

Part A

SBI Life – Smart Platina Plus (UIN: 111N133V01)
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.:	<<>>
Product Name:	SBI Life – Smart Platina Plus
UIN:	111N133V01

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.

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

- For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>>
- Your Sourcing Bank/Branch is <<Sourcing Bank / Branch>> and Intermediary/Agent is << Intermediary/Agent Name / Code / Contact Details >>
- In case you have any complaint/grievance you may contact the following official for resolution: <<Regional Director’s address >>
- We enclose the following as a part of the Policy booklet:
 - Policy Document.
 - First Premium Receipt.
 - Copy of proposal form signed by you.
 - Copy of KYC and other documents as follows:

Particulars	Documents Received
Age Proof	
Identity Proof	
Address Proof	
Consent & Revised Benefit Illustration	
Medical Reports	

- In case of any clarification/discrepancy, Call us toll free on our customer service helpline 18002679090 or email us at info@sbilife.co.in, also you may visit us at www.sbilife.co.in
- Register on our **Customer Self Service website** <http://mypolicy.sbilife.co.in> to avail various online services available.
- All your servicing requests should be submitted to your local SBI Life service branch as mentioned above or nearest SBI Life branch only.
- 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.

Please check all details. Please make sure that the policy document is kept safely.

Free Look Option

You can review the terms and conditions of the policy, within 15 days from the date of the receipt of the policy document for policies other than electronic policies and policies sourced through any channel other than Distance Marketing and within 30 days from the date of the receipt of the policy document for electronic policies and policies sourced through Distance Marketing Channel, and if you disagree with any of those terms and conditions, you have the option to return the policy stating the reasons for your objection. We will then refund the premium paid after deducting the stamp duty paid and medical expenses, incurred, if any, and applicable tax and/or any other statutory levies/ duty/ surcharges.

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The proportionate risk premium along with the applicable tax and/or any other statutory levies/duty/surcharges, for the period of cover will also be deducted.

The Free look period applicable under this policy is <<15/30>> days. Your request for cancellation of this policy under the free look option must reach your nearest SBI Life Office within a period of <<15/30>> days.

We always look forward to be 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.

SAMPLE

Welcome Letter – Regional Language

SAMPLE

First Premium Receipt

SAMPLE

Blank Page

SAMPLE

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KEY FEATURES DOCUMENT

Congratulations on your purchase. SBI Life – Smart Platina Plus (UIN: 111N133V01) offers you life cover and other benefits as stated in the policy

1	Aim of policy	SBI Life – Smart Platina Plus is an individual, non-linked, non-participating life insurance savings product which provides financial protection against death of the life assured during the policy term and provides guaranteed income during the payout period
2	Benefits of the policy	<p>The Death Benefit under the two income options for an inforce policy are as follows:</p> <p>1. Life Income: On death of the life assured at any time during the policy term, Sum assured on death is payable as lump sum to the nominee or legal heir of the life assured, as the case may be and the policy terminates and there will be no further benefits payable under the policy.</p> <p>2. Guaranteed Income:</p> <ul style="list-style-type: none"> • On death of the life assured before the commencement of the payout period, Sum assured on death is payable as lump sum to the nominee or legal heir of the life assured, as the case may be and the policy terminates and there will be no further benefits payable under the policy. • On death of the Life Assured after the commencement of the payout period, Sum assured on death is payable lump sum to the nominee or legal heir of the life assured, as the case may be and they shall continue to receive the future Guaranteed Income during the payout period, as chosen by the policyholder. The nominee or legal heir, as the case may be, shall have an option to receive the discounted value of the future Guaranteed Income in the form of a lump sum, at anytime during the Payout Period, discounted at 8.25% per annum and thereafter there will be no further benefits payable. <p>Survival Benefit: Guaranteed income will be paid during the payout period depending on the income payout frequency chosen provided the Life assured is surviving and the policy is inforce.</p> <p>Maturity Benefit: Upon survival of the life assured till the end of the policy term, the maturity benefit of 110% of the Total Premiums paid would be refunded at the end of the policy term.</p>
3	Policy Surrender Value	The policy will acquire Surrender Value only if premiums have been paid in full, for at least first 2 policy years’ On surrender, Guaranteed Surrender value (GSV) or Special Surrender Value (SSV), whichever is higher, will be paid.
4	Reduced Paid-Up Value	If the policy has acquired Surrender Value and no further premiums are paid then it can be converted to a reduced paid-up policy. Please refer section 7.Non-forfeiture Benefits of the policy document for details on the benefits payable for a reduced paid-up policy.
5	Loans on the Policy	Loans will be available, subject to maximum of 50% of the Surrender Value during the policy term, only after the policy acquires surrender value
6	Exclusions	<p>In case of death of the life assured due to suicide during the policy term, within 12 months:</p> <p>i) from the date of commencement of risk under the policy, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death, provided the policy is in force and no other death benefit shall be payable or</p> <p>ii) from the date of revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to an amount higher of 80% of the total premiums paid till the date of death or the surrender value as available on the date of death, provided the policy is in force and no other death benefits shall be payable.</p>

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7	Grace period	A grace period of 30 days from the premium due date will be allowed for payment of yearly and half yearly premiums and 15 days for monthly premiums. The policy will remain in force during the grace period. In case of death of the life assured during 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.
8	Revival	If premiums are not paid within the period of grace and the policy is not surrendered, the policy may be revived for full benefits within five consecutive years from the date of the first unpaid premium while the life assured is still alive.
9	Free look provision	<p>You can review the terms and conditions of the policy, within 15 days from the date of the receipt of the policy document for policies sourced through any mode other than Distance Marketing and electronic policies and within 30 days from the date of the receipt of the policy document for electronic policies and policies sourced through Distance Marketing, from the date of the receipt of the policy document and where you disagree with any of those terms and conditions; you have the option to return the policy stating the reasons for your objection.</p> <p>Premiums paid by you will be refunded after deducting stamp duty and the expenses incurred on medical examination of the proposer. The proportionate risk premium for the period of cover will also be deducted.</p>
10	Tax	You may be eligible for Income Tax benefits as per the applicable income tax laws in India, which are subject to change from time to time. You may visit our website for further details. You may consult your tax advisor for details.
11	Claim Procedure	The details are mentioned in the Policy Document. You may contact the Company or your advisor or bank branch, for further details.

Note: This document contains brief information about the key features of the plan. The same shall not be construed as terms and conditions of the Policy or part thereof. For detailed terms and conditions governing the Policy, please read all parts of the Policy document. In case of any conflict between the information given in the Key Features document and the terms and conditions of the policy document, the terms and conditions of the Policy document shall prevail.



**POLICY
DOCUMENT**

SBI LIFE – SMART PLATINA PLUS

UIN: 111N133V01

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

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

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 (Between 9.00 am & 9.00 pm)

Policy Preamble

Welcome to your **SBI Life –Smart Platina Plus** policy and thank you for preferring **SBI Life Insurance Company Limited** to provide you with insurance solutions. The UIN allotted by Insurance Regulatory and Development Authority of India for this product is 111N133V01.

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 this contract of insurance with us. Your policy document, comprising this policy schedule along with the policy booklet and endorsements, if any, is evidence of the contract. You should read these documents carefully to make sure that you are satisfied. Please keep these in a safe place.

We request you to read this policy schedule along with the policy booklet. If you find any errors, please return your policy document for effecting corrections.

SBI Life – Smart Platina Plus provides a fine combination of insurance cover and guaranteed benefits.

Your Policy is an Individual, Non- linked, Non-participating, Life Insurance savings product and your policy shall not have a share in the profits or surplus of the Company.

In return for your premiums we will provide you the benefits as described in the Part C and D of the policy document. The benefits available under this policy are subject to the payment of premiums as and when due.

The benefits will be paid to the person(s) entitled as set out in the policy document, if such benefits have become payable and subject to the title of the persons claiming the payments.

Please communicate any change in your mailing address or any other communication details as soon as possible.

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>>

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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		
13. E-Mail ID of the policyholder	<< E-Mail ID of the proposer >>	

Nomination

14. Name of the Nominee(s)	Relationship with the life assured	Gender	Age	% Share
15. Name of the Appointee(s)	Relationship with nominee	Gender	Age	

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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. Premium Due Dates	<<dd/mm/yyyy>>
20. Due Date of Last Premium	<<dd/mm/yyyy>>
21. Date of Maturity of Policy	<<dd/mm/yyyy>>
22. Date of First Guaranteed Income Payout	<<dd/mm/ yyyy>>
23. Date of last Guaranteed Income Payout and refund of 110% of Total Premiums paid	<<dd/mm/yyyy>>

Basic policy information	
24. Income Plan Option	<<Life Income/Guaranteed Income>>
25. Basic Sum Assured (₹)	<<>>
26. Minimum Sum Assured on Death	<<>>
27. Annualized Premium (₹)	<<>>
28. Premium Frequency	<< Annual / Half Yearly / Monthly >>
29. Installment Premium (₹)	<<>>
30. Frequency of Income Benefit	<<Annual / Half Yearly / Quarterly / Monthly>>
31. Income Amount Payable during payout period* (₹)	Rs << >> payable <<Annual / Half Yearly / Quarterly / Monthly>>
32. Benefit payable at the end of Payout period	Rs.<< Last Installment amount + Return of 110% of total premiums paid>> payable
33. Guaranteed Income Payout period	<<>> years

***Indicates the amount payable if all due premiums are paid & policy is in-force till maturity. See policy conditions in the booklet for maturity amount payable under paid up policies**

Base 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>>
Total Installment Premium(₹) (excluding applicable taxes)	<<>>					
Applicable taxes(₹)	<<>> in the first year					

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Total Installment Premium, including applicable taxes	<<>> in the first year
Applicable rate of Tax**	First Year <<%>>
	Second Year <<%>>

** includes Applicable Taxes and/ or any other Statutory levy/ duty/ surcharge, as notified by the Central and/or State Government from time to time as per the provisions of the prevalent tax laws.

<< 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

>>

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>>).

<< Digital Signature >>

(Signature)
Proper Officer

We request you to read this policy schedule along with the policy booklet. If you find any errors, please return your policy document for effecting corrections.

***** End of Policy Schedule*****

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Policy Booklet

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SAMPLE

Part B**SBI Life – Smart Platina Plus** (UIN: 111N133V01)
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This is your policy booklet containing the various terms and conditions governing your policy. This policy booklet should be read in conjunction with the policy schedule and other related documents of your policy.

If you find any errors, please return the policy for effecting corrections.

1. Definitions

These definitions apply throughout your policy document.

The definitions are listed alphabetically.

Expressions	Meanings
1. Age	is the age last birthday; i.e., the age in completed years.
2. Age at Entry	is the age last birthday on the date of commencement of your policy.
3. Annualized Premium	means the premium amount payable in a year, chosen by the policyholder excluding applicable taxes, underwriting extra premiums and loading for modal premiums, if any.
4. Appointee	is the person who is so named in the proposal form 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 term of the policy 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	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 at the time of the inception of policy. 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. Beneficiary/Claimant	the person[s] nominated by the policy owner to receive the insurance benefits under the provisions of your policy. The Beneficiary/Claimant may be you, or the nominee or the assignee or the legal heirs as the case may be. The beneficiary/Claimant may be stated in the policy schedule or may be changed or added subsequently. In case the Beneficiary/Claimant is not stated in the policy or becomes invalid for any reason whatsoever, the Beneficiary/Claimant will be the person[s] as certified by a court of competent jurisdiction. The terms beneficiary or claimant are interchangeable.
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.
15. Date of Surrender	is the date on which we receive a communication from you requesting for 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 policy is received.
16. Death benefit	is the benefit payable on death of the life assured as stated in the policy document.
17. Endorsement	a change in any of the terms and conditions of your policy, agreed to or issued by us, in writing.
18. Free-look Period	is the period during which the policyholder has the option to return the policy and cancel the contract, if he/she is not satisfied with the terms and conditions of the policy.

Part B**SBI Life – Smart Platina Plus (UIN: 111N133V01)**
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Expressions	Meanings
19. Grace Period	is the period beyond the premium due date during which you can pay the premium without interest and other requirements and during which time the policy is considered to be in-force with the risk cover without any interruption as per the terms & conditions of the policy.
20. Guaranteed Surrender Value	is the minimum guaranteed amount of Surrender Value of the Policy, if any, payable to the policyholder on the surrender of the Policy.
21. Guaranteed Income	is the amount that is a certain percentage of 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 & the annualized premium.
22. Guaranteed Income Benefit	is the benefit payable in the form of income at the end of each income frequency chosen during the payout period.
23. Income Frequency	The income frequency allowed are yearly, half-yearly, quarterly and monthly
24. In-force	is the status of the policy when all the due premiums have been paid upto date.
25. Installment premium /Premium	is the contractual amount payable by you on each Premium Due Date in order to keep the insurance cover in force under the provisions of your policy. Applicable taxes and levies if any, is payable in addition.
26. Instrument	cheque, demand draft, pay order etc.
27. Insurance Cover	means coverage for Insured Event. On occurrence of the insured event, the contingent benefits are payable to the Policyholder 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 when a due premium is not paid before the expiry of grace period.
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 in relation to whose life, insurance and other benefits are granted under the policy.
31. Premium	is the Installment Premium payable over the Premium Payment Term at the chosen Premium Frequency.
32. Maturity Benefit	is the benefit payable on maturity of the policy.
33. Minor	is a person who has not completed 18 years of age.
34. Nominee	is the person who is named as the Nominee in the proposal form or subsequently changed by an Endorsement, as per Section 39 of the Insurance Act, 1938, as amended from time to time, who has the right to give a valid discharge to the policy monies in case of the death of the Life Assured, during the term of the policy if such nomination is not disputed.
35. Non-participating	means that your policy does not have a share in our profits.
36. Our, Us, We, Company	SBI Life Insurance Company Limited or its successors. We are regulated by the Insurance Regulatory and Development Authority of India (IRDAI). The registration number allotted by IRDAI is 111.
37. Paid-up	is the status of the policy if premiums have been paid for at least first 2 full policy years and subsequent premiums are not paid.
38. Paid-up sum assured on death	The paid-up sum assured on death is equal to the sum assured payable on death multiplied by the ratio of number of premiums paid to the number of premiums originally payable.
39. Reduced Guaranteed Income	The Reduced Guaranteed Income is equal to Guaranteed Income multiplied by the ratio of number of premiums paid to the number of premiums originally payable.
40. Payout period	Is the period during which the Income benefit is paid. Any Payout period will start only after one year from the date of end of the Premium Payment Term, provided such benefit is payable.
41. Policy Anniversary	is the same date each year during the policy term as the date of commencement. If the date of commencement is on 29th of February, the policy anniversary will be the last date of February.
42. Policy Document	means the policy schedule, policy booklet, endorsements (if any), rider documents (if any). Any subsequent written agreements (if any) mutually agreed by you and us during the term of the policy also forms a part of the Policy document.
43. Policyholder	is the owner of the policy and is referred to as the proposer in the proposal form.

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Expressions	Meanings
44. Policy Schedule	is the document 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
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 for regular premium policy; the premium frequency will be Yearly , Half-yearly or monthly.
48. Premium Payment Term(PPT)	is the period, in years, over 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, as per the terms and conditions of the policy and other documents proving continued insurability of the life assured, upon the company being satisfied as to the continued insurability of the insured or policyholder 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 years from the due date of first unpaid premium .
51. Surrender	is the complete withdrawal or voluntary termination of the entire policy.
52. Surrender Value	is an amount, if any , that becomes payable in case of surrender, in accordance with the terms and conditions of the policy.
53. 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
54. Total Premiums paid	is the total of all the premiums received, excluding any extra premium and applicable taxes.
55. 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.
56. You, Your	is the person named as the Policyholder.

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 booklet

Part C

3. Policy Benefits

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 option chosen and the income frequency. If 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 Premium Payment Term + one year + Payout Period

3.1. Participation in Profits and Bonus

- 3.1.1. Your Policy does not participate in any profits of the company.

3.2. Death Benefit

- 3.2.1. The death benefit depends on the income option chosen and the death benefit payable under the two income options is as follows:

3.2.1.1. **Life Income:** On death of the life assured at any time during the policy term, Sum assured on death is payable as lump sum to the nominee or legal heir of the life assured, as the case may be, and the policy terminates and there will be no further benefits payable under the policy.

3.2.1.2. **Guaranteed Income:** The death benefit payable before the commencement of the payout period and during the payout period are different.

3.2.1.2.1. On death of the life assured before the commencement of the payout period, Sum assured on death is payable as lump sum to the nominee or legal heir of the life assured as the case may be, and the policy terminates and there will be no further benefits payable under the policy.

3.2.1.2.2. On death of the life assured after the commencement of the payout period, Sum assured on death is payable as lumpsum to the nominee or legal heir of the life assured as the case may be, and the nominee or legal heir as the case may be, shall continue to receive the future Guaranteed Income during the payout period.

3.2.1.2.3. The nominee or legal heir as the case may be, 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.

- 3.2.2. The Sum assured on death is:

3.2.2.1. Basic Sum Assured = 11 times Annualized premium OR

3.2.2.2. Annual Guaranteed Income * Death Benefit Factor for Guaranteed Income + Maturity Benefit * Death Benefit Factor for Maturity Benefit OR

3.2.2.3. 105% of total premiums paid upto the date of death, whichever is higher.

- 3.2.3. The Death Benefit Factors are provided in Annexure V

- 3.2.4. 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.

3.3. Survival Benefit

- 3.3.1. 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

3.3.1.1. Guaranteed Income will be paid at the end of income frequency chosen during the Payout period (please refer 'Basic policy information' of Policy Schedule). The frequency can be monthly or quarterly or half-yearly or yearly.

3.3.1.1.1. 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.

3.4. Maturity Benefit

- 3.4.1. 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. Guaranteed Income

- 4.1. There are two income plan options under the product. Income plan option once chosen at inception cannot be changed
- 4.1.1. We will pay you guaranteed income during the payout period, at the frequency chosen by you, provided your policy is in-force.
- 4.1.1.1. The payout happens at the end of each income frequency chosen for the payout period.
- 4.1.1.2. 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 payout period even after the death of the life assured.
- 4.1.1.3. 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.
- 4.1.1.4. 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
- 4.1.2. If your policy has lapsed and has acquired paid-up value then we will pay you Reduced Guaranteed Income, at the end of income frequency chosen for the Payout period and 110% of Total Premiums paid would be refunded at the end of the payout period .
- 4.1.2.1. The reduced guaranteed income would be equal to Guaranteed Income multiplied by the ratio of number of premiums paid to the number of premiums originally payable
- 4.1.2.2. If your policy has lapsed without acquiring any paid-up value, no benefits shall be payable under the policy.

5. Premiums

- 5.1. You have to pay the premiums on or before the premium due dates or within the grace period.
- 5.2. You have to pay the premiums even if you do not receive renewal premium notice. We are not liable to send you any premium notices, whatsoever.
- 5.3. In addition to the premium, you are liable to pay Applicable Taxes and/or any other statutory levy/ duty/ surcharge, on the premiums paid, at the rate notified by the Central Government/ State Government / Union Territories of India from time to time, as per the applicable tax laws and any other charge as per the product features.
- 5.4. 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.
- 5.5. If we receive any amount less than the required premium, we will not adjust the said amount towards premiums till you pay the balance of premium. We will not pay any interest on the amount received earlier.
- 5.6. The premium should always be paid in advance for full policy year. However, for your convenience, we may allow you other modes of payment of premium.
- 5.7. 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.
- 5.8. 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:
- 5.8.1. Minimum premium requirement for the requested premium frequency
- 5.8.2. Availability of the requested premium frequency on the day of change in premium frequency;
- 5.8.3. 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
- 5.8.4. The installment premium may change depending upon the frequency chosen.

6. Grace Period

- 6.1. You can pay your premiums within a grace period of 30 days from the premium due date in case of yearly and half-yearly premium payment frequency and 15 days for monthly premium payment frequency.
- 6.2. If you do not pay your due premiums before the end of grace period, your policy lapses or becomes reduced 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 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.

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7. Non-forfeiture Benefits

7.1. Reduced Paid –up Value

- 7.1.1. Your policy will acquire reduced paid-up value only if you have paid at least first 2 full policy years' premiums.
- 7.1.2. 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:
 - 7.1.3. Death Benefit for Reduced paid-up policy under the two income options would be as follows:
 - 7.1.3.1. **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 nominee or legal heir of the life assured, as the case may be, and the policy terminates and there will be no further benefits payable under the policy.
 - 7.1.3.2. **Guaranteed Income** : The death benefit payable before the commencement of the payout period and during the payout period are different.
 - 7.1.3.2.1. On death of the life assured before the commencement of the payout period, Paid-up Sum assured on death is payable as lump sum to the nominee or legal heir of the life assured as the case may be, and the policy terminates and there will be no further benefits payable under the policy.
 - 7.1.3.2.2. On death of the life assured after the commencement of the payout period, Paid-up Sum assured on death is payable as lump sum to the nominee or legal heir of the life assured as the case may be, and the nominee or legal heir as the case may be, shall continue to receive the future Reduced Guaranteed Income during the payout period. The nominee or legal heir, as the case may be, 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.
 - 7.1.4. Under the Life Income, 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.
- 7.1.5. Survival Benefit for Reduced paid-up policy 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.
- 7.1.6. Maturity Benefit for Reduced paid-up policy would be equal to 110% of the Total Premiums paid and this reduced paid-up amount shall be payable at the end of policy term, on survival of the life assured till the end of the policy term.
- 7.1.7. The paid-up sum assured on death is equal to the sum assured on death multiplied by the ratio of number of premiums paid to the number of premiums originally payable.
- 7.1.8. The Reduced Guaranteed Income is equal to Guaranteed Income multiplied by the ratio of number of premiums paid to the number of premiums originally payable.
- 7.1.9. You may terminate your paid-up policy before maturity by surrendering the policy for surrender value.
- 7.1.10. If your policy has not acquired any paid up value and is in lapsed status, we will not be liable to pay you any amount either on maturity or on death or on surrender

7.2. Surrender Value

- 7.2.1. You may surrender your policy during the term of the policy if you have paid all the premiums in full for the first 2 policy years at least. If you have not paid premiums in full for the first two policy years at least, your policy shall not acquire any surrender value'
- 7.2.2. We will pay you either Guaranteed Surrender Value (GSV) or Non-Guaranteed Special Surrender Value (SSV) whichever is higher, if you decide to surrender your Policy.
- 7.2.3. 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 durations are given below:

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Policy Year	Policy Term (years)										
	23	24	26	28	29	31	33	34	36	38	39
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	53%	53%	52%	52%	52%	52%	52%	52%	51%	51%	51%
9	55%	55%	54%	54%	54%	53%	53%	53%	53%	53%	53%
10	58%	58%	57%	56%	56%	55%	55%	55%	54%	54%	54%
11	61%	60%	59%	58%	58%	57%	56%	56%	56%	55%	55%
12	63%	63%	61%	60%	60%	59%	58%	58%	57%	57%	56%
13	66%	65%	63%	62%	61%	60%	60%	59%	59%	58%	58%
14	69%	68%	66%	64%	63%	62%	61%	61%	60%	59%	59%
15	71%	70%	68%	66%	65%	64%	63%	62%	61%	61%	60%
16	74%	73%	70%	68%	67%	66%	64%	64%	63%	62%	62%
17	77%	75%	72%	70%	69%	67%	66%	65%	64%	63%	63%
18	79%	78%	74%	72%	71%	69%	68%	67%	66%	65%	64%
19	82%	80%	77%	74%	73%	71%	69%	68%	67%	66%	65%
20	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%	81%
32								90%	88%	86%	83%
33									90%	87%	85%
34										90%	89%

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35									90%	87%	86%
36									90%	89%	87%
37										90%	89%
38										90%	90%
39											90%

7.2.4. The Special surrender value (SSV) = SSV Factor * (Total Outstanding Reduced Guaranteed Income + 110% of the Total Premiums paid)

7.2.5. The SSV factors are given below:

Policy Year / Policy Term	23	24	26	28	29	31	33	34	36	38	39
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	20.00%	19.00%	17.00%	16.00%	15.00%	14.00%	12.00%	11.00%	10.00%	9.00%	9.00%
3	22.00%	20.00%	18.00%	17.00%	16.00%	15.00%	13.00%	12.00%	11.00%	10.00%	10.00%
4	24.00%	22.00%	19.00%	18.00%	17.00%	16.00%	14.00%	13.00%	12.00%	11.00%	11.00%
5	26.00%	24.00%	20.00%	19.00%	18.00%	17.00%	15.00%	14.00%	13.00%	12.00%	12.00%
6	28.00%	26.00%	22.00%	20.00%	19.00%	18.00%	16.00%	15.00%	14.00%	13.00%	13.00%
7	30.00%	28.00%	24.00%	21.00%	20.00%	19.00%	17.00%	16.00%	15.00%	14.00%	14.00%
8	32.00%	30.00%	26.00%	23.00%	21.00%	20.00%	18.00%	17.00%	16.00%	15.00%	15.00%
9	34.00%	32.00%	28.00%	25.00%	23.00%	21.00%	19.00%	18.00%	17.00%	16.00%	16.00%
10	37.00%	34.00%	30.00%	27.00%	25.00%	22.00%	20.00%	19.00%	18.00%	17.00%	17.00%
11	40.00%	37.00%	32.00%	29.00%	27.00%	24.00%	21.00%	20.00%	19.00%	18.00%	18.00%
12	43.00%	40.00%	34.00%	31.00%	29.00%	26.00%	22.00%	21.00%	20.00%	19.00%	19.00%
13	46.00%	43.00%	37.00%	33.00%	31.00%	28.00%	24.00%	22.00%	21.00%	20.00%	20.00%
14	50.00%	46.00%	40.00%	35.00%	33.00%	30.00%	26.00%	24.00%	22.00%	21.00%	21.00%
15	54.00%	50.00%	43.00%	38.00%	35.00%	32.00%	28.00%	26.00%	23.00%	22.00%	22.00%
16	58.00%	54.00%	46.00%	41.00%	38.00%	34.00%	30.00%	28.00%	25.00%	23.00%	23.00%
17	63.00%	58.00%	50.00%	44.00%	41.00%	36.00%	32.00%	30.00%	27.00%	24.00%	24.00%
18	68.00%	63.00%	54.00%	47.00%	44.00%	39.00%	34.00%	32.00%	29.00%	25.00%	25.00%

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19	73.00%	68.00%	58.00%	51.00%	47.00%	42.00%	36.00%	34.00%	31.00%	27.00%	26.00%
20	79.00%	73.00%	63.00%	55.00%	51.00%	45.00%	39.00%	36.00%	33.00%	29.00%	28.00%
21	85.00%	79.00%	68.00%	59.00%	55.00%	48.00%	42.00%	39.00%	35.00%	31.00%	30.00%
22	92.00%	85.00%	73.00%	63.00%	59.00%	51.00%	45.00%	42.00%	37.00%	33.00%	32.00%
23	100.00%	92.00%	79.00%	68.00%	63.00%	55.00%	48.00%	45.00%	39.00%	35.00%	34.00%
24		100.00%	85.00%	73.00%	68.00%	59.00%	51.00%	48.00%	42.00%	37.00%	36.00%
25			92.00%	79.00%	73.00%	63.00%	55.00%	51.00%	45.00%	39.00%	38.00%
26			100.00%	85.00%	79.00%	68.00%	59.00%	55.00%	48.00%	42.00%	40.00%
27				92.00%	85.00%	73.00%	63.00%	59.00%	51.00%	45.00%	43.00%
28				100.00%	92.00%	79.00%	68.00%	63.00%	55.00%	48.00%	46.00%
29					100.00%	85.00%	73.00%	68.00%	59.00%	51.00%	49.00%
30						92.00%	79.00%	73.00%	63.00%	55.00%	52.00%
31						100.00%	85.00%	79.00%	68.00%	59.00%	56.00%
32							92.00%	85.00%	73.00%	63.00%	60.00%
33							100.00%	92.00%	79.00%	68.00%	64.00%
34								100.00%	85.00%	73.00%	69.00%
35									92.00%	79.00%	74.00%
36									100.00%	85.00%	79.00%
37										92.00%	85.00%
38										100.00%	92.00%
39											100.00%

7.2.6. SSV factors would be modified subject to prior approval by IRDAI

7.2.7. The surrender of the Policy shall extinguish all rights and benefits under your Policy.

8. Revival

- 8.1. If premiums are not paid within the grace period, your policy lapses or becomes paid-up. No benefits are then payable under your policy if your Policy has not acquired paid-up value.
- 8.2. You can revive your policy during its revival period of 5 consecutive years from the date of the First Unpaid Premium and before the expiry of policy term.
- 8.3. You should write to us during the revival period requesting revival of your policy.
- 8.4. You have to submit Good Health Declaration and satisfy other underwriting requirements, if any. We may charge extra premium based on Company's board approved underwriting policy.
- 8.5. We may accept or reject your revival request. We will inform you about the same.
- 8.6. 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.
- 8.7. The interest will be charged at a rate declared by the company from time to time and any revision in the basis of interest rate calculation will be with the prior approval of IRDAI. The nominal interest rate per annum is 200 basis points greater than the benchmark yield of 10 year government security as on 1st April of each of the Financial Year and it will be compounding on a half-yearly basis. The 10 year benchmark G-Sec rate as on 1st April 2021 is 6.15%. The interest rate would be rounded to nearest multiple of 25 basis points and interest amount would be rounded nearest to Re 1. For Financial Year 2021-22, the revival interest rate applicable is 8.25% p.a.
- 8.8. You cannot revive your policy after the expiry of the revival period.
- 8.9. Revival shall not be effective unless we accept the revival and intimate you the same in writing.
- 8.10. Once the revival is accepted and effected, your policy shall be eligible for all the benefits as applicable for an in force policy.

9. Termination**9.1. Termination of your Policy**

- 9.1.1. Your policy will terminate at the earliest of the following:
 - 9.1.1.1. on payment of death benefit for Life Income option OR
 - 9.1.1.2. on the date of payout of Maturity benefit i.e., last guaranteed income and maturity benefit of 110% of total premiums paid OR
 - 9.1.1.3. on payment of surrender value. OR
 - 9.1.1.4. on payment of free-look cancellation amount. OR
 - 9.1.1.5. 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

10. General Terms**10.1. Free look Period**

- 10.1.1. If you have purchased an electronic policy or a policy through distance marketing mode, you have free look period of 30 days from the date of the receipt of this policy document to review its terms and conditions. If you are not satisfied, you can return the policy to the company for cancellation stating the reasons for objection.
- 10.1.2. For policies purchased through a channel or mode other than that mentioned in 10.1.1 above, you have a free look period of 15 days from the date of receipt of this policy document to review its terms and conditions. If you are not satisfied, you can return the policy to the company for cancellation stating the reasons for objection.
- 10.1.3. We will then refund the premium paid subject only to deduction of the proportionate risk premium for the period of cover and the stamp duty charges paid and the expenses incurred on medical examination of the proposer incurred, if any
- 10.1.4. You cannot revive or restore your policy once you have returned your policy.

10.2. Suicide Exclusion

- 10.2.1. If the life assured, commits suicide, within 12 months, we will not pay the death benefit.
- 10.2.2. We will calculate 12 months from the date of commencement of risk or from the date of revival of policy, whichever is applicable.
- 10.2.3. 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, provided the policy is in force and thereafter the contract would cease.
- 10.2.4. In case of suicide within 12 months from the date of revival of the policy, we will pay 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 contract would cease.

10.3. Policy loan

- 10.3.1. You may apply for a loan against your Policy if your policy has acquired the Surrender Value.
- 10.3.2. Policy loan will not exceed 50% of the Surrender Value.
- 10.3.3. The interest to be charged on the loan will be declared by the Company from time to time. Any change in the basis for determination of the interest rate calculation for policy loan would be subject to prior approval of IRDAI.
- 10.3.4. Your policy will be assigned to us and the assignment shall be in force till the entire loan with the interest thereon is repaid.
- 10.3.5. 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.
- 10.3.6. 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 half-yearly basis. The 10 year benchmark G-Sec rate as on 1st April 2021 is 6.15%. . The interest rate would be rounded to nearest multiple of 25 basis points and interest amount would be rounded nearest to Re 1..
- 10.3.7. The interest rate applicable for Financial Year 2021-22 is 7.75%.
- 10.3.8. 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.

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- 10.3.9. If you fail to pay the loan interest and the policy is in-force or fully paid up, your policy would not be terminated even if the outstanding loan along with the interest exceeds the surrender value.
- 10.3.10. If you fail to pay the loan interest on the due dates and the policy is not in-force or fully paid up and if the outstanding loan along with the interest exceeds the surrender value:
 - 10.3.10.1. your Policy will be foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy;
- 10.3.11. 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. Claims

11.1. Death Claim

- 11.1.1. The policyholder, nominee or the legal heir, as the case may be, 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.
- 11.1.2. We will require the following documents to process the claim:
 - 11.1.2.1. Original policy document
 - 11.1.2.2. Original death certificate from municipal / local authorities
 - 11.1.2.3. Claimant's statement and claim forms in prescribed formats
 - 11.1.2.4. Hospital records including discharge summary, etc, wherever applicable
 - 11.1.2.5. Any other documents including post-mortem report, first information report where applicable
 - 11.1.2.6. Any other document which SBI Life may call, if found necessary in support of the claim
- 11.1.3. Claim under the policy may be filed with us within 90 days of date of claim event.
- 11.1.4. However, without prejudice, in case of delay in intimation or submission of claim documents beyond the stipulated period in the policy document or in the Statutes, We, may condone such delay and examine the admissibility or otherwise of the claim, if such delay is proved to be for reasons beyond the control of the nominee/claimant.
- 11.1.5. We will pay the claim, if found admissible,
 - 12.3.5.1 To the assignee, if the policy is assigned.
- 11.1.6. If the policy is not assigned, and
 - 11.1.6.1. you are not the life assured, we will pay you or your legal heir
 - 11.1.6.2. you are the life assured, we will pay
 - 11.1.6.2.1. the nominee, if the nominee is not a minor
 - 11.1.6.2.2. the appointee, if the nominee is a minor
 - 11.1.6.2.3. 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.
- 11.1.7. We may ask for additional information related to the claim
- 11.1.8. You can claim only once under this plan
- 11.1.9. 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
- 11.1.10. For any claim related assistance, call us at our Claims Helpline on Toll free Number – 18002679090 (9a.m. to 9p.m.).

11.2. Maturity Claim

- 11.2.1. You will be required to submit the original policy document, and KYC documents to any of our offices. Discharge form may also be submitted.
- 11.2.2. If you assign your policy, we will pay claim to the Assignee.
- 11.2.3. If the policy is not assigned, we will pay the claim to you.

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12. Charges

12.1. Charges

Being a non-linked insurance product, there are no explicit charges under this policy.

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Part F

13. General Terms - Miscellaneous

13.1. Nomination

- 13.1.1. 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.
- 13.1.2. 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.
- 13.1.3. You may cancel or change the existing nomination.
- 13.1.4. 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. Please refer to clause 9 under Section 39 – Nomination by Policyholder – Annexure II.
- 13.1.5. Your nomination should be registered in our records so as to make it binding on us.
- 13.1.6. 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]

13.2. Assignment

- 13.2.1. You may assign the policy subject to the provisions of Section 38 of the Insurance Act, 1938, as amended from time to time.
- 13.2.2. 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.
- 13.2.3. 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.
- 13.2.4. You may assign your policy wholly or in part.
- 13.2.5. You may assign your policy either absolutely or conditionally, and at any point of time there can be only one assignment under your policy.
- 13.2.6. The assignment or reassignment of your policy should be registered with us so as to make it binding on us.
- 13.2.7. 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]

13.3. Surrender

- 13.3.1. We will require the original policy document to process the surrender claim. Discharge form may also be submitted.
- 13.3.2. If the policy is assigned, we will pay the assignee, the surrender value.

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- 13.3.3. If the policy is not assigned, we will pay the surrender value to
- 13.3.3.1. You or
 - 13.3.3.2. Your legal heir, in case of death of policyholder subsequent to the date of submission of request for surrender of the policy but before payment of surrender value.

13.4. Non Disclosure

- 13.4.1. 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.
- 13.4.2. 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.]

13.5. Misstatement of age

- 13.5.1. 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.
- 13.5.2. If eligible,
- 13.5.2.1. If the correct age is found to be higher, we will revise the benefits (as applicable).
 - 13.5.2.2. We will terminate your policy by paying the surrender value, if any, if you disagree with the reduced benefits.
 - 13.5.2.3. If the correct age is found to be lower, we will revise the benefits (as applicable)
- 13.5.3. If not eligible,
- 13.5.3.1. We will terminate your policy.
 - 13.5.3.2. 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 along with applicable taxes, cesses and levies, etc., incurred by us under the Policy.

13.6. Taxation

- 13.6.1. You are liable to pay the Applicable Taxes and/or any other statutory levy/duty/ surcharge, at the rate notified by the State Government or Central Government of India from time to time, as per the applicable tax laws on premium and/or other charges (if any) as per the product features.
- 13.6.2. 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 may visit our website for further details. you may consult your tax advisor for details.
- 13.6.3. We shall deduct income tax at source (TDS) on payments made under the policy as per the applicable income tax laws in India

13.7. Date formats

Unless otherwise stated, all dates described and used in the policy schedule are in dd/mm/yyyy formats.

13.8. Electronic transactions

We shall accept premiums and pay benefits through any approved modes including electronic transfers.

13.9. Communications

- 13.9.1. We will communicate to you in writing and deliver the correspondence by hand, post, facsimile, e-mail or any other approved mode.
- 13.9.2. We will send correspondence to the mailing address you have provided in the proposal form or to the address subsequently changed and registered by you with us.

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- 13.9.3. You should also communicate in writing and deliver the correspondence by hand, post, facsimile, e-mail or any other approved mode.
- 13.9.4. 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

- 13.9.5. It is important that you keep us informed of your change in address and any other communication details.

Part G**14. Complaints****14.1. Grievance redressal procedure**

- 14.1.1 If you have any query, complaint or grievance, you may approach any of our offices.
- 14.1.2 You can also call us on our toll-free number: 1800 267 9090 (9 am to 9 pm and these timings are subject to change)
- 14.1.3 You can also send an email to us on info@sbilife.co.in
- 14.1.4 If you are not satisfied with our decision or have not received any response within 15 days, you may write to us at:
Head – Client Relationship,
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 Id: hcr@sbilife.co.in
- 14.1.5 In case the complaint is not fully attended by us within 15 days of lodging the complaint through our Grievance Redressal Mechanism; you may escalate the complaint to IRDAI through the Integrated Grievance Management System (IGMS) website: <https://www.irdai.gov.in> (Other Links >> Online Registration of Policyholder Complaints) 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
- 14.1.6 The postal address of IRDAI for communication for complaints by paper is as follows: Consumer Affairs Department, Insurance Regulatory and Development Authority of India, SY No 115/1, Financial district, Nanakramguda, Gachibowli, Hyderabad – 500032.
- 14.1.7 In case you are not satisfied with our decision or not received a response within 30 days from the date of filing your complaints with us and the issue pertains to Rule 13 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 "Relevant Statutes".
- 14.1.8 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 – 69038821/23/24/25/26/27/28/29/30/31
Fax No. : +91 – 22 – 2610 6052
E-mail : bimalokpal.mumbai@cioins.co.in
- 12.1.9 We have also enclosed a list of addresses of insurance ombudsmen in Annexure IV for reference.

15. Relevant Statutes

15.1. Governing laws and jurisdiction

15.1.1. 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.

15.2. Section 41 of the Insurance Act 1938, as amended from time to time

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees

15.3. 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.]

15.4. 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.

15.5. 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.

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- (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 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.

15.6. Protection of Policyholders' Interest

The IRDAI (Protection of Policyholders' Interest) Regulation, 2017, 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.

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 there of 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

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.]

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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

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.]

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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, 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]

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Annexure IV

List of Ombudsman Centres with Address

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 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.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 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown 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. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.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. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool,	Andhra Pradesh, Telangana, Yanam and part of Union Territory ofPuducherry.

	Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioinsco.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry..
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Naval Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.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, Ghaziipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
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: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, 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: bimalokpal.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.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.
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SAMPLE

Annexure V

Death Benefit Factor for Guaranteed Income

Premium Payment Term (years)	7	7	7	7	8	8	8	8	10	10	10
Payout Period (years)	15	20	25	30	15	20	25	30	15	20	25
Policy Term (years)	23	28	33	38	24	29	34	39	26	31	36
Policy Month											
1	5.5173	6.4412	7.1077	7.5884	5.1684	6.0339	6.6582	7.1086	4.5355	5.2950	5.8428
2	5.5474	6.4763	7.1465	7.6299	5.1966	6.0668	6.6946	7.1474	4.5602	5.3239	5.8747
3	5.5777	6.5117	7.1855	7.6715	5.2250	6.0999	6.7311	7.1864	4.5851	5.3529	5.9068
4	5.6081	6.5472	7.2247	7.7134	5.2535	6.1332	6.7679	7.2256	4.6101	5.3821	5.9390
5	5.6387	6.5830	7.2641	7.7555	5.2822	6.1667	6.8048	7.2651	4.6353	5.4115	5.9714
6	5.6695	6.6189	7.3038	7.7978	5.3110	6.2004	6.8419	7.3047	4.6606	5.4410	6.0040
7	5.7005	6.6550	7.3436	7.8404	5.3400	6.2342	6.8793	7.3446	4.6861	5.4707	6.0368
8	5.7316	6.6914	7.3837	7.8832	5.3692	6.2682	6.9168	7.3847	4.7116	5.5006	6.0698
9	5.7629	6.7279	7.4240	7.9262	5.3985	6.3025	6.9546	7.4250	4.7373	5.5306	6.1029
10	5.7943	6.7646	7.4645	7.9694	5.4279	6.3369	6.9925	7.4655	4.7632	5.5608	6.1362
11	5.8259	6.8015	7.5053	8.0129	5.4576	6.3714	7.0307	7.5063	4.7892	5.5912	6.1697
12	5.8577	6.8386	7.5462	8.0567	5.4874	6.4062	7.0691	7.5472	4.8153	5.6217	6.2034
13	5.8897	6.8760	7.5874	8.1007	5.5173	6.4412	7.1077	7.5884	4.8416	5.6524	6.2372
14	5.9219	6.9135	7.6288	8.1449	5.5474	6.4763	7.1465	7.6299	4.8680	5.6832	6.2713
15	5.9542	6.9512	7.6705	8.1893	5.5777	6.5117	7.1855	7.6715	4.8946	5.7142	6.3055
16	5.9867	6.9892	7.7123	8.2340	5.6081	6.5472	7.2247	7.7134	4.9213	5.7454	6.3399
17	6.0194	7.0273	7.7544	8.2790	5.6387	6.5830	7.2641	7.7555	4.9482	5.7768	6.3745
18	6.0522	7.0657	7.7968	8.3242	5.6695	6.6189	7.3038	7.7978	4.9752	5.8083	6.4093
19	6.0853	7.1042	7.8393	8.3696	5.7005	6.6550	7.3436	7.8404	5.0024	5.8400	6.4443
20	6.1185	7.1430	7.8821	8.4153	5.7316	6.6914	7.3837	7.8832	5.0297	5.8719	6.4795
21	6.1519	7.1820	7.9251	8.4612	5.7629	6.7279	7.4240	7.9262	5.0571	5.9039	6.5148
22	6.1854	7.2212	7.9684	8.5074	5.7943	6.7646	7.4645	7.9694	5.0847	5.9362	6.5504
23	6.2192	7.2606	8.0119	8.5538	5.8259	6.8015	7.5053	8.0129	5.1125	5.9686	6.5861
24	6.2531	7.3003	8.0556	8.6005	5.8577	6.8386	7.5462	8.0567	5.1404	6.0011	6.6221
25	6.2873	7.3401	8.0996	8.6474	5.8897	6.8760	7.5874	8.1007	5.1684	6.0339	6.6582
26	6.3216	7.3802	8.1438	8.6946	5.9219	6.9135	7.6288	8.1449	5.1966	6.0668	6.6946
27	6.3561	7.4204	8.1882	8.7421	5.9542	6.9512	7.6705	8.1893	5.2250	6.0999	6.7311

28	6.3908	7.4609	8.2329	8.7898	5.9867	6.9892	7.7123	8.2340	5.2535	6.1332	6.7679
29	6.4257	7.5017	8.2779	8.8378	6.0194	7.0273	7.7544	8.2790	5.2822	6.1667	6.8048
30	6.4607	7.5426	8.3230	8.8860	6.0522	7.0657	7.7968	8.3242	5.3110	6.2004	6.8419
31	6.4960	7.5838	8.3685	8.9345	6.0853	7.1042	7.8393	8.3696	5.3400	6.2342	6.8793
32	6.5315	7.6252	8.4142	8.9833	6.1185	7.1430	7.8821	8.4153	5.3692	6.2682	6.9168
33	6.5671	7.6668	8.4601	9.0323	6.1519	7.1820	7.9251	8.4612	5.3985	6.3025	6.9546
34	6.6030	7.7086	8.5063	9.0816	6.1854	7.2212	7.9684	8.5074	5.4279	6.3369	6.9925
35	6.6390	7.7507	8.5527	9.1312	6.2192	7.2606	8.0119	8.5538	5.4576	6.3714	7.0307
36	6.6752	7.7930	8.5994	9.1810	6.2531	7.3003	8.0556	8.6005	5.4874	6.4062	7.0691
37	6.7117	7.8356	8.6463	9.2312	6.2873	7.3401	8.0996	8.6474	5.5173	6.4412	7.1077
38	6.7483	7.8783	8.6935	9.2815	6.3216	7.3802	8.1438	8.6946	5.5474	6.4763	7.1465
39	6.7851	7.9213	8.7409	9.3322	6.3561	7.4204	8.1882	8.7421	5.5777	6.5117	7.1855
40	6.8222	7.9646	8.7887	9.3831	6.3908	7.4609	8.2329	8.7898	5.6081	6.5472	7.2247
41	6.8594	8.0080	8.8366	9.4343	6.4257	7.5017	8.2779	8.8378	5.6387	6.5830	7.2641
42	6.8968	8.0517	8.8849	9.4858	6.4607	7.5426	8.3230	8.8860	5.6695	6.6189	7.3038
43	6.9345	8.0957	8.9333	9.5376	6.4960	7.5838	8.3685	8.9345	5.7005	6.6550	7.3436
44	6.9723	8.1399	8.9821	9.5897	6.5315	7.6252	8.4142	8.9833	5.7316	6.6914	7.3837
45	7.0104	8.1843	9.0311	9.6420	6.5671	7.6668	8.4601	9.0323	5.7629	6.7279	7.4240
46	7.0487	8.2290	9.0804	9.6946	6.6030	7.7086	8.5063	9.0816	5.7943	6.7646	7.4645
47	7.0871	8.2739	9.1300	9.7476	6.6390	7.7507	8.5527	9.1312	5.8259	6.8015	7.5053
48	7.1258	8.3190	9.1798	9.8008	6.6752	7.7930	8.5994	9.1810	5.8577	6.8386	7.5462
49	7.1647	8.3645	9.2299	9.8543	6.7117	7.8356	8.6463	9.2312	5.8897	6.8760	7.5874
50	7.2038	8.4101	9.2803	9.9080	6.7483	7.8783	8.6935	9.2815	5.9219	6.9135	7.6288
51	7.2431	8.4560	9.3310	9.9621	6.7851	7.9213	8.7409	9.3322	5.9542	6.9512	7.6705
52	7.2827	8.5022	9.3819	10.0165	6.8222	7.9646	8.7887	9.3831	5.9867	6.9892	7.7123
53	7.3224	8.5486	9.4331	10.0712	6.8594	8.0080	8.8366	9.4343	6.0194	7.0273	7.7544
54	7.3624	8.5952	9.4846	10.1261	6.8968	8.0517	8.8849	9.4858	6.0522	7.0657	7.7968
55	7.4026	8.6421	9.5364	10.1814	6.9345	8.0957	8.9333	9.5376	6.0853	7.1042	7.8393
56	7.4430	8.6893	9.5884	10.2370	6.9723	8.1399	8.9821	9.5897	6.1185	7.1430	7.8821
57	7.4836	8.7367	9.6407	10.2929	7.0104	8.1843	9.0311	9.6420	6.1519	7.1820	7.9251
58	7.5244	8.7844	9.6934	10.3490	7.0487	8.2290	9.0804	9.6946	6.1854	7.2212	7.9684
59	7.5655	8.8324	9.7463	10.4055	7.0871	8.2739	9.1300	9.7476	6.2192	7.2606	8.0119
60	7.6068	8.8806	9.7995	10.4623	7.1258	8.3190	9.1798	9.8008	6.2531	7.3003	8.0556
61	7.6483	8.9291	9.8529	10.5194	7.1647	8.3645	9.2299	9.8543	6.2873	7.3401	8.0996
62	7.6901	8.9778	9.9067	10.5768	7.2038	8.4101	9.2803	9.9080	6.3216	7.3802	8.1438

63	7.7320	9.0268	9.9608	10.6346	7.2431	8.4560	9.3310	9.9621	6.3561	7.4204	8.1882
64	7.7742	9.0761	10.0152	10.6926	7.2827	8.5022	9.3819	10.0165	6.3908	7.4609	8.2329
65	7.8167	9.1256	10.0698	10.7510	7.3224	8.5486	9.4331	10.0712	6.4257	7.5017	8.2779
66	7.8593	9.1754	10.1248	10.8096	7.3624	8.5952	9.4846	10.1261	6.4607	7.5426	8.3230
67	7.9022	9.2255	10.1801	10.8687	7.4026	8.6421	9.5364	10.1814	6.4960	7.5838	8.3685
68	7.9454	9.2758	10.2356	10.9280	7.4430	8.6893	9.5884	10.2370	6.5315	7.6252	8.4142
69	7.9887	9.3265	10.2915	10.9876	7.4836	8.7367	9.6407	10.2929	6.5671	7.6668	8.4601
70	8.0323	9.3774	10.3477	11.0476	7.5244	8.7844	9.6934	10.3490	6.6030	7.7086	8.5063
71	8.0762	9.4286	10.4041	11.1079	7.5655	8.8324	9.7463	10.4055	6.6390	7.7507	8.5527
72	8.1203	9.4800	10.4609	11.1685	7.6068	8.8806	9.7995	10.4623	6.6752	7.7930	8.5994
73	8.1646	9.5318	10.5180	11.2295	7.6483	8.9291	9.8529	10.5194	6.7117	7.8356	8.6463
74	8.2091	9.5838	10.5754	11.2908	7.6901	8.9778	9.9067	10.5768	6.7483	7.8783	8.6935
75	8.2540	9.6361	10.6332	11.3524	7.7320	9.0268	9.9608	10.6346	6.7851	7.9213	8.7409
76	8.2990	9.6887	10.6912	11.4144	7.7742	9.0761	10.0152	10.6926	6.8222	7.9646	8.7887
77	8.3443	9.7416	10.7495	11.4767	7.8167	9.1256	10.0698	10.7510	6.8594	8.0080	8.8366
78	8.3898	9.7948	10.8082	11.5393	7.8593	9.1754	10.1248	10.8096	6.8968	8.0517	8.8849
79	8.4356	9.8482	10.8672	11.6023	7.9022	9.2255	10.1801	10.8687	6.9345	8.0957	8.9333
80	8.4817	9.9020	10.9265	11.6656	7.9454	9.2758	10.2356	10.9280	6.9723	8.1399	8.9821
81	8.5280	9.9560	10.9862	11.7293	7.9887	9.3265	10.2915	10.9876	7.0104	8.1843	9.0311
82	8.5745	10.0104	11.0461	11.7933	8.0323	9.3774	10.3477	11.0476	7.0487	8.2290	9.0804
83	8.6213	10.0650	11.1064	11.8577	8.0762	9.4286	10.4041	11.1079	7.0871	8.2739	9.1300
84	8.6684	10.1199	11.1670	11.9224	8.1203	9.4800	10.4609	11.1685	7.1258	8.3190	9.1798
85	8.7157	10.1752	11.2280	11.9875	8.1646	9.5318	10.5180	11.2295	7.1647	8.3645	9.2299
86	8.7633	10.2307	11.2893	12.0529	8.2091	9.5838	10.5754	11.2908	7.2038	8.4101	9.2803
87	8.8111	10.2865	11.3509	12.1187	8.2540	9.6361	10.6332	11.3524	7.2431	8.4560	9.3310
88	8.8592	10.3427	11.4128	12.1848	8.2990	9.6887	10.6912	11.4144	7.2827	8.5022	9.3819
89	8.9075	10.3991	11.4751	12.2513	8.3443	9.7416	10.7495	11.4767	7.3224	8.5486	9.4331
90	8.9562	10.4559	11.5378	12.3182	8.3898	9.7948	10.8082	11.5393	7.3624	8.5952	9.4846
91	9.0050	10.5130	11.6007	12.3854	8.4356	9.8482	10.8672	11.6023	7.4026	8.6421	9.5364
92	9.0542	10.5703	11.6641	12.4530	8.4817	9.9020	10.9265	11.6656	7.4430	8.6893	9.5884
93	9.1036	10.6280	11.7277	12.5210	8.5280	9.9560	10.9862	11.7293	7.4836	8.7367	9.6407
94	9.1533	10.6861	11.7917	12.5894	8.5745	10.0104	11.0461	11.7933	7.5244	8.7844	9.6934
95	9.2033	10.7444	11.8561	12.6581	8.6213	10.0650	11.1064	11.8577	7.5655	8.8324	9.7463
96	9.2535	10.8030	11.9208	12.7272	8.6684	10.1199	11.1670	11.9224	7.6068	8.8806	9.7995
97	9.3040	10.8620	11.9859	12.7966	8.7157	10.1752	11.2280	11.9875	7.6483	8.9291	9.8529

98	9.3548	10.9213	12.0513	12.8665	8.7633	10.2307	11.2893	12.0529	7.6901	8.9778	9.9067
99	9.4058	10.9809	12.1171	12.9367	8.8111	10.2865	11.3509	12.1187	7.7320	9.0268	9.9608
100	9.4572	11.0408	12.1832	13.0073	8.8592	10.3427	11.4128	12.1848	7.7742	9.0761	10.0152
101	9.5088	11.1011	12.2497	13.0783	8.9075	10.3991	11.4751	12.2513	7.8167	9.1256	10.0698
102	9.5607	11.1617	12.3166	13.1497	8.9562	10.4559	11.5378	12.3182	7.8593	9.1754	10.1248
103	9.6129	11.2226	12.3838	13.2215	9.0050	10.5130	11.6007	12.3854	7.9022	9.2255	10.1801
104	9.6654	11.2838	12.4514	13.2936	9.0542	10.5703	11.6641	12.4530	7.9454	9.2758	10.2356
105	9.7181	11.3454	12.5193	13.3662	9.1036	10.6280	11.7277	12.5210	7.9887	9.3265	10.2915
106	9.7711	11.4074	12.5877	13.4391	9.1533	10.6861	11.7917	12.5894	8.0323	9.3774	10.3477
107	9.8245	11.4696	12.6564	13.5125	9.2033	10.7444	11.8561	12.6581	8.0762	9.4286	10.4041
108	9.8781	11.5322	12.7255	13.5862	9.2535	10.8030	11.9208	12.7272	8.1203	9.4800	10.4609
109	8.9266	10.5897	11.7895	12.6549	9.3040	10.8620	11.9859	12.7966	8.1646	9.5318	10.5180
110	8.9753	10.6475	11.8538	12.7240	9.3548	10.9213	12.0513	12.8665	8.2091	9.5838	10.5754
111	9.0243	10.7056	11.9185	12.7935	9.4058	10.9809	12.1171	12.9367	8.2540	9.6361	10.6332
112	9.0735	10.7641	11.9836	12.8633	9.4572	11.0408	12.1832	13.0073	8.2990	9.6887	10.6912
113	9.1231	10.8228	12.0490	12.9335	9.5088	11.1011	12.2497	13.0783	8.3443	9.7416	10.7495
114	9.1728	10.8819	12.1147	13.0041	9.5607	11.1617	12.3166	13.1497	8.3898	9.7948	10.8082
115	9.2229	10.9413	12.1809	13.0751	9.6129	11.2226	12.3838	13.2215	8.4356	9.8482	10.8672
116	9.2733	11.0010	12.2473	13.1464	9.6654	11.2838	12.4514	13.2936	8.4817	9.9020	10.9265
117	9.3239	11.0610	12.3142	13.2182	9.7181	11.3454	12.5193	13.3662	8.5280	9.9560	10.9862
118	9.3748	11.1214	12.3814	13.2903	9.7711	11.4074	12.5877	13.4391	8.5745	10.0104	11.0461
119	9.4259	11.1821	12.4490	13.3629	9.8245	11.4696	12.6564	13.5125	8.6213	10.0650	11.1064
120	9.4774	11.2432	12.5169	13.4358	9.8781	11.5322	12.7255	13.5862	8.6684	10.1199	11.1670
121	8.5236	10.2991	11.5798	12.5037	8.9266	10.5897	11.7895	12.6549	8.7157	10.1752	11.2280
122	8.5702	10.3553	11.6430	12.5719	8.9753	10.6475	11.8538	12.7240	8.7633	10.2307	11.2893
123	8.6169	10.4118	11.7065	12.6406	9.0243	10.7056	11.9185	12.7935	8.8111	10.2865	11.3509
124	8.6640	10.4686	11.7704	12.7095	9.0735	10.7641	11.9836	12.8633	8.8592	10.3427	11.4128
125	8.7113	10.5258	11.8347	12.7789	9.1231	10.8228	12.0490	12.9335	8.9075	10.3991	11.4751
126	8.7588	10.5832	11.8993	12.8487	9.1728	10.8819	12.1147	13.0041	8.9562	10.4559	11.5378
127	8.8066	10.6410	11.9642	12.9188	9.2229	10.9413	12.1809	13.0751	9.0050	10.5130	11.6007
128	8.8547	10.6991	12.0295	12.9893	9.2733	11.0010	12.2473	13.1464	9.0542	10.5703	11.6641
129	8.9030	10.7575	12.0952	13.0602	9.3239	11.0610	12.3142	13.2182	9.1036	10.6280	11.7277
130	8.9516	10.8162	12.1612	13.1315	9.3748	11.1214	12.3814	13.2903	9.1533	10.6861	11.7917
131	9.0005	10.8752	12.2276	13.2032	9.4259	11.1821	12.4490	13.3629	9.2033	10.7444	11.8561
132	9.0496	10.9346	12.2943	13.2752	9.4774	11.2432	12.5169	13.4358	9.2535	10.8030	11.9208

133	8.0935	9.9888	11.3560	12.3422	8.5236	10.2991	11.5798	12.5037	9.3040	10.8620	11.9859
134	8.1377	10.0433	11.4180	12.4096	8.5702	10.3553	11.6430	12.5719	9.3548	10.9213	12.0513
135	8.1821	10.0981	11.4803	12.4773	8.6169	10.4118	11.7065	12.6406	9.4058	10.9809	12.1171
136	8.2268	10.1532	11.5429	12.5454	8.6640	10.4686	11.7704	12.7095	9.4572	11.0408	12.1832
137	8.2717	10.2087	11.6059	12.6139	8.7113	10.5258	11.8347	12.7789	9.5088	11.1011	12.2497
138	8.3168	10.2644	11.6693	12.6828	8.7588	10.5832	11.8993	12.8487	9.5607	11.1617	12.3166
139	8.3622	10.3204	11.7330	12.7520	8.8066	10.6410	11.9642	12.9188	9.6129	11.2226	12.3838
140	8.4079	10.3767	11.7970	12.8216	8.8547	10.6991	12.0295	12.9893	9.6654	11.2838	12.4514
141	8.4538	10.4334	11.8614	12.8916	8.9030	10.7575	12.0952	13.0602	9.7181	11.3454	12.5193
142	8.4999	10.4903	11.9262	12.9619	8.9516	10.8162	12.1612	13.1315	9.7711	11.4074	12.5877
143	8.5463	10.5476	11.9912	13.0327	9.0005	10.8752	12.2276	13.2032	9.8245	11.4696	12.6564
144	8.5929	10.6051	12.0567	13.1038	9.0496	10.9346	12.2943	13.2752	9.8781	11.5322	12.7255
145	7.6344	9.6576	11.1170	12.1699	8.0935	9.9888	11.3560	12.3422	8.9266	10.5897	11.7895
146	7.6761	9.7103	11.1777	12.2363	8.1377	10.0433	11.4180	12.4096	8.9753	10.6475	11.8538
147	7.7180	9.7633	11.2387	12.3031	8.1821	10.0981	11.4803	12.4773	9.0243	10.7056	11.9185
148	7.7601	9.8166	11.3001	12.3702	8.2268	10.1532	11.5429	12.5454	9.0735	10.7641	11.9836
149	7.8024	9.8702	11.3618	12.4378	8.2717	10.2087	11.6059	12.6139	9.1231	10.8228	12.0490
150	7.8450	9.9240	11.4238	12.5056	8.3168	10.2644	11.6693	12.6828	9.1728	10.8819	12.1147
151	7.8878	9.9782	11.4861	12.5739	8.3622	10.3204	11.7330	12.7520	9.2229	10.9413	12.1809
152	7.9309	10.0327	11.5488	12.6425	8.4079	10.3767	11.7970	12.8216	9.2733	11.0010	12.2473
153	7.9742	10.0874	11.6118	12.7115	8.4538	10.4334	11.8614	12.8916	9.3239	11.0610	12.3142
154	8.0177	10.1425	11.6752	12.7809	8.4999	10.4903	11.9262	12.9619	9.3748	11.1214	12.3814
155	8.0615	10.1978	11.7389	12.8507	8.5463	10.5476	11.9912	13.0327	9.4259	11.1821	12.4490
156	8.1055	10.2535	11.8030	12.9208	8.5929	10.6051	12.0567	13.1038	9.4774	11.2432	12.5169
157	7.1443	9.3040	10.8620	11.9859	7.6344	9.6576	11.1170	12.1699	8.5236	10.2991	11.5798
158	7.1832	9.3548	10.9213	12.0513	7.6761	9.7103	11.1777	12.2363	8.5702	10.3553	11.6430
159	7.2225	9.4058	10.9809	12.1171	7.7180	9.7633	11.2387	12.3031	8.6169	10.4118	11.7065
160	7.2619	9.4572	11.0408	12.1832	7.7601	9.8166	11.3001	12.3702	8.6640	10.4686	11.7704
161	7.3015	9.5088	11.1011	12.2497	7.8024	9.8702	11.3618	12.4378	8.7113	10.5258	11.8347
162	7.3414	9.5607	11.1617	12.3166	7.8450	9.9240	11.4238	12.5056	8.7588	10.5832	11.8993
163	7.3814	9.6129	11.2226	12.3838	7.8878	9.9782	11.4861	12.5739	8.8066	10.6410	11.9642
164	7.4217	9.6654	11.2838	12.4514	7.9309	10.0327	11.5488	12.6425	8.8547	10.6991	12.0295
165	7.4622	9.7181	11.3454	12.5193	7.9742	10.0874	11.6118	12.7115	8.9030	10.7575	12.0952
166	7.5030	9.7711	11.4074	12.5877	8.0177	10.1425	11.6752	12.7809	8.9516	10.8162	12.1612
167	7.5439	9.8245	11.4696	12.6564	8.0615	10.1978	11.7389	12.8507	9.0005	10.8752	12.2276

168	7.5851	9.8781	11.5322	12.7255	8.1055	10.2535	11.8030	12.9208	9.0496	10.9346	12.2943
169	6.6210	8.9266	10.5897	11.7895	7.1443	9.3040	10.8620	11.9859	8.0935	9.9888	11.3560
170	6.6572	8.9753	10.6475	11.8538	7.1832	9.3548	10.9213	12.0513	8.1377	10.0433	11.4180
171	6.6935	9.0243	10.7056	11.9185	7.2225	9.4058	10.9809	12.1171	8.1821	10.0981	11.4803
172	6.7300	9.0735	10.7641	11.9836	7.2619	9.4572	11.0408	12.1832	8.2268	10.1532	11.5429
173	6.7668	9.1231	10.8228	12.0490	7.3015	9.5088	11.1011	12.2497	8.2717	10.2087	11.6059
174	6.8037	9.1728	10.8819	12.1147	7.3414	9.5607	11.1617	12.3166	8.3168	10.2644	11.6693
175	6.8408	9.2229	10.9413	12.1809	7.3814	9.6129	11.2226	12.3838	8.3622	10.3204	11.7330
176	6.8782	9.2733	11.0010	12.2473	7.4217	9.6654	11.2838	12.4514	8.4079	10.3767	11.7970
177	6.9157	9.3239	11.0610	12.3142	7.4622	9.7181	11.3454	12.5193	8.4538	10.4334	11.8614
178	6.9535	9.3748	11.1214	12.3814	7.5030	9.7711	11.4074	12.5877	8.4999	10.4903	11.9262
179	6.9914	9.4259	11.1821	12.4490	7.5439	9.8245	11.4696	12.6564	8.5463	10.5476	11.9912
180	7.0296	9.4774	11.2432	12.5169	7.5851	9.8781	11.5322	12.7255	8.5929	10.6051	12.0567
181	6.0625	8.5236	10.2991	11.5798	6.6210	8.9266	10.5897	11.7895	7.6344	9.6576	11.1170
182	6.0956	8.5702	10.3553	11.6430	6.6572	8.9753	10.6475	11.8538	7.6761	9.7103	11.1777
183	6.1289	8.6169	10.4118	11.7065	6.6935	9.0243	10.7056	11.9185	7.7180	9.7633	11.2387
184	6.1623	8.6640	10.4686	11.7704	6.7300	9.0735	10.7641	11.9836	7.7601	9.8166	11.3001
185	6.1959	8.7113	10.5258	11.8347	6.7668	9.1231	10.8228	12.0490	7.8024	9.8702	11.3618
186	6.2298	8.7588	10.5832	11.8993	6.8037	9.1728	10.8819	12.1147	7.8450	9.9240	11.4238
187	6.2638	8.8066	10.6410	11.9642	6.8408	9.2229	10.9413	12.1809	7.8878	9.9782	11.4861
188	6.2980	8.8547	10.6991	12.0295	6.8782	9.2733	11.0010	12.2473	7.9309	10.0327	11.5488
189	6.3323	8.9030	10.7575	12.0952	6.9157	9.3239	11.0610	12.3142	7.9742	10.0874	11.6118
190	6.3669	8.9516	10.8162	12.1612	6.9535	9.3748	11.1214	12.3814	8.0177	10.1425	11.6752
191	6.4016	9.0005	10.8752	12.2276	6.9914	9.4259	11.1821	12.4490	8.0615	10.1978	11.7389
192	6.4366	9.0496	10.9346	12.2943	7.0296	9.4774	11.2432	12.5169	8.1055	10.2535	11.8030
193	5.4663	8.0935	9.9888	11.3560	6.0625	8.5236	10.2991	11.5798	7.1443	9.3040	10.8620
194	5.4961	8.1377	10.0433	11.4180	6.0956	8.5702	10.3553	11.6430	7.1832	9.3548	10.9213
195	5.5261	8.1821	10.0981	11.4803	6.1289	8.6169	10.4118	11.7065	7.2225	9.4058	10.9809
196	5.5563	8.2268	10.1532	11.5429	6.1623	8.6640	10.4686	11.7704	7.2619	9.4572	11.0408
197	5.5866	8.2717	10.2087	11.6059	6.1959	8.7113	10.5258	11.8347	7.3015	9.5088	11.1011
198	5.6171	8.3168	10.2644	11.6693	6.2298	8.7588	10.5832	11.8993	7.3414	9.5607	11.1617
199	5.6477	8.3622	10.3204	11.7330	6.2638	8.8066	10.6410	11.9642	7.3814	9.6129	11.2226
200	5.6786	8.4079	10.3767	11.7970	6.2980	8.8547	10.6991	12.0295	7.4217	9.6654	11.2838
201	5.7095	8.4538	10.4334	11.8614	6.3323	8.9030	10.7575	12.0952	7.4622	9.7181	11.3454
202	5.7407	8.4999	10.4903	11.9262	6.3669	8.9516	10.8162	12.1612	7.5030	9.7711	11.4074

203	5.7720	8.5463	10.5476	11.9912	6.4016	9.0005	10.8752	12.2276	7.5439	9.8245	11.4696
204	5.8036	8.5929	10.6051	12.0567	6.4366	9.0496	10.9346	12.2943	7.5851	9.8781	11.5322
205	4.8298	7.6344	9.6576	11.1170	5.4663	8.0935	9.9888	11.3560	6.6210	8.9266	10.5897
206	4.8561	7.6761	9.7103	11.1777	5.4961	8.1377	10.0433	11.4180	6.6572	8.9753	10.6475
207	4.8826	7.7180	9.7633	11.2387	5.5261	8.1821	10.0981	11.4803	6.6935	9.0243	10.7056
208	4.9093	7.7601	9.8166	11.3001	5.5563	8.2268	10.1532	11.5429	6.7300	9.0735	10.7641
209	4.9361	7.8024	9.8702	11.3618	5.5866	8.2717	10.2087	11.6059	6.7668	9.1231	10.8228
210	4.9630	7.8450	9.9240	11.4238	5.6171	8.3168	10.2644	11.6693	6.8037	9.1728	10.8819
211	4.9901	7.8878	9.9782	11.4861	5.6477	8.3622	10.3204	11.7330	6.8408	9.2229	10.9413
212	5.0173	7.9309	10.0327	11.5488	5.6786	8.4079	10.3767	11.7970	6.8782	9.2733	11.0010
213	5.0447	7.9742	10.0874	11.6118	5.7095	8.4538	10.4334	11.8614	6.9157	9.3239	11.0610
214	5.0723	8.0177	10.1425	11.6752	5.7407	8.4999	10.4903	11.9262	6.9535	9.3748	11.1214
215	5.1000	8.0615	10.1978	11.7389	5.7720	8.5463	10.5476	11.9912	6.9914	9.4259	11.1821
216	5.1278	8.1055	10.2535	11.8030	5.8036	8.5929	10.6051	12.0567	7.0296	9.4774	11.2432
217	4.1503	7.1443	9.3040	10.8620	4.8298	7.6344	9.6576	11.1170	6.0625	8.5236	10.2991
218	4.1730	7.1832	9.3548	10.9213	4.8561	7.6761	9.7103	11.1777	6.0956	8.5702	10.3553
219	4.1957	7.2225	9.4058	10.9809	4.8826	7.7180	9.7633	11.2387	6.1289	8.6169	10.4118
220	4.2187	7.2619	9.4572	11.0408	4.9093	7.7601	9.8166	11.3001	6.1623	8.6640	10.4686
221	4.2417	7.3015	9.5088	11.1011	4.9361	7.8024	9.8702	11.3618	6.1959	8.7113	10.5258
222	4.2648	7.3414	9.5607	11.1617	4.9630	7.8450	9.9240	11.4238	6.2298	8.7588	10.5832
223	4.2881	7.3814	9.6129	11.2226	4.9901	7.8878	9.9782	11.4861	6.2638	8.8066	10.6410
224	4.3115	7.4217	9.6654	11.2838	5.0173	7.9309	10.0327	11.5488	6.2980	8.8547	10.6991
225	4.3350	7.4622	9.7181	11.3454	5.0447	7.9742	10.0874	11.6118	6.3323	8.9030	10.7575
226	4.3587	7.5030	9.7711	11.4074	5.0723	8.0177	10.1425	11.6752	6.3669	8.9516	10.8162
227	4.3825	7.5439	9.8245	11.4696	5.1000	8.0615	10.1978	11.7389	6.4016	9.0005	10.8752
228	4.4064	7.5851	9.8781	11.5322	5.1278	8.1055	10.2535	11.8030	6.4366	9.0496	10.9346
229	3.4250	6.6210	8.9266	10.5897	4.1503	7.1443	9.3040	10.8620	5.4663	8.0935	9.9888
230	3.4437	6.6572	8.9753	10.6475	4.1730	7.1832	9.3548	10.9213	5.4961	8.1377	10.0433
231	3.4625	6.6935	9.0243	10.7056	4.1957	7.2225	9.4058	10.9809	5.5261	8.1821	10.0981
232	3.4814	6.7300	9.0735	10.7641	4.2187	7.2619	9.4572	11.0408	5.5563	8.2268	10.1532
233	3.5004	6.7668	9.1231	10.8228	4.2417	7.3015	9.5088	11.1011	5.5866	8.2717	10.2087
234	3.5195	6.8037	9.1728	10.8819	4.2648	7.3414	9.5607	11.1617	5.6171	8.3168	10.2644
235	3.5387	6.8408	9.2229	10.9413	4.2881	7.3814	9.6129	11.2226	5.6477	8.3622	10.3204
236	3.5580	6.8782	9.2733	11.0010	4.3115	7.4217	9.6654	11.2838	5.6786	8.4079	10.3767
237	3.5775	6.9157	9.3239	11.0610	4.3350	7.4622	9.7181	11.3454	5.7095	8.4538	10.4334

238	3.5970	6.9535	9.3748	11.1214	4.3587	7.5030	9.7711	11.4074	5.7407	8.4999	10.4903
239	3.6166	6.9914	9.4259	11.1821	4.3825	7.5439	9.8245	11.4696	5.7720	8.5463	10.5476
240	3.6363	7.0296	9.4774	11.2432	4.4064	7.5851	9.8781	11.5322	5.8036	8.5929	10.6051
241	2.6507	6.0625	8.5236	10.2991	3.4250	6.6210	8.9266	10.5897	4.8298	7.6344	9.6576
242	2.6652	6.0956	8.5702	10.3553	3.4437	6.6572	8.9753	10.6475	4.8561	7.6761	9.7103
243	2.6798	6.1289	8.6169	10.4118	3.4625	6.6935	9.0243	10.7056	4.8826	7.7180	9.7633
244	2.6944	6.1623	8.6640	10.4686	3.4814	6.7300	9.0735	10.7641	4.9093	7.7601	9.8166
245	2.7091	6.1959	8.7113	10.5258	3.5004	6.7668	9.1231	10.8228	4.9361	7.8024	9.8702
246	2.7239	6.2298	8.7588	10.5832	3.5195	6.8037	9.1728	10.8819	4.9630	7.8450	9.9240
247	2.7387	6.2638	8.8066	10.6410	3.5387	6.8408	9.2229	10.9413	4.9901	7.8878	9.9782
248	2.7537	6.2980	8.8547	10.6991	3.5580	6.8782	9.2733	11.0010	5.0173	7.9309	10.0327
249	2.7687	6.3323	8.9030	10.7575	3.5775	6.9157	9.3239	11.0610	5.0447	7.9742	10.0874
250	2.7838	6.3669	8.9516	10.8162	3.5970	6.9535	9.3748	11.1214	5.0723	8.0177	10.1425
251	2.7990	6.4016	9.0005	10.8752	3.6166	6.9914	9.4259	11.1821	5.1000	8.0615	10.1978
252	2.8143	6.4366	9.0496	10.9346	3.6363	7.0296	9.4774	11.2432	5.1278	8.1055	10.2535
253	1.8242	5.4663	8.0935	9.9888	2.6507	6.0625	8.5236	10.2991	4.1503	7.1443	9.3040
254	1.8342	5.4961	8.1377	10.0433	2.6652	6.0956	8.5702	10.3553	4.1730	7.1832	9.3548
255	1.8442	5.5261	8.1821	10.0981	2.6798	6.1289	8.6169	10.4118	4.1957	7.2225	9.4058
256	1.8542	5.5563	8.2268	10.1532	2.6944	6.1623	8.6640	10.4686	4.2187	7.2619	9.4572
257	1.8644	5.5866	8.2717	10.2087	2.7091	6.1959	8.7113	10.5258	4.2417	7.3015	9.5088
258	1.8745	5.6171	8.3168	10.2644	2.7239	6.2298	8.7588	10.5832	4.2648	7.3414	9.5607
259	1.8848	5.6477	8.3622	10.3204	2.7387	6.2638	8.8066	10.6410	4.2881	7.3814	9.6129
260	1.8951	5.6786	8.4079	10.3767	2.7537	6.2980	8.8547	10.6991	4.3115	7.4217	9.6654
261	1.9054	5.7095	8.4538	10.4334	2.7687	6.3323	8.9030	10.7575	4.3350	7.4622	9.7181
262	1.9158	5.7407	8.4999	10.4903	2.7838	6.3669	8.9516	10.8162	4.3587	7.5030	9.7711
263	1.9263	5.7720	8.5463	10.5476	2.7990	6.4016	9.0005	10.8752	4.3825	7.5439	9.8245
264	1.9368	5.8036	8.5929	10.6051	2.8143	6.4366	9.0496	10.9346	4.4064	7.5851	9.8781
265	0.9419	4.8298	7.6344	9.6576	1.8242	5.4663	8.0935	9.9888	3.4250	6.6210	8.9266
266	0.9470	4.8561	7.6761	9.7103	1.8342	5.4961	8.1377	10.0433	3.4437	6.6572	8.9753
267	0.9522	4.8826	7.7180	9.7633	1.8442	5.5261	8.1821	10.0981	3.4625	6.6935	9.0243
268	0.9574	4.9093	7.7601	9.8166	1.8542	5.5563	8.2268	10.1532	3.4814	6.7300	9.0735
269	0.9626	4.9361	7.8024	9.8702	1.8644	5.5866	8.2717	10.2087	3.5004	6.7668	9.1231
270	0.9679	4.9630	7.8450	9.9240	1.8745	5.6171	8.3168	10.2644	3.5195	6.8037	9.1728
271	0.9732	4.9901	7.8878	9.9782	1.8848	5.6477	8.3622	10.3204	3.5387	6.8408	9.2229
272	0.9785	5.0173	7.9309	10.0327	1.8951	5.6786	8.4079	10.3767	3.5580	6.8782	9.2733

273	0.9838	5.0447	7.9742	10.0874	1.9054	5.7095	8.4538	10.4334	3.5775	6.9157	9.3239
274	0.9892	5.0723	8.0177	10.1425	1.9158	5.7407	8.4999	10.4903	3.5970	6.9535	9.3748
275	0.9946	5.1000	8.0615	10.1978	1.9263	5.7720	8.5463	10.5476	3.6166	6.9914	9.4259
276	1.0000	5.1278	8.1055	10.2535	1.9368	5.8036	8.5929	10.6051	3.6363	7.0296	9.4774
277	-	4.1503	7.1443	9.3040	0.9419	4.8298	7.6344	9.6576	2.6507	6.0625	8.5236
278	-	4.1730	7.1832	9.3548	0.9470	4.8561	7.6761	9.7103	2.6652	6.0956	8.5702
279	-	4.1957	7.2225	9.4058	0.9522	4.8826	7.7180	9.7633	2.6798	6.1289	8.6169
280	-	4.2187	7.2619	9.4572	0.9574	4.9093	7.7601	9.8166	2.6944	6.1623	8.6640
281	-	4.2417	7.3015	9.5088	0.9626	4.9361	7.8024	9.8702	2.7091	6.1959	8.7113
282	-	4.2648	7.3414	9.5607	0.9679	4.9630	7.8450	9.9240	2.7239	6.2298	8.7588
283	-	4.2881	7.3814	9.6129	0.9732	4.9901	7.8878	9.9782	2.7387	6.2638	8.8066
284	-	4.3115	7.4217	9.6654	0.9785	5.0173	7.9309	10.0327	2.7537	6.2980	8.8547
285	-	4.3350	7.4622	9.7181	0.9838	5.0447	7.9742	10.0874	2.7687	6.3323	8.9030
286	-	4.3587	7.5030	9.7711	0.9892	5.0723	8.0177	10.1425	2.7838	6.3669	8.9516
287	-	4.3825	7.5439	9.8245	0.9946	5.1000	8.0615	10.1978	2.7990	6.4016	9.0005
288	-	4.4064	7.5851	9.8781	1.0000	5.1278	8.1055	10.2535	2.8143	6.4366	9.0496
289	-	3.4250	6.6210	8.9266	-	4.1503	7.1443	9.3040	1.8242	5.4663	8.0935
290	-	3.4437	6.6572	8.9753	-	4.1730	7.1832	9.3548	1.8342	5.4961	8.1377
291	-	3.4625	6.6935	9.0243	-	4.1957	7.2225	9.4058	1.8442	5.5261	8.1821
292	-	3.4814	6.7300	9.0735	-	4.2187	7.2619	9.4572	1.8542	5.5563	8.2268
293	-	3.5004	6.7668	9.1231	-	4.2417	7.3015	9.5088	1.8644	5.5866	8.2717
294	-	3.5195	6.8037	9.1728	-	4.2648	7.3414	9.5607	1.8745	5.6171	8.3168
295	-	3.5387	6.8408	9.2229	-	4.2881	7.3814	9.6129	1.8848	5.6477	8.3622
296	-	3.5580	6.8782	9.2733	-	4.3115	7.4217	9.6654	1.8951	5.6786	8.4079
297	-	3.5775	6.9157	9.3239	-	4.3350	7.4622	9.7181	1.9054	5.7095	8.4538
298	-	3.5970	6.9535	9.3748	-	4.3587	7.5030	9.7711	1.9158	5.7407	8.4999
299	-	3.6166	6.9914	9.4259	-	4.3825	7.5439	9.8245	1.9263	5.7720	8.5463
300	-	3.6363	7.0296	9.4774	-	4.4064	7.5851	9.8781	1.9368	5.8036	8.5929
301	-	2.6507	6.0625	8.5236	-	3.4250	6.6210	8.9266	0.9419	4.8298	7.6344
302	-	2.6652	6.0956	8.5702	-	3.4437	6.6572	8.9753	0.9470	4.8561	7.6761
303	-	2.6798	6.1289	8.6169	-	3.4625	6.6935	9.0243	0.9522	4.8826	7.7180
304	-	2.6944	6.1623	8.6640	-	3.4814	6.7300	9.0735	0.9574	4.9093	7.7601
305	-	2.7091	6.1959	8.7113	-	3.5004	6.7668	9.1231	0.9626	4.9361	7.8024
306	-	2.7239	6.2298	8.7588	-	3.5195	6.8037	9.1728	0.9679	4.9630	7.8450
307	-	2.7387	6.2638	8.8066	-	3.5387	6.8408	9.2229	0.9732	4.9901	7.8878

308	-	2.7537	6.2980	8.8547	-	3.5580	6.8782	9.2733	0.9785	5.0173	7.9309
309	-	2.7687	6.3323	8.9030	-	3.5775	6.9157	9.3239	0.9838	5.0447	7.9742
310	-	2.7838	6.3669	8.9516	-	3.5970	6.9535	9.3748	0.9892	5.0723	8.0177
311	-	2.7990	6.4016	9.0005	-	3.6166	6.9914	9.4259	0.9946	5.1000	8.0615
312	-	2.8143	6.4366	9.0496	-	3.6363	7.0296	9.4774	1.0000	5.1278	8.1055
313	-	1.8242	5.4663	8.0935	-	2.6507	6.0625	8.5236	-	4.1503	7.1443
314	-	1.8342	5.4961	8.1377	-	2.6652	6.0956	8.5702	-	4.1730	7.1832
315	-	1.8442	5.5261	8.1821	-	2.6798	6.1289	8.6169	-	4.1957	7.2225
316	-	1.8542	5.5563	8.2268	-	2.6944	6.1623	8.6640	-	4.2187	7.2619
317	-	1.8644	5.5866	8.2717	-	2.7091	6.1959	8.7113	-	4.2417	7.3015
318	-	1.8745	5.6171	8.3168	-	2.7239	6.2298	8.7588	-	4.2648	7.3414
319	-	1.8848	5.6477	8.3622	-	2.7387	6.2638	8.8066	-	4.2881	7.3814
320	-	1.8951	5.6786	8.4079	-	2.7537	6.2980	8.8547	-	4.3115	7.4217
321	-	1.9054	5.7095	8.4538	-	2.7687	6.3323	8.9030	-	4.3350	7.4622
322	-	1.9158	5.7407	8.4999	-	2.7838	6.3669	8.9516	-	4.3587	7.5030
323	-	1.9263	5.7720	8.5463	-	2.7990	6.4016	9.0005	-	4.3825	7.5439
324	-	1.9368	5.8036	8.5929	-	2.8143	6.4366	9.0496	-	4.4064	7.5851
325	-	0.9419	4.8298	7.6344	-	1.8242	5.4663	8.0935	-	3.4250	6.6210
326	-	0.9470	4.8561	7.6761	-	1.8342	5.4961	8.1377	-	3.4437	6.6572
327	-	0.9522	4.8826	7.7180	-	1.8442	5.5261	8.1821	-	3.4625	6.6935
328	-	0.9574	4.9093	7.7601	-	1.8542	5.5563	8.2268	-	3.4814	6.7300
329	-	0.9626	4.9361	7.8024	-	1.8644	5.5866	8.2717	-	3.5004	6.7668
330	-	0.9679	4.9630	7.8450	-	1.8745	5.6171	8.3168	-	3.5195	6.8037
331	-	0.9732	4.9901	7.8878	-	1.8848	5.6477	8.3622	-	3.5387	6.8408
332	-	0.9785	5.0173	7.9309	-	1.8951	5.6786	8.4079	-	3.5580	6.8782
333	-	0.9838	5.0447	7.9742	-	1.9054	5.7095	8.4538	-	3.5775	6.9157
334	-	0.9892	5.0723	8.0177	-	1.9158	5.7407	8.4999	-	3.5970	6.9535
335	-	0.9946	5.1000	8.0615	-	1.9263	5.7720	8.5463	-	3.6166	6.9914
336	-	1.0000	5.1278	8.1055	-	1.9368	5.8036	8.5929	-	3.6363	7.0296
337	-	-	4.1503	7.1443	-	0.9419	4.8298	7.6344	-	2.6507	6.0625
338	-	-	4.1730	7.1832	-	0.9470	4.8561	7.6761	-	2.6652	6.0956
339	-	-	4.1957	7.2225	-	0.9522	4.8826	7.7180	-	2.6798	6.1289
340	-	-	4.2187	7.2619	-	0.9574	4.9093	7.7601	-	2.6944	6.1623
341	-	-	4.2417	7.3015	-	0.9626	4.9361	7.8024	-	2.7091	6.1959
342	-	-	4.2648	7.3414	-	0.9679	4.9630	7.8450	-	2.7239	6.2298

343	-	-	4.2881	7.3814	-	0.9732	4.9901	7.8878	-	2.7387	6.2638
344	-	-	4.3115	7.4217	-	0.9785	5.0173	7.9309	-	2.7537	6.2980
345	-	-	4.3350	7.4622	-	0.9838	5.0447	7.9742	-	2.7687	6.3323
346	-	-	4.3587	7.5030	-	0.9892	5.0723	8.0177	-	2.7838	6.3669
347	-	-	4.3825	7.5439	-	0.9946	5.1000	8.0615	-	2.7990	6.4016
348	-	-	4.4064	7.5851	-	1.0000	5.1278	8.1055	-	2.8143	6.4366
349	-	-	3.4250	6.6210	-	-	4.1503	7.1443	-	1.8242	5.4663
350	-	-	3.4437	6.6572	-	-	4.1730	7.1832	-	1.8342	5.4961
351	-	-	3.4625	6.6935	-	-	4.1957	7.2225	-	1.8442	5.5261
352	-	-	3.4814	6.7300	-	-	4.2187	7.2619	-	1.8542	5.5563
353	-	-	3.5004	6.7668	-	-	4.2417	7.3015	-	1.8644	5.5866
354	-	-	3.5195	6.8037	-	-	4.2648	7.3414	-	1.8745	5.6171
355	-	-	3.5387	6.8408	-	-	4.2881	7.3814	-	1.8848	5.6477
356	-	-	3.5580	6.8782	-	-	4.3115	7.4217	-	1.8951	5.6786
357	-	-	3.5775	6.9157	-	-	4.3350	7.4622	-	1.9054	5.7095
358	-	-	3.5970	6.9535	-	-	4.3587	7.5030	-	1.9158	5.7407
359	-	-	3.6166	6.9914	-	-	4.3825	7.5439	-	1.9263	5.7720
360	-	-	3.6363	7.0296	-	-	4.4064	7.5851	-	1.9368	5.8036
361	-	-	2.6507	6.0625	-	-	3.4250	6.6210	-	0.9419	4.8298
362	-	-	2.6652	6.0956	-	-	3.4437	6.6572	-	0.9470	4.8561
363	-	-	2.6798	6.1289	-	-	3.4625	6.6935	-	0.9522	4.8826
364	-	-	2.6944	6.1623	-	-	3.4814	6.7300	-	0.9574	4.9093
365	-	-	2.7091	6.1959	-	-	3.5004	6.7668	-	0.9626	4.9361
366	-	-	2.7239	6.2298	-	-	3.5195	6.8037	-	0.9679	4.9630
367	-	-	2.7387	6.2638	-	-	3.5387	6.8408	-	0.9732	4.9901
368	-	-	2.7537	6.2980	-	-	3.5580	6.8782	-	0.9785	5.0173
369	-	-	2.7687	6.3323	-	-	3.5775	6.9157	-	0.9838	5.0447
370	-	-	2.7838	6.3669	-	-	3.5970	6.9535	-	0.9892	5.0723
371	-	-	2.7990	6.4016	-	-	3.6166	6.9914	-	0.9946	5.1000
372	-	-	2.8143	6.4366	-	-	3.6363	7.0296	-	1.0000	5.1278
373	-	-	1.8242	5.4663	-	-	2.6507	6.0625	-	-	4.1503
374	-	-	1.8342	5.4961	-	-	2.6652	6.0956	-	-	4.1730
375	-	-	1.8442	5.5261	-	-	2.6798	6.1289	-	-	4.1957
376	-	-	1.8542	5.5563	-	-	2.6944	6.1623	-	-	4.2187
377	-	-	1.8644	5.5866	-	-	2.7091	6.1959	-	-	4.2417

378	-	-	1.8745	5.6171	-	-	2.7239	6.2298	-	-	4.2648
379	-	-	1.8848	5.6477	-	-	2.7387	6.2638	-	-	4.2881
380	-	-	1.8951	5.6786	-	-	2.7537	6.2980	-	-	4.3115
381	-	-	1.9054	5.7095	-	-	2.7687	6.3323	-	-	4.3350
382	-	-	1.9158	5.7407	-	-	2.7838	6.3669	-	-	4.3587
383	-	-	1.9263	5.7720	-	-	2.7990	6.4016	-	-	4.3825
384	-	-	1.9368	5.8036	-	-	2.8143	6.4366	-	-	4.4064
385	-	-	0.9419	4.8298	-	-	1.8242	5.4663	-	-	3.4250
386	-	-	0.9470	4.8561	-	-	1.8342	5.4961	-	-	3.4437
387	-	-	0.9522	4.8826	-	-	1.8442	5.5261	-	-	3.4625
388	-	-	0.9574	4.9093	-	-	1.8542	5.5563	-	-	3.4814
389	-	-	0.9626	4.9361	-	-	1.8644	5.5866	-	-	3.5004
390	-	-	0.9679	4.9630	-	-	1.8745	5.6171	-	-	3.5195
391	-	-	0.9732	4.9901	-	-	1.8848	5.6477	-	-	3.5387
392	-	-	0.9785	5.0173	-	-	1.8951	5.6786	-	-	3.5580
393	-	-	0.9838	5.0447	-	-	1.9054	5.7095	-	-	3.5775
394	-	-	0.9892	5.0723	-	-	1.9158	5.7407	-	-	3.5970
395	-	-	0.9946	5.1000	-	-	1.9263	5.7720	-	-	3.6166
396	-	-	1.0000	5.1278	-	-	1.9368	5.8036	-	-	3.6363
397	-	-	-	4.1503	-	-	0.9419	4.8298	-	-	2.6507
398	-	-	-	4.1730	-	-	0.9470	4.8561	-	-	2.6652
399	-	-	-	4.1957	-	-	0.9522	4.8826	-	-	2.6798
400	-	-	-	4.2187	-	-	0.9574	4.9093	-	-	2.6944
401	-	-	-	4.2417	-	-	0.9626	4.9361	-	-	2.7091
402	-	-	-	4.2648	-	-	0.9679	4.9630	-	-	2.7239
403	-	-	-	4.2881	-	-	0.9732	4.9901	-	-	2.7387
404	-	-	-	4.3115	-	-	0.9785	5.0173	-	-	2.7537
405	-	-	-	4.3350	-	-	0.9838	5.0447	-	-	2.7687
406	-	-	-	4.3587	-	-	0.9892	5.0723	-	-	2.7838
407	-	-	-	4.3825	-	-	0.9946	5.1000	-	-	2.7990
408	-	-	-	4.4064	-	-	1.0000	5.1278	-	-	2.8143
409	-	-	-	3.4250	-	-	-	4.1503	-	-	1.8242
410	-	-	-	3.4437	-	-	-	4.1730	-	-	1.8342
411	-	-	-	3.4625	-	-	-	4.1957	-	-	1.8442
412	-	-	-	3.4814	-	-	-	4.2187	-	-	1.8542

413	-	-	-	3.5004	-	-	-	4.2417	-	-	1.8644
414	-	-	-	3.5195	-	-	-	4.2648	-	-	1.8745
415	-	-	-	3.5387	-	-	-	4.2881	-	-	1.8848
416	-	-	-	3.5580	-	-	-	4.3115	-	-	1.8951
417	-	-	-	3.5775	-	-	-	4.3350	-	-	1.9054
418	-	-	-	3.5970	-	-	-	4.3587	-	-	1.9158
419	-	-	-	3.6166	-	-	-	4.3825	-	-	1.9263
420	-	-	-	3.6363	-	-	-	4.4064	-	-	1.9368
421	-	-	-	2.6507	-	-	-	3.4250	-	-	0.9419
422	-	-	-	2.6652	-	-	-	3.4437	-	-	0.9470
423	-	-	-	2.6798	-	-	-	3.4625	-	-	0.9522
424	-	-	-	2.6944	-	-	-	3.4814	-	-	0.9574
425	-	-	-	2.7091	-	-	-	3.5004	-	-	0.9626
426	-	-	-	2.7239	-	-	-	3.5195	-	-	0.9679
427	-	-	-	2.7387	-	-	-	3.5387	-	-	0.9732
428	-	-	-	2.7537	-	-	-	3.5580	-	-	0.9785
429	-	-	-	2.7687	-	-	-	3.5775	-	-	0.9838
430	-	-	-	2.7838	-	-	-	3.5970	-	-	0.9892
431	-	-	-	2.7990	-	-	-	3.6166	-	-	0.9946
432	-	-	-	2.8143	-	-	-	3.6363	-	-	1.0000
433	-	-	-	1.8242	-	-	-	2.6507	-	-	-
434	-	-	-	1.8342	-	-	-	2.6652	-	-	-
435	-	-	-	1.8442	-	-	-	2.6798	-	-	-
436	-	-	-	1.8542	-	-	-	2.6944	-	-	-
437	-	-	-	1.8644	-	-	-	2.7091	-	-	-
438	-	-	-	1.8745	-	-	-	2.7239	-	-	-
439	-	-	-	1.8848	-	-	-	2.7387	-	-	-
440	-	-	-	1.8951	-	-	-	2.7537	-	-	-
441	-	-	-	1.9054	-	-	-	2.7687	-	-	-
442	-	-	-	1.9158	-	-	-	2.7838	-	-	-
443	-	-	-	1.9263	-	-	-	2.7990	-	-	-
444	-	-	-	1.9368	-	-	-	2.8143	-	-	-
445	-	-	-	0.9419	-	-	-	1.8242	-	-	-
446	-	-	-	0.9470	-	-	-	1.8342	-	-	-
447	-	-	-	0.9522	-	-	-	1.8442	-	-	-

448	-	-	-	0.9574	-	-	-	1.8542	-	-	-
449	-	-	-	0.9626	-	-	-	1.8644	-	-	-
450	-	-	-	0.9679	-	-	-	1.8745	-	-	-
451	-	-	-	0.9732	-	-	-	1.8848	-	-	-
452	-	-	-	0.9785	-	-	-	1.8951	-	-	-
453	-	-	-	0.9838	-	-	-	1.9054	-	-	-
454	-	-	-	0.9892	-	-	-	1.9158	-	-	-
455	-	-	-	0.9946	-	-	-	1.9263	-	-	-
456	-	-	-	1.0000	-	-	-	1.9368	-	-	-
457	-	-	-	-	-	-	-	0.9419	-	-	-
458	-	-	-	-	-	-	-	0.9470	-	-	-
459	-	-	-	-	-	-	-	0.9522	-	-	-
460	-	-	-	-	-	-	-	0.9574	-	-	-
461	-	-	-	-	-	-	-	0.9626	-	-	-
462	-	-	-	-	-	-	-	0.9679	-	-	-
463	-	-	-	-	-	-	-	0.9732	-	-	-
464	-	-	-	-	-	-	-	0.9785	-	-	-
465	-	-	-	-	-	-	-	0.9838	-	-	-
466	-	-	-	-	-	-	-	0.9892	-	-	-
467	-	-	-	-	-	-	-	0.9946	-	-	-
468	-	-	-	-	-	-	-	1.0000	-	-	-

Death Benefit Factor for Maturity Benefit

Premium Payment Term (years)	7	7	7	7	8	8	8	8	10	10	10
Payout Period (years)	15	20	25	30	15	20	25	30	15	20	25
Policy Term (years)	23	28	33	38	24	29	34	39	26	31	36
Policy Month											
1	0.2238	0.1615	0.1165	0.0840	0.2097	0.1512	0.1091	0.0787	0.1840	0.1327	0.0957
2	0.2250	0.1623	0.1171	0.0845	0.2108	0.1521	0.1097	0.0791	0.1850	0.1335	0.0963
3	0.2263	0.1632	0.1177	0.0849	0.2120	0.1529	0.1103	0.0796	0.1860	0.1342	0.0968
4	0.2275	0.1641	0.1184	0.0854	0.2131	0.1537	0.1109	0.0800	0.1870	0.1349	0.0973

5	0.2287	0.1650	0.1190	0.0859	0.2143	0.1546	0.1115	0.0804	0.1880	0.1356	0.0979
6	0.2300	0.1659	0.1197	0.0863	0.2155	0.1554	0.1121	0.0809	0.1891	0.1364	0.0984
7	0.2313	0.1668	0.1203	0.0868	0.2166	0.1563	0.1127	0.0813	0.1901	0.1371	0.0989
8	0.2325	0.1677	0.1210	0.0873	0.2178	0.1571	0.1133	0.0818	0.1911	0.1379	0.0995
9	0.2338	0.1686	0.1217	0.0878	0.2190	0.1580	0.1140	0.0822	0.1922	0.1386	0.1000
10	0.2351	0.1696	0.1223	0.0882	0.2202	0.1588	0.1146	0.0827	0.1932	0.1394	0.1006
11	0.2363	0.1705	0.1230	0.0887	0.2214	0.1597	0.1152	0.0831	0.1943	0.1402	0.1011
12	0.2376	0.1714	0.1237	0.0892	0.2226	0.1606	0.1158	0.0836	0.1953	0.1409	0.1017
13	0.2389	0.1724	0.1243	0.0897	0.2238	0.1615	0.1165	0.0840	0.1964	0.1417	0.1022
14	0.2402	0.1733	0.1250	0.0902	0.2250	0.1623	0.1171	0.0845	0.1975	0.1425	0.1028
15	0.2415	0.1742	0.1257	0.0907	0.2263	0.1632	0.1177	0.0849	0.1986	0.1432	0.1033
16	0.2429	0.1752	0.1264	0.0912	0.2275	0.1641	0.1184	0.0854	0.1996	0.1440	0.1039
17	0.2442	0.1762	0.1271	0.0917	0.2287	0.1650	0.1190	0.0859	0.2007	0.1448	0.1045
18	0.2455	0.1771	0.1278	0.0922	0.2300	0.1659	0.1197	0.0863	0.2018	0.1456	0.1050
19	0.2469	0.1781	0.1285	0.0927	0.2313	0.1668	0.1203	0.0868	0.2029	0.1464	0.1056
20	0.2482	0.1791	0.1292	0.0932	0.2325	0.1677	0.1210	0.0873	0.2040	0.1472	0.1062
21	0.2496	0.1800	0.1299	0.0937	0.2338	0.1686	0.1217	0.0878	0.2052	0.1480	0.1068
22	0.2509	0.1810	0.1306	0.0942	0.2351	0.1696	0.1223	0.0882	0.2063	0.1488	0.1073
23	0.2523	0.1820	0.1313	0.0947	0.2363	0.1705	0.1230	0.0887	0.2074	0.1496	0.1079
24	0.2537	0.1830	0.1320	0.0952	0.2376	0.1714	0.1237	0.0892	0.2085	0.1504	0.1085
25	0.2551	0.1840	0.1327	0.0957	0.2389	0.1724	0.1243	0.0897	0.2097	0.1512	0.1091
26	0.2564	0.1850	0.1335	0.0963	0.2402	0.1733	0.1250	0.0902	0.2108	0.1521	0.1097
27	0.2578	0.1860	0.1342	0.0968	0.2415	0.1742	0.1257	0.0907	0.2120	0.1529	0.1103
28	0.2593	0.1870	0.1349	0.0973	0.2429	0.1752	0.1264	0.0912	0.2131	0.1537	0.1109
29	0.2607	0.1880	0.1356	0.0979	0.2442	0.1762	0.1271	0.0917	0.2143	0.1546	0.1115
30	0.2621	0.1891	0.1364	0.0984	0.2455	0.1771	0.1278	0.0922	0.2155	0.1554	0.1121
31	0.2635	0.1901	0.1371	0.0989	0.2469	0.1781	0.1285	0.0927	0.2166	0.1563	0.1127
32	0.2650	0.1911	0.1379	0.0995	0.2482	0.1791	0.1292	0.0932	0.2178	0.1571	0.1133
33	0.2664	0.1922	0.1386	0.1000	0.2496	0.1800	0.1299	0.0937	0.2190	0.1580	0.1140
34	0.2679	0.1932	0.1394	0.1006	0.2509	0.1810	0.1306	0.0942	0.2202	0.1588	0.1146
35	0.2693	0.1943	0.1402	0.1011	0.2523	0.1820	0.1313	0.0947	0.2214	0.1597	0.1152
36	0.2708	0.1953	0.1409	0.1017	0.2537	0.1830	0.1320	0.0952	0.2226	0.1606	0.1158
37	0.2723	0.1964	0.1417	0.1022	0.2551	0.1840	0.1327	0.0957	0.2238	0.1615	0.1165
38	0.2738	0.1975	0.1425	0.1028	0.2564	0.1850	0.1335	0.0963	0.2250	0.1623	0.1171
39	0.2753	0.1986	0.1432	0.1033	0.2578	0.1860	0.1342	0.0968	0.2263	0.1632	0.1177

40	0.2768	0.1996	0.1440	0.1039	0.2593	0.1870	0.1349	0.0973	0.2275	0.1641	0.1184
41	0.2783	0.2007	0.1448	0.1045	0.2607	0.1880	0.1356	0.0979	0.2287	0.1650	0.1190
42	0.2798	0.2018	0.1456	0.1050	0.2621	0.1891	0.1364	0.0984	0.2300	0.1659	0.1197
43	0.2813	0.2029	0.1464	0.1056	0.2635	0.1901	0.1371	0.0989	0.2313	0.1668	0.1203
44	0.2828	0.2040	0.1472	0.1062	0.2650	0.1911	0.1379	0.0995	0.2325	0.1677	0.1210
45	0.2844	0.2052	0.1480	0.1068	0.2664	0.1922	0.1386	0.1000	0.2338	0.1686	0.1217
46	0.2859	0.2063	0.1488	0.1073	0.2679	0.1932	0.1394	0.1006	0.2351	0.1696	0.1223
47	0.2875	0.2074	0.1496	0.1079	0.2693	0.1943	0.1402	0.1011	0.2363	0.1705	0.1230
48	0.2891	0.2085	0.1504	0.1085	0.2708	0.1953	0.1409	0.1017	0.2376	0.1714	0.1237
49	0.2907	0.2097	0.1512	0.1091	0.2723	0.1964	0.1417	0.1022	0.2389	0.1724	0.1243
50	0.2922	0.2108	0.1521	0.1097	0.2738	0.1975	0.1425	0.1028	0.2402	0.1733	0.1250
51	0.2938	0.2120	0.1529	0.1103	0.2753	0.1986	0.1432	0.1033	0.2415	0.1742	0.1257
52	0.2954	0.2131	0.1537	0.1109	0.2768	0.1996	0.1440	0.1039	0.2429	0.1752	0.1264
53	0.2971	0.2143	0.1546	0.1115	0.2783	0.2007	0.1448	0.1045	0.2442	0.1762	0.1271
54	0.2987	0.2155	0.1554	0.1121	0.2798	0.2018	0.1456	0.1050	0.2455	0.1771	0.1278
55	0.3003	0.2166	0.1563	0.1127	0.2813	0.2029	0.1464	0.1056	0.2469	0.1781	0.1285
56	0.3019	0.2178	0.1571	0.1133	0.2828	0.2040	0.1472	0.1062	0.2482	0.1791	0.1292
57	0.3036	0.2190	0.1580	0.1140	0.2844	0.2052	0.1480	0.1068	0.2496	0.1800	0.1299
58	0.3052	0.2202	0.1588	0.1146	0.2859	0.2063	0.1488	0.1073	0.2509	0.1810	0.1306
59	0.3069	0.2214	0.1597	0.1152	0.2875	0.2074	0.1496	0.1079	0.2523	0.1820	0.1313
60	0.3086	0.2226	0.1606	0.1158	0.2891	0.2085	0.1504	0.1085	0.2537	0.1830	0.1320
61	0.3103	0.2238	0.1615	0.1165	0.2907	0.2097	0.1512	0.1091	0.2551	0.1840	0.1327
62	0.3120	0.2250	0.1623	0.1171	0.2922	0.2108	0.1521	0.1097	0.2564	0.1850	0.1335
63	0.3137	0.2263	0.1632	0.1177	0.2938	0.2120	0.1529	0.1103	0.2578	0.1860	0.1342
64	0.3154	0.2275	0.1641	0.1184	0.2954	0.2131	0.1537	0.1109	0.2593	0.1870	0.1349
65	0.3171	0.2287	0.1650	0.1190	0.2971	0.2143	0.1546	0.1115	0.2607	0.1880	0.1356
66	0.3188	0.2300	0.1659	0.1197	0.2987	0.2155	0.1554	0.1121	0.2621	0.1891	0.1364
67	0.3206	0.2313	0.1668	0.1203	0.3003	0.2166	0.1563	0.1127	0.2635	0.1901	0.1371
68	0.3223	0.2325	0.1677	0.1210	0.3019	0.2178	0.1571	0.1133	0.2650	0.1911	0.1379
69	0.3241	0.2338	0.1686	0.1217	0.3036	0.2190	0.1580	0.1140	0.2664	0.1922	0.1386
70	0.3259	0.2351	0.1696	0.1223	0.3052	0.2202	0.1588	0.1146	0.2679	0.1932	0.1394
71	0.3276	0.2363	0.1705	0.1230	0.3069	0.2214	0.1597	0.1152	0.2693	0.1943	0.1402
72	0.3294	0.2376	0.1714	0.1237	0.3086	0.2226	0.1606	0.1158	0.2708	0.1953	0.1409
73	0.3312	0.2389	0.1724	0.1243	0.3103	0.2238	0.1615	0.1165	0.2723	0.1964	0.1417
74	0.3330	0.2402	0.1733	0.1250	0.3120	0.2250	0.1623	0.1171	0.2738	0.1975	0.1425

75	0.3348	0.2415	0.1742	0.1257	0.3137	0.2263	0.1632	0.1177	0.2753	0.1986	0.1432
76	0.3367	0.2429	0.1752	0.1264	0.3154	0.2275	0.1641	0.1184	0.2768	0.1996	0.1440
77	0.3385	0.2442	0.1762	0.1271	0.3171	0.2287	0.1650	0.1190	0.2783	0.2007	0.1448
78	0.3404	0.2455	0.1771	0.1278	0.3188	0.2300	0.1659	0.1197	0.2798	0.2018	0.1456
79	0.3422	0.2469	0.1781	0.1285	0.3206	0.2313	0.1668	0.1203	0.2813	0.2029	0.1464
80	0.3441	0.2482	0.1791	0.1292	0.3223	0.2325	0.1677	0.1210	0.2828	0.2040	0.1472
81	0.3460	0.2496	0.1800	0.1299	0.3241	0.2338	0.1686	0.1217	0.2844	0.2052	0.1480
82	0.3478	0.2509	0.1810	0.1306	0.3259	0.2351	0.1696	0.1223	0.2859	0.2063	0.1488
83	0.3497	0.2523	0.1820	0.1313	0.3276	0.2363	0.1705	0.1230	0.2875	0.2074	0.1496
84	0.3517	0.2537	0.1830	0.1320	0.3294	0.2376	0.1714	0.1237	0.2891	0.2085	0.1504
85	0.3536	0.2551	0.1840	0.1327	0.3312	0.2389	0.1724	0.1243	0.2907	0.2097	0.1512
86	0.3555	0.2564	0.1850	0.1335	0.3330	0.2402	0.1733	0.1250	0.2922	0.2108	0.1521
87	0.3574	0.2578	0.1860	0.1342	0.3348	0.2415	0.1742	0.1257	0.2938	0.2120	0.1529
88	0.3594	0.2593	0.1870	0.1349	0.3367	0.2429	0.1752	0.1264	0.2954	0.2131	0.1537
89	0.3614	0.2607	0.1880	0.1356	0.3385	0.2442	0.1762	0.1271	0.2971	0.2143	0.1546
90	0.3633	0.2621	0.1891	0.1364	0.3404	0.2455	0.1771	0.1278	0.2987	0.2155	0.1554
91	0.3653	0.2635	0.1901	0.1371	0.3422	0.2469	0.1781	0.1285	0.3003	0.2166	0.1563
92	0.3673	0.2650	0.1911	0.1379	0.3441	0.2482	0.1791	0.1292	0.3019	0.2178	0.1571
93	0.3693	0.2664	0.1922	0.1386	0.3460	0.2496	0.1800	0.1299	0.3036	0.2190	0.1580
94	0.3713	0.2679	0.1932	0.1394	0.3478	0.2509	0.1810	0.1306	0.3052	0.2202	0.1588
95	0.3734	0.2693	0.1943	0.1402	0.3497	0.2523	0.1820	0.1313	0.3069	0.2214	0.1597
96	0.3754	0.2708	0.1953	0.1409	0.3517	0.2537	0.1830	0.1320	0.3086	0.2226	0.1606
97	0.3774	0.2723	0.1964	0.1417	0.3536	0.2551	0.1840	0.1327	0.3103	0.2238	0.1615
98	0.3795	0.2738	0.1975	0.1425	0.3555	0.2564	0.1850	0.1335	0.3120	0.2250	0.1623
99	0.3816	0.2753	0.1986	0.1432	0.3574	0.2578	0.1860	0.1342	0.3137	0.2263	0.1632
100	0.3837	0.2768	0.1996	0.1440	0.3594	0.2593	0.1870	0.1349	0.3154	0.2275	0.1641
101	0.3857	0.2783	0.2007	0.1448	0.3614	0.2607	0.1880	0.1356	0.3171	0.2287	0.1650
102	0.3879	0.2798	0.2018	0.1456	0.3633	0.2621	0.1891	0.1364	0.3188	0.2300	0.1659
103	0.3900	0.2813	0.2029	0.1464	0.3653	0.2635	0.1901	0.1371	0.3206	0.2313	0.1668
104	0.3921	0.2828	0.2040	0.1472	0.3673	0.2650	0.1911	0.1379	0.3223	0.2325	0.1677
105	0.3942	0.2844	0.2052	0.1480	0.3693	0.2664	0.1922	0.1386	0.3241	0.2338	0.1686
106	0.3964	0.2859	0.2063	0.1488	0.3713	0.2679	0.1932	0.1394	0.3259	0.2351	0.1696
107	0.3986	0.2875	0.2074	0.1496	0.3734	0.2693	0.1943	0.1402	0.3276	0.2363	0.1705
108	0.4007	0.2891	0.2085	0.1504	0.3754	0.2708	0.1953	0.1409	0.3294	0.2376	0.1714
109	0.4029	0.2907	0.2097	0.1512	0.3774	0.2723	0.1964	0.1417	0.3312	0.2389	0.1724

110	0.4051	0.2922	0.2108	0.1521	0.3795	0.2738	0.1975	0.1425	0.3330	0.2402	0.1733
111	0.4073	0.2938	0.2120	0.1529	0.3816	0.2753	0.1986	0.1432	0.3348	0.2415	0.1742
112	0.4095	0.2954	0.2131	0.1537	0.3837	0.2768	0.1996	0.1440	0.3367	0.2429	0.1752
113	0.4118	0.2971	0.2143	0.1546	0.3857	0.2783	0.2007	0.1448	0.3385	0.2442	0.1762
114	0.4140	0.2987	0.2155	0.1554	0.3879	0.2798	0.2018	0.1456	0.3404	0.2455	0.1771
115	0.4163	0.3003	0.2166	0.1563	0.3900	0.2813	0.2029	0.1464	0.3422	0.2469	0.1781
116	0.4186	0.3019	0.2178	0.1571	0.3921	0.2828	0.2040	0.1472	0.3441	0.2482	0.1791
117	0.4208	0.3036	0.2190	0.1580	0.3942	0.2844	0.2052	0.1480	0.3460	0.2496	0.1800
118	0.4231	0.3052	0.2202	0.1588	0.3964	0.2859	0.2063	0.1488	0.3478	0.2509	0.1810
119	0.4255	0.3069	0.2214	0.1597	0.3986	0.2875	0.2074	0.1496	0.3497	0.2523	0.1820
120	0.4278	0.3086	0.2226	0.1606	0.4007	0.2891	0.2085	0.1504	0.3517	0.2537	0.1830
121	0.4301	0.3103	0.2238	0.1615	0.4029	0.2907	0.2097	0.1512	0.3536	0.2551	0.1840
122	0.4325	0.3120	0.2250	0.1623	0.4051	0.2922	0.2108	0.1521	0.3555	0.2564	0.1850
123	0.4348	0.3137	0.2263	0.1632	0.4073	0.2938	0.2120	0.1529	0.3574	0.2578	0.1860
124	0.4372	0.3154	0.2275	0.1641	0.4095	0.2954	0.2131	0.1537	0.3594	0.2593	0.1870
125	0.4396	0.3171	0.2287	0.1650	0.4118	0.2971	0.2143	0.1546	0.3614	0.2607	0.1880
126	0.4420	0.3188	0.2300	0.1659	0.4140	0.2987	0.2155	0.1554	0.3633	0.2621	0.1891
127	0.4444	0.3206	0.2313	0.1668	0.4163	0.3003	0.2166	0.1563	0.3653	0.2635	0.1901
128	0.4468	0.3223	0.2325	0.1677	0.4186	0.3019	0.2178	0.1571	0.3673	0.2650	0.1911
129	0.4493	0.3241	0.2338	0.1686	0.4208	0.3036	0.2190	0.1580	0.3693	0.2664	0.1922
130	0.4517	0.3259	0.2351	0.1696	0.4231	0.3052	0.2202	0.1588	0.3713	0.2679	0.1932
131	0.4542	0.3276	0.2363	0.1705	0.4255	0.3069	0.2214	0.1597	0.3734	0.2693	0.1943
132	0.4567	0.3294	0.2376	0.1714	0.4278	0.3086	0.2226	0.1606	0.3754	0.2708	0.1953
133	0.4591	0.3312	0.2389	0.1724	0.4301	0.3103	0.2238	0.1615	0.3774	0.2723	0.1964
134	0.4617	0.3330	0.2402	0.1733	0.4325	0.3120	0.2250	0.1623	0.3795	0.2738	0.1975
135	0.4642	0.3348	0.2415	0.1742	0.4348	0.3137	0.2263	0.1632	0.3816	0.2753	0.1986
136	0.4667	0.3367	0.2429	0.1752	0.4372	0.3154	0.2275	0.1641	0.3837	0.2768	0.1996
137	0.4693	0.3385	0.2442	0.1762	0.4396	0.3171	0.2287	0.1650	0.3857	0.2783	0.2007
138	0.4718	0.3404	0.2455	0.1771	0.4420	0.3188	0.2300	0.1659	0.3879	0.2798	0.2018
139	0.4744	0.3422	0.2469	0.1781	0.4444	0.3206	0.2313	0.1668	0.3900	0.2813	0.2029
140	0.4770	0.3441	0.2482	0.1791	0.4468	0.3223	0.2325	0.1677	0.3921	0.2828	0.2040
141	0.4796	0.3460	0.2496	0.1800	0.4493	0.3241	0.2338	0.1686	0.3942	0.2844	0.2052
142	0.4822	0.3478	0.2509	0.1810	0.4517	0.3259	0.2351	0.1696	0.3964	0.2859	0.2063
143	0.4848	0.3497	0.2523	0.1820	0.4542	0.3276	0.2363	0.1705	0.3986	0.2875	0.2074
144	0.4875	0.3517	0.2537	0.1830	0.4567	0.3294	0.2376	0.1714	0.4007	0.2891	0.2085

145	0.4901	0.3536	0.2551	0.1840	0.4591	0.3312	0.2389	0.1724	0.4029	0.2907	0.2097
146	0.4928	0.3555	0.2564	0.1850	0.4617	0.3330	0.2402	0.1733	0.4051	0.2922	0.2108
147	0.4955	0.3574	0.2578	0.1860	0.4642	0.3348	0.2415	0.1742	0.4073	0.2938	0.2120
148	0.4982	0.3594	0.2593	0.1870	0.4667	0.3367	0.2429	0.1752	0.4095	0.2954	0.2131
149	0.5009	0.3614	0.2607	0.1880	0.4693	0.3385	0.2442	0.1762	0.4118	0.2971	0.2143
150	0.5037	0.3633	0.2621	0.1891	0.4718	0.3404	0.2455	0.1771	0.4140	0.2987	0.2155
151	0.5064	0.3653	0.2635	0.1901	0.4744	0.3422	0.2469	0.1781	0.4163	0.3003	0.2166
152	0.5092	0.3673	0.2650	0.1911	0.4770	0.3441	0.2482	0.1791	0.4186	0.3019	0.2178
153	0.5120	0.3693	0.2664	0.1922	0.4796	0.3460	0.2496	0.1800	0.4208	0.3036	0.2190
154	0.5147	0.3713	0.2679	0.1932	0.4822	0.3478	0.2509	0.1810	0.4231	0.3052	0.2202
155	0.5176	0.3734	0.2693	0.1943	0.4848	0.3497	0.2523	0.1820	0.4255	0.3069	0.2214
156	0.5204	0.3754	0.2708	0.1953	0.4875	0.3517	0.2537	0.1830	0.4278	0.3086	0.2226
157	0.5232	0.3774	0.2723	0.1964	0.4901	0.3536	0.2551	0.1840	0.4301	0.3103	0.2238
158	0.5261	0.3795	0.2738	0.1975	0.4928	0.3555	0.2564	0.1850	0.4325	0.3120	0.2250
159	0.5289	0.3816	0.2753	0.1986	0.4955	0.3574	0.2578	0.1860	0.4348	0.3137	0.2263
160	0.5318	0.3837	0.2768	0.1996	0.4982	0.3594	0.2593	0.1870	0.4372	0.3154	0.2275
161	0.5347	0.3857	0.2783	0.2007	0.5009	0.3614	0.2607	0.1880	0.4396	0.3171	0.2287
162	0.5377	0.3879	0.2798	0.2018	0.5037	0.3633	0.2621	0.1891	0.4420	0.3188	0.2300
163	0.5406	0.3900	0.2813	0.2029	0.5064	0.3653	0.2635	0.1901	0.4444	0.3206	0.2313
164	0.5435	0.3921	0.2828	0.2040	0.5092	0.3673	0.2650	0.1911	0.4468	0.3223	0.2325
165	0.5465	0.3942	0.2844	0.2052	0.5120	0.3693	0.2664	0.1922	0.4493	0.3241	0.2338
166	0.5495	0.3964	0.2859	0.2063	0.5147	0.3713	0.2679	0.1932	0.4517	0.3259	0.2351
167	0.5525	0.3986	0.2875	0.2074	0.5176	0.3734	0.2693	0.1943	0.4542	0.3276	0.2363
168	0.5555	0.4007	0.2891	0.2085	0.5204	0.3754	0.2708	0.1953	0.4567	0.3294	0.2376
169	0.5585	0.4029	0.2907	0.2097	0.5232	0.3774	0.2723	0.1964	0.4591	0.3312	0.2389
170	0.5616	0.4051	0.2922	0.2108	0.5261	0.3795	0.2738	0.1975	0.4617	0.3330	0.2402
171	0.5647	0.4073	0.2938	0.2120	0.5289	0.3816	0.2753	0.1986	0.4642	0.3348	0.2415
172	0.5677	0.4095	0.2954	0.2131	0.5318	0.3837	0.2768	0.1996	0.4667	0.3367	0.2429
173	0.5708	0.4118	0.2971	0.2143	0.5347	0.3857	0.2783	0.2007	0.4693	0.3385	0.2442
174	0.5739	0.4140	0.2987	0.2155	0.5377	0.3879	0.2798	0.2018	0.4718	0.3404	0.2455
175	0.5771	0.4163	0.3003	0.2166	0.5406	0.3900	0.2813	0.2029	0.4744	0.3422	0.2469
176	0.5802	0.4186	0.3019	0.2178	0.5435	0.3921	0.2828	0.2040	0.4770	0.3441	0.2482
177	0.5834	0.4208	0.3036	0.2190	0.5465	0.3942	0.2844	0.2052	0.4796	0.3460	0.2496
178	0.5866	0.4231	0.3052	0.2202	0.5495	0.3964	0.2859	0.2063	0.4822	0.3478	0.2509
179	0.5898	0.4255	0.3069	0.2214	0.5525	0.3986	0.2875	0.2074	0.4848	0.3497	0.2523

180	0.5930	0.4278	0.3086	0.2226	0.5555	0.4007	0.2891	0.2085	0.4875	0.3517	0.2537
181	0.5962	0.4301	0.3103	0.2238	0.5585	0.4029	0.2907	0.2097	0.4901	0.3536	0.2551
182	0.5995	0.4325	0.3120	0.2250	0.5616	0.4051	0.2922	0.2108	0.4928	0.3555	0.2564
183	0.6028	0.4348	0.3137	0.2263	0.5647	0.4073	0.2938	0.2120	0.4955	0.3574	0.2578
184	0.6061	0.4372	0.3154	0.2275	0.5677	0.4095	0.2954	0.2131	0.4982	0.3594	0.2593
185	0.6094	0.4396	0.3171	0.2287	0.5708	0.4118	0.2971	0.2143	0.5009	0.3614	0.2607
186	0.6127	0.4420	0.3188	0.2300	0.5739	0.4140	0.2987	0.2155	0.5037	0.3633	0.2621
187	0.6160	0.4444	0.3206	0.2313	0.5771	0.4163	0.3003	0.2166	0.5064	0.3653	0.2635
188	0.6194	0.4468	0.3223	0.2325	0.5802	0.4186	0.3019	0.2178	0.5092	0.3673	0.2650
189	0.6228	0.4493	0.3241	0.2338	0.5834	0.4208	0.3036	0.2190	0.5120	0.3693	0.2664
190	0.6262	0.4517	0.3259	0.2351	0.5866	0.4231	0.3052	0.2202	0.5147	0.3713	0.2679
191	0.6296	0.4542	0.3276	0.2363	0.5898	0.4255	0.3069	0.2214	0.5176	0.3734	0.2693
192	0.6330	0.4567	0.3294	0.2376	0.5930	0.4278	0.3086	0.2226	0.5204	0.3754	0.2708
193	0.6365	0.4591	0.3312	0.2389	0.5962	0.4301	0.3103	0.2238	0.5232	0.3774	0.2723
194	0.6400	0.4617	0.3330	0.2402	0.5995	0.4325	0.3120	0.2250	0.5261	0.3795	0.2738
195	0.6435	0.4642	0.3348	0.2415	0.6028	0.4348	0.3137	0.2263	0.5289	0.3816	0.2753
196	0.6470	0.4667	0.3367	0.2429	0.6061	0.4372	0.3154	0.2275	0.5318	0.3837	0.2768
197	0.6505	0.4693	0.3385	0.2442	0.6094	0.4396	0.3171	0.2287	0.5347	0.3857	0.2783
198	0.6540	0.4718	0.3404	0.2455	0.6127	0.4420	0.3188	0.2300	0.5377	0.3879	0.2798
199	0.6576	0.4744	0.3422	0.2469	0.6160	0.4444	0.3206	0.2313	0.5406	0.3900	0.2813
200	0.6612	0.4770	0.3441	0.2482	0.6194	0.4468	0.3223	0.2325	0.5435	0.3921	0.2828
201	0.6648	0.4796	0.3460	0.2496	0.6228	0.4493	0.3241	0.2338	0.5465	0.3942	0.2844
202	0.6684	0.4822	0.3478	0.2509	0.6262	0.4517	0.3259	0.2351	0.5495	0.3964	0.2859
203	0.6721	0.4848	0.3497	0.2523	0.6296	0.4542	0.3276	0.2363	0.5525	0.3986	0.2875
204	0.6758	0.4875	0.3517	0.2537	0.6330	0.4567	0.3294	0.2376	0.5555	0.4007	0.2891
205	0.6794	0.4901	0.3536	0.2551	0.6365	0.4591	0.3312	0.2389	0.5585	0.4029	0.2907
206	0.6832	0.4928	0.3555	0.2564	0.6400	0.4617	0.3330	0.2402	0.5616	0.4051	0.2922
207	0.6869	0.4955	0.3574	0.2578	0.6435	0.4642	0.3348	0.2415	0.5647	0.4073	0.2938
208	0.6906	0.4982	0.3594	0.2593	0.6470	0.4667	0.3367	0.2429	0.5677	0.4095	0.2954
209	0.6944	0.5009	0.3614	0.2607	0.6505	0.4693	0.3385	0.2442	0.5708	0.4118	0.2971
210	0.6982	0.5037	0.3633	0.2621	0.6540	0.4718	0.3404	0.2455	0.5739	0.4140	0.2987
211	0.7020	0.5064	0.3653	0.2635	0.6576	0.4744	0.3422	0.2469	0.5771	0.4163	0.3003
212	0.7058	0.5092	0.3673	0.2650	0.6612	0.4770	0.3441	0.2482	0.5802	0.4186	0.3019
213	0.7097	0.5120	0.3693	0.2664	0.6648	0.4796	0.3460	0.2496	0.5834	0.4208	0.3036
214	0.7136	0.5147	0.3713	0.2679	0.6684	0.4822	0.3478	0.2509	0.5866	0.4231	0.3052

215	0.7175	0.5176	0.3734	0.2693	0.6721	0.4848	0.3497	0.2523	0.5898	0.4255	0.3069
216	0.7214	0.5204	0.3754	0.2708	0.6758	0.4875	0.3517	0.2537	0.5930	0.4278	0.3086
217	0.7253	0.5232	0.3774	0.2723	0.6794	0.4901	0.3536	0.2551	0.5962	0.4301	0.3103
218	0.7293	0.5261	0.3795	0.2738	0.6832	0.4928	0.3555	0.2564	0.5995	0.4325	0.3120
219	0.7333	0.5289	0.3816	0.2753	0.6869	0.4955	0.3574	0.2578	0.6028	0.4348	0.3137
220	0.7373	0.5318	0.3837	0.2768	0.6906	0.4982	0.3594	0.2593	0.6061	0.4372	0.3154
221	0.7413	0.5347	0.3857	0.2783	0.6944	0.5009	0.3614	0.2607	0.6094	0.4396	0.3171
222	0.7453	0.5377	0.3879	0.2798	0.6982	0.5037	0.3633	0.2621	0.6127	0.4420	0.3188
223	0.7494	0.5406	0.3900	0.2813	0.7020	0.5064	0.3653	0.2635	0.6160	0.4444	0.3206
224	0.7535	0.5435	0.3921	0.2828	0.7058	0.5092	0.3673	0.2650	0.6194	0.4468	0.3223
225	0.7576	0.5465	0.3942	0.2844	0.7097	0.5120	0.3693	0.2664	0.6228	0.4493	0.3241
226	0.7617	0.5495	0.3964	0.2859	0.7136	0.5147	0.3713	0.2679	0.6262	0.4517	0.3259
227	0.7659	0.5525	0.3986	0.2875	0.7175	0.5176	0.3734	0.2693	0.6296	0.4542	0.3276
228	0.7701	0.5555	0.4007	0.2891	0.7214	0.5204	0.3754	0.2708	0.6330	0.4567	0.3294
229	0.7743	0.5585	0.4029	0.2907	0.7253	0.5232	0.3774	0.2723	0.6365	0.4591	0.3312
230	0.7785	0.5616	0.4051	0.2922	0.7293	0.5261	0.3795	0.2738	0.6400	0.4617	0.3330
231	0.7827	0.5647	0.4073	0.2938	0.7333	0.5289	0.3816	0.2753	0.6435	0.4642	0.3348
232	0.7870	0.5677	0.4095	0.2954	0.7373	0.5318	0.3837	0.2768	0.6470	0.4667	0.3367
233	0.7913	0.5708	0.4118	0.2971	0.7413	0.5347	0.3857	0.2783	0.6505	0.4693	0.3385
234	0.7956	0.5739	0.4140	0.2987	0.7453	0.5377	0.3879	0.2798	0.6540	0.4718	0.3404
235	0.8000	0.5771	0.4163	0.3003	0.7494	0.5406	0.3900	0.2813	0.6576	0.4744	0.3422
236	0.8043	0.5802	0.4186	0.3019	0.7535	0.5435	0.3921	0.2828	0.6612	0.4770	0.3441
237	0.8087	0.5834	0.4208	0.3036	0.7576	0.5465	0.3942	0.2844	0.6648	0.4796	0.3460
238	0.8131	0.5866	0.4231	0.3052	0.7617	0.5495	0.3964	0.2859	0.6684	0.4822	0.3478
239	0.8176	0.5898	0.4255	0.3069	0.7659	0.5525	0.3986	0.2875	0.6721	0.4848	0.3497
240	0.8220	0.5930	0.4278	0.3086	0.7701	0.5555	0.4007	0.2891	0.6758	0.4875	0.3517
241	0.8265	0.5962	0.4301	0.3103	0.7743	0.5585	0.4029	0.2907	0.6794	0.4901	0.3536
242	0.8310	0.5995	0.4325	0.3120	0.7785	0.5616	0.4051	0.2922	0.6832	0.4928	0.3555
243	0.8356	0.6028	0.4348	0.3137	0.7827	0.5647	0.4073	0.2938	0.6869	0.4955	0.3574
244	0.8401	0.6061	0.4372	0.3154	0.7870	0.5677	0.4095	0.2954	0.6906	0.4982	0.3594
245	0.8447	0.6094	0.4396	0.3171	0.7913	0.5708	0.4118	0.2971	0.6944	0.5009	0.3614
246	0.8493	0.6127	0.4420	0.3188	0.7956	0.5739	0.4140	0.2987	0.6982	0.5037	0.3633
247	0.8540	0.6160	0.4444	0.3206	0.8000	0.5771	0.4163	0.3003	0.7020	0.5064	0.3653
248	0.8586	0.6194	0.4468	0.3223	0.8043	0.5802	0.4186	0.3019	0.7058	0.5092	0.3673
249	0.8633	0.6228	0.4493	0.3241	0.8087	0.5834	0.4208	0.3036	0.7097	0.5120	0.3693

250	0.8680	0.6262	0.4517	0.3259	0.8131	0.5866	0.4231	0.3052	0.7136	0.5147	0.3713
251	0.8728	0.6296	0.4542	0.3276	0.8176	0.5898	0.4255	0.3069	0.7175	0.5176	0.3734
252	0.8775	0.6330	0.4567	0.3294	0.8220	0.5930	0.4278	0.3086	0.7214	0.5204	0.3754
253	0.8823	0.6365	0.4591	0.3312	0.8265	0.5962	0.4301	0.3103	0.7253	0.5232	0.3774
254	0.8871	0.6400	0.4617	0.3330	0.8310	0.5995	0.4325	0.3120	0.7293	0.5261	0.3795
255	0.8920	0.6435	0.4642	0.3348	0.8356	0.6028	0.4348	0.3137	0.7333	0.5289	0.3816
256	0.8969	0.6470	0.4667	0.3367	0.8401	0.6061	0.4372	0.3154	0.7373	0.5318	0.3837
257	0.9017	0.6505	0.4693	0.3385	0.8447	0.6094	0.4396	0.3171	0.7413	0.5347	0.3857
258	0.9067	0.6540	0.4718	0.3404	0.8493	0.6127	0.4420	0.3188	0.7453	0.5377	0.3879
259	0.9116	0.6576	0.4744	0.3422	0.8540	0.6160	0.4444	0.3206	0.7494	0.5406	0.3900
260	0.9166	0.6612	0.4770	0.3441	0.8586	0.6194	0.4468	0.3223	0.7535	0.5435	0.3921
261	0.9216	0.6648	0.4796	0.3460	0.8633	0.6228	0.4493	0.3241	0.7576	0.5465	0.3942
262	0.9266	0.6684	0.4822	0.3478	0.8680	0.6262	0.4517	0.3259	0.7617	0.5495	0.3964
263	0.9317	0.6721	0.4848	0.3497	0.8728	0.6296	0.4542	0.3276	0.7659	0.5525	0.3986
264	0.9368	0.6758	0.4875	0.3517	0.8775	0.6330	0.4567	0.3294	0.7701	0.5555	0.4007
265	0.9419	0.6794	0.4901	0.3536	0.8823	0.6365	0.4591	0.3312	0.7743	0.5585	0.4029
266	0.9470	0.6832	0.4928	0.3555	0.8871	0.6400	0.4617	0.3330	0.7785	0.5616	0.4051
267	0.9522	0.6869	0.4955	0.3574	0.8920	0.6435	0.4642	0.3348	0.7827	0.5647	0.4073
268	0.9574	0.6906	0.4982	0.3594	0.8969	0.6470	0.4667	0.3367	0.7870	0.5677	0.4095
269	0.9626	0.6944	0.5009	0.3614	0.9017	0.6505	0.4693	0.3385	0.7913	0.5708	0.4118
270	0.9679	0.6982	0.5037	0.3633	0.9067	0.6540	0.4718	0.3404	0.7956	0.5739	0.4140
271	0.9732	0.7020	0.5064	0.3653	0.9116	0.6576	0.4744	0.3422	0.8000	0.5771	0.4163
272	0.9785	0.7058	0.5092	0.3673	0.9166	0.6612	0.4770	0.3441	0.8043	0.5802	0.4186
273	0.9838	0.7097	0.5120	0.3693	0.9216	0.6648	0.4796	0.3460	0.8087	0.5834	0.4208
274	0.9892	0.7136	0.5147	0.3713	0.9266	0.6684	0.4822	0.3478	0.8131	0.5866	0.4231
275	0.9946	0.7175	0.5176	0.3734	0.9317	0.6721	0.4848	0.3497	0.8176	0.5898	0.4255
276	1.0000	0.7214	0.5204	0.3754	0.9368	0.6758	0.4875	0.3517	0.8220	0.5930	0.4278
277	-	0.7253	0.5232	0.3774	0.9419	0.6794	0.4901	0.3536	0.8265	0.5962	0.4301
278	-	0.7293	0.5261	0.3795	0.9470	0.6832	0.4928	0.3555	0.8310	0.5995	0.4325
279	-	0.7333	0.5289	0.3816	0.9522	0.6869	0.4955	0.3574	0.8356	0.6028	0.4348
280	-	0.7373	0.5318	0.3837	0.9574	0.6906	0.4982	0.3594	0.8401	0.6061	0.4372
281	-	0.7413	0.5347	0.3857	0.9626	0.6944	0.5009	0.3614	0.8447	0.6094	0.4396
282	-	0.7453	0.5377	0.3879	0.9679	0.6982	0.5037	0.3633	0.8493	0.6127	0.4420
283	-	0.7494	0.5406	0.3900	0.9732	0.7020	0.5064	0.3653	0.8540	0.6160	0.4444
284	-	0.7535	0.5435	0.3921	0.9785	0.7058	0.5092	0.3673	0.8586	0.6194	0.4468

285	-	0.7576	0.5465	0.3942	0.9838	0.7097	0.5120	0.3693	0.8633	0.6228	0.4493
286	-	0.7617	0.5495	0.3964	0.9892	0.7136	0.5147	0.3713	0.8680	0.6262	0.4517
287	-	0.7659	0.5525	0.3986	0.9946	0.7175	0.5176	0.3734	0.8728	0.6296	0.4542
288	-	0.7701	0.5555	0.4007	1.0000	0.7214	0.5204	0.3754	0.8775	0.6330	0.4567
289	-	0.7743	0.5585	0.4029	-	0.7253	0.5232	0.3774	0.8823	0.6365	0.4591
290	-	0.7785	0.5616	0.4051	-	0.7293	0.5261	0.3795	0.8871	0.6400	0.4617
291	-	0.7827	0.5647	0.4073	-	0.7333	0.5289	0.3816	0.8920	0.6435	0.4642
292	-	0.7870	0.5677	0.4095	-	0.7373	0.5318	0.3837	0.8969	0.6470	0.4667
293	-	0.7913	0.5708	0.4118	-	0.7413	0.5347	0.3857	0.9017	0.6505	0.4693
294	-	0.7956	0.5739	0.4140	-	0.7453	0.5377	0.3879	0.9067	0.6540	0.4718
295	-	0.8000	0.5771	0.4163	-	0.7494	0.5406	0.3900	0.9116	0.6576	0.4744
296	-	0.8043	0.5802	0.4186	-	0.7535	0.5435	0.3921	0.9166	0.6612	0.4770
297	-	0.8087	0.5834	0.4208	-	0.7576	0.5465	0.3942	0.9216	0.6648	0.4796
298	-	0.8131	0.5866	0.4231	-	0.7617	0.5495	0.3964	0.9266	0.6684	0.4822
299	-	0.8176	0.5898	0.4255	-	0.7659	0.5525	0.3986	0.9317	0.6721	0.4848
300	-	0.8220	0.5930	0.4278	-	0.7701	0.5555	0.4007	0.9368	0.6758	0.4875
301	-	0.8265	0.5962	0.4301	-	0.7743	0.5585	0.4029	0.9419	0.6794	0.4901
302	-	0.8310	0.5995	0.4325	-	0.7785	0.5616	0.4051	0.9470	0.6832	0.4928
303	-	0.8356	0.6028	0.4348	-	0.7827	0.5647	0.4073	0.9522	0.6869	0.4955
304	-	0.8401	0.6061	0.4372	-	0.7870	0.5677	0.4095	0.9574	0.6906	0.4982
305	-	0.8447	0.6094	0.4396	-	0.7913	0.5708	0.4118	0.9626	0.6944	0.5009
306	-	0.8493	0.6127	0.4420	-	0.7956	0.5739	0.4140	0.9679	0.6982	0.5037
307	-	0.8540	0.6160	0.4444	-	0.8000	0.5771	0.4163	0.9732	0.7020	0.5064
308	-	0.8586	0.6194	0.4468	-	0.8043	0.5802	0.4186	0.9785	0.7058	0.5092
309	-	0.8633	0.6228	0.4493	-	0.8087	0.5834	0.4208	0.9838	0.7097	0.5120
310	-	0.8680	0.6262	0.4517	-	0.8131	0.5866	0.4231	0.9892	0.7136	0.5147
311	-	0.8728	0.6296	0.4542	-	0.8176	0.5898	0.4255	0.9946	0.7175	0.5176
312	-	0.8775	0.6330	0.4567	-	0.8220	0.5930	0.4278	1.0000	0.7214	0.5204
313	-	0.8823	0.6365	0.4591	-	0.8265	0.5962	0.4301	-	0.7253	0.5232
314	-	0.8871	0.6400	0.4617	-	0.8310	0.5995	0.4325	-	0.7293	0.5261
315	-	0.8920	0.6435	0.4642	-	0.8356	0.6028	0.4348	-	0.7333	0.5289
316	-	0.8969	0.6470	0.4667	-	0.8401	0.6061	0.4372	-	0.7373	0.5318
317	-	0.9017	0.6505	0.4693	-	0.8447	0.6094	0.4396	-	0.7413	0.5347
318	-	0.9067	0.6540	0.4718	-	0.8493	0.6127	0.4420	-	0.7453	0.5377
319	-	0.9116	0.6576	0.4744	-	0.8540	0.6160	0.4444	-	0.7494	0.5406

320	-	0.9166	0.6612	0.4770	-	0.8586	0.6194	0.4468	-	0.7535	0.5435
321	-	0.9216	0.6648	0.4796	-	0.8633	0.6228	0.4493	-	0.7576	0.5465
322	-	0.9266	0.6684	0.4822	-	0.8680	0.6262	0.4517	-	0.7617	0.5495
323	-	0.9317	0.6721	0.4848	-	0.8728	0.6296	0.4542	-	0.7659	0.5525
324	-	0.9368	0.6758	0.4875	-	0.8775	0.6330	0.4567	-	0.7701	0.5555
325	-	0.9419	0.6794	0.4901	-	0.8823	0.6365	0.4591	-	0.7743	0.5585
326	-	0.9470	0.6832	0.4928	-	0.8871	0.6400	0.4617	-	0.7785	0.5616
327	-	0.9522	0.6869	0.4955	-	0.8920	0.6435	0.4642	-	0.7827	0.5647
328	-	0.9574	0.6906	0.4982	-	0.8969	0.6470	0.4667	-	0.7870	0.5677
329	-	0.9626	0.6944	0.5009	-	0.9017	0.6505	0.4693	-	0.7913	0.5708
330	-	0.9679	0.6982	0.5037	-	0.9067	0.6540	0.4718	-	0.7956	0.5739
331	-	0.9732	0.7020	0.5064	-	0.9116	0.6576	0.4744	-	0.8000	0.5771
332	-	0.9785	0.7058	0.5092	-	0.9166	0.6612	0.4770	-	0.8043	0.5802
333	-	0.9838	0.7097	0.5120	-	0.9216	0.6648	0.4796	-	0.8087	0.5834
334	-	0.9892	0.7136	0.5147	-	0.9266	0.6684	0.4822	-	0.8131	0.5866
335	-	0.9946	0.7175	0.5176	-	0.9317	0.6721	0.4848	-	0.8176	0.5898
336	-	1.0000	0.7214	0.5204	-	0.9368	0.6758	0.4875	-	0.8220	0.5930
337	-	-	0.7253	0.5232	-	0.9419	0.6794	0.4901	-	0.8265	0.5962
338	-	-	0.7293	0.5261	-	0.9470	0.6832	0.4928	-	0.8310	0.5995
339	-	-	0.7333	0.5289	-	0.9522	0.6869	0.4955	-	0.8356	0.6028
340	-	-	0.7373	0.5318	-	0.9574	0.6906	0.4982	-	0.8401	0.6061
341	-	-	0.7413	0.5347	-	0.9626	0.6944	0.5009	-	0.8447	0.6094
342	-	-	0.7453	0.5377	-	0.9679	0.6982	0.5037	-	0.8493	0.6127
343	-	-	0.7494	0.5406	-	0.9732	0.7020	0.5064	-	0.8540	0.6160
344	-	-	0.7535	0.5435	-	0.9785	0.7058	0.5092	-	0.8586	0.6194
345	-	-	0.7576	0.5465	-	0.9838	0.7097	0.5120	-	0.8633	0.6228
346	-	-	0.7617	0.5495	-	0.9892	0.7136	0.5147	-	0.8680	0.6262
347	-	-	0.7659	0.5525	-	0.9946	0.7175	0.5176	-	0.8728	0.6296
348	-	-	0.7701	0.5555	-	1.0000	0.7214	0.5204	-	0.8775	0.6330
349	-	-	0.7743	0.5585	-	-	0.7253	0.5232	-	0.8823	0.6365
350	-	-	0.7785	0.5616	-	-	0.7293	0.5261	-	0.8871	0.6400
351	-	-	0.7827	0.5647	-	-	0.7333	0.5289	-	0.8920	0.6435
352	-	-	0.7870	0.5677	-	-	0.7373	0.5318	-	0.8969	0.6470
353	-	-	0.7913	0.5708	-	-	0.7413	0.5347	-	0.9017	0.6505
354	-	-	0.7956	0.5739	-	-	0.7453	0.5377	-	0.9067	0.6540

355	-	-	0.8000	0.5771	-	-	0.7494	0.5406	-	0.9116	0.6576
356	-	-	0.8043	0.5802	-	-	0.7535	0.5435	-	0.9166	0.6612
357	-	-	0.8087	0.5834	-	-	0.7576	0.5465	-	0.9216	0.6648
358	-	-	0.8131	0.5866	-	-	0.7617	0.5495	-	0.9266	0.6684
359	-	-	0.8176	0.5898	-	-	0.7659	0.5525	-	0.9317	0.6721
360	-	-	0.8220	0.5930	-	-	0.7701	0.5555	-	0.9368	0.6758
361	-	-	0.8265	0.5962	-	-	0.7743	0.5585	-	0.9419	0.6794
362	-	-	0.8310	0.5995	-	-	0.7785	0.5616	-	0.9470	0.6832
363	-	-	0.8356	0.6028	-	-	0.7827	0.5647	-	0.9522	0.6869
364	-	-	0.8401	0.6061	-	-	0.7870	0.5677	-	0.9574	0.6906
365	-	-	0.8447	0.6094	-	-	0.7913	0.5708	-	0.9626	0.6944
366	-	-	0.8493	0.6127	-	-	0.7956	0.5739	-	0.9679	0.6982
367	-	-	0.8540	0.6160	-	-	0.8000	0.5771	-	0.9732	0.7020
368	-	-	0.8586	0.6194	-	-	0.8043	0.5802	-	0.9785	0.7058
369	-	-	0.8633	0.6228	-	-	0.8087	0.5834	-	0.9838	0.7097
370	-	-	0.8680	0.6262	-	-	0.8131	0.5866	-	0.9892	0.7136
371	-	-	0.8728	0.6296	-	-	0.8176	0.5898	-	0.9946	0.7175
372	-	-	0.8775	0.6330	-	-	0.8220	0.5930	-	1.0000	0.7214
373	-	-	0.8823	0.6365	-	-	0.8265	0.5962	-	-	0.7253
374	-	-	0.8871	0.6400	-	-	0.8310	0.5995	-	-	0.7293
375	-	-	0.8920	0.6435	-	-	0.8356	0.6028	-	-	0.7333
376	-	-	0.8969	0.6470	-	-	0.8401	0.6061	-	-	0.7373
377	-	-	0.9017	0.6505	-	-	0.8447	0.6094	-	-	0.7413
378	-	-	0.9067	0.6540	-	-	0.8493	0.6127	-	-	0.7453
379	-	-	0.9116	0.6576	-	-	0.8540	0.6160	-	-	0.7494
380	-	-	0.9166	0.6612	-	-	0.8586	0.6194	-	-	0.7535
381	-	-	0.9216	0.6648	-	-	0.8633	0.6228	-	-	0.7576
382	-	-	0.9266	0.6684	-	-	0.8680	0.6262	-	-	0.7617
383	-	-	0.9317	0.6721	-	-	0.8728	0.6296	-	-	0.7659
384	-	-	0.9368	0.6758	-	-	0.8775	0.6330	-	-	0.7701
385	-	-	0.9419	0.6794	-	-	0.8823	0.6365	-	-	0.7743
386	-	-	0.9470	0.6832	-	-	0.8871	0.6400	-	-	0.7785
387	-	-	0.9522	0.6869	-	-	0.8920	0.6435	-	-	0.7827
388	-	-	0.9574	0.6906	-	-	0.8969	0.6470	-	-	0.7870
389	-	-	0.9626	0.6944	-	-	0.9017	0.6505	-	-	0.7913

390	-	-	0.9679	0.6982	-	-	0.9067	0.6540	-	-	0.7956
391	-	-	0.9732	0.7020	-	-	0.9116	0.6576	-	-	0.8000
392	-	-	0.9785	0.7058	-	-	0.9166	0.6612	-	-	0.8043
393	-	-	0.9838	0.7097	-	-	0.9216	0.6648	-	-	0.8087
394	-	-	0.9892	0.7136	-	-	0.9266	0.6684	-	-	0.8131
395	-	-	0.9946	0.7175	-	-	0.9317	0.6721	-	-	0.8176
396	-	-	1.0000	0.7214	-	-	0.9368	0.6758	-	-	0.8220
397	-	-	-	0.7253	-	-	0.9419	0.6794	-	-	0.8265
398	-	-	-	0.7293	-	-	0.9470	0.6832	-	-	0.8310
399	-	-	-	0.7333	-	-	0.9522	0.6869	-	-	0.8356
400	-	-	-	0.7373	-	-	0.9574	0.6906	-	-	0.8401
401	-	-	-	0.7413	-	-	0.9626	0.6944	-	-	0.8447
402	-	-	-	0.7453	-	-	0.9679	0.6982	-	-	0.8493
403	-	-	-	0.7494	-	-	0.9732	0.7020	-	-	0.8540
404	-	-	-	0.7535	-	-	0.9785	0.7058	-	-	0.8586
405	-	-	-	0.7576	-	-	0.9838	0.7097	-	-	0.8633
406	-	-	-	0.7617	-	-	0.9892	0.7136	-	-	0.8680
407	-	-	-	0.7659	-	-	0.9946	0.7175	-	-	0.8728
408	-	-	-	0.7701	-	-	1.0000	0.7214	-	-	0.8775
409	-	-	-	0.7743	-	-	-	0.7253	-	-	0.8823
410	-	-	-	0.7785	-	-	-	0.7293	-	-	0.8871
411	-	-	-	0.7827	-	-	-	0.7333	-	-	0.8920
412	-	-	-	0.7870	-	-	-	0.7373	-	-	0.8969
413	-	-	-	0.7913	-	-	-	0.7413	-	-	0.9017
414	-	-	-	0.7956	-	-	-	0.7453	-	-	0.9067
415	-	-	-	0.8000	-	-	-	0.7494	-	-	0.9116
416	-	-	-	0.8043	-	-	-	0.7535	-	-	0.9166
417	-	-	-	0.8087	-	-	-	0.7576	-	-	0.9216
418	-	-	-	0.8131	-	-	-	0.7617	-	-	0.9266
419	-	-	-	0.8176	-	-	-	0.7659	-	-	0.9317
420	-	-	-	0.8220	-	-	-	0.7701	-	-	0.9368
421	-	-	-	0.8265	-	-	-	0.7743	-	-	0.9419
422	-	-	-	0.8310	-	-	-	0.7785	-	-	0.9470
423	-	-	-	0.8356	-	-	-	0.7827	-	-	0.9522
424	-	-	-	0.8401	-	-	-	0.7870	-	-	0.9574

425	-	-	-	0.8447	-	-	-	0.7913	-	-	0.9626
426	-	-	-	0.8493	-	-	-	0.7956	-	-	0.9679
427	-	-	-	0.8540	-	-	-	0.8000	-	-	0.9732
428	-	-	-	0.8586	-	-	-	0.8043	-	-	0.9785
429	-	-	-	0.8633	-	-	-	0.8087	-	-	0.9838
430	-	-	-	0.8680	-	-	-	0.8131	-	-	0.9892
431	-	-	-	0.8728	-	-	-	0.8176	-	-	0.9946
432	-	-	-	0.8775	-	-	-	0.8220	-	-	1.0000
433	-	-	-	0.8823	-	-	-	0.8265	-	-	-
434	-	-	-	0.8871	-	-	-	0.8310	-	-	-
435	-	-	-	0.8920	-	-	-	0.8356	-	-	-
436	-	-	-	0.8969	-	-	-	0.8401	-	-	-
437	-	-	-	0.9017	-	-	-	0.8447	-	-	-
438	-	-	-	0.9067	-	-	-	0.8493	-	-	-
439	-	-	-	0.9116	-	-	-	0.8540	-	-	-
440	-	-	-	0.9166	-	-	-	0.8586	-	-	-
441	-	-	-	0.9216	-	-	-	0.8633	-	-	-
442	-	-	-	0.9266	-	-	-	0.8680	-	-	-
443	-	-	-	0.9317	-	-	-	0.8728	-	-	-
444	-	-	-	0.9368	-	-	-	0.8775	-	-	-
445	-	-	-	0.9419	-	-	-	0.8823	-	-	-
446	-	-	-	0.9470	-	-	-	0.8871	-	-	-
447	-	-	-	0.9522	-	-	-	0.8920	-	-	-
448	-	-	-	0.9574	-	-	-	0.8969	-	-	-
449	-	-	-	0.9626	-	-	-	0.9017	-	-	-
450	-	-	-	0.9679	-	-	-	0.9067	-	-	-
451	-	-	-	0.9732	-	-	-	0.9116	-	-	-
452	-	-	-	0.9785	-	-	-	0.9166	-	-	-
453	-	-	-	0.9838	-	-	-	0.9216	-	-	-
454	-	-	-	0.9892	-	-	-	0.9266	-	-	-
455	-	-	-	0.9946	-	-	-	0.9317	-	-	-
456	-	-	-	1.0000	-	-	-	0.9368	-	-	-
457	-	-	-	-	-	-	-	0.9419	-	-	-
458	-	-	-	-	-	-	-	0.9470	-	-	-
459	-	-	-	-	-	-	-	0.9522	-	-	-

460	-	-	-	-	-	-	-	0.9574	-	-	-
461	-	-	-	-	-	-	-	0.9626	-	-	-
462	-	-	-	-	-	-	-	0.9679	-	-	-
463	-	-	-	-	-	-	-	0.9732	-	-	-
464	-	-	-	-	-	-	-	0.9785	-	-	-
465	-	-	-	-	-	-	-	0.9838	-	-	-
466	-	-	-	-	-	-	-	0.9892	-	-	-
467	-	-	-	-	-	-	-	0.9946	-	-	-
468	-	-	-	-	-	-	-	1.0000	-	-	-

SAMPLE