24.48	43.72	29.94	54.00	32.68	59.13	35.41	64.27	38.14	69.41	40.87	74.55	49
50	16.87	29.55	19.73	34.93	25.43	45.71	31.14	56.49	33.99	61.88	36.84	67.26	39.69	72.66	42.54	78.04	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70

Issue Ages Based on Age Nearest Birthday

Issue Ages	\$75,000		\$100,000		\$125,000		\$150,000		\$175,000		\$200,000		\$225,000		\$250,000		\$275,000		\$300,000		Issue Ages
	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	NT	T	
18	12.57	17.77	15.89	22.83	19.20	27.88	22.52	32.94	25.84	37.99	29.16	43.04	32.48	48.10	35.80	53.15	39.12	58.21	42.44	63.26	18
19	12.79	18.30	16.19	23.52	19.58	28.75	22.98	33.98	26.37	39.20	29.77	44.43	33.16	49.66	36.56	54.89	39.96	60.12	43.35	65.34	19
20	13.02	18.84	16.49	24.26	19.96	29.67	23.43	35.08	26.90	40.50	30.37	45.91	33.84	51.32	37.32	56.73	40.79	62.15	44.26	67.56	20
21	13.28	19.40	16.84	25.00	20.40	30.59	23.95	36.19	27.51	41.79	31.07	47.38	34.63	52.98	38.18	58.57	41.74	64.17	45.30	69.77	21
22	13.51	19.98	17.14	25.78	20.78	31.57	24.41	37.36	28.04	43.15	31.68	48.95	35.31	54.74	38.94	60.53	42.58	66.32	46.21	72.11	22
23	13.74	20.60	17.45	26.60	21.16	32.60	24.87	38.60	28.57	44.59	32.28	50.59	36.00	56.59	39.70	62.59	43.41	68.59	47.12	74.58	23
24	14.00	21.19	17.79	27.38	21.59	33.58	25.38	39.77	29.18	45.96	32.98	52.15	36.78	58.35	40.57	64.54	44.37	70.74	48.16	76.93	24
25	14.26	21.78	18.14	28.16	22.02	34.55	25.91	40.94	29.79	47.33	33.67	53.72	37.56	60.11	41.44	66.49	45.32	72.88	49.20	79.27	25
26	14.52	22.36	18.49	28.94	22.46	35.53	26.43	42.11	30.40	48.70	34.37	55.28	38.34	61.86	42.30	68.45	46.28	75.03	50.25	81.61	26
27	14.75	22.88	18.79	29.64	22.84	36.40	26.88	43.15	30.93	49.91	34.98	56.67	39.02	63.42	43.07	70.18	47.11	76.94	51.16	83.70	27
28	14.94	23.34	19.05	30.24	23.16	37.15	27.27	44.06	31.38	50.97	35.50	57.88	39.60	64.79	43.72	71.70	47.83	78.61	51.94	85.52	28
29	15.11	23.70	19.27	30.72	23.43	37.75	27.60	44.78	31.76	51.81	35.93	58.84	40.09	65.87	44.26	72.89	48.42	79.92	52.59	86.95	29
30	15.24	23.95	19.44	31.07	23.65	38.18	27.86	45.30	32.07	52.42	36.28	59.53	40.49	66.65	44.69	73.76	48.90	80.88	53.11	87.99	30
31	15.92	25.45	20.35	33.06	24.79	40.68	29.22	48.30	33.66	55.91	38.10	63.52	42.54	71.14	46.97	78.75	51.41	86.36	55.84	93.98	31
32	16.67	27.05	21.35	35.19	26.04	43.34	30.72	51.48	35.41	59.63	40.09	67.77	44.78	75.92	49.46	84.06	54.15	92.21	58.84	100.36	32
33	17.41	28.71	22.35	37.40	27.29	46.10	32.22	54.80	37.15	63.50	42.09	72.20	47.03	80.90	51.96	89.59	56.89	98.29	61.83	106.99	33
34	18.19	30.40	23.39	39.66	28.59	48.92	33.78	58.19	38.98	67.45	44.17	76.71	49.37	85.98	54.56	95.23	59.76	104.50	64.95	113.76	34
35	18.98	32.22	24.43	42.09	29.89	51.96	35.34	61.83	40.80	71.70	46.26	81.57	51.71	91.44	57.17	101.31	62.62	111.18	68.08	121.05	35
36	19.79	34.08	25.52	44.56	31.24	55.05	36.97	65.54	42.70	76.03	48.42	86.52	54.15	97.01	59.88	107.49	65.60	117.98	71.33	128.47	36
37	20.60	36.00	26.60	47.12	32.60	58.25	38.60	69.38	44.59	80.51	50.59	91.63	56.59	102.76	62.59	113.89	68.59	125.02	74.58	136.15	37
38	21.42	38.01	27.69	49.81	33.96	61.61	40.22	73.41	46.50	85.21	52.76	97.02	59.03	108.82	65.30	120.61	71.57	132.42	77.84	144.22	38
39	22.26	40.13	28.81	52.63	35.36	65.14	41.92	77.64	48.47	90.15	55.02	102.66	61.57	115.16	68.12	127.67	74.67	140.17	81.22	152.68	39
40	23.11	42.37	29.94	55.62	36.78	68.88	43.61	82.14	50.44	95.39	57.27	108.64	64.11	121.90	70.94	135.15	77.77	148.40	84.60	161.66	40
41	24.51	45.36	31.81	59.61	39.11	73.86	46.41	88.12	53.70	102.37	61.01	116.62	68.30	130.87	75.60	145.12	82.91	159.37	90.20	173.63	41
42	26.00	48.55	33.80	63.86	41.60	79.18	49.40	94.50	57.20	109.81	65.00	125.12	72.79	140.44	80.59	155.75	88.39	171.07	96.19	186.38	42
43	27.60	52.00	35.93	68.46	44.26	84.93	52.59	101.39	60.92	117.86	69.25	134.32	77.58	150.78	85.91	167.25	94.24	183.72	102.57	200.18	43
44	29.29	55.68	38.18	73.37	47.08	91.06	55.97	108.75	64.86	126.43	73.76	144.12	82.65	161.82	91.55	179.51	100.44	197.20	109.33	214.89	44
45	31.08	59.58	40.57	78.57	50.06	97.56	59.55	116.56	69.04	135.54	78.53	154.54	88.02	173.53	97.51	192.52	107.00	211.51	116.49	230.51	45
46	32.94	63.71	43.04	84.08	53.15	104.45	63.26	124.82	73.37	145.19	83.48	165.56	93.59	185.93	103.69	206.29	113.81	226.67	123.91	247.03	46
47	34.95	68.07	45.73	89.89	56.52	111.72	67.30	133.54	78.08	155.36	88.86	177.18	99.64	199.01	110.42	220.83	121.20	242.65	131.98	264.48	47
48	37.03	72.66	48.51	96.01	59.99	119.36	71.46	142.72	82.94	166.07	94.41	189.42	105.89	212.77	117.36	236.12	128.84	259.48	140.31	282.83	48
49	39.25	77.44	51.46	102.39	63.67	127.33	75.89	152.28	88.10	177.23	100.31	202.17	112.52	227.12	124.74	252.06	136.95	277.01	149.16	301.96	49
50	41.49	80.70	54.45	106.73	67.42	132.76	80.38	158.79	93.34	184.82	106.30	210.85	119.26	236.88	132.22	262.91	145.18	288.94	158.14	314.97	50
51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	51
52	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	52
53	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	53
54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	54
55	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	55
56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	56
57	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	57
58	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	58
59	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	59
60	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	60
61	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	61
62	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	62
63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	63
64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	64
65	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	65
66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	66
67	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	67
68	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	68
69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	69
70	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	70