



Please note:

- Guaranteed Additions is expressed as a percentage of annualised premium and varies by the entry age, premium band and gender of the life insured and the sub-variant selected.
- Guaranteed additions accrue at the end of the last four policy years, provided the policy is either premium paying or fully paid up.
- Below mentioned Guaranteed additions are applicable for Male lives. There will be a 3-year setback for female lives.

5 Pay 10

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	33.80%	38.85%	42.78%	44.74%	46.70%	48.66%
1	35.48%	40.52%	44.44%	46.40%	48.36%	50.32%
2	37.94%	42.97%	46.88%	48.84%	50.80%	52.75%
3	38.35%	43.38%	47.29%	49.25%	51.20%	53.16%
4	38.50%	43.53%	47.45%	49.40%	51.36%	53.31%
5	38.53%	43.56%	47.48%	49.43%	51.39%	53.35%
6	38.49%	43.52%	47.44%	49.40%	51.35%	53.31%
7	38.41%	43.44%	47.36%	49.32%	51.27%	53.23%
8	38.29%	43.33%	47.25%	49.20%	51.16%	53.12%
9	38.15%	43.19%	47.11%	49.07%	51.02%	52.98%
10	37.99%	43.03%	46.95%	48.91%	50.87%	52.83%
11	37.82%	42.86%	46.78%	48.74%	50.70%	52.66%
12	37.64%	42.68%	46.61%	48.57%	50.53%	52.49%
13	37.48%	42.52%	46.44%	48.41%	50.37%	52.33%
14	37.33%	42.38%	46.30%	48.26%	50.22%	52.18%
15	37.21%	42.25%	46.18%	48.14%	50.10%	52.06%
16	37.11%	42.15%	46.08%	48.04%	50.00%	51.96%
17	37.03%	42.08%	46.00%	47.97%	49.93%	51.89%
18	36.98%	42.03%	45.95%	47.91%	49.88%	51.84%
19	36.95%	41.99%	45.92%	47.88%	49.84%	51.80%
20	36.93%	41.97%	45.90%	47.86%	49.82%	51.79%
21	36.92%	41.96%	45.89%	47.85%	49.81%	51.78%
22	36.91%	41.96%	45.88%	47.84%	49.81%	51.77%
23	36.90%	41.95%	45.87%	47.84%	49.80%	51.76%
24	36.89%	41.94%	45.86%	47.83%	49.79%	51.75%
25	36.87%	41.92%	45.84%	47.81%	49.77%	51.73%
26	36.84%	41.89%	45.81%	47.78%	49.74%	51.70%
27	36.80%	41.85%	45.77%	47.74%	49.70%	51.66%
28	36.74%	41.79%	45.71%	47.68%	49.64%	51.61%
29	36.66%	41.71%	45.64%	47.61%	49.57%	51.53%
30	36.57%	41.62%	45.55%	47.51%	49.48%	51.44%
31	36.45%	41.51%	45.44%	47.40%	49.37%	51.33%
32	36.32%	41.37%	45.31%	47.27%	49.24%	51.20%
33	36.16%	41.22%	45.15%	47.12%	49.09%	51.05%
34	35.97%	41.04%	44.97%	46.94%	48.91%	50.88%
35	35.76%	40.83%	44.77%	46.74%	48.71%	50.68%
36	35.52%	40.59%	44.53%	46.50%	48.47%	50.44%
37	35.25%	40.32%	44.26%	46.24%	48.21%	50.18%
38	34.93%	40.01%	43.96%	45.93%	47.91%	49.88%
39	34.58%	39.66%	43.61%	45.58%	47.56%	49.54%
40	34.18%	39.25%	43.21%	45.19%	47.16%	49.14%
41	33.69%	38.79%	42.75%	44.73%	46.71%	48.69%
42	33.15%	38.25%	42.22%	44.21%	46.19%	48.17%
43	32.53%	37.64%	41.62%	43.60%	45.59%	47.58%
44	31.82%	36.94%	40.92%	42.92%	44.91%	46.90%
45	31.01%	36.14%	40.12%	42.13%	44.12%	46.12%
46	30.09%	35.24%	39.24%	41.24%	43.24%	45.24%
47	29.06%	34.22%	38.23%	40.23%	42.24%	44.24%
48	27.91%	33.08%	37.10%	39.11%	41.13%	43.14%
49	26.65%	31.83%	35.87%	37.88%	39.90%	41.92%
50	25.27%	30.48%	34.52%	36.54%	38.57%	40.59%
51	23.80%	29.02%	33.08%	35.10%	37.13%	39.16%

52	22.23%	27.47%	31.54%	33.57%	35.61%	37.65%
53	20.58%	25.83%	29.92%	31.96%	34.00%	36.05%
54	18.85%	24.12%	28.22%	30.27%	32.32%	34.37%
55	17.04%	22.32%	26.44%	28.50%	30.56%	32.62%
56	15.14%	20.46%	24.59%	26.66%	28.72%	30.79%
57	13.15%	18.49%	22.64%	24.71%	26.79%	28.87%
58	11.04%	16.40%	20.57%	22.65%	24.74%	26.82%
59	8.77%	14.16%	18.35%	20.37%	22.54%	24.64%
60	6.30%	11.72%	15.93%	18.04%	20.15%	22.26%

5 Pay 12

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
Premium Band						
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	52.91%	59.48%	64.60%	67.15%	69.71%	72.27%
1	54.91%	61.48%	66.58%	69.14%	71.69%	74.24%
2	57.84%	64.39%	69.49%	72.04%	74.59%	77.14%
3	58.32%	64.87%	69.97%	72.52%	75.07%	77.62%
4	58.49%	65.05%	70.15%	72.70%	75.25%	77.80%
5	58.51%	65.07%	70.17%	72.72%	75.27%	77.83%
6	58.46%	65.02%	70.12%	72.67%	75.22%	77.78%
7	58.35%	64.91%	70.02%	72.57%	75.12%	77.67%
8	58.21%	64.77%	69.88%	72.43%	74.98%	77.54%
9	58.03%	64.60%	69.71%	72.26%	74.81%	77.37%
10	57.83%	64.40%	69.51%	72.07%	74.62%	77.18%
11	57.63%	64.20%	69.31%	71.86%	74.42%	76.97%
12	57.42%	63.99%	69.10%	71.66%	74.21%	76.77%
13	57.22%	63.79%	68.91%	71.46%	74.02%	76.58%
14	57.04%	63.62%	68.73%	71.29%	73.85%	76.40%
15	56.90%	63.47%	68.59%	71.14%	73.70%	76.26%
16	56.78%	63.35%	68.47%	71.03%	73.58%	76.14%
17	56.69%	63.26%	68.38%	70.94%	73.49%	76.05%
18	56.62%	63.20%	68.32%	70.87%	73.43%	75.99%
19	56.58%	63.16%	68.27%	70.83%	73.39%	75.95%
20	56.55%	63.13%	68.25%	70.81%	73.36%	75.92%
21	56.54%	63.11%	68.23%	70.79%	73.35%	75.91%
22	56.52%	63.10%	68.22%	70.78%	73.34%	75.89%
23	56.51%	63.09%	68.20%	70.76%	73.32%	75.88%
24	56.49%	63.07%	68.18%	70.74%	73.30%	75.86%
25	56.45%	63.03%	68.15%	70.71%	73.27%	75.83%
26	56.40%	62.99%	68.11%	70.67%	73.23%	75.79%
27	56.34%	62.93%	68.05%	70.61%	73.17%	75.73%
28	56.26%	62.84%	67.97%	70.53%	73.09%	75.65%
29	56.15%	62.74%	67.86%	70.43%	72.99%	75.55%
30	56.02%	62.61%	67.74%	70.30%	72.87%	75.43%
31	55.86%	62.46%	67.59%	70.15%	72.72%	75.28%
32	55.68%	62.28%	67.41%	69.97%	72.54%	75.11%
33	55.46%	62.07%	67.20%	69.77%	72.34%	74.90%
34	55.21%	61.82%	66.96%	69.53%	72.10%	74.67%
35	54.93%	61.54%	66.68%	69.26%	71.83%	74.40%
36	54.60%	61.22%	66.37%	68.94%	71.51%	74.09%
37	54.22%	60.85%	66.00%	68.58%	71.16%	73.73%
38	53.79%	60.42%	65.58%	68.16%	70.75%	73.33%
39	53.30%	59.94%	65.11%	67.69%	70.28%	72.86%
40	52.73%	59.39%	64.56%	67.15%	69.74%	72.33%
41	52.09%	58.76%	63.94%	66.54%	69.13%	71.72%
42	51.35%	58.03%	63.23%	65.83%	68.43%	71.03%
43	50.51%	57.21%	62.42%	65.02%	67.63%	70.23%
44	49.56%	56.27%	61.49%	64.11%	66.72%	69.33%
45	48.47%	55.21%	60.45%	63.07%	65.69%	68.30%
46	47.26%	54.01%	59.27%	61.89%	64.52%	67.15%



47	45.90%	52.68%	57.95%	60.58%	63.22%	65.85%
48	44.40%	51.20%	56.49%	59.13%	61.77%	64.42%
49	42.75%	49.57%	54.88%	57.53%	60.19%	62.84%
50	40.96%	47.81%	53.07%	55.80%	58.46%	61.12%
51	39.03%	45.91%	51.25%	53.93%	56.60%	59.28%
52	36.98%	43.88%	49.25%	51.94%	54.62%	57.31%
53	34.81%	41.74%	47.13%	49.83%	52.52%	55.22%
54	32.52%	39.48%	44.90%	47.61%	50.31%	53.02%
55	30.70%	37.10%	42.55%	45.27%	47.99%	50.71%
56	28.66%	34.59%	40.07%	42.80%	45.54%	48.28%
57	27.09%	31.93%	37.44%	40.19%	42.94%	45.69%
58	23.94%	29.08%	34.62%	37.39%	40.16%	42.93%
59	21.64%	25.99%	31.57%	34.36%	37.15%	39.93%
60	18.61%	22.60%	28.22%	31.04%	33.85%	36.66%

5 Pay 15

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
Premium Band						
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	48.17%	57.75%	68.25%	68.93%	70.66%	74.29%
1	50.73%	60.30%	70.90%	71.47%	73.12%	76.74%
2	54.47%	64.03%	74.80%	75.19%	76.74%	80.37%
3	55.07%	64.64%	75.43%	75.80%	77.33%	80.95%
4	55.28%	64.85%	75.66%	76.02%	77.54%	81.16%
5	55.30%	64.87%	75.68%	76.04%	77.57%	81.19%
6	55.23%	64.80%	75.61%	75.97%	77.50%	81.12%
7	55.08%	64.66%	75.47%	75.83%	77.37%	81.00%
8	54.90%	64.48%	75.28%	75.66%	77.20%	80.82%
9	54.67%	64.25%	75.05%	75.44%	76.99%	80.61%
10	54.42%	64.00%	74.79%	75.19%	76.74%	80.37%
11	54.15%	63.73%	74.52%	74.92%	76.49%	80.11%
12	53.88%	63.48%	74.24%	74.67%	76.23%	79.86%
13	53.63%	63.22%	73.98%	74.41%	75.99%	79.62%
14	53.40%	62.99%	73.74%	74.19%	75.77%	79.40%
15	53.21%	62.81%	73.54%	74.00%	75.59%	79.22%
16	53.05%	62.65%	73.37%	73.84%	75.44%	79.07%
17	52.94%	62.53%	73.25%	73.73%	75.33%	78.95%
18	52.84%	62.44%	73.16%	73.64%	75.24%	78.87%
19	52.78%	62.38%	73.10%	73.57%	75.18%	78.81%
20	52.74%	62.34%	73.05%	73.53%	75.14%	78.77%
21	52.70%	62.30%	73.02%	73.50%	75.11%	78.74%
22	52.67%	62.28%	73.00%	73.48%	75.09%	78.72%
23	52.64%	62.24%	72.96%	73.45%	75.06%	78.69%
24	52.60%	62.20%	72.92%	73.41%	75.02%	78.65%
25	52.52%	62.14%	72.85%	73.35%	74.97%	78.60%
26	52.44%	62.06%	72.78%	73.27%	74.90%	78.53%
27	52.34%	61.95%	72.67%	73.18%	74.80%	78.44%
28	52.20%	61.83%	72.53%	73.05%	74.68%	78.32%
29	52.03%	61.66%	72.37%	72.89%	74.53%	78.17%
30	51.82%	61.45%	72.16%	72.70%	74.35%	77.99%
31	51.57%	61.22%	71.93%	72.47%	74.13%	77.77%
32	51.29%	60.94%	71.64%	72.20%	73.87%	77.52%
33	50.96%	60.61%	71.30%	71.88%	73.57%	77.22%
34	50.56%	60.24%	70.91%	71.52%	73.21%	76.86%
35	50.11%	59.79%	70.47%	71.10%	72.80%	76.47%
36	49.57%	59.25%	69.98%	70.57%	72.34%	76.01%
37	48.94%	58.65%	69.42%	69.98%	71.81%	75.48%
38	48.24%	57.96%	68.78%	69.31%	71.20%	74.89%
39	47.44%	57.19%	68.04%	68.55%	70.51%	74.21%
40	46.55%	56.31%	67.20%	67.69%	69.72%	73.42%
41	45.54%	55.32%	66.25%	66.74%	68.84%	72.55%



42	44.41%	54.21%	65.17%	65.65%	67.83%	71.56%
43	43.13%	52.97%	63.94%	64.43%	66.69%	70.43%
44	41.71%	51.57%	62.55%	63.07%	65.41%	69.16%
45	40.13%	50.03%	60.97%	61.58%	63.97%	67.73%
46	38.38%	48.32%	59.18%	59.91%	62.35%	66.12%
47	36.43%	46.40%	57.20%	58.04%	60.55%	64.34%
48	34.26%	44.29%	55.00%	55.98%	58.54%	62.35%
49	31.89%	41.97%	52.59%	53.72%	56.34%	60.18%
50	29.32%	39.43%	49.96%	51.24%	53.95%	57.80%
51	26.52%	36.69%	47.11%	48.56%	51.35%	55.22%
52	23.52%	33.75%	44.04%	45.69%	48.56%	52.45%
53	20.31%	30.61%	40.77%	42.62%	45.58%	49.49%
54	16.89%	27.26%	37.29%	39.20%	42.40%	46.34%
55	13.24%	23.67%	33.58%	35.86%	38.91%	42.99%
56	9.33%	19.86%	29.60%	32.13%	35.41%	39.31%
57	5.12%	15.73%	25.33%	28.13%	31.53%	35.56%
58	0.55%	11.27%	20.70%	23.78%	27.32%	31.39%
59	0.55%	6.37%	15.62%	19.01%	22.69%	26.82%
60	0.55%	0.92%	9.97%	13.71%	17.57%	21.75%

5 Pay 20

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
Premium Band						
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	95.70%	112.02%	130.35%	131.06%	133.56%	139.73%
1	99.37%	115.68%	134.16%	134.71%	137.12%	143.27%
2	104.77%	121.07%	139.78%	140.07%	142.33%	148.49%
3	105.63%	121.92%	140.69%	140.94%	143.17%	149.33%
4	105.99%	122.22%	141.00%	141.25%	143.46%	149.63%
5	105.95%	122.26%	141.04%	141.29%	143.50%	149.67%
6	105.84%	122.15%	140.92%	141.18%	143.40%	149.57%
7	105.63%	121.94%	140.72%	140.98%	143.21%	149.38%
8	105.36%	121.68%	140.45%	140.72%	142.96%	149.13%
9	105.03%	121.36%	140.12%	140.40%	142.65%	148.83%
10	104.66%	121.00%	139.73%	140.04%	142.30%	148.48%
11	104.27%	120.60%	139.33%	139.65%	141.93%	148.11%
12	103.87%	120.20%	138.92%	139.27%	141.55%	147.73%
13	103.49%	119.83%	138.53%	138.89%	141.19%	147.37%
14	103.15%	119.49%	138.17%	138.56%	140.86%	147.03%
15	102.84%	119.19%	137.86%	138.26%	140.58%	146.75%
16	102.59%	118.93%	137.60%	138.01%	140.33%	146.52%
17	102.38%	118.74%	137.40%	137.81%	140.14%	146.33%
18	102.22%	118.57%	137.23%	137.66%	139.99%	146.18%
19	102.08%	118.45%	137.10%	137.54%	139.87%	146.06%
20	101.97%	118.33%	136.99%	137.43%	139.78%	145.97%
21	101.86%	118.23%	136.89%	137.34%	139.69%	145.89%
22	101.75%	118.14%	136.79%	137.25%	139.61%	145.80%
23	101.63%	118.02%	136.68%	137.14%	139.51%	145.71%
24	101.47%	117.88%	136.55%	137.02%	139.39%	145.59%
25	101.29%	117.70%	136.37%	136.85%	139.24%	145.45%
26	101.06%	117.49%	136.16%	136.66%	139.05%	145.26%
27	100.78%	117.23%	135.89%	136.41%	138.82%	145.04%
28	100.44%	116.90%	135.57%	136.11%	138.53%	144.76%
29	100.02%	116.51%	135.17%	135.74%	138.18%	144.42%
30	99.52%	116.03%	134.63%	135.30%	137.77%	144.01%
31	98.95%	115.49%	133.98%	134.78%	137.27%	143.52%
32	98.26%	114.84%	133.49%	134.17%	136.68%	142.95%
33	97.48%	114.09%	132.75%	133.47%	136.02%	142.30%
34	96.58%	113.24%	131.89%	132.67%	135.26%	141.55%
35	95.57%	112.28%	130.92%	131.76%	134.39%	140.71%
36	94.95%	111.79%	130.68%	131.43%	133.79%	139.74%



37	94.17%	111.16%	130.30%	130.98%	133.07%	138.67%
38	93.23%	110.38%	129.74%	130.38%	132.21%	137.48%
39	92.13%	109.44%	129.03%	129.62%	131.21%	136.14%
40	90.83%	108.30%	128.11%	128.69%	130.04%	134.66%
41	89.32%	106.96%	126.98%	127.55%	128.69%	133.01%
42	87.56%	105.38%	125.60%	126.18%	127.14%	131.17%
43	85.53%	103.54%	123.94%	124.56%	125.35%	129.10%
44	83.20%	101.40%	121.95%	122.63%	123.29%	126.78%
45	80.09%	98.39%	118.87%	119.75%	120.59%	124.20%
46	76.61%	95.03%	115.41%	116.51%	117.56%	121.28%
47	72.73%	91.27%	111.55%	112.91%	114.18%	118.02%
48	68.42%	87.09%	107.25%	108.87%	110.39%	114.39%
49	63.62%	82.44%	102.46%	104.41%	106.19%	110.35%
50	58.33%	77.31%	97.18%	99.46%	101.56%	105.88%
51	52.51%	71.67%	91.37%	94.03%	96.46%	100.97%
52	46.14%	65.49%	85.02%	88.09%	90.88%	95.60%
53	39.17%	58.75%	78.08%	81.60%	84.80%	89.74%
54	31.56%	51.38%	70.51%	74.52%	78.16%	83.36%
55	23.24%	43.33%	62.24%	66.79%	70.91%	76.39%
56	14.08%	34.50%	53.17%	58.31%	62.97%	68.77%
57	3.97%	24.73%	43.15%	48.96%	54.21%	60.35%
58	3.97%	13.86%	32.00%	38.55%	44.46%	50.99%
59	3.97%	3.97%	19.48%	26.85%	33.44%	40.48%
60	3.97%	3.97%	5.27%	13.60%	21.10%	28.55%

8 Pay 10

Age (in years)	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
	35,000	50,000	75,000	100,000	150,000	300,000
0	44.68%	49.90%	53.96%	55.99%	58.02%	60.05%
1	46.38%	51.59%	55.65%	57.67%	59.70%	61.73%
2	48.93%	54.14%	58.18%	60.21%	62.23%	64.26%
3	49.37%	54.57%	58.62%	60.64%	62.67%	64.69%
4	49.54%	54.75%	58.79%	60.82%	62.84%	64.87%
5	49.59%	54.79%	58.84%	60.87%	62.89%	64.92%
6	49.57%	54.78%	58.83%	60.85%	62.88%	64.90%
7	49.51%	54.71%	58.77%	60.79%	62.82%	64.84%
8	49.41%	54.62%	58.67%	60.70%	62.72%	64.75%
9	49.28%	54.49%	58.55%	60.58%	62.60%	64.63%
10	49.13%	54.35%	58.40%	60.43%	62.46%	64.48%
11	48.97%	54.19%	58.24%	60.27%	62.30%	64.33%
12	48.80%	54.02%	58.08%	60.11%	62.13%	64.16%
13	48.64%	53.86%	57.92%	59.95%	61.98%	64.01%
14	48.50%	53.72%	57.77%	59.80%	61.83%	63.86%
15	48.37%	53.59%	57.65%	59.68%	61.71%	63.74%
16	48.27%	53.49%	57.55%	59.58%	61.61%	63.64%
17	48.20%	53.42%	57.48%	59.51%	61.54%	63.57%
18	48.14%	53.36%	57.42%	59.45%	61.48%	63.51%
19	48.11%	53.33%	57.39%	59.42%	61.45%	63.48%
20	48.09%	53.31%	57.37%	59.40%	61.43%	63.46%
21	48.08%	53.30%	57.36%	59.39%	61.42%	63.45%
22	48.08%	53.30%	57.36%	59.39%	61.42%	63.45%
23	48.07%	53.29%	57.35%	59.38%	61.41%	63.45%
24	48.07%	53.29%	57.35%	59.38%	61.41%	63.44%
25	48.05%	53.28%	57.34%	59.37%	61.40%	63.43%
26	48.03%	53.26%	57.32%	59.35%	61.38%	63.41%
27	48.00%	53.22%	57.29%	59.32%	61.35%	63.38%
28	47.96%	53.18%	57.24%	59.27%	61.31%	63.34%
29	47.89%	53.12%	57.19%	59.22%	61.25%	63.28%
30	47.82%	53.05%	57.11%	59.14%	61.18%	63.21%
31	47.72%	52.95%	57.02%	59.05%	61.09%	63.12%



32	47.61%	52.84%	56.91%	58.94%	60.98%	63.01%
33	47.48%	52.70%	56.78%	58.82%	60.85%	62.89%
34	47.32%	52.53%	56.63%	58.67%	60.70%	62.74%
35	47.15%	52.33%	56.46%	58.50%	60.53%	62.57%
36	46.94%	52.10%	56.26%	58.30%	60.34%	62.38%
37	46.71%	51.96%	56.04%	58.08%	60.12%	62.16%
38	46.44%	51.70%	55.78%	57.82%	59.86%	61.91%
39	46.14%	51.40%	55.49%	57.53%	59.58%	61.62%
40	45.80%	51.06%	55.16%	57.20%	59.25%	61.30%
41	45.41%	50.68%	54.78%	56.82%	58.87%	60.92%
42	44.95%	50.23%	54.34%	56.39%	58.44%	60.50%
43	44.43%	49.72%	53.83%	55.89%	57.95%	60.00%
44	43.83%	49.13%	53.25%	55.31%	57.37%	59.43%
45	43.15%	48.46%	52.58%	54.65%	56.71%	58.78%
46	42.36%	47.68%	51.82%	53.89%	55.96%	58.03%
47	41.47%	46.80%	50.95%	53.03%	55.10%	57.18%
48	40.46%	45.81%	49.97%	52.06%	54.14%	56.22%
49	39.35%	44.71%	48.89%	50.97%	53.06%	55.15%
50	38.13%	43.51%	47.70%	49.79%	51.88%	53.97%
51	36.81%	42.21%	46.41%	48.51%	50.60%	52.70%
52	35.40%	40.81%	45.03%	47.13%	49.24%	51.35%
53	33.91%	39.34%	43.57%	45.69%	47.80%	49.91%
54	32.35%	37.81%	41.96%	44.17%	46.29%	48.41%
55	30.73%	36.20%	40.46%	42.59%	44.72%	46.85%
56	29.03%	34.53%	38.81%	40.95%	43.08%	45.22%
57	27.26%	32.79%	37.08%	39.23%	41.38%	43.52%
58	25.40%	30.95%	35.26%	37.42%	39.58%	41.73%
59	23.41%	28.98%	33.32%	35.49%	37.66%	39.83%
60	21.25%	26.86%	31.22%	33.40%	35.58%	37.76%

8 Pay 12

Age (in years)	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
	35,000	50,000	75,000	100,000	150,000	300,000
0	76.24%	83.16%	90.50%	91.21%	93.29%	95.97%
1	78.31%	85.22%	92.61%	93.26%	95.33%	98.00%
2	81.41%	88.30%	95.75%	96.35%	98.39%	101.06%
3	81.93%	88.83%	96.29%	96.87%	98.90%	101.57%
4	82.14%	89.03%	96.50%	97.07%	99.11%	101.77%
5	82.19%	89.08%	96.55%	97.12%	99.16%	101.83%
6	82.15%	89.05%	96.52%	97.10%	99.13%	101.80%
7	82.07%	88.96%	96.43%	97.02%	99.06%	101.72%
8	81.95%	88.84%	96.31%	96.90%	98.94%	101.61%
9	81.78%	88.69%	96.16%	96.74%	98.79%	101.46%
10	81.60%	88.51%	95.97%	96.56%	98.61%	101.28%
11	81.40%	88.30%	95.76%	96.36%	98.41%	101.08%
12	81.19%	88.10%	95.56%	96.16%	98.21%	100.89%
13	81.00%	87.90%	95.36%	95.97%	98.02%	100.69%
14	80.81%	87.73%	95.18%	95.80%	97.85%	100.52%
15	80.66%	87.58%	95.02%	95.64%	97.70%	100.37%
16	80.54%	87.46%	94.90%	95.52%	97.58%	100.24%
17	80.45%	87.37%	94.80%	95.42%	97.49%	100.15%
18	80.38%	87.30%	94.74%	95.36%	97.42%	100.09%
19	80.34%	87.25%	94.69%	95.32%	97.38%	100.04%
20	80.31%	87.22%	94.67%	95.29%	97.35%	100.02%
21	80.30%	87.21%	94.65%	95.28%	97.34%	100.00%
22	80.29%	87.20%	94.64%	95.27%	97.33%	100.00%
23	80.28%	87.19%	94.64%	95.26%	97.32%	99.99%
24	80.26%	87.17%	94.62%	95.25%	97.31%	99.98%

25	80.24%	87.15%	94.60%	95.23%	97.29%	99.96%
26	80.20%	87.12%	94.57%	95.19%	97.26%	99.93%
27	80.15%	87.07%	94.52%	95.15%	97.21%	99.88%
28	80.08%	87.00%	94.45%	95.09%	97.15%	99.82%
29	80.00%	86.92%	94.36%	95.00%	97.07%	99.74%
30	79.89%	86.81%	94.26%	94.90%	96.97%	99.64%
31	79.75%	86.68%	94.12%	94.77%	96.84%	99.52%
32	79.59%	86.53%	93.97%	94.61%	96.69%	99.37%
33	79.40%	86.35%	93.79%	94.44%	96.51%	99.20%
34	79.19%	86.13%	93.58%	94.23%	96.31%	99.00%
35	78.94%	85.89%	93.33%	94.00%	96.08%	98.77%
36	78.75%	85.72%	93.19%	93.85%	95.81%	98.50%
37	78.52%	85.50%	93.01%	93.65%	95.50%	98.20%
38	78.25%	85.25%	92.77%	93.42%	95.16%	97.85%
39	77.91%	84.93%	92.50%	93.13%	94.76%	97.46%
40	77.52%	84.56%	92.14%	92.78%	94.30%	97.01%
41	77.06%	84.12%	91.74%	92.37%	93.79%	96.49%
42	76.52%	83.61%	91.24%	91.88%	93.18%	95.90%
43	75.88%	83.00%	90.65%	91.29%	92.51%	95.23%
44	75.14%	82.28%	89.96%	90.61%	91.73%	94.46%
45	74.18%	81.35%	89.02%	89.70%	90.85%	93.57%
46	73.10%	80.29%	87.95%	88.66%	89.83%	92.58%
47	71.88%	79.09%	86.74%	87.50%	88.69%	91.45%
48	70.51%	77.75%	85.39%	86.19%	87.42%	90.17%
49	69.01%	76.26%	83.90%	84.73%	86.00%	88.77%
50	67.36%	74.65%	82.25%	83.15%	84.45%	87.23%
51	65.58%	72.79%	80.49%	81.42%	82.76%	85.56%
52	63.67%	71.01%	78.58%	79.57%	80.97%	83.78%
53	61.64%	69.02%	76.56%	77.62%	79.06%	81.88%
54	59.52%	66.92%	74.44%	75.56%	77.05%	79.87%
55	57.27%	64.71%	72.21%	73.40%	74.94%	77.79%
56	54.92%	62.40%	69.87%	71.13%	72.72%	75.58%
57	52.43%	59.96%	67.40%	68.74%	70.40%	73.26%
58	49.77%	57.35%	64.78%	66.18%	67.91%	70.80%
59	46.93%	54.55%	61.95%	63.45%	65.24%	68.15%
60	43.80%	51.49%	58.87%	60.46%	62.32%	65.26%

8 Pay 16

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	89.12%	99.25%	107.14%	111.08%	115.01%	118.96%
1	91.67%	101.75%	109.67%	113.61%	117.54%	121.49%
2	95.50%	105.62%	113.49%	117.42%	121.35%	125.29%
3	96.13%	106.24%	114.11%	118.05%	121.98%	125.92%
4	96.37%	106.49%	114.36%	118.29%	122.23%	126.16%
5	96.41%	106.54%	114.41%	118.35%	122.29%	126.22%
6	96.37%	106.50%	114.37%	118.31%	122.25%	126.19%
7	96.26%	106.39%	114.27%	118.21%	122.14%	126.09%
8	96.11%	106.23%	114.12%	118.06%	122.00%	125.94%
9	95.91%	106.04%	113.92%	117.87%	121.81%	125.75%
10	95.67%	105.82%	113.70%	117.64%	121.58%	125.53%
11	95.43%	105.57%	113.45%	117.40%	121.34%	125.29%
12	95.17%	105.31%	113.20%	117.14%	121.09%	125.03%
13	94.92%	105.07%	112.96%	116.91%	120.85%	124.80%
14	94.70%	104.85%	112.74%	116.68%	120.63%	124.57%
15	94.51%	104.65%	112.55%	116.49%	120.44%	124.39%
16	94.35%	104.50%	112.39%	116.34%	120.29%	124.23%
17	94.23%	104.37%	112.27%	116.21%	120.17%	124.11%
18	94.13%	104.28%	112.18%	116.12%	120.08%	124.02%
19	94.07%	104.22%	112.12%	116.06%	120.01%	123.96%



20	94.01%	104.17%	112.06%	116.02%	119.97%	123.91%
21	93.98%	104.14%	112.04%	115.98%	119.93%	123.89%
22	93.95%	104.10%	112.00%	115.95%	119.91%	123.86%
23	93.91%	104.07%	111.97%	115.93%	119.88%	123.82%
24	93.86%	104.03%	111.94%	115.89%	119.84%	123.79%
25	93.81%	103.97%	111.88%	115.84%	119.79%	123.74%
26	93.72%	103.90%	111.81%	115.76%	119.72%	123.68%
27	93.63%	103.80%	111.71%	115.67%	119.64%	123.59%
28	93.49%	103.68%	111.59%	115.56%	119.52%	123.48%
29	93.33%	103.53%	111.45%	115.41%	119.37%	123.34%
30	93.14%	103.34%	111.27%	115.23%	119.20%	123.16%
31	92.89%	103.11%	111.04%	115.01%	118.99%	122.96%
32	92.62%	102.80%	110.79%	114.76%	118.73%	122.71%
33	92.29%	102.44%	110.48%	114.46%	118.44%	122.42%
34	91.91%	102.03%	110.13%	114.11%	118.10%	122.08%
35	91.48%	101.74%	109.73%	113.72%	117.70%	121.69%
36	90.98%	101.26%	109.26%	113.25%	117.25%	121.25%
37	90.40%	100.71%	108.72%	112.73%	116.74%	120.75%
38	89.76%	100.09%	108.12%	112.14%	116.15%	120.17%
39	89.03%	99.39%	107.44%	111.47%	115.50%	119.53%
40	88.22%	98.61%	106.68%	110.72%	114.76%	118.80%
41	87.31%	97.72%	105.83%	109.88%	113.93%	117.98%
42	86.28%	96.74%	104.86%	108.93%	112.99%	117.06%
43	85.13%	95.63%	103.79%	107.87%	111.95%	116.03%
44	83.85%	94.38%	102.58%	106.68%	110.76%	114.86%
45	82.41%	92.98%	101.22%	105.32%	109.44%	113.55%
46	80.79%	91.41%	99.68%	103.81%	107.94%	112.07%
47	78.99%	89.66%	97.96%	102.11%	106.26%	110.41%
48	76.98%	87.70%	96.04%	100.21%	104.38%	108.55%
49	74.90%	85.53%	93.91%	98.11%	102.30%	106.49%
50	72.31%	83.15%	91.58%	95.79%	100.01%	104.22%
51	69.64%	80.54%	89.02%	93.26%	97.50%	101.74%
52	66.76%	77.72%	86.26%	90.52%	94.79%	99.06%
53	63.64%	74.69%	83.28%	87.58%	91.87%	96.17%
54	60.31%	71.44%	80.10%	84.43%	88.75%	93.08%
55	56.74%	67.97%	76.69%	81.05%	85.42%	89.78%
56	52.90%	64.23%	73.04%	77.44%	81.85%	86.25%
57	48.77%	60.21%	69.10%	73.55%	78.00%	82.45%
58	44.27%	55.84%	64.83%	69.33%	73.82%	78.33%
59	39.32%	51.04%	60.14%	64.70%	69.25%	73.81%
60	33.83%	45.70%	54.94%	59.56%	64.18%	68.79%

8 Pay 20

Age (in years)	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
	35,000	50,000	75,000	100,000	150,000	300,000
0	142.40%	158.29%	175.93%	176.84%	177.84%	183.70%
1	145.89%	161.78%	179.52%	180.31%	181.20%	187.06%
2	151.15%	167.02%	184.92%	185.54%	186.28%	192.14%
3	152.00%	167.88%	185.80%	186.40%	187.12%	192.97%
4	152.32%	168.20%	186.14%	186.73%	187.44%	193.29%
5	152.39%	168.27%	186.22%	186.81%	187.51%	193.37%
6	152.32%	168.21%	186.16%	186.74%	187.45%	193.32%
7	152.17%	168.06%	186.00%	186.60%	187.32%	193.18%
8	151.95%	167.85%	185.78%	186.40%	187.12%	192.98%
9	151.67%	167.57%	185.50%	186.12%	186.86%	192.72%
10	151.35%	167.26%	185.18%	185.81%	186.55%	192.42%
11	151.00%	166.90%	184.82%	185.46%	186.23%	192.09%
12	150.64%	166.55%	184.46%	185.11%	185.88%	191.75%
13	150.28%	166.20%	184.10%	184.77%	185.55%	191.42%
14	149.96%	165.87%	183.78%	184.45%	185.24%	191.11%



15	149.67%	165.59%	183.48%	184.16%	184.96%	190.84%
16	149.42%	165.35%	183.24%	183.92%	184.73%	190.62%
17	149.21%	165.15%	183.03%	183.73%	184.55%	190.42%
18	149.05%	164.99%	182.87%	183.57%	184.39%	190.27%
19	148.92%	164.85%	182.73%	183.45%	184.28%	190.16%
20	148.81%	164.75%	182.63%	183.34%	184.18%	190.06%
21	148.70%	164.65%	182.53%	183.25%	184.09%	189.98%
22	148.59%	164.54%	182.44%	183.16%	184.00%	189.90%
23	148.47%	164.43%	182.32%	183.06%	183.91%	189.80%
24	148.34%	164.31%	182.20%	182.95%	183.80%	189.69%
25	148.16%	164.14%	182.04%	182.80%	183.66%	189.55%
26	147.94%	163.93%	181.84%	182.61%	183.48%	189.39%
27	147.68%	163.70%	181.61%	182.38%	183.27%	189.18%
28	147.35%	163.39%	181.31%	182.10%	183.00%	188.92%
29	146.97%	163.03%	180.95%	181.76%	182.68%	188.60%
30	146.51%	162.59%	180.52%	181.35%	182.29%	188.23%
31	145.96%	162.02%	180.01%	180.87%	181.83%	187.78%
32	145.33%	161.32%	179.41%	180.30%	181.30%	187.26%
33	144.60%	160.78%	178.72%	179.65%	180.67%	186.65%
34	143.76%	159.99%	177.94%	178.90%	179.97%	185.95%
35	142.82%	159.08%	177.05%	178.07%	179.17%	185.17%
36	142.24%	158.63%	176.76%	177.74%	178.78%	184.30%
37	141.57%	158.05%	176.35%	177.29%	178.30%	183.31%
38	140.74%	157.33%	175.81%	176.72%	177.69%	182.23%
39	139.78%	156.50%	175.13%	176.01%	176.97%	181.04%
40	138.65%	155.51%	174.31%	175.18%	176.11%	179.71%
41	137.37%	154.36%	173.31%	174.18%	175.11%	178.26%
42	135.89%	153.02%	172.12%	173.01%	173.92%	176.64%
43	134.20%	151.47%	170.73%	171.61%	172.55%	174.86%
44	132.24%	149.66%	169.06%	170.00%	170.94%	172.84%
45	129.55%	147.08%	166.47%	167.53%	168.59%	170.60%
46	126.54%	144.18%	163.54%	164.76%	165.94%	168.06%
47	123.17%	140.93%	160.28%	161.64%	162.98%	165.21%
48	119.39%	137.28%	156.60%	158.13%	159.64%	162.01%
49	115.19%	133.21%	152.50%	154.23%	155.92%	158.43%
50	110.50%	128.68%	147.93%	149.89%	151.77%	154.46%
51	105.33%	123.68%	142.89%	145.07%	147.20%	150.06%
52	99.65%	118.18%	137.35%	139.80%	142.16%	145.23%
53	93.40%	112.15%	131.27%	134.03%	136.65%	139.94%
54	86.59%	105.56%	124.63%	127.71%	130.64%	134.17%
55	79.11%	98.35%	117.38%	120.81%	124.06%	127.86%
56	70.90%	90.44%	109.42%	113.23%	116.85%	120.94%
57	61.84%	81.71%	100.65%	104.90%	108.92%	113.33%
58	51.75%	72.01%	90.90%	95.63%	100.10%	104.89%
59	40.45%	61.13%	79.99%	85.26%	90.23%	95.44%
60	27.65%	48.83%	67.64%	73.53%	78.92%	84.75%

10 Pay 10

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	42.75%	43.87%	48.04%	48.71%	49.25%	49.79%
1	44.76%	45.89%	50.16%	50.72%	51.25%	51.77%
2	47.84%	48.97%	53.41%	53.80%	54.30%	54.79%
3	48.35%	49.50%	53.96%	54.33%	54.81%	55.31%
4	48.57%	49.70%	54.19%	54.53%	55.03%	55.52%
5	48.63%	49.76%	54.26%	54.60%	55.09%	55.58%
6	48.61%	49.74%	54.24%	54.59%	55.08%	55.57%
7	48.54%	49.68%	54.16%	54.51%	55.01%	55.50%
8	48.44%	49.57%	54.05%	54.41%	54.91%	55.40%
9	48.29%	49.43%	53.90%	54.26%	54.76%	55.25%



10	48.13%	49.26%	53.72%	54.10%	54.60%	55.09%
11	47.94%	49.07%	53.53%	53.91%	54.41%	54.91%
12	47.74%	48.87%	53.32%	53.71%	54.22%	54.72%
13	47.56%	48.69%	53.12%	53.53%	54.03%	54.54%
14	47.38%	48.52%	52.94%	53.36%	53.87%	54.37%
15	47.24%	48.37%	52.78%	53.22%	53.72%	54.22%
16	47.12%	48.25%	52.66%	53.09%	53.60%	54.11%
17	47.03%	48.16%	52.56%	53.01%	53.51%	54.02%
18	46.97%	48.10%	52.50%	52.94%	53.45%	53.96%
19	46.92%	48.05%	52.46%	52.90%	53.41%	53.92%
20	46.90%	48.03%	52.43%	52.87%	53.38%	53.89%
21	46.88%	48.02%	52.41%	52.86%	53.37%	53.88%
22	46.88%	48.01%	52.41%	52.86%	53.37%	53.88%
23	46.88%	48.01%	52.41%	52.85%	53.36%	53.88%
24	46.87%	48.00%	52.40%	52.85%	53.36%	53.87%
25	46.86%	47.99%	52.39%	52.84%	53.34%	53.86%
26	46.84%	47.97%	52.37%	52.81%	53.32%	53.84%
27	46.80%	47.93%	52.32%	52.78%	53.29%	53.79%
28	46.76%	47.89%	52.27%	52.73%	53.24%	53.75%
29	46.69%	47.82%	52.20%	52.67%	53.18%	53.68%
30	46.59%	47.73%	52.12%	52.58%	53.10%	53.60%
31	46.49%	47.62%	52.00%	52.48%	52.98%	53.50%
32	46.36%	47.49%	51.87%	52.35%	52.86%	53.38%
33	46.21%	47.34%	51.70%	52.20%	52.72%	53.23%
34	46.03%	47.16%	51.53%	52.02%	52.54%	53.06%
35	45.84%	46.97%	51.31%	51.83%	52.35%	52.87%
36	45.65%	46.79%	51.16%	51.66%	52.17%	52.69%
37	45.44%	46.57%	50.97%	51.46%	51.97%	52.48%
38	45.19%	46.33%	50.74%	51.22%	51.72%	52.23%
39	44.90%	46.04%	50.48%	50.93%	51.44%	51.95%
40	44.56%	45.69%	50.16%	50.60%	51.11%	51.61%
41	44.16%	45.30%	49.77%	50.22%	50.72%	51.22%
42	43.69%	44.84%	49.32%	49.77%	50.27%	50.77%
43	43.14%	44.29%	48.78%	49.24%	49.73%	50.24%
44	42.51%	43.65%	48.13%	48.61%	49.11%	49.62%
45	41.71%	42.86%	47.30%	47.83%	48.34%	48.86%
46	40.81%	41.95%	46.34%	46.94%	47.46%	47.98%
47	39.78%	40.93%	45.25%	45.92%	46.45%	46.98%
48	38.62%	39.77%	44.03%	44.78%	45.32%	45.86%
49	37.33%	38.49%	42.67%	43.50%	44.06%	44.62%
50	35.92%	37.07%	41.16%	42.10%	42.67%	43.24%
51	34.39%	35.53%	39.54%	40.58%	41.17%	41.76%
52	32.76%	33.90%	37.81%	38.96%	39.56%	40.17%
53	31.03%	32.17%	35.97%	37.24%	37.87%	38.50%
54	29.22%	30.35%	34.05%	35.45%	36.09%	36.73%
55	27.32%	28.46%	32.05%	33.57%	34.24%	34.90%
56	25.35%	26.49%	29.97%	31.63%	32.31%	32.99%
57	23.30%	24.44%	27.79%	29.58%	30.30%	30.99%
58	21.13%	22.27%	25.49%	27.45%	28.17%	28.90%
59	18.83%	19.96%	23.05%	25.15%	25.91%	26.67%
60	16.33%	17.47%	20.41%	22.69%	23.48%	24.25%

10 Pay 12

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	61.09%	67.55%	72.57%	75.08%	77.60%	80.10%
1	63.08%	69.53%	74.55%	77.05%	79.56%	82.07%
2	66.10%	72.55%	77.55%	80.06%	82.56%	85.07%
3	66.61%	73.05%	78.06%	80.56%	83.07%	85.57%
4	66.81%	73.25%	78.26%	80.77%	83.27%	85.77%



5	66.86%	73.30%	78.31%	80.82%	83.33%	85.82%
6	66.83%	73.28%	78.29%	80.79%	83.30%	85.81%
7	66.75%	73.20%	78.22%	80.72%	83.22%	85.73%
8	66.64%	73.08%	78.10%	80.61%	83.12%	85.63%
9	66.49%	72.94%	77.95%	80.47%	82.98%	85.48%
10	66.32%	72.77%	77.78%	80.30%	82.81%	85.31%
11	66.12%	72.58%	77.60%	80.11%	82.62%	85.13%
12	65.93%	72.39%	77.41%	79.92%	82.43%	84.94%
13	65.75%	72.20%	77.22%	79.74%	82.25%	84.75%
14	65.58%	72.03%	77.05%	79.57%	82.08%	84.59%
15	65.42%	71.88%	76.91%	79.42%	81.93%	84.45%
16	65.31%	71.77%	76.80%	79.31%	81.82%	84.33%
17	65.22%	71.68%	76.70%	79.22%	81.73%	84.24%
18	65.15%	71.61%	76.64%	79.15%	81.67%	84.18%
19	65.11%	71.57%	76.60%	79.11%	81.63%	84.13%
20	65.08%	71.54%	76.58%	79.08%	81.60%	84.11%
21	65.07%	71.54%	76.56%	79.07%	81.58%	84.10%
22	65.06%	71.52%	76.55%	79.06%	81.57%	84.09%
23	65.05%	71.51%	76.54%	79.05%	81.57%	84.08%
24	65.03%	71.50%	76.53%	79.04%	81.56%	84.07%
25	65.02%	71.48%	76.51%	79.02%	81.54%	84.05%
26	64.98%	71.45%	76.47%	78.99%	81.51%	84.02%
27	64.93%	71.40%	76.43%	78.95%	81.46%	83.98%
28	64.87%	71.34%	76.37%	78.89%	81.40%	83.92%
29	64.79%	71.26%	76.30%	78.81%	81.33%	83.84%
30	64.69%	71.15%	76.19%	78.71%	81.23%	83.75%
31	64.56%	71.03%	76.08%	78.59%	81.11%	83.63%
32	64.40%	70.88%	75.93%	78.45%	80.97%	83.49%
33	64.23%	70.71%	75.76%	78.28%	80.80%	83.33%
34	64.02%	70.52%	75.56%	78.08%	80.61%	83.13%
35	63.78%	70.28%	75.34%	77.86%	80.38%	82.91%
36	63.51%	70.01%	75.07%	77.61%	80.13%	82.66%
37	63.20%	69.71%	74.77%	77.31%	79.84%	82.37%
38	62.84%	69.36%	74.43%	76.97%	79.50%	82.03%
39	62.44%	68.97%	74.04%	76.59%	79.12%	81.66%
40	61.97%	68.52%	73.60%	76.14%	78.68%	81.23%
41	61.45%	68.00%	73.09%	75.64%	78.19%	80.74%
42	60.84%	67.41%	72.52%	75.07%	77.62%	80.18%
43	60.16%	66.74%	71.86%	74.42%	76.98%	79.53%
44	59.37%	65.91%	71.10%	73.67%	76.24%	78.80%
45	58.48%	65.10%	70.24%	72.82%	75.40%	77.97%
46	57.48%	64.11%	69.28%	71.85%	74.43%	77.02%
47	56.34%	62.99%	68.17%	70.76%	73.36%	75.94%
48	55.06%	61.74%	66.94%	69.54%	72.14%	74.73%
49	53.65%	60.36%	65.58%	68.19%	70.79%	73.40%
50	52.11%	58.85%	64.08%	66.70%	69.32%	71.94%
51	50.45%	57.21%	62.46%	65.08%	67.71%	70.35%
52	48.66%	55.45%	60.72%	63.36%	66.00%	68.64%
53	46.77%	53.58%	58.88%	61.53%	64.18%	66.83%
54	44.76%	51.61%	56.93%	59.60%	62.26%	64.92%
55	42.66%	49.55%	54.89%	57.57%	60.25%	62.93%
56	40.45%	47.37%	52.75%	55.45%	58.13%	60.82%
57	38.12%	45.08%	50.49%	53.19%	55.90%	58.61%
58	35.63%	42.64%	48.08%	50.80%	53.52%	56.25%
59	32.95%	40.00%	45.49%	48.23%	50.97%	53.72%
60	30.03%	37.14%	42.66%	45.43%	48.20%	50.96%

10 Pay 15

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
Age (in years)						
	35,000	50,000	75,000	100,000	150,000	300,000

0	63.52%	72.95%	83.22%	83.97%	85.38%	88.95%
1	66.02%	75.45%	85.80%	86.45%	87.80%	91.36%
2	69.88%	79.30%	89.77%	90.28%	91.53%	95.10%
3	70.51%	79.93%	90.43%	90.91%	92.15%	95.71%
4	70.76%	80.18%	90.69%	91.16%	92.38%	95.96%
5	70.82%	80.24%	90.76%	91.22%	92.45%	96.02%
6	70.79%	80.20%	90.72%	91.20%	92.43%	95.99%
7	70.68%	80.12%	90.63%	91.10%	92.33%	95.91%
8	70.54%	79.96%	90.48%	90.97%	92.21%	95.78%
9	70.36%	79.78%	90.30%	90.79%	92.03%	95.60%
10	70.14%	79.57%	90.07%	90.57%	91.82%	95.40%
11	69.89%	79.33%	89.84%	90.34%	91.59%	95.17%
12	69.65%	79.09%	89.58%	90.10%	91.36%	94.94%
13	69.41%	78.85%	89.34%	89.86%	91.14%	94.72%
14	69.20%	78.64%	89.12%	89.65%	90.93%	94.51%
15	69.01%	78.45%	88.93%	89.46%	90.75%	94.33%
16	68.86%	78.30%	88.77%	89.32%	90.61%	94.19%
17	68.74%	78.18%	88.65%	89.20%	90.49%	94.07%
18	68.65%	78.09%	88.56%	89.11%	90.40%	93.98%
19	68.59%	78.03%	88.49%	89.05%	90.35%	93.92%
20	68.54%	77.98%	88.45%	89.01%	90.31%	93.89%
21	68.51%	77.96%	88.43%	88.99%	90.29%	93.87%
22	68.48%	77.93%	88.40%	88.96%	90.25%	93.84%
23	68.45%	77.90%	88.37%	88.94%	90.23%	93.82%
24	68.42%	77.88%	88.34%	88.91%	90.21%	93.80%
25	68.38%	77.84%	88.30%	88.87%	90.16%	93.75%
26	68.31%	77.78%	88.25%	88.81%	90.11%	93.70%
27	68.23%	77.69%	88.16%	88.74%	90.04%	93.64%
28	68.11%	77.59%	88.05%	88.64%	89.94%	93.53%
29	67.98%	77.46%	87.93%	88.52%	89.82%	93.41%
30	67.81%	77.29%	87.76%	88.36%	89.68%	93.27%
31	67.61%	77.10%	87.57%	88.17%	89.50%	93.10%
32	67.37%	76.86%	87.34%	87.95%	89.29%	92.89%
33	67.09%	76.59%	87.06%	87.69%	89.04%	92.65%
34	66.76%	76.28%	86.74%	87.39%	88.75%	92.36%
35	66.38%	75.92%	86.37%	87.04%	88.42%	92.04%
36	66.01%	75.59%	86.11%	86.74%	88.04%	91.65%
37	65.60%	75.19%	85.79%	86.38%	87.60%	91.22%
38	65.11%	74.73%	85.39%	85.95%	87.10%	90.73%
39	64.54%	74.20%	84.93%	85.46%	86.53%	90.16%
40	63.89%	73.58%	84.38%	84.88%	85.89%	89.54%
41	63.15%	72.87%	83.73%	84.22%	85.17%	88.83%
42	62.30%	72.06%	82.99%	83.46%	84.36%	88.03%
43	61.34%	71.14%	82.12%	82.60%	83.44%	87.13%
44	60.24%	70.10%	81.13%	81.60%	82.41%	86.11%
45	58.94%	68.83%	79.70%	80.39%	81.25%	84.95%
46	57.48%	67.41%	78.38%	79.00%	79.93%	83.66%
47	55.82%	65.81%	76.74%	77.45%	78.45%	82.19%
48	54.00%	64.02%	74.92%	75.72%	76.79%	80.56%
49	51.97%	62.04%	72.89%	73.79%	74.95%	78.73%
50	49.74%	59.86%	70.66%	71.67%	72.92%	76.72%
51	47.31%	57.48%	68.23%	69.36%	70.72%	74.54%
52	44.69%	54.92%	65.60%	66.86%	68.33%	72.17%
53	41.87%	52.17%	62.78%	64.18%	65.77%	69.63%
54	38.86%	49.23%	59.78%	61.32%	63.04%	66.93%
55	35.66%	46.10%	56.58%	58.29%	60.14%	64.06%
56	32.24%	42.76%	53.15%	55.05%	57.05%	61.00%
57	28.57%	39.19%	49.50%	51.58%	53.74%	57.72%
58	24.60%	35.32%	45.55%	47.84%	50.16%	54.19%
59	20.26%	31.11%	41.25%	43.75%	46.27%	50.34%
60	15.47%	26.44%	36.49%	39.25%	41.97%	46.09%

10 Pay 20



	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	149.30%	167.66%	188.31%	189.05%	189.92%	193.13%
1	153.49%	171.82%	192.60%	193.20%	193.93%	197.06%
2	159.92%	178.23%	199.24%	199.59%	200.12%	203.13%
3	160.96%	179.27%	200.32%	200.64%	201.13%	204.13%
4	161.35%	179.67%	200.72%	201.04%	201.52%	204.52%
5	161.44%	179.76%	200.82%	201.14%	201.61%	204.61%
6	161.36%	179.69%	200.76%	201.07%	201.56%	204.56%
7	161.18%	179.52%	200.59%	200.91%	201.40%	204.41%
8	160.93%	179.28%	200.34%	200.67%	201.17%	204.18%
9	160.61%	178.96%	200.01%	200.37%	200.87%	203.88%
10	160.23%	178.58%	199.63%	200.00%	200.52%	203.54%
11	159.82%	178.17%	199.22%	199.59%	200.13%	203.16%
12	159.39%	177.75%	198.78%	199.17%	199.72%	202.76%
13	158.98%	177.34%	198.34%	198.76%	199.32%	202.37%
14	158.57%	176.95%	197.95%	198.37%	198.95%	202.01%
15	158.23%	176.60%	197.60%	198.03%	198.63%	201.70%
16	157.93%	176.31%	197.29%	197.75%	198.35%	201.42%
17	157.69%	176.06%	197.04%	197.50%	198.12%	201.20%
18	157.48%	175.86%	196.83%	197.31%	197.93%	201.02%
19	157.31%	175.69%	196.67%	197.15%	197.78%	200.87%
20	157.16%	175.55%	196.53%	197.02%	197.65%	200.75%
21	157.02%	175.43%	196.40%	196.89%	197.53%	200.64%
22	156.87%	175.29%	196.27%	196.78%	197.42%	200.52%
23	156.72%	175.14%	196.12%	196.64%	197.29%	200.40%
24	156.54%	174.97%	195.96%	196.48%	197.15%	200.26%
25	156.30%	174.76%	195.75%	196.28%	196.96%	200.08%
26	156.03%	174.50%	195.49%	196.04%	196.73%	199.86%
27	155.70%	174.18%	195.18%	195.74%	196.45%	199.60%
28	155.29%	173.80%	194.80%	195.38%	196.11%	199.27%
29	154.81%	173.33%	194.33%	194.95%	195.69%	198.88%
30	154.21%	172.78%	193.78%	194.42%	195.20%	198.40%
31	153.53%	172.12%	193.13%	193.81%	194.62%	197.84%
32	152.73%	171.35%	192.36%	193.09%	193.94%	197.18%
33	151.81%	170.47%	191.49%	192.26%	193.15%	196.42%
34	150.75%	169.47%	190.49%	191.31%	192.25%	195.56%
35	149.57%	168.34%	189.37%	190.24%	191.23%	194.59%
36	148.95%	167.88%	189.14%	189.96%	190.87%	193.90%
37	148.19%	167.27%	188.76%	189.53%	190.39%	193.08%
38	147.24%	166.49%	188.21%	188.94%	189.75%	192.13%
39	146.14%	165.55%	187.50%	188.20%	188.97%	191.04%
40	144.84%	164.42%	186.59%	187.28%	188.01%	189.80%
41	143.33%	163.10%	185.47%	186.16%	186.88%	188.39%
42	141.57%	161.54%	184.12%	184.82%	185.54%	186.78%
43	139.55%	159.71%	182.51%	183.23%	183.95%	184.95%
44	137.21%	157.58%	180.56%	181.33%	182.08%	182.87%
45	133.88%	154.36%	177.32%	178.27%	179.18%	180.11%
46	130.16%	150.78%	173.69%	174.83%	175.91%	177.01%
47	126.00%	146.75%	169.61%	170.97%	172.26%	173.54%
48	121.35%	142.25%	165.04%	166.64%	168.14%	169.63%
49	116.15%	137.22%	159.93%	161.80%	163.55%	165.26%
50	110.36%	131.63%	154.26%	156.42%	158.45%	160.41%
51	103.96%	125.42%	147.97%	150.46%	152.79%	155.02%
52	96.91%	118.60%	141.05%	143.90%	146.55%	149.10%
53	89.17%	111.10%	133.45%	136.69%	139.72%	142.60%
54	80.67%	102.89%	125.12%	128.80%	132.23%	135.49%
55	71.36%	93.89%	116.00%	120.17%	124.05%	127.70%
56	61.12%	84.00%	105.99%	110.69%	115.06%	119.16%



57	49.80%	73.07%	94.94%	100.24%	105.14%	109.75%
58	37.20%	60.93%	82.65%	88.62%	94.13%	99.30%
59	23.08%	47.31%	68.90%	75.59%	81.80%	87.53%
60	7.10%	31.92%	53.33%	60.87%	67.86%	74.37%

12 Pay 12

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	73.13%	74.74%	77.25%	78.00%	78.68%	79.36%
1	75.70%	77.30%	79.87%	80.58%	81.26%	81.95%
2	79.60%	81.22%	83.89%	84.49%	85.18%	85.88%
3	80.25%	81.88%	84.57%	85.15%	85.83%	86.53%
4	80.51%	82.13%	84.82%	85.41%	86.10%	86.80%
5	80.58%	82.20%	84.89%	85.47%	86.16%	86.86%
6	80.55%	82.17%	84.86%	85.44%	86.13%	86.83%
7	80.45%	82.07%	84.76%	85.34%	86.03%	86.73%
8	80.30%	81.93%	84.61%	85.20%	85.89%	86.59%
9	80.11%	81.73%	84.41%	85.00%	85.69%	86.39%
10	79.88%	81.51%	84.19%	84.79%	85.47%	86.17%
11	79.64%	81.26%	83.93%	84.54%	85.22%	85.92%
12	79.39%	81.01%	83.68%	84.29%	84.97%	85.67%
13	79.15%	80.77%	83.43%	84.05%	84.73%	85.43%
14	78.94%	80.56%	83.21%	83.83%	84.52%	85.21%
15	78.74%	80.37%	83.01%	83.64%	84.33%	85.03%
16	78.59%	80.22%	82.86%	83.49%	84.18%	84.87%
17	78.48%	80.10%	82.73%	83.37%	84.06%	84.75%
18	78.39%	80.01%	82.66%	83.29%	83.97%	84.67%
19	78.34%	79.96%	82.60%	83.23%	83.92%	84.61%
20	78.31%	79.93%	82.57%	83.20%	83.88%	84.58%
21	78.28%	79.90%	82.54%	83.18%	83.86%	84.56%
22	78.27%	79.89%	82.53%	83.17%	83.85%	84.55%
23	78.26%	79.88%	82.51%	83.16%	83.84%	84.54%
24	78.24%	79.86%	82.50%	83.13%	83.82%	84.51%
25	78.21%	79.84%	82.47%	83.11%	83.80%	84.49%
26	78.17%	79.80%	82.42%	83.07%	83.75%	84.45%
27	78.11%	79.73%	82.37%	83.01%	83.70%	84.39%
28	78.03%	79.65%	82.28%	82.93%	83.61%	84.31%
29	77.92%	79.55%	82.18%	82.82%	83.50%	84.20%
30	77.79%	79.41%	82.03%	82.69%	83.37%	84.07%
31	77.63%	79.25%	81.88%	82.54%	83.22%	83.91%
32	77.44%	79.06%	81.68%	82.34%	83.02%	83.72%
33	77.21%	78.84%	81.44%	82.11%	82.79%	83.49%
34	76.95%	78.58%	81.18%	81.85%	82.53%	83.23%
35	76.64%	78.27%	80.86%	81.56%	82.24%	82.93%
36	76.63%	78.25%	80.85%	81.55%	82.23%	82.93%
37	76.54%	78.18%	80.84%	81.50%	82.18%	82.88%
38	76.40%	78.05%	80.74%	81.38%	82.06%	82.75%
39	76.20%	77.85%	80.56%	81.20%	81.88%	82.57%
40	75.90%	77.57%	80.31%	80.93%	81.62%	82.31%
41	75.54%	77.20%	79.96%	80.59%	81.27%	81.96%
42	75.05%	76.73%	79.51%	80.12%	80.81%	81.50%
43	74.46%	76.13%	78.93%	79.55%	80.24%	80.93%
44	73.72%	75.41%	78.21%	78.85%	79.53%	80.22%
45	72.54%	74.23%	77.00%	77.68%	78.36%	79.05%
46	71.21%	72.89%	75.63%	76.34%	77.02%	77.71%
47	69.70%	71.39%	74.08%	74.84%	75.52%	76.20%
48	68.01%	69.70%	72.34%	73.16%	73.83%	74.52%
49	66.15%	67.83%	70.42%	71.30%	71.97%	72.65%
50	64.11%	65.78%	68.32%	69.25%	69.92%	70.60%
51	61.88%	63.57%	66.04%	67.04%	67.71%	68.38%



52	59.51%	61.20%	63.60%	64.67%	65.33%	66.00%
53	57.00%	58.67%	61.02%	62.16%	62.81%	63.48%
54	54.34%	56.01%	58.28%	59.51%	60.17%	60.83%
55	51.56%	53.23%	55.41%	56.73%	57.38%	58.03%
56	48.62%	50.29%	52.39%	53.80%	54.45%	55.10%
57	45.52%	47.19%	49.21%	50.71%	51.35%	52.00%
58	42.22%	43.88%	45.81%	47.41%	48.05%	48.69%
59	38.67%	40.33%	42.17%	43.87%	44.50%	45.14%
60	34.79%	36.45%	38.18%	40.01%	40.63%	41.26%

12 Pay 15

Age (in years)	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
	Premium Band					
	35,000	50,000	75,000	100,000	150,000	300,000
0	51.34%	62.60%	74.85%	75.74%	76.73%	77.66%
1	54.34%	65.59%	77.97%	78.71%	79.57%	80.38%
2	58.94%	70.18%	82.79%	83.29%	83.95%	84.59%
3	59.70%	70.93%	83.58%	84.05%	84.68%	85.28%
4	59.98%	71.23%	83.88%	84.35%	84.96%	85.55%
5	60.06%	71.30%	83.97%	84.41%	85.03%	85.62%
6	60.00%	71.26%	83.92%	84.38%	85.00%	85.59%
7	59.89%	71.14%	83.80%	84.27%	84.89%	85.49%
8	59.72%	70.97%	83.62%	84.11%	84.74%	85.34%
9	59.50%	70.76%	83.40%	83.89%	84.54%	85.15%
10	59.24%	70.49%	83.13%	83.64%	84.30%	84.92%
11	58.95%	70.22%	82.84%	83.37%	84.03%	84.67%
12	58.66%	69.93%	82.53%	83.07%	83.76%	84.41%
13	58.38%	69.64%	82.25%	82.80%	83.49%	84.15%
14	58.11%	69.39%	81.97%	82.54%	83.24%	83.92%
15	57.90%	69.16%	81.75%	82.32%	83.04%	83.72%
16	57.71%	68.99%	81.56%	82.13%	82.86%	83.55%
17	57.57%	68.84%	81.40%	81.99%	82.72%	83.42%
18	57.46%	68.74%	81.30%	81.89%	82.63%	83.33%
19	57.38%	68.66%	81.22%	81.82%	82.55%	83.26%
20	57.33%	68.61%	81.16%	81.76%	82.50%	83.21%
21	57.28%	68.56%	81.13%	81.73%	82.47%	83.18%
22	57.25%	68.53%	81.09%	81.70%	82.44%	83.16%
23	57.21%	68.50%	81.06%	81.66%	82.42%	83.13%
24	57.16%	68.45%	81.01%	81.63%	82.38%	83.09%
25	57.11%	68.40%	80.96%	81.58%	82.32%	83.05%
26	57.02%	68.32%	80.88%	81.50%	82.26%	82.98%
27	56.91%	68.21%	80.77%	81.40%	82.17%	82.89%
28	56.77%	68.08%	80.64%	81.27%	82.05%	82.78%
29	56.61%	67.92%	80.48%	81.12%	81.90%	82.64%
30	56.39%	67.71%	80.27%	80.92%	81.72%	82.47%
31	56.14%	67.47%	80.02%	80.69%	81.50%	82.26%
32	55.84%	67.18%	79.72%	80.42%	81.24%	82.01%
33	55.50%	66.84%	79.38%	80.09%	80.94%	81.72%
34	55.08%	66.45%	78.98%	79.71%	80.57%	81.39%
35	54.61%	65.99%	78.51%	79.28%	80.16%	81.00%
36	54.39%	65.86%	78.51%	79.25%	80.08%	80.89%
37	54.09%	65.66%	78.44%	79.13%	79.93%	80.71%
38	53.70%	65.35%	78.26%	78.94%	79.71%	80.46%
39	53.20%	64.95%	77.99%	78.65%	79.39%	80.12%
40	52.59%	64.44%	77.61%	78.26%	78.98%	79.69%
41	51.85%	63.81%	77.09%	77.75%	78.46%	79.17%
42	50.98%	63.04%	76.44%	77.10%	77.82%	78.54%
43	49.95%	62.13%	75.63%	76.33%	77.04%	77.77%
44	48.76%	61.03%	74.63%	75.36%	76.10%	76.85%
45	47.08%	59.41%	72.95%	73.80%	74.63%	75.46%
46	45.21%	57.58%	71.07%	72.04%	72.97%	73.90%



47	43.12%	55.55%	68.95%	70.06%	71.11%	72.15%
48	40.79%	53.27%	66.60%	67.84%	69.04%	70.19%
49	38.21%	50.76%	63.98%	65.39%	66.74%	68.01%
50	35.37%	47.98%	61.11%	62.70%	64.20%	65.62%
51	32.29%	44.97%	57.98%	59.76%	61.43%	63.01%
52	28.96%	41.71%	54.59%	56.58%	58.44%	60.19%
53	25.37%	38.20%	50.94%	53.17%	55.23%	57.15%
54	21.54%	34.45%	47.05%	49.40%	51.80%	53.91%
55	17.45%	30.45%	42.90%	45.64%	48.11%	50.46%
56	13.07%	26.19%	38.48%	41.49%	44.25%	46.79%
57	8.37%	21.60%	33.73%	37.04%	40.06%	42.84%
58	3.27%	16.64%	28.59%	32.23%	35.55%	38.59%
59	3.27%	11.23%	22.98%	26.99%	30.62%	33.94%
60	3.27%	5.25%	16.79%	21.21%	25.18%	28.82%

12 Pay 20

	Less than or equal to 49.99k	50k to 74.99k	75k to 99.99k	100k to 149.99k	150k to 299.99k	300k and above
Premium Band						
Age (in years)	35,000	50,000	75,000	100,000	150,000	300,000
0	155.22%	173.73%	194.36%	195.32%	196.36%	197.37%
1	159.41%	177.90%	198.66%	199.46%	200.38%	201.27%
2	165.85%	184.10%	205.29%	205.88%	206.59%	207.29%
3	166.89%	185.25%	206.37%	206.92%	207.61%	208.28%
4	167.28%	185.69%	206.78%	207.33%	208.01%	208.66%
5	167.38%	185.78%	206.88%	207.43%	208.10%	208.76%
6	167.30%	185.71%	206.83%	207.38%	208.05%	208.71%
7	167.14%	185.53%	206.66%	207.22%	207.90%	208.57%
8	166.90%	185.25%	206.42%	206.99%	207.68%	208.35%
9	166.58%	184.90%	206.10%	206.68%	207.39%	208.07%
10	166.21%	184.49%	205.73%	206.32%	207.04%	207.73%
11	165.79%	184.32%	205.31%	205.91%	206.65%	207.36%
12	165.37%	183.89%	204.87%	205.50%	206.24%	206.97%
13	164.95%	183.48%	204.44%	205.08%	205.84%	206.58%
14	164.56%	183.09%	204.05%	204.70%	205.47%	206.22%
15	164.21%	182.75%	203.70%	204.36%	205.14%	205.91%
16	163.90%	182.45%	203.39%	204.07%	204.86%	205.63%
17	163.66%	182.19%	203.14%	203.83%	204.63%	205.41%
18	163.45%	181.99%	202.93%	203.63%	204.44%	205.22%
19	163.27%	181.82%	202.76%	203.47%	204.29%	205.07%
20	163.12%	181.67%	202.61%	203.33%	204.15%	204.95%
21	162.97%	181.53%	202.48%	203.20%	204.03%	204.83%
22	162.82%	181.40%	202.35%	203.08%	203.90%	204.72%
23	162.66%	181.25%	202.19%	202.93%	203.77%	204.59%
24	162.47%	181.07%	202.02%	202.77%	203.62%	204.45%
25	162.23%	180.84%	201.80%	202.56%	203.43%	204.27%
26	161.96%	180.58%	201.55%	202.31%	203.19%	204.04%
27	161.61%	180.26%	201.22%	202.01%	202.90%	203.77%
28	161.19%	179.85%	200.83%	201.64%	202.55%	203.44%
29	160.69%	179.38%	200.35%	201.18%	202.12%	203.03%
30	160.09%	178.81%	199.79%	200.65%	201.62%	202.55%
31	159.39%	178.14%	199.12%	200.03%	201.02%	201.98%
32	158.57%	177.36%	198.34%	199.28%	200.32%	201.31%
33	157.62%	176.45%	197.45%	198.43%	199.50%	200.55%
34	156.55%	175.43%	196.43%	197.46%	198.59%	199.67%
35	155.34%	174.28%	195.28%	196.37%	197.55%	198.68%
36	154.92%	174.03%	195.20%	196.33%	197.43%	198.52%
37	154.33%	173.63%	195.16%	196.14%	197.20%	198.22%
38	153.58%	173.06%	194.85%	195.80%	196.80%	197.79%
39	152.65%	172.31%	194.38%	195.28%	196.25%	197.21%
40	151.51%	171.39%	193.70%	194.59%	195.53%	196.47%
41	150.17%	170.26%	192.83%	193.70%	194.63%	195.56%



42	148.59%	168.90%	191.71%	192.59%	193.50%	194.44%
43	146.72%	167.26%	190.30%	191.21%	192.13%	193.09%
44	144.54%	165.31%	188.58%	189.52%	190.49%	191.47%
45	141.16%	162.05%	185.30%	186.41%	187.53%	188.66%
46	137.39%	158.40%	181.62%	182.92%	184.22%	185.51%
47	133.17%	154.33%	177.50%	179.01%	180.49%	181.97%
48	128.44%	149.75%	172.76%	174.62%	176.33%	178.00%
49	123.16%	144.64%	167.70%	169.71%	171.66%	173.54%
50	117.29%	138.96%	161.94%	164.24%	166.45%	168.59%
51	110.78%	132.65%	155.56%	158.18%	160.68%	163.09%
52	103.61%	125.71%	148.52%	151.50%	154.33%	157.04%
53	95.71%	118.08%	140.79%	144.16%	147.35%	150.40%
54	87.06%	109.71%	132.31%	136.12%	139.71%	143.12%
55	77.56%	100.52%	123.03%	127.31%	131.34%	135.15%
56	67.10%	90.42%	112.83%	117.63%	122.14%	126.39%
57	55.54%	79.27%	101.57%	106.95%	112.00%	116.74%
58	42.69%	66.88%	89.05%	95.09%	100.73%	106.03%
59	28.28%	52.98%	75.04%	81.80%	88.13%	94.05%
60	11.97%	37.27%	59.19%	66.79%	73.87%	80.50%