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:	111N133V02

Dear <<>>

We welcome you to the SBI Life family and thank you for your trust in our products.
Joining SBI Life family will give you access to the best customer service and to a wide range of products which cater to most of your life insurance needs.

Free Look Option
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.
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.

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

1. For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>>

2. Your Sourcing Bank/Branch is <<Sourcing Bank / Branch>> and Intermediary/Agent is << Intermediary/Agent Name / Code / Contact Details >>

3. In case you have any complaint/grievance you may contact the following official for resolution:
   <<Regional Director's address >>

4. We enclose the following as a part of the Policy booklet:
   4.1 Policy Document.
   4.2 First Premium Receipt.
   4.3 Copy of proposal form signed by you.
   4.4 Copy of KYC and other documents as follows:

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

5. 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

6. Register on our **Customer Self Service portal, SBI Life Smart Care, https://smartcare.sbilife.co.in** to avail various online services available.

7. All your servicing requests should be submitted to your local SBI Life service branch as mentioned above or nearest SBI Life branch only.

8. Please note that the digitally signed copy of your policy document is available on our website www.sbilife.co.in. This can be viewed in a secure manner through one time password. Please visit our website for details.

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

We always look forward to be your preferred Life Insurance Company for all your Life Insurance needs.

Yours truly,

<<(Name of Signatory)>>
<<(Designation of Signatory)>>

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

> ## *Welcome Letter – Regional Language*

First Premium Receipt

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SBI Life – Smart Platina Plus (UIN: 111N133V02)

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

KEY FEATURES DOCUMENT

Congratulations on your purchase. SBI Life – Smart Platina Plus (UIN: 111N133V02) 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**	**The Death Benefit under the two income options for an inforce policy are as follows:** **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. **2. Guaranteed Income:** • 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. **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. **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.
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**	In case of death of the life assured due to suicide during the policy term, within 12 months: 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 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.

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**	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. 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.
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 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: 111N133V02
(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 111N133V02.

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>>

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	

Part A   **SBI Life – Smart Platina Plus** (UIN: 111N133V02)

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

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

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

*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)	<<>>					

Policy Document

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

Applicable taxes(₹)	<<>> in the first year
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*********************************

SBI Life – Smart Platina Plus (UIN: 111N133V02)

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

┌───┐
│ **Policy Booklet** │
└───┘

┌───┐
│ **Table of Contents** │
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SBI Life – Smart Platina Plus (UIN: 111N133V02)
An Individual Non-linked Non-participating Life Insurance Savings Product

SBI Life – Smart Platina Plus (UIN: 111N133V02)

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

Part B

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.

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.

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.

Part D

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:

SBI Life – Smart Platina Plus (UIN: 111N133V02)

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

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%	82%	81%
32							90%	88%	86%	83%	82%
33							90%	90%	87%	85%	84%
34								90%	89%	86%	85%
35									90%	87%	86%
36									90%	89%	87%
37										90%	89%
38										90%	90%
39											90%

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:

SBI Life – Smart Platina Plus (UIN: 111N133V02)

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

Policy Year / Policy Term	23	24	26	28	29	31	33	34	36	38	39
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	18.00%	18.00%	16.00%	14.00%	14.00%	13.00%	11.00%	10.00%	10.00%	8.00%	7.00%
3	20.00%	19.00%	17.00%	15.00%	15.00%	14.00%	12.00%	11.00%	11.00%	9.00%	8.00%
4	22.00%	20.00%	18.00%	16.00%	16.00%	15.00%	13.00%	12.00%	12.00%	10.00%	9.00%
5	24.00%	22.00%	19.00%	17.00%	17.00%	16.00%	14.00%	13.00%	13.00%	11.00%	10.00%
6	26.00%	24.00%	21.00%	18.00%	18.00%	17.00%	15.00%	14.00%	14.00%	12.00%	11.00%
7	28.00%	26.00%	23.00%	19.00%	19.00%	18.00%	16.00%	15.00%	15.00%	13.00%	12.00%
8	30.00%	28.00%	25.00%	20.00%	20.00%	19.00%	17.00%	16.00%	16.00%	14.00%	13.00%
9	32.00%	30.00%	27.00%	22.00%	21.00%	20.00%	18.00%	17.00%	17.00%	15.00%	14.00%
10	35.00%	32.00%	29.00%	24.00%	23.00%	21.00%	19.00%	18.00%	18.00%	16.00%	15.00%
11	38.00%	35.00%	31.00%	26.00%	25.00%	22.00%	20.00%	19.00%	19.00%	17.00%	16.00%
12	41.00%	38.00%	33.00%	28.00%	27.00%	24.00%	21.00%	20.00%	20.00%	18.00%	17.00%
13	44.00%	41.00%	36.00%	30.00%	29.00%	26.00%	22.00%	21.00%	21.00%	19.00%	18.00%
14	48.00%	44.00%	39.00%	32.00%	31.00%	28.00%	24.00%	23.00%	22.00%	20.00%	19.00%
15	52.00%	48.00%	42.00%	35.00%	33.00%	30.00%	26.00%	25.00%	23.00%	21.00%	20.00%
16	56.00%	52.00%	45.00%	38.00%	36.00%	32.00%	28.00%	27.00%	24.00%	22.00%	21.00%
17	61.00%	56.00%	49.00%	41.00%	39.00%	34.00%	30.00%	29.00%	26.00%	23.00%	22.00%
18	66.00%	61.00%	53.00%	44.00%	42.00%	37.00%	32.00%	31.00%	28.00%	24.00%	23.00%
19	72.00%	66.00%	57.00%	48.00%	45.00%	40.00%	34.00%	33.00%	30.00%	26.00%	25.00%
20	78.00%	72.00%	62.00%	52.00%	48.00%	43.00%	37.00%	35.00%	32.00%	28.00%	27.00%
21	85.00%	78.00%	67.00%	56.00%	52.00%	46.00%	40.00%	37.00%	34.00%	30.00%	29.00%
22	92.00%	85.00%	72.00%	61.00%	56.00%	50.00%	43.00%	40.00%	36.00%	32.00%	31.00%
23	100.00%	92.00%	78.00%	66.00%	61.00%	54.00%	46.00%	43.00%	39.00%	34.00%	33.00%
24		100.00%	85.00%	72.00%	66.00%	58.00%	49.00%	46.00%	42.00%	36.00%	35.00%
25			92.00%	78.00%	72.00%	63.00%	53.00%	49.00%	45.00%	39.00%	37.00%
26			100.00%	85.00%	78.00%	68.00%	57.00%	53.00%	48.00%	42.00%	39.00%
27				92.00%	85.00%	73.00%	62.00%	57.00%	51.00%	45.00%	42.00%
28				100.00%	92.00%	79.00%	67.00%	62.00%	55.00%	48.00%	45.00%
29					100.00%	85.00%	72.00%	67.00%	59.00%	51.00%	48.00%
30						92.00%	78.00%	72.00%	63.00%	55.00%	51.00%
31						100.00%	85.00%	78.00%	68.00%	59.00%	55.00%
32							92.00%	85.00%	73.00%	63.00%	59.00%
33							100.00%	92.00%	79.00%	68.00%	63.00%
34								100.00%	85.00%	73.00%	68.00%
35									92.00%	79.00%	73.00%
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.

Policy Document

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 2022 is 6.85%. 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 2022-23, the revival interest rate applicable is 8.75% 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 2022 is 6.85%. . 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 2022-23 is 8.25%.

    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.

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.

Part E

12.   **Charges**

12.1. Charges

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

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.

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 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.

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.

13.10. Issuance of Duplicate Policy

13.10.1. The Policyholder can make an application for duplicate Policy on payment of Policy Printing Charges of ₹100 Plus Stamp duty Plus GST, upon loss of policy document along with other requirements as may be prescribed by the Company.

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 Bima Bharosa Portal (IRDAI): https://bimabharosa.irdai.gov.in/ or   contact IRDAI Grievance Call Centre on toll-free number : 155255 / 1800 4254 732 or alternatively you may send an email on complaints@irdai.gov.in

14.1.6   The postal address of IRDAI for communication for complaints by paper is as follows: Consumer Affairs Department- Grievance Redressal Cell, 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

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 inconformity 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.

(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.

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.]

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.]

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
    a. the date of issuance of policy or
    b. the date of commencement of risk or
    c. the date of revival of policy or
    d. 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
    a. the date of issuance of policy or
    b. the date of commencement of risk or
    c. the date of revival of policy or
    d. 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:
    a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
    b. The active concealment of a fact by the insured having knowledge or belief of the fact;
    c. Any other act fitted to deceive; and
    d. 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]

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, Sonepat 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, Sonepat & 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, Hyderabad - 500 004.	Andhra Pradesh, Telangana, Yanam and part of Union Territory ofPuducherry.

	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, Nawal 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, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 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 Buddh 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, Kanooj, 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.

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	5.1516	5.9707	6.5478	6.9546	4.8034	5.5670	6.1052	6.4845	4.3516	5.0616	5.5678
2	5.1818	6.0056	6.5861	6.9953	4.8315	5.5996	6.1409	6.5224	4.3762	5.0902	5.5993
3	5.2121	6.0407	6.6247	7.0362	4.8597	5.6324	6.1769	6.5606	4.4009	5.1190	5.6310
4	5.2426	6.0761	6.6634	7.0774	4.8882	5.6653	6.2130	6.5989	4.4258	5.1479	5.6628
5	5.2732	6.1116	6.7024	7.1188	4.9168	5.6985	6.2493	6.6375	4.4508	5.1770	5.6948
6	5.3041	6.1473	6.7416	7.1604	4.9455	5.7318	6.2859	6.6764	4.4760	5.2063	5.7270
7	5.3351	6.1833	6.7810	7.2023	4.9745	5.7653	6.3227	6.7154	4.5013	5.2358	5.7594
8	5.3663	6.2195	6.8207	7.2444	5.0036	5.7990	6.3596	6.7547	4.5268	5.2654	5.7920
9	5.3977	6.2559	6.8606	7.2868	5.0328	5.8330	6.3968	6.7942	4.5523	5.2951	5.8247
10	5.4293	6.2925	6.9007	7.3294	5.0623	5.8671	6.4343	6.8340	4.5781	5.3251	5.8577
11	5.4610	6.3293	6.9411	7.3723	5.0919	5.9014	6.4719	6.8739	4.6040	5.3552	5.8908
12	5.4930	6.3663	6.9817	7.4154	5.1217	5.9359	6.5098	6.9141	4.6300	5.3855	5.9241
13	5.5251	6.4035	7.0226	7.4588	5.1516	5.9707	6.5478	6.9546	4.6562	5.4159	5.9576
14	5.5574	6.4410	7.0636	7.5024	5.1818	6.0056	6.5861	6.9953	4.6825	5.4465	5.9913
15	5.5900	6.4787	7.1050	7.5463	5.2121	6.0407	6.6247	7.0362	4.7090	5.4773	6.0251
16	5.6227	6.5166	7.1465	7.5905	5.2426	6.0761	6.6634	7.0774	4.7356	5.5083	6.0592
17	5.6555	6.5547	7.1883	7.6349	5.2732	6.1116	6.7024	7.1188	4.7624	5.5394	6.0935
18	5.6886	6.5930	7.2304	7.6795	5.3041	6.1473	6.7416	7.1604	4.7893	5.5708	6.1279
19	5.7219	6.6316	7.2727	7.7244	5.3351	6.1833	6.7810	7.2023	4.8164	5.6023	6.1626
20	5.7554	6.6704	7.3152	7.7696	5.3663	6.2195	6.8207	7.2444	4.8436	5.6339	6.1974
21	5.7890	6.7094	7.3580	7.8151	5.3977	6.2559	6.8606	7.2868	4.8710	5.6658	6.2325
22	5.8229	6.7487	7.4011	7.8608	5.4293	6.2925	6.9007	7.3294	4.8986	5.6978	6.2677
23	5.8570	6.7881	7.4443	7.9068	5.4610	6.3293	6.9411	7.3723	4.9262	5.7300	6.3031
24	5.8912	6.8278	7.4879	7.9530	5.4930	6.3663	6.9817	7.4154	4.9541	5.7624	6.3388
25	5.9257	6.8678	7.5317	7.9996	5.5251	6.4035	7.0226	7.4588	4.9821	5.7950	6.3746
26	5.9604	6.9080	7.5758	8.0464	5.5574	6.4410	7.0636	7.5024	5.0103	5.8278	6.4107
27	5.9952	6.9484	7.6201	8.0934	5.5900	6.4787	7.1050	7.5463	5.0386	5.8607	6.4469
28	6.0303	6.9890	7.6646	8.1408	5.6227	6.5166	7.1465	7.5905	5.0671	5.8939	6.4834
29	6.0656	7.0299	7.7095	8.1884	5.6555	6.5547	7.1883	7.6349	5.0958	5.9272	6.5200
30	6.1011	7.0710	7.7546	8.2363	5.6886	6.5930	7.2304	7.6795	5.1246	5.9607	6.5569
31	6.1367	7.1124	7.7999	8.2845	5.7219	6.6316	7.2727	7.7244	5.1535	5.9944	6.5940
32	6.1726	7.1540	7.8456	8.3329	5.7554	6.6704	7.3152	7.7696	5.1827	6.0283	6.6312
33	6.2088	7.1958	7.8915	8.3817	5.7890	6.7094	7.3580	7.8151	5.2120	6.0624	6.6687
34	6.2451	7.2379	7.9376	8.4307	5.8229	6.7487	7.4011	7.8608	5.2414	6.0967	6.7064
35	6.2816	7.2803	7.9841	8.4800	5.8570	6.7881	7.4443	7.9068	5.2711	6.1311	6.7444

36	6.3184	7.3229	8.0308	8.5296	5.8912	6.8278	7.4879	7.9530	5.3009	6.1658	6.7825
37	6.3553	7.3657	8.0777	8.5795	5.9257	6.8678	7.5317	7.9996	5.3309	6.2007	6.8208
38	6.3925	7.4088	8.1250	8.6297	5.9604	6.9080	7.5758	8.0464	5.3610	6.2357	6.8594
39	6.4299	7.4521	8.1725	8.6802	5.9952	6.9484	7.6201	8.0934	5.3913	6.2710	6.8982
40	6.4675	7.4957	8.2203	8.7310	6.0303	6.9890	7.6646	8.1408	5.4218	6.3064	6.9372
41	6.5053	7.5396	8.2684	8.7820	6.0656	7.0299	7.7095	8.1884	5.4525	6.3421	6.9764
42	6.5434	7.5837	8.3168	8.8334	6.1011	7.0710	7.7546	8.2363	5.4833	6.3780	7.0159
43	6.5817	7.6280	8.3654	8.8851	6.1367	7.1124	7.7999	8.2845	5.5143	6.4140	7.0555
44	6.6202	7.6727	8.4144	8.9371	6.1726	7.1540	7.8456	8.3329	5.5455	6.4503	7.0954
45	6.6589	7.7175	8.4636	8.9893	6.2088	7.1958	7.8915	8.3817	5.5768	6.4868	7.1355
46	6.6978	7.7627	8.5131	9.0419	6.2451	7.2379	7.9376	8.4307	5.6084	6.5234	7.1759
47	6.7370	7.8081	8.5629	9.0948	6.2816	7.2803	7.9841	8.4800	5.6401	6.5603	7.2165
48	6.7764	7.8538	8.6130	9.1480	6.3184	7.3229	8.0308	8.5296	5.6720	6.5974	7.2573
49	6.8161	7.8997	8.6634	9.2015	6.3553	7.3657	8.0777	8.5795	5.7040	6.6347	7.2983
50	6.8559	7.9459	8.7141	9.2554	6.3925	7.4088	8.1250	8.6297	5.7363	6.6722	7.3396
51	6.8960	7.9924	8.7650	9.3095	6.4299	7.4521	8.1725	8.6802	5.7687	6.7100	7.3811
52	6.9364	8.0392	8.8163	9.3640	6.4675	7.4957	8.2203	8.7310	5.8013	6.7479	7.4228
53	6.9770	8.0862	8.8679	9.4187	6.5053	7.5396	8.2684	8.7820	5.8341	6.7861	7.4648
54	7.0178	8.1335	8.9198	9.4738	6.5434	7.5837	8.3168	8.8334	5.8671	6.8244	7.5070
55	7.0588	8.1811	8.9719	9.5293	6.5817	7.6280	8.3654	8.8851	5.9003	6.8630	7.5494
56	7.1001	8.2289	9.0244	9.5850	6.6202	7.6727	8.4144	8.9371	5.9336	6.9018	7.5921
57	7.1417	8.2771	9.0772	9.6411	6.6589	7.7175	8.4636	8.9893	5.9672	6.9408	7.6350
58	7.1834	8.3255	9.1303	9.6975	6.6978	7.7627	8.5131	9.0419	6.0009	6.9801	7.6782
59	7.2255	8.3742	9.1837	9.7542	6.7370	7.8081	8.5629	9.0948	6.0349	7.0195	7.7216
60	7.2677	8.4232	9.2374	9.8113	6.7764	7.8538	8.6130	9.1480	6.0690	7.0592	7.7653
61	7.3102	8.4724	9.2915	9.8687	6.8161	7.8997	8.6634	9.2015	6.1033	7.0992	7.8092
62	7.3530	8.5220	9.3458	9.9264	6.8559	7.9459	8.7141	9.2554	6.1378	7.1393	7.8533
63	7.3960	8.5719	9.4005	9.9845	6.8960	7.9924	8.7650	9.3095	6.1725	7.1797	7.8977
64	7.4393	8.6220	9.4555	10.0429	6.9364	8.0392	8.8163	9.3640	6.2074	7.2203	7.9424
65	7.4828	8.6724	9.5108	10.1016	6.9770	8.0862	8.8679	9.4187	6.2425	7.2611	7.9873
66	7.5266	8.7232	9.5664	10.1607	7.0178	8.1335	8.9198	9.4738	6.2778	7.3021	8.0325
67	7.5706	8.7742	9.6224	10.2201	7.0588	8.1811	8.9719	9.5293	6.3133	7.3434	8.0779
68	7.6149	8.8255	9.6787	10.2799	7.1001	8.2289	9.0244	9.5850	6.3490	7.3849	8.1236
69	7.6594	8.8772	9.7353	10.3401	7.1417	8.2771	9.0772	9.6411	6.3849	7.4267	8.1695
70	7.7042	8.9291	9.7923	10.4005	7.1834	8.3255	9.1303	9.6975	6.4210	7.4687	8.2157
71	7.7493	8.9813	9.8495	10.4614	7.2255	8.3742	9.1837	9.7542	6.4573	7.5109	8.2621
72	7.7946	9.0339	9.9072	10.5226	7.2677	8.4232	9.2374	9.8113	6.4938	7.5534	8.3088
73	7.8402	9.0867	9.9651	10.5841	7.3102	8.4724	9.2915	9.8687	6.5305	7.5961	8.3558
74	7.8861	9.1399	10.0234	10.6460	7.3530	8.5220	9.3458	9.9264	6.5675	7.6390	8.4031
75	7.9322	9.1933	10.0820	10.7083	7.3960	8.5719	9.4005	9.9845	6.6046	7.6822	8.4506
76	7.9786	9.2471	10.1410	10.7710	7.4393	8.6220	9.4555	10.0429	6.6419	7.7257	8.4984
77	8.0253	9.3012	10.2003	10.8340	7.4828	8.6724	9.5108	10.1016	6.6795	7.7694	8.5464
78	8.0722	9.3556	10.2600	10.8973	7.5266	8.7232	9.5664	10.1607	6.7173	7.8133	8.5947
79	8.1195	9.4103	10.3200	10.9611	7.5706	8.7742	9.6224	10.2201	6.7552	7.8575	8.6433
80	8.1670	9.4654	10.3804	11.0252	7.6149	8.8255	9.6787	10.2799	6.7934	7.9019	8.6922

81	8.2147	9.5207	10.4411	11.0897	7.6594	8.8772	9.7353	10.3401	6.8318	7.9466	8.7413
82	8.2628	9.5764	10.5022	11.1546	7.7042	8.9291	9.7923	10.4005	6.8705	7.9915	8.7908
83	8.3111	9.6325	10.5636	11.2198	7.7493	8.9813	9.8495	10.4614	6.9093	8.0367	8.8405
84	8.3597	9.6888	10.6254	11.2855	7.7946	9.0339	9.9072	10.5226	6.9484	8.0821	8.8905
85	8.4086	9.7455	10.6876	11.3515	7.8402	9.0867	9.9651	10.5841	6.9877	8.1278	8.9407
86	8.4578	9.8025	10.7501	11.4179	7.8861	9.1399	10.0234	10.6460	7.0272	8.1738	8.9913
87	8.5073	9.8598	10.8130	11.4847	7.9322	9.1933	10.0820	10.7083	7.0669	8.2200	9.0421
88	8.5571	9.9175	10.8762	11.5519	7.9786	9.2471	10.1410	10.7710	7.1069	8.2665	9.0932
89	8.6071	9.9755	10.9399	11.6194	8.0253	9.3012	10.2003	10.8340	7.1471	8.3132	9.1447
90	8.6575	10.0339	11.0039	11.6874	8.0722	9.3556	10.2600	10.8973	7.1875	8.3602	9.1964
91	8.7081	10.0926	11.0682	11.7558	8.1195	9.4103	10.3200	10.9611	7.2281	8.4075	9.2484
92	8.7591	10.1516	11.1330	11.8245	8.1670	9.4654	10.3804	11.0252	7.2690	8.4550	9.3007
93	8.8103	10.2110	11.1981	11.8937	8.2147	9.5207	10.4411	11.0897	7.3101	8.5028	9.3532
94	8.8618	10.2707	11.2636	11.9633	8.2628	9.5764	10.5022	11.1546	7.3514	8.5509	9.4061
95	8.9137	10.3308	11.3295	12.0333	8.3111	9.6325	10.5636	11.2198	7.3930	8.5992	9.4593
96	8.9658	10.3912	11.3958	12.1037	8.3597	9.6888	10.6254	11.2855	7.4348	8.6479	9.5128
97	9.0183	10.4520	11.4624	12.1745	8.4086	9.7455	10.6876	11.3515	7.4768	8.6968	9.5666
98	9.0710	10.5132	11.5295	12.2457	8.4578	9.8025	10.7501	11.4179	7.5191	8.7459	9.6207
99	9.1241	10.5747	11.5969	12.3173	8.5073	9.8598	10.8130	11.4847	7.5616	8.7954	9.6751
100	9.1775	10.6365	11.6648	12.3894	8.5571	9.9175	10.8762	11.5519	7.6044	8.8451	9.7298
101	9.2311	10.6988	11.7330	12.4618	8.6071	9.9755	10.9399	11.6194	7.6473	8.8951	9.7848
102	9.2851	10.7613	11.8016	12.5347	8.6575	10.0339	11.0039	11.6874	7.6906	8.9454	9.8401
103	9.3395	10.8243	11.8707	12.6081	8.7081	10.0926	11.0682	11.7558	7.7341	8.9960	9.8957
104	9.3941	10.8876	11.9401	12.6818	8.7591	10.1516	11.1330	11.8245	7.7778	9.0469	9.9517
105	9.4491	10.9513	12.0100	12.7560	8.8103	10.2110	11.1981	11.8937	7.8218	9.0980	10.0080
106	9.5043	11.0154	12.0802	12.8306	8.8618	10.2707	11.2636	11.9633	7.8660	9.1495	10.0646
107	9.5599	11.0798	12.1509	12.9057	8.9137	10.3308	11.3295	12.0333	7.9105	9.2012	10.1215
108	9.6158	11.1446	12.2220	12.9812	8.9658	10.3912	11.3958	12.1037	7.9552	9.2532	10.1787
109	8.6662	10.2040	11.2876	12.0513	9.0183	10.4520	11.4624	12.1745	8.0002	9.3055	10.2362
110	8.7169	10.2636	11.3536	12.1218	9.0710	10.5132	11.5295	12.2457	8.0454	9.3582	10.2941
111	8.7679	10.3237	11.4200	12.1927	9.1241	10.5747	11.5969	12.3173	8.0909	9.4111	10.3523
112	8.8192	10.3841	11.4869	12.2640	9.1775	10.6365	11.6648	12.3894	8.1367	9.4643	10.4109
113	8.8708	10.4448	11.5540	12.3357	9.2311	10.6988	11.7330	12.4618	8.1827	9.5178	10.4697
114	8.9227	10.5059	11.6216	12.4079	9.2851	10.7613	11.8016	12.5347	8.2289	9.5716	10.5289
115	8.9749	10.5674	11.6896	12.4805	9.3395	10.8243	11.8707	12.6081	8.2755	9.6257	10.5885
116	9.0274	10.6292	11.7580	12.5535	9.3941	10.8876	11.9401	12.6818	8.3222	9.6802	10.6483
117	9.0802	10.6914	11.8268	12.6269	9.4491	10.9513	12.0100	12.7560	8.3693	9.7349	10.7085
118	9.1333	10.7539	11.8960	12.7008	9.5043	11.0154	12.0802	12.8306	8.4166	9.7899	10.7691
119	9.1868	10.8168	11.9656	12.7751	9.5599	11.0798	12.1509	12.9057	8.4642	9.8453	10.8300
120	9.2405	10.8801	12.0355	12.8498	9.6158	11.1446	12.2220	12.9812	8.5121	9.9009	10.8912
121	8.2887	9.9379	11.1001	11.9191	8.6662	10.2040	11.2876	12.0513	8.5602	9.9569	10.9528
122	8.3372	9.9960	11.1650	11.9889	8.7169	10.2636	11.3536	12.1218	8.6086	10.0132	11.0147
123	8.3860	10.0545	11.2303	12.0590	8.7679	10.3237	11.4200	12.1927	8.6573	10.0698	11.0770
124	8.4350	10.1133	11.2960	12.1295	8.8192	10.3841	11.4869	12.2640	8.7062	10.1268	11.1396
125	8.4844	10.1725	11.3621	12.2005	8.8708	10.4448	11.5540	12.3357	8.7554	10.1840	11.2026

126	8.5340	10.2320	11.4286	12.2719	8.9227	10.5059	11.6216	12.4079	8.8050	10.2416	11.2659
127	8.5839	10.2918	11.4954	12.3436	8.9749	10.5674	11.6896	12.4805	8.8547	10.2995	11.3296
128	8.6341	10.3520	11.5627	12.4158	9.0274	10.6292	11.7580	12.5535	8.9048	10.3578	11.3937
129	8.6846	10.4126	11.6303	12.4885	9.0802	10.6914	11.8268	12.6269	8.9552	10.4163	11.4581
130	8.7354	10.4735	11.6984	12.5615	9.1333	10.7539	11.8960	12.7008	9.0058	10.4752	11.5229
131	8.7865	10.5348	11.7668	12.6350	9.1868	10.8168	11.9656	12.7751	9.0567	10.5345	11.5881
132	8.8379	10.5964	11.8356	12.7089	9.2405	10.8801	12.0355	12.8498	9.1079	10.5940	11.6536
133	7.8838	9.6525	10.8990	11.7774	8.2887	9.9379	11.1001	11.9191	9.1594	10.6539	11.7195
134	7.9299	9.7090	10.9628	11.8463	8.3372	9.9960	11.1650	11.9889	9.2112	10.7142	11.7857
135	7.9763	9.7658	11.0269	11.9156	8.3860	10.0545	11.2303	12.0590	9.2633	10.7747	11.8524
136	8.0229	9.8229	11.0914	11.9853	8.4350	10.1133	11.2960	12.1295	9.3157	10.8357	11.9194
137	8.0699	9.8804	11.1563	12.0554	8.4844	10.1725	11.3621	12.2005	9.3683	10.8969	11.9868
138	8.1171	9.9382	11.2215	12.1259	8.5340	10.2320	11.4286	12.2719	9.4213	10.9585	12.0546
139	8.1646	9.9963	11.2872	12.1969	8.5839	10.2918	11.4954	12.3436	9.4746	11.0205	12.1227
140	8.2123	10.0548	11.3532	12.2682	8.6341	10.3520	11.5627	12.4158	9.5281	11.0828	12.1913
141	8.2604	10.1136	11.4196	12.3400	8.6846	10.4126	11.6303	12.4885	9.5820	11.1455	12.2602
142	8.3087	10.1728	11.4864	12.4122	8.7354	10.4735	11.6984	12.5615	9.6362	11.2085	12.3295
143	8.3573	10.2323	11.5536	12.4848	8.7865	10.5348	11.7668	12.6350	9.6907	11.2719	12.3992
144	8.4062	10.2921	11.6212	12.5578	8.8379	10.5964	11.8356	12.7089	9.7455	11.3356	12.4693
145	7.4495	9.3465	10.6833	11.6254	7.8838	9.6525	10.8990	11.7774	8.7949	10.3940	11.5342
146	7.4931	9.4012	10.7458	11.6934	7.9299	9.7090	10.9628	11.8463	8.8446	10.4528	11.5994
147	7.5369	9.4562	10.8087	11.7618	7.9763	9.7658	11.0269	11.9156	8.8947	10.5119	11.6650
148	7.5810	9.5115	10.8719	11.8306	8.0229	9.8229	11.0914	11.9853	8.9449	10.5713	11.7309
149	7.6254	9.5671	10.9355	11.8999	8.0699	9.8804	11.1563	12.0554	8.9955	10.6311	11.7973
150	7.6700	9.6231	10.9995	11.9695	8.1171	9.9382	11.2215	12.1259	9.0464	10.6912	11.8640
151	7.7148	9.6794	11.0638	12.0395	8.1646	9.9963	11.2872	12.1969	9.0975	10.7517	11.9311
152	7.7600	9.7360	11.1286	12.1099	8.2123	10.0548	11.3532	12.2682	9.1490	10.8125	11.9985
153	7.8053	9.7930	11.1937	12.1807	8.2604	10.1136	11.4196	12.3400	9.2007	10.8736	12.0664
154	7.8510	9.8502	11.2591	12.2520	8.3087	10.1728	11.4864	12.4122	9.2527	10.9351	12.1346
155	7.8969	9.9079	11.3250	12.3237	8.3573	10.2323	11.5536	12.4848	9.3050	10.9969	12.2032
156	7.9431	9.9658	11.3912	12.3958	8.4062	10.2921	11.6212	12.5578	9.3577	11.0591	12.2722
157	6.9837	9.0183	10.4520	11.4624	7.4495	9.3465	10.6833	11.6254	8.4049	10.1160	11.3359
158	7.0246	9.0710	10.5132	11.5295	7.4931	9.4012	10.7458	11.6934	8.4524	10.1732	11.4000
159	7.0657	9.1241	10.5747	11.5969	7.5369	9.4562	10.8087	11.7618	8.5002	10.2307	11.4645
160	7.1070	9.1775	10.6365	11.6648	7.5810	9.5115	10.8719	11.8306	8.5483	10.2885	11.5293
161	7.1486	9.2311	10.6988	11.7330	7.6254	9.5671	10.9355	11.8999	8.5966	10.3467	11.5945
162	7.1904	9.2851	10.7613	11.8016	7.6700	9.6231	10.9995	11.9695	8.6452	10.4052	11.6600
163	7.2325	9.3395	10.8243	11.8707	7.7148	9.6794	11.0638	12.0395	8.6941	10.4640	11.7260
164	7.2748	9.3941	10.8876	11.9401	7.7600	9.7360	11.1286	12.1099	8.7433	10.5232	11.7923
165	7.3173	9.4491	10.9513	12.0100	7.8053	9.7930	11.1937	12.1807	8.7927	10.5827	11.8589
166	7.3601	9.5043	11.0154	12.0802	7.8510	9.8502	11.2591	12.2520	8.8424	10.6425	11.9260
167	7.4032	9.5599	11.0798	12.1509	7.8969	9.9079	11.3250	12.3237	8.8924	10.7027	11.9934
168	7.4465	9.6158	11.1446	12.2220	7.9431	9.9658	11.3912	12.3958	8.9427	10.7632	12.0612
169	6.4842	8.6662	10.2040	11.2876	6.9837	9.0183	10.4520	11.4624	7.9876	9.8184	11.1238
170	6.5221	8.7169	10.2636	11.3536	7.0246	9.0710	10.5132	11.5295	8.0328	9.8739	11.1867

171	6.5603	8.7679	10.3237	11.4200	7.0657	9.1241	10.5747	11.5969	8.0782	9.9298	11.2499
172	6.5987	8.8192	10.3841	11.4869	7.1070	9.1775	10.6365	11.6648	8.1239	9.9859	11.3135
173	6.6373	8.8708	10.4448	11.5540	7.1486	9.2311	10.6988	11.7330	8.1698	10.0424	11.3775
174	6.6761	8.9227	10.5059	11.6216	7.1904	9.2851	10.7613	11.8016	8.2160	10.0992	11.4418
175	6.7152	8.9749	10.5674	11.6896	7.2325	9.3395	10.8243	11.8707	8.2624	10.1563	11.5065
176	6.7544	9.0274	10.6292	11.7580	7.2748	9.3941	10.8876	11.9401	8.3091	10.2137	11.5716
177	6.7939	9.0802	10.6914	11.8268	7.3173	9.4491	10.9513	12.0100	8.3561	10.2714	11.6370
178	6.8337	9.1333	10.7539	11.8960	7.3601	9.5043	11.0154	12.0802	8.4034	10.3295	11.7028
179	6.8737	9.1868	10.8168	11.9656	7.4032	9.5599	11.0798	12.1509	8.4509	10.3879	11.7690
180	6.9139	9.2405	10.8801	12.0355	7.4465	9.6158	11.1446	12.2220	8.4987	10.4466	11.8355
181	5.9485	8.2887	9.9379	11.1001	6.4842	8.6662	10.2040	11.2876	7.5411	9.5001	10.8968
182	5.9833	8.3372	9.9960	11.1650	6.5221	8.7169	10.2636	11.3536	7.5837	9.5538	10.9584
183	6.0183	8.3860	10.0545	11.2303	6.5603	8.7679	10.3237	11.4200	7.6266	9.6078	11.0204
184	6.0535	8.4350	10.1133	11.2960	6.5987	8.8192	10.3841	11.4869	7.6697	9.6621	11.0827
185	6.0889	8.4844	10.1725	11.3621	6.6373	8.8708	10.4448	11.5540	7.7131	9.7167	11.1453
186	6.1245	8.5340	10.2320	11.4286	6.6761	8.9227	10.5059	11.6216	7.7567	9.7717	11.2084
187	6.1603	8.5839	10.2918	11.4954	6.7152	8.9749	10.5674	11.6896	7.8005	9.8269	11.2717
188	6.1964	8.6341	10.3520	11.5627	6.7544	9.0274	10.6292	11.7580	7.8447	9.8825	11.3355
189	6.2326	8.6846	10.4126	11.6303	6.7939	9.0802	10.6914	11.8268	7.8890	9.9384	11.3996
190	6.2691	8.7354	10.4735	11.6984	6.8337	9.1333	10.7539	11.8960	7.9336	9.9946	11.4640
191	6.3057	8.7865	10.5348	11.7668	6.8737	9.1868	10.8168	11.9656	7.9785	10.0511	11.5288
192	6.3426	8.8379	10.5964	11.8356	6.9139	9.2405	10.8801	12.0355	8.0236	10.1079	11.5940
193	5.3739	7.8838	9.6525	10.8990	5.9485	8.2887	9.9379	11.1001	7.0633	9.1594	10.6539
194	5.4053	7.9299	9.7090	10.9628	5.9833	8.3372	9.9960	11.1650	7.1032	9.2112	10.7142
195	5.4369	7.9763	9.7658	11.0269	6.0183	8.3860	10.0545	11.2303	7.1434	9.2633	10.7747
196	5.4687	8.0229	9.8229	11.0914	6.0535	8.4350	10.1133	11.2960	7.1838	9.3157	10.8357
197	5.5007	8.0699	9.8804	11.1563	6.0889	8.4844	10.1725	11.3621	7.2244	9.3683	10.8969
198	5.5329	8.1171	9.9382	11.2215	6.1245	8.5340	10.2320	11.4286	7.2652	9.4213	10.9585
199	5.5653	8.1646	9.9963	11.2872	6.1603	8.5839	10.2918	11.4954	7.3063	9.4746	11.0205
200	5.5978	8.2123	10.0548	11.3532	6.1964	8.6341	10.3520	11.5627	7.3476	9.5281	11.0828
201	5.6306	8.2604	10.1136	11.4196	6.2326	8.6846	10.4126	11.6303	7.3892	9.5820	11.1455
202	5.6635	8.3087	10.1728	11.4864	6.2691	8.7354	10.4735	11.6984	7.4310	9.6362	11.2085
203	5.6966	8.3573	10.2323	11.5536	6.3057	8.7865	10.5348	11.7668	7.4730	9.6907	11.2719
204	5.7300	8.4062	10.2921	11.6212	6.3426	8.8379	10.5964	11.8356	7.5152	9.7455	11.3356
205	4.7576	7.4495	9.3465	10.6833	5.3739	7.8838	9.6525	10.8990	6.5521	8.7949	10.3940
206	4.7855	7.4931	9.4012	10.7458	5.4053	7.9299	9.7090	10.9628	6.5891	8.8446	10.4528
207	4.8135	7.5369	9.4562	10.8087	5.4369	7.9763	9.7658	11.0269	6.6264	8.8947	10.5119
208	4.8416	7.5810	9.5115	10.8719	5.4687	8.0229	9.8229	11.0914	6.6638	8.9449	10.5713
209	4.8699	7.6254	9.5671	10.9355	5.5007	8.0699	9.8804	11.1563	6.7015	8.9955	10.6311
210	4.8984	7.6700	9.6231	10.9995	5.5329	8.1171	9.9382	11.2215	6.7394	9.0464	10.6912
211	4.9271	7.7148	9.6794	11.0638	5.5653	8.1646	9.9963	11.2872	6.7775	9.0975	10.7517
212	4.9559	7.7600	9.7360	11.1286	5.5978	8.2123	10.0548	11.3532	6.8158	9.1490	10.8125
213	4.9849	7.8053	9.7930	11.1937	5.6306	8.2604	10.1136	11.4196	6.8544	9.2007	10.8736
214	5.0141	7.8510	9.8502	11.2591	5.6635	8.3087	10.1728	11.4864	6.8931	9.2527	10.9351
215	5.0434	7.8969	9.9079	11.3250	5.6966	8.3573	10.2323	11.5536	6.9321	9.3050	10.9969

216	5.0729	7.9431	9.9658	11.3912	5.7300	8.4062	10.2921	11.6212	6.9713	9.3577	11.0591
217	4.0967	6.9837	9.0183	10.4520	4.7576	7.4495	9.3465	10.6833	6.0051	8.4049	10.1160
218	4.1207	7.0246	9.0710	10.5132	4.7855	7.4931	9.4012	10.7458	6.0390	8.4524	10.1732
219	4.1448	7.0657	9.1241	10.5747	4.8135	7.5369	9.4562	10.8087	6.0732	8.5002	10.2307
220	4.1690	7.1070	9.1775	10.6365	4.8416	7.5810	9.5115	10.8719	6.1075	8.5483	10.2885
221	4.1934	7.1486	9.2311	10.6988	4.8699	7.6254	9.5671	10.9355	6.1420	8.5966	10.3467
222	4.2180	7.1904	9.2851	10.7613	4.8984	7.6700	9.6231	10.9995	6.1768	8.6452	10.4052
223	4.2426	7.2325	9.3395	10.8243	4.9271	7.7148	9.6794	11.0638	6.2117	8.6941	10.4640
224	4.2674	7.2748	9.3941	10.8876	4.9559	7.7600	9.7360	11.1286	6.2468	8.7433	10.5232
225	4.2924	7.3173	9.4491	10.9513	4.9849	7.8053	9.7930	11.1937	6.2821	8.7927	10.5827
226	4.3175	7.3601	9.5043	11.0154	5.0141	7.8510	9.8502	11.2591	6.3176	8.8424	10.6425
227	4.3428	7.4032	9.5599	11.0798	5.0434	7.8969	9.9079	11.3250	6.3534	8.8924	10.7027
228	4.3682	7.4465	9.6158	11.1446	5.0729	7.9431	9.9658	11.3912	6.3893	8.9427	10.7632
229	3.3879	6.4842	8.6662	10.2040	4.0967	6.9837	9.0183	10.4520	5.4198	7.9876	9.8184
230	3.4077	6.5221	8.7169	10.2636	4.1207	7.0246	9.0710	10.5132	5.4504	8.0328	9.8739
231	3.4276	6.5603	8.7679	10.3237	4.1448	7.0657	9.1241	10.5747	5.4812	8.0782	9.9298
232	3.4477	6.5987	8.8192	10.3841	4.1690	7.1070	9.1775	10.6365	5.5122	8.1239	9.9859
233	3.4679	6.6373	8.8708	10.4448	4.1934	7.1486	9.2311	10.6988	5.5434	8.1698	10.0424
234	3.4881	6.6761	8.9227	10.5059	4.2180	7.1904	9.2851	10.7613	5.5747	8.2160	10.0992
235	3.5085	6.7152	8.9749	10.5674	4.2426	7.2325	9.3395	10.8243	5.6062	8.2624	10.1563
236	3.5291	6.7544	9.0274	10.6292	4.2674	7.2748	9.3941	10.8876	5.6379	8.3091	10.2137
237	3.5497	6.7939	9.0802	10.6914	4.2924	7.3173	9.4491	10.9513	5.6698	8.3561	10.2714
238	3.5705	6.8337	9.1333	10.7539	4.3175	7.3601	9.5043	11.0154	5.7019	8.4034	10.3295
239	3.5914	6.8737	9.1868	10.8168	4.3428	7.4032	9.5599	11.0798	5.7341	8.4509	10.3879
240	3.6124	6.9139	9.2405	10.8801	4.3682	7.4465	9.6158	11.1446	5.7665	8.4987	10.4466
241	2.6277	5.9485	8.2887	9.9379	3.3879	6.4842	8.6662	10.2040	4.7935	7.5411	9.5001
242	2.6430	5.9833	8.3372	9.9960	3.4077	6.5221	8.7169	10.2636	4.8206	7.5837	9.5538
243	2.6585	6.0183	8.3860	10.0545	3.4276	6.5603	8.7679	10.3237	4.8478	7.6266	9.6078
244	2.6740	6.0535	8.4350	10.1133	3.4477	6.5987	8.8192	10.3841	4.8753	7.6697	9.6621
245	2.6897	6.0889	8.4844	10.1725	3.4679	6.6373	8.8708	10.4448	4.9028	7.7131	9.7167
246	2.7054	6.1245	8.5340	10.2320	3.4881	6.6761	8.9227	10.5059	4.9305	7.7567	9.7717
247	2.7212	6.1603	8.5839	10.2918	3.5085	6.7152	8.9749	10.5674	4.9584	7.8005	9.8269
248	2.7372	6.1964	8.6341	10.3520	3.5291	6.7544	9.0274	10.6292	4.9865	7.8447	9.8825
249	2.7532	6.2326	8.6846	10.4126	3.5497	6.7939	9.0802	10.6914	5.0147	7.8890	9.9384
250	2.7693	6.2691	8.7354	10.4735	3.5705	6.8337	9.1333	10.7539	5.0430	7.9336	9.9946
251	2.7855	6.3057	8.7865	10.5348	3.5914	6.8737	9.1868	10.8168	5.0715	7.9785	10.0511
252	2.8018	6.3426	8.8379	10.5964	3.6124	6.9139	9.2405	10.8801	5.1002	8.0236	10.1079
253	1.8123	5.3739	7.8838	9.6525	2.6277	5.9485	8.2887	9.9379	4.1234	7.0633	9.1594
254	1.8229	5.4053	7.9299	9.7090	2.6430	5.9833	8.3372	9.9960	4.1467	7.1032	9.2112
255	1.8336	5.4369	7.9763	9.7658	2.6585	6.0183	8.3860	10.0545	4.1701	7.1434	9.2633
256	1.8443	5.4687	8.0229	9.8229	2.6740	6.0535	8.4350	10.1133	4.1937	7.1838	9.3157
257	1.8551	5.5007	8.0699	9.8804	2.6897	6.0889	8.4844	10.1725	4.2174	7.2244	9.3683
258	1.8659	5.5329	8.1171	9.9382	2.7054	6.1245	8.5340	10.2320	4.2413	7.2652	9.4213
259	1.8769	5.5653	8.1646	9.9963	2.7212	6.1603	8.5839	10.2918	4.2653	7.3063	9.4746
260	1.8878	5.5978	8.2123	10.0548	2.7372	6.1964	8.6341	10.3520	4.2894	7.3476	9.5281

261	1.8989	5.6306	8.2604	10.1136	2.7532	6.2326	8.6846	10.4126	4.3136	7.3892	9.5820
262	1.9100	5.6635	8.3087	10.1728	2.7693	6.2691	8.7354	10.4735	4.3380	7.4310	9.6362
263	1.9212	5.6966	8.3573	10.2323	2.7855	6.3057	8.7865	10.5348	4.3625	7.4730	9.6907
264	1.9324	5.7300	8.4062	10.2921	2.8018	6.3426	8.8379	10.5964	4.3872	7.5152	9.7455
265	0.9379	4.7576	7.4495	9.3465	1.8123	5.3739	7.8838	9.6525	3.4064	6.5521	8.7949
266	0.9433	4.7855	7.4931	9.4012	1.8229	5.4053	7.9299	9.7090	3.4256	6.5891	8.8446
267	0.9489	4.8135	7.5369	9.4562	1.8336	5.4369	7.9763	9.7658	3.4450	6.6264	8.8947
268	0.9544	4.8416	7.5810	9.5115	1.8443	5.4687	8.0229	9.8229	3.4645	6.6638	8.9449
269	0.9600	4.8699	7.6254	9.5671	1.8551	5.5007	8.0699	9.8804	3.4841	6.7015	8.9955
270	0.9656	4.8984	7.6700	9.6231	1.8659	5.5329	8.1171	9.9382	3.5038	6.7394	9.0464
271	0.9713	4.9271	7.7148	9.6794	1.8769	5.5653	8.1646	9.9963	3.5236	6.7775	9.0975
272	0.9769	4.9559	7.7600	9.7360	1.8878	5.5978	8.2123	10.0548	3.5435	6.8158	9.1490
273	0.9827	4.9849	7.8053	9.7930	1.8989	5.6306	8.2604	10.1136	3.5635	6.8544	9.2007
274	0.9884	5.0141	7.8510	9.8502	1.9100	5.6635	8.3087	10.1728	3.5837	6.8931	9.2527
275	0.9942	5.0434	7.8969	9.9079	1.9212	5.6966	8.3573	10.2323	3.6039	6.9321	9.3050
276	1.0000	5.0729	7.9431	9.9658	1.9324	5.7300	8.4062	10.2921	3.6243	6.9713	9.3577
277	NA	4.0967	6.9837	9.0183	0.9379	4.7576	7.4495	9.3465	2.6392	6.0051	8.4049
278	NA	4.1207	7.0246	9.0710	0.9433	4.7855	7.4931	9.4012	2.6541	6.0390	8.4524
279	NA	4.1448	7.0657	9.1241	0.9489	4.8135	7.5369	9.4562	2.6691	6.0732	8.5002
280	NA	4.1690	7.1070	9.1775	0.9544	4.8416	7.5810	9.5115	2.6842	6.1075	8.5483
281	NA	4.1934	7.1486	9.2311	0.9600	4.8699	7.6254	9.5671	2.6994	6.1420	8.5966
282	NA	4.2180	7.1904	9.2851	0.9656	4.8984	7.6700	9.6231	2.7146	6.1768	8.6452
283	NA	4.2426	7.2325	9.3395	0.9713	4.9271	7.7148	9.6794	2.7300	6.2117	8.6941
284	NA	4.2674	7.2748	9.3941	0.9769	4.9559	7.7600	9.7360	2.7454	6.2468	8.7433
285	NA	4.2924	7.3173	9.4491	0.9827	4.9849	7.8053	9.7930	2.7609	6.2821	8.7927
286	NA	4.3175	7.3601	9.5043	0.9884	5.0141	7.8510	9.8502	2.7765	6.3176	8.8424
287	NA	4.3428	7.4032	9.5599	0.9942	5.0434	7.8969	9.9079	2.7922	6.3534	8.8924
288	NA	4.3682	7.4465	9.6158	1.0000	5.0729	7.9431	9.9658	2.8080	6.3893	8.9427
289	NA	3.3879	6.4842	8.6662	NA	4.0967	6.9837	9.0183	1.8182	5.4198	7.9876
290	NA	3.4077	6.5221	8.7169	NA	4.1207	7.0246	9.0710	1.8285	5.4504	8.0328
291	NA	3.4276	6.5603	8.7679	NA	4.1448	7.0657	9.1241	1.8389	5.4812	8.0782
292	NA	3.4477	6.5987	8.8192	NA	4.1690	7.1070	9.1775	1.8493	5.5122	8.1239
293	NA	3.4679	6.6373	8.8708	NA	4.1934	7.1486	9.2311	1.8597	5.5434	8.1698
294	NA	3.4881	6.6761	8.9227	NA	4.2180	7.1904	9.2851	1.8702	5.5747	8.2160
295	NA	3.5085	6.7152	8.9749	NA	4.2426	7.2325	9.3395	1.8808	5.6062	8.2624
296	NA	3.5291	6.7544	9.0274	NA	4.2674	7.2748	9.3941	1.8914	5.6379	8.3091
297	NA	3.5497	6.7939	9.0802	NA	4.2924	7.3173	9.4491	1.9021	5.6698	8.3561
298	NA	3.5705	6.8337	9.1333	NA	4.3175	7.3601	9.5043	1.9129	5.7019	8.4034
299	NA	3.5914	6.8737	9.1868	NA	4.3428	7.4032	9.5599	1.9237	5.7341	8.4509
300	NA	3.6124	6.9139	9.2405	NA	4.3682	7.4465	9.6158	1.9346	5.7665	8.4987
301	NA	2.6277	5.9485	8.2887	NA	3.3879	6.4842	8.6662	0.9399	4.7935	7.5411
302	NA	2.6430	5.9833	8.3372	NA	3.4077	6.5221	8.7169	0.9452	4.8206	7.5837
303	NA	2.6585	6.0183	8.3860	NA	3.4276	6.5603	8.7679	0.9505	4.8478	7.6266
304	NA	2.6740	6.0535	8.4350	NA	3.4477	6.5987	8.8192	0.9559	4.8753	7.6697
305	NA	2.6897	6.0889	8.4844	NA	3.4679	6.6373	8.8708	0.9613	4.9028	7.7131

306	NA	2.7054	6.1245	8.5340	NA	3.4881	6.6761	8.9227	0.9667	4.9305	7.7567
307	NA	2.7212	6.1603	8.5839	NA	3.5085	6.7152	8.9749	0.9722	4.9584	7.8005
308	NA	2.7372	6.1964	8.6341	NA	3.5291	6.7544	9.0274	0.9777	4.9865	7.8447
309	NA	2.7532	6.2326	8.6846	NA	3.5497	6.7939	9.0802	0.9832	5.0147	7.8890
310	NA	2.7693	6.2691	8.7354	NA	3.5705	6.8337	9.1333	0.9888	5.0430	7.9336
311	NA	2.7855	6.3057	8.7865	NA	3.5914	6.8737	9.1868	0.9944	5.0715	7.9785
312	NA	2.8018	6.3426	8.8379	NA	3.6124	6.9139	9.2405	1.0000	5.1002	8.0236
313	NA	1.8123	5.3739	7.8838	NA	2.6277	5.9485	8.2887	NA	4.1234	7.0633
314	NA	1.8229	5.4053	7.9299	NA	2.6430	5.9833	8.3372	NA	4.1467	7.1032
315	NA	1.8336	5.4369	7.9763	NA	2.6585	6.0183	8.3860	NA	4.1701	7.1434
316	NA	1.8443	5.4687	8.0229	NA	2.6740	6.0535	8.4350	NA	4.1937	7.1838
317	NA	1.8551	5.5007	8.0699	NA	2.6897	6.0889	8.4844	NA	4.2174	7.2244
318	NA	1.8659	5.5329	8.1171	NA	2.7054	6.1245	8.5340	NA	4.2413	7.2652
319	NA	1.8769	5.5653	8.1646	NA	2.7212	6.1603	8.5839	NA	4.2653	7.3063
320	NA	1.8878	5.5978	8.2123	NA	2.7372	6.1964	8.6341	NA	4.2894	7.3476
321	NA	1.8989	5.6306	8.2604	NA	2.7532	6.2326	8.6846	NA	4.3136	7.3892
322	NA	1.9100	5.6635	8.3087	NA	2.7693	6.2691	8.7354	NA	4.3380	7.4310
323	NA	1.9212	5.6966	8.3573	NA	2.7855	6.3057	8.7865	NA	4.3625	7.4730
324	NA	1.9324	5.7300	8.4062	NA	2.8018	6.3426	8.8379	NA	4.3872	7.5152
325	NA	0.9379	4.7576	7.4495	NA	1.8123	5.3739	7.8838	NA	3.4064	6.5521
326	NA	0.9433	4.7855	7.4931	NA	1.8229	5.4053	7.9299	NA	3.4256	6.5891
327	NA	0.9489	4.8135	7.5369	NA	1.8336	5.4369	7.9763	NA	3.4450	6.6264
328	NA	0.9544	4.8416	7.5810	NA	1.8443	5.4687	8.0229	NA	3.4645	6.6638
329	NA	0.9600	4.8699	7.6254	NA	1.8551	5.5007	8.0699	NA	3.4841	6.7015
330	NA	0.9656	4.8984	7.6700	NA	1.8659	5.5329	8.1171	NA	3.5038	6.7394
331	NA	0.9713	4.9271	7.7148	NA	1.8769	5.5653	8.1646	NA	3.5236	6.7775
332	NA	0.9769	4.9559	7.7600	NA	1.8878	5.5978	8.2123	NA	3.5435	6.8158
333	NA	0.9827	4.9849	7.8053	NA	1.8989	5.6306	8.2604	NA	3.5635	6.8544
334	NA	0.9884	5.0141	7.8510	NA	1.9100	5.6635	8.3087	NA	3.5837	6.8931
335	NA	0.9942	5.0434	7.8969	NA	1.9212	5.6966	8.3573	NA	3.6039	6.9321
336	NA	1.0000	5.0729	7.9431	NA	1.9324	5.7300	8.4062	NA	3.6243	6.9713
337	NA	NA	4.0967	6.9837	NA	0.9379	4.7576	7.4495	NA	2.6392	6.0051
338	NA	NA	4.1207	7.0246	NA	0.9433	4.7855	7.4931	NA	2.6541	6.0390
339	NA	NA	4.1448	7.0657	NA	0.9489	4.8135	7.5369	NA	2.6691	6.0732
340	NA	NA	4.1690	7.1070	NA	0.9544	4.8416	7.5810	NA	2.6842	6.1075
341	NA	NA	4.1934	7.1486	NA	0.9600	4.8699	7.6254	NA	2.6994	6.1420
342	NA	NA	4.2180	7.1904	NA	0.9656	4.8984	7.6700	NA	2.7146	6.1768
343	NA	NA	4.2426	7.2325	NA	0.9713	4.9271	7.7148	NA	2.7300	6.2117
344	NA	NA	4.2674	7.2748	NA	0.9769	4.9559	7.7600	NA	2.7454	6.2468
345	NA	NA	4.2924	7.3173	NA	0.9827	4.9849	7.8053	NA	2.7609	6.2821
346	NA	NA	4.3175	7.3601	NA	0.9884	5.0141	7.8510	NA	2.7765	6.3176
347	NA	NA	4.3428	7.4032	NA	0.9942	5.0434	7.8969	NA	2.7922	6.3534
348	NA	NA	4.3682	7.4465	NA	1.0000	5.0729	7.9431	NA	2.8080	6.3893
349	NA	NA	3.3879	6.4842	NA	NA	4.0967	6.9837	NA	1.8182	5.4198
350	NA	NA	3.4077	6.5221	NA	NA	4.1207	7.0246	NA	1.8285	5.4504

351	NA	NA	3.4276	6.5603	NA	NA	4.1448	7.0657	NA	1.8389	5.4812
352	NA	NA	3.4477	6.5987	NA	NA	4.1690	7.1070	NA	1.8493	5.5122
353	NA	NA	3.4679	6.6373	NA	NA	4.1934	7.1486	NA	1.8597	5.5434
354	NA	NA	3.4881	6.6761	NA	NA	4.2180	7.1904	NA	1.8702	5.5747
355	NA	NA	3.5085	6.7152	NA	NA	4.2426	7.2325	NA	1.8808	5.6062
356	NA	NA	3.5291	6.7544	NA	NA	4.2674	7.2748	NA	1.8914	5.6379
357	NA	NA	3.5497	6.7939	NA	NA	4.2924	7.3173	NA	1.9021	5.6698
358	NA	NA	3.5705	6.8337	NA	NA	4.3175	7.3601	NA	1.9129	5.7019
359	NA	NA	3.5914	6.8737	NA	NA	4.3428	7.4032	NA	1.9237	5.7341
360	NA	NA	3.6124	6.9139	NA	NA	4.3682	7.4465	NA	1.9346	5.7665
361	NA	NA	2.6277	5.9485	NA	NA	3.3879	6.4842	NA	0.9399	4.7935
362	NA	NA	2.6430	5.9833	NA	NA	3.4077	6.5221	NA	0.9452	4.8206
363	NA	NA	2.6585	6.0183	NA	NA	3.4276	6.5603	NA	0.9505	4.8478
364	NA	NA	2.6740	6.0535	NA	NA	3.4477	6.5987	NA	0.9559	4.8753
365	NA	NA	2.6897	6.0889	NA	NA	3.4679	6.6373	NA	0.9613	4.9028
366	NA	NA	2.7054	6.1245	NA	NA	3.4881	6.6761	NA	0.9667	4.9305
367	NA	NA	2.7212	6.1603	NA	NA	3.5085	6.7152	NA	0.9722	4.9584
368	NA	NA	2.7372	6.1964	NA	NA	3.5291	6.7544	NA	0.9777	4.9865
369	NA	NA	2.7532	6.2326	NA	NA	3.5497	6.7939	NA	0.9832	5.0147
370	NA	NA	2.7693	6.2691	NA	NA	3.5705	6.8337	NA	0.9888	5.0430
371	NA	NA	2.7855	6.3057	NA	NA	3.5914	6.8737	NA	0.9944	5.0715
372	NA	NA	2.8018	6.3426	NA	NA	3.6124	6.9139	NA	1.0000	5.1002
373	NA	NA	1.8123	5.3739	NA	NA	2.6277	5.9485	NA	NA	4.1234
374	NA	NA	1.8229	5.4053	NA	NA	2.6430	5.9833	NA	NA	4.1467
375	NA	NA	1.8336	5.4369	NA	NA	2.6585	6.0183	NA	NA	4.1701
376	NA	NA	1.8443	5.4687	NA	NA	2.6740	6.0535	NA	NA	4.1937
377	NA	NA	1.8551	5.5007	NA	NA	2.6897	6.0889	NA	NA	4.2174
378	NA	NA	1.8659	5.5329	NA	NA	2.7054	6.1245	NA	NA	4.2413
379	NA	NA	1.8769	5.5653	NA	NA	2.7212	6.1603	NA	NA	4.2653
380	NA	NA	1.8878	5.5978	NA	NA	2.7372	6.1964	NA	NA	4.2894
381	NA	NA	1.8989	5.6306	NA	NA	2.7532	6.2326	NA	NA	4.3136
382	NA	NA	1.9100	5.6635	NA	NA	2.7693	6.2691	NA	NA	4.3380
383	NA	NA	1.9212	5.6966	NA	NA	2.7855	6.3057	NA	NA	4.3625
384	NA	NA	1.9324	5.7300	NA	NA	2.8018	6.3426	NA	NA	4.3872
385	NA	NA	0.9379	4.7576	NA	NA	1.8123	5.3739	NA	NA	3.4064
386	NA	NA	0.9433	4.7855	NA	NA	1.8229	5.4053	NA	NA	3.4256
387	NA	NA	0.9489	4.8135	NA	NA	1.8336	5.4369	NA	NA	3.4450
388	NA	NA	0.9544	4.8416	NA	NA	1.8443	5.4687	NA	NA	3.4645
389	NA	NA	0.9600	4.8699	NA	NA	1.8551	5.5007	NA	NA	3.4841
390	NA	NA	0.9656	4.8984	NA	NA	1.8659	5.5329	NA	NA	3.5038
391	NA	NA	0.9713	4.9271	NA	NA	1.8769	5.5653	NA	NA	3.5236
392	NA	NA	0.9769	4.9559	NA	NA	1.8878	5.5978	NA	NA	3.5435
393	NA	NA	0.9827	4.9849	NA	NA	1.8989	5.6306	NA	NA	3.5635
394	NA	NA	0.9884	5.0141	NA	NA	1.9100	5.6635	NA	NA	3.5837
395	NA	NA	0.9942	5.0434	NA	NA	1.9212	5.6966	NA	NA	3.6039

396	NA	NA	1.0000	5.0729	NA	NA	1.9324	5.7300	NA	NA	3.6243
397	NA	NA	NA	4.0967	NA	NA	0.9379	4.7576	NA	NA	2.6392
398	NA	NA	NA	4.1207	NA	NA	0.9433	4.7855	NA	NA	2.6541
399	NA	NA	NA	4.1448	NA	NA	0.9489	4.8135	NA	NA	2.6691
400	NA	NA	NA	4.1690	NA	NA	0.9544	4.8416	NA	NA	2.6842
401	NA	NA	NA	4.1934	NA	NA	0.9600	4.8699	NA	NA	2.6994
402	NA	NA	NA	4.2180	NA	NA	0.9656	4.8984	NA	NA	2.7146
403	NA	NA	NA	4.2426	NA	NA	0.9713	4.9271	NA	NA	2.7300
404	NA	NA	NA	4.2674	NA	NA	0.9769	4.9559	NA	NA	2.7454
405	NA	NA	NA	4.2924	NA	NA	0.9827	4.9849	NA	NA	2.7609
406	NA	NA	NA	4.3175	NA	NA	0.9884	5.0141	NA	NA	2.7765
407	NA	NA	NA	4.3428	NA	NA	0.9942	5.0434	NA	NA	2.7922
408	NA	NA	NA	4.3682	NA	NA	1.0000	5.0729	NA	NA	2.8080
409	NA	NA	NA	3.3879	NA	NA	NA	4.0967	NA	NA	1.8182
410	NA	NA	NA	3.4077	NA	NA	NA	4.1207	NA	NA	1.8285
411	NA	NA	NA	3.4276	NA	NA	NA	4.1448	NA	NA	1.8389
412	NA	NA	NA	3.4477	NA	NA	NA	4.1690	NA	NA	1.8493
413	NA	NA	NA	3.4679	NA	NA	NA	4.1934	NA	NA	1.8597
414	NA	NA	NA	3.4881	NA	NA	NA	4.2180	NA	NA	1.8702
415	NA	NA	NA	3.5085	NA	NA	NA	4.2426	NA	NA	1.8808
416	NA	NA	NA	3.5291	NA	NA	NA	4.2674	NA	NA	1.8914
417	NA	NA	NA	3.5497	NA	NA	NA	4.2924	NA	NA	1.9021
418	NA	NA	NA	3.5705	NA	NA	NA	4.3175	NA	NA	1.9129
419	NA	NA	NA	3.5914	NA	NA	NA	4.3428	NA	NA	1.9237
420	NA	NA	NA	3.6124	NA	NA	NA	4.3682	NA	NA	1.9346
421	NA	NA	NA	2.6277	NA	NA	NA	3.3879	NA	NA	0.9399
422	NA	NA	NA	2.6430	NA	NA	NA	3.4077	NA	NA	0.9452
423	NA	NA	NA	2.6585	NA	NA	NA	3.4276	NA	NA	0.9505
424	NA	NA	NA	2.6740	NA	NA	NA	3.4477	NA	NA	0.9559
425	NA	NA	NA	2.6897	NA	NA	NA	3.4679	NA	NA	0.9613
426	NA	NA	NA	2.7054	NA	NA	NA	3.4881	NA	NA	0.9667
427	NA	NA	NA	2.7212	NA	NA	NA	3.5085	NA	NA	0.9722
428	NA	NA	NA	2.7372	NA	NA	NA	3.5291	NA	NA	0.9777
429	NA	NA	NA	2.7532	NA	NA	NA	3.5497	NA	NA	0.9832
430	NA	NA	NA	2.7693	NA	NA	NA	3.5705	NA	NA	0.9888
431	NA	NA	NA	2.7855	NA	NA	NA	3.5914	NA	NA	0.9944
432	NA	NA	NA	2.8018	NA	NA	NA	3.6124	NA	NA	1.0000
433	NA	NA	NA	1.8123	NA	NA	NA	2.6277	NA	NA	NA
434	NA	NA	NA	1.8229	NA	NA	NA	2.6430	NA	NA	NA
435	NA	NA	NA	1.8336	NA	NA	NA	2.6585	NA	NA	NA
436	NA	NA	NA	1.8443	NA	NA	NA	2.6740	NA	NA	NA
437	NA	NA	NA	1.8551	NA	NA	NA	2.6897	NA	NA	NA
438	NA	NA	NA	1.8659	NA	NA	NA	2.7054	NA	NA	NA
439	NA	NA	NA	1.8769	NA	NA	NA	2.7212	NA	NA	NA
440	NA	NA	NA	1.8878	NA	NA	NA	2.7372	NA	NA	NA

441	NA	NA	NA	1.8989	NA	NA	NA	2.7532	NA	NA	NA
442	NA	NA	NA	1.9100	NA	NA	NA	2.7693	NA	NA	NA
443	NA	NA	NA	1.9212	NA	NA	NA	2.7855	NA	NA	NA
444	NA	NA	NA	1.9324	NA	NA	NA	2.8018	NA	NA	NA
445	NA	NA	NA	0.9379	NA	NA	NA	1.8123	NA	NA	NA
446	NA	NA	NA	0.9433	NA	NA	NA	1.8229	NA	NA	NA
447	NA	NA	NA	0.9489	NA	NA	NA	1.8336	NA	NA	NA
448	NA	NA	NA	0.9544	NA	NA	NA	1.8443	NA	NA	NA
449	NA	NA	NA	0.9600	NA	NA	NA	1.8551	NA	NA	NA
450	NA	NA	NA	0.9656	NA	NA	NA	1.8659	NA	NA	NA
451	NA	NA	NA	0.9713	NA	NA	NA	1.8769	NA	NA	NA
452	NA	NA	NA	0.9769	NA	NA	NA	1.8878	NA	NA	NA
453	NA	NA	NA	0.9827	NA	NA	NA	1.8989	NA	NA	NA
454	NA	NA	NA	0.9884	NA	NA	NA	1.9100	NA	NA	NA
455	NA	NA	NA	0.9942	NA	NA	NA	1.9212	NA	NA	NA
456	NA	NA	NA	1.0000	NA	NA	NA	1.9324	NA	NA	NA
457	NA	NA	NA	NA	NA	NA	NA	0.9379	NA	NA	NA
458	NA	NA	NA	NA	NA	NA	NA	0.9433	NA	NA	NA
459	NA	NA	NA	NA	NA	NA	NA	0.9489	NA	NA	NA
460	NA	NA	NA	NA	NA	NA	NA	0.9544	NA	NA	NA
461	NA	NA	NA	NA	NA	NA	NA	0.9600	NA	NA	NA
462	NA	NA	NA	NA	NA	NA	NA	0.9656	NA	NA	NA
463	NA	NA	NA	NA	NA	NA	NA	0.9713	NA	NA	NA
464	NA	NA	NA	NA	NA	NA	NA	0.9769	NA	NA	NA
465	NA	NA	NA	NA	NA	NA	NA	0.9827	NA	NA	NA
466	NA	NA	NA	NA	NA	NA	NA	0.9884	NA	NA	NA
467	NA	NA	NA	NA	NA	NA	NA	0.9942	NA	NA	NA
468	NA	NA	NA	NA	NA	NA	NA	1.0000	NA	NA	NA

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	0.2011	0.1417	0.0999	0.0704	0.1875	0.1321	0.0931	0.0656	0.1732	0.1235	0.0880
2	0.2023	0.1425	0.1005	0.0708	0.1886	0.1329	0.0937	0.0660	0.1741	0.1242	0.0885
3	0.2035	0.1434	0.1010	0.0712	0.1897	0.1337	0.0942	0.0664	0.1751	0.1249	0.0890
4	0.2046	0.1442	0.1016	0.0716	0.1908	0.1345	0.0948	0.0668	0.1761	0.1256	0.0895

5	0.2058	0.1451	0.1022	0.0720	0.1919	0.1353	0.0953	0.0672	0.1771	0.1263	0.0900
6	0.2070	0.1459	0.1028	0.0725	0.1930	0.1360	0.0959	0.0676	0.1781	0.1270	0.0905
7	0.2083	0.1468	0.1034	0.0729	0.1942	0.1368	0.0964	0.0680	0.1791	0.1277	0.0911
8	0.2095	0.1476	0.1040	0.0733	0.1953	0.1376	0.0970	0.0684	0.1801	0.1284	0.0916
9	0.2107	0.1485	0.1046	0.0737	0.1965	0.1384	0.0976	0.0688	0.1812	0.1292	0.0921
10	0.2119	0.1494	0.1052	0.0742	0.1976	0.1393	0.0981	0.0692	0.1822	0.1299	0.0926
11	0.2132	0.1502	0.1059	0.0746	0.1988	0.1401	0.0987	0.0696	0.1832	0.1306	0.0931
12	0.2144	0.1511	0.1065	0.0750	0.1999	0.1409	0.0993	0.0700	0.1842	0.1314	0.0937
13	0.2157	0.1520	0.1071	0.0755	0.2011	0.1417	0.0999	0.0704	0.1853	0.1321	0.0942
14	0.2169	0.1529	0.1077	0.0759	0.2023	0.1425	0.1005	0.0708	0.1863	0.1329	0.0947
15	0.2182	0.1538	0.1084	0.0764	0.2035	0.1434	0.1010	0.0712	0.1874	0.1336	0.0953
16	0.2195	0.1547	0.1090	0.0768	0.2046	0.1442	0.1016	0.0716	0.1885	0.1344	0.0958
17	0.2208	0.1556	0.1096	0.0773	0.2058	0.1451	0.1022	0.0720	0.1895	0.1351	0.0963
18	0.2221	0.1565	0.1103	0.0777	0.2070	0.1459	0.1028	0.0725	0.1906	0.1359	0.0969
19	0.2234	0.1574	0.1109	0.0782	0.2083	0.1468	0.1034	0.0729	0.1917	0.1367	0.0974
20	0.2247	0.1583	0.1116	0.0786	0.2095	0.1476	0.1040	0.0733	0.1928	0.1374	0.0980
21	0.2260	0.1592	0.1122	0.0791	0.2107	0.1485	0.1046	0.0737	0.1938	0.1382	0.0985
22	0.2273	0.1602	0.1129	0.0795	0.2119	0.1494	0.1052	0.0742	0.1949	0.1390	0.0991
23	0.2286	0.1611	0.1135	0.0800	0.2132	0.1502	0.1059	0.0746	0.1960	0.1398	0.0997
24	0.2300	0.1621	0.1142	0.0805	0.2144	0.1511	0.1065	0.0750	0.1971	0.1406	0.1002
25	0.2313	0.1630	0.1149	0.0810	0.2157	0.1520	0.1071	0.0755	0.1983	0.1414	0.1008
26	0.2327	0.1640	0.1155	0.0814	0.2169	0.1529	0.1077	0.0759	0.1994	0.1422	0.1014
27	0.2340	0.1649	0.1162	0.0819	0.2182	0.1538	0.1084	0.0764	0.2005	0.1430	0.1019
28	0.2354	0.1659	0.1169	0.0824	0.2195	0.1547	0.1090	0.0768	0.2016	0.1438	0.1025
29	0.2368	0.1669	0.1176	0.0829	0.2208	0.1556	0.1096	0.0773	0.2028	0.1446	0.1031
30	0.2382	0.1678	0.1183	0.0833	0.2221	0.1565	0.1103	0.0777	0.2039	0.1454	0.1037
31	0.2395	0.1688	0.1190	0.0838	0.2234	0.1574	0.1109	0.0782	0.2051	0.1462	0.1043
32	0.2409	0.1698	0.1197	0.0843	0.2247	0.1583	0.1116	0.0786	0.2062	0.1470	0.1048
33	0.2424	0.1708	0.1204	0.0848	0.2260	0.1592	0.1122	0.0791	0.2074	0.1479	0.1054
34	0.2438	0.1718	0.1211	0.0853	0.2273	0.1602	0.1129	0.0795	0.2086	0.1487	0.1060
35	0.2452	0.1728	0.1218	0.0858	0.2286	0.1611	0.1135	0.0800	0.2098	0.1496	0.1066
36	0.2466	0.1738	0.1225	0.0863	0.2300	0.1621	0.1142	0.0805	0.2109	0.1504	0.1072
37	0.2481	0.1748	0.1232	0.0868	0.2313	0.1630	0.1149	0.0810	0.2121	0.1513	0.1078
38	0.2495	0.1758	0.1239	0.0873	0.2327	0.1640	0.1155	0.0814	0.2133	0.1521	0.1085
39	0.2510	0.1769	0.1246	0.0878	0.2340	0.1649	0.1162	0.0819	0.2145	0.1530	0.1091
40	0.2525	0.1779	0.1254	0.0884	0.2354	0.1659	0.1169	0.0824	0.2158	0.1538	0.1097
41	0.2539	0.1790	0.1261	0.0889	0.2368	0.1669	0.1176	0.0829	0.2170	0.1547	0.1103
42	0.2554	0.1800	0.1268	0.0894	0.2382	0.1678	0.1183	0.0833	0.2182	0.1556	0.1109
43	0.2569	0.1811	0.1276	0.0899	0.2395	0.1688	0.1190	0.0838	0.2194	0.1565	0.1116
44	0.2584	0.1821	0.1283	0.0904	0.2409	0.1698	0.1197	0.0843	0.2207	0.1573	0.1122
45	0.2599	0.1832	0.1291	0.0910	0.2424	0.1708	0.1204	0.0848	0.2219	0.1582	0.1128
46	0.2614	0.1842	0.1298	0.0915	0.2438	0.1718	0.1211	0.0853	0.2232	0.1591	0.1135
47	0.2630	0.1853	0.1306	0.0920	0.2452	0.1728	0.1218	0.0858	0.2244	0.1600	0.1141
48	0.2645	0.1864	0.1314	0.0926	0.2466	0.1738	0.1225	0.0863	0.2257	0.1609	0.1147
49	0.2661	0.1875	0.1321	0.0931	0.2481	0.1748	0.1232	0.0868	0.2270	0.1618	0.1154

50	0.2676	0.1886	0.1329	0.0937	0.2495	0.1758	0.1239	0.0873	0.2283	0.1628	0.1160
51	0.2692	0.1897	0.1337	0.0942	0.2510	0.1769	0.1246	0.0878	0.2296	0.1637	0.1167
52	0.2708	0.1908	0.1345	0.0948	0.2525	0.1779	0.1254	0.0884	0.2309	0.1646	0.1174
53	0.2723	0.1919	0.1353	0.0953	0.2539	0.1790	0.1261	0.0889	0.2322	0.1655	0.1180
54	0.2739	0.1930	0.1360	0.0959	0.2554	0.1800	0.1268	0.0894	0.2335	0.1665	0.1187
55	0.2755	0.1942	0.1368	0.0964	0.2569	0.1811	0.1276	0.0899	0.2348	0.1674	0.1194
56	0.2772	0.1953	0.1376	0.0970	0.2584	0.1821	0.1283	0.0904	0.2361	0.1684	0.1200
57	0.2788	0.1965	0.1384	0.0976	0.2599	0.1832	0.1291	0.0910	0.2375	0.1693	0.1207
58	0.2804	0.1976	0.1393	0.0981	0.2614	0.1842	0.1298	0.0915	0.2388	0.1703	0.1214
59	0.2820	0.1988	0.1401	0.0987	0.2630	0.1853	0.1306	0.0920	0.2402	0.1712	0.1221
60	0.2837	0.1999	0.1409	0.0993	0.2645	0.1864	0.1314	0.0926	0.2415	0.1722	0.1228
61	0.2854	0.2011	0.1417	0.0999	0.2661	0.1875	0.1321	0.0931	0.2429	0.1732	0.1235
62	0.2870	0.2023	0.1425	0.1005	0.2676	0.1886	0.1329	0.0937	0.2443	0.1741	0.1242
63	0.2887	0.2035	0.1434	0.1010	0.2692	0.1897	0.1337	0.0942	0.2456	0.1751	0.1249
64	0.2904	0.2046	0.1442	0.1016	0.2708	0.1908	0.1345	0.0948	0.2470	0.1761	0.1256
65	0.2921	0.2058	0.1451	0.1022	0.2723	0.1919	0.1353	0.0953	0.2484	0.1771	0.1263
66	0.2938	0.2070	0.1459	0.1028	0.2739	0.1930	0.1360	0.0959	0.2498	0.1781	0.1270
67	0.2955	0.2083	0.1468	0.1034	0.2755	0.1942	0.1368	0.0964	0.2512	0.1791	0.1277
68	0.2972	0.2095	0.1476	0.1040	0.2772	0.1953	0.1376	0.0970	0.2527	0.1801	0.1284
69	0.2990	0.2107	0.1485	0.1046	0.2788	0.1965	0.1384	0.0976	0.2541	0.1812	0.1292
70	0.3007	0.2119	0.1494	0.1052	0.2804	0.1976	0.1393	0.0981	0.2555	0.1822	0.1299
71	0.3025	0.2132	0.1502	0.1059	0.2820	0.1988	0.1401	0.0987	0.2570	0.1832	0.1306
72	0.3043	0.2144	0.1511	0.1065	0.2837	0.1999	0.1409	0.0993	0.2584	0.1842	0.1314
73	0.3060	0.2157	0.1520	0.1071	0.2854	0.2011	0.1417	0.0999	0.2599	0.1853	0.1321
74	0.3078	0.2169	0.1529	0.1077	0.2870	0.2023	0.1425	0.1005	0.2613	0.1863	0.1329
75	0.3096	0.2182	0.1538	0.1084	0.2887	0.2035	0.1434	0.1010	0.2628	0.1874	0.1336
76	0.3114	0.2195	0.1547	0.1090	0.2904	0.2046	0.1442	0.1016	0.2643	0.1885	0.1344
77	0.3133	0.2208	0.1556	0.1096	0.2921	0.2058	0.1451	0.1022	0.2658	0.1895	0.1351
78	0.3151	0.2221	0.1565	0.1103	0.2938	0.2070	0.1459	0.1028	0.2673	0.1906	0.1359
79	0.3169	0.2234	0.1574	0.1109	0.2955	0.2083	0.1468	0.1034	0.2688	0.1917	0.1367
80	0.3188	0.2247	0.1583	0.1116	0.2972	0.2095	0.1476	0.1040	0.2703	0.1928	0.1374
81	0.3207	0.2260	0.1592	0.1122	0.2990	0.2107	0.1485	0.1046	0.2719	0.1938	0.1382
82	0.3225	0.2273	0.1602	0.1129	0.3007	0.2119	0.1494	0.1052	0.2734	0.1949	0.1390
83	0.3244	0.2286	0.1611	0.1135	0.3025	0.2132	0.1502	0.1059	0.2750	0.1960	0.1398
84	0.3263	0.2300	0.1621	0.1142	0.3043	0.2144	0.1511	0.1065	0.2765	0.1971	0.1406
85	0.3282	0.2313	0.1630	0.1149	0.3060	0.2157	0.1520	0.1071	0.2781	0.1983	0.1414
86	0.3301	0.2327	0.1640	0.1155	0.3078	0.2169	0.1529	0.1077	0.2796	0.1994	0.1422
87	0.3321	0.2340	0.1649	0.1162	0.3096	0.2182	0.1538	0.1084	0.2812	0.2005	0.1430
88	0.3340	0.2354	0.1659	0.1169	0.3114	0.2195	0.1547	0.1090	0.2828	0.2016	0.1438
89	0.3360	0.2368	0.1669	0.1176	0.3133	0.2208	0.1556	0.1096	0.2844	0.2028	0.1446
90	0.3379	0.2382	0.1678	0.1183	0.3151	0.2221	0.1565	0.1103	0.2860	0.2039	0.1454
91	0.3399	0.2395	0.1688	0.1190	0.3169	0.2234	0.1574	0.1109	0.2876	0.2051	0.1462
92	0.3419	0.2409	0.1698	0.1197	0.3188	0.2247	0.1583	0.1116	0.2893	0.2062	0.1470
93	0.3439	0.2424	0.1708	0.1204	0.3207	0.2260	0.1592	0.1122	0.2909	0.2074	0.1479
94	0.3459	0.2438	0.1718	0.1211	0.3225	0.2273	0.1602	0.1129	0.2925	0.2086	0.1487

95	0.3479	0.2452	0.1728	0.1218	0.3244	0.2286	0.1611	0.1135	0.2942	0.2098	0.1496
96	0.3500	0.2466	0.1738	0.1225	0.3263	0.2300	0.1621	0.1142	0.2959	0.2109	0.1504
97	0.3520	0.2481	0.1748	0.1232	0.3282	0.2313	0.1630	0.1149	0.2975	0.2121	0.1513
98	0.3541	0.2495	0.1758	0.1239	0.3301	0.2327	0.1640	0.1155	0.2992	0.2133	0.1521
99	0.3562	0.2510	0.1769	0.1246	0.3321	0.2340	0.1649	0.1162	0.3009	0.2145	0.1530
100	0.3582	0.2525	0.1779	0.1254	0.3340	0.2354	0.1659	0.1169	0.3026	0.2158	0.1538
101	0.3603	0.2539	0.1790	0.1261	0.3360	0.2368	0.1669	0.1176	0.3043	0.2170	0.1547
102	0.3624	0.2554	0.1800	0.1268	0.3379	0.2382	0.1678	0.1183	0.3060	0.2182	0.1556
103	0.3646	0.2569	0.1811	0.1276	0.3399	0.2395	0.1688	0.1190	0.3078	0.2194	0.1565
104	0.3667	0.2584	0.1821	0.1283	0.3419	0.2409	0.1698	0.1197	0.3095	0.2207	0.1573
105	0.3688	0.2599	0.1832	0.1291	0.3439	0.2424	0.1708	0.1204	0.3113	0.2219	0.1582
106	0.3710	0.2614	0.1842	0.1298	0.3459	0.2438	0.1718	0.1211	0.3130	0.2232	0.1591
107	0.3732	0.2630	0.1853	0.1306	0.3479	0.2452	0.1728	0.1218	0.3148	0.2244	0.1600
108	0.3754	0.2645	0.1864	0.1314	0.3500	0.2466	0.1738	0.1225	0.3166	0.2257	0.1609
109	0.3775	0.2661	0.1875	0.1321	0.3520	0.2481	0.1748	0.1232	0.3184	0.2270	0.1618
110	0.3798	0.2676	0.1886	0.1329	0.3541	0.2495	0.1758	0.1239	0.3202	0.2283	0.1628
111	0.3820	0.2692	0.1897	0.1337	0.3562	0.2510	0.1769	0.1246	0.3220	0.2296	0.1637
112	0.3842	0.2708	0.1908	0.1345	0.3582	0.2525	0.1779	0.1254	0.3238	0.2309	0.1646
113	0.3865	0.2723	0.1919	0.1353	0.3603	0.2539	0.1790	0.1261	0.3256	0.2322	0.1655
114	0.3887	0.2739	0.1930	0.1360	0.3624	0.2554	0.1800	0.1268	0.3275	0.2335	0.1665
115	0.3910	0.2755	0.1942	0.1368	0.3646	0.2569	0.1811	0.1276	0.3293	0.2348	0.1674
116	0.3933	0.2772	0.1953	0.1376	0.3667	0.2584	0.1821	0.1283	0.3312	0.2361	0.1684
117	0.3956	0.2788	0.1965	0.1384	0.3688	0.2599	0.1832	0.1291	0.3331	0.2375	0.1693
118	0.3979	0.2804	0.1976	0.1393	0.3710	0.2614	0.1842	0.1298	0.3349	0.2388	0.1703
119	0.4002	0.2820	0.1988	0.1401	0.3732	0.2630	0.1853	0.1306	0.3368	0.2402	0.1712
120	0.4026	0.2837	0.1999	0.1409	0.3754	0.2645	0.1864	0.1314	0.3387	0.2415	0.1722
121	0.4049	0.2854	0.2011	0.1417	0.3775	0.2661	0.1875	0.1321	0.3406	0.2429	0.1732
122	0.4073	0.2870	0.2023	0.1425	0.3798	0.2676	0.1886	0.1329	0.3426	0.2443	0.1741
123	0.4097	0.2887	0.2035	0.1434	0.3820	0.2692	0.1897	0.1337	0.3445	0.2456	0.1751
124	0.4121	0.2904	0.2046	0.1442	0.3842	0.2708	0.1908	0.1345	0.3465	0.2470	0.1761
125	0.4145	0.2921	0.2058	0.1451	0.3865	0.2723	0.1919	0.1353	0.3484	0.2484	0.1771
126	0.4169	0.2938	0.2070	0.1459	0.3887	0.2739	0.1930	0.1360	0.3504	0.2498	0.1781
127	0.4193	0.2955	0.2083	0.1468	0.3910	0.2755	0.1942	0.1368	0.3524	0.2512	0.1791
128	0.4218	0.2972	0.2095	0.1476	0.3933	0.2772	0.1953	0.1376	0.3544	0.2527	0.1801
129	0.4243	0.2990	0.2107	0.1485	0.3956	0.2788	0.1965	0.1384	0.3564	0.2541	0.1812
130	0.4267	0.3007	0.2119	0.1494	0.3979	0.2804	0.1976	0.1393	0.3584	0.2555	0.1822
131	0.4292	0.3025	0.2132	0.1502	0.4002	0.2820	0.1988	0.1401	0.3604	0.2570	0.1832
132	0.4318	0.3043	0.2144	0.1511	0.4026	0.2837	0.1999	0.1409	0.3624	0.2584	0.1842
133	0.4343	0.3060	0.2157	0.1520	0.4049	0.2854	0.2011	0.1417	0.3645	0.2599	0.1853
134	0.4368	0.3078	0.2169	0.1529	0.4073	0.2870	0.2023	0.1425	0.3666	0.2613	0.1863
135	0.4394	0.3096	0.2182	0.1538	0.4097	0.2887	0.2035	0.1434	0.3686	0.2628	0.1874
136	0.4419	0.3114	0.2195	0.1547	0.4121	0.2904	0.2046	0.1442	0.3707	0.2643	0.1885
137	0.4445	0.3133	0.2208	0.1556	0.4145	0.2921	0.2058	0.1451	0.3728	0.2658	0.1895
138	0.4471	0.3151	0.2221	0.1565	0.4169	0.2938	0.2070	0.1459	0.3749	0.2673	0.1906
139	0.4497	0.3169	0.2234	0.1574	0.4193	0.2955	0.2083	0.1468	0.3770	0.2688	0.1917

140	0.4524	0.3188	0.2247	0.1583	0.4218	0.2972	0.2095	0.1476	0.3792	0.2703	0.1928
141	0.4550	0.3207	0.2260	0.1592	0.4243	0.2990	0.2107	0.1485	0.3813	0.2719	0.1938
142	0.4577	0.3225	0.2273	0.1602	0.4267	0.3007	0.2119	0.1494	0.3835	0.2734	0.1949
143	0.4604	0.3244	0.2286	0.1611	0.4292	0.3025	0.2132	0.1502	0.3856	0.2750	0.1960
144	0.4631	0.3263	0.2300	0.1621	0.4318	0.3043	0.2144	0.1511	0.3878	0.2765	0.1971
145	0.4658	0.3282	0.2313	0.1630	0.4343	0.3060	0.2157	0.1520	0.3900	0.2781	0.1983
146	0.4685	0.3301	0.2327	0.1640	0.4368	0.3078	0.2169	0.1529	0.3922	0.2796	0.1994
147	0.4712	0.3321	0.2340	0.1649	0.4394	0.3096	0.2182	0.1538	0.3944	0.2812	0.2005
148	0.4740	0.3340	0.2354	0.1659	0.4419	0.3114	0.2195	0.1547	0.3967	0.2828	0.2016
149	0.4768	0.3360	0.2368	0.1669	0.4445	0.3133	0.2208	0.1556	0.3989	0.2844	0.2028
150	0.4795	0.3379	0.2382	0.1678	0.4471	0.3151	0.2221	0.1565	0.4012	0.2860	0.2039
151	0.4823	0.3399	0.2395	0.1688	0.4497	0.3169	0.2234	0.1574	0.4034	0.2876	0.2051
152	0.4852	0.3419	0.2409	0.1698	0.4524	0.3188	0.2247	0.1583	0.4057	0.2893	0.2062
153	0.4880	0.3439	0.2424	0.1708	0.4550	0.3207	0.2260	0.1592	0.4080	0.2909	0.2074
154	0.4909	0.3459	0.2438	0.1718	0.4577	0.3225	0.2273	0.1602	0.4103	0.2925	0.2086
155	0.4937	0.3479	0.2452	0.1728	0.4604	0.3244	0.2286	0.1611	0.4126	0.2942	0.2098
156	0.4966	0.3500	0.2466	0.1738	0.4631	0.3263	0.2300	0.1621	0.4150	0.2959	0.2109
157	0.4995	0.3520	0.2481	0.1748	0.4658	0.3282	0.2313	0.1630	0.4173	0.2975	0.2121
158	0.5025	0.3541	0.2495	0.1758	0.4685	0.3301	0.2327	0.1640	0.4197	0.2992	0.2133
159	0.5054	0.3562	0.2510	0.1769	0.4712	0.3321	0.2340	0.1649	0.4220	0.3009	0.2145
160	0.5083	0.3582	0.2525	0.1779	0.4740	0.3340	0.2354	0.1659	0.4244	0.3026	0.2158
161	0.5113	0.3603	0.2539	0.1790	0.4768	0.3360	0.2368	0.1669	0.4268	0.3043	0.2170
162	0.5143	0.3624	0.2554	0.1800	0.4795	0.3379	0.2382	0.1678	0.4292	0.3060	0.2182
163	0.5173	0.3646	0.2569	0.1811	0.4823	0.3399	0.2395	0.1688	0.4317	0.3078	0.2194
164	0.5203	0.3667	0.2584	0.1821	0.4852	0.3419	0.2409	0.1698	0.4341	0.3095	0.2207
165	0.5234	0.3688	0.2599	0.1832	0.4880	0.3439	0.2424	0.1708	0.4366	0.3113	0.2219
166	0.5265	0.3710	0.2614	0.1842	0.4909	0.3459	0.2438	0.1718	0.4390	0.3130	0.2232
167	0.5295	0.3732	0.2630	0.1853	0.4937	0.3479	0.2452	0.1728	0.4415	0.3148	0.2244
168	0.5326	0.3754	0.2645	0.1864	0.4966	0.3500	0.2466	0.1738	0.4440	0.3166	0.2257
169	0.5357	0.3775	0.2661	0.1875	0.4995	0.3520	0.2481	0.1748	0.4465	0.3184	0.2270
170	0.5389	0.3798	0.2676	0.1886	0.5025	0.3541	0.2495	0.1758	0.4490	0.3202	0.2283
171	0.5420	0.3820	0.2692	0.1897	0.5054	0.3562	0.2510	0.1769	0.4516	0.3220	0.2296
172	0.5452	0.3842	0.2708	0.1908	0.5083	0.3582	0.2525	0.1779	0.4541	0.3238	0.2309
173	0.5484	0.3865	0.2723	0.1919	0.5113	0.3603	0.2539	0.1790	0.4567	0.3256	0.2322
174	0.5516	0.3887	0.2739	0.1930	0.5143	0.3624	0.2554	0.1800	0.4593	0.3275	0.2335
175	0.5548	0.3910	0.2755	0.1942	0.5173	0.3646	0.2569	0.1811	0.4619	0.3293	0.2348
176	0.5581	0.3933	0.2772	0.1953	0.5203	0.3667	0.2584	0.1821	0.4645	0.3312	0.2361
177	0.5613	0.3956	0.2788	0.1965	0.5234	0.3688	0.2599	0.1832	0.4671	0.3331	0.2375
178	0.5646	0.3979	0.2804	0.1976	0.5265	0.3710	0.2614	0.1842	0.4698	0.3349	0.2388
179	0.5679	0.4002	0.2820	0.1988	0.5295	0.3732	0.2630	0.1853	0.4724	0.3368	0.2402
180	0.5712	0.4026	0.2837	0.1999	0.5326	0.3754	0.2645	0.1864	0.4751	0.3387	0.2415
181	0.5746	0.4049	0.2854	0.2011	0.5357	0.3775	0.2661	0.1875	0.4778	0.3406	0.2429
182	0.5779	0.4073	0.2870	0.2023	0.5389	0.3798	0.2676	0.1886	0.4805	0.3426	0.2443
183	0.5813	0.4097	0.2887	0.2035	0.5420	0.3820	0.2692	0.1897	0.4832	0.3445	0.2456
184	0.5847	0.4121	0.2904	0.2046	0.5452	0.3842	0.2708	0.1908	0.4859	0.3465	0.2470

185	0.5881	0.4145	0.2921	0.2058	0.5484	0.3865	0.2723	0.1919	0.4887	0.3484	0.2484
186	0.5916	0.4169	0.2938	0.2070	0.5516	0.3887	0.2739	0.1930	0.4914	0.3504	0.2498
187	0.5950	0.4193	0.2955	0.2083	0.5548	0.3910	0.2755	0.1942	0.4942	0.3524	0.2512
188	0.5985	0.4218	0.2972	0.2095	0.5581	0.3933	0.2772	0.1953	0.4970	0.3544	0.2527
189	0.6020	0.4243	0.2990	0.2107	0.5613	0.3956	0.2788	0.1965	0.4998	0.3564	0.2541
190	0.6056	0.4267	0.3007	0.2119	0.5646	0.3979	0.2804	0.1976	0.5026	0.3584	0.2555
191	0.6091	0.4292	0.3025	0.2132	0.5679	0.4002	0.2820	0.1988	0.5055	0.3604	0.2570
192	0.6127	0.4318	0.3043	0.2144	0.5712	0.4026	0.2837	0.1999	0.5083	0.3624	0.2584
193	0.6162	0.4343	0.3060	0.2157	0.5746	0.4049	0.2854	0.2011	0.5112	0.3645	0.2599
194	0.6198	0.4368	0.3078	0.2169	0.5779	0.4073	0.2870	0.2023	0.5141	0.3666	0.2613
195	0.6235	0.4394	0.3096	0.2182	0.5813	0.4097	0.2887	0.2035	0.5170	0.3686	0.2628
196	0.6271	0.4419	0.3114	0.2195	0.5847	0.4121	0.2904	0.2046	0.5199	0.3707	0.2643
197	0.6308	0.4445	0.3133	0.2208	0.5881	0.4145	0.2921	0.2058	0.5229	0.3728	0.2658
198	0.6345	0.4471	0.3151	0.2221	0.5916	0.4169	0.2938	0.2070	0.5258	0.3749	0.2673
199	0.6382	0.4497	0.3169	0.2234	0.5950	0.4193	0.2955	0.2083	0.5288	0.3770	0.2688
200	0.6419	0.4524	0.3188	0.2247	0.5985	0.4218	0.2972	0.2095	0.5318	0.3792	0.2703
201	0.6457	0.4550	0.3207	0.2260	0.6020	0.4243	0.2990	0.2107	0.5348	0.3813	0.2719
202	0.6495	0.4577	0.3225	0.2273	0.6056	0.4267	0.3007	0.2119	0.5378	0.3835	0.2734
203	0.6533	0.4604	0.3244	0.2286	0.6091	0.4292	0.3025	0.2132	0.5409	0.3856	0.2750
204	0.6571	0.4631	0.3263	0.2300	0.6127	0.4318	0.3043	0.2144	0.5439	0.3878	0.2765
205	0.6609	0.4658	0.3282	0.2313	0.6162	0.4343	0.3060	0.2157	0.5470	0.3900	0.2781
206	0.6648	0.4685	0.3301	0.2327	0.6198	0.4368	0.3078	0.2169	0.5501	0.3922	0.2796
207	0.6687	0.4712	0.3321	0.2340	0.6235	0.4394	0.3096	0.2182	0.5532	0.3944	0.2812
208	0.6726	0.4740	0.3340	0.2354	0.6271	0.4419	0.3114	0.2195	0.5563	0.3967	0.2828
209	0.6765	0.4768	0.3360	0.2368	0.6308	0.4445	0.3133	0.2208	0.5595	0.3989	0.2844
210	0.6805	0.4795	0.3379	0.2382	0.6345	0.4471	0.3151	0.2221	0.5626	0.4012	0.2860
211	0.6845	0.4823	0.3399	0.2395	0.6382	0.4497	0.3169	0.2234	0.5658	0.4034	0.2876
212	0.6885	0.4852	0.3419	0.2409	0.6419	0.4524	0.3188	0.2247	0.5690	0.4057	0.2893
213	0.6925	0.4880	0.3439	0.2424	0.6457	0.4550	0.3207	0.2260	0.5722	0.4080	0.2909
214	0.6965	0.4909	0.3459	0.2438	0.6495	0.4577	0.3225	0.2273	0.5755	0.4103	0.2925
215	0.7006	0.4937	0.3479	0.2452	0.6533	0.4604	0.3244	0.2286	0.5787	0.4126	0.2942
216	0.7047	0.4966	0.3500	0.2466	0.6571	0.4631	0.3263	0.2300	0.5820	0.4150	0.2959
217	0.7088	0.4995	0.3520	0.2481	0.6609	0.4658	0.3282	0.2313	0.5853	0.4173	0.2975
218	0.7130	0.5025	0.3541	0.2495	0.6648	0.4685	0.3301	0.2327	0.5886	0.4197	0.2992
219	0.7172	0.5054	0.3562	0.2510	0.6687	0.4712	0.3321	0.2340	0.5919	0.4220	0.3009
220	0.7213	0.5083	0.3582	0.2525	0.6726	0.4740	0.3340	0.2354	0.5953	0.4244	0.3026
221	0.7256	0.5113	0.3603	0.2539	0.6765	0.4768	0.3360	0.2368	0.5987	0.4268	0.3043
222	0.7298	0.5143	0.3624	0.2554	0.6805	0.4795	0.3379	0.2382	0.6020	0.4292	0.3060
223	0.7341	0.5173	0.3646	0.2569	0.6845	0.4823	0.3399	0.2395	0.6054	0.4317	0.3078
224	0.7384	0.5203	0.3667	0.2584	0.6885	0.4852	0.3419	0.2409	0.6089	0.4341	0.3095
225	0.7427	0.5234	0.3688	0.2599	0.6925	0.4880	0.3439	0.2424	0.6123	0.4366	0.3113
226	0.7470	0.5265	0.3710	0.2614	0.6965	0.4909	0.3459	0.2438	0.6158	0.4390	0.3130
227	0.7514	0.5295	0.3732	0.2630	0.7006	0.4937	0.3479	0.2452	0.6192	0.4415	0.3148
228	0.7558	0.5326	0.3754	0.2645	0.7047	0.4966	0.3500	0.2466	0.6227	0.4440	0.3166
229	0.7602	0.5357	0.3775	0.2661	0.7088	0.4995	0.3520	0.2481	0.6263	0.4465	0.3184

230	0.7647	0.5389	0.3798	0.2676	0.7130	0.5025	0.3541	0.2495	0.6298	0.4490	0.3202
231	0.7691	0.5420	0.3820	0.2692	0.7172	0.5054	0.3562	0.2510	0.6334	0.4516	0.3220
232	0.7736	0.5452	0.3842	0.2708	0.7213	0.5083	0.3582	0.2525	0.6370	0.4541	0.3238
233	0.7782	0.5484	0.3865	0.2723	0.7256	0.5113	0.3603	0.2539	0.6406	0.4567	0.3256
234	0.7827	0.5516	0.3887	0.2739	0.7298	0.5143	0.3624	0.2554	0.6442	0.4593	0.3275
235	0.7873	0.5548	0.3910	0.2755	0.7341	0.5173	0.3646	0.2569	0.6478	0.4619	0.3293
236	0.7919	0.5581	0.3933	0.2772	0.7384	0.5203	0.3667	0.2584	0.6515	0.4645	0.3312
237	0.7965	0.5613	0.3956	0.2788	0.7427	0.5234	0.3688	0.2599	0.6552	0.4671	0.3331
238	0.8012	0.5646	0.3979	0.2804	0.7470	0.5265	0.3710	0.2614	0.6589	0.4698	0.3349
239	0.8059	0.5679	0.4002	0.2820	0.7514	0.5295	0.3732	0.2630	0.6626	0.4724	0.3368
240	0.8106	0.5712	0.4026	0.2837	0.7558	0.5326	0.3754	0.2645	0.6663	0.4751	0.3387
241	0.8153	0.5746	0.4049	0.2854	0.7602	0.5357	0.3775	0.2661	0.6701	0.4778	0.3406
242	0.8201	0.5779	0.4073	0.2870	0.7647	0.5389	0.3798	0.2676	0.6739	0.4805	0.3426
243	0.8249	0.5813	0.4097	0.2887	0.7691	0.5420	0.3820	0.2692	0.6777	0.4832	0.3445
244	0.8297	0.5847	0.4121	0.2904	0.7736	0.5452	0.3842	0.2708	0.6815	0.4859	0.3465
245	0.8346	0.5881	0.4145	0.2921	0.7782	0.5484	0.3865	0.2723	0.6854	0.4887	0.3484
246	0.8395	0.5916	0.4169	0.2938	0.7827	0.5516	0.3887	0.2739	0.6893	0.4914	0.3504
247	0.8444	0.5950	0.4193	0.2955	0.7873	0.5548	0.3910	0.2755	0.6932	0.4942	0.3524
248	0.8493	0.5985	0.4218	0.2972	0.7919	0.5581	0.3933	0.2772	0.6971	0.4970	0.3544
249	0.8543	0.6020	0.4243	0.2990	0.7965	0.5613	0.3956	0.2788	0.7010	0.4998	0.3564
250	0.8593	0.6056	0.4267	0.3007	0.8012	0.5646	0.3979	0.2804	0.7050	0.5026	0.3584
251	0.8643	0.6091	0.4292	0.3025	0.8059	0.5679	0.4002	0.2820	0.7090	0.5055	0.3604
252	0.8694	0.6127	0.4318	0.3043	0.8106	0.5712	0.4026	0.2837	0.7130	0.5083	0.3624
253	0.8745	0.6162	0.4343	0.3060	0.8153	0.5746	0.4049	0.2854	0.7170	0.5112	0.3645
254	0.8796	0.6198	0.4368	0.3078	0.8201	0.5779	0.4073	0.2870	0.7211	0.5141	0.3666
255	0.8847	0.6235	0.4394	0.3096	0.8249	0.5813	0.4097	0.2887	0.7251	0.5170	0.3686
256	0.8899	0.6271	0.4419	0.3114	0.8297	0.5847	0.4121	0.2904	0.7292	0.5199	0.3707
257	0.8951	0.6308	0.4445	0.3133	0.8346	0.5881	0.4145	0.2921	0.7334	0.5229	0.3728
258	0.9003	0.6345	0.4471	0.3151	0.8395	0.5916	0.4169	0.2938	0.7375	0.5258	0.3749
259	0.9056	0.6382	0.4497	0.3169	0.8444	0.5950	0.4193	0.2955	0.7417	0.5288	0.3770
260	0.9109	0.6419	0.4524	0.3188	0.8493	0.5985	0.4218	0.2972	0.7459	0.5318	0.3792
261	0.9162	0.6457	0.4550	0.3207	0.8543	0.6020	0.4243	0.2990	0.7501	0.5348	0.3813
262	0.9216	0.6495	0.4577	0.3225	0.8593	0.6056	0.4267	0.3007	0.7543	0.5378	0.3835
263	0.9270	0.6533	0.4604	0.3244	0.8643	0.6091	0.4292	0.3025	0.7586	0.5409	0.3856
264	0.9324	0.6571	0.4631	0.3263	0.8694	0.6127	0.4318	0.3043	0.7629	0.5439	0.3878
265	0.9379	0.6609	0.4658	0.3282	0.8745	0.6162	0.4343	0.3060	0.7672	0.5470	0.3900
266	0.9433	0.6648	0.4685	0.3301	0.8796	0.6198	0.4368	0.3078	0.7715	0.5501	0.3922
267	0.9489	0.6687	0.4712	0.3321	0.8847	0.6235	0.4394	0.3096	0.7759	0.5532	0.3944
268	0.9544	0.6726	0.4740	0.3340	0.8899	0.6271	0.4419	0.3114	0.7803	0.5563	0.3967
269	0.9600	0.6765	0.4768	0.3360	0.8951	0.6308	0.4445	0.3133	0.7847	0.5595	0.3989
270	0.9656	0.6805	0.4795	0.3379	0.9003	0.6345	0.4471	0.3151	0.7891	0.5626	0.4012
271	0.9713	0.6845	0.4823	0.3399	0.9056	0.6382	0.4497	0.3169	0.7936	0.5658	0.4034
272	0.9769	0.6885	0.4852	0.3419	0.9109	0.6419	0.4524	0.3188	0.7981	0.5690	0.4057
273	0.9827	0.6925	0.4880	0.3439	0.9162	0.6457	0.4550	0.3207	0.8026	0.5722	0.4080
274	0.9884	0.6965	0.4909	0.3459	0.9216	0.6495	0.4577	0.3225	0.8071	0.5755	0.4103

275	0.9942	0.7006	0.4937	0.3479	0.9270	0.6533	0.4604	0.3244	0.8117	0.5787	0.4126
276	1.0000	0.7047	0.4966	0.3500	0.9324	0.6571	0.4631	0.3263	0.8163	0.5820	0.4150
277	NA	0.7088	0.4995	0.3520	0.9379	0.6609	0.4658	0.3282	0.8209	0.5853	0.4173
278	NA	0.7130	0.5025	0.3541	0.9433	0.6648	0.4685	0.3301	0.8256	0.5886	0.4197
279	NA	0.7172	0.5054	0.3562	0.9489	0.6687	0.4712	0.3321	0.8302	0.5919	0.4220
280	NA	0.7213	0.5083	0.3582	0.9544	0.6726	0.4740	0.3340	0.8349	0.5953	0.4244
281	NA	0.7256	0.5113	0.3603	0.9600	0.6765	0.4768	0.3360	0.8396	0.5987	0.4268
282	NA	0.7298	0.5143	0.3624	0.9656	0.6805	0.4795	0.3379	0.8444	0.6020	0.4292
283	NA	0.7341	0.5173	0.3646	0.9713	0.6845	0.4823	0.3399	0.8492	0.6054	0.4317
284	NA	0.7384	0.5203	0.3667	0.9769	0.6885	0.4852	0.3419	0.8540	0.6089	0.4341
285	NA	0.7427	0.5234	0.3688	0.9827	0.6925	0.4880	0.3439	0.8588	0.6123	0.4366
286	NA	0.7470	0.5265	0.3710	0.9884	0.6965	0.4909	0.3459	0.8636	0.6158	0.4390
287	NA	0.7514	0.5295	0.3732	0.9942	0.7006	0.4937	0.3479	0.8685	0.6192	0.4415
288	NA	0.7558	0.5326	0.3754	1.0000	0.7047	0.4966	0.3500	0.8734	0.6227	0.4440
289	NA	0.7602	0.5357	0.3775	NA	0.7088	0.4995	0.3520	0.8784	0.6263	0.4465
290	NA	0.7647	0.5389	0.3798	NA	0.7130	0.5025	0.3541	0.8833	0.6298	0.4490
291	NA	0.7691	0.5420	0.3820	NA	0.7172	0.5054	0.3562	0.8883	0.6334	0.4516
292	NA	0.7736	0.5452	0.3842	NA	0.7213	0.5083	0.3582	0.8934	0.6370	0.4541
293	NA	0.7782	0.5484	0.3865	NA	0.7256	0.5113	0.3603	0.8984	0.6406	0.4567
294	NA	0.7827	0.5516	0.3887	NA	0.7298	0.5143	0.3624	0.9035	0.6442	0.4593
295	NA	0.7873	0.5548	0.3910	NA	0.7341	0.5173	0.3646	0.9086	0.6478	0.4619
296	NA	0.7919	0.5581	0.3933	NA	0.7384	0.5203	0.3667	0.9137	0.6515	0.4645
297	NA	0.7965	0.5613	0.3956	NA	0.7427	0.5234	0.3688	0.9189	0.6552	0.4671
298	NA	0.8012	0.5646	0.3979	NA	0.7470	0.5265	0.3710	0.9241	0.6589	0.4698
299	NA	0.8059	0.5679	0.4002	NA	0.7514	0.5295	0.3732	0.9293	0.6626	0.4724
300	NA	0.8106	0.5712	0.4026	NA	0.7558	0.5326	0.3754	0.9346	0.6663	0.4751
301	NA	0.8153	0.5746	0.4049	NA	0.7602	0.5357	0.3775	0.9399	0.6701	0.4778
302	NA	0.8201	0.5779	0.4073	NA	0.7647	0.5389	0.3798	0.9452	0.6739	0.4805
303	NA	0.8249	0.5813	0.4097	NA	0.7691	0.5420	0.3820	0.9505	0.6777	0.4832
304	NA	0.8297	0.5847	0.4121	NA	0.7736	0.5452	0.3842	0.9559	0.6815	0.4859
305	NA	0.8346	0.5881	0.4145	NA	0.7782	0.5484	0.3865	0.9613	0.6854	0.4887
306	NA	0.8395	0.5916	0.4169	NA	0.7827	0.5516	0.3887	0.9667	0.6893	0.4914
307	NA	0.8444	0.5950	0.4193	NA	0.7873	0.5548	0.3910	0.9722	0.6932	0.4942
308	NA	0.8493	0.5985	0.4218	NA	0.7919	0.5581	0.3933	0.9777	0.6971	0.4970
309	NA	0.8543	0.6020	0.4243	NA	0.7965	0.5613	0.3956	0.9832	0.7010	0.4998
310	NA	0.8593	0.6056	0.4267	NA	0.8012	0.5646	0.3979	0.9888	0.7050	0.5026
311	NA	0.8643	0.6091	0.4292	NA	0.8059	0.5679	0.4002	0.9944	0.7090	0.5055
312	NA	0.8694	0.6127	0.4318	NA	0.8106	0.5712	0.4026	1.0000	0.7130	0.5083
313	NA	0.8745	0.6162	0.4343	NA	0.8153	0.5746	0.4049	NA	0.7170	0.5112
314	NA	0.8796	0.6198	0.4368	NA	0.8201	0.5779	0.4073	NA	0.7211	0.5141
315	NA	0.8847	0.6235	0.4394	NA	0.8249	0.5813	0.4097	NA	0.7251	0.5170
316	NA	0.8899	0.6271	0.4419	NA	0.8297	0.5847	0.4121	NA	0.7292	0.5199
317	NA	0.8951	0.6308	0.4445	NA	0.8346	0.5881	0.4145	NA	0.7334	0.5229
318	NA	0.9003	0.6345	0.4471	NA	0.8395	0.5916	0.4169	NA	0.7375	0.5258
319	NA	0.9056	0.6382	0.4497	NA	0.8444	0.5950	0.4193	NA	0.7417	0.5288

320	NA	0.9109	0.6419	0.4524	NA	0.8493	0.5985	0.4218	NA	0.7459	0.5318
321	NA	0.9162	0.6457	0.4550	NA	0.8543	0.6020	0.4243	NA	0.7501	0.5348
322	NA	0.9216	0.6495	0.4577	NA	0.8593	0.6056	0.4267	NA	0.7543	0.5378
323	NA	0.9270	0.6533	0.4604	NA	0.8643	0.6091	0.4292	NA	0.7586	0.5409
324	NA	0.9324	0.6571	0.4631	NA	0.8694	0.6127	0.4318	NA	0.7629	0.5439
325	NA	0.9379	0.6609	0.4658	NA	0.8745	0.6162	0.4343	NA	0.7672	0.5470
326	NA	0.9433	0.6648	0.4685	NA	0.8796	0.6198	0.4368	NA	0.7715	0.5501
327	NA	0.9489	0.6687	0.4712	NA	0.8847	0.6235	0.4394	NA	0.7759	0.5532
328	NA	0.9544	0.6726	0.4740	NA	0.8899	0.6271	0.4419	NA	0.7803	0.5563
329	NA	0.9600	0.6765	0.4768	NA	0.8951	0.6308	0.4445	NA	0.7847	0.5595
330	NA	0.9656	0.6805	0.4795	NA	0.9003	0.6345	0.4471	NA	0.7891	0.5626
331	NA	0.9713	0.6845	0.4823	NA	0.9056	0.6382	0.4497	NA	0.7936	0.5658
332	NA	0.9769	0.6885	0.4852	NA	0.9109	0.6419	0.4524	NA	0.7981	0.5690
333	NA	0.9827	0.6925	0.4880	NA	0.9162	0.6457	0.4550	NA	0.8026	0.5722
334	NA	0.9884	0.6965	0.4909	NA	0.9216	0.6495	0.4577	NA	0.8071	0.5755
335	NA	0.9942	0.7006	0.4937	NA	0.9270	0.6533	0.4604	NA	0.8117	0.5787
336	NA	1.0000	0.7047	0.4966	NA	0.9324	0.6571	0.4631	NA	0.8163	0.5820
337	NA	NA	0.7088	0.4995	NA	0.9379	0.6609	0.4658	NA	0.8209	0.5853
338	NA	NA	0.7130	0.5025	NA	0.9433	0.6648	0.4685	NA	0.8256	0.5886
339	NA	NA	0.7172	0.5054	NA	0.9489	0.6687	0.4712	NA	0.8302	0.5919
340	NA	NA	0.7213	0.5083	NA	0.9544	0.6726	0.4740	NA	0.8349	0.5953
341	NA	NA	0.7256	0.5113	NA	0.9600	0.6765	0.4768	NA	0.8396	0.5987
342	NA	NA	0.7298	0.5143	NA	0.9656	0.6805	0.4795	NA	0.8444	0.6020
343	NA	NA	0.7341	0.5173	NA	0.9713	0.6845	0.4823	NA	0.8492	0.6054
344	NA	NA	0.7384	0.5203	NA	0.9769	0.6885	0.4852	NA	0.8540	0.6089
345	NA	NA	0.7427	0.5234	NA	0.9827	0.6925	0.4880	NA	0.8588	0.6123
346	NA	NA	0.7470	0.5265	NA	0.9884	0.6965	0.4909	NA	0.8636	0.6158
347	NA	NA	0.7514	0.5295	NA	0.9942	0.7006	0.4937	NA	0.8685	0.6192
348	NA	NA	0.7558	0.5326	NA	1.0000	0.7047	0.4966	NA	0.8734	0.6227
349	NA	NA	0.7602	0.5357	NA	NA	0.7088	0.4995	NA	0.8784	0.6263
350	NA	NA	0.7647	0.5389	NA	NA	0.7130	0.5025	NA	0.8833	0.6298
351	NA	NA	0.7691	0.5420	NA	NA	0.7172	0.5054	NA	0.8883	0.6334
352	NA	NA	0.7736	0.5452	NA	NA	0.7213	0.5083	NA	0.8934	0.6370
353	NA	NA	0.7782	0.5484	NA	NA	0.7256	0.5113	NA	0.8984	0.6406
354	NA	NA	0.7827	0.5516	NA	NA	0.7298	0.5143	NA	0.9035	0.6442
355	NA	NA	0.7873	0.5548	NA	NA	0.7341	0.5173	NA	0.9086	0.6478
356	NA	NA	0.7919	0.5581	NA	NA	0.7384	0.5203	NA	0.9137	0.6515
357	NA	NA	0.7965	0.5613	NA	NA	0.7427	0.5234	NA	0.9189	0.6552
358	NA	NA	0.8012	0.5646	NA	NA	0.7470	0.5265	NA	0.9241	0.6589
359	NA	NA	0.8059	0.5679	NA	NA	0.7514	0.5295	NA	0.9293	0.6626
360	NA	NA	0.8106	0.5712	NA	NA	0.7558	0.5326	NA	0.9346	0.6663
361	NA	NA	0.8153	0.5746	NA	NA	0.7602	0.5357	NA	0.9399	0.6701
362	NA	NA	0.8201	0.5779	NA	NA	0.7647	0.5389	NA	0.9452	0.6739
363	NA	NA	0.8249	0.5813	NA	NA	0.7691	0.5420	NA	0.9505	0.6777
364	NA	NA	0.8297	0.5847	NA	NA	0.7736	0.5452	NA	0.9559	0.6815

365	NA	NA	0.8346	0.5881	NA	NA	0.7782	0.5484	NA	0.9613	0.6854
366	NA	NA	0.8395	0.5916	NA	NA	0.7827	0.5516	NA	0.9667	0.6893
367	NA	NA	0.8444	0.5950	NA	NA	0.7873	0.5548	NA	0.9722	0.6932
368	NA	NA	0.8493	0.5985	NA	NA	0.7919	0.5581	NA	0.9777	0.6971
369	NA	NA	0.8543	0.6020	NA	NA	0.7965	0.5613	NA	0.9832	0.7010
370	NA	NA	0.8593	0.6056	NA	NA	0.8012	0.5646	NA	0.9888	0.7050
371	NA	NA	0.8643	0.6091	NA	NA	0.8059	0.5679	NA	0.9944	0.7090
372	NA	NA	0.8694	0.6127	NA	NA	0.8106	0.5712	NA	1.0000	0.7130
373	NA	NA	0.8745	0.6162	NA	NA	0.8153	0.5746	NA	NA	0.7170
374	NA	NA	0.8796	0.6198	NA	NA	0.8201	0.5779	NA	NA	0.7211
375	NA	NA	0.8847	0.6235	NA	NA	0.8249	0.5813	NA	NA	0.7251
376	NA	NA	0.8899	0.6271	NA	NA	0.8297	0.5847	NA	NA	0.7292
377	NA	NA	0.8951	0.6308	NA	NA	0.8346	0.5881	NA	NA	0.7334
378	NA	NA	0.9003	0.6345	NA	NA	0.8395	0.5916	NA	NA	0.7375
379	NA	NA	0.9056	0.6382	NA	NA	0.8444	0.5950	NA	NA	0.7417
380	NA	NA	0.9109	0.6419	NA	NA	0.8493	0.5985	NA	NA	0.7459
381	NA	NA	0.9162	0.6457	NA	NA	0.8543	0.6020	NA	NA	0.7501
382	NA	NA	0.9216	0.6495	NA	NA	0.8593	0.6056	NA	NA	0.7543
383	NA	NA	0.9270	0.6533	NA	NA	0.8643	0.6091	NA	NA	0.7586
384	NA	NA	0.9324	0.6571	NA	NA	0.8694	0.6127	NA	NA	0.7629
385	NA	NA	0.9379	0.6609	NA	NA	0.8745	0.6162	NA	NA	0.7672
386	NA	NA	0.9433	0.6648	NA	NA	0.8796	0.6198	NA	NA	0.7715
387	NA	NA	0.9489	0.6687	NA	NA	0.8847	0.6235	NA	NA	0.7759
388	NA	NA	0.9544	0.6726	NA	NA	0.8899	0.6271	NA	NA	0.7803
389	NA	NA	0.9600	0.6765	NA	NA	0.8951	0.6308	NA	NA	0.7847
390	NA	NA	0.9656	0.6805	NA	NA	0.9003	0.6345	NA	NA	0.7891
391	NA	NA	0.9713	0.6845	NA	NA	0.9056	0.6382	NA	NA	0.7936
392	NA	NA	0.9769	0.6885	NA	NA	0.9109	0.6419	NA	NA	0.7981
393	NA	NA	0.9827	0.6925	NA	NA	0.9162	0.6457	NA	NA	0.8026
394	NA	NA	0.9884	0.6965	NA	NA	0.9216	0.6495	NA	NA	0.8071
395	NA	NA	0.9942	0.7006	NA	NA	0.9270	0.6533	NA	NA	0.8117
396	NA	NA	1.0000	0.7047	NA	NA	0.9324	0.6571	NA	NA	0.8163
397	NA	NA	NA	0.7088	NA	NA	0.9379	0.6609	NA	NA	0.8209
398	NA	NA	NA	0.7130	NA	NA	0.9433	0.6648	NA	NA	0.8256
399	NA	NA	NA	0.7172	NA	NA	0.9489	0.6687	NA	NA	0.8302
400	NA	NA	NA	0.7213	NA	NA	0.9544	0.6726	NA	NA	0.8349
401	NA	NA	NA	0.7256	NA	NA	0.9600	0.6765	NA	NA	0.8396
402	NA	NA	NA	0.7298	NA	NA	0.9656	0.6805	NA	NA	0.8444
403	NA	NA	NA	0.7341	NA	NA	0.9713	0.6845	NA	NA	0.8492
404	NA	NA	NA	0.7384	NA	NA	0.9769	0.6885	NA	NA	0.8540
405	NA	NA	NA	0.7427	NA	NA	0.9827	0.6925	NA	NA	0.8588
406	NA	NA	NA	0.7470	NA	NA	0.9884	0.6965	NA	NA	0.8636
407	NA	NA	NA	0.7514	NA	NA	0.9942	0.7006	NA	NA	0.8685
408	NA	NA	NA	0.7558	NA	NA	1.0000	0.7047	NA	NA	0.8734
409	NA	NA	NA	0.7602	NA	NA	NA	0.7088	NA	NA	0.8784

410	NA	NA	NA	0.7647	NA	NA	NA	0.7130	NA	NA	0.8833
411	NA	NA	NA	0.7691	NA	NA	NA	0.7172	NA	NA	0.8883
412	NA	NA	NA	0.7736	NA	NA	NA	0.7213	NA	NA	0.8934
413	NA	NA	NA	0.7782	NA	NA	NA	0.7256	NA	NA	0.8984
414	NA	NA	NA	0.7827	NA	NA	NA	0.7298	NA	NA	0.9035
415	NA	NA	NA	0.7873	NA	NA	NA	0.7341	NA	NA	0.9086
416	NA	NA	NA	0.7919	NA	NA	NA	0.7384	NA	NA	0.9137
417	NA	NA	NA	0.7965	NA	NA	NA	0.7427	NA	NA	0.9189
418	NA	NA	NA	0.8012	NA	NA	NA	0.7470	NA	NA	0.9241
419	NA	NA	NA	0.8059	NA	NA	NA	0.7514	NA	NA	0.9293
420	NA	NA	NA	0.8106	NA	NA	NA	0.7558	NA	NA	0.9346
421	NA	NA	NA	0.8153	NA	NA	NA	0.7602	NA	NA	0.9399
422	NA	NA	NA	0.8201	NA	NA	NA	0.7647	NA	NA	0.9452
423	NA	NA	NA	0.8249	NA	NA	NA	0.7691	NA	NA	0.9505
424	NA	NA	NA	0.8297	NA	NA	NA	0.7736	NA	NA	0.9559
425	NA	NA	NA	0.8346	NA	NA	NA	0.7782	NA	NA	0.9613
426	NA	NA	NA	0.8395	NA	NA	NA	0.7827	NA	NA	0.9667
427	NA	NA	NA	0.8444	NA	NA	NA	0.7873	NA	NA	0.9722
428	NA	NA	NA	0.8493	NA	NA	NA	0.7919	NA	NA	0.9777
429	NA	NA	NA	0.8543	NA	NA	NA	0.7965	NA	NA	0.9832
430	NA	NA	NA	0.8593	NA	NA	NA	0.8012	NA	NA	0.9888
431	NA	NA	NA	0.8643	NA	NA	NA	0.8059	NA	NA	0.9944
432	NA	NA	NA	0.8694	NA	NA	NA	0.8106	NA	NA	1.0000
433	NA	NA	NA	0.8745	NA	NA	NA	0.8153	NA	NA	NA
434	NA	NA	NA	0.8796	NA	NA	NA	0.8201	NA	NA	NA
435	NA	NA	NA	0.8847	NA	NA	NA	0.8249	NA	NA	NA
436	NA	NA	NA	0.8899	NA	NA	NA	0.8297	NA	NA	NA
437	NA	NA	NA	0.8951	NA	NA	NA	0.8346	NA	NA	NA
438	NA	NA	NA	0.9003	NA	NA	NA	0.8395	NA	NA	NA
439	NA	NA	NA	0.9056	NA	NA	NA	0.8444	NA	NA	NA
440	NA	NA	NA	0.9109	NA	NA	NA	0.8493	NA	NA	NA
441	NA	NA	NA	0.9162	NA	NA	NA	0.8543	NA	NA	NA
442	NA	NA	NA	0.9216	NA	NA	NA	0.8593	NA	NA	NA
443	NA	NA	NA	0.9270	NA	NA	NA	0.8643	NA	NA	NA
444	NA	NA	NA	0.9324	NA	NA	NA	0.8694	NA	NA	NA
445	NA	NA	NA	0.9379	NA	NA	NA	0.8745	NA	NA	NA
446	NA	NA	NA	0.9433	NA	NA	NA	0.8796	NA	NA	NA
447	NA	NA	NA	0.9489	NA	NA	NA	0.8847	NA	NA	NA
448	NA	NA	NA	0.9544	NA	NA	NA	0.8899	NA	NA	NA
449	NA	NA	NA	0.9600	NA	NA	NA	0.8951	NA	NA	NA
450	NA	NA	NA	0.9656	NA	NA	NA	0.9003	NA	NA	NA
451	NA	NA	NA	0.9713	NA	NA	NA	0.9056	NA	NA	NA
452	NA	NA	NA	0.9769	NA	NA	NA	0.9109	NA	NA	NA
453	NA	NA	NA	0.9827	NA	NA	NA	0.9162	NA	NA	NA
454	NA	NA	NA	0.9884	NA	NA	NA	0.9216	NA	NA	NA

455	NA	NA	NA	0.9942	NA	NA	NA	0.9270	NA	NA	NA
456	NA	NA	NA	1.0000	NA	NA	NA	0.9324	NA	NA	NA
457	NA	NA	NA	NA	NA	NA	NA	0.9379	NA	NA	NA
458	NA	NA	NA	NA	NA	NA	NA	0.9433	NA	NA	NA
459	NA	NA	NA	NA	NA	NA	NA	0.9489	NA	NA	NA
460	NA	NA	NA	NA	NA	NA	NA	0.9544	NA	NA	NA
461	NA	NA	NA	NA	NA	NA	NA	0.9600	NA	NA	NA
462	NA	NA	NA	NA	NA	NA	NA	0.9656	NA	NA	NA
463	NA	NA	NA	NA	NA	NA	NA	0.9713	NA	NA	NA
464	NA	NA	NA	NA	NA	NA	NA	0.9769	NA	NA	NA
465	NA	NA	NA	NA	NA	NA	NA	0.9827	NA	NA	NA
466	NA	NA	NA	NA	NA	NA	NA	0.9884	NA	NA	NA
467	NA	NA	NA	NA	NA	NA	NA	0.9942	NA	NA	NA
468	NA	NA	NA	NA	NA	NA	NA	1.0000	NA	NA	NA