

Part A

SBI Life – Smart Platina Plus (UIN: 111N133V06) An Individual, Non-linked, Non-participating, Life Insurance Savings Product

PART A

WELCOME LETTER

Date: <<dd/mm/yyyy>>

To,

<< >>

<< >>

<< >>

<< >>

<< >>

Contact Details: << >>

Customer No.: << >>

Policy No.: << >>

Life Assured Name: << >>

Product Name: SBI Life – Smart Platina Plus

UIN: 111N133V06

Dear << >>

We welcome You to the SBI Life family and thank You for Your trust in Our products.

Joining SBI Life family will give You access to the best customer service and to a wide range of products which cater to most of Your life insurance needs.

Free Look Option

If You disagree with any of the terms and conditions of this Policy or otherwise, You have an option to cancel the Policy by sending a written request to Us, stating the reasons for Your objection within the Free Look Period of 30 days from the date of receipt of the Policy Document. Upon Your request and if no claim has been made under Policy, We will refund the Premium paid after deducting proportionate risk premium for the period of cover, the stamp duty paid and medical expenses, if any incurred by Us on the medical examination of the Life Assured, irrespective of the reasons mentioned.

This request for cancellation of the Policy must reach Us within the Free Look Period of 30 days from the receipt of the Policy, whether received electronically or otherwise.

Please note that You have opted for a <<Limited>> premium payment insurance policy. Your Premium Due Dates are: <<dd/mm of every year / <<dd of each month>> during Premium Payment Term

1. For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>>
2. Your Sourcing Bank/Branch is <<Sourcing Bank / Branch>> and Intermediary/Agent is << Intermediary/Agent Name / Code / Contact Details >>
3. In case You have any complaint/grievance You may contact the following official for resolution:
<<Regional Director's address >>
4. We enclose the following documents:
 - 4.1 Policy Document including CIS
 - 4.2 First Premium Receipt.
 - 4.3 Copy of proposal form signed by You.
 - 4.4. Need Analysis Summary
 - 4.5. Consent & Benefit Illustration
 - 4.6. Medical Reports (if applicable)^

^The digital copy of medical reports will be shared along with the digital copy of the Policy Document.

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5. In case of any clarification/discrepancy, call Us on Our toll free customer service helpline 18002679090, or on helpline for NRI customers: +91-22 6928 9090 (Customer Service Timing: 24X7) or email Us at info@sbilife.co.in, also You may visit Us at www.sbilife.co.in
6. Register on Our customer self-service portal, **SBI Life Smart Care**, <https://smartcare.sbilife.co.in> to avail various online services available.
7. All Your servicing requests should be submitted to Your local SBI Life service branch as mentioned above or nearest SBI Life branch only.
8. Please note that the digitally signed copy of Your Policy Document is available on Our website www.sbilife.co.in This can be viewed in a secure manner through one-time password. Please visit Our website for details.

We always look forward to being Your preferred Life Insurance Company for all Your life insurance needs.

Yours truly,

<signature>

<<(Name of Signatory)>>

<<(Designation of Signatory)>>

Note: The translated version of this letter in the regional language is printed overleaf for Your convenience. However, should there be any ambiguity or conflict between these two versions, the English version shall prevail.

Welcome Letter – Regional Language

SAMPLE

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First Premium Receipt

SAMPLE

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SBI Life – Smart Platina Plus (UIN: 111N133V06)
An Individual, Non-linked, Non-participating, Life Insurance Savings Product

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SBI Life – Smart Platina Plus (UIN: 111N133V06)
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CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about Your Policy. You are also advised to go through Your Policy Document

Sl. No.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Smart Platina Plus (UIN: <as allotted by system>)	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule
3.	Type of Insurance Policy	SBI Life – Smart Platina Plus is an individual, non-linked, non-participating life insurance savings product.	Cover Page
4.	Basic Policy Details	- Plan Option Chosen: << as allotted by system >> - Instalment Premium: << as allotted by system >> - Mode of Premium Payment: << as allotted by system yearly, half-yearly or monthly >> - Basic Sum Assured << as allotted by system >> - Maturity Benefit: 110% of the Total Premiums Paid[^] - Survival Benefit: << as allotted by system >> - Premium Payment Term: << as allotted by system >> - Policy Term: << as allotted by system >> [^]Total Premiums Paid means total of all the Premiums Paid under the base product, excluding any extra Premium and taxes, if collected explicitly.	Policy Schedule
5.	Policy Coverage/Benefits Payable	<u>Maturity Benefit:</u> On survival of Life Assured till the end of Policy Term provided the Policy is In-Force, 110% of Total Premiums Paid[^] will be payable. <u>Death Benefit before commencement of Payout Period:</u> In case of death of Life Assured any time during the Policy Term and provided Policy is In-Force, Sum Assured on Death will be payable which is Higher of - Basic Sum Assured = 11 multiplied by the annualized premium or 105% of total premiums paid[^] upto the date of death or - annual Guaranteed Income * Death Benefit Factor for Guaranteed Income + Maturity Benefit * Death Benefit Factor for Maturity Benefit <u>Death Benefit after commencement of Payout Period:</u> Life Income: Sum assured on Death (as defined above) is payable lump sum to the Claimant.	Part C Clause II (3) Part C Clause II (1)

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		Guaranteed Income: Sum assured on Death (as defined above) is payable as lumpsum to the Claimant and the Claimant shall continue to receive the future Guaranteed Income during the Payout Period. *Annualized Premium is the Premium amount payable in a year excluding taxes, rider Premiums, underwriting extra Premiums and loadings for modal Premiums. <u>Survival Benefit:</u> If the Life Assured is alive and the Policy is In Force on the commencement of the Payout Period, We will pay the Guaranteed Income at the Income Frequency specified in the Policy Schedule. <u>Surrender Benefits:</u> The Policyholder can surrender the In-Force Policy or Paid-up Policy at any time during the Policy Term provided one full Policy Year's Premium(s) has been paid. The Surrender Value payable will be higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV). On payment of applicable Surrender Value the Policy will be terminated. Please refer Non-forfeiture benefits of the policy document.	Part C Clause II (2) Part C Clause II (8)
6.	Riders opted, if any	Rider Name & UIN << as allotted by system >> <<If only Option A is selected: Option A: Accident Death Benefit (AD Benefit)– In case of Accidental Death of the Life Assured, provided the rider is in-force, Rider Sum Assured for AD Benefit payable as per terms and conditions of the rider >> <<If only Option B is selected: Option B: Accidental Partial Permanent Disability Benefit (APPD Benefit)– In case of Accidental Partial Permanent Disability of the Life Assured, provided the rider is in-force, the Rider Sum Assured for APPD Benefit is payable as per terms and conditions of the rider>> <<If both Option A & B is selected: Option A: Accident Death Benefit (AD Benefit)– In case of Accidental Death of the Life Assured, provided the rider is in-force, Rider Sum Assured for AD Benefit payable as per terms and conditions of the rider Option B: Accidental Partial Permanent Disability Benefit (APPD Benefit)– In case of Accidental Partial Permanent Disability of the Life Assured, provided the rider is in-force, the Rider Sum Assured for APPD Benefit is payable as per terms and conditions of the rider>> <<If SBI Life – Waiver of Premium Rider is selected: SBI Life – Waiver of Premium Rider - In case of Death, diagnosis of Specified Critical Illnesses or Accidental Total Permanent Disability of	Part C Clause II (4)

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		the Proposer of the Base Policy, as applicable, provided the rider is in-force, All Future Premiums payable will be waived off >> For more details on Rider exclusions, terms & conditions, kindly read rider document carefully	
7.	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion: In case of death of Life Assured due to suicide within 12 months from the date of Commencement of Risk under the Policy or from the date of Revival of the Policy, as applicable, We will not pay the Death Benefit and the Claimant shall be entitled to 80% of the Premium paid or the higher of 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death respectively, provided the Policy is In-Force.	Part C Clause II (14)
8.	Grace Period	30 days from the due date for payment of Premium for yearly and half-yearly mode and 15 days for monthly mode	Part C Clause II (6)
9.	Free Look Period	30 days	Part C Clause IV
10.	Lapse, Paid-Up and Revival of the Policy	<u>Lapse</u> If You do not pay the Premium in full for the first Policy Year, then the Policy and all Riders will Lapse immediately and automatically on the expiry of the Grace Period. All the benefits under the Policy shall cease and no benefit shall be payable under the Policy. <u>Paid-Up</u> If You have paid Premium for at least first full Policy Year, but have not paid any subsequent Premium on the expiry of the Grace Period, then the Policy will immediately and automatically become Paid-Up on the expiry of the Grace Period. Please refer Non-forfeiture benefits of the policy document. <u>Revival</u> If Premiums are not paid within the Grace Period and the Policy is not surrendered, the Policy may be revived with or without Rider for full benefits within five consecutive complete years from the date of the first unpaid Premium on payment of all overdue Premiums with interest.	Part C Clause II (7) Part C Clause II (8.1) Part C Clause II (9)
11.	Policy Loan, if applicable	Loans will be available, subject to maximum of 50% of the Surrender Value acquired as on the date of availing the Policy Loan, during the Policy Term.	Part C Clause II (10)
12.	Claims/Claims Procedure	- Turn Around Time (TAT) for claims settlement and brief procedure: : https://www.sbilife.co.in/services -> Download Turn Around Times pdf - Helpline/Call Centre Number:	Part C Clause III

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		○ Toll free no.: 1800 267 9090 (Customer Service Timing: 24X7). ○ Helpline for NRI customers: +91-22 6928 9090 (Customer Service Timing: 24X7) ● Contact details of the insurer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6000 Email: claims@sbilife.co.in Senior citizens can also write to Us on claims.seniorcitizen@sbilife.co.in ● Link for downloading claim form and list of documents required including bank account details. https://www.sbilife.co.in/customer-services/download-centre/claim-forms For details, please refer the Claims section of the Policy document.	
13.	Policy Servicing	● Turn Around Time (TAT): https://www.sbilife.co.in/services -> Download Turn Around Times ● Helpline/Call Centre Number: ○ Toll free no.: 1800 267 9090 (Customer Service Timing: 24X7) ○ Helpline for NRI customers: +91-22 6928 9090 (Customer Service Timing: 24X7) ● For any information/ clarification, please contact: Your local SBI Life service branch: << SBI Life branch address >> ● Link for downloading applicable forms and list of documents required including bank account details. Various forms are available on SBI Life Website: https://www.sbilife.co.in/customer-services/download-centre/policy-servicing-forms	Part C Clause II (13)
14.	Grievances /Complaints	● Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6200 Email - wecare@sbilife.co.in Senior citizens can also write to Us on wecare.seniorcitizen@sbilife.co.in ● Link for registering the grievance with the insurer's portal: https://www.sbilife.co.in/grievances ● Contact details of Ombudsman: https://cioins.co.in/ombudsman	Part C Clause V

Declaration by the Policyholder

I have received the above and I have read and confirm having noted the details.

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Place:

Date:

(Signature of the Policyholder)

Note:

- i. Product related documents including the Customer Information sheet are available on Our website www.sbilife.co.in.
- ii. In case of any conflict, the terms and conditions mentioned in the Policy Document shall prevail.

SAMPLE



SBI Life Insurance Company Limited
Registration Number: 111 | Regulated by IRDAI

**POLICY
DOCUMENT**

SBI LIFE – SMART PLATINA PLUS

UIN: 111N133V06

**(An Individual, Non-Linked, Non-Participating, Life Insurance
Savings Product)**

Registered & Corporate Office: SBI Life Insurance Co. Ltd, “Natraj”,
M.V. Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069.

Website: www.sbilife.co.in | Email: info@sbilife.co.in | CIN: L99999MH2000PLC129113

Toll Free: 1800 267 9090 (Customer Service Timing: 24 x 7)

Helpline for NRI customers: +91-22 6928 9090 (Customer Service Timing: 24X7)

Part A

SBI Life – Smart Platina Plus (UIN: 111N133V06) An Individual, Non-linked, Non-participating, Life Insurance Savings Product

Policy Preamble

SBI Life – Smart Platina Plus is an Individual, Non- linked, Non-participating, Life Insurance Savings Product and Your Base Policy shall not have a share in Our profits or surplus.

The information You have given in Your proposal form, Your personal statement together with any reports or other documents and declarations given by You shall form part of and basis of this contract of insurance with Us. Your Policy Document is evidence of the contract. You should read these documents carefully to make sure that You are satisfied with the terms and conditions of the Base Policy. Please keep these documents in a safe place.

If You require further information, please contact Us or the Intermediary / Agent, as mentioned below.

<<Intermediary / Agent>> Details: <<name>><<code>>
<< mobile number or landline number if mobile not available>>

Part A

SBI Life – Smart Platina Plus (UIN: 111N133V06)
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Policy Schedule

Identification

1.	Policy Number	<< as allotted by system >>
2.	Proposal No.	<< from the proposal form >>
3.	Proposal Date	<< dd/mm/yyyy >>
4.	Customer ID	<< as allotted by system >>

Personal information

5.	Name of the Life Assured	<< Title / First Name / Surname of the life assured >>	
6.	Name of Proposer / Policyholder	<< Title / First Name / Surname of the policyholder >>	
7.	Date of Birth	Life Assured	Policyholder
		<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
8.	Age at Entry	Life Assured	Policyholder
9.	Gender	Life Assured	Policyholder
		<< Male / Female / Third Gender >>	<< Male / Female / Third Gender >>
10.	Mailing Address	<< Address for communication >>	
11.	Telephone Number with STD Code		
12.	Mobile Number of the Policyholder		
13.	E-Mail ID of the Policyholder	<< E-Mail ID of the proposer >>	

14. Nomination:

Name of Nominee 1:	Relationship with the Life Assured	Gender	Age	% Share
<< >>	<< >>	<< >>	<< >> Years	<< >> %

Name of Nominee 2:	Relationship with the Life Assured	Gender	Age	% Share
<< >>	<< >>	<< >>	<< >> Years	<< >> %

15. Appointee:

Name of Appointee:	Relationship with Nominee	Gender:	Age:	

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<< >>	<< >>	<< >>	<< >> Years	
Important dates				
16. Date of Commencement of Policy		<<dd/mm/yyyy>>		
17. Date of Commencement of Risk		<<dd/mm/yyyy>>		
18. Policy Anniversary Date		<<dd/mm>>		
19. Date of Vesting of Policy in the name of Life Assured (applicable in case Life Assured is Minor as on Date of Commencement of Policy)		<<dd/mm/yyyy / NA>>		
20. Premium Due Dates		<<dd/mm/yyyy>>		
21. Due Date of Last Premium		<<dd/mm/yyyy>>		
22. Date of Maturity of Policy		<<dd/mm/yyyy>>		
23. Date of first Guaranteed Income payout		<<dd/mm/yyyy>>		
24. Date of last Guaranteed Income payout and refund of 110% of Total Premiums Paid		<<dd/mm/yyyy>>		

Basic Policy information	
25. Income Plan Option	<<Life Income / Guaranteed Income>>
26. Basic Sum Assured (₹)	<<>>
27. Minimum Sum Assured on Death	<<>>
28. Annualized Premium (₹)	<<>>
29. Premium Frequency	<< Annual / Half Yearly / Monthly >>
30. Installment Premium (₹)	<<>>
31. Frequency of Income Benefit	<<Annual / Half Yearly / Quarterly / Monthly>>
32. Income Amount Payable during Payout Period* (₹)	Rs << >> payable <<Annual / Half Yearly / Quarterly / Monthly>>
33. Benefit payable at the end of Payout Period	Rs. << Last Installment amount + Return of 110% of total premiums paid>> payable
34. Guaranteed Income Payout Period	<< >> years
35. Rider(s) Chosen	<< Not Applicable / SBI Life – Accident Benefit Rider (UIN 111B041V01) Option A: Accidental Death Benefit (ADB) / SBI Life – Accident Benefit Rider (UIN 111B041V01) Option B: Accidental Partial Permanent Disability Benefit (APPD) / SBI Life – Waiver of Premium Rider (UIN 111B048V01) >>
36. Date of Commencement of Rider	<< dd/mm/yyyy for SBI Life – Accident Benefit Rider (UIN 111B041V01) >> <<dd/mm/yyyy for SBI Life – Waiver of Premium Rider (UIN 111B048V01)>>>>

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37. Risk Commencement Date of Rider	<< dd/mm/yyyy for SBI Life – Accident Benefit Rider (UIN 111B041V01) >> <<dd/mm/yyyy for SBI Life – Waiver of Premium Rider (UIN 111B048V01)>>
38. Customer Information Sheet Reference Number	<< allotted by system >>

***Indicates the amount payable if all due Premiums are paid & the Policy is In-Force till maturity. See all the Policy terms and conditions in the document for the Maturity Benefit payable under Paid-Up policies.**

Policy						
Benefit	Basic Sum Assured (₹)	Policy Term (Years)	Premium Payment Term (Years)	Installment Premium (₹)	Due Date of Last Premium	Date of Maturity
Base Policy	<< >>	<< >>	<< >>	<< >>	<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
	Rider Sum Assured (₹)	Rider Term (Years)	Rider Premium Payment Term (Years)	Rider Installment Premium (₹)	Due Date of Last Rider Premium	Date of Maturity / Cover end Date of Rider
SBI Life – Accident Benefit Rider (UIN 111B041V01) Option A: Accidental Death Benefit (ADB)	<< >>	<< >>	<< >>	<< >>	<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
SBI Life – Accident Benefit Rider (UIN 111B041V01) Option B: Accidental Partial Permanent Disability Benefit (APPD)	<< >>	<< >>	<< >>	<< >>	<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
SBI Life – Waiver of Premium Rider (UIN 111B048V01)	<< >>	<< >>	<< >>	<< >>	<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
Total Installment Premium**(₹)	<< >>					

****Notes:**

- Services of Individual Life Insurance business are exempted as notified under Goods and Services Tax (GST) w.e.f. September 22, 2025.
- Any statutory levy/duty/surcharge/cess at the rate notified by the Central Government / State Government / Union territory of India from time to time, shall be levied as per the provisions of the prevalent tax laws.

All references to Rider benefit in Your Policy Document will only be applicable if any Rider benefit has been chosen.

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Part A**SBI Life – Smart Platina Plus** (UIN: 111N133V06)
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<< To be printed wherever applicable >>

Applicable clauses

<< To be printed only when the policyholder is staff member >>

The following additional benefit is applicable on Death of the Life assured during the Policy Term or on maturity, whichever is earlier, provided such benefits are found admissible and payable:

Additional Benefit	
Premium Payment Term	Additional Benefit
x years	y% of Annualized Premium

<< To be printed only when the Accident Benefit Rider is opted by the staff member >>

Above Accident Benefit Rider Premium is with 10% staff discount.>>

<< To be printed only when the Waiver of Premium Rider is opted by the staff member/ purchased online through company's website >>

Above Waiver of Premium Rider Premium is with 10% discount.>>

Signed for and on behalf of **SBI Life Insurance Company Limited,**

Authorised Signatory			
Name			
Designation			
Date		Place	

Stamp Duty of Rs. << amount >> is paid as provided under Article 47(D) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No.(<<Receipt No>> Validity Period Dt. <<dd/mm/yyyy>> To Dt.<<dd/mm/yyyy>> (O/w. No.<<Order No>>)/Date : <<dd/mm/yyyy>>, >>, GRN No. <<GRN No.>>, Date : <<dd/mm/yyyy>>, State Bank of India, Deface No. <<Deface No.>> Deface Date : <<dd/mm/yyyy>>).

<< Digital Signature >>

(Signature)
Proper Officer

We request You to read this Policy Schedule along with the Policy Document. If You find any errors, please return Your Policy Document for effecting corrections.

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Internal

PART B

This is Your Policy document containing the various terms and conditions governing Your Policy. This Policy document should be read in conjunction with the Policy Schedule and other related documents of Your Policy.

1. Definitions

These definitions apply throughout Your Policy Document.

Expressions	Meanings
1. Age	is the age at last Birthday; i.e., the age in completed years.
2. Age at Entry	is the age at last Birthday on the Date of Commencement of Policy.
3. Annualized Premium	is the Premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loading for modal premiums.
4. Appointee	is the person who is so named in the proposal form and as stated in the Policy Schedule or subsequently changed by an Endorsement, who has the right to give a valid discharge to the Policy monies in case of death of the Life Assured during the Policy Term while the Nominee is a Minor.
5. Assignee	is the person to whom the rights and benefits are transferred by virtue of an assignment under Section 38 of the Insurance Act, 1938, as amended from time to time.
6. Base Policy / Policy	is that part of your Policy referring to basic benefit.
7. Basic Sum Assured	is the amount of insurance cover granted under the Base Policy on the Date of Commence of Policy and as stated in the Policy Schedule. Basic Sum Assured = the Annualized Premium multiplied by 11.
8. Basis Point	is a standard measure for interest rates representing one-one hundredth of one percent i.e. One basis point is equal to 1/100th of 1%, or 0.01%, or 0.0001 or it can also be said that 1% is equal to 100 basis points (bps).
9. Claimant	is You (if You are not the Life Assured), or the Nominee(s) or the Assignee or their Legal Heirs or holders of a succession certificate (if You or the Nominee(s) or the Assignee(s) are not alive at the time of claim), as the case may be, as stated in the Policy Schedule or may be changed or added subsequently. In case the Claimant is not stated in the Policy or becomes invalid for any reason whatsoever, the Claimant will be the person[s] as certified by a court of competent jurisdiction.
10. Birthday	is the conventional Birthday. If it is on 29th February, it will be considered as falling on the last day of February.
11. Date of Commencement of Policy	is the start date of the Policy.
12. Date of Commencement of Risk	is the date from which the insurance cover under the Policy commences.
13. Date of Maturity of Policy	is the date on which the term of the Policy expires in case the Policy is not terminated earlier.
14. Date of Revival	is the date on which the policy benefits are restored at the conclusion of the revival process.

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Part B**SBI Life – Smart Platina Plus** (UIN: 111N133V06)

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Expressions	Meanings
15. Date of Surrender	is the date on which We receive a communication from You requesting for the Surrender of the Policy with all the necessary requirements. In case the requirements are not received in full, the Date of Surrender will be the date on which the last requirement for Surrender of the Policy is received.
16. Death Benefit	is the benefit payable on death of the Life Assured as stated in the Policy Document.
17. Endorsement	is a change in any of the terms and conditions of Your Policy, agreed to or issued by Us, in writing.
18. Financial Year	is the period commencing from 1st April to the following 31st March or such other period as may be notified by the Government/Competent Authority.
19. Free Look Period	is the period of 30 days from the date of Your receipt of the Policy Document during which You have the option to cancel the Policy, if You are not satisfied with the Policy terms and conditions or otherwise in accordance with the Policy.
20. Grace Period	is the time granted by Us from the Premium Due Date, without any penalty or late fee, during which time the Policy is considered to be In-Force with the risk cover without any interruption as per the terms and conditions of the Policy.
21. Guaranteed Surrender Value	is the minimum guaranteed amount of Surrender Value of the Policy, if any, payable to You on the Surrender of the Policy.
22. Guaranteed Income	is the amount that is a certain percentage of the Annualized Premium amount multiplied by modal factor based on the Income Frequency chosen. The percentage varies based on Age at Entry, Premium Payment Term, Payout Period, Income Plan Option and the Annualized Premium.
23. Guaranteed Income Benefit	is the benefit payable in the form of income at the end of each Income Frequency chosen during the Payout Period.
24. Income Frequency	is the income frequency as stated in the Policy Schedule and allowed Income Frequencies are yearly, half-yearly, quarterly and monthly
25. In Force	is the status of the Policy when all the due Premiums have been paid upto date.
26. Installment Premium /Premium	is the contractual amount as stated in the Policy Schedule and payable by You on each Premium Due Date in order to keep the insurance cover In-Force under the provisions of Your Policy.
27. Insurance Cover	means coverage for insured event. On occurrence of the insured event, the contingent benefits are payable to You or Nominee or Assignee or Legal Heir, as the case may be, and the Insurance Cover will cease thereafter.
28. Lapse	is the status of the Policy wherein the Policy has not acquired Surrender Value and the due Premium have not been paid before the expiry of Grace Period for at least the first Policy Year in full, as required under the Policy, thereby rendering the Policy unenforceable.
29. Legal Heir	means the person(s) legally eligible to receive the insurance benefits under the provisions of the Policy.
30. Life Assured	is the person named in the Policy Schedule on whose life, insurance and other benefits are granted under the Policy.
31. Maturity Benefit	is the benefit payable on maturity of the Policy.
32. Minor	is a person who has not completed 18 years of Age.
33. Nominee	is the person who is named as the Nominee in the proposal form and stated in the Policy Schedule or subsequently changed by an Endorsement, in accordance with Section 39 of the Insurance Act, 1938, as amended from time to time.
34. Non-participating	means that Your Policy does not have a share in Our profits.

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Part B**SBI Life – Smart Platina Plus (UIN: 111N133V06)**

An Individual, Non-linked, Non-participating, Life Insurance Savings Product

Expressions	Meanings
35. Our, Us, We, Company	is SBI Life Insurance Company Limited or its successors and/or assigns. We are regulated by the Insurance Regulatory and Development Authority of India (IRDAI). The registration number allotted by IRDAI is 111.
36. Paid-Up	is the status of the Policy if the Premium has been paid for at least first full Policy Year and subsequent Premiums are not paid.
37. Paid-Up Sum Assured on Death	is equal to the Sum Assured payable on death multiplied by (total period for which Premiums have already been paid divided by Maximum Period for which Premiums were originally payable).
38. Reduced Guaranteed Income	is the Guaranteed Income multiplied by (total period for which Premiums have already been paid divided by the Maximum Period for which Premiums were originally payable).
39. Payout Period	is the period, as stated in the Policy Schedule, during which the Guaranteed Income Benefit is paid. The Payout Period will start only after one year from the date of end of the Premium Payment Term, provided such benefit is payable.
40. Policy Anniversary	is the same date each year during the Policy Term as the Date of Commencement. If the Date of Commencement of Policy is on 29th of February, the Policy Anniversary will be the last date of February.
41. Policy Document	is the contract of insurance entered into between You and Us and includes the proposal form and all accompanying information and documentation submitted by You to Us, the Policy Schedule, any Endorsements, the Customer Information Sheet and Rider documents (if any) issued by Us.
42. Premium Due Date	is the date specified in the Policy Schedule on which the Premium becomes due. If the said corresponding date is not available in a calendar month, then the last day of the calendar month will be considered for this purpose.
43. Policyholder	is the owner of the Policy and is referred to as the proposer in the proposal form.
44. Policy Schedule	is the schedule attached to this Policy that sets out the details of Your Policy.
45. Policy Term	is the period commencing with the Date of Commencement of the Policy and terminating with the Date of Maturity of Policy.
46. Policy Year	is the period between two consecutive Policy Anniversaries; by convention, this period includes the first day and excludes the next Policy Anniversary day.
47. Premium Frequency	is the period between two consecutive Premium Due Dates as stated in the Policy Schedule. The Premium Frequency allowed are Yearly, Half-yearly or monthly.
48. Premium Payment Term	is the period, in years, specified in the Policy Schedule during which Premiums are payable.
49. Revival	means restoration of the Policy, which was discontinued due to the non-payment of Premium, with all the benefits mentioned in the Policy Document, upon the receipt of all the Premiums due and other charges or late fee, if any, during the revival period, as per the terms and conditions of the Policy, upon the Company being satisfied as to the continued insurability of the Life Assured on the basis of the information, documents and reports furnished by the Policyholder, in accordance with Board approved Underwriting policy.
50. Revival Period	is a period of 5 consecutive complete years from the due date of first unpaid Premium .
51. Rider	means the optional insurance cover(s) added to this Policy for additional premium or charge.
52. Surrender	is the complete withdrawal or voluntary termination of the entire Policy

Internal

Expressions	Meanings
53. Surrender Value	is an amount, if any, that becomes payable in case of Surrender of the Policy, in accordance with the terms and conditions of the Policy.
54. Survival Benefit	is the benefit payable on survival of the Life Assured at the end of each Income Frequency interval chosen during the Payout Period.
55. Total Premiums Paid	means total of all the Premiums paid under the Policy, excluding any extra Premium and taxes, if collected explicitly.
56. Underwriting	- is the process of classification of lives into appropriate homogeneous groups based on the risks covered. - based on underwriting, a decision is taken on whether a risk cover can be granted and if so at what rates of premium and under what terms.
57. You, Your	is the person named as the Policyholder in the Policy Schedule.

The above definitions are provided only for the purpose of proper comprehension of the terms & phrases used in the Policy Document. The actual benefits under the Policy are payable strictly as per the terms and conditions of the Policy only.

2. Abbreviations

Abbreviation	Stands for
IRDAI	Insurance Regulatory and Development Authority of India
Rs./ ₹	Indian Rupees
UIN	Unique Identification Number (allotted by IRDAI for this product)
GSV	Guaranteed Surrender Value
SSV	Special Surrender Value
PPT	Premium Payment Term
KYC	Know Your Customer

These abbreviations bear the meanings assigned to them elsewhere in the Policy Document

PART C**I. CONDITIONS PRECEDENT TO CONTRACT****1. Premium**

- 1.1. You have to pay the Premiums for this Policy and any Riders attached to the Policy in full on or before the Premium Due Dates or within the Grace Period.
- 1.2. If We receive any amount in excess of the required Premium, We will refund the excess. We will not pay any interest on this excess amount.
- 1.3. If We receive any amount less than the required Premium, We will not adjust the said amount towards Premiums till you pay the balance Premium. We will not pay any interest on the amount received earlier
- 1.4. The Premium should always be paid in advance.
- 1.5. You have to pay Premium for the Rider(s), if opted, along with the Base Premium.
- 1.6. If Your Policy is In Force and it results into death claim, the balance of Premiums, if any, till the next Policy anniversary, as on the date of death shall be deducted from the benefits payable under the Policy, in case the claim is found admissible and payable.
- 1.7. The Premium Frequency can be changed only on a Policy Anniversary by sending a written request at least one month in advance. Change in premium frequency is subject to:
 - 1.7.1. Minimum Premium requirement for the requested Premium Frequency
 - 1.7.2. Availability of the requested Premium Frequency on the day of change in Premium Frequency;
 - 1.7.3. Premium rates/ tables applicable for the changed Premium Frequency will be the same as the Premium rates/ tables applicable on the Date of Commencement of Policy
 - 1.7.4. The Installment Premium may change depending upon the Frequency chosen.
- 1.8. If We pay Your claim under the Rider (other than Waiver of Premium Rider), You may have to continue to pay the Premiums for Your Base Policy and for remaining Rider benefits, if any, as specified in Rider Document.

2. Non- Disclosure

- 2.1. We have issued Your Policy based on the statements in Your proposal form, personal statement, medical reports and any other documents that are submitted to Us.
- 2.2. If We find that any of this information is inaccurate or false or You have withheld any material information or in case of fraud, We will have a right to cancel Your Policy as per the provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

[A leaflet containing the simplified version of the provisions of Section 45 is enclosed in Annexure – III for reference.]

3. Misstatement of Age

- 3.1. If We find that the correct Age of the Life Assured is different from that mentioned in the proposal form, We will check the insured's eligibility for the life cover as on the Date of Commencement of Policy.
- 3.2. If eligible,
 - 3.2.1. If the correct Age is found to be different, We will revise the benefits / Premium (as applicable).
 - 3.2.2. We will terminate Your Policy by paying the Total Premiums Paid without interest and after deducting all applicable expenses like medical expenses, stamp duty, proportionate risk Premium under the Policy, if any, if You disagree with the revised benefits/Premiums.
- 3.3. If not eligible,
 - 3.3.1. We will terminate Your Policy as per the provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

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- 3.3.2. We will pay You the Total Premiums Paid without interest and after deducting all applicable Survival Benefits paid, expenses like Medical expenses, stamp duty, proportionate risk Premium under the Policy.
- 3.4. Misstatement of Age is subject to the provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

4. Nomination

- 4.1. If You are the Policyholder and the life insurance cover is on Your own life, You may, when effecting the Policy or at any time before the Policy matures for payment, nominate person or persons to whom the money secured by the policy shall be paid in the event of the death of the Life Assured.
- 4.2. If the Nominee is a Minor, You may appoint a person, competent to contract, as an Appointee in the manner laid down by Us, to receive the money secured by the policy in the event of death of the Life Assured during the minority of the Nominee.
- 4.3. You may cancel or change the existing nomination. If You wish to change any Nominee specified in the Policy Schedule, You must send Us a written request to Us and give Us complete details in relation to the new Nominee proposed.
- 4.4. An Assignment or transfer of Your Policy under Section 38 of the Insurance Act, 1938, as amended from time to time, shall cancel the nomination except under certain circumstances as prescribed under Section 39 of Insurance Act, 1938.
- 4.5. Your nomination should be registered in Our records so as to make it binding on Us.
- 4.6. For complete details about the nomination, please refer to Section 39 of the Insurance Act, 1938, as amended from time to time.

[A Leaflet containing the simplified version of the provisions of Section 38 & Section 39 is enclosed as Annexure – (I & II, respectively) for reference]

II. CONDITIONS APPLICABLE DURING THE POLICY TERM

Your Policy has three terms:

1. Premium Payment Term during which the Premiums are payable.
2. Payout Period which starts after one year from the end of Premium Payment Term and during Payout Period Guaranteed Income Benefits are payable and the quantum of installment income depends on the Annualized Premium, income plan option chosen and the Income Frequency. If the Life Income option is chosen, the Guaranteed Income will cease from the date of death of the Life Assured and if Guaranteed Income option is chosen, the Guaranteed Income will be paid over the Payout Period.
3. Policy Term during which Death Benefit is payable in case of death of Life Assured. The Policy Term is equal to the Premium Payment Term + one year + Payout Period

POLICY BENEFITS

1. Death Benefit

- 1.1. On the death of the Life Assured when the Policy is In-Force, We shall pay the Death Benefit. The Death Benefit depends on the income option chosen and the Death Benefit payable under the two income options are as follows:
- 1.1.1. **Life Income:** On death of the Life Assured at any time during the Policy Term, Sum Assured on Death is payable as a lump sum to the Claimant, and the Policy terminates and there will be no further benefits payable under the Policy.

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1.1.2. **Guaranteed Income:** The Death Benefit payable before the commencement of the Payout Period and during the Payout Period are different.

1.1.2.1. On death of the Life Assured before the commencement of the Payout Period, Sum Assured on Death is payable as a lump sum to the Claimant, and the Policy terminates and there will be no further benefits payable under the Policy.

1.1.2.2. On death of the Life Assured after the commencement of the Payout Period, Sum Assured on Death is payable as a lumpsum to the Claimant, and the Claimant, shall continue to receive the future Guaranteed Income during the payout period.

1.1.2.3. The Claimant, shall have an option to receive the discounted value of the future Guaranteed Income, in the form of a lumpsum, anytime during the Payout Period, discounted at 8.25% per annum and thereafter there will be no further benefits payable.

1.1.3. The Sum Assured on Death is:

1.1.3.1. Basic Sum Assured = 11 times Annualized premium OR

1.1.3.2. $\text{annual Guaranteed Income} * \text{Death Benefit Factor for Guaranteed Income} + \text{Maturity Benefit} * \text{Death Benefit Factor for Maturity Benefit}$ OR

1.1.3.3. 105% of Total Premiums Paid up to the date of death, whichever is higher.

1.1.4. The Death Benefit Factors are provided in **Annexure V**.

1.1.5. Under the Life Income option, in case if a survival payout is made post the date of death of the Life Assured but before the claim settlement, the amount will be recoverable from the Death Benefit payable.

2. Survival Benefit

2.1. If the Policy is In-Force and the Life Assured survives till the end of each due date for payment of installment depending on the Income Frequency chosen during the Payout Period, the following will be payable

2.1.1. Guaranteed Income will be paid at the end of Income Frequency chosen during the Payout Period.

2.1.1.1. The first Guaranteed Income payout will be paid after the expiry of one month or three months or six months or one year, as the case may be, from the date of expiry of the Premium Payment Term plus one year, depending on the income payout frequency chosen.

3. Maturity Benefit

3.1. If the Policy is in-force and the Life Assured survives till the end of the Policy Term, then 110% of the Total Premiums Paid would be refunded at the end of the Policy Term. In case the Life Assured does not survive the Policy Term, no benefit shall be payable at the end of the Policy Term.

4. Rider Benefit

4.1. You are eligible to attach certain Riders to Your Policy. Eligible Riders can be availed either at inception of the Policy or at any subsequent Policy Anniversary (for applicable riders) during the Premium Payment Term. by giving Us a written request Riders can be availed only if the Policy is In Force and the Rider is available for attachment to this Policy.

4.2. If any Rider is attached to this Policy, then please refer to the 'Rider Document(s)' for details on Rider benefits, and other terms, conditions and exclusions.

5. Guaranteed Income

5.1. There are two income plan options under the Policy. Income plan option once chosen at inception cannot be changed.

5.1.1. We will pay You Guaranteed Income during the Payout Period, at the Income Frequency chosen by You, provided Your Policy is in-force.

5.1.1.1. The payout happens at the end of each Income Frequency chosen for the Payout Period.

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- 5.1.1.2. In Life Income option, future income payouts would stop on death of the Life Assured. In Guaranteed Income Option, future income payouts would continue during the Payout Period even after the death of the Life Assured.
- 5.1.1.3. You may change the income payout frequency selected at inception within nine months from the date of expiry of Premium Payment Term, by writing to Us.
- 5.1.1.4. The option to change the income payout frequency will be available only once, i.e. within nine months from the date of expiry of Premium Payment Term

POLICY TERMS AND CONDITIONS

6. Grace Period

- 6.1. You can pay Your due Premiums within a Grace Period of 30 days from the Premium Due Date in case of yearly and half-yearly Premium Frequency and 15 days for monthly Premium Frequency.
- 6.2. If You do not pay Your due Premiums before the end of the Grace Period, Your Policy Lapses or becomes Paid-Up, as the case may be
- 6.3. Policy will remain In-Force during the Grace Period.
- 6.4. In case of death of the Life Assured during the Grace Period, the balance of Premiums, if any, till the next Policy anniversary, as on the date of death shall be deducted from the benefits payable under the Policy.

7. Lapse

- 7.1. If You do not pay the Premium in full for the first Policy Year, then the Policy and all Riders will Lapse immediately and automatically on the expiry of the Grace Period.
- 7.2. We will not pay any benefit under the Lapsed Policy.

8. Non-forfeiture Benefits

8.1. Reduced Paid –Up Value

- 8.1.1. If You have paid Premium for at least first full Policy Year, but have not paid any subsequent Premium on the expiry of the Grace Period, then the Policy will immediately and automatically become Paid-Up on the expiry of the Grace Period.
- 8.1.2. If Your Policy Lapses without acquiring Paid- Up value, no benefits shall become payable under your Policy. The benefits for Reduced Paid- Up policy are given hereunder:
- 8.1.3. The Death Benefit for Paid-Up Policy under the two income plan options would be as follows subject to a minimum of 105% of Total Premiums Paid up to the date of death:
 - 8.1.3.1. **Life Income:** On death of the Life Assured at any time during the Policy Term, Paid-Up Sum Assured on Death is payable as lump sum to the Claimant, and the Policy terminates and there will be no further benefits payable under the Policy.
 - 8.1.3.2. **Guaranteed Income:** The Death Benefit payable before the commencement of the Payout Period and during the Payout Period are different:
 - 8.1.3.2.1. On death of the Life Assured before the commencement of the Payout Period, Paid-Up Sum Assured on Death is payable as a lump sum to the Claimant, and the Policy terminates and there will be no further benefits payable under the Policy.
 - 8.1.3.2.2. On death of the Life Assured after the commencement of the Payout Period, Paid-Up Sum assured on Death is payable as a lump sum to the Claimant, and the Claimant, shall continue to receive the future Reduced Guaranteed Income during the Payout Period. The Claimant, shall have an option to receive the discounted value of the future Reduced Guaranteed Income, in the form of a lump sum, anytime during the Payout Period, discounted at 8.25% per annum and there will be no further benefits payable under the Policy.

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- 8.1.4. Under the Life Income, in case if a Survival Benefit is made post the date of death of the Life Assured but before the claim settlement, the amount will be recoverable from the Death Benefit payable.
- 8.1.5. Survival Benefit for the Policy in the Paid-Up status would be Reduced Guaranteed Income, payable at the end of Income Frequency chosen during the Payout Period on survival of the Life Assured at the end of Income Frequency chosen.
- 8.1.6. Maturity Benefit for the Policy in Paid-Up status would be equal to 110% of the Total Premiums Paid and this reduced paid-up amount shall be payable at the end of the Policy Term, on survival of the Life Assured till the end of the Policy Term.
- 8.1.7. You may terminate Your Paid-Up Policy before maturity by surrendering the Policy for a Surrender Value.

8.2. Surrender Value

- 8.2.1. You may Surrender Your In Force or Paid-Up Policy at any time during the Policy Term, provided one full Policy Year's Premium(s) has been paid.
- 8.2.2. On Surrender of the Policy, We will pay You a Surrender Value which shall be higher of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).
- 8.2.3. The Policy shall terminate on payment of Surrender Value.

8.2.4. Guaranteed Surrender Value:

8.2.4.1. The Policy acquires Guaranteed Surrender Value only if at least two consecutive Year's Premiums have been paid.

8.2.4.2. The GSV is equal to (GSV factors multiplied by the Total Premiums Paid) less Survival Benefits paid, if any. The GSV factors for various Policy Terms are given below:

	Policy Term (years)											
Policy Year	20	23	24	26	28	29	31	33	34	36	38	39
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	53%	53%	53%	52%	52%	52%	52%	52%	52%	51%	51%	51%
9	57%	55%	55%	54%	54%	54%	53%	53%	53%	53%	53%	53%
10	60%	58%	58%	57%	56%	56%	55%	55%	55%	54%	54%	54%
11	63%	61%	60%	59%	58%	58%	57%	56%	56%	56%	55%	55%
12	67%	63%	63%	61%	60%	60%	59%	58%	58%	57%	57%	56%
13	70%	66%	65%	63%	62%	61%	60%	60%	59%	59%	58%	58%
14	73%	69%	68%	66%	64%	63%	62%	61%	61%	60%	59%	59%
15	77%	71%	70%	68%	66%	65%	64%	63%	62%	61%	61%	60%
16	80%	74%	73%	70%	68%	67%	66%	64%	64%	63%	62%	62%
17	83%	77%	75%	72%	70%	69%	67%	66%	65%	64%	63%	63%
18	87%	79%	78%	74%	72%	71%	69%	68%	67%	66%	65%	64%
19	90%	82%	80%	77%	74%	73%	71%	69%	68%	67%	66%	65%

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20	90%	85%	83%	79%	76%	75%	73%	71%	70%	69%	67%	67%
21		87%	85%	81%	78%	77%	74%	72%	72%	70%	69%	68%
22		90%	88%	83%	80%	79%	76%	74%	73%	71%	70%	69%
23		90%	90%	86%	82%	80%	78%	76%	75%	73%	71%	71%
24			90%	88%	84%	82%	80%	77%	76%	74%	73%	72%
25				90%	86%	84%	81%	79%	78%	76%	74%	73%
26				90%	88%	86%	83%	80%	79%	77%	75%	75%
27					90%	88%	85%	82%	81%	79%	77%	76%
28					90%	90%	87%	84%	82%	80%	78%	77%
29						90%	88%	85%	84%	81%	79%	78%
30							90%	87%	85%	83%	81%	80%
31							90%	88%	87%	84%	82%	81%
32								90%	88%	86%	83%	82%
33								90%	90%	87%	85%	84%
34									90%	89%	86%	85%
35										90%	87%	86%
36										90%	89%	87%
37											90%	89%
38											90%	90%
39												90%

8.2.5. Special Surrender Value:

8.2.5.1. The Special Surrender Value (SSV) becomes payable after completion of first Policy Year provided one full Policy Year's Premium(s) has been received.

8.2.5.2. The SSV factors and thus the Special Surrender Value(SSV) are not guaranteed and will be reviewed annually based on the prevailing yield on 10 Year G-Sec and underlying experience.

8.2.5.3. Any change in methodology used to determine the Special Surrender Value (SSV) Factors shall be subject to prior appropriate approval in accordance with IRDAI Regulations.

8.2.6. Your request for Surrender of Your Policy will also be treated as a request for Surrender of the Rider(s), if applicable under the Policy.

8.2.7. The Surrender of the Policy shall extinguish all rights and benefits under Your Policy and all applicable Riders.

9. Revival

9.1. You can revive Your Policy during the Revival Period of 5 consecutive complete years from the date of the first unpaid Premium and before the expiry of Policy Term.

9.2. You should write to Us during the Revival Period requesting for Revival of Your Policy.

9.3. You have to submit declaration of good health as well as the proof of continued insurability of the Life Assured and satisfy other underwriting requirements, if any. We may charge extra premium based on Company's board approved underwriting policy.

9.4. We may accept or reject Your Revival request. We will inform You about the same.

9.5. You have to pay all due Premiums, not paid during the Revival Period, till the date of Revival, along with interest. The due Premiums would include Installment Premium including any extra Premiums, if any.

9.6. The interest will be charged at a rate declared by Us from time to time. Any change in the basis for determination of the interest rate calculation for Revival would be in accordance with IRDAI Master Circular

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- 9.7. You cannot Revive Your Policy after the expiry of the Revival Period.
- 9.8. Revival shall not be effective unless we accept the Revival and intimate You the same in writing.
- 9.9. Your Rider(s), if opted, if revived, will recommence only from the Date of Revival of the Policy and along with the Revival of the Policy, and not in isolation. You cannot Revive the Rider(s) only without reviving Your Policy.
- 9.10. Once the Revival is accepted and effected, Your Policy shall be eligible for all the benefits as applicable for an In Force Policy.

10. Policy Loan

- 10.1. You may apply for a loan against Your Policy if Your Policy has acquired the Surrender Value
- 10.2. Policy loan will not exceed 50% of the Surrender Value.
- 10.3. Any change in the basis for determining interest rate for policy loan would be in accordance with IRDAI Master Circular on Life Insurance Products, Cir No. IRDAI/ACTL/MSTCIR/MISC/89/6/2024 dated 12th June, 2024 and any subsequent amendment.
- 10.4. Your Policy will be assigned to Us and the assignment shall be in force till the entire loan with the interest thereon is repaid.
- 10.5. We reserve the right to determine the loan amount to be granted and to defer the granting of a loan for a period not exceeding six months from the date of request for such a loan.
- 10.6. Interest shall accrue on the outstanding policy loan and would be updated by the Company from time to time. The nominal interest rate per annum is 150 Basis Points greater than the 10- year benchmark Government Security as on 1st April of each of the Financial Year and it will be compounding on a semi-annual basis. The 10 year benchmark G-Sec rate as on 1st April 2026 is 7.03% p.a. The interest rate would be rounded to nearest multiple of 25 Basis Points and interest amount would be rounded nearest to Re 1.
- 10.7. We will recover the unpaid loan, if any, along with outstanding interest due from the benefits payable under Your Policy at the time of any payment made under the Policy.
- 10.8. For In-Force and fully Paid Up Policy: Your Policy will not be terminated even if the outstanding loan along with the interest exceeds the Surrender Value.
- 10.9. For other than In- Force and fully Paid -Up Policy and if the outstanding loan along with the interest exceeds the surrender value: Your Policy will be foreclosed after giving intimation and reasonable opportunity to the Policyholder to continue the Policy;
- 10.10. Before any benefits are paid out, loan outstanding together with the interest thereon will be deducted from such benefits and the balance amount, if any, will be payable.

11. Vesting of the Base Policy

- 11.1. If the Life Assured is a Minor on the Date of Commencement of Policy, then, on the Life Assured completing 18 years of Age, the Base Policy shall automatically vest on the Life Assured on the Date of Vesting of Policy.
- 11.2. The Life Assured becomes the absolute owner of the Base Policy from the Date of Vesting of Policy and the proposer/existing Policyholder, or his estate shall cease to have any right or interest therein.

12. Issuance of physical copy of Your Policy

- 12.1. If You wish to obtain a physical copy of Your Base Policy, then You can send an application for the physical copy of Base Policy.

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- 12.2. If You wish to obtain a duplicate physical copy of Your Base Policy, then You can send an application for the duplicate physical copy along with the payment of printing charges of ₹100 Plus stamp duty.

13. Policy Servicing

- 13.1. We endeavor to ensure that You receive the best possible service in relation to Your Policy. If You wish to avail any services from Us or require any support or assistance in relation to the Policy, You may send a written request to Us at info@sbilife.co.in
- 13.2. Turn Around Time (TAT) for various services can be downloaded from: <https://www.sbilife.co.in/services>
- 13.3. Various forms and list of documents required including bank account details are available on SBI Life Website: <https://www.sbilife.co.in/customer-services/download-centre/policy-servicing-forms>
- 13.4. You can also give feedback on the services provided by Us at info@sbilife.co.in

EXCLUSIONS

14. Suicide Exclusion

- 14.1. If the Life Assured, commits suicide, within 12 months, We will not pay the Death Benefit.
- 14.2. We will calculate 12 months from the Date of commencement of risk under the Policy or from the date of revival of Policy, whichever is applicable.
- 14.3. We will pay atleast 80% of the Total Premiums Paid till the date of death, if death due to suicide occurs within 12 months from the date of commencement of risk under the Policy, provided the Policy is In-Force and thereafter the Policy would cease.
- 14.4. In case of suicide within 12 months from the date of revival of the Policy, We will pay the higher of 80% of the Total Premiums Paid till the date of death or the Surrender Value available on date of death, provided the Policy is In-Force and thereafter the Policy would cease.

III. CONDITIONS WHEN A CLAIM ARISES

1. Death Claim

- 1.1. The Claimant, should intimate us about the death of the Life Assured in writing, stating at least the policy number, cause of death and date of death.
- 1.2. We will require the following documents to process the claim:
- 1.2.1. Policy Document
 - 1.2.2. Valid death certificate from municipal / local authorities
 - 1.2.3. KYC documents of the claimant
 - 1.2.4. Valid bank account proof of the claimant
 - 1.2.5. Claimant's statement and claim forms in prescribed formats
 - 1.2.6. Hospital records including discharge summary, etc., wherever applicable
 - 1.2.7. Any other documents including Post-mortem report, First Information Report where applicable.
 - 1.2.8. Any other document which SBI Life may call, if found necessary in support of the claim
 - 1.2.9. Claim under the Base Policy should be filed with Us at the earliest possible time following the claim event.
- While We may condone any delays in intimation or submission of documents, excessive delays may impact the claim settlement process. However, We reserve the right to request additional information or documentation to verify the validity of the claim and ensure a fair and efficient settlement process. We will pay the claim, if found admissible,
- 1.2.9.1. To the Assignee, if the Policy is assigned.
 - 1.2.9.2. If the Policy is not assigned, and

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- 1.2.9.2.1. You are not the Life Assured, We will pay You or Your Legal Heir.
- 1.2.9.2.2. If You are the Life Assured, We will pay
 - 1.2.9.2.2.1. the Nominee, if the Nominee is not a Minor
 - 1.2.9.2.2.2. the Appointee, if the Nominee is a Minor
 - 1.2.9.2.2.3. Your Legal Heir, as certified by a Court of competent jurisdiction if there is no Nomination or if the Nomination is not valid or challenged.
- 1.2.10. If there is any dispute about the title under the policy, the benefits shall be paid only to the person[s] as certified by a court of competent jurisdiction.
- 1.2.11. For any claim related assistance, call us at our Claims Helpline on Toll free Number – 18002679090 (Customer Service Timings: 24X7) and helpline for NRI customers: +91-22 6928 9090 (Customer Service Timing: 24X7)
- 1.2.12. You can write to Us on claims@sbilife.co.in. and Senior citizens can also write to Us on claims.seniorcitizen@sbilife.co.in.

2. Maturity Claim

- 2.1. You will be required to submit the Policy Document, and KYC documents to any of our offices. Discharge form may also be submitted.
- 2.2. If You assign Your Policy, We will pay claim to the Assignee.
- 2.3. If the Policy is not assigned, We will pay the claim to You.
- 2.4. Maturity amount will be settled in your Bank account on the maturity due date.
- 2.5. The payout shall be made in the Bank Account which is available in the policy records.
- 2.6. We shall intimate you in advance about your maturity due date and bank account details in which amount shall be credited.
- 2.7. In case you want to change the bank account details you may intimate us prior to due date by submitting the documents at any of your nearest SBI Life offices or Digitally through our Smart Care app at <https://smartcare.sbilife.co.in> / Claim Intimation segment.
- 2.8. If your policy is assigned then the maturity payment shall be made to the Assignee.
- 2.9. You should always ensure that your PAN, KYC and Bank details are updated in your policy records. You may verify and update using our Smart Care app at <https://smartcare.sbilife.co.in>

3. Survival Payout

- 3.1. Survival Benefit amount will be settled in your Bank account as per the scheduled due date.
- 3.2. The payout shall be made in the Bank Account which is available in the policy records.
- 3.3. We shall intimate you in advance about your upcoming due date and bank account details in which amount shall be credited.
- 3.4. In case you want to change the bank account details you may intimate us prior to due date by submitting the documents at any of your nearest SBI Life offices or Digitally through our Smart Care app at <https://smartcare.sbilife.co.in> / Claim Intimation segment.
- 3.5. If your policy is assigned then the survival benefit payment shall be made to the Assignee.
- 3.6. You should always ensure that your PAN, KYC and Bank details are updated in your policy records. You may verify and update using our Smart Care app at <https://smartcare.sbilife.co.in>

4. Surrender Claim

- 4.1. If the Policy is not assigned, We will pay the Surrender Value to
 - 4.1.1. You or
 - 4.1.2. Your Legal Heir, in case of Your death of Policyholder subsequent to the date of submission of request for the Surrender of the Policy but before the payment of Surrender Value.
- 4.2. Surrender amount will be paid to you by SBI Life on submission of the required documents. We will require the following documents to process the claim:
 - 4.2.1. Policy Document,

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- 4.2.2. KYC documents (Photo ID and Address Proof)
- 4.2.3. Bank account details (bank statement/cancelled cheque)
- 4.2.4. Discharge form
- 4.3. If your policy is assigned then the payment shall be made to the Assignee;
 - 4.3.1. The above-mentioned documents in such case will be required from Assignee.
- 4.4. You may submit the documents by visiting any of your nearest SBI Life offices

IV. CONDITIONS FOR CANCELLATION OF THE POLICY

1. Free Look Period

- 1.1. You have the Free Look Period of 30 days beginning from the date of the receipt of the Policy Document, whether received electronically or otherwise, to review the Policy terms and conditions.
- 1.2. If You disagree with any Policy terms and conditions or otherwise, You have an option to cancel the Policy within the Free Look Period by sending a request in writing to Us, stating the reasons for the same.
- 1.3. Upon Your request and if no claim has been made under the Policy, You shall be entitled to a refund of the Premium paid subject only to a deduction of proportionate risk Premium for the period of cover, the expenses, if any, incurred on the medical examination of the Life Assured and the stamp duty charges, irrespective of the reasons mentioned.
- 1.4. You cannot revive or restore Your Policy once You have cancelled Your Policy during the Free Look Period.

2. Surrender

- 2.1. You may Surrender Your In-Force or Reduced Paid-Up Base Policy at any time during the Policy Term.
- 2.2. If You Surrender Your Policy during the Policy Term, then We will pay the Surrender Value in accordance with Clause II(8)(8.2) of the Policy.

3. Termination of Your Policy

- 3.1. Your Policy will terminate at the earliest of the following:
 - 3.1.1. on Death of Life Assured , OR
 - 3.1.2. on the Date of payout of Maturity Benefit i.e., last guaranteed income and/or maturity benefit of 110% of total premiums paid OR
 - 3.1.3. on the payment of Surrender Value, OR
 - 3.1.4. on the payment of Free-Look Cancellation amount, OR
 - 3.1.5. On Your Policy being in a Lapsed status without acquiring any Paid-Up value and after expiry of the Revival Period. However, death cover will terminate automatically if You fail to pay any renewal premium before the expiry of the Grace Period, provided the Policy hasn't acquired Paid- Up value.

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V. CONDITIONS FOR GRIEVANCE REDRESSAL

1. If You have any query, complaint or grievance, You may approach any of Our offices.
2. You can also call Us on our toll-free number: 1800 267 9090 (Customer Service Timing: 24X7 and Helpline for NRI Customers: +91-22 6928 9090 (Customer Service Timing: 24X7) and these timings are subject to change)
3. You can also send an email to Us on wecare@sbilife.co.in . Senior citizens can also write to Us on wecare.seniorcitizen@sbilife.co.in
4. If You are not satisfied with Our decision or have not received any response within 15 days, You may write to Us at:

Grievance Redressal Officer,
SBI Life Insurance Company Limited
Central Processing Centre,
7th Level (D Wing) & 8th Level,
Seawoods Grand Central
Tower 2, Plot No R-1, Sector-40,
Seawoods, Nerul Node,
Navi Mumbai- 400 706.
Telephone No.: +91 - 22 – 6645 6785
E-mail Id: ccseoffice@sbilife.co.in
5. In case You are not satisfied with Our decision or have not received a response within 1 month from the date of filing Your complaints with Us and the issue pertains to Rule 13 and 14(3) of Insurance Ombudsman Rules, 2017, You may approach the Insurance Ombudsman. You can make the complaint to the Ombudsman as per provision 13 and 14(3) of the said rules. The relevant provisions have been mentioned in the section VI. “Other Terms & Provisions”.
6. The address of the Insurance Ombudsman and the Insurance Ombudsman Rules, 2017, are, available on the website of IRDAI, <http://www.irdai.gov.in> and in Our website <http://www.sbilife.co.in> The address of the Ombudsman at Mumbai is:

Office of the Insurance Ombudsman
3rd Floor, Jeevan Seva Annexe,
S.V. Road, Santa Cruz (W),
Mumbai – 400 054.
Telephone No.: +91 – 22 – 69038800/27/29/31/32/33
E-mail : oio.mumbai@cioins.co.in

We have also enclosed a list of addresses of Insurance Ombudsman in Annexure IV for reference.
7. If You are not satisfied with the response or do not receive a response from Us within 15 days of lodging the complaint through Our Grievance Redressal Mechanism; You may escalate the complaint to IRDAI through the Bima Bharosa Portal (IRDAI): <https://bimabharosa.irdai.gov.in/> or contact IRDAI Grievance Call Centre on toll-free number : 155255 / 1800 4254 732 or alternatively You may send an email on complaints@irdai.gov.in
8. The postal address of IRDAI for communication for complaints by paper is as follows: Policyholders Protection Grievance Redressal Department, Insurance Regulatory and Development Authority of India, SY No 115/1, Financial district, Nanakramguda, Gachibowli, Hyderabad – 500032.

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VI. OTHER TERMS AND PROVISIONS**1. Communications**

- 1.1. We will communicate to You in writing and deliver the correspondence by hand, post, e-mail or any other approved mode.
- 1.2. We will send correspondence to the mailing address, email id or mobile You have provided in the proposal form or to the address subsequently changed and registered by You with Us.
- 1.3. You should also communicate in writing and deliver the correspondence by hand, post, facsimile, e-mail or any other approved mode.
- 1.4. Your correspondence can be addressed to any of SBI Life branch offices or to its Central Processing Centre at the address below:
SBI Life Insurance Company Limited,
Central Processing Centre,
7th Level (D Wing) & 8th Level,
Seawoods Grand Central
Tower 2, Plot No R-1, Sector-40,
Seawoods, Nerul Node, Dist. Thane,
Navi Mumbai - 400 706
Telephone No.: + 91 - 22 - 6645 6785
E-mail: info@sbilife.co.in
- 1.5. It is important that You keep Us informed of Your change in address and any other communication details.

2. Taxation

- 2.1. Services of Individual Life Insurance business are exempted as notified under Goods and Services Tax (GST) w.e.f. September 22, 2025.
- 2.2. Any statutory levy/duty/surcharge/cess at the rate notified by the Central Government / State Government / Union territory of India from time to time, shall be levied as per the provisions of the prevalent tax laws.
- 2.3. You may be eligible for Income Tax benefits/exemptions as per the applicable income tax laws in India, which are subject to change from time to time. You are advised to consult Your tax advisor on applicable tax benefits under the Policy.
- 2.4. We shall deduct Income Tax at Source (TDS) and any other taxes as applicable on payments made under the Base Policy as per the applicable income tax laws and/or any other allied tax laws in India.

3. Assignment

- 3.1. You may assign the Policy subject to the provisions of Section 38 of the Insurance Act, 1938, as amended from time to time.
- 3.2. We may decline to act upon any endorsement or deed of assignment if we have sufficient reasons and we will let you know in writing the reasons for such refusal. You may prefer a claim to the Insurance Regulatory and Development Authority of India within 30 days of receipt of Our communication intimating You about Our declining to act upon the transfer or assignment of Your Policy.
- 3.3. You may assign Your Policy wholly or in part.
- 3.4. You may assign Your Policy either absolutely or conditionally (as prescribed under S. 38 of the Insurance Act, 1938). At any point of time there can be only one assignment under Your Policy.
- 3.5. The assignment or reassignment of Your Policy should be registered with Us so as to make it binding on Us.

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3.6. For complete details about the Assignment or transfer of the Policy, please refer to Section 38 of the Insurance Act, 1938, as amended from time to time.

[A Leaflet containing the simplified version of the provisions of Section 38 is enclosed in Annexure – (I) for reference]

4. Governing laws and jurisdiction

4.1. This is subject to prevailing Indian Laws. Any dispute that may arise in connection with this shall be subject to the jurisdiction of the competent Indian Courts.

5. Section 45 of the Insurance Act 1938, as amended from time to time

[A Leaflet containing the simplified version of the provisions of Section 45 is enclosed in Annexure – (III) for reference.]

6. Rule 13 of Ombudsman Rules, 2017

1. The Ombudsman may receive and consider complaints or disputes relating to:
 - a) delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
 - b) any partial or total repudiation of claims by the life insurer, General insurer or the health insurer;
 - c) disputes over premium paid or payable in terms of insurance policy;
 - d) misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
 - e) legal construction of insurance policies in so far as the dispute relates to claim;
 - f) policy servicing related grievances against insurers and their agents and intermediaries;
 - g) issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
 - h) non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
 - i) any other matter resulting from the violation of provisions of the Insurance Act, 1938, as amended from time to time or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f).
2. The Ombudsman shall act as counselor and mediator relating to matters specified in sub-rule (1) provided there is written consent of the parties to the dispute.
3. The Ombudsman shall be precluded from handling any matter if he is an interested party or having conflict of interest.
4. The Central Government or as the case may be, the IRDAI may, at any time refer any complaint or dispute relating to insurance matters specified in sub-rule (1), to the Insurance Ombudsman and such complaint or dispute shall be entertained by the Insurance Ombudsman and be dealt with as if it is a complaint made under Rule 14.

6.1. Rule 14 of Ombudsman Rules, 2017

- (1) Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.
- (2) The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the

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Insurance Ombudsman.

- (3) No complaint to the Ombudsman shall lie unless –
- a) The complainant makes a written representation to the insurer named in the complaint and
 - a. Either the insurer had rejected the complaint; or
 - b. the complainant had not received any reply within a period of one month after the insurer received his representation; or
 - c. the complainant is not satisfied with the reply given to him by the insurer
 - b) the complaint is made within one year
 - a. after the order of the insurer rejecting the representation is received; or
 - b. after receipt of decision of the insurer which is not to the satisfaction of the complainant;
 - c. after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant
- (4) The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.
- (5) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

6.2. **Protection of Policyholders' Interest**

The IRDAI (Protection of Policyholders Interest Operations and Allied Matters of Insurers) Regulation, 2024, provide for protection of the interests of the policyholders. The provisions of this regulations will be applicable and subject to the prevailing law, as amended from time to time.

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Annexure-I

A. Section 38 - Assignment and Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938, as amended from time to time and as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. This policy may be transferred/assigned, wholly or in part, with or without consideration.
02. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
03. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
04. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
05. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
06. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
07. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
08. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
09. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is
 - a. not bonafide or
 - b. not in the interest of the policyholder or
 - c. not in public interest or
 - d. is for the purpose of trading of the insurance policy.
10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.
12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
 - b. where the transfer or assignment is made upon condition that
 - i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR
 - ii. the insured surviving the term of the policy

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Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.

14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
 - a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
 - b. may institute any proceedings in relation to the policy
 - c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Gazette Notification for complete and accurate details.]

Annexure-II

B. Section 39 - Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938, as amended from time to time and as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
02. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
03. Nomination can be made at any time before the maturity of the policy.
04. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
05. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
06. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
07. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
08. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.
09. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.
11. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
13. Where the policyholder whose life is insured nominates his
 - a. parents or
 - b. spouse or
 - c. children or
 - d. spouse and children
 - e. or any of them

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the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.

14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).
15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance (Amendment) Act, 2015
16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.
17. The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Amendment) Act 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Gazette Notification for complete and accurate details.]

Annexure-III

C. Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time and as amended by Insurance Laws (Amendment) Act, 2015 are as follows:

01. No Policy of Life Insurance shall be called in question **on any ground whatsoever** after expiry of 3 yrs from
- the date of issuance of policy or
 - the date of commencement of risk or
 - the date of revival of policy or
 - the date of rider to the policy

whichever is later.

02. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
- the date of issuance of policy or
 - the date of commencement of risk or
 - the date of revival of policy or
 - the date of rider to the policy

whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

03. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
- The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - The active concealment of a fact by the insured having knowledge or belief of the fact;
 - Any other act fitted to deceive; and
 - Any such act or omission as the law specifically declares to be fraudulent.
04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
05. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
06. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
07. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
08. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
09. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So,

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this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Gazette Notification for complete and accurate details]

SAMPLE

Annexure IV

List of Ombudsman Centers with Address

We have given below the details of the existing offices of the Insurance Ombudsman. We request You to check our website at www.sbilife.co.in or the website of the Council for Insurance Ombudsmen (CIO) at <https://www.cioins.co.in/Ombudsman> for updated contact details.

Office of the Ombudsman	Contact Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02 Email: io.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: io.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: io.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh.
BHUBANESWAR	Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/2596429/2596003 Email: io.bhubaneswar@cioins.co.in	Odisha.
CHANDIGARH	Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: io.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: io.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

Internal

	Tel.: 011 - 46013992/23213504/23232481 Email: oiio.delhi@cioins.co.in	
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Pan Bazar , S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: oiio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom , A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oiio.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: oiio.jaipur@cioins.co.in	Rajasthan.
KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: oiio.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: oiio.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oiio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.

MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N, S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: oio.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: oio.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region
THANE	Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasandra Naik Mahamarg, Thane (West)- 400604 Tel.: 022-20812868/69 Email: oio.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.

Annexure V
Death Benefit Factor for Guaranteed Income

Premium Payment Term (years)	6	7	7	7	7	8	8	8	8	10	10	10
Payout Period (years)	13	15	20	25	30	15	20	25	30	15	20	25
Policy Term (years)	20	23	28	33	38	24	29	34	39	26	31	36
Policy Month												
1	5.3630	5.4794	6.3922	7.0492	7.5219	5.1305	5.9852	6.6003	7.0430	4.6114	5.3917	5.9572
2	5.3924	5.5095	6.4274	7.0879	7.5633	5.1587	6.0181	6.6366	7.0817	4.6363	5.4207	5.9892
3	5.4221	5.5398	6.4627	7.1269	7.6049	5.1871	6.0512	6.6731	7.1207	4.6612	5.4499	6.0215
4	5.4519	5.5703	6.4982	7.1660	7.6467	5.2156	6.0845	6.7098	7.1598	4.6863	5.4792	6.0539
5	5.4819	5.6009	6.5339	7.2054	7.6887	5.2443	6.1179	6.7467	7.1992	4.7115	5.5087	6.0864
6	5.5120	5.6317	6.5699	7.2451	7.7310	5.2731	6.1516	6.7838	7.2387	4.7368	5.5383	6.1192
7	5.5423	5.6627	6.6060	7.2849	7.7735	5.3021	6.1854	6.8211	7.2785	4.7623	5.5681	6.1521
8	5.5728	5.6938	6.6423	7.3249	7.8162	5.3313	6.2194	6.8585	7.3186	4.7879	5.5980	6.1852
9	5.6034	5.7251	6.6788	7.3652	7.8592	5.3606	6.2536	6.8963	7.3588	4.8137	5.6282	6.2185
10	5.6342	5.7566	6.7155	7.4057	7.9024	5.3900	6.2879	6.9342	7.3992	4.8396	5.6584	6.2519
11	5.6652	5.7882	6.7524	7.4464	7.9458	5.4197	6.3225	6.9723	7.4399	4.8656	5.6889	6.2855
12	5.6963	5.8200	6.7896	7.4873	7.9895	5.4495	6.3573	7.0106	7.4808	4.8918	5.7195	6.3194
13	5.7276	5.8520	6.8269	7.5285	8.0334	5.4794	6.3922	7.0492	7.5219	4.9181	5.7502	6.3533
14	5.7591	5.8842	6.8644	7.5699	8.0776	5.5095	6.4274	7.0879	7.5633	4.9446	5.7812	6.3875
15	5.7908	5.9165	6.9022	7.6115	8.1220	5.5398	6.4627	7.1269	7.6049	4.9712	5.8123	6.4219
16	5.8226	5.9491	6.9401	7.6533	8.1666	5.5703	6.4982	7.1660	7.6467	4.9979	5.8435	6.4564
17	5.8546	5.9818	6.9783	7.6954	8.2115	5.6009	6.5339	7.2054	7.6887	5.0248	5.8750	6.4912
18	5.8868	6.0147	7.0166	7.7377	8.2567	5.6317	6.5699	7.2451	7.7310	5.0518	5.9066	6.5261
19	5.9192	6.0477	7.0552	7.7803	8.3021	5.6627	6.6060	7.2849	7.7735	5.0790	5.9384	6.5612
20	5.9517	6.0810	7.0940	7.8230	8.3477	5.6938	6.6423	7.3249	7.8162	5.1063	5.9703	6.5965
21	5.9844	6.1144	7.1330	7.8660	8.3936	5.7251	6.6788	7.3652	7.8592	5.1338	6.0024	6.6320
22	6.0173	6.1480	7.1722	7.9093	8.4397	5.7566	6.7155	7.4057	7.9024	5.1614	6.0347	6.6677
23	6.0504	6.1818	7.2116	7.9528	8.4861	5.7882	6.7524	7.4464	7.9458	5.1892	6.0672	6.7035
24	6.0837	6.2158	7.2513	7.9965	8.5328	5.8200	6.7896	7.4873	7.9895	5.2171	6.0998	6.7396
25	6.1171	6.2500	7.2911	8.0404	8.5797	5.8520	6.8269	7.5285	8.0334	5.2452	6.1326	6.7758
26	6.1507	6.2843	7.3312	8.0846	8.6269	5.8842	6.8644	7.5699	8.0776	5.2734	6.1656	6.8123
27	6.1846	6.3189	7.3715	8.1291	8.6743	5.9165	6.9022	7.6115	8.1220	5.3018	6.1988	6.8489
28	6.2186	6.3536	7.4120	8.1738	8.7220	5.9491	6.9401	7.6533	8.1666	5.3303	6.2321	6.8858
29	6.2527	6.3885	7.4528	8.2187	8.7699	5.9818	6.9783	7.6954	8.2115	5.3589	6.2657	6.9228
30	6.2871	6.4236	7.4937	8.2639	8.8181	6.0147	7.0166	7.7377	8.2567	5.3878	6.2994	6.9601
31	6.3217	6.4590	7.5349	8.3093	8.8666	6.0477	7.0552	7.7803	8.3021	5.4168	6.3333	6.9975
32	6.3564	6.4945	7.5764	8.3550	8.9154	6.0810	7.0940	7.8230	8.3477	5.4459	6.3673	7.0352

Internal

33	6.3914	6.5302	7.6180	8.4009	8.9644	6.1144	7.1330	7.8660	8.3936	5.4752	6.4016	7.0730
34	6.4265	6.5661	7.6599	8.4471	9.0137	6.1480	7.1722	7.9093	8.4397	5.5047	6.4360	7.1111
35	6.4618	6.6022	7.7020	8.4935	9.0632	6.1818	7.2116	7.9528	8.4861	5.5343	6.4707	7.1493
36	6.4974	6.6385	7.7443	8.5402	9.1130	6.2158	7.2513	7.9965	8.5328	5.5640	6.5055	7.1878
37	6.5331	6.6750	7.7869	8.5872	9.1631	6.2500	7.2911	8.0404	8.5797	5.5940	6.5405	7.2264
38	6.5690	6.7117	7.8297	8.6344	9.2135	6.2843	7.3312	8.0846	8.6269	5.6241	6.5756	7.2653
39	6.6051	6.7485	7.8728	8.6819	9.2641	6.3189	7.3715	8.1291	8.6743	5.6543	6.6110	7.3044
40	6.6414	6.7856	7.9160	8.7296	9.3151	6.3536	7.4120	8.1738	8.7220	5.6847	6.6466	7.3437
41	6.6779	6.8229	7.9596	8.7776	9.3663	6.3885	7.4528	8.2187	8.7699	5.7153	6.6823	7.3832
42	6.7146	6.8605	8.0033	8.8258	9.4178	6.4236	7.4937	8.2639	8.8181	5.7461	6.7183	7.4229
43	6.7516	6.8982	8.0473	8.8743	9.4695	6.4590	7.5349	8.3093	8.8666	5.7770	6.7544	7.4629
44	6.7887	6.9361	8.0916	8.9231	9.5216	6.4945	7.5764	8.3550	8.9154	5.8081	6.7908	7.5030
45	6.8260	6.9742	8.1360	8.9722	9.5739	6.5302	7.6180	8.4009	8.9644	5.8393	6.8273	7.5434
46	6.8635	7.0126	8.1808	9.0215	9.6266	6.5661	7.6599	8.4471	9.0137	5.8707	6.8640	7.5839
47	6.9012	7.0511	8.2257	9.0711	9.6795	6.6022	7.7020	8.4935	9.0632	5.9023	6.9010	7.6247
48	6.9392	7.0899	8.2710	9.1210	9.7327	6.6385	7.7443	8.5402	9.1130	5.9340	6.9381	7.6658
49	6.9773	7.1289	8.3164	9.1711	9.7862	6.6750	7.7869	8.5872	9.1631	5.9660	6.9754	7.7070
50	7.0157	7.1680	8.3621	9.2215	9.8400	6.7117	7.8297	8.6344	9.2135	5.9981	7.0129	7.7485
51	7.0543	7.2074	8.4081	9.2722	9.8941	6.7485	7.8728	8.6819	9.2641	6.0303	7.0507	7.7901
52	7.0930	7.2471	8.4543	9.3232	9.9485	6.7856	7.9160	8.7296	9.3151	6.0628	7.0886	7.8321
53	7.1320	7.2869	8.5008	9.3744	10.0032	6.8229	7.9596	8.7776	9.3663	6.0954	7.1267	7.8742
54	7.1712	7.3270	8.5475	9.4260	10.0582	6.8605	8.0033	8.8258	9.4178	6.1282	7.1651	7.9165
55	7.2107	7.3672	8.5945	9.4778	10.1135	6.8982	8.0473	8.8743	9.4695	6.1611	7.2036	7.9591
56	7.2503	7.4077	8.6418	9.5299	10.1691	6.9361	8.0916	8.9231	9.5216	6.1943	7.2424	8.0019
57	7.2902	7.4485	8.6893	9.5823	10.2250	6.9742	8.1360	8.9722	9.5739	6.2276	7.2813	8.0450
58	7.3302	7.4894	8.7371	9.6350	10.2812	7.0126	8.1808	9.0215	9.6266	6.2611	7.3205	8.0883
59	7.3705	7.5306	8.7851	9.6879	10.3377	7.0511	8.2257	9.0711	9.6795	6.2948	7.3599	8.1318
60	7.4111	7.5720	8.8334	9.7412	10.3945	7.0899	8.2710	9.1210	9.7327	6.3287	7.3995	8.1755
61	7.4518	7.6136	8.8819	9.7947	10.4517	7.1289	8.3164	9.1711	9.7862	6.3627	7.4393	8.2195
62	7.4928	7.6555	8.9308	9.8486	10.5091	7.1680	8.3621	9.2215	9.8400	6.3969	7.4793	8.2637
63	7.5339	7.6976	8.9799	9.9027	10.5669	7.2074	8.4081	9.2722	9.8941	6.4313	7.5195	8.3082
64	7.5754	7.7399	9.0292	9.9572	10.6250	7.2471	8.4543	9.3232	9.9485	6.4659	7.5600	8.3529
65	7.6170	7.7824	9.0789	10.0119	10.6834	7.2869	8.5008	9.3744	10.0032	6.5007	7.6006	8.3978
66	7.6589	7.8252	9.1288	10.0669	10.7421	7.3270	8.5475	9.4260	10.0582	6.5357	7.6415	8.4430
67	7.7010	7.8682	9.1790	10.1223	10.8012	7.3672	8.5945	9.4778	10.1135	6.5709	7.6826	8.4884
68	7.7433	7.9115	9.2294	10.1779	10.8606	7.4077	8.6418	9.5299	10.1691	6.6062	7.7240	8.5341
69	7.7859	7.9550	9.2802	10.2339	10.9203	7.4485	8.6893	9.5823	10.2250	6.6417	7.7655	8.5800
70	7.8287	7.9987	9.3312	10.2901	10.9803	7.4894	8.7371	9.6350	10.2812	6.6775	7.8073	8.6261
71	7.8717	8.0427	9.3825	10.3467	11.0407	7.5306	8.7851	9.6879	10.3377	6.7134	7.8493	8.6726
72	7.9150	8.0869	9.4341	10.4036	11.1014	7.5720	8.8334	9.7412	10.3945	6.7495	7.8915	8.7192
73	7.9585	8.1313	9.4859	10.4608	11.1624	7.6136	8.8819	9.7947	10.4517	6.7858	7.9340	8.7661
74	8.0023	8.1760	9.5381	10.5183	11.2238	7.6555	8.9308	9.8486	10.5091	6.8223	7.9767	8.8133
75	8.0463	8.2210	9.5905	10.5761	11.2855	7.6976	8.9799	9.9027	10.5669	6.8590	8.0196	8.8607
76	8.0905	8.2662	9.6432	10.6343	11.3475	7.7399	9.0292	9.9572	10.6250	6.8959	8.0627	8.9083

Internal

77	8.1350	8.3116	9.6962	10.6927	11.4099	7.7824	9.0789	10.0119	10.6834	6.9330	8.1061	8.9563
78	8.1797	8.3573	9.7495	10.7515	11.4726	7.8252	9.1288	10.0669	10.7421	6.9703	8.1497	9.0045
79	8.2247	8.4033	9.8031	10.8106	11.5357	7.8682	9.1790	10.1223	10.8012	7.0078	8.1935	9.0529
80	8.2699	8.4495	9.8570	10.8700	11.5991	7.9115	9.2294	10.1779	10.8606	7.0455	8.2376	9.1016
81	8.3153	8.4959	9.9112	10.9298	11.6629	7.9550	9.2802	10.2339	10.9203	7.0834	8.2819	9.1506
82	8.3610	8.5426	9.9657	10.9899	11.7270	7.9987	9.3312	10.2901	10.9803	7.1215	8.3265	9.1998
83	8.4070	8.5896	10.0205	11.0503	11.7914	8.0427	9.3825	10.3467	11.0407	7.1598	8.3713	9.2493
84	8.4532	8.6368	10.0756	11.1110	11.8563	8.0869	9.4341	10.4036	11.1014	7.1984	8.4163	9.2990
85	8.4997	8.6843	10.1310	11.1721	11.9214	8.1313	9.4859	10.4608	11.1624	7.2371	8.4616	9.3491
86	8.5464	8.7320	10.1867	11.2335	11.9870	8.1760	9.5381	10.5183	11.2238	7.2760	8.5071	9.3994
87	8.5934	8.7800	10.2427	11.2953	12.0529	8.2210	9.5905	10.5761	11.2855	7.3152	8.5529	9.4499
88	8.6406	8.8283	10.2990	11.3574	12.1191	8.2662	9.6432	10.6343	11.3475	7.3545	8.5989	9.5008
89	8.6881	8.8768	10.3556	11.4198	12.1858	8.3116	9.6962	10.6927	11.4099	7.3941	8.6451	9.5519
90	8.7359	8.9256	10.4125	11.4826	12.2527	8.3573	9.7495	10.7515	11.4726	7.4339	8.6916	9.6032
91	8.7839	8.9747	10.4697	11.5457	12.3201	8.4033	9.8031	10.8106	11.5357	7.4738	8.7384	9.6549
92	8.8322	9.0240	10.5273	11.6092	12.3878	8.4495	9.8570	10.8700	11.5991	7.5140	8.7854	9.7069
93	8.8808	9.0736	10.5852	11.6730	12.4559	8.4959	9.9112	10.9298	11.6629	7.5545	8.8327	9.7591
94	8.9296	9.1235	10.6434	11.7372	12.5244	8.5426	9.9657	10.9899	11.7270	7.5951	8.8802	9.8116
95	8.9787	9.1737	10.7019	11.8017	12.5933	8.5896	10.0205	11.0503	11.7914	7.6360	8.9280	9.8644
96	9.0280	9.2241	10.7607	11.8666	12.6625	8.6368	10.0756	11.1110	11.8563	7.6770	8.9760	9.9174
97	8.0722	9.2748	10.8199	11.9318	12.7321	8.6843	10.1310	11.1721	11.9214	7.7183	9.0243	9.9708
98	8.1166	9.3258	10.8793	11.9974	12.8021	8.7320	10.1867	11.2335	11.9870	7.7599	9.0728	10.0244
99	8.1612	9.3771	10.9392	12.0634	12.8725	8.7800	10.2427	11.2953	12.0529	7.8016	9.1216	10.0783
100	8.2060	9.4286	10.9993	12.1297	12.9432	8.8283	10.2990	11.3574	12.1191	7.8436	9.1707	10.1326
101	8.2511	9.4804	11.0598	12.1964	13.0144	8.8768	10.3556	11.4198	12.1858	7.8858	9.2200	10.1871
102	8.2965	9.5326	11.1206	12.2634	13.0859	8.9256	10.4125	11.4826	12.2527	7.9282	9.2696	10.2419
103	8.3421	9.5850	11.1817	12.3308	13.1579	8.9747	10.4697	11.5457	12.3201	7.9709	9.3195	10.2970
104	8.3880	9.6377	11.2432	12.3986	13.2302	9.0240	10.5273	11.6092	12.3878	8.0137	9.3696	10.3524
105	8.4341	9.6906	11.3050	12.4668	13.3029	9.0736	10.5852	11.6730	12.4559	8.0568	9.4200	10.4080
106	8.4805	9.7439	11.3671	12.5353	13.3761	9.1235	10.6434	11.7372	12.5244	8.1002	9.4707	10.4640
107	8.5271	9.7975	11.4296	12.6042	13.4496	9.1737	10.7019	11.8017	12.5933	8.1438	9.5217	10.5203
108	8.5739	9.8513	11.4924	12.6735	13.5235	9.2241	10.7607	11.8666	12.6625	8.1876	9.5729	10.5769
109	7.6156	8.9000	10.5501	11.7377	12.5924	9.2748	10.8199	11.9318	12.7321	8.2316	9.6244	10.6338
110	7.6575	8.9489	10.6081	11.8022	12.6616	9.3258	10.8793	11.9974	12.8021	8.2759	9.6762	10.6910
111	7.6995	8.9981	10.6664	11.8671	12.7312	9.3771	10.9392	12.0634	12.8725	8.3204	9.7282	10.7485
112	7.7419	9.0476	10.7251	11.9323	12.8012	9.4286	10.9993	12.1297	12.9432	8.3652	9.7806	10.8064
113	7.7844	9.0973	10.7840	11.9979	12.8716	9.4804	11.0598	12.1964	13.0144	8.4102	9.8332	10.8645
114	7.8272	9.1473	10.8433	12.0639	12.9423	9.5326	11.1206	12.2634	13.0859	8.4554	9.8861	10.9229
115	7.8703	9.1976	10.9029	12.1302	13.0135	9.5850	11.1817	12.3308	13.1579	8.5009	9.9393	10.9817
116	7.9135	9.2482	10.9629	12.1969	13.0850	9.6377	11.2432	12.3986	13.2302	8.5466	9.9927	11.0408
117	7.9570	9.2990	11.0231	12.2639	13.1569	9.6906	11.3050	12.4668	13.3029	8.5926	10.0465	11.1002
118	8.0008	9.3501	11.0837	12.3314	13.2293	9.7439	11.3671	12.5353	13.3761	8.6388	10.1005	11.1599
119	8.0448	9.4015	11.1447	12.3992	13.3020	9.7975	11.4296	12.6042	13.4496	8.6853	10.1549	11.2199
120	8.0890	9.4532	11.2059	12.4673	13.3751	9.8513	11.4924	12.6735	13.5235	8.7320	10.2095	11.2803

Internal

121	7.1279	8.4997	10.2620	11.5304	12.4432	8.9000	10.5501	11.7377	12.5924	8.7790	10.2644	11.3410
122	7.1671	8.5464	10.3184	11.5937	12.5116	8.9489	10.6081	11.8022	12.6616	8.8262	10.3196	11.4020
123	7.2065	8.5934	10.3752	11.6575	12.5803	8.9981	10.6664	11.8671	12.7312	8.8737	10.3752	11.4633
124	7.2461	8.6406	10.4322	11.7216	12.6495	9.0476	10.7251	11.9323	12.8012	8.9215	10.4310	11.5250
125	7.2860	8.6881	10.4896	11.7860	12.7190	9.0973	10.7840	11.9979	12.8716	8.9695	10.4871	11.5870
126	7.3260	8.7359	10.5472	11.8508	12.7890	9.1473	10.8433	12.0639	12.9423	9.0177	10.5435	11.6493
127	7.3663	8.7839	10.6052	11.9159	12.8593	9.1976	10.9029	12.1302	13.0135	9.0662	10.6002	11.7120
128	7.4068	8.8322	10.6635	11.9815	12.9300	9.2482	10.9629	12.1969	13.0850	9.1150	10.6572	11.7750
129	7.4475	8.8808	10.7221	12.0473	13.0010	9.2990	11.0231	12.2639	13.1569	9.1640	10.7146	11.8383
130	7.4885	8.9296	10.7811	12.1135	13.0725	9.3501	11.0837	12.3314	13.2293	9.2133	10.7722	11.9020
131	7.5296	8.9787	10.8403	12.1801	13.1444	9.4015	11.1447	12.3992	13.3020	9.2629	10.8302	11.9661
132	7.5710	9.0280	10.8999	12.2471	13.2166	9.4532	11.2059	12.4673	13.3751	9.3127	10.8884	12.0304
133	6.6072	8.0722	9.9543	11.3089	12.2838	8.4997	10.2620	11.5304	12.4432	9.3628	10.9470	12.0952
134	6.6435	8.1166	10.0091	11.3711	12.3513	8.5464	10.3184	11.5937	12.5116	9.4132	11.0059	12.1602
135	6.6800	8.1612	10.0641	11.4336	12.4192	8.5934	10.3752	11.6575	12.5803	9.4638	11.0651	12.2256
136	6.7167	8.2060	10.1194	11.4965	12.4875	8.6406	10.4322	11.7216	12.6495	9.5147	11.1246	12.2914
137	6.7536	8.2511	10.1751	11.5597	12.5561	8.6881	10.4896	11.7860	12.7190	9.5659	11.1845	12.3575
138	6.7908	8.2965	10.2310	11.6232	12.6252	8.7359	10.5472	11.8508	12.7890	9.6174	11.2446	12.4240
139	6.8281	8.3421	10.2872	11.6871	12.6946	8.7839	10.6052	11.9159	12.8593	9.6691	11.3051	12.4908
140	6.8656	8.3880	10.3438	11.7514	12.7644	8.8322	10.6635	11.9815	12.9300	9.7211	11.3659	12.5580
141	6.9034	8.4341	10.4006	11.8160	12.8345	8.8808	10.7221	12.0473	13.0010	9.7734	11.4271	12.6256
142	6.9413	8.4805	10.4578	11.8809	12.9051	8.9296	10.7811	12.1135	13.0725	9.8260	11.4886	12.6935
143	6.9795	8.5271	10.5153	11.9462	12.9760	8.9787	10.8403	12.1801	13.1444	9.8789	11.5504	12.7618
144	7.0179	8.5739	10.5731	12.0119	13.0474	9.0280	10.8999	12.2471	13.2166	9.9320	11.6125	12.8305
145	6.0509	7.6156	9.6257	11.0724	12.1136	8.0722	9.9543	11.3089	12.2838	8.9801	10.6696	11.8941
146	6.0842	7.6575	9.6787	11.1333	12.1802	8.1166	10.0091	11.3711	12.3513	9.0284	10.7270	11.9581
147	6.1177	7.6995	9.7319	11.1945	12.2472	8.1612	10.0641	11.4336	12.4192	9.0770	10.7847	12.0224
148	6.1513	7.7419	9.7854	11.2561	12.3145	8.2060	10.1194	11.4965	12.4875	9.1258	10.8427	12.0871
149	6.1851	7.7844	9.8392	11.3179	12.3822	8.2511	10.1751	11.5597	12.5561	9.1749	10.9010	12.1521
150	6.2191	7.8272	9.8933	11.3801	12.4502	8.2965	10.2310	11.6232	12.6252	9.2242	10.9597	12.2175
151	6.2533	7.8703	9.9476	11.4427	12.5187	8.3421	10.2872	11.6871	12.6946	9.2739	11.0187	12.2832
152	6.2877	7.9135	10.0023	11.5056	12.5875	8.3880	10.3438	11.7514	12.7644	9.3237	11.0779	12.3493
153	6.3222	7.9570	10.0573	11.5689	12.6567	8.4341	10.4006	11.8160	12.8345	9.3739	11.1375	12.4157
154	6.3570	8.0008	10.1126	11.6325	12.7263	8.4805	10.4578	11.8809	12.9051	9.4243	11.1974	12.4825
155	6.3919	8.0448	10.1682	11.6964	12.7962	8.5271	10.5153	11.9462	12.9760	9.4750	11.2577	12.5497
156	6.4271	8.0890	10.2241	11.7607	12.8666	8.5739	10.5731	12.0119	13.0474	9.5260	11.3182	12.6172
157	5.4569	7.1279	9.2748	10.8199	11.9318	7.6156	9.6257	11.0724	12.1136	8.5719	10.3737	11.6797
158	5.4869	7.1671	9.3258	10.8793	11.9974	7.6575	9.6787	11.1333	12.1802	8.6180	10.4296	11.7425
159	5.5171	7.2065	9.3771	10.9392	12.0634	7.6995	9.7319	11.1945	12.2472	8.6643	10.4857	11.8057
160	5.5474	7.2461	9.4286	10.9993	12.1297	7.7419	9.7854	11.2561	12.3145	8.7110	10.5421	11.8692
161	5.5779	7.2860	9.4804	11.0598	12.1964	7.7844	9.8392	11.3179	12.3822	8.7578	10.5988	11.9330
162	5.6086	7.3260	9.5326	11.1206	12.2634	7.8272	9.8933	11.3801	12.4502	8.8049	10.6558	11.9972
163	5.6394	7.3663	9.5850	11.1817	12.3308	7.8703	9.9476	11.4427	12.5187	8.8523	10.7131	12.0618
164	5.6704	7.4068	9.6377	11.2432	12.3986	7.9135	10.0023	11.5056	12.5875	8.8999	10.7708	12.1267

Internal

165	5.7016	7.4475	9.6906	11.3050	12.4668	7.9570	10.0573	11.5689	12.6567	8.9478	10.8287	12.1919
166	5.7329	7.4885	9.7439	11.3671	12.5353	8.0008	10.1126	11.6325	12.7263	8.9959	10.8869	12.2575
167	5.7644	7.5296	9.7975	11.4296	12.6042	8.0448	10.1682	11.6964	12.7962	9.0443	10.9455	12.3234
168	5.7961	7.5710	9.8513	11.4924	12.6735	8.0890	10.2241	11.7607	12.8666	9.0930	11.0044	12.3897
169	4.8225	6.6072	8.9000	10.5501	11.7377	7.1279	9.2748	10.8199	11.9318	8.1365	10.0582	11.4510
170	4.8490	6.6435	8.9489	10.6081	11.8022	7.1671	9.3258	10.8793	11.9974	8.1803	10.1123	11.5126
171	4.8756	6.6800	8.9981	10.6664	11.8671	7.2065	9.3771	10.9392	12.0634	8.2243	10.1667	11.5745
172	4.9024	6.7167	9.0476	10.7251	11.9323	7.2461	9.4286	10.9993	12.1297	8.2685	10.2214	11.6368
173	4.9294	6.7536	9.0973	10.7840	11.9979	7.2860	9.4804	11.0598	12.1964	8.3130	10.2764	11.6994
174	4.9565	6.7908	9.1473	10.8433	12.0639	7.3260	9.5326	11.1206	12.2634	8.3577	10.3317	11.7623
175	4.9837	6.8281	9.1976	10.9029	12.1302	7.3663	9.5850	11.1817	12.3308	8.4027	10.3873	11.8256
176	5.0111	6.8656	9.2482	10.9629	12.1969	7.4068	9.6377	11.2432	12.3986	8.4479	10.4432	11.8892
177	5.0387	6.9034	9.2990	11.0231	12.2639	7.4475	9.6906	11.3050	12.4668	8.4934	10.4993	11.9532
178	5.0664	6.9413	9.3501	11.0837	12.3314	7.4885	9.7439	11.3671	12.5353	8.5390	10.5558	12.0175
179	5.0942	6.9795	9.4015	11.1447	12.3992	7.5296	9.7975	11.4296	12.6042	8.5850	10.6126	12.0821
180	5.1222	7.0179	9.4532	11.2059	12.4673	7.5710	9.8513	11.4924	12.6735	8.6312	10.6697	12.1471
181	4.1449	6.0509	8.4997	10.2620	11.5304	6.6072	8.9000	10.5501	11.7377	7.6722	9.7217	11.2071
182	4.1677	6.0842	8.5464	10.3184	11.5937	6.6435	8.9489	10.6081	11.8022	7.7135	9.7740	11.2674
183	4.1906	6.1177	8.5934	10.3752	11.6575	6.6800	8.9981	10.6664	11.8671	7.7550	9.8266	11.3280
184	4.2136	6.1513	8.6406	10.4322	11.7216	6.7167	9.0476	10.7251	11.9323	7.7967	9.8795	11.3890
185	4.2368	6.1851	8.6881	10.4896	11.7860	6.7536	9.0973	10.7840	11.9979	7.8386	9.9326	11.4502
186	4.2601	6.2191	8.7359	10.5472	11.8508	6.7908	9.1473	10.8433	12.0639	7.8808	9.9860	11.5118
187	4.2835	6.2533	8.7839	10.6052	11.9159	6.8281	9.1976	10.9029	12.1302	7.9232	10.0398	11.5737
188	4.3071	6.2877	8.8322	10.6635	11.9815	6.8656	9.2482	10.9629	12.1969	7.9658	10.0938	11.6360
189	4.3307	6.3222	8.8808	10.7221	12.0473	6.9034	9.2990	11.0231	12.2639	8.0087	10.1481	11.6986
190	4.3546	6.3570	8.9296	10.7811	12.1135	6.9413	9.3501	11.0837	12.3314	8.0518	10.2027	11.7615
191	4.3785	6.3919	8.9787	10.8403	12.1801	6.9795	9.4015	11.1447	12.3992	8.0951	10.2575	11.8248
192	4.4026	6.4271	9.0280	10.8999	12.2471	7.0179	9.4532	11.2059	12.4673	8.1386	10.3127	11.8884
193	3.4213	5.4569	8.0722	9.9543	11.3089	6.0509	8.4997	10.2620	11.5304	7.1770	9.3628	10.9470
194	3.4401	5.4869	8.1166	10.0091	11.3711	6.0842	8.5464	10.3184	11.5937	7.2156	9.4132	11.0059
195	3.4590	5.5171	8.1612	10.0641	11.4336	6.1177	8.5934	10.3752	11.6575	7.2545	9.4638	11.0651
196	3.4780	5.5474	8.2060	10.1194	11.4965	6.1513	8.6406	10.4322	11.7216	7.2935	9.5147	11.1246
197	3.4971	5.5779	8.2511	10.1751	11.5597	6.1851	8.6881	10.4896	11.7860	7.3327	9.5659	11.1845
198	3.5163	5.6086	8.2965	10.2310	11.6232	6.2191	8.7359	10.5472	11.8508	7.3722	9.6174	11.2446
199	3.5357	5.6394	8.3421	10.2872	11.6871	6.2533	8.7839	10.6052	11.9159	7.4118	9.6691	11.3051
200	3.5551	5.6704	8.3880	10.3438	11.7514	6.2877	8.8322	10.6635	11.9815	7.4517	9.7211	11.3659
201	3.5747	5.7016	8.4341	10.4006	11.8160	6.3222	8.8808	10.7221	12.0473	7.4918	9.7734	11.4271
202	3.5943	5.7329	8.4805	10.4578	11.8809	6.3570	8.9296	10.7811	12.1135	7.5321	9.8260	11.4886
203	3.6141	5.7644	8.5271	10.5153	11.9462	6.3919	8.9787	10.8403	12.1801	7.5726	9.8789	11.5504
204	3.6339	5.7961	8.5739	10.5731	12.0119	6.4271	9.0280	10.8999	12.2471	7.6134	9.9320	11.6125
205	2.6484	4.8225	7.6156	9.6257	11.0724	5.4569	8.0722	9.9543	11.3089	6.6489	8.9801	10.6696
206	2.6630	4.8490	7.6575	9.6787	11.1333	5.4869	8.1166	10.0091	11.3711	6.6847	9.0284	10.7270
207	2.6776	4.8756	7.6995	9.7319	11.1945	5.5171	8.1612	10.0641	11.4336	6.7207	9.0770	10.7847
208	2.6923	4.9024	7.7419	9.7854	11.2561	5.5474	8.2060	10.1194	11.4965	6.7568	9.1258	10.8427

Internal

209	2.7071	4.9294	7.7844	9.8392	11.3179	5.5779	8.2511	10.1751	11.5597	6.7932	9.1749	10.9010
210	2.7220	4.9565	7.8272	9.8933	11.3801	5.6086	8.2965	10.2310	11.6232	6.8297	9.2242	10.9597
211	2.7370	4.9837	7.8703	9.9476	11.4427	5.6394	8.3421	10.2872	11.6871	6.8665	9.2739	11.0187
212	2.7520	5.0111	7.9135	10.0023	11.5056	5.6704	8.3880	10.3438	11.7514	6.9034	9.3237	11.0779
213	2.7672	5.0387	7.9570	10.0573	11.5689	5.7016	8.4341	10.4006	11.8160	6.9405	9.3739	11.1375
214	2.7824	5.0664	8.0008	10.1126	11.6325	5.7329	8.4805	10.4578	11.8809	6.9779	9.4243	11.1974
215	2.7977	5.0942	8.0448	10.1682	11.6964	5.7644	8.5271	10.5153	11.9462	7.0154	9.4750	11.2577
216	2.8130	5.1222	8.0890	10.2241	11.7607	5.7961	8.5739	10.5731	12.0119	7.0531	9.5260	11.3182
217	1.8230	4.1449	7.1279	9.2748	10.8199	4.8225	7.6156	9.6257	11.0724	6.0857	8.5719	10.3737
218	1.8330	4.1677	7.1671	9.3258	10.8793	4.8490	7.6575	9.6787	11.1333	6.1184	8.6180	10.4296
219	1.8431	4.1906	7.2065	9.3771	10.9392	4.8756	7.6995	9.7319	11.1945	6.1514	8.6643	10.4857
220	1.8532	4.2136	7.2461	9.4286	10.9993	4.9024	7.7419	9.7854	11.2561	6.1845	8.7110	10.5421
221	1.8634	4.2368	7.2860	9.4804	11.0598	4.9294	7.7844	9.8392	11.3179	6.2177	8.7578	10.5988
222	1.8737	4.2601	7.3260	9.5326	11.1206	4.9565	7.8272	9.8933	11.3801	6.2512	8.8049	10.6558
223	1.8840	4.2835	7.3663	9.5850	11.1817	4.9837	7.8703	9.9476	11.4427	6.2848	8.8523	10.7131
224	1.8943	4.3071	7.4068	9.6377	11.2432	5.0111	7.9135	10.0023	11.5056	6.3186	8.8999	10.7708
225	1.9047	4.3307	7.4475	9.6906	11.3050	5.0387	7.9570	10.0573	11.5689	6.3526	8.9478	10.8287
226	1.9152	4.3546	7.4885	9.7439	11.3671	5.0664	8.0008	10.1126	11.6325	6.3868	8.9959	10.8869
227	1.9257	4.3785	7.5296	9.7975	11.4296	5.0942	8.0448	10.1682	11.6964	6.4211	9.0443	10.9455
228	1.9363	4.4026	7.5710	9.8513	11.4924	5.1222	8.0890	10.2241	11.7607	6.4557	9.0930	11.0044
229	0.9415	3.4213	6.6072	8.9000	10.5501	4.1449	7.1279	9.2748	10.8199	5.4850	8.1365	10.0582
230	0.9467	3.4401	6.6435	8.9489	10.6081	4.1677	7.1671	9.3258	10.8793	5.5145	8.1803	10.1123
231	0.9519	3.4590	6.6800	8.9981	10.6664	4.1906	7.2065	9.3771	10.9392	5.5442	8.2243	10.1667
232	0.9571	3.4780	6.7167	9.0476	10.7251	4.2136	7.2461	9.4286	10.9993	5.5740	8.2685	10.2214
233	0.9624	3.4971	6.7536	9.0973	10.7840	4.2368	7.2860	9.4804	11.0598	5.6040	8.3130	10.2764
234	0.9676	3.5163	6.7908	9.1473	10.8433	4.2601	7.3260	9.5326	11.1206	5.6342	8.3577	10.3317
235	0.9730	3.5357	6.8281	9.1976	10.9029	4.2835	7.3663	9.5850	11.1817	5.6645	8.4027	10.3873
236	0.9783	3.5551	6.8656	9.2482	10.9629	4.3071	7.4068	9.6377	11.2432	5.6949	8.4479	10.4432
237	0.9837	3.5747	6.9034	9.2990	11.0231	4.3307	7.4475	9.6906	11.3050	5.7256	8.4934	10.4993
238	0.9891	3.5943	6.9413	9.3501	11.0837	4.3546	7.4885	9.7439	11.3671	5.7564	8.5390	10.5558
239	0.9945	3.6141	6.9795	9.4015	11.1447	4.3785	7.5296	9.7975	11.4296	5.7873	8.5850	10.6126
240	1.0000	3.6339	7.0179	9.4532	11.2059	4.4026	7.5710	9.8513	11.4924	5.8185	8.6312	10.6697
241	NA	2.6484	6.0509	8.4997	10.2620	3.4213	6.6072	8.9000	10.5501	4.8444	7.6722	9.7217
242	NA	2.6630	6.0842	8.5464	10.3184	3.4401	6.6435	8.9489	10.6081	4.8705	7.7135	9.7740
243	NA	2.6776	6.1177	8.5934	10.3752	3.4590	6.6800	8.9981	10.6664	4.8967	7.7550	9.8266
244	NA	2.6923	6.1513	8.6406	10.4322	3.4780	6.7167	9.0476	10.7251	4.9230	7.7967	9.8795
245	NA	2.7071	6.1851	8.6881	10.4896	3.4971	6.7536	9.0973	10.7840	4.9495	7.8386	9.9326
246	NA	2.7220	6.2191	8.7359	10.5472	3.5163	6.7908	9.1473	10.8433	4.9761	7.8808	9.9860
247	NA	2.7370	6.2533	8.7839	10.6052	3.5357	6.8281	9.1976	10.9029	5.0029	7.9232	10.0398
248	NA	2.7520	6.2877	8.8322	10.6635	3.5551	6.8656	9.2482	10.9629	5.0298	7.9658	10.0938
249	NA	2.7672	6.3222	8.8808	10.7221	3.5747	6.9034	9.2990	11.0231	5.0569	8.0087	10.1481
250	NA	2.7824	6.3570	8.9296	10.7811	3.5943	6.9413	9.3501	11.0837	5.0841	8.0518	10.2027
251	NA	2.7977	6.3919	8.9787	10.8403	3.6141	6.9795	9.4015	11.1447	5.1114	8.0951	10.2575
252	NA	2.8130	6.4271	9.0280	10.8999	3.6339	7.0179	9.4532	11.2059	5.1389	8.1386	10.3127

Internal

253	NA	1.8230	5.4569	8.0722	9.9543	2.6484	6.0509	8.4997	10.2620	4.1612	7.1770	9.3628
254	NA	1.8330	5.4869	8.1166	10.0091	2.6630	6.0842	8.5464	10.3184	4.1836	7.2156	9.4132
255	NA	1.8431	5.5171	8.1612	10.0641	2.6776	6.1177	8.5934	10.3752	4.2061	7.2545	9.4638
256	NA	1.8532	5.5474	8.2060	10.1194	2.6923	6.1513	8.6406	10.4322	4.2287	7.2935	9.5147
257	NA	1.8634	5.5779	8.2511	10.1751	2.7071	6.1851	8.6881	10.4896	4.2514	7.3327	9.5659
258	NA	1.8737	5.6086	8.2965	10.2310	2.7220	6.2191	8.7359	10.5472	4.2743	7.3722	9.6174
259	NA	1.8840	5.6394	8.3421	10.2872	2.7370	6.2533	8.7839	10.6052	4.2973	7.4118	9.6691
260	NA	1.8943	5.6704	8.3880	10.3438	2.7520	6.2877	8.8322	10.6635	4.3204	7.4517	9.7211
261	NA	1.9047	5.7016	8.4341	10.4006	2.7672	6.3222	8.8808	10.7221	4.3437	7.4918	9.7734
262	NA	1.9152	5.7329	8.4805	10.4578	2.7824	6.3570	8.9296	10.7811	4.3670	7.5321	9.8260
263	NA	1.9257	5.7644	8.5271	10.5153	2.7977	6.3919	8.9787	10.8403	4.3905	7.5726	9.8789
264	NA	1.9363	5.7961	8.5739	10.5731	2.8130	6.4271	9.0280	10.8999	4.4141	7.6134	9.9320
265	NA	0.9415	4.8225	7.6156	9.6257	1.8230	5.4569	8.0722	9.9543	3.4325	6.6489	8.9801
266	NA	0.9467	4.8490	7.6575	9.6787	1.8330	5.4869	8.1166	10.0091	3.4510	6.6847	9.0284
267	NA	0.9519	4.8756	7.6995	9.7319	1.8431	5.5171	8.1612	10.0641	3.4695	6.7207	9.0770
268	NA	0.9571	4.9024	7.7419	9.7854	1.8532	5.5474	8.2060	10.1194	3.4882	6.7568	9.1258
269	NA	0.9624	4.9294	7.7844	9.8392	1.8634	5.5779	8.2511	10.1751	3.5070	6.7932	9.1749
270	NA	0.9676	4.9565	7.8272	9.8933	1.8737	5.6086	8.2965	10.2310	3.5258	6.8297	9.2242
271	NA	0.9730	4.9837	7.8703	9.9476	1.8840	5.6394	8.3421	10.2872	3.5448	6.8665	9.2739
272	NA	0.9783	5.0111	7.9135	10.0023	1.8943	5.6704	8.3880	10.3438	3.5639	6.9034	9.3237
273	NA	0.9837	5.0387	7.9570	10.0573	1.9047	5.7016	8.4341	10.4006	3.5831	6.9405	9.3739
274	NA	0.9891	5.0664	8.0008	10.1126	1.9152	5.7329	8.4805	10.4578	3.6023	6.9779	9.4243
275	NA	0.9945	5.0942	8.0448	10.1682	1.9257	5.7644	8.5271	10.5153	3.6217	7.0154	9.4750
276	NA	1.0000	5.1222	8.0890	10.2241	1.9363	5.7961	8.5739	10.5731	3.6412	7.0531	9.5260
277	NA	NA	4.1449	7.1279	9.2748	0.9415	4.8225	7.6156	9.6257	2.6554	6.0857	8.5719
278	NA	NA	4.1677	7.1671	9.3258	0.9467	4.8490	7.6575	9.6787	2.6697	6.1184	8.6180
279	NA	NA	4.1906	7.2065	9.3771	0.9519	4.8756	7.6995	9.7319	2.6840	6.1514	8.6643
280	NA	NA	4.2136	7.2461	9.4286	0.9571	4.9024	7.7419	9.7854	2.6985	6.1845	8.7110
281	NA	NA	4.2368	7.2860	9.4804	0.9624	4.9294	7.7844	9.8392	2.7130	6.2177	8.7578
282	NA	NA	4.2601	7.3260	9.5326	0.9676	4.9565	7.8272	9.8933	2.7276	6.2512	8.8049
283	NA	NA	4.2835	7.3663	9.5850	0.9730	4.9837	7.8703	9.9476	2.7423	6.2848	8.8523
284	NA	NA	4.3071	7.4068	9.6377	0.9783	5.0111	7.9135	10.0023	2.7570	6.3186	8.8999
285	NA	NA	4.3307	7.4475	9.6906	0.9837	5.0387	7.9570	10.0573	2.7719	6.3526	8.9478
286	NA	NA	4.3546	7.4885	9.7439	0.9891	5.0664	8.0008	10.1126	2.7868	6.3868	8.9959
287	NA	NA	4.3785	7.5296	9.7975	0.9945	5.0942	8.0448	10.1682	2.8018	6.4211	9.0443
288	NA	NA	4.4026	7.5710	9.8513	1.0000	5.1222	8.0890	10.2241	2.8168	6.4557	9.0930
289	NA	NA	3.4213	6.6072	8.9000	NA	4.1449	7.1279	9.2748	1.8266	5.4850	8.1365
290	NA	NA	3.4401	6.6435	8.9489	NA	4.1677	7.1671	9.3258	1.8364	5.5145	8.1803
291	NA	NA	3.4590	6.6800	8.9981	NA	4.1906	7.2065	9.3771	1.8463	5.5442	8.2243
292	NA	NA	3.4780	6.7167	9.0476	NA	4.2136	7.2461	9.4286	1.8562	5.5740	8.2685
293	NA	NA	3.4971	6.7536	9.0973	NA	4.2368	7.2860	9.4804	1.8662	5.6040	8.3130
294	NA	NA	3.5163	6.7908	9.1473	NA	4.2601	7.3260	9.5326	1.8763	5.6342	8.3577
295	NA	NA	3.5357	6.8281	9.1976	NA	4.2835	7.3663	9.5850	1.8864	5.6645	8.4027
296	NA	NA	3.5551	6.8656	9.2482	NA	4.3071	7.4068	9.6377	1.8965	5.6949	8.4479

Internal

297	NA	NA	3.5747	6.9034	9.2990	NA	4.3307	7.4475	9.6906	1.9067	5.7256	8.4934
298	NA	NA	3.5943	6.9413	9.3501	NA	4.3546	7.4885	9.7439	1.9170	5.7564	8.5390
299	NA	NA	3.6141	6.9795	9.4015	NA	4.3785	7.5296	9.7975	1.9273	5.7873	8.5850
300	NA	NA	3.6339	7.0179	9.4532	NA	4.4026	7.5710	9.8513	1.9376	5.8185	8.6312
301	NA	NA	2.6484	6.0509	8.4997	NA	3.4213	6.6072	8.9000	0.9427	4.8444	7.6722
302	NA	NA	2.6630	6.0842	8.5464	NA	3.4401	6.6435	8.9489	0.9478	4.8705	7.7135
303	NA	NA	2.6776	6.1177	8.5934	NA	3.4590	6.6800	8.9981	0.9529	4.8967	7.7550
304	NA	NA	2.6923	6.1513	8.6406	NA	3.4780	6.7167	9.0476	0.9580	4.9230	7.7967
305	NA	NA	2.7071	6.1851	8.6881	NA	3.4971	6.7536	9.0973	0.9631	4.9495	7.8386
306	NA	NA	2.7220	6.2191	8.7359	NA	3.5163	6.7908	9.1473	0.9683	4.9761	7.8808
307	NA	NA	2.7370	6.2533	8.7839	NA	3.5357	6.8281	9.1976	0.9735	5.0029	7.9232
308	NA	NA	2.7520	6.2877	8.8322	NA	3.5551	6.8656	9.2482	0.9788	5.0298	7.9658
309	NA	NA	2.7672	6.3222	8.8808	NA	3.5747	6.9034	9.2990	0.9840	5.0569	8.0087
310	NA	NA	2.7824	6.3570	8.9296	NA	3.5943	6.9413	9.3501	0.9893	5.0841	8.0518
311	NA	NA	2.7977	6.3919	8.9787	NA	3.6141	6.9795	9.4015	0.9946	5.1114	8.0951
312	NA	NA	2.8130	6.4271	9.0280	NA	3.6339	7.0179	9.4532	1.0000	5.1389	8.1386
313	NA	NA	1.8230	5.4569	8.0722	NA	2.6484	6.0509	8.4997	NA	4.1612	7.1770
314	NA	NA	1.8330	5.4869	8.1166	NA	2.6630	6.0842	8.5464	NA	4.1836	7.2156
315	NA	NA	1.8431	5.5171	8.1612	NA	2.6776	6.1177	8.5934	NA	4.2061	7.2545
316	NA	NA	1.8532	5.5474	8.2060	NA	2.6923	6.1513	8.6406	NA	4.2287	7.2935
317	NA	NA	1.8634	5.5779	8.2511	NA	2.7071	6.1851	8.6881	NA	4.2514	7.3327
318	NA	NA	1.8737	5.6086	8.2965	NA	2.7220	6.2191	8.7359	NA	4.2743	7.3722
319	NA	NA	1.8840	5.6394	8.3421	NA	2.7370	6.2533	8.7839	NA	4.2973	7.4118
320	NA	NA	1.8943	5.6704	8.3880	NA	2.7520	6.2877	8.8322	NA	4.3204	7.4517
321	NA	NA	1.9047	5.7016	8.4341	NA	2.7672	6.3222	8.8808	NA	4.3437	7.4918
322	NA	NA	1.9152	5.7329	8.4805	NA	2.7824	6.3570	8.9296	NA	4.3670	7.5321
323	NA	NA	1.9257	5.7644	8.5271	NA	2.7977	6.3919	8.9787	NA	4.3905	7.5726
324	NA	NA	1.9363	5.7961	8.5739	NA	2.8130	6.4271	9.0280	NA	4.4141	7.6134
325	NA	NA	0.9415	4.8225	7.6156	NA	1.8230	5.4569	8.0722	NA	3.4325	6.6489
326	NA	NA	0.9467	4.8490	7.6575	NA	1.8330	5.4869	8.1166	NA	3.4510	6.6847
327	NA	NA	0.9519	4.8756	7.6995	NA	1.8431	5.5171	8.1612	NA	3.4695	6.7207
328	NA	NA	0.9571	4.9024	7.7419	NA	1.8532	5.5474	8.2060	NA	3.4882	6.7568
329	NA	NA	0.9624	4.9294	7.7844	NA	1.8634	5.5779	8.2511	NA	3.5070	6.7932
330	NA	NA	0.9676	4.9565	7.8272	NA	1.8737	5.6086	8.2965	NA	3.5258	6.8297
331	NA	NA	0.9730	4.9837	7.8703	NA	1.8840	5.6394	8.3421	NA	3.5448	6.8665
332	NA	NA	0.9783	5.0111	7.9135	NA	1.8943	5.6704	8.3880	NA	3.5639	6.9034
333	NA	NA	0.9837	5.0387	7.9570	NA	1.9047	5.7016	8.4341	NA	3.5831	6.9405
334	NA	NA	0.9891	5.0664	8.0008	NA	1.9152	5.7329	8.4805	NA	3.6023	6.9779
335	NA	NA	0.9945	5.0942	8.0448	NA	1.9257	5.7644	8.5271	NA	3.6217	7.0154
336	NA	NA	1.0000	5.1222	8.0890	NA	1.9363	5.7961	8.5739	NA	3.6412	7.0531
337	NA	NA	NA	4.1449	7.1279	NA	0.9415	4.8225	7.6156	NA	2.6554	6.0857
338	NA	NA	NA	4.1677	7.1671	NA	0.9467	4.8490	7.6575	NA	2.6697	6.1184
339	NA	NA	NA	4.1906	7.2065	NA	0.9519	4.8756	7.6995	NA	2.6840	6.1514
340	NA	NA	NA	4.2136	7.2461	NA	0.9571	4.9024	7.7419	NA	2.6985	6.1845

Internal

341	NA	NA	NA	4.2368	7.2860	NA	0.9624	4.9294	7.7844	NA	2.7130	6.2177
342	NA	NA	NA	4.2601	7.3260	NA	0.9676	4.9565	7.8272	NA	2.7276	6.2512
343	NA	NA	NA	4.2835	7.3663	NA	0.9730	4.9837	7.8703	NA	2.7423	6.2848
344	NA	NA	NA	4.3071	7.4068	NA	0.9783	5.0111	7.9135	NA	2.7570	6.3186
345	NA	NA	NA	4.3307	7.4475	NA	0.9837	5.0387	7.9570	NA	2.7719	6.3526
346	NA	NA	NA	4.3546	7.4885	NA	0.9891	5.0664	8.0008	NA	2.7868	6.3868
347	NA	NA	NA	4.3785	7.5296	NA	0.9945	5.0942	8.0448	NA	2.8018	6.4211
348	NA	NA	NA	4.4026	7.5710	NA	1.0000	5.1222	8.0890	NA	2.8168	6.4557
349	NA	NA	NA	3.4213	6.6072	NA	NA	4.1449	7.1279	NA	1.8266	5.4850
350	NA	NA	NA	3.4401	6.6435	NA	NA	4.1677	7.1671	NA	1.8364	5.5145
351	NA	NA	NA	3.4590	6.6800	NA	NA	4.1906	7.2065	NA	1.8463	5.5442
352	NA	NA	NA	3.4780	6.7167	NA	NA	4.2136	7.2461	NA	1.8562	5.5740
353	NA	NA	NA	3.4971	6.7536	NA	NA	4.2368	7.2860	NA	1.8662	5.6040
354	NA	NA	NA	3.5163	6.7908	NA	NA	4.2601	7.3260	NA	1.8763	5.6342
355	NA	NA	NA	3.5357	6.8281	NA	NA	4.2835	7.3663	NA	1.8864	5.6645
356	NA	NA	NA	3.5551	6.8656	NA	NA	4.3071	7.4068	NA	1.8965	5.6949
357	NA	NA	NA	3.5747	6.9034	NA	NA	4.3307	7.4475	NA	1.9067	5.7256
358	NA	NA	NA	3.5943	6.9413	NA	NA	4.3546	7.4885	NA	1.9170	5.7564
359	NA	NA	NA	3.6141	6.9795	NA	NA	4.3785	7.5296	NA	1.9273	5.7873
360	NA	NA	NA	3.6339	7.0179	NA	NA	4.4026	7.5710	NA	1.9376	5.8185
361	NA	NA	NA	2.6484	6.0509	NA	NA	3.4213	6.6072	NA	0.9427	4.8444
362	NA	NA	NA	2.6630	6.0842	NA	NA	3.4401	6.6435	NA	0.9478	4.8705
363	NA	NA	NA	2.6776	6.1177	NA	NA	3.4590	6.6800	NA	0.9529	4.8967
364	NA	NA	NA	2.6923	6.1513	NA	NA	3.4780	6.7167	NA	0.9580	4.9230
365	NA	NA	NA	2.7071	6.1851	NA	NA	3.4971	6.7536	NA	0.9631	4.9495
366	NA	NA	NA	2.7220	6.2191	NA	NA	3.5163	6.7908	NA	0.9683	4.9761
367	NA	NA	NA	2.7370	6.2533	NA	NA	3.5357	6.8281	NA	0.9735	5.0029
368	NA	NA	NA	2.7520	6.2877	NA	NA	3.5551	6.8656	NA	0.9788	5.0298
369	NA	NA	NA	2.7672	6.3222	NA	NA	3.5747	6.9034	NA	0.9840	5.0569
370	NA	NA	NA	2.7824	6.3570	NA	NA	3.5943	6.9413	NA	0.9893	5.0841
371	NA	NA	NA	2.7977	6.3919	NA	NA	3.6141	6.9795	NA	0.9946	5.1114
372	NA	NA	NA	2.8130	6.4271	NA	NA	3.6339	7.0179	NA	1.0000	5.1389
373	NA	NA	NA	1.8230	5.4569	NA	NA	2.6484	6.0509	NA	NA	4.1612
374	NA	NA	NA	1.8330	5.4869	NA	NA	2.6630	6.0842	NA	NA	4.1836
375	NA	NA	NA	1.8431	5.5171	NA	NA	2.6776	6.1177	NA	NA	4.2061
376	NA	NA	NA	1.8532	5.5474	NA	NA	2.6923	6.1513	NA	NA	4.2287
377	NA	NA	NA	1.8634	5.5779	NA	NA	2.7071	6.1851	NA	NA	4.2514
378	NA	NA	NA	1.8737	5.6086	NA	NA	2.7220	6.2191	NA	NA	4.2743
379	NA	NA	NA	1.8840	5.6394	NA	NA	2.7370	6.2533	NA	NA	4.2973
380	NA	NA	NA	1.8943	5.6704	NA	NA	2.7520	6.2877	NA	NA	4.3204
381	NA	NA	NA	1.9047	5.7016	NA	NA	2.7672	6.3222	NA	NA	4.3437
382	NA	NA	NA	1.9152	5.7329	NA	NA	2.7824	6.3570	NA	NA	4.3670
383	NA	NA	NA	1.9257	5.7644	NA	NA	2.7977	6.3919	NA	NA	4.3905
384	NA	NA	NA	1.9363	5.7961	NA	NA	2.8130	6.4271	NA	NA	4.4141

Internal

385	NA	NA	NA	0.9415	4.8225	NA	NA	1.8230	5.4569	NA	NA	3.4325
386	NA	NA	NA	0.9467	4.8490	NA	NA	1.8330	5.4869	NA	NA	3.4510
387	NA	NA	NA	0.9519	4.8756	NA	NA	1.8431	5.5171	NA	NA	3.4695
388	NA	NA	NA	0.9571	4.9024	NA	NA	1.8532	5.5474	NA	NA	3.4882
389	NA	NA	NA	0.9624	4.9294	NA	NA	1.8634	5.5779	NA	NA	3.5070
390	NA	NA	NA	0.9676	4.9565	NA	NA	1.8737	5.6086	NA	NA	3.5258
391	NA	NA	NA	0.9730	4.9837	NA	NA	1.8840	5.6394	NA	NA	3.5448
392	NA	NA	NA	0.9783	5.0111	NA	NA	1.8943	5.6704	NA	NA	3.5639
393	NA	NA	NA	0.9837	5.0387	NA	NA	1.9047	5.7016	NA	NA	3.5831
394	NA	NA	NA	0.9891	5.0664	NA	NA	1.9152	5.7329	NA	NA	3.6023
395	NA	NA	NA	0.9945	5.0942	NA	NA	1.9257	5.7644	NA	NA	3.6217
396	NA	NA	NA	1.0000	5.1222	NA	NA	1.9363	5.7961	NA	NA	3.6412
397	NA	NA	NA	NA	4.1449	NA	NA	0.9415	4.8225	NA	NA	2.6554
398	NA	NA	NA	NA	4.1677	NA	NA	0.9467	4.8490	NA	NA	2.6697
399	NA	NA	NA	NA	4.1906	NA	NA	0.9519	4.8756	NA	NA	2.6840
400	NA	NA	NA	NA	4.2136	NA	NA	0.9571	4.9024	NA	NA	2.6985
401	NA	NA	NA	NA	4.2368	NA	NA	0.9624	4.9294	NA	NA	2.7130
402	NA	NA	NA	NA	4.2601	NA	NA	0.9676	4.9565	NA	NA	2.7276
403	NA	NA	NA	NA	4.2835	NA	NA	0.9730	4.9837	NA	NA	2.7423
404	NA	NA	NA	NA	4.3071	NA	NA	0.9783	5.0111	NA	NA	2.7570
405	NA	NA	NA	NA	4.3307	NA	NA	0.9837	5.0387	NA	NA	2.7719
406	NA	NA	NA	NA	4.3546	NA	NA	0.9891	5.0664	NA	NA	2.7868
407	NA	NA	NA	NA	4.3785	NA	NA	0.9945	5.0942	NA	NA	2.8018
408	NA	NA	NA	NA	4.4026	NA	NA	1.0000	5.1222	NA	NA	2.8168
409	NA	NA	NA	NA	3.4213	NA	NA	NA	4.1449	NA	NA	1.8266
410	NA	NA	NA	NA	3.4401	NA	NA	NA	4.1677	NA	NA	1.8364
411	NA	NA	NA	NA	3.4590	NA	NA	NA	4.1906	NA	NA	1.8463
412	NA	NA	NA	NA	3.4780	NA	NA	NA	4.2136	NA	NA	1.8562
413	NA	NA	NA	NA	3.4971	NA	NA	NA	4.2368	NA	NA	1.8662
414	NA	NA	NA	NA	3.5163	NA	NA	NA	4.2601	NA	NA	1.8763
415	NA	NA	NA	NA	3.5357	NA	NA	NA	4.2835	NA	NA	1.8864
416	NA	NA	NA	NA	3.5551	NA	NA	NA	4.3071	NA	NA	1.8965
417	NA	NA	NA	NA	3.5747	NA	NA	NA	4.3307	NA	NA	1.9067
418	NA	NA	NA	NA	3.5943	NA	NA	NA	4.3546	NA	NA	1.9170
419	NA	NA	NA	NA	3.6141	NA	NA	NA	4.3785	NA	NA	1.9273
420	NA	NA	NA	NA	3.6339	NA	NA	NA	4.4026	NA	NA	1.9376
421	NA	NA	NA	NA	2.6484	NA	NA	NA	3.4213	NA	NA	0.9427
422	NA	NA	NA	NA	2.6630	NA	NA	NA	3.4401	NA	NA	0.9478
423	NA	NA	NA	NA	2.6776	NA	NA	NA	3.4590	NA	NA	0.9529
424	NA	NA	NA	NA	2.6923	NA	NA	NA	3.4780	NA	NA	0.9580
425	NA	NA	NA	NA	2.7071	NA	NA	NA	3.4971	NA	NA	0.9631
426	NA	NA	NA	NA	2.7220	NA	NA	NA	3.5163	NA	NA	0.9683
427	NA	NA	NA	NA	2.7370	NA	NA	NA	3.5357	NA	NA	0.9735
428	NA	NA	NA	NA	2.7520	NA	NA	NA	3.5551	NA	NA	0.9788

Internal

429	NA	NA	NA	NA	2.7672	NA	NA	NA	3.5747	NA	NA	0.9840
430	NA	NA	NA	NA	2.7824	NA	NA	NA	3.5943	NA	NA	0.9893
431	NA	NA	NA	NA	2.7977	NA	NA	NA	3.6141	NA	NA	0.9946
432	NA	NA	NA	NA	2.8130	NA	NA	NA	3.6339	NA	NA	1.0000
433	NA	NA	NA	NA	1.8230	NA	NA	NA	2.6484	NA	NA	NA
434	NA	NA	NA	NA	1.8330	NA	NA	NA	2.6630	NA	NA	NA
435	NA	NA	NA	NA	1.8431	NA	NA	NA	2.6776	NA	NA	NA
436	NA	NA	NA	NA	1.8532	NA	NA	NA	2.6923	NA	NA	NA
437	NA	NA	NA	NA	1.8634	NA	NA	NA	2.7071	NA	NA	NA
438	NA	NA	NA	NA	1.8737	NA	NA	NA	2.7220	NA	NA	NA
439	NA	NA	NA	NA	1.8840	NA	NA	NA	2.7370	NA	NA	NA
440	NA	NA	NA	NA	1.8943	NA	NA	NA	2.7520	NA	NA	NA
441	NA	NA	NA	NA	1.9047	NA	NA	NA	2.7672	NA	NA	NA
442	NA	NA	NA	NA	1.9152	NA	NA	NA	2.7824	NA	NA	NA
443	NA	NA	NA	NA	1.9257	NA	NA	NA	2.7977	NA	NA	NA
444	NA	NA	NA	NA	1.9363	NA	NA	NA	2.8130	NA	NA	NA
445	NA	NA	NA	NA	0.9415	NA	NA	NA	1.8230	NA	NA	NA
446	NA	NA	NA	NA	0.9467	NA	NA	NA	1.8330	NA	NA	NA
447	NA	NA	NA	NA	0.9519	NA	NA	NA	1.8431	NA	NA	NA
448	NA	NA	NA	NA	0.9571	NA	NA	NA	1.8532	NA	NA	NA
449	NA	NA	NA	NA	0.9624	NA	NA	NA	1.8634	NA	NA	NA
450	NA	NA	NA	NA	0.9676	NA	NA	NA	1.8737	NA	NA	NA
451	NA	NA	NA	NA	0.9730	NA	NA	NA	1.8840	NA	NA	NA
452	NA	NA	NA	NA	0.9783	NA	NA	NA	1.8943	NA	NA	NA
453	NA	NA	NA	NA	0.9837	NA	NA	NA	1.9047	NA	NA	NA
454	NA	NA	NA	NA	0.9891	NA	NA	NA	1.9152	NA	NA	NA
455	NA	NA	NA	NA	0.9945	NA	NA	NA	1.9257	NA	NA	NA
456	NA	NA	NA	NA	1.0000	NA	NA	NA	1.9363	NA	NA	NA
457	NA	NA	NA	NA	NA	NA	NA	NA	0.9415	NA	NA	NA
458	NA	NA	NA	NA	NA	NA	NA	NA	0.9467	NA	NA	NA
459	NA	NA	NA	NA	NA	NA	NA	NA	0.9519	NA	NA	NA
460	NA	NA	NA	NA	NA	NA	NA	NA	0.9571	NA	NA	NA
461	NA	NA	NA	NA	NA	NA	NA	NA	0.9624	NA	NA	NA
462	NA	NA	NA	NA	NA	NA	NA	NA	0.9676	NA	NA	NA
463	NA	NA	NA	NA	NA	NA	NA	NA	0.9730	NA	NA	NA
464	NA	NA	NA	NA	NA	NA	NA	NA	0.9783	NA	NA	NA
465	NA	NA	NA	NA	NA	NA	NA	NA	0.9837	NA	NA	NA
466	NA	NA	NA	NA	NA	NA	NA	NA	0.9891	NA	NA	NA
467	NA	NA	NA	NA	NA	NA	NA	NA	0.9945	NA	NA	NA
468	NA	NA	NA	NA	NA	NA	NA	NA	1.0000	NA	NA	NA

Death Benefit Factor for Maturity Benefit

Internal

Premium Payment Term (years)	6	7	7	7	7	8	8	8	8	10	10	10
Payout Period (years)	13	15	20	25	30	15	20	25	30	15	20	25
Policy Term (years)	20	23	28	33	38	24	29	34	39	26	31	36
Policy Month												
1	0.26 97	0.22 14	0.15 94	0.11 47	0.08 25	0.20 73	0.14 92	0.10 74	0.07 73	0.18 85	0.13 66	0.09 90
2	0.27 12	0.22 27	0.16 02	0.11 53	0.08 30	0.20 85	0.15 00	0.10 80	0.07 77	0.18 95	0.13 74	0.09 96
3	0.27 27	0.22 39	0.16 11	0.11 60	0.08 35	0.20 96	0.15 09	0.10 86	0.07 81	0.19 05	0.13 81	0.10 01
4	0.27 42	0.22 51	0.16 20	0.11 66	0.08 39	0.21 08	0.15 17	0.10 92	0.07 86	0.19 16	0.13 88	0.10 06
5	0.27 57	0.22 63	0.16 29	0.11 72	0.08 44	0.21 19	0.15 25	0.10 98	0.07 90	0.19 26	0.13 96	0.10 12
6	0.27 72	0.22 76	0.16 38	0.11 79	0.08 48	0.21 31	0.15 34	0.11 04	0.07 94	0.19 36	0.14 03	0.10 17
7	0.27 88	0.22 88	0.16 47	0.11 85	0.08 53	0.21 43	0.15 42	0.11 10	0.07 99	0.19 47	0.14 11	0.10 23
8	0.28 03	0.23 01	0.16 56	0.11 92	0.08 58	0.21 54	0.15 51	0.11 16	0.08 03	0.19 57	0.14 19	0.10 28
9	0.28 18	0.23 14	0.16 65	0.11 98	0.08 62	0.21 66	0.15 59	0.11 22	0.08 08	0.19 68	0.14 26	0.10 34
10	0.28 34	0.23 26	0.16 74	0.12 05	0.08 67	0.21 78	0.15 68	0.11 28	0.08 12	0.19 78	0.14 34	0.10 39
11	0.28 49	0.23 39	0.16 83	0.12 12	0.08 72	0.21 90	0.15 76	0.11 34	0.08 16	0.19 89	0.14 42	0.10 45
12	0.28 65	0.23 52	0.16 93	0.12 18	0.08 77	0.22 02	0.15 85	0.11 41	0.08 21	0.20 00	0.14 49	0.10 50
13	0.28 81	0.23 65	0.17 02	0.12 25	0.08 82	0.22 14	0.15 94	0.11 47	0.08 25	0.20 11	0.14 57	0.10 56
14	0.28 97	0.23 78	0.17 11	0.12 32	0.08 86	0.22 27	0.16 02	0.11 53	0.08 30	0.20 21	0.14 65	0.10 62
15	0.29 13	0.23 91	0.17 21	0.12 38	0.08 91	0.22 39	0.16 11	0.11 60	0.08 35	0.20 32	0.14 73	0.10 67
16	0.29 29	0.24 04	0.17 30	0.12 45	0.08 96	0.22 51	0.16 20	0.11 66	0.08 39	0.20 43	0.14 81	0.10 73
17	0.29 45	0.24 17	0.17 40	0.12 52	0.09 01	0.22 63	0.16 29	0.11 72	0.08 44	0.20 54	0.14 89	0.10 79
18	0.29 61	0.24 31	0.17 49	0.12 59	0.09 06	0.22 76	0.16 38	0.11 79	0.08 48	0.20 65	0.14 97	0.10 85
19	0.29 77	0.24 44	0.17 59	0.12 66	0.09 11	0.22 88	0.16 47	0.11 85	0.08 53	0.20 76	0.15 05	0.10 91
20	0.29 94	0.24 57	0.17 69	0.12 73	0.09 16	0.23 01	0.16 56	0.11 92	0.08 58	0.20 87	0.15 13	0.10 97

Internal

21	0.30 10	0.24 71	0.17 78	0.12 80	0.09 21	0.23 14	0.16 65	0.11 98	0.08 62	0.20 99	0.15 21	0.11 02
22	0.30 27	0.24 85	0.17 88	0.12 87	0.09 26	0.23 26	0.16 74	0.12 05	0.08 67	0.21 10	0.15 29	0.11 08
23	0.30 43	0.24 98	0.17 98	0.12 94	0.09 31	0.23 39	0.16 83	0.12 12	0.08 72	0.21 21	0.15 37	0.11 14
24	0.30 60	0.25 12	0.18 08	0.13 01	0.09 36	0.23 52	0.16 93	0.12 18	0.08 77	0.21 33	0.15 46	0.11 20
25	0.30 77	0.25 26	0.18 18	0.13 08	0.09 41	0.23 65	0.17 02	0.12 25	0.08 82	0.21 44	0.15 54	0.11 26
26	0.30 94	0.25 40	0.18 28	0.13 15	0.09 47	0.23 78	0.17 11	0.12 32	0.08 86	0.21 56	0.15 62	0.11 32
27	0.31 11	0.25 54	0.18 38	0.13 23	0.09 52	0.23 91	0.17 21	0.12 38	0.08 91	0.21 67	0.15 71	0.11 38
28	0.31 28	0.25 68	0.18 48	0.13 30	0.09 57	0.24 04	0.17 30	0.12 45	0.08 96	0.21 79	0.15 79	0.11 45
29	0.31 45	0.25 82	0.18 58	0.13 37	0.09 62	0.24 17	0.17 40	0.12 52	0.09 01	0.21 91	0.15 88	0.11 51
30	0.31 62	0.25 96	0.18 68	0.13 45	0.09 68	0.24 31	0.17 49	0.12 59	0.09 06	0.22 03	0.15 96	0.11 57
31	0.31 80	0.26 10	0.18 79	0.13 52	0.09 73	0.24 44	0.17 59	0.12 66	0.09 11	0.22 14	0.16 05	0.11 63
32	0.31 97	0.26 25	0.18 89	0.13 59	0.09 78	0.24 57	0.17 69	0.12 73	0.09 16	0.22 26	0.16 14	0.11 69
33	0.32 15	0.26 39	0.18 99	0.13 67	0.09 84	0.24 71	0.17 78	0.12 80	0.09 21	0.22 38	0.16 22	0.11 76
34	0.32 32	0.26 53	0.19 10	0.13 74	0.09 89	0.24 85	0.17 88	0.12 87	0.09 26	0.22 50	0.16 31	0.11 82
35	0.32 50	0.26 68	0.19 20	0.13 82	0.09 95	0.24 98	0.17 98	0.12 94	0.09 31	0.22 62	0.16 40	0.11 88
36	0.32 68	0.26 83	0.19 31	0.13 90	0.10 00	0.25 12	0.18 08	0.13 01	0.09 36	0.22 75	0.16 49	0.11 95
37	0.32 86	0.26 97	0.19 41	0.13 97	0.10 06	0.25 26	0.18 18	0.13 08	0.09 41	0.22 87	0.16 57	0.12 01
38	0.33 04	0.27 12	0.19 52	0.14 05	0.10 11	0.25 40	0.18 28	0.13 15	0.09 47	0.22 99	0.16 66	0.12 08
39	0.33 22	0.27 27	0.19 63	0.14 13	0.10 17	0.25 54	0.18 38	0.13 23	0.09 52	0.23 11	0.16 75	0.12 14
40	0.33 41	0.27 42	0.19 74	0.14 20	0.10 22	0.25 68	0.18 48	0.13 30	0.09 57	0.23 24	0.16 84	0.12 21
41	0.33 59	0.27 57	0.19 84	0.14 28	0.10 28	0.25 82	0.18 58	0.13 37	0.09 62	0.23 36	0.16 93	0.12 27
42	0.33 77	0.27 72	0.19 95	0.14 36	0.10 33	0.25 96	0.18 68	0.13 45	0.09 68	0.23 49	0.17 02	0.12 34
43	0.33 96	0.27 88	0.20 06	0.14 44	0.10 39	0.26 10	0.18 79	0.13 52	0.09 73	0.23 62	0.17 12	0.12 41
44	0.34 15	0.28 03	0.20 17	0.14 52	0.10 45	0.26 25	0.18 89	0.13 59	0.09 78	0.23 74	0.17 21	0.12 47
45	0.34 33	0.28 18	0.20 28	0.14 60	0.10 51	0.26 39	0.18 99	0.13 67	0.09 84	0.23 87	0.17 30	0.12 54

46	0.34 52	0.28 34	0.20 40	0.14 68	0.10 56	0.26 53	0.19 10	0.13 74	0.09 89	0.24 00	0.17 39	0.12 61
47	0.34 71	0.28 49	0.20 51	0.14 76	0.10 62	0.26 68	0.19 20	0.13 82	0.09 95	0.24 13	0.17 49	0.12 67
48	0.34 90	0.28 65	0.20 62	0.14 84	0.10 68	0.26 83	0.19 31	0.13 90	0.10 00	0.24 26	0.17 58	0.12 74
49	0.35 09	0.28 81	0.20 73	0.14 92	0.10 74	0.26 97	0.19 41	0.13 97	0.10 06	0.24 39	0.17 68	0.12 81
50	0.35 29	0.28 97	0.20 85	0.15 00	0.10 80	0.27 12	0.19 52	0.14 05	0.10 11	0.24 52	0.17 77	0.12 88
51	0.35 48	0.29 13	0.20 96	0.15 09	0.10 86	0.27 27	0.19 63	0.14 13	0.10 17	0.24 65	0.17 87	0.12 95
52	0.35 68	0.29 29	0.21 08	0.15 17	0.10 92	0.27 42	0.19 74	0.14 20	0.10 22	0.24 78	0.17 96	0.13 02
53	0.35 87	0.29 45	0.21 19	0.15 25	0.10 98	0.27 57	0.19 84	0.14 28	0.10 28	0.24 92	0.18 06	0.13 09
54	0.36 07	0.29 61	0.21 31	0.15 34	0.11 04	0.27 72	0.19 95	0.14 36	0.10 33	0.25 05	0.18 16	0.13 16
55	0.36 27	0.29 77	0.21 43	0.15 42	0.11 10	0.27 88	0.20 06	0.14 44	0.10 39	0.25 19	0.18 25	0.13 23
56	0.36 47	0.29 94	0.21 54	0.15 51	0.11 16	0.28 03	0.20 17	0.14 52	0.10 45	0.25 32	0.18 35	0.13 30
57	0.36 67	0.30 10	0.21 66	0.15 59	0.11 22	0.28 18	0.20 28	0.14 60	0.10 51	0.25 46	0.18 45	0.13 37
58	0.36 87	0.30 27	0.21 78	0.15 68	0.11 28	0.28 34	0.20 40	0.14 68	0.10 56	0.25 60	0.18 55	0.13 44
59	0.37 07	0.30 43	0.21 90	0.15 76	0.11 34	0.28 49	0.20 51	0.14 76	0.10 62	0.25 73	0.18 65	0.13 52
60	0.37 28	0.30 60	0.22 02	0.15 85	0.11 41	0.28 65	0.20 62	0.14 84	0.10 68	0.25 87	0.18 75	0.13 59
61	0.37 48	0.30 77	0.22 14	0.15 94	0.11 47	0.28 81	0.20 73	0.14 92	0.10 74	0.26 01	0.18 85	0.13 66
62	0.37 69	0.30 94	0.22 27	0.16 02	0.11 53	0.28 97	0.20 85	0.15 00	0.10 80	0.26 15	0.18 95	0.13 74
63	0.37 89	0.31 11	0.22 39	0.16 11	0.11 60	0.29 13	0.20 96	0.15 09	0.10 86	0.26 29	0.19 05	0.13 81
64	0.38 10	0.31 28	0.22 51	0.16 20	0.11 66	0.29 29	0.21 08	0.15 17	0.10 92	0.26 43	0.19 16	0.13 88
65	0.38 31	0.31 45	0.22 63	0.16 29	0.11 72	0.29 45	0.21 19	0.15 25	0.10 98	0.26 57	0.19 26	0.13 96
66	0.38 52	0.31 62	0.22 76	0.16 38	0.11 79	0.29 61	0.21 31	0.15 34	0.11 04	0.26 72	0.19 36	0.14 03
67	0.38 73	0.31 80	0.22 88	0.16 47	0.11 85	0.29 77	0.21 43	0.15 42	0.11 10	0.26 86	0.19 47	0.14 11
68	0.38 95	0.31 97	0.23 01	0.16 56	0.11 92	0.29 94	0.21 54	0.15 51	0.11 16	0.27 01	0.19 57	0.14 19
69	0.39 16	0.32 15	0.23 14	0.16 65	0.11 98	0.30 10	0.21 66	0.15 59	0.11 22	0.27 15	0.19 68	0.14 26
70	0.39 38	0.32 32	0.23 26	0.16 74	0.12 05	0.30 27	0.21 78	0.15 68	0.11 28	0.27 30	0.19 78	0.14 34

71	0.39 59	0.32 50	0.23 39	0.16 83	0.12 12	0.30 43	0.21 90	0.15 76	0.11 34	0.27 44	0.19 89	0.14 42
72	0.39 81	0.32 68	0.23 52	0.16 93	0.12 18	0.30 60	0.22 02	0.15 85	0.11 41	0.27 59	0.20 00	0.14 49
73	0.40 03	0.32 86	0.23 65	0.17 02	0.12 25	0.30 77	0.22 14	0.15 94	0.11 47	0.27 74	0.20 11	0.14 57
74	0.40 25	0.33 04	0.23 78	0.17 11	0.12 32	0.30 94	0.22 27	0.16 02	0.11 53	0.27 89	0.20 21	0.14 65
75	0.40 47	0.33 22	0.23 91	0.17 21	0.12 38	0.31 11	0.22 39	0.16 11	0.11 60	0.28 04	0.20 32	0.14 73
76	0.40 69	0.33 41	0.24 04	0.17 30	0.12 45	0.31 28	0.22 51	0.16 20	0.11 66	0.28 19	0.20 43	0.14 81
77	0.40 92	0.33 59	0.24 17	0.17 40	0.12 52	0.31 45	0.22 63	0.16 29	0.11 72	0.28 34	0.20 54	0.14 89
78	0.41 14	0.33 77	0.24 31	0.17 49	0.12 59	0.31 62	0.22 76	0.16 38	0.11 79	0.28 49	0.20 65	0.14 97
79	0.41 37	0.33 96	0.24 44	0.17 59	0.12 66	0.31 80	0.22 88	0.16 47	0.11 85	0.28 65	0.20 76	0.15 05
80	0.41 60	0.34 15	0.24 57	0.17 69	0.12 73	0.31 97	0.23 01	0.16 56	0.11 92	0.28 80	0.20 87	0.15 13
81	0.41 82	0.34 33	0.24 71	0.17 78	0.12 80	0.32 15	0.23 14	0.16 65	0.11 98	0.28 96	0.20 99	0.15 21
82	0.42 05	0.34 52	0.24 85	0.17 88	0.12 87	0.32 32	0.23 26	0.16 74	0.12 05	0.29 11	0.21 10	0.15 29
83	0.42 29	0.34 71	0.24 98	0.17 98	0.12 94	0.32 50	0.23 39	0.16 83	0.12 12	0.29 27	0.21 21	0.15 37
84	0.42 52	0.34 90	0.25 12	0.18 08	0.13 01	0.32 68	0.23 52	0.16 93	0.12 18	0.29 43	0.21 33	0.15 46
85	0.42 75	0.35 09	0.25 26	0.18 18	0.13 08	0.32 86	0.23 65	0.17 02	0.12 25	0.29 59	0.21 44	0.15 54
86	0.42 99	0.35 29	0.25 40	0.18 28	0.13 15	0.33 04	0.23 78	0.17 11	0.12 32	0.29 74	0.21 56	0.15 62
87	0.43 22	0.35 48	0.25 54	0.18 38	0.13 23	0.33 22	0.23 91	0.17 21	0.12 38	0.29 90	0.21 67	0.15 71
88	0.43 46	0.35 68	0.25 68	0.18 48	0.13 30	0.33 41	0.24 04	0.17 30	0.12 45	0.30 07	0.21 79	0.15 79
89	0.43 70	0.35 87	0.25 82	0.18 58	0.13 37	0.33 59	0.24 17	0.17 40	0.12 52	0.30 23	0.21 91	0.15 88
90	0.43 94	0.36 07	0.25 96	0.18 68	0.13 45	0.33 77	0.24 31	0.17 49	0.12 59	0.30 39	0.22 03	0.15 96
91	0.44 18	0.36 27	0.26 10	0.18 79	0.13 52	0.33 96	0.24 44	0.17 59	0.12 66	0.30 55	0.22 14	0.16 05
92	0.44 42	0.36 47	0.26 25	0.18 89	0.13 59	0.34 15	0.24 57	0.17 69	0.12 73	0.30 72	0.22 26	0.16 14
93	0.44 67	0.36 67	0.26 39	0.18 99	0.13 67	0.34 33	0.24 71	0.17 78	0.12 80	0.30 88	0.22 38	0.16 22
94	0.44 91	0.36 87	0.26 53	0.19 10	0.13 74	0.34 52	0.24 85	0.17 88	0.12 87	0.31 05	0.22 50	0.16 31
95	0.45 16	0.37 07	0.26 68	0.19 20	0.13 82	0.34 71	0.24 98	0.17 98	0.12 94	0.31 22	0.22 62	0.16 40

96	0.45 41	0.37 28	0.26 83	0.19 31	0.13 90	0.34 90	0.25 12	0.18 08	0.13 01	0.31 38	0.22 75	0.16 49
97	0.45 66	0.37 48	0.26 97	0.19 41	0.13 97	0.35 09	0.25 26	0.18 18	0.13 08	0.31 55	0.22 87	0.16 57
98	0.45 91	0.37 69	0.27 12	0.19 52	0.14 05	0.35 29	0.25 40	0.18 28	0.13 15	0.31 72	0.22 99	0.16 66
99	0.46 16	0.37 89	0.27 27	0.19 63	0.14 13	0.35 48	0.25 54	0.18 38	0.13 23	0.31 89	0.23 11	0.16 75
100	0.46 42	0.38 10	0.27 42	0.19 74	0.14 20	0.35 68	0.25 68	0.18 48	0.13 30	0.32 06	0.23 24	0.16 84
101	0.46 67	0.38 31	0.27 57	0.19 84	0.14 28	0.35 87	0.25 82	0.18 58	0.13 37	0.32 24	0.23 36	0.16 93
102	0.46 93	0.38 52	0.27 72	0.19 95	0.14 36	0.36 07	0.25 96	0.18 68	0.13 45	0.32 41	0.23 49	0.17 02
103	0.47 19	0.38 73	0.27 88	0.20 06	0.14 44	0.36 27	0.26 10	0.18 79	0.13 52	0.32 58	0.23 62	0.17 12
104	0.47 45	0.38 95	0.28 03	0.20 17	0.14 52	0.36 47	0.26 25	0.18 89	0.13 59	0.32 76	0.23 74	0.17 21
105	0.47 71	0.39 16	0.28 18	0.20 28	0.14 60	0.36 67	0.26 39	0.18 99	0.13 67	0.32 94	0.23 87	0.17 30
106	0.47 97	0.39 38	0.28 34	0.20 40	0.14 68	0.36 87	0.26 53	0.19 10	0.13 74	0.33 11	0.24 00	0.17 39
107	0.48 23	0.39 59	0.28 49	0.20 51	0.14 76	0.37 07	0.26 68	0.19 20	0.13 82	0.33 29	0.24 13	0.17 49
108	0.48 50	0.39 81	0.28 65	0.20 62	0.14 84	0.37 28	0.26 83	0.19 31	0.13 90	0.33 47	0.24 26	0.17 58
109	0.48 76	0.40 03	0.28 81	0.20 73	0.14 92	0.37 48	0.26 97	0.19 41	0.13 97	0.33 65	0.24 39	0.17 68
110	0.49 03	0.40 25	0.28 97	0.20 85	0.15 00	0.37 69	0.27 12	0.19 52	0.14 05	0.33 83	0.24 52	0.17 77
111	0.49 30	0.40 47	0.29 13	0.20 96	0.15 09	0.37 89	0.27 27	0.19 63	0.14 13	0.34 01	0.24 65	0.17 87
112	0.49 57	0.40 69	0.29 29	0.21 08	0.15 17	0.38 10	0.27 42	0.19 74	0.14 20	0.34 20	0.24 78	0.17 96
113	0.49 84	0.40 92	0.29 45	0.21 19	0.15 25	0.38 31	0.27 57	0.19 84	0.14 28	0.34 38	0.24 92	0.18 06
114	0.50 12	0.41 14	0.29 61	0.21 31	0.15 34	0.38 52	0.27 72	0.19 95	0.14 36	0.34 57	0.25 05	0.18 16
115	0.50 39	0.41 37	0.29 77	0.21 43	0.15 42	0.38 73	0.27 88	0.20 06	0.14 44	0.34 75	0.25 19	0.18 25
116	0.50 67	0.41 60	0.29 94	0.21 54	0.15 51	0.38 95	0.28 03	0.20 17	0.14 52	0.34 94	0.25 32	0.18 35
117	0.50 95	0.41 82	0.30 10	0.21 66	0.15 59	0.39 16	0.28 18	0.20 28	0.14 60	0.35 13	0.25 46	0.18 45
118	0.51 23	0.42 05	0.30 27	0.21 78	0.15 68	0.39 38	0.28 34	0.20 40	0.14 68	0.35 32	0.25 60	0.18 55
119	0.51 51	0.42 29	0.30 43	0.21 90	0.15 76	0.39 59	0.28 49	0.20 51	0.14 76	0.35 51	0.25 73	0.18 65
120	0.51 79	0.42 52	0.30 60	0.22 02	0.15 85	0.39 81	0.28 65	0.20 62	0.14 84	0.35 70	0.25 87	0.18 75

121	0.52 08	0.42 75	0.30 77	0.22 14	0.15 94	0.40 03	0.28 81	0.20 73	0.14 92	0.35 89	0.26 01	0.18 85
122	0.52 37	0.42 99	0.30 94	0.22 27	0.16 02	0.40 25	0.28 97	0.20 85	0.15 00	0.36 08	0.26 15	0.18 95
123	0.52 65	0.43 22	0.31 11	0.22 39	0.16 11	0.40 47	0.29 13	0.20 96	0.15 09	0.36 28	0.26 29	0.19 05
124	0.52 94	0.43 46	0.31 28	0.22 51	0.16 20	0.40 69	0.29 29	0.21 08	0.15 17	0.36 47	0.26 43	0.19 16
125	0.53 23	0.43 70	0.31 45	0.22 63	0.16 29	0.40 92	0.29 45	0.21 19	0.15 25	0.36 67	0.26 57	0.19 26
126	0.53 53	0.43 94	0.31 62	0.22 76	0.16 38	0.41 14	0.29 61	0.21 31	0.15 34	0.36 86	0.26 72	0.19 36
127	0.53 82	0.44 18	0.31 80	0.22 88	0.16 47	0.41 37	0.29 77	0.21 43	0.15 42	0.37 06	0.26 86	0.19 47
128	0.54 12	0.44 42	0.31 97	0.23 01	0.16 56	0.41 60	0.29 94	0.21 54	0.15 51	0.37 26	0.27 01	0.19 57
129	0.54 41	0.44 67	0.32 15	0.23 14	0.16 65	0.41 82	0.30 10	0.21 66	0.15 59	0.37 46	0.27 15	0.19 68
130	0.54 71	0.44 91	0.32 32	0.23 26	0.16 74	0.42 05	0.30 27	0.21 78	0.15 68	0.37 66	0.27 30	0.19 78
131	0.55 01	0.45 16	0.32 50	0.23 39	0.16 83	0.42 29	0.30 43	0.21 90	0.15 76	0.37 87	0.27 44	0.19 89
132	0.55 32	0.45 41	0.32 68	0.23 52	0.16 93	0.42 52	0.30 60	0.22 02	0.15 85	0.38 07	0.27 59	0.20 00
133	0.55 62	0.45 66	0.32 86	0.23 65	0.17 02	0.42 75	0.30 77	0.22 14	0.15 94	0.38 28	0.27 74	0.20 11
134	0.55 93	0.45 91	0.33 04	0.23 78	0.17 11	0.42 99	0.30 94	0.22 27	0.16 02	0.38 48	0.27 89	0.20 21
135	0.56 23	0.46 16	0.33 22	0.23 91	0.17 21	0.43 22	0.31 11	0.22 39	0.16 11	0.38 69	0.28 04	0.20 32
136	0.56 54	0.46 42	0.33 41	0.24 04	0.17 30	0.43 46	0.31 28	0.22 51	0.16 20	0.38 90	0.28 19	0.20 43
137	0.56 85	0.46 67	0.33 59	0.24 17	0.17 40	0.43 70	0.31 45	0.22 63	0.16 29	0.39 11	0.28 34	0.20 54
138	0.57 17	0.46 93	0.33 77	0.24 31	0.17 49	0.43 94	0.31 62	0.22 76	0.16 38	0.39 32	0.28 49	0.20 65
139	0.57 48	0.47 19	0.33 96	0.24 44	0.17 59	0.44 18	0.31 80	0.22 88	0.16 47	0.39 53	0.28 65	0.20 76
140	0.57 80	0.47 45	0.34 15	0.24 57	0.17 69	0.44 42	0.31 97	0.23 01	0.16 56	0.39 74	0.28 80	0.20 87
141	0.58 11	0.47 71	0.34 33	0.24 71	0.17 78	0.44 67	0.32 15	0.23 14	0.16 65	0.39 95	0.28 96	0.20 99
142	0.58 43	0.47 97	0.34 52	0.24 85	0.17 88	0.44 91	0.32 32	0.23 26	0.16 74	0.40 17	0.29 11	0.21 10
143	0.58 76	0.48 23	0.34 71	0.24 98	0.17 98	0.45 16	0.32 50	0.23 39	0.16 83	0.40 38	0.29 27	0.21 21
144	0.59 08	0.48 50	0.34 90	0.25 12	0.18 08	0.45 41	0.32 68	0.23 52	0.16 93	0.40 60	0.29 43	0.21 33
145	0.59 40	0.48 76	0.35 09	0.25 26	0.18 18	0.45 66	0.32 86	0.23 65	0.17 02	0.40 82	0.29 59	0.21 44

146	0.59 73	0.49 03	0.35 29	0.25 40	0.18 28	0.45 91	0.33 04	0.23 78	0.17 11	0.41 04	0.29 74	0.21 56
147	0.60 06	0.49 30	0.35 48	0.25 54	0.18 38	0.46 16	0.33 22	0.23 91	0.17 21	0.41 26	0.29 90	0.21 67
148	0.60 39	0.49 57	0.35 68	0.25 68	0.18 48	0.46 42	0.33 41	0.24 04	0.17 30	0.41 48	0.30 07	0.21 79
149	0.60 72	0.49 84	0.35 87	0.25 82	0.18 58	0.46 67	0.33 59	0.24 17	0.17 40	0.41 71	0.30 23	0.21 91
150	0.61 05	0.50 12	0.36 07	0.25 96	0.18 68	0.46 93	0.33 77	0.24 31	0.17 49	0.41 93	0.30 39	0.22 03
151	0.61 39	0.50 39	0.36 27	0.26 10	0.18 79	0.47 19	0.33 96	0.24 44	0.17 59	0.42 16	0.30 55	0.22 14
152	0.61 73	0.50 67	0.36 47	0.26 25	0.18 89	0.47 45	0.34 15	0.24 57	0.17 69	0.42 38	0.30 72	0.22 26
153	0.62 07	0.50 95	0.36 67	0.26 39	0.18 99	0.47 71	0.34 33	0.24 71	0.17 78	0.42 61	0.30 88	0.22 38
154	0.62 41	0.51 23	0.36 87	0.26 53	0.19 10	0.47 97	0.34 52	0.24 85	0.17 88	0.42 84	0.31 05	0.22 50
155	0.62 75	0.51 51	0.37 07	0.26 68	0.19 20	0.48 23	0.34 71	0.24 98	0.17 98	0.43 07	0.31 22	0.22 62
156	0.63 10	0.51 79	0.37 28	0.26 83	0.19 31	0.48 50	0.34 90	0.25 12	0.18 08	0.43 30	0.31 38	0.22 75
157	0.63 44	0.52 08	0.37 48	0.26 97	0.19 41	0.48 76	0.35 09	0.25 26	0.18 18	0.43 54	0.31 55	0.22 87
158	0.63 79	0.52 37	0.37 69	0.27 12	0.19 52	0.49 03	0.35 29	0.25 40	0.18 28	0.43 77	0.31 72	0.22 99
159	0.64 14	0.52 65	0.37 89	0.27 27	0.19 63	0.49 30	0.35 48	0.25 54	0.18 38	0.44 00	0.31 89	0.23 11
160	0.64 49	0.52 94	0.38 10	0.27 42	0.19 74	0.49 57	0.35 68	0.25 68	0.18 48	0.44 24	0.32 06	0.23 24
161	0.64 85	0.53 23	0.38 31	0.27 57	0.19 84	0.49 84	0.35 87	0.25 82	0.18 58	0.44 48	0.32 24	0.23 36
162	0.65 21	0.53 53	0.38 52	0.27 72	0.19 95	0.50 12	0.36 07	0.25 96	0.18 68	0.44 72	0.32 41	0.23 49
163	0.65 56	0.53 82	0.38 73	0.27 88	0.20 06	0.50 39	0.36 27	0.26 10	0.18 79	0.44 96	0.32 58	0.23 62
164	0.65 92	0.54 12	0.38 95	0.28 03	0.20 17	0.50 67	0.36 47	0.26 25	0.18 89	0.45 20	0.32 76	0.23 74
165	0.66 29	0.54 41	0.39 16	0.28 18	0.20 28	0.50 95	0.36 67	0.26 39	0.18 99	0.45 44	0.32 94	0.23 87
166	0.66 65	0.54 71	0.39 38	0.28 34	0.20 40	0.51 23	0.36 87	0.26 53	0.19 10	0.45 69	0.33 11	0.24 00
167	0.67 02	0.55 01	0.39 59	0.28 49	0.20 51	0.51 51	0.37 07	0.26 68	0.19 20	0.45 93	0.33 29	0.24 13
168	0.67 39	0.55 32	0.39 81	0.28 65	0.20 62	0.51 79	0.37 28	0.26 83	0.19 31	0.46 18	0.33 47	0.24 26
169	0.67 76	0.55 62	0.40 03	0.28 81	0.20 73	0.52 08	0.37 48	0.26 97	0.19 41	0.46 43	0.33 65	0.24 39
170	0.68 13	0.55 93	0.40 25	0.28 97	0.20 85	0.52 37	0.37 69	0.27 12	0.19 52	0.46 68	0.33 83	0.24 52

171	0.68 50	0.56 23	0.40 47	0.29 13	0.20 96	0.52 65	0.37 89	0.27 27	0.19 63	0.46 93	0.34 01	0.24 65
172	0.68 88	0.56 54	0.40 69	0.29 29	0.21 08	0.52 94	0.38 10	0.27 42	0.19 74	0.47 18	0.34 20	0.24 78
173	0.69 26	0.56 85	0.40 92	0.29 45	0.21 19	0.53 23	0.38 31	0.27 57	0.19 84	0.47 44	0.34 38	0.24 92
174	0.69 64	0.57 17	0.41 14	0.29 61	0.21 31	0.53 53	0.38 52	0.27 72	0.19 95	0.47 69	0.34 57	0.25 05
175	0.70 02	0.57 48	0.41 37	0.29 77	0.21 43	0.53 82	0.38 73	0.27 88	0.20 06	0.47 95	0.34 75	0.25 19
176	0.70 41	0.57 80	0.41 60	0.29 94	0.21 54	0.54 12	0.38 95	0.28 03	0.20 17	0.48 21	0.34 94	0.25 32
177	0.70 79	0.58 11	0.41 82	0.30 10	0.21 66	0.54 41	0.39 16	0.28 18	0.20 28	0.48 47	0.35 13	0.25 46
178	0.71 18	0.58 43	0.42 05	0.30 27	0.21 78	0.54 71	0.39 38	0.28 34	0.20 40	0.48 73	0.35 32	0.25 60
179	0.71 58	0.58 76	0.42 29	0.30 43	0.21 90	0.55 01	0.39 59	0.28 49	0.20 51	0.48 99	0.35 51	0.25 73
180	0.71 97	0.59 08	0.42 52	0.30 60	0.22 02	0.55 32	0.39 81	0.28 65	0.20 62	0.49 25	0.35 70	0.25 87
181	0.72 36	0.59 40	0.42 75	0.30 77	0.22 14	0.55 62	0.40 03	0.28 81	0.20 73	0.49 52	0.35 89	0.26 01
182	0.72 76	0.59 73	0.42 99	0.30 94	0.22 27	0.55 93	0.40 25	0.28 97	0.20 85	0.49 78	0.36 08	0.26 15
183	0.73 16	0.60 06	0.43 22	0.31 11	0.22 39	0.56 23	0.40 47	0.29 13	0.20 96	0.50 05	0.36 28	0.26 29
184	0.73 56	0.60 39	0.43 46	0.31 28	0.22 51	0.56 54	0.40 69	0.29 29	0.21 08	0.50 32	0.36 47	0.26 43
185	0.73 97	0.60 72	0.43 70	0.31 45	0.22 63	0.56 85	0.40 92	0.29 45	0.21 19	0.50 59	0.36 67	0.26 57
186	0.74 38	0.61 05	0.43 94	0.31 62	0.22 76	0.57 17	0.41 14	0.29 61	0.21 31	0.50 86	0.36 86	0.26 72
187	0.74 78	0.61 39	0.44 18	0.31 80	0.22 88	0.57 48	0.41 37	0.29 77	0.21 43	0.51 14	0.37 06	0.26 86
188	0.75 20	0.61 73	0.44 42	0.31 97	0.23 01	0.57 80	0.41 60	0.29 94	0.21 54	0.51 41	0.37 26	0.27 01
189	0.75 61	0.62 07	0.44 67	0.32 15	0.23 14	0.58 11	0.41 82	0.30 10	0.21 66	0.51 69	0.37 46	0.27 15
190	0.76 02	0.62 41	0.44 91	0.32 32	0.23 26	0.58 43	0.42 05	0.30 27	0.21 78	0.51 97	0.37 66	0.27 30
191	0.76 44	0.62 75	0.45 16	0.32 50	0.23 39	0.58 76	0.42 29	0.30 43	0.21 90	0.52 25	0.37 87	0.27 44
192	0.76 86	0.63 10	0.45 41	0.32 68	0.23 52	0.59 08	0.42 52	0.30 60	0.22 02	0.52 53	0.38 07	0.27 59
193	0.77 29	0.63 44	0.45 66	0.32 86	0.23 65	0.59 40	0.42 75	0.30 77	0.22 14	0.52 81	0.38 28	0.27 74
194	0.77 71	0.63 79	0.45 91	0.33 04	0.23 78	0.59 73	0.42 99	0.30 94	0.22 27	0.53 09	0.38 48	0.27 89
195	0.78 14	0.64 14	0.46 16	0.33 22	0.23 91	0.60 06	0.43 22	0.31 11	0.22 39	0.53 38	0.38 69	0.28 04

196	0.78 57	0.64 49	0.46 42	0.33 41	0.24 04	0.60 39	0.43 46	0.31 28	0.22 51	0.53 67	0.38 90	0.28 19
197	0.79 00	0.64 85	0.46 67	0.33 59	0.24 17	0.60 72	0.43 70	0.31 45	0.22 63	0.53 96	0.39 11	0.28 34
198	0.79 43	0.65 21	0.46 93	0.33 77	0.24 31	0.61 05	0.43 94	0.31 62	0.22 76	0.54 25	0.39 32	0.28 49
199	0.79 87	0.65 56	0.47 19	0.33 96	0.24 44	0.61 39	0.44 18	0.31 80	0.22 88	0.54 54	0.39 53	0.28 65
200	0.80 31	0.65 92	0.47 45	0.34 15	0.24 57	0.61 73	0.44 42	0.31 97	0.23 01	0.54 83	0.39 74	0.28 80
201	0.80 75	0.66 29	0.47 71	0.34 33	0.24 71	0.62 07	0.44 67	0.32 15	0.23 14	0.55 13	0.39 95	0.28 96
202	0.81 19	0.66 65	0.47 97	0.34 52	0.24 85	0.62 41	0.44 91	0.32 32	0.23 26	0.55 42	0.40 17	0.29 11
203	0.81 64	0.67 02	0.48 23	0.34 71	0.24 98	0.62 75	0.45 16	0.32 50	0.23 39	0.55 72	0.40 38	0.29 27
204	0.82 09	0.67 39	0.48 50	0.34 90	0.25 12	0.63 10	0.45 41	0.32 68	0.23 52	0.56 02	0.40 60	0.29 43
205	0.82 54	0.67 76	0.48 76	0.35 09	0.25 26	0.63 44	0.45 66	0.32 86	0.23 65	0.56 32	0.40 82	0.29 59
206	0.82 99	0.68 13	0.49 03	0.35 29	0.25 40	0.63 79	0.45 91	0.33 04	0.23 78	0.56 63	0.41 04	0.29 74
207	0.83 45	0.68 50	0.49 30	0.35 48	0.25 54	0.64 14	0.46 16	0.33 22	0.23 91	0.56 93	0.41 26	0.29 90
208	0.83 91	0.68 88	0.49 57	0.35 68	0.25 68	0.64 49	0.46 42	0.33 41	0.24 04	0.57 24	0.41 48	0.30 07
209	0.84 37	0.69 26	0.49 84	0.35 87	0.25 82	0.64 85	0.46 67	0.33 59	0.24 17	0.57 54	0.41 71	0.30 23
210	0.84 83	0.69 64	0.50 12	0.36 07	0.25 96	0.65 21	0.46 93	0.33 77	0.24 31	0.57 85	0.41 93	0.30 39
211	0.85 30	0.70 02	0.50 39	0.36 27	0.26 10	0.65 56	0.47 19	0.33 96	0.24 44	0.58 17	0.42 16	0.30 55
212	0.85 77	0.70 41	0.50 67	0.36 47	0.26 25	0.65 92	0.47 45	0.34 15	0.24 57	0.58 48	0.42 38	0.30 72
213	0.86 24	0.70 79	0.50 95	0.36 67	0.26 39	0.66 29	0.47 71	0.34 33	0.24 71	0.58 79	0.42 61	0.30 88
214	0.86 72	0.71 18	0.51 23	0.36 87	0.26 53	0.66 65	0.47 97	0.34 52	0.24 85	0.59 11	0.42 84	0.31 05
215	0.87 19	0.71 58	0.51 51	0.37 07	0.26 68	0.67 02	0.48 23	0.34 71	0.24 98	0.59 43	0.43 07	0.31 22
216	0.87 67	0.71 97	0.51 79	0.37 28	0.26 83	0.67 39	0.48 50	0.34 90	0.25 12	0.59 75	0.43 30	0.31 38
217	0.88 15	0.72 36	0.52 08	0.37 48	0.26 97	0.67 76	0.48 76	0.35 09	0.25 26	0.60 07	0.43 54	0.31 55
218	0.88 64	0.72 76	0.52 37	0.37 69	0.27 12	0.68 13	0.49 03	0.35 29	0.25 40	0.60 39	0.43 77	0.31 72
219	0.89 13	0.73 16	0.52 65	0.37 89	0.27 27	0.68 50	0.49 30	0.35 48	0.25 54	0.60 72	0.44 00	0.31 89
220	0.89 62	0.73 56	0.52 94	0.38 10	0.27 42	0.68 88	0.49 57	0.35 68	0.25 68	0.61 04	0.44 24	0.32 06

221	0.90 11	0.73 97	0.53 23	0.38 31	0.27 57	0.69 26	0.49 84	0.35 87	0.25 82	0.61 37	0.44 48	0.32 24
222	0.90 60	0.74 38	0.53 53	0.38 52	0.27 72	0.69 64	0.50 12	0.36 07	0.25 96	0.61 70	0.44 72	0.32 41
223	0.91 10	0.74 78	0.53 82	0.38 73	0.27 88	0.70 02	0.50 39	0.36 27	0.26 10	0.62 03	0.44 96	0.32 58
224	0.91 60	0.75 20	0.54 12	0.38 95	0.28 03	0.70 41	0.50 67	0.36 47	0.26 25	0.62 37	0.45 20	0.32 76
225	0.92 11	0.75 61	0.54 41	0.39 16	0.28 18	0.70 79	0.50 95	0.36 67	0.26 39	0.62 70	0.45 44	0.32 94
226	0.92 61	0.76 02	0.54 71	0.39 38	0.28 34	0.71 18	0.51 23	0.36 87	0.26 53	0.63 04	0.45 69	0.33 11
227	0.93 12	0.76 44	0.55 01	0.39 59	0.28 49	0.71 58	0.51 51	0.37 07	0.26 68	0.63 38	0.45 93	0.33 29
228	0.93 63	0.76 86	0.55 32	0.39 81	0.28 65	0.71 97	0.51 79	0.37 28	0.26 83	0.63 72	0.46 18	0.33 47
229	0.94 15	0.77 29	0.55 62	0.40 03	0.28 81	0.72 36	0.52 08	0.37 48	0.26 97	0.64 06	0.46 43	0.33 65
230	0.94 67	0.77 71	0.55 93	0.40 25	0.28 97	0.72 76	0.52 37	0.37 69	0.27 12	0.64 41	0.46 68	0.33 83
231	0.95 19	0.78 14	0.56 23	0.40 47	0.29 13	0.73 16	0.52 65	0.37 89	0.27 27	0.64 75	0.46 93	0.34 01
232	0.95 71	0.78 57	0.56 54	0.40 69	0.29 29	0.73 56	0.52 94	0.38 10	0.27 42	0.65 10	0.47 18	0.34 20
233	0.96 24	0.79 00	0.56 85	0.40 92	0.29 45	0.73 97	0.53 23	0.38 31	0.27 57	0.65 45	0.47 44	0.34 38
234	0.96 76	0.79 43	0.57 17	0.41 14	0.29 61	0.74 38	0.53 53	0.38 52	0.27 72	0.65 80	0.47 69	0.34 57
235	0.97 30	0.79 87	0.57 48	0.41 37	0.29 77	0.74 78	0.53 82	0.38 73	0.27 88	0.66 16	0.47 95	0.34 75
236	0.97 83	0.80 31	0.57 80	0.41 60	0.29 94	0.75 20	0.54 12	0.38 95	0.28 03	0.66 51	0.48 21	0.34 94
237	0.98 37	0.80 75	0.58 11	0.41 82	0.30 10	0.75 61	0.54 41	0.39 16	0.28 18	0.66 87	0.48 47	0.35 13
238	0.98 91	0.81 19	0.58 43	0.42 05	0.30 27	0.76 02	0.54 71	0.39 38	0.28 34	0.67 23	0.48 73	0.35 32
239	0.99 45	0.81 64	0.58 76	0.42 29	0.30 43	0.76 44	0.55 01	0.39 59	0.28 49	0.67 59	0.48 99	0.35 51
240	1.00 00	0.82 09	0.59 08	0.42 52	0.30 60	0.76 86	0.55 32	0.39 81	0.28 65	0.67 96	0.49 25	0.35 70
241	NA	0.82 54	0.59 40	0.42 75	0.30 77	0.77 29	0.55 62	0.40 03	0.28 81	0.68 32	0.49 52	0.35 89
242	NA	0.82 99	0.59 73	0.42 99	0.30 94	0.77 71	0.55 93	0.40 25	0.28 97	0.68 69	0.49 78	0.36 08
243	NA	0.83 45	0.60 06	0.43 22	0.31 11	0.78 14	0.56 23	0.40 47	0.29 13	0.69 06	0.50 05	0.36 28
244	NA	0.83 91	0.60 39	0.43 46	0.31 28	0.78 57	0.56 54	0.40 69	0.29 29	0.69 43	0.50 32	0.36 47
245	NA	0.84 37	0.60 72	0.43 70	0.31 45	0.79 00	0.56 85	0.40 92	0.29 45	0.69 80	0.50 59	0.36 67

246	NA	0.84 83	0.61 05	0.43 94	0.31 62	0.79 43	0.57 17	0.41 14	0.29 61	0.70 18	0.50 86	0.36 86
247	NA	0.85 30	0.61 39	0.44 18	0.31 80	0.79 87	0.57 48	0.41 37	0.29 77	0.70 56	0.51 14	0.37 06
248	NA	0.85 77	0.61 73	0.44 42	0.31 97	0.80 31	0.57 80	0.41 60	0.29 94	0.70 94	0.51 41	0.37 26
249	NA	0.86 24	0.62 07	0.44 67	0.32 15	0.80 75	0.58 11	0.41 82	0.30 10	0.71 32	0.51 69	0.37 46
250	NA	0.86 72	0.62 41	0.44 91	0.32 32	0.81 19	0.58 43	0.42 05	0.30 27	0.71 70	0.51 97	0.37 66
251	NA	0.87 19	0.62 75	0.45 16	0.32 50	0.81 64	0.58 76	0.42 29	0.30 43	0.72 09	0.52 25	0.37 87
252	NA	0.87 67	0.63 10	0.45 41	0.32 68	0.82 09	0.59 08	0.42 52	0.30 60	0.72 48	0.52 53	0.38 07
253	NA	0.88 15	0.63 44	0.45 66	0.32 86	0.82 54	0.59 40	0.42 75	0.30 77	0.72 87	0.52 81	0.38 28
254	NA	0.88 64	0.63 79	0.45 91	0.33 04	0.82 99	0.59 73	0.42 99	0.30 94	0.73 26	0.53 09	0.38 48
255	NA	0.89 13	0.64 14	0.46 16	0.33 22	0.83 45	0.60 06	0.43 22	0.31 11	0.73 65	0.53 38	0.38 69
256	NA	0.89 62	0.64 49	0.46 42	0.33 41	0.83 91	0.60 39	0.43 46	0.31 28	0.74 05	0.53 67	0.38 90
257	NA	0.90 11	0.64 85	0.46 67	0.33 59	0.84 37	0.60 72	0.43 70	0.31 45	0.74 45	0.53 96	0.39 11
258	NA	0.90 60	0.65 21	0.46 93	0.33 77	0.84 83	0.61 05	0.43 94	0.31 62	0.74 85	0.54 25	0.39 32
259	NA	0.91 10	0.65 56	0.47 19	0.33 96	0.85 30	0.61 39	0.44 18	0.31 80	0.75 25	0.54 54	0.39 53
260	NA	0.91 60	0.65 92	0.47 45	0.34 15	0.85 77	0.61 73	0.44 42	0.31 97	0.75 65	0.54 83	0.39 74
261	NA	0.92 11	0.66 29	0.47 71	0.34 33	0.86 24	0.62 07	0.44 67	0.32 15	0.76 06	0.55 13	0.39 95
262	NA	0.92 61	0.66 65	0.47 97	0.34 52	0.86 72	0.62 41	0.44 91	0.32 32	0.76 47	0.55 42	0.40 17
263	NA	0.93 12	0.67 02	0.48 23	0.34 71	0.87 19	0.62 75	0.45 16	0.32 50	0.76 88	0.55 72	0.40 38
264	NA	0.93 63	0.67 39	0.48 50	0.34 90	0.87 67	0.63 10	0.45 41	0.32 68	0.77 30	0.56 02	0.40 60
265	NA	0.94 15	0.67 76	0.48 76	0.35 09	0.88 15	0.63 44	0.45 66	0.32 86	0.77 71	0.56 32	0.40 82
266	NA	0.94 67	0.68 13	0.49 03	0.35 29	0.88 64	0.63 79	0.45 91	0.33 04	0.78 13	0.56 63	0.41 04
267	NA	0.95 19	0.68 50	0.49 30	0.35 48	0.89 13	0.64 14	0.46 16	0.33 22	0.78 55	0.56 93	0.41 26
268	NA	0.95 71	0.68 88	0.49 57	0.35 68	0.89 62	0.64 49	0.46 42	0.33 41	0.78 97	0.57 24	0.41 48
269	NA	0.96 24	0.69 26	0.49 84	0.35 87	0.90 11	0.64 85	0.46 67	0.33 59	0.79 40	0.57 54	0.41 71
270	NA	0.96 76	0.69 64	0.50 12	0.36 07	0.90 60	0.65 21	0.46 93	0.33 77	0.79 82	0.57 85	0.41 93

271	NA	0.97 30	0.70 02	0.50 39	0.36 27	0.91 10	0.65 56	0.47 19	0.33 96	0.80 25	0.58 17	0.42 16
272	NA	0.97 83	0.70 41	0.50 67	0.36 47	0.91 60	0.65 92	0.47 45	0.34 15	0.80 69	0.58 48	0.42 38
273	NA	0.98 37	0.70 79	0.50 95	0.36 67	0.92 11	0.66 29	0.47 71	0.34 33	0.81 12	0.58 79	0.42 61
274	NA	0.98 91	0.71 18	0.51 23	0.36 87	0.92 61	0.66 65	0.47 97	0.34 52	0.81 56	0.59 11	0.42 84
275	NA	0.99 45	0.71 58	0.51 51	0.37 07	0.93 12	0.67 02	0.48 23	0.34 71	0.81 99	0.59 43	0.43 07
276	NA	1.00 00	0.71 97	0.51 79	0.37 28	0.93 63	0.67 39	0.48 50	0.34 90	0.82 44	0.59 75	0.43 30
277	NA	NA	0.72 36	0.52 08	0.37 48	0.94 15	0.67 76	0.48 76	0.35 09	0.82 88	0.60 07	0.43 54
278	NA	NA	0.72 76	0.52 37	0.37 69	0.94 67	0.68 13	0.49 03	0.35 29	0.83 33	0.60 39	0.43 77
279	NA	NA	0.73 16	0.52 65	0.37 89	0.95 19	0.68 50	0.49 30	0.35 48	0.83 77	0.60 72	0.44 00
280	NA	NA	0.73 56	0.52 94	0.38 10	0.95 71	0.68 88	0.49 57	0.35 68	0.84 22	0.61 04	0.44 24
281	NA	NA	0.73 97	0.53 23	0.38 31	0.96 24	0.69 26	0.49 84	0.35 87	0.84 68	0.61 37	0.44 48
282	NA	NA	0.74 38	0.53 53	0.38 52	0.96 76	0.69 64	0.50 12	0.36 07	0.85 13	0.61 70	0.44 72
283	NA	NA	0.74 78	0.53 82	0.38 73	0.97 30	0.70 02	0.50 39	0.36 27	0.85 59	0.62 03	0.44 96
284	NA	NA	0.75 20	0.54 12	0.38 95	0.97 83	0.70 41	0.50 67	0.36 47	0.86 05	0.62 37	0.45 20
285	NA	NA	0.75 61	0.54 41	0.39 16	0.98 37	0.70 79	0.50 95	0.36 67	0.86 51	0.62 70	0.45 44
286	NA	NA	0.76 02	0.54 71	0.39 38	0.98 91	0.71 18	0.51 23	0.36 87	0.86 98	0.63 04	0.45 69
287	NA	NA	0.76 44	0.55 01	0.39 59	0.99 45	0.71 58	0.51 51	0.37 07	0.87 45	0.63 38	0.45 93
288	NA	NA	0.76 86	0.55 32	0.39 81	1.00 00	0.71 97	0.51 79	0.37 28	0.87 92	0.63 72	0.46 18
289	NA	NA	0.77 29	0.55 62	0.40 03	NA	0.72 36	0.52 08	0.37 48	0.88 39	0.64 06	0.46 43
290	NA	NA	0.77 71	0.55 93	0.40 25	NA	0.72 76	0.52 37	0.37 69	0.88 87	0.64 41	0.46 68
291	NA	NA	0.78 14	0.56 23	0.40 47	NA	0.73 16	0.52 65	0.37 89	0.89 34	0.64 75	0.46 93
292	NA	NA	0.78 57	0.56 54	0.40 69	NA	0.73 56	0.52 94	0.38 10	0.89 83	0.65 10	0.47 18
293	NA	NA	0.79 00	0.56 85	0.40 92	NA	0.73 97	0.53 23	0.38 31	0.90 31	0.65 45	0.47 44
294	NA	NA	0.79 43	0.57 17	0.41 14	NA	0.74 38	0.53 53	0.38 52	0.90 79	0.65 80	0.47 69
295	NA	NA	0.79 87	0.57 48	0.41 37	NA	0.74 78	0.53 82	0.38 73	0.91 28	0.66 16	0.47 95

296	NA	NA	0.80 31	0.57 80	0.41 60	NA	0.75 20	0.54 12	0.38 95	0.91 77	0.66 51	0.48 21
297	NA	NA	0.80 75	0.58 11	0.41 82	NA	0.75 61	0.54 41	0.39 16	0.92 27	0.66 87	0.48 47
298	NA	NA	0.81 19	0.58 43	0.42 05	NA	0.76 02	0.54 71	0.39 38	0.92 76	0.67 23	0.48 73
299	NA	NA	0.81 64	0.58 76	0.42 29	NA	0.76 44	0.55 01	0.39 59	0.93 26	0.67 59	0.48 99
300	NA	NA	0.82 09	0.59 08	0.42 52	NA	0.76 86	0.55 32	0.39 81	0.93 76	0.67 96	0.49 25
301	NA	NA	0.82 54	0.59 40	0.42 75	NA	0.77 29	0.55 62	0.40 03	0.94 27	0.68 32	0.49 52
302	NA	NA	0.82 99	0.59 73	0.42 99	NA	0.77 71	0.55 93	0.40 25	0.94 78	0.68 69	0.49 78
303	NA	NA	0.83 45	0.60 06	0.43 22	NA	0.78 14	0.56 23	0.40 47	0.95 29	0.69 06	0.50 05
304	NA	NA	0.83 91	0.60 39	0.43 46	NA	0.78 57	0.56 54	0.40 69	0.95 80	0.69 43	0.50 32
305	NA	NA	0.84 37	0.60 72	0.43 70	NA	0.79 00	0.56 85	0.40 92	0.96 31	0.69 80	0.50 59
306	NA	NA	0.84 83	0.61 05	0.43 94	NA	0.79 43	0.57 17	0.41 14	0.96 83	0.70 18	0.50 86
307	NA	NA	0.85 30	0.61 39	0.44 18	NA	0.79 87	0.57 48	0.41 37	0.97 35	0.70 56	0.51 14
308	NA	NA	0.85 77	0.61 73	0.44 42	NA	0.80 31	0.57 80	0.41 60	0.97 88	0.70 94	0.51 41
309	NA	NA	0.86 24	0.62 07	0.44 67	NA	0.80 75	0.58 11	0.41 82	0.98 40	0.71 32	0.51 69
310	NA	NA	0.86 72	0.62 41	0.44 91	NA	0.81 19	0.58 43	0.42 05	0.98 93	0.71 70	0.51 97
311	NA	NA	0.87 19	0.62 75	0.45 16	NA	0.81 64	0.58 76	0.42 29	0.99 46	0.72 09	0.52 25
312	NA	NA	0.87 67	0.63 10	0.45 41	NA	0.82 09	0.59 08	0.42 52	1.00 00	0.72 48	0.52 53
313	NA	NA	0.88 15	0.63 44	0.45 66	NA	0.82 54	0.59 40	0.42 75	NA	0.72 87	0.52 81
314	NA	NA	0.88 64	0.63 79	0.45 91	NA	0.82 99	0.59 73	0.42 99	NA	0.73 26	0.53 09
315	NA	NA	0.89 13	0.64 14	0.46 16	NA	0.83 45	0.60 06	0.43 22	NA	0.73 65	0.53 38
316	NA	NA	0.89 62	0.64 49	0.46 42	NA	0.83 91	0.60 39	0.43 46	NA	0.74 05	0.53 67
317	NA	NA	0.90 11	0.64 85	0.46 67	NA	0.84 37	0.60 72	0.43 70	NA	0.74 45	0.53 96
318	NA	NA	0.90 60	0.65 21	0.46 93	NA	0.84 83	0.61 05	0.43 94	NA	0.74 85	0.54 25
319	NA	NA	0.91 10	0.65 56	0.47 19	NA	0.85 30	0.61 39	0.44 18	NA	0.75 25	0.54 54
320	NA	NA	0.91 60	0.65 92	0.47 45	NA	0.85 77	0.61 73	0.44 42	NA	0.75 65	0.54 83

Internal

321	NA	NA	0.92 11	0.66 29	0.47 71	NA	0.86 24	0.62 07	0.44 67	NA	0.76 06	0.55 13
322	NA	NA	0.92 61	0.66 65	0.47 97	NA	0.86 72	0.62 41	0.44 91	NA	0.76 47	0.55 42
323	NA	NA	0.93 12	0.67 02	0.48 23	NA	0.87 19	0.62 75	0.45 16	NA	0.76 88	0.55 72
324	NA	NA	0.93 63	0.67 39	0.48 50	NA	0.87 67	0.63 10	0.45 41	NA	0.77 30	0.56 02
325	NA	NA	0.94 15	0.67 76	0.48 76	NA	0.88 15	0.63 44	0.45 66	NA	0.77 71	0.56 32
326	NA	NA	0.94 67	0.68 13	0.49 03	NA	0.88 64	0.63 79	0.45 91	NA	0.78 13	0.56 63
327	NA	NA	0.95 19	0.68 50	0.49 30	NA	0.89 13	0.64 14	0.46 16	NA	0.78 55	0.56 93
328	NA	NA	0.95 71	0.68 88	0.49 57	NA	0.89 62	0.64 49	0.46 42	NA	0.78 97	0.57 24
329	NA	NA	0.96 24	0.69 26	0.49 84	NA	0.90 11	0.64 85	0.46 67	NA	0.79 40	0.57 54
330	NA	NA	0.96 76	0.69 64	0.50 12	NA	0.90 60	0.65 21	0.46 93	NA	0.79 82	0.57 85
331	NA	NA	0.97 30	0.70 02	0.50 39	NA	0.91 10	0.65 56	0.47 19	NA	0.80 25	0.58 17
332	NA	NA	0.97 83	0.70 41	0.50 67	NA	0.91 60	0.65 92	0.47 45	NA	0.80 69	0.58 48
333	NA	NA	0.98 37	0.70 79	0.50 95	NA	0.92 11	0.66 29	0.47 71	NA	0.81 12	0.58 79
334	NA	NA	0.98 91	0.71 18	0.51 23	NA	0.92 61	0.66 65	0.47 97	NA	0.81 56	0.59 11
335	NA	NA	0.99 45	0.71 58	0.51 51	NA	0.93 12	0.67 02	0.48 23	NA	0.81 99	0.59 43
336	NA	NA	1.00 00	0.71 97	0.51 79	NA	0.93 63	0.67 39	0.48 50	NA	0.82 44	0.59 75
337	NA	NA	NA	0.72 36	0.52 08	NA	0.94 15	0.67 76	0.48 76	NA	0.82 88	0.60 07
338	NA	NA	NA	0.72 76	0.52 37	NA	0.94 67	0.68 13	0.49 03	NA	0.83 33	0.60 39
339	NA	NA	NA	0.73 16	0.52 65	NA	0.95 19	0.68 50	0.49 30	NA	0.83 77	0.60 72
340	NA	NA	NA	0.73 56	0.52 94	NA	0.95 71	0.68 88	0.49 57	NA	0.84 22	0.61 04
341	NA	NA	NA	0.73 97	0.53 23	NA	0.96 24	0.69 26	0.49 84	NA	0.84 68	0.61 37
342	NA	NA	NA	0.74 38	0.53 53	NA	0.96 76	0.69 64	0.50 12	NA	0.85 13	0.61 70
343	NA	NA	NA	0.74 78	0.53 82	NA	0.97 30	0.70 02	0.50 39	NA	0.85 59	0.62 03
344	NA	NA	NA	0.75 20	0.54 12	NA	0.97 83	0.70 41	0.50 67	NA	0.86 05	0.62 37
345	NA	NA	NA	0.75 61	0.54 41	NA	0.98 37	0.70 79	0.50 95	NA	0.86 51	0.62 70

Internal

346	NA	NA	NA	0.76 02	0.54 71	NA	0.98 91	0.71 18	0.51 23	NA	0.86 98	0.63 04
347	NA	NA	NA	0.76 44	0.55 01	NA	0.99 45	0.71 58	0.51 51	NA	0.87 45	0.63 38
348	NA	NA	NA	0.76 86	0.55 32	NA	1.00 00	0.71 97	0.51 79	NA	0.87 92	0.63 72
349	NA	NA	NA	0.77 29	0.55 62	NA	NA	0.72 36	0.52 08	NA	0.88 39	0.64 06
350	NA	NA	NA	0.77 71	0.55 93	NA	NA	0.72 76	0.52 37	NA	0.88 87	0.64 41
351	NA	NA	NA	0.78 14	0.56 23	NA	NA	0.73 16	0.52 65	NA	0.89 34	0.64 75
352	NA	NA	NA	0.78 57	0.56 54	NA	NA	0.73 56	0.52 94	NA	0.89 83	0.65 10
353	NA	NA	NA	0.79 00	0.56 85	NA	NA	0.73 97	0.53 23	NA	0.90 31	0.65 45
354	NA	NA	NA	0.79 43	0.57 17	NA	NA	0.74 38	0.53 53	NA	0.90 79	0.65 80
355	NA	NA	NA	0.79 87	0.57 48	NA	NA	0.74 78	0.53 82	NA	0.91 28	0.66 16
356	NA	NA	NA	0.80 31	0.57 80	NA	NA	0.75 20	0.54 12	NA	0.91 77	0.66 51
357	NA	NA	NA	0.80 75	0.58 11	NA	NA	0.75 61	0.54 41	NA	0.92 27	0.66 87
358	NA	NA	NA	0.81 19	0.58 43	NA	NA	0.76 02	0.54 71	NA	0.92 76	0.67 23
359	NA	NA	NA	0.81 64	0.58 76	NA	NA	0.76 44	0.55 01	NA	0.93 26	0.67 59
360	NA	NA	NA	0.82 09	0.59 08	NA	NA	0.76 86	0.55 32	NA	0.93 76	0.67 96
361	NA	NA	NA	0.82 54	0.59 40	NA	NA	0.77 29	0.55 62	NA	0.94 27	0.68 32
362	NA	NA	NA	0.82 99	0.59 73	NA	NA	0.77 71	0.55 93	NA	0.94 78	0.68 69
363	NA	NA	NA	0.83 45	0.60 06	NA	NA	0.78 14	0.56 23	NA	0.95 29	0.69 06
364	NA	NA	NA	0.83 91	0.60 39	NA	NA	0.78 57	0.56 54	NA	0.95 80	0.69 43
365	NA	NA	NA	0.84 37	0.60 72	NA	NA	0.79 00	0.56 85	NA	0.96 31	0.69 80
366	NA	NA	NA	0.84 83	0.61 05	NA	NA	0.79 43	0.57 17	NA	0.96 83	0.70 18
367	NA	NA	NA	0.85 30	0.61 39	NA	NA	0.79 87	0.57 48	NA	0.97 35	0.70 56
368	NA	NA	NA	0.85 77	0.61 73	NA	NA	0.80 31	0.57 80	NA	0.97 88	0.70 94
369	NA	NA	NA	0.86 24	0.62 07	NA	NA	0.80 75	0.58 11	NA	0.98 40	0.71 32
370	NA	NA	NA	0.86 72	0.62 41	NA	NA	0.81 19	0.58 43	NA	0.98 93	0.71 70

Internal

371	NA	NA	NA	0.87 19	0.62 75	NA	NA	0.81 64	0.58 76	NA	0.99 46	0.72 09
372	NA	NA	NA	0.87 67	0.63 10	NA	NA	0.82 09	0.59 08	NA	1.00 00	0.72 48
373	NA	NA	NA	0.88 15	0.63 44	NA	NA	0.82 54	0.59 40	NA	NA	0.72 87
374	NA	NA	NA	0.88 64	0.63 79	NA	NA	0.82 99	0.59 73	NA	NA	0.73 26
375	NA	NA	NA	0.89 13	0.64 14	NA	NA	0.83 45	0.60 06	NA	NA	0.73 65
376	NA	NA	NA	0.89 62	0.64 49	NA	NA	0.83 91	0.60 39	NA	NA	0.74 05
377	NA	NA	NA	0.90 11	0.64 85	NA	NA	0.84 37	0.60 72	NA	NA	0.74 45
378	NA	NA	NA	0.90 60	0.65 21	NA	NA	0.84 83	0.61 05	NA	NA	0.74 85
379	NA	NA	NA	0.91 10	0.65 56	NA	NA	0.85 30	0.61 39	NA	NA	0.75 25
380	NA	NA	NA	0.91 60	0.65 92	NA	NA	0.85 77	0.61 73	NA	NA	0.75 65
381	NA	NA	NA	0.92 11	0.66 29	NA	NA	0.86 24	0.62 07	NA	NA	0.76 06
382	NA	NA	NA	0.92 61	0.66 65	NA	NA	0.86 72	0.62 41	NA	NA	0.76 47
383	NA	NA	NA	0.93 12	0.67 02	NA	NA	0.87 19	0.62 75	NA	NA	0.76 88
384	NA	NA	NA	0.93 63	0.67 39	NA	NA	0.87 67	0.63 10	NA	NA	0.77 30
385	NA	NA	NA	0.94 15	0.67 76	NA	NA	0.88 15	0.63 44	NA	NA	0.77 71
386	NA	NA	NA	0.94 67	0.68 13	NA	NA	0.88 64	0.63 79	NA	NA	0.78 13
387	NA	NA	NA	0.95 19	0.68 50	NA	NA	0.89 13	0.64 14	NA	NA	0.78 55
388	NA	NA	NA	0.95 71	0.68 88	NA	NA	0.89 62	0.64 49	NA	NA	0.78 97
389	NA	NA	NA	0.96 24	0.69 26	NA	NA	0.90 11	0.64 85	NA	NA	0.79 40
390	NA	NA	NA	0.96 76	0.69 64	NA	NA	0.90 60	0.65 21	NA	NA	0.79 82
391	NA	NA	NA	0.97 30	0.70 02	NA	NA	0.91 10	0.65 56	NA	NA	0.80 25
392	NA	NA	NA	0.97 83	0.70 41	NA	NA	0.91 60	0.65 92	NA	NA	0.80 69
393	NA	NA	NA	0.98 37	0.70 79	NA	NA	0.92 11	0.66 29	NA	NA	0.81 12
394	NA	NA	NA	0.98 91	0.71 18	NA	NA	0.92 61	0.66 65	NA	NA	0.81 56
395	NA	NA	NA	0.99 45	0.71 58	NA	NA	0.93 12	0.67 02	NA	NA	0.81 99

Internal

396	NA	NA	NA	1.00 00	0.71 97	NA	NA	0.93 63	0.67 39	NA	NA	0.82 44
397	NA	NA	NA	NA	0.72 36	NA	NA	0.94 15	0.67 76	NA	NA	0.82 88
398	NA	NA	NA	NA	0.72 76	NA	NA	0.94 67	0.68 13	NA	NA	0.83 33
399	NA	NA	NA	NA	0.73 16	NA	NA	0.95 19	0.68 50	NA	NA	0.83 77
400	NA	NA	NA	NA	0.73 56	NA	NA	0.95 71	0.68 88	NA	NA	0.84 22
401	NA	NA	NA	NA	0.73 97	NA	NA	0.96 24	0.69 26	NA	NA	0.84 68
402	NA	NA	NA	NA	0.74 38	NA	NA	0.96 76	0.69 64	NA	NA	0.85 13
403	NA	NA	NA	NA	0.74 78	NA	NA	0.97 30	0.70 02	NA	NA	0.85 59
404	NA	NA	NA	NA	0.75 20	NA	NA	0.97 83	0.70 41	NA	NA	0.86 05
405	NA	NA	NA	NA	0.75 61	NA	NA	0.98 37	0.70 79	NA	NA	0.86 51
406	NA	NA	NA	NA	0.76 02	NA	NA	0.98 91	0.71 18	NA	NA	0.86 98
407	NA	NA	NA	NA	0.76 44	NA	NA	0.99 45	0.71 58	NA	NA	0.87 45
408	NA	NA	NA	NA	0.76 86	NA	NA	1.00 00	0.71 97	NA	NA	0.87 92
409	NA	NA	NA	NA	0.77 29	NA	NA	NA	0.72 36	NA	NA	0.88 39
410	NA	NA	NA	NA	0.77 71	NA	NA	NA	0.72 76	NA	NA	0.88 87
411	NA	NA	NA	NA	0.78 14	NA	NA	NA	0.73 16	NA	NA	0.89 34
412	NA	NA	NA	NA	0.78 57	NA	NA	NA	0.73 56	NA	NA	0.89 83
413	NA	NA	NA	NA	0.79 00	NA	NA	NA	0.73 97	NA	NA	0.90 31
414	NA	NA	NA	NA	0.79 43	NA	NA	NA	0.74 38	NA	NA	0.90 79
415	NA	NA	NA	NA	0.79 87	NA	NA	NA	0.74 78	NA	NA	0.91 28
416	NA	NA	NA	NA	0.80 31	NA	NA	NA	0.75 20	NA	NA	0.91 77
417	NA	NA	NA	NA	0.80 75	NA	NA	NA	0.75 61	NA	NA	0.92 27
418	NA	NA	NA	NA	0.81 19	NA	NA	NA	0.76 02	NA	NA	0.92 76
419	NA	NA	NA	NA	0.81 64	NA	NA	NA	0.76 44	NA	NA	0.93 26
420	NA	NA	NA	NA	0.82 09	NA	NA	NA	0.76 86	NA	NA	0.93 76

Internal

421	NA	NA	NA	NA	0.82 54	NA	NA	NA	0.77 29	NA	NA	0.94 27
422	NA	NA	NA	NA	0.82 99	NA	NA	NA	0.77 71	NA	NA	0.94 78
423	NA	NA	NA	NA	0.83 45	NA	NA	NA	0.78 14	NA	NA	0.95 29
424	NA	NA	NA	NA	0.83 91	NA	NA	NA	0.78 57	NA	NA	0.95 80
425	NA	NA	NA	NA	0.84 37	NA	NA	NA	0.79 00	NA	NA	0.96 31
426	NA	NA	NA	NA	0.84 83	NA	NA	NA	0.79 43	NA	NA	0.96 83
427	NA	NA	NA	NA	0.85 30	NA	NA	NA	0.79 87	NA	NA	0.97 35
428	NA	NA	NA	NA	0.85 77	NA	NA	NA	0.80 31	NA	NA	0.97 88
429	NA	NA	NA	NA	0.86 24	NA	NA	NA	0.80 75	NA	NA	0.98 40
430	NA	NA	NA	NA	0.86 72	NA	NA	NA	0.81 19	NA	NA	0.98 93
431	NA	NA	NA	NA	0.87 19	NA	NA	NA	0.81 64	NA	NA	0.99 46
432	NA	NA	NA	NA	0.87 67	NA	NA	NA	0.82 09	NA	NA	1.00 00
433	NA	NA	NA	NA	0.88 15	NA	NA	NA	0.82 54	NA	NA	NA
434	NA	NA	NA	NA	0.88 64	NA	NA	NA	0.82 99	NA	NA	NA
435	NA	NA	NA	NA	0.89 13	NA	NA	NA	0.83 45	NA	NA	NA
436	NA	NA	NA	NA	0.89 62	NA	NA	NA	0.83 91	NA	NA	NA
437	NA	NA	NA	NA	0.90 11	NA	NA	NA	0.84 37	NA	NA	NA
438	NA	NA	NA	NA	0.90 60	NA	NA	NA	0.84 83	NA	NA	NA
439	NA	NA	NA	NA	0.91 10	NA	NA	NA	0.85 30	NA	NA	NA
440	NA	NA	NA	NA	0.91 60	NA	NA	NA	0.85 77	NA	NA	NA
441	NA	NA	NA	NA	0.92 11	NA	NA	NA	0.86 24	NA	NA	NA
442	NA	NA	NA	NA	0.92 61	NA	NA	NA	0.86 72	NA	NA	NA
443	NA	NA	NA	NA	0.93 12	NA	NA	NA	0.87 19	NA	NA	NA
444	NA	NA	NA	NA	0.93 63	NA	NA	NA	0.87 67	NA	NA	NA
445	NA	NA	NA	NA	0.94 15	NA	NA	NA	0.88 15	NA	NA	NA

Internal

446	NA	NA	NA	NA	0.94 67	NA	NA	NA	0.88 64	NA	NA	NA
447	NA	NA	NA	NA	0.95 19	NA	NA	NA	0.89 13	NA	NA	NA
448	NA	NA	NA	NA	0.95 71	NA	NA	NA	0.89 62	NA	NA	NA
449	NA	NA	NA	NA	0.96 24	NA	NA	NA	0.90 11	NA	NA	NA
450	NA	NA	NA	NA	0.96 76	NA	NA	NA	0.90 60	NA	NA	NA
451	NA	NA	NA	NA	0.97 30	NA	NA	NA	0.91 10	NA	NA	NA
452	NA	NA	NA	NA	0.97 83	NA	NA	NA	0.91 60	NA	NA	NA
453	NA	NA	NA	NA	0.98 37	NA	NA	NA	0.92 11	NA	NA	NA
454	NA	NA	NA	NA	0.98 91	NA	NA	NA	0.92 61	NA	NA	NA
455	NA	NA	NA	NA	0.99 45	NA	NA	NA	0.93 12	NA	NA	NA
456	NA	NA	NA	NA	1.00 00	NA	NA	NA	0.93 63	NA	NA	NA
457	NA	NA	NA	NA	NA	NA	NA	NA	0.94 15	NA	NA	NA
458	NA	NA	NA	NA	NA	NA	NA	NA	0.94 67	NA	NA	NA
459	NA	NA	NA	NA	NA	NA	NA	NA	0.95 19	NA	NA	NA
460	NA	NA	NA	NA	NA	NA	NA	NA	0.95 71	NA	NA	NA
461	NA	NA	NA	NA	NA	NA	NA	NA	0.96 24	NA	NA	NA
462	NA	NA	NA	NA	NA	NA	NA	NA	0.96 76	NA	NA	NA
463	NA	NA	NA	NA	NA	NA	NA	NA	0.97 30	NA	NA	NA
464	NA	NA	NA	NA	NA	NA	NA	NA	0.97 83	NA	NA	NA
465	NA	NA	NA	NA	NA	NA	NA	NA	0.98 37	NA	NA	NA
466	NA	NA	NA	NA	NA	NA	NA	NA	0.98 91	NA	NA	NA
467	NA	NA	NA	NA	NA	NA	NA	NA	0.99 45	NA	NA	NA
468	NA	NA	NA	NA	NA	NA	NA	NA	1.00 00	NA	NA	NA