

Part A

SBI Life – Smart Platina Plus (UIN: 111N133V03)
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:	111N133V03

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

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

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

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.

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- 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,

<signature>

<<(Name of Signatory)>>

<<(Designation of Signatory)>>

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

SAMPLE

Welcome Letter – Regional Language

SAMPLE

First Premium Receipt

SAMPLE

SAMPLE

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KEY FEATURES DOCUMENT

Congratulations on your purchase. SBI Life – Smart Platina Plus (UIN: 111N133V03) offers you life cover and other benefits as stated in the policy

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

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7	Grace period	A grace period of 30 days from the premium due date will be allowed for payment of yearly and half yearly premiums and 15 days for monthly premiums. The policy will remain in force during the grace period. In case of death of the life assured during grace period, the balance of premiums, if any, till the next Policy anniversary, as on the date of death shall be deducted from the benefits payable under the Policy.
8	Revival	If premiums are not paid within the period of grace and the policy is not surrendered, the policy may be revived for full benefits within five consecutive years from the date of the first unpaid premium while the life assured is still alive.
9	Free look provision	<p>You can review the terms and conditions of the policy, within 15 days from the date of the receipt of the policy document for policies sourced through any mode other than Distance Marketing and electronic policies and within 30 days from the date of the receipt of the policy document for electronic policies and policies sourced through Distance Marketing, from the date of the receipt of the policy document and where you disagree with any of those terms and conditions; you have the option to return the policy stating the reasons for your objection.</p> <p>Premiums paid by you will be refunded after deducting stamp duty and the expenses incurred on medical examination of the proposer. The proportionate risk premium for the period of cover will also be deducted.</p>
10	Tax	You may be eligible for Income Tax benefits as per the applicable income tax laws in India, which are subject to change from time to time. You may 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: 111N133V03

(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 (Customer Service Timing: 24 x 7)

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 111N133V03.

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>>

Part A

SBI Life – Smart Platina Plus (UIN: 111N133V03)
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Policy Schedule

Identification

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

Personal information

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

Nomination

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

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Important dates	
16. Date of Commencement of Policy	<<dd/mm/yyyy>>
17. Date of Commencement of Risk	<<dd/mm/yyyy>>
18. Policy Anniversary Date	<<dd/mm>>
19. 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)	<<>>					

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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*****

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Policy Booklet

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Annexure V45

SAMPLE

Part B**SBI Life – Smart Platina Plus (UIN: 111N133V03)**
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This is your policy booklet containing the various terms and conditions governing your policy. This policy booklet should be read in conjunction with the policy schedule and other related documents of your policy.

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

1. Definitions

These definitions apply throughout your policy document.

The definitions are listed alphabetically.

Expressions	Meanings
1. Age	is the age last birthday; i.e., the age in completed years.
2. Age at Entry	is the age last birthday on the date of commencement of your policy.
3. Annualized Premium	means the premium amount payable in a year, chosen by the policyholder excluding applicable taxes, underwriting extra premiums and loading for modal premiums, if any.
4. Appointee	is the person who is so named in the proposal form or subsequently changed by an endorsement, who has the right to give a valid discharge to the policy monies in case of death of the Life Assured during the term of the policy while the nominee is a minor.
5. Assignee	is the person to whom the rights and benefits are transferred by virtue of an assignment under section 38 of the Insurance Act, 1938, as amended from time to time.
6. Base Policy	is that part of your Policy referring to basic benefit.
7. Basic Sum Assured	Is the amount of insurance cover granted under the Base Policy at the time of the inception of policy. Basic Sum Assured = the Annualized Premium multiplied by 11
8. Basis Point	Is a standard measure for interest rates representing one-one hundredth of one percent i.e. One basis point is equal to 1/100th of 1%, or 0.01%, or 0.0001 or it can also be said that 1% is equal to 100 basis points (bps).
9. Beneficiary/Claimant	the person[s] nominated by the policy owner to receive the insurance benefits under the provisions of your policy. The Beneficiary/Claimant may be you, or the nominee or the assignee or the legal heirs as the case may be. The beneficiary/Claimant may be stated in the policy schedule or may be changed or added subsequently. In case the Beneficiary/Claimant is not stated in the policy or becomes invalid for any reason whatsoever, the Beneficiary/Claimant will be the person[s] as certified by a court of competent jurisdiction. The terms beneficiary or claimant are interchangeable.
10. Birthday	is the conventional Birthday. If it is on 29th February, it will be considered as falling on the last day of February.
11. Date of Commencement of Policy	is the start date of the policy.
12. Date of Commencement of Risk	is the date from which the insurance cover under the policy commences.
13. Date of Maturity of Policy	is the date on which the term of the policy expires in case the policy is not terminated earlier.
14. Date of Revival	is the date on which the policy benefits are restored at the conclusion of the revival process.
15. Date of Surrender	is the date on which we receive a communication from you requesting for surrender of the policy with all the necessary requirements. In case the requirements are not received in full, the date of surrender will be the date on which the last requirement for surrender of policy is received.
16. Death benefit	is the benefit payable on death of the life assured as stated in the policy document.
17. Endorsement	a change in any of the terms and conditions of your policy, agreed to or issued by us, in writing.
18. Free-look Period	is the period during which the policyholder has the option to return the policy and cancel the contract, if he/she is not satisfied with the terms and conditions of the policy.

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

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Expressions	Meanings
44. Policy Schedule	is the document that sets out the details of your policy.
45. Policy Term	is the period commencing with the Date of Commencement of the Policy and terminating with the Date of Maturity
46. Policy Year	is the period between two consecutive policy anniversaries; by convention, this period includes the first day and excludes the next policy anniversary day.
47. Premium Frequency	is the period between two consecutive premium due dates for regular premium policy; the premium frequency will be Yearly , Half-yearly or monthly.
48. Premium Payment Term(PPT)	is the period, in years, over which premiums are payable.
49. Revival	means restoration of the policy, which was discontinued due to the non-payment of premium, with all the benefits mentioned in the policy document, upon the receipt of all the premiums due and other charges or late fee if any, as per the terms and conditions of the policy and other documents proving continued insurability of the life assured, upon the company being satisfied as to the continued insurability of the insured or policyholder on the basis of the information, documents and reports furnished by the policyholder, in accordance with Board approved Underwriting policy.
50. Revival period	is a period of 5 consecutive years from the due date of first unpaid premium .
51. Surrender	is the complete withdrawal or voluntary termination of the entire policy.
52. Surrender Value	is an amount, if any , that becomes payable in case of surrender, in accordance with the terms and conditions of the policy.
53. Survival Benefit	is the benefit payable on Survival of the Life assured at the end of each income frequency interval chosen during the payout period
54. Total Premiums paid	is the total of all the premiums received, excluding any extra premium and applicable taxes.
55. Underwriting	- is the process of classification of lives into appropriate homogeneous groups based on the risks covered. - based on underwriting, a decision is taken on whether a risk cover can be granted and if so at what rates of premium and under what terms.
56. You, Your	is the person named as the Policyholder.

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

Part B**SBI Life – Smart Platina Plus (UIN: 111N133V03)**
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Abbreviation	Stands for
IRDAI	Insurance Regulatory and Development Authority of India
Rs./ ₹	Indian Rupees
UIN	Unique Identification Number (allotted by IRDAI for this product)
GSV	Guaranteed Surrender Value
SSV	Special Surrender Value
PPT	Premium Payment Term
KYC	Know Your Customer

These abbreviations bear the meanings assigned to them elsewhere in the policy booklet

Part C

3. Policy Benefits

Your policy has three terms:

1. Premium payment term during which the premiums are payable
2. Payout Period which starts after one year from the end of Premium payment term and during Payout period Guaranteed Income benefits are payable and the quantum of installment income depends on the annualized premium, income option chosen and the income frequency. If life income option is chosen, the Guaranteed Income will cease from the date of death of the Life Assured and if Guaranteed Income option is chosen, the Guaranteed Income will be paid over the payout period.
3. Policy term during which death benefit is payable in case of death of life assured. The Policy term is equal to Premium Payment Term + one year + Payout Period

3.1. Participation in Profits and Bonus

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

3.2. Death Benefit

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

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

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

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

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

3.2.1.2.3. The nominee or legal heir as the case may be, shall have an option to receive the discounted value of the future Guaranteed Income, in the form of a lumpsum, anytime during the Payout Period, discounted at 8.25% per annum and thereafter there will be no further benefits payable.

3.2.2. The Sum assured on death is:

3.2.2.1. Basic Sum Assured = 11 times Annualized premium OR

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

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

3.2.3. The Death Benefit Factors are provided in Annexure V

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

3.3. Survival Benefit

3.3.1. If the Policy is in-force and the Life Assured survives till the end of each due date for payment of installment depending on the income frequency chosen during the payout period, the following will be payable

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

3.3.1.1.1. The first guaranteed income payout will be paid after the expiry of one month or three months or six months or one year, as the case may be, from the date of expiry of the premium payment term plus one year, depending on the income payout frequency chosen.

3.4. Maturity Benefit

3.4.1. If the Policy is in-force and the Life Assured survives till the end of the policy term, then 110% of the Total Premiums paid would be refunded at the end of the policy term. In case the life assured does not survive the policy term, no benefit shall be payable at the end of the policy term.

4. Guaranteed Income

- 4.1. There are two income plan options under the product. Income plan option once chosen at inception cannot be changed
- 4.1.1. We will pay you guaranteed income during the payout period, at the frequency chosen by you, provided your policy is in-force.
- 4.1.1.1. The payout happens at the end of each income frequency chosen for the payout period.
- 4.1.1.2. In life Income option, future income payouts would stop on death of the life assured. In Guaranteed Income Option, future income payouts would continue during payout period even after the death of the life assured.
- 4.1.1.3. You may change the income payout frequency selected at inception within nine months from the date of expiry of Premium Payment Term, by writing to us.
- 4.1.1.4. The option to change the income payout frequency will be available only once, i.e. within nine months from the date of expiry of Premium Payment Term
- 4.1.2. If your policy has lapsed and has acquired paid-up value then we will pay you Reduced Guaranteed Income, at the end of income frequency chosen for the Payout period and 110% of Total Premiums paid would be refunded at the end of the payout period .
- 4.1.2.1. The reduced guaranteed income would be equal to Guaranteed Income multiplied by the ratio of number of premiums paid to the number of premiums originally payable
- 4.1.2.2. If your policy has lapsed without acquiring any paid-up value, no benefits shall be payable under the policy.

5. Premiums

- 5.1. You have to pay the premiums on or before the premium due dates or within the grace period.
- 5.2. You have to pay the premiums even if you do not receive renewal premium notice. We are not liable to send you any premium notices, whatsoever.
- 5.3. In addition to the premium, you are liable to pay Applicable Taxes and/or any other statutory levy/ duty/ surcharge, on the premiums paid, at the rate notified by the Central Government/ State Government / Union Territories of India from time to time, as per the applicable tax laws and any other charge as per the product features.
- 5.4. If we receive any amount in excess of the required premium, we will refund the excess. We will not pay any interest on this excess amount.
- 5.5. If we receive any amount less than the required premium, we will not adjust the said amount towards premiums till you pay the balance of premium. We will not pay any interest on the amount received earlier.
- 5.6. The premium should always be paid in advance for full policy year. However, for your convenience, we may allow you other modes of payment of premium.
- 5.7. If your Policy is in force and it results into death claim, the balance of premiums, if any, till the next Policy anniversary, as on the date of death shall be deducted from the benefits payable under the Policy, in case the claim is found admissible and payable.
- 5.8. The premium frequency can be changed only on a policy anniversary by sending a written request at least one month in advance. Change in premium frequency is subject to:
- 5.8.1. Minimum premium requirement for the requested premium frequency
- 5.8.2. Availability of the requested premium frequency on the day of change in premium frequency;
- 5.8.3. Premium rates/ tables applicable for the changed premium frequency will be the same as the premium rates/ tables applicable on the date of commencement of policy
- 5.8.4. The installment premium may change depending upon the frequency chosen.

6. Grace Period

- 6.1. You can pay your premiums within a grace period of 30 days from the premium due date in case of yearly and half-yearly premium payment frequency and 15 days for monthly premium payment frequency.
- 6.2. If you do not pay your due premiums before the end of grace period, your policy lapses or becomes reduced paid-up, as the case may be.
- 6.3. Policy will remain in-force during the grace period.
- 6.4. In case of death of the life assured during grace period, the balance of premiums, if any, till the next Policy anniversary, as on the date of death shall be deducted from the benefits payable under the Policy.

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7. Non-forfeiture Benefits

7.1. Reduced Paid –up Value

- 7.1.1. Your policy will acquire reduced paid-up value only if you have paid at least first 2 full policy years' premiums.
- 7.1.2. If your policy lapses without acquiring paid-up value, no benefits shall become payable under your policy. The benefits for reduced paid-up policy are given hereunder:
 - 7.1.3. Death Benefit for Reduced paid-up policy under the two income options would be as follows:
 - 7.1.3.1. **Life income** : On death of the life assured at any time during the policy term, Paid-up Sum Assured on death is payable as lump sum to the nominee or legal heir of the life assured, as the case may be, and the policy terminates and there will be no further benefits payable under the policy.
 - 7.1.3.2. **Guaranteed Income** : The death benefit payable before the commencement of the payout period and during the payout period are different.
 - 7.1.3.2.1. On death of the life assured before the commencement of the payout period, Paid-up Sum assured on death is payable as lump sum to the nominee or legal heir of the life assured as the case may be, and the policy terminates and there will be no further benefits payable under the policy.
 - 7.1.3.2.2. On death of the life assured after the commencement of the payout period, Paid-up Sum assured on death is payable as lump sum to the nominee or legal heir of the life assured as the case may be, and the nominee or legal heir as the case may be, shall continue to receive the future Reduced Guaranteed Income during the payout period. The nominee or legal heir, as the case may be, shall have an option to receive the discounted value of the future Reduced Guaranteed Income, in the form of a lump sum, anytime during the Payout Period, discounted at 8.25% per annum.
 - 7.1.4. Under the Life Income, in case if a survival payout is made post the date of death of the life assured but before the claim settlement, the amount will be recoverable from the Death Benefit payable.
- 7.1.5. Survival Benefit for Reduced paid-up policy would be Reduced Guaranteed Income, payable at the end of income frequency chosen during the payout period on survival of the life assured at the end of income frequency chosen.
- 7.1.6. Maturity Benefit for Reduced paid-up policy would be equal to 110% of the Total Premiums paid and this reduced paid-up amount shall be payable at the end of policy term, on survival of the life assured till the end of the policy term.
- 7.1.7. The paid-up sum assured on death is equal to the sum assured on death multiplied by the ratio of number of premiums paid to the number of premiums originally payable.
- 7.1.8. The Reduced Guaranteed Income is equal to Guaranteed Income multiplied by the ratio of number of premiums paid to the number of premiums originally payable.
- 7.1.9. You may terminate your paid-up policy before maturity by surrendering the policy for surrender value.
- 7.1.10. If your policy has not acquired any paid up value and is in lapsed status, we will not be liable to pay you any amount either on maturity or on death or on surrender

7.2. Surrender Value

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

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Policy Year	Policy Term (years)														
	20	23	24	26	28	29	31	33	34	36	38	39			
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%			
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%			
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%			
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%			
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%			
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%			
8	53%	53%	53%	52%	52%	52%	52%	52%	52%	51%	51%	51%			
9	57%	55%	55%	54%	54%	54%	53%	53%	53%	53%	53%	53%			
10	60%	58%	58%	57%	56%	56%	55%	55%	55%	54%	54%	54%			
11	63%	61%	60%	59%	58%	58%	57%	56%	56%	56%	55%	55%			
12	67%	63%	63%	61%	60%	60%	59%	58%	58%	57%	57%	56%			
13	70%	66%	65%	63%	62%	61%	60%	60%	59%	59%	58%	58%			
14	73%	69%	68%	66%	64%	63%	62%	61%	61%	60%	59%	59%			
15	77%	71%	70%	68%	66%	65%	64%	63%	62%	61%	61%	60%			
16	80%	74%	73%	70%	68%	67%	66%	64%	64%	63%	62%	62%			
17	83%	77%	75%	72%	70%	69%	67%	66%	65%	64%	63%	63%			
18	87%	79%	78%	74%	72%	71%	69%	68%	67%	66%	65%	64%			
19	90%	82%	80%	77%	74%	73%	71%	69%	68%	67%	66%	65%			
20	90%	85%	83%	79%	76%	75%	73%	71%	70%	69%	67%	67%			
21		87%	85%	81%	78%	77%	74%	72%	72%	70%	69%	68%			
22		90%	88%	83%	80%	79%	76%	74%	73%	71%	70%	69%			
23		90%	90%	86%	82%	80%	78%	76%	75%	73%	71%	71%			
24			90%	88%	84%	82%	80%	77%	76%	74%	73%	72%			
25				90%	86%	84%	81%	79%	78%	76%	74%	73%			
26				90%	88%	86%	83%	80%	79%	77%	75%	75%			
27					90%	88%	85%	82%	81%	79%	77%	76%			
28					90%	90%	87%	84%	82%	80%	78%	77%			
29						90%	88%	85%	84%	81%	79%	78%			
30							90%	87%	85%	83%	81%	80%			
31							90%	88%	87%	84%	82%	81%			
32								90%	88%	86%	83%	82%			
33									90%	87%	85%	84%			
34										90%	86%	85%			
35											90%	86%			
36												90%			
37													90%		
38														90%	
39															90%

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

7.2.5. The SSV factors are given below:

Policy Year / Policy Term	20	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%	0.00%
2	24.00%	19.00%	18.00%	17.00%	15.00%	14.00%	13.00%	11.00%	11.00%	10.00%	8.00%	8.00%
3	26.00%	20.00%	19.00%	18.00%	16.00%	15.00%	14.00%	12.00%	12.00%	11.00%	9.00%	9.00%
4	28.00%	22.00%	20.00%	19.00%	17.00%	16.00%	15.00%	13.00%	13.00%	12.00%	10.00%	10.00%
5	30.00%	24.00%	22.00%	20.00%	18.00%	17.00%	16.00%	14.00%	14.00%	13.00%	11.00%	11.00%
6	32.00%	26.00%	24.00%	22.00%	19.00%	18.00%	17.00%	15.00%	15.00%	14.00%	12.00%	12.00%
7	35.00%	28.00%	26.00%	24.00%	20.00%	19.00%	18.00%	16.00%	16.00%	15.00%	13.00%	13.00%
8	38.00%	30.00%	28.00%	26.00%	21.00%	20.00%	19.00%	17.00%	17.00%	16.00%	14.00%	14.00%
9	41.00%	32.00%	30.00%	28.00%	23.00%	21.00%	20.00%	18.00%	18.00%	17.00%	15.00%	15.00%
10	44.00%	35.00%	32.00%	30.00%	25.00%	23.00%	21.00%	19.00%	19.00%	18.00%	16.00%	16.00%
11	48.00%	38.00%	35.00%	32.00%	27.00%	25.00%	23.00%	20.00%	20.00%	19.00%	17.00%	17.00%
12	52.00%	41.00%	38.00%	34.00%	29.00%	27.00%	25.00%	21.00%	21.00%	20.00%	18.00%	18.00%
13	56.00%	44.00%	41.00%	37.00%	31.00%	29.00%	27.00%	23.00%	22.00%	21.00%	19.00%	19.00%
14	61.00%	48.00%	44.00%	40.00%	33.00%	31.00%	29.00%	25.00%	23.00%	22.00%	20.00%	20.00%
15	66.00%	52.00%	48.00%	43.00%	36.00%	33.00%	31.00%	27.00%	25.00%	23.00%	21.00%	21.00%
16	72.00%	56.00%	52.00%	46.00%	39.00%	36.00%	33.00%	29.00%	27.00%	25.00%	22.00%	22.00%
17	78.00%	61.00%	56.00%	50.00%	42.00%	39.00%	35.00%	31.00%	29.00%	27.00%	23.00%	23.00%
18	85.00%	66.00%	61.00%	54.00%	45.00%	42.00%	38.00%	33.00%	31.00%	29.00%	25.00%	24.00%
19	92.00%	72.00%	66.00%	58.00%	49.00%	45.00%	41.00%	35.00%	33.00%	31.00%	27.00%	25.00%
20	100.00%	78.00%	72.00%	63.00%	53.00%	49.00%	44.00%	38.00%	35.00%	33.00%	29.00%	27.00%
21		85.00%	78.00%	68.00%	57.00%	53.00%	47.00%	41.00%	38.00%	35.00%	31.00%	29.00%
22		92.00%	85.00%	73.00%	62.00%	57.00%	50.00%	44.00%	41.00%	37.00%	33.00%	31.00%
23		100.00%	92.00%	79.00%	67.00%	62.00%	54.00%	47.00%	44.00%	39.00%	35.00%	33.00%
24			100.00%	85.00%	72.00%	67.00%	58.00%	50.00%	47.00%	42.00%	37.00%	35.00%
25				92.00%	78.00%	72.00%	63.00%	54.00%	50.00%	45.00%	39.00%	37.00%
26				100.00%	85.00%	78.00%	68.00%	58.00%	54.00%	48.00%	42.00%	39.00%
27					92.00%	85.00%	73.00%	63.00%	58.00%	51.00%	45.00%	42.00%
28					100.00%	92.00%	79.00%	68.00%	63.00%	55.00%	48.00%	45.00%
29						100.00%	85.00%	73.00%	68.00%	59.00%	51.00%	48.00%
30							92.00%	79.00%	73.00%	63.00%	55.00%	51.00%
31							100.00%	85.00%	79.00%	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%

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36										100.00 %	85.00%	79.00%
37											92.00%	85.00%
38											100.00 %	92.00%
39												100.00 %

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

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

8. Revival

- 8.1. If premiums are not paid within the grace period, your policy lapses or becomes paid-up. No benefits are then payable under your policy if your Policy has not acquired paid-up value.
- 8.2. You can revive your policy during its revival period of 5 consecutive years from the date of the First Unpaid Premium and before the expiry of policy term.
- 8.3. You should write to us during the revival period requesting revival of your policy.
- 8.4. You have to submit Good Health Declaration and satisfy other underwriting requirements, if any. We may charge extra premium based on Company's board approved underwriting policy.
- 8.5. We may accept or reject your revival request. We will inform you about the same.
- 8.6. You have to pay all due premiums, not paid during the revival period, till the date of revival, along with interest. The due premiums would include installment premium including any extra premiums, if any.
- 8.7. The interest will be charged at a rate declared by the company from time to time and any revision in the basis of interest rate calculation will be with the prior approval of IRDAI. The nominal interest rate per annum is 200 basis points greater than the benchmark yield of 10 year government security as on 1st April of each of the Financial Year and it will be compounding on a half-yearly basis. The 10 year benchmark G-Sec rate as on 1st April 2023 is 7.31%. 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 2023-24, the revival interest rate applicable is 9.25% p.a.
- 8.8. You cannot revive your policy after the expiry of the revival period.
- 8.9. Revival shall not be effective unless we accept the revival and intimate you the same in writing.
- 8.10. Once the revival is accepted and effected, your policy shall be eligible for all the benefits as applicable for an in force policy.

9. Termination

9.1. Termination of your Policy

9.1.1. Your policy will terminate at the earliest of the following:

- 9.1.1.1. on payment of death benefit for Life Income option OR
- 9.1.1.2. on the date of payout of Maturity benefit i.e., last guaranteed income and maturity benefit of 110% of total premiums paid OR
- 9.1.1.3. on payment of surrender value. OR
- 9.1.1.4. on payment of free-look cancellation amount. OR
- 9.1.1.5. On your policy being in a lapsed status without acquiring any paid up value and after expiry of the revival period. However, death cover will terminate automatically if you fail to pay any renewal premium before the expiry of the grace period, provided the policy hasn't acquired paid up value

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

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

10.2. Suicide Exclusion

- 10.2.1. If the life assured, commits suicide, within 12 months, we will not pay the death benefit.
- 10.2.2. We will calculate 12 months from the date of commencement of risk or from the date of revival of policy, whichever is applicable.
- 10.2.3. We will pay atleast 80% of the total premiums paid till the date of death, if death due to suicide occurs within 12 months from the date of commencement of risk, provided the policy is in force and thereafter the contract would cease.
- 10.2.4. In case of suicide within 12 months from the date of revival of the policy, we will pay higher of 80% of the total premiums paid till the date of death or the surrender value available on date of death, provided the policy is in force and thereafter the contract would cease.

10.3. Policy loan

- 10.3.1. You may apply for a loan against your Policy if your policy has acquired the Surrender Value.
- 10.3.2. Policy loan will not exceed 50% of the Surrender Value.
- 10.3.3. The interest to be charged on the loan will be declared by the Company from time to time. Any change in the basis for determination of the interest rate calculation for policy loan would be subject to prior approval of IRDAI.
- 10.3.4. Your policy will be assigned to us and the assignment shall be in force till the entire loan with the interest thereon is repaid.
- 10.3.5. We reserve the right to determine the loan amount to be granted and to defer the granting of a loan for a period not exceeding six months from the date of request for such a loan.
- 10.3.6. Interest shall accrue on the outstanding policy loan and would be updated by the company from time to time. The nominal interest rate per annum is 150 basis points greater than the 10 year benchmark government security as on 1st April of each of the Financial Year and it will be compounding on a half-yearly basis. The 10 year benchmark G-Sec rate as on 1st April 2023 is 7.31%. . 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 2023-24 is 8.75%.
- 10.3.8. We will recover the unpaid loan, if any along with outstanding interest due from the benefits payable under your policy at the time of any payment made under the policy.

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- 10.3.9. If you fail to pay the loan interest and the policy is in-force or fully paid up, your policy would not be terminated even if the outstanding loan along with the interest exceeds the surrender value.
- 10.3.10. If you fail to pay the loan interest on the due dates and the policy is not in-force or fully paid up and if the outstanding loan along with the interest exceeds the surrender value:
 - 10.3.10.1. your Policy will be foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy;
- 10.3.11. Before any benefits are paid out, loan outstanding together with the interest thereon will be deducted from such benefits and the balance amount, if any, will be payable.

11. Claims

11.1. Death Claim

- 11.1.1. The policyholder, nominee or the legal heir, as the case may be, should intimate us about the death of the life assured in writing, stating at least the policy number, cause of death and date of death.
- 11.1.2. We will require the following documents to process the claim:
 - 11.1.2.1. Original policy document
 - 11.1.2.2. Original death certificate from municipal / local authorities
 - 11.1.2.3. Claimant's statement and claim forms in prescribed formats
 - 11.1.2.4. Hospital records including discharge summary, etc, wherever applicable
 - 11.1.2.5. Any other documents including post-mortem report, first information report where applicable
 - 11.1.2.6. Any other document which SBI Life may call, if found necessary in support of the claim
- 11.1.3. Claim under the policy may be filed with us within 90 days of date of claim event.
- 11.1.4. However, without prejudice, in case of delay in intimation or submission of claim documents beyond the stipulated period in the policy document or in the Statutes, We, may condone such delay and examine the admissibility or otherwise of the claim, if such delay is proved to be for reasons beyond the control of the nominee/claimant.
- 11.1.5. We will pay the claim, if found admissible,
 - 12.3.5.1 To the assignee, if the policy is assigned.
- 11.1.6. If the policy is not assigned, and
 - 11.1.6.1. you are not the life assured, we will pay you or your legal heir
 - 11.1.6.2. you are the life assured, we will pay
 - 11.1.6.2.1. the nominee, if the nominee is not a minor
 - 11.1.6.2.2. the appointee, if the nominee is a minor
 - 11.1.6.2.3. your legal heir, as certified by a court of competent jurisdiction if there is no nomination or if the nomination is not valid or challenged.
- 11.1.7. We may ask for additional information related to the claim
- 11.1.8. You can claim only once under this plan
- 11.1.9. If there is any dispute about the title under the policy, the benefits shall be paid only to the person[s] as certified by a court of competent jurisdiction
- 11.1.10. For any claim related assistance, call us at our Claims Helpline on Toll free Number – 18002679090 (9a.m. to 9p.m.).

11.2. Maturity Claim

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

Part E

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Part E

12. Charges

12.1. Charges

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

SAMPLE

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 as prescribed under. Section 39 of Insurance Act, 1938
- 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, as prescribed under section – 38 of Insurance Act, 1938 At any point of time there can be only one assignment under your policy.
- 13.2.6. The assignment or reassignment of your policy should be registered with us so as to make it binding on us.
- 13.2.7. For complete details about the Assignment or transfer of the policy, please refer to Section 38 of the Insurance Act, 1938, as amended from time to time.

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

13.3. Surrender

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

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

13.4. Non Disclosure

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

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

13.5. Misstatement of age

- 13.5.1. If we find that the correct age of the life assured is different from that mentioned in the proposal form, we will check the insured's eligibility for the life cover as on the date of commencement of policy.
- 13.5.2. If eligible,
- 13.5.2.1. If the correct age is found to be higher, we will revise the benefits (as applicable).
 - 13.5.2.2. We will terminate your policy by paying the surrender value, if any, if you disagree with the reduced benefits.
 - 13.5.2.3. If the correct age is found to be lower, we will revise the benefits (as applicable)
- 13.5.3. If not eligible,
- 13.5.3.1.1. We will terminate your policy as per the provisions of section 45 of Insurance Act 1938 as amended from time to time.
 - 13.5.3.1.2. 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.
 - 13.5.3.1.3. Misstatement of age is subject to the provisions of Section 45 of Insurance Act 1938, as amended from time to time.

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 are advised to consult your tax advisor on applicable tax benefits under the policy..
- 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.

Part F

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13.9. Communications

- 13.9.1. We will communicate to you in writing and deliver the correspondence by hand, post, 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: hcr@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 (Customer Service Timing: 24X7 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: Policyholders Protection Grievance Redressal Department, Insurance Regulatory and Development Authority of India, SY No 115/1, Financial district, Nanakramguda, Gachibowli, Hyderabad – 500032.
- 14.1.7 In case you are not satisfied with our decision or not received a response within 30 days from the date of filing your complaints with us and the issue pertains to Rule 13 and 14(3) of Insurance Ombudsman Rules, 2017, you may approach the Insurance Ombudsman. You can make the complaint to the Ombudsman as per provision 13 and 14(3) of the said rules. The relevant provisions have been mentioned in the section "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
- 14.1.9 We have also enclosed a list of addresses of insurance ombudsmen. Please refer Annexure IV of the Policy Document.

15. Relevant Statutes

15.1. Governing laws and jurisdiction

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

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

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

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

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

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

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

15.4. Rule 13 of Ombudsman Rules, 2017

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

15.5. Rule 14 of Ombudsman Rules, 2017

- (1) Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the

Part G

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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.

Annexure-I

A. Section 38 - Assignment and Transfer of Insurance Policies

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

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

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

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

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

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B. Section 39 - Nomination by policyholder

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

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

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

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

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

Annexure-III

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

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

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

whichever is later.

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

whichever is later.

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

03. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
- The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - The active concealment of a fact by the insured having knowledge or belief of the fact;
 - Any other act fitted to deceive; and
 - Any such act or omission as the law specifically declares to be fraudulent.

04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.

05. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

06. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.

07. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.

08. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.

09. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

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

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Annexure IV

List of Ombudsman Centres with Address

Office of the Ombudsman	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, 1 st Floor, Jeevan Shikha, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Near New Market Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 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 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha.
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 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of kPuducherry.

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 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, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Naval Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh :Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, 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 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, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: 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).

SAMPLE

Annexure V

Death Benefit Factor for Guaranteed Income

Premium Payment Term (years)	6	7	7	7	7	8	8	8	8	10	10	10
Payout Period (years)	13	15	20	25	30	15	20	25	30	15	20	25
Policy Term (years)	20	23	28	33	38	24	29	34	39	26	31	36
Policy Month												
1	5.1711	5.2583	6.1074	6.7100	7.1377	4.9097	5.7026	6.2652	6.6645	4.3877	5.1073	5.6216
2	5.2007	5.2885	6.1424	6.7485	7.1786	4.9379	5.7352	6.3011	6.7027	4.4123	5.1360	5.6532
3	5.2306	5.3188	6.1777	6.7872	7.2197	4.9662	5.7681	6.3372	6.7411	4.4371	5.1648	5.6849
4	5.2605	5.3493	6.2131	6.8261	7.2611	4.9947	5.8012	6.3736	6.7798	4.4620	5.1938	5.7168
5	5.2907	5.3799	6.2487	6.8652	7.3027	5.0233	5.8344	6.4101	6.8186	4.4871	5.2230	5.7489
6	5.321	5.4108	6.2845	6.9046	7.3446	5.0521	5.8679	6.4468	6.8577	4.5123	5.2523	5.7812
7	5.3515	5.4418	6.3205	6.9441	7.3867	5.0810	5.9015	6.4838	6.8970	4.5376	5.2818	5.8137
8	5.3822	5.4730	6.3568	6.9840	7.4290	5.1102	5.9354	6.5210	6.9366	4.5631	5.3115	5.8463
9	5.4131	5.5044	6.3932	7.0240	7.4716	5.1395	5.9694	6.5583	6.9763	4.5887	5.3413	5.8792
10	5.4441	5.5359	6.4299	7.0643	7.5145	5.1689	6.0036	6.5959	7.0163	4.6145	5.3713	5.9122
11	5.4753	5.5676	6.4667	7.1047	7.5575	5.1986	6.0380	6.6338	7.0565	4.6404	5.4015	5.9454
12	5.5067	5.5996	6.5038	7.1455	7.6009	5.2284	6.0726	6.6718	7.0970	4.6664	5.4318	5.9787
13	5.5382	5.6317	6.5411	7.1864	7.6444	5.2583	6.1074	6.7100	7.1377	4.6926	5.4623	6.0123
14	5.57	5.6639	6.5786	7.2276	7.6883	5.2885	6.1424	6.7485	7.1786	4.7190	5.4930	6.0461
15	5.6019	5.6964	6.6163	7.2691	7.7323	5.3188	6.1777	6.7872	7.2197	4.7455	5.5238	6.0800
16	5.634	5.7291	6.6542	7.3107	7.7767	5.3493	6.2131	6.8261	7.2611	4.7721	5.5548	6.1142
17	5.6663	5.7619	6.6923	7.3526	7.8212	5.3799	6.2487	6.8652	7.3027	4.7989	5.5860	6.1485
18	5.6988	5.7949	6.7307	7.3948	7.8661	5.4108	6.2845	6.9046	7.3446	4.8259	5.6174	6.1830
19	5.7315	5.8282	6.7693	7.4372	7.9112	5.4418	6.3205	6.9441	7.3867	4.8530	5.6489	6.2177
20	5.7643	5.8616	6.8081	7.4798	7.9565	5.4730	6.3568	6.9840	7.4290	4.8802	5.6806	6.2527
21	5.7974	5.8952	6.8471	7.5227	8.0021	5.5044	6.3932	7.0240	7.4716	4.9076	5.7125	6.2878
22	5.8306	5.9290	6.8864	7.5658	8.0480	5.5359	6.4299	7.0643	7.5145	4.9352	5.7446	6.3231
23	5.864	5.9630	6.9259	7.6092	8.0941	5.5676	6.4667	7.1047	7.5575	4.9629	5.7769	6.3586
24	5.8976	5.9971	6.9656	7.6528	8.1405	5.5996	6.5038	7.1455	7.6009	4.9907	5.8093	6.3943
25	5.9315	6.0315	7.0055	7.6967	8.1872	5.6317	6.5411	7.1864	7.6444	5.0188	5.8419	6.4302
26	5.9655	6.0661	7.0456	7.7408	8.2341	5.6639	6.5786	7.2276	7.6883	5.0469	5.8747	6.4663
27	5.9997	6.1009	7.0860	7.7852	8.2813	5.6964	6.6163	7.2691	7.7323	5.0753	5.9077	6.5026
28	6.034	6.1358	7.1267	7.8298	8.3288	5.7291	6.6542	7.3107	7.7767	5.1038	5.9409	6.5391

29	6.0686	6.1710	7.1675	7.8747	8.3765	5.7619	6.6923	7.3526	7.8212	5.1324	5.9742	6.5758
30	6.1034	6.2064	7.2086	7.9198	8.4246	5.7949	6.7307	7.3948	7.8661	5.1613	6.0078	6.6127
31	6.1384	6.2420	7.2499	7.9652	8.4729	5.8282	6.7693	7.4372	7.9112	5.1902	6.0415	6.6499
32	6.1736	6.2777	7.2915	8.0109	8.5214	5.8616	6.8081	7.4798	7.9565	5.2194	6.0754	6.6872
33	6.209	6.3137	7.3333	8.0568	8.5703	5.8952	6.8471	7.5227	8.0021	5.2487	6.1095	6.7248
34	6.2446	6.3499	7.3753	8.1030	8.6194	5.9290	6.8864	7.5658	8.0480	5.2782	6.1438	6.7625
35	6.2804	6.3863	7.4176	8.1494	8.6688	5.9630	6.9259	7.6092	8.0941	5.3078	6.1783	6.8005
36	6.3164	6.4229	7.4601	8.1962	8.7185	5.9971	6.9656	7.6528	8.1405	5.3376	6.2130	6.8387
37	6.3526	6.4597	7.5029	8.2431	8.7685	6.0315	7.0055	7.6967	8.1872	5.3676	6.2479	6.8771
38	6.389	6.4968	7.5459	8.2904	8.8187	6.0661	7.0456	7.7408	8.2341	5.3977	6.2830	6.9157
39	6.4256	6.5340	7.5891	8.3379	8.8693	6.1009	7.0860	7.7852	8.2813	5.4280	6.3183	6.9545
40	6.4625	6.5715	7.6326	8.3857	8.9201	6.1358	7.1267	7.8298	8.3288	5.4585	6.3538	6.9936
41	6.4995	6.6091	7.6764	8.4338	8.9713	6.1710	7.1675	7.8747	8.3765	5.4891	6.3894	7.0328
42	6.5368	6.6470	7.7204	8.4821	9.0227	6.2064	7.2086	7.9198	8.4246	5.5200	6.4253	7.0723
43	6.5742	6.6851	7.7647	8.5308	9.0744	6.2420	7.2499	7.9652	8.4729	5.5510	6.4614	7.1120
44	6.6119	6.7235	7.8092	8.5797	9.1264	6.2777	7.2915	8.0109	8.5214	5.5821	6.4977	7.1520
45	6.6498	6.7620	7.8539	8.6288	9.1788	6.3137	7.3333	8.0568	8.5703	5.6135	6.5342	7.1921
46	6.6879	6.8008	7.8990	8.6783	9.2314	6.3499	7.3753	8.1030	8.6194	5.6450	6.5708	7.2325
47	6.7263	6.8397	7.9442	8.7280	9.2843	6.3863	7.4176	8.1494	8.6688	5.6767	6.6077	7.2731
48	6.7648	6.8790	7.9898	8.7781	9.3375	6.4229	7.4601	8.1962	8.7185	5.7086	6.6448	7.3140
49	6.8036	6.9184	8.0356	8.8284	9.3910	6.4597	7.5029	8.2431	8.7685	5.7406	6.6822	7.3550
50	6.8426	6.9580	8.0816	8.8790	9.4449	6.4968	7.5459	8.2904	8.8187	5.7728	6.7197	7.3963
51	6.8819	6.9979	8.1280	8.9299	9.4990	6.5340	7.5891	8.3379	8.8693	5.8053	6.7574	7.4379
52	6.9213	7.0381	8.1746	8.9811	9.5535	6.5715	7.6326	8.3857	8.9201	5.8379	6.7953	7.4796
53	6.961	7.0784	8.2214	9.0326	9.6082	6.6091	7.6764	8.4338	8.9713	5.8706	6.8335	7.5216
54	7.0009	7.1190	8.2685	9.0844	9.6633	6.6470	7.7204	8.4821	9.0227	5.9036	6.8719	7.5639
55	7.041	7.1598	8.3159	9.1364	9.7187	6.6851	7.7647	8.5308	9.0744	5.9367	6.9105	7.6063
56	7.0814	7.2008	8.3636	9.1888	9.7744	6.7235	7.8092	8.5797	9.1264	5.9701	6.9493	7.6490
57	7.122	7.2421	8.4116	9.2415	9.8305	6.7620	7.8539	8.6288	9.1788	6.0036	6.9883	7.6920
58	7.1628	7.2836	8.4598	9.2945	9.8868	6.8008	7.8990	8.6783	9.2314	6.0373	7.0275	7.7352
59	7.2039	7.3254	8.5083	9.3477	9.9435	6.8397	7.9442	8.7280	9.2843	6.0712	7.0670	7.7786
60	7.2451	7.3674	8.5570	9.4013	10.0005	6.8790	7.9898	8.7781	9.3375	6.1053	7.1067	7.8223
61	7.2867	7.4096	8.6061	9.4552	10.0578	6.9184	8.0356	8.8284	9.3910	6.1396	7.1466	7.8662
62	7.3285	7.4521	8.6554	9.5094	10.1155	6.9580	8.0816	8.8790	9.4449	6.1741	7.1867	7.9104
63	7.3705	7.4948	8.7051	9.5639	10.1734	6.9979	8.1280	8.9299	9.4990	6.2087	7.2270	7.9548

64	7.4127	7.5378	8.7550	9.6188	10.2318	7.0381	8.1746	8.9811	9.5535	6.2436	7.2676	7.9995
65	7.4552	7.5810	8.8051	9.6739	10.2904	7.0784	8.2214	9.0326	9.6082	6.2786	7.3084	8.0444
66	7.4979	7.6244	8.8556	9.7294	10.3494	7.1190	8.2685	9.0844	9.6633	6.3139	7.3495	8.0895
67	7.5409	7.6681	8.9064	9.7851	10.4087	7.1598	8.3159	9.1364	9.7187	6.3493	7.3907	8.1350
68	7.5842	7.7121	8.9574	9.8412	10.4684	7.2008	8.3636	9.1888	9.7744	6.3850	7.4322	8.1806
69	7.6276	7.7563	9.0088	9.8976	10.5284	7.2421	8.4116	9.2415	9.8305	6.4208	7.4740	8.2266
70	7.6714	7.8008	9.0604	9.9544	10.5888	7.2836	8.4598	9.2945	9.8868	6.4569	7.5159	8.2728
71	7.7153	7.8455	9.1124	10.0114	10.6495	7.3254	8.5083	9.3477	9.9435	6.4932	7.5581	8.3192
72	7.7596	7.8904	9.1646	10.0688	10.7105	7.3674	8.5570	9.4013	10.0005	6.5296	7.6006	8.3659
73	7.804	7.9357	9.2171	10.1265	10.7719	7.4096	8.6061	9.4552	10.0578	6.5663	7.6432	8.4129
74	7.8488	7.9812	9.2700	10.1846	10.8337	7.4521	8.6554	9.5094	10.1155	6.6031	7.6862	8.4601
75	7.8938	8.0269	9.3231	10.2430	10.8958	7.4948	8.7051	9.5639	10.1734	6.6402	7.7293	8.5076
76	7.939	8.0729	9.3766	10.3017	10.9582	7.5378	8.7550	9.6188	10.2318	6.6775	7.7727	8.5554
77	7.9845	8.1192	9.4303	10.3607	11.0210	7.5810	8.8051	9.6739	10.2904	6.7150	7.8164	8.6035
78	8.0303	8.1658	9.4844	10.4201	11.0842	7.6244	8.8556	9.7294	10.3494	6.7527	7.8603	8.6518
79	8.0763	8.2126	9.5387	10.4799	11.1478	7.6681	8.9064	9.7851	10.4087	6.7906	7.9044	8.7003
80	8.1226	8.2596	9.5934	10.5399	11.2117	7.7121	8.9574	9.8412	10.4684	6.8288	7.9488	8.7492
81	8.1692	8.3070	9.6484	10.6004	11.2759	7.7563	9.0088	9.8976	10.5284	6.8671	7.9934	8.7983
82	8.216	8.3546	9.7037	10.6611	11.3406	7.8008	9.0604	9.9544	10.5888	6.9057	8.0383	8.8477
83	8.2631	8.4025	9.7593	10.7222	11.4056	7.8455	9.1124	10.0114	10.6495	6.9444	8.0834	8.8974
84	8.3105	8.4507	9.8153	10.7837	11.4710	7.8904	9.1646	10.0688	10.7105	6.9834	8.1288	8.9474
85	8.3581	8.4991	9.8716	10.8455	11.5367	7.9357	9.2171	10.1265	10.7719	7.0226	8.1745	8.9976
86	8.406	8.5478	9.9281	10.9077	11.6028	7.9812	9.2700	10.1846	10.8337	7.0621	8.2204	9.0481
87	8.4542	8.5968	9.9851	10.9702	11.6694	8.0269	9.3231	10.2430	10.8958	7.1017	8.2665	9.0989
88	8.5027	8.6461	10.0423	11.0331	11.7363	8.0729	9.3766	10.3017	10.9582	7.1416	8.3129	9.1500
89	8.5514	8.6957	10.0999	11.0964	11.8035	8.1192	9.4303	10.3607	11.0210	7.1817	8.3596	9.2014
90	8.6004	8.7455	10.1578	11.1600	11.8712	8.1658	9.4844	10.4201	11.0842	7.2220	8.4065	9.2531
91	8.6497	8.7957	10.2160	11.2239	11.9392	8.2126	9.5387	10.4799	11.1478	7.2626	8.4537	9.3050
92	8.6993	8.8461	10.2745	11.2883	12.0077	8.2596	9.5934	10.5399	11.2117	7.3034	8.5012	9.3573
93	8.7492	8.8968	10.3334	11.3530	12.0765	8.3070	9.6484	10.6004	11.2759	7.3444	8.5489	9.4098
94	8.7994	8.9478	10.3927	11.4181	12.1457	8.3546	9.7037	10.6611	11.3406	7.3856	8.5969	9.4626
95	8.8498	8.9991	10.4523	11.4835	12.2154	8.4025	9.7593	10.7222	11.4056	7.4271	8.6452	9.5158
96	8.9005	9.0507	10.5122	11.5493	12.2854	8.4507	9.8153	10.7837	11.4710	7.4688	8.6938	9.5692
97	7.9458	9.1025	10.5724	11.6156	12.3558	8.4991	9.8716	10.8455	11.5367	7.5107	8.7426	9.6229
98	7.9914	9.1547	10.6330	11.6821	12.4267	8.5478	9.9281	10.9077	11.6028	7.5529	8.7917	9.6770

99	8.0372	9.2072	10.6940	11.7491	12.4979	8.5968	9.9851	10.9702	11.6694	7.5953	8.8410	9.7313
100	8.0832	9.2600	10.7553	11.8165	12.5695	8.6461	10.0423	11.0331	11.7363	7.6379	8.8907	9.7859
101	8.1296	9.3131	10.8169	11.8842	12.6416	8.6957	10.0999	11.0964	11.8035	7.6808	8.9406	9.8409
102	8.1762	9.3665	10.8790	11.9523	12.7141	8.7455	10.1578	11.1600	11.8712	7.7240	8.9908	9.8962
103	8.2231	9.4201	10.9413	12.0208	12.7869	8.7957	10.2160	11.2239	11.9392	7.7673	9.0413	9.9517
104	8.2702	9.4741	11.0040	12.0897	12.8602	8.8461	10.2745	11.2883	12.0077	7.8109	9.0920	10.0076
105	8.3176	9.5285	11.0671	12.1590	12.9340	8.8968	10.3334	11.3530	12.0765	7.8548	9.1431	10.0638
106	8.3653	9.5831	11.1306	12.2288	13.0081	8.9478	10.3927	11.4181	12.1457	7.8989	9.1944	10.1203
107	8.4132	9.6380	11.1944	12.2989	13.0827	8.9991	10.4523	11.4835	12.2154	7.9433	9.2461	10.1771
108	8.4615	9.6933	11.2585	12.3694	13.1577	9.0507	10.5122	11.5493	12.2854	7.9879	9.2980	10.2343
109	7.5042	8.7431	10.3173	11.4345	12.2274	9.1025	10.5724	11.6156	12.3558	8.0327	9.3502	10.2917
110	7.5473	8.7932	10.3765	11.5001	12.2974	9.1547	10.6330	11.6821	12.4267	8.0778	9.4027	10.3495
111	7.5905	8.8436	10.4360	11.5660	12.3679	9.2072	10.6940	11.7491	12.4979	8.1232	9.4555	10.4076
112	7.634	8.8943	10.4958	11.6323	12.4388	9.2600	10.7553	11.8165	12.5695	8.1688	9.5086	10.4661
113	7.6778	8.9453	10.5560	11.6990	12.5101	9.3131	10.8169	11.8842	12.6416	8.2146	9.5620	10.5248
114	7.7218	8.9966	10.6165	11.7660	12.5819	9.3665	10.8790	11.9523	12.7141	8.2608	9.6157	10.5839
115	7.7661	9.0482	10.6773	11.8335	12.6540	9.4201	10.9413	12.0208	12.7869	8.3072	9.6696	10.6434
116	7.8106	9.1000	10.7385	11.9013	12.7265	9.4741	11.0040	12.0897	12.8602	8.3538	9.7239	10.7031
117	7.8554	9.1522	10.8001	11.9696	12.7995	9.5285	11.0671	12.1590	12.9340	8.4007	9.7785	10.7632
118	7.9004	9.2047	10.8620	12.0382	12.8728	9.5831	11.1306	12.2288	13.0081	8.4479	9.8334	10.8237
119	7.9457	9.2574	10.9243	12.1072	12.9466	9.6380	11.1944	12.2989	13.0827	8.4953	9.8887	10.8844
120	7.9912	9.3105	10.9869	12.1766	13.0209	9.6933	11.2585	12.3694	13.1577	8.5430	9.9442	10.9455
121	7.0313	8.3581	10.0441	11.2406	12.0898	8.7431	10.3173	11.4345	12.2274	8.5910	10.0000	11.0070
122	7.0716	8.4060	10.1017	11.3051	12.1591	8.7932	10.3765	11.5001	12.2974	8.6392	10.0562	11.0688
123	7.1122	8.4542	10.1596	11.3699	12.2288	8.8436	10.4360	11.5660	12.3679	8.6877	10.1126	11.1310
124	7.1529	8.5027	10.2179	11.4351	12.2989	8.8943	10.4958	11.6323	12.4388	8.7365	10.1694	11.1935
125	7.1939	8.5514	10.2764	11.5006	12.3694	8.9453	10.5560	11.6990	12.5101	8.7856	10.2265	11.2563
126	7.2352	8.6004	10.3353	11.5665	12.4403	8.9966	10.6165	11.7660	12.5819	8.8349	10.2839	11.3195
127	7.2766	8.6497	10.3946	11.6328	12.5116	9.0482	10.6773	11.8335	12.6540	8.8845	10.3417	11.3831
128	7.3184	8.6993	10.4542	11.6995	12.5833	9.1000	10.7385	11.9013	12.7265	8.9344	10.3998	11.4470
129	7.3603	8.7492	10.5141	11.7666	12.6554	9.1522	10.8001	11.9696	12.7995	8.9846	10.4582	11.5113
130	7.4025	8.7994	10.5744	11.8341	12.7280	9.2047	10.8620	12.0382	12.8728	9.0350	10.5169	11.5759
131	7.4449	8.8498	10.6350	11.9019	12.8010	9.2574	10.9243	12.1072	12.9466	9.0857	10.5759	11.6409
132	7.4876	8.9005	10.6960	11.9701	12.8743	9.3105	10.9869	12.1766	13.0209	9.1367	10.6353	11.7063
133	6.5248	7.9458	9.7515	11.0330	11.9424	8.3581	10.0441	11.2406	12.0898	9.1881	10.6950	11.7720

134	6.5622	7.9914	9.8074	11.0962	12.0109	8.4060	10.1017	11.3051	12.1591	9.2396	10.7551	11.8381
135	6.5998	8.0372	9.8637	11.1599	12.0797	8.4542	10.1596	11.3699	12.2288	9.2915	10.8155	11.9046
136	6.6377	8.0832	9.9202	11.2238	12.1490	8.5027	10.2179	11.4351	12.2989	9.3437	10.8762	11.9714
137	6.6757	8.1296	9.9771	11.2882	12.2186	8.5514	10.2764	11.5006	12.3694	9.3962	10.9373	12.0386
138	6.714	8.1762	10.0343	11.3529	12.2886	8.6004	10.3353	11.5665	12.4403	9.4489	10.9987	12.1062
139	6.7525	8.2231	10.0918	11.4180	12.3591	8.6497	10.3946	11.6328	12.5116	9.5020	11.0604	12.1742
140	6.7912	8.2702	10.1496	11.4834	12.4299	8.6993	10.4542	11.6995	12.5833	9.5553	11.1225	12.2426
141	6.8301	8.3176	10.2078	11.5492	12.5012	8.7492	10.5141	11.7666	12.6554	9.6090	11.1850	12.3113
142	6.8692	8.3653	10.2663	11.6154	12.5729	8.7994	10.5744	11.8341	12.7280	9.6629	11.2478	12.3804
143	6.9086	8.4132	10.3252	11.6820	12.6449	8.8498	10.6350	11.9019	12.8010	9.7172	11.3110	12.4499
144	6.9482	8.4615	10.3844	11.7490	12.7174	8.9005	10.6960	11.9701	12.8743	9.7718	11.3745	12.5198
145	5.9823	7.5042	9.4382	10.8106	11.7846	7.9458	9.7515	11.0330	11.9424	8.8210	10.4327	11.5845
146	6.0166	7.5473	9.4923	10.8726	11.8521	7.9914	9.8074	11.0962	12.0109	8.8705	10.4913	11.6496
147	6.0511	7.5905	9.5467	10.9349	11.9201	8.0372	9.8637	11.1599	12.0797	8.9203	10.5502	11.7150
148	6.0858	7.6340	9.6014	10.9976	11.9884	8.0832	9.9202	11.2238	12.1490	8.9704	10.6094	11.7808
149	6.1207	7.6778	9.6565	11.0606	12.0571	8.1296	9.9771	11.2882	12.2186	9.0208	10.6690	11.8469
150	6.1558	7.7218	9.7118	11.1240	12.1262	8.1762	10.0343	11.3529	12.2886	9.0714	10.7289	11.9134
151	6.1911	7.7661	9.7675	11.1878	12.1958	8.2231	10.0918	11.4180	12.3591	9.1224	10.7892	11.9803
152	6.2265	7.8106	9.8235	11.2519	12.2657	8.2702	10.1496	11.4834	12.4299	9.1736	10.8497	12.0476
153	6.2622	7.8554	9.8798	11.3164	12.3360	8.3176	10.2078	11.5492	12.5012	9.2251	10.9107	12.1152
154	6.2981	7.9004	9.9364	11.3813	12.4067	8.3653	10.2663	11.6154	12.5729	9.2769	10.9719	12.1833
155	6.3342	7.9457	9.9934	11.4466	12.4778	8.4132	10.3252	11.6820	12.6449	9.3290	11.0335	12.2517
156	6.3706	7.9912	10.0507	11.5122	12.5493	8.4615	10.3844	11.7490	12.7174	9.3814	11.0955	12.3205
157	5.4013	7.0313	9.1025	10.5724	11.6156	7.5042	9.4382	10.8106	11.7846	8.4284	10.1522	11.3840
158	5.4323	7.0716	9.1547	10.6330	11.6821	7.5473	9.4923	10.8726	11.8521	8.4758	10.2092	11.4480
159	5.4634	7.1122	9.2072	10.6940	11.7491	7.5905	9.5467	10.9349	11.9201	8.5234	10.2665	11.5122
160	5.4948	7.1529	9.2600	10.7553	11.8165	7.6340	9.6014	10.9976	11.9884	8.5712	10.3241	11.5769
161	5.5263	7.1939	9.3131	10.8169	11.8842	7.6778	9.6565	11.0606	12.0571	8.6194	10.3821	11.6419
162	5.5579	7.2352	9.3665	10.8790	11.9523	7.7218	9.7118	11.1240	12.1262	8.6677	10.4404	11.7073
163	5.5898	7.2766	9.4201	10.9413	12.0208	7.7661	9.7675	11.1878	12.1958	8.7164	10.4990	11.7730
164	5.6218	7.3184	9.4741	11.0040	12.0897	7.8106	9.8235	11.2519	12.2657	8.7654	10.5580	11.8391
165	5.6541	7.3603	9.5285	11.0671	12.1590	7.8554	9.8798	11.3164	12.3360	8.8146	10.6173	11.9056
166	5.6865	7.4025	9.5831	11.1306	12.2288	7.9004	9.9364	11.3813	12.4067	8.8641	10.6769	11.9724
167	5.7191	7.4449	9.6380	11.1944	12.2989	7.9457	9.9934	11.4466	12.4778	8.9138	10.7368	12.0396
168	5.7519	7.4876	9.6933	11.2585	12.3694	7.9912	10.0507	11.5122	12.5493	8.9639	10.7971	12.1073

169	4.7791	6.5248	8.7431	10.3173	11.4345	7.0313	9.1025	10.5724	11.6156	8.0086	9.8521	11.1696
170	4.8065	6.5622	8.7932	10.3765	11.5001	7.0716	9.1547	10.6330	11.6821	8.0536	9.9075	11.2323
171	4.834	6.5998	8.8436	10.4360	11.5660	7.1122	9.2072	10.6940	11.7491	8.0988	9.9631	11.2954
172	4.8618	6.6377	8.8943	10.4958	11.6323	7.1529	9.2600	10.7553	11.8165	8.1443	10.0190	11.3588
173	4.8896	6.6757	8.9453	10.5560	11.6990	7.1939	9.3131	10.8169	11.8842	8.1900	10.0753	11.4226
174	4.9177	6.7140	8.9966	10.6165	11.7660	7.2352	9.3665	10.8790	11.9523	8.2360	10.1319	11.4867
175	4.9458	6.7525	9.0482	10.6773	11.8335	7.2766	9.4201	10.9413	12.0208	8.2822	10.1887	11.5512
176	4.9742	6.7912	9.1000	10.7385	11.9013	7.3184	9.4741	11.0040	12.0897	8.3287	10.2460	11.6161
177	5.0027	6.8301	9.1522	10.8001	11.9696	7.3603	9.5285	11.0671	12.1590	8.3755	10.3035	11.6813
178	5.0314	6.8692	9.2047	10.8620	12.0382	7.4025	9.5831	11.1306	12.2288	8.4225	10.3613	11.7469
179	5.0602	6.9086	9.2574	10.9243	12.1072	7.4449	9.6380	11.1944	12.2989	8.4698	10.4195	11.8129
180	5.0892	6.9482	9.3105	10.9869	12.1766	7.4876	9.6933	11.2585	12.3694	8.5174	10.4780	11.8792
181	4.1127	5.9823	8.3581	10.0441	11.2406	6.5248	8.7431	10.3173	11.4345	7.5596	9.5312	10.9403
182	4.1363	6.0166	8.4060	10.1017	11.3051	6.5622	8.7932	10.3765	11.5001	7.6020	9.5848	11.0017
183	4.16	6.0511	8.4542	10.1596	11.3699	6.5998	8.8436	10.4360	11.5660	7.6447	9.6386	11.0635
184	4.1838	6.0858	8.5027	10.2179	11.4351	6.6377	8.8943	10.4958	11.6323	7.6877	9.6927	11.1256
185	4.2078	6.1207	8.5514	10.2764	11.5006	6.6757	8.9453	10.5560	11.6990	7.7308	9.7471	11.1881
186	4.2319	6.1558	8.6004	10.3353	11.5665	6.7140	8.9966	10.6165	11.7660	7.7742	9.8019	11.2509
187	4.2562	6.1911	8.6497	10.3946	11.6328	6.7525	9.0482	10.6773	11.8335	7.8179	9.8569	11.3141
188	4.2806	6.2265	8.6993	10.4542	11.6995	6.7912	9.1000	10.7385	11.9013	7.8618	9.9122	11.3776
189	4.3051	6.2622	8.7492	10.5141	11.7666	6.8301	9.1522	10.8001	11.9696	7.9059	9.9679	11.4415
190	4.3298	6.2981	8.7994	10.5744	11.8341	6.8692	9.2047	10.8620	12.0382	7.9503	10.0239	11.5057
191	4.3546	6.3342	8.8498	10.6350	11.9019	6.9086	9.2574	10.9243	12.1072	7.9950	10.0801	11.5703
192	4.3796	6.3706	8.9005	10.6960	11.9701	6.9482	9.3105	10.9869	12.1766	8.0398	10.1367	11.6353
193	3.399	5.4013	7.9458	9.7515	11.0330	5.9823	8.3581	10.0441	11.2406	7.0794	9.1881	10.6950
194	3.4184	5.4323	7.9914	9.8074	11.0962	6.0166	8.4060	10.1017	11.3051	7.1191	9.2396	10.7551
195	3.438	5.4634	8.0372	9.8637	11.1599	6.0511	8.4542	10.1596	11.3699	7.1591	9.2915	10.8155
196	3.4577	5.4948	8.0832	9.9202	11.2238	6.0858	8.5027	10.2179	11.4351	7.1993	9.3437	10.8762
197	3.4776	5.5263	8.1296	9.9771	11.2882	6.1207	8.5514	10.2764	11.5006	7.2397	9.3962	10.9373
198	3.4975	5.5579	8.1762	10.0343	11.3529	6.1558	8.6004	10.3353	11.5665	7.2804	9.4489	10.9987
199	3.5175	5.5898	8.2231	10.0918	11.4180	6.1911	8.6497	10.3946	11.6328	7.3212	9.5020	11.0604
200	3.5377	5.6218	8.2702	10.1496	11.4834	6.2265	8.6993	10.4542	11.6995	7.3624	9.5553	11.1225
201	3.558	5.6541	8.3176	10.2078	11.5492	6.2622	8.7492	10.5141	11.7666	7.4037	9.6090	11.1850
202	3.5784	5.6865	8.3653	10.2663	11.6154	6.2981	8.7994	10.5744	11.8341	7.4453	9.6629	11.2478
203	3.5989	5.7191	8.4132	10.3252	11.6820	6.3342	8.8498	10.6350	11.9019	7.4871	9.7172	11.3110

204	3.6195	5.7519	8.4615	10.3844	11.7490	6.3706	8.9005	10.6960	11.9701	7.5291	9.7718	11.3745
205	2.6345	4.7791	7.5042	9.4382	10.8106	5.4013	7.9458	9.7515	11.0330	6.5658	8.8210	10.4327
206	2.6496	4.8065	7.5473	9.4923	10.8726	5.4323	7.9914	9.8074	11.0962	6.6026	8.8705	10.4913
207	2.6648	4.8340	7.5905	9.5467	10.9349	5.4634	8.0372	9.8637	11.1599	6.6397	8.9203	10.5502
208	2.6801	4.8618	7.6340	9.6014	10.9976	5.4948	8.0832	9.9202	11.2238	6.6770	8.9704	10.6094
209	2.6955	4.8896	7.6778	9.6565	11.0606	5.5263	8.1296	9.9771	11.2882	6.7145	9.0208	10.6690
210	2.7109	4.9177	7.7218	9.7118	11.1240	5.5579	8.1762	10.0343	11.3529	6.7522	9.0714	10.7289
211	2.7265	4.9458	7.7661	9.7675	11.1878	5.5898	8.2231	10.0918	11.4180	6.7901	9.1224	10.7892
212	2.7421	4.9742	7.8106	9.8235	11.2519	5.6218	8.2702	10.1496	11.4834	6.8282	9.1736	10.8497
213	2.7578	5.0027	7.8554	9.8798	11.3164	5.6541	8.3176	10.2078	11.5492	6.8666	9.2251	10.9107
214	2.7736	5.0314	7.9004	9.9364	11.3813	5.6865	8.3653	10.2663	11.6154	6.9051	9.2769	10.9719
215	2.7895	5.0602	7.9457	9.9934	11.4466	5.7191	8.4132	10.3252	11.6820	6.9439	9.3290	11.0335
216	2.8055	5.0892	7.9912	10.0507	11.5122	5.7519	8.4615	10.3844	11.7490	6.9829	9.3814	11.0955
217	1.8159	4.1127	7.0313	9.1025	10.5724	4.7791	7.5042	9.4382	10.8106	6.0165	8.4284	10.1522
218	1.8263	4.1363	7.0716	9.1547	10.6330	4.8065	7.5473	9.4923	10.8726	6.0503	8.4758	10.2092
219	1.8367	4.1600	7.1122	9.2072	10.6940	4.8340	7.5905	9.5467	10.9349	6.0842	8.5234	10.2665
220	1.8473	4.1838	7.1529	9.2600	10.7553	4.8618	7.6340	9.6014	10.9976	6.1184	8.5712	10.3241
221	1.8579	4.2078	7.1939	9.3131	10.8169	4.8896	7.6778	9.6565	11.0606	6.1528	8.6194	10.3821
222	1.8685	4.2319	7.2352	9.3665	10.8790	4.9177	7.7218	9.7118	11.1240	6.1873	8.6677	10.4404
223	1.8792	4.2562	7.2766	9.4201	10.9413	4.9458	7.7661	9.7675	11.1878	6.2220	8.7164	10.4990
224	1.89	4.2806	7.3184	9.4741	11.0040	4.9742	7.8106	9.8235	11.2519	6.2570	8.7654	10.5580
225	1.9008	4.3051	7.3603	9.5285	11.0671	5.0027	7.8554	9.8798	11.3164	6.2921	8.8146	10.6173
226	1.9117	4.3298	7.4025	9.5831	11.1306	5.0314	7.9004	9.9364	11.3813	6.3274	8.8641	10.6769
227	1.9227	4.3546	7.4449	9.6380	11.1944	5.0602	7.9457	9.9934	11.4466	6.3630	8.9138	10.7368
228	1.9337	4.3796	7.4876	9.6933	11.2585	5.0892	7.9912	10.0507	11.5122	6.3987	8.9639	10.7971
229	0.9391	3.3990	6.5248	8.7431	10.3173	4.1127	7.0313	9.1025	10.5724	5.4290	8.0086	9.8521
230	0.9444	3.4184	6.5622	8.7932	10.3765	4.1363	7.0716	9.1547	10.6330	5.4595	8.0536	9.9075
231	0.9499	3.4380	6.5998	8.8436	10.4360	4.1600	7.1122	9.2072	10.6940	5.4901	8.0988	9.9631
232	0.9553	3.4577	6.6377	8.8943	10.4958	4.1838	7.1529	9.2600	10.7553	5.5210	8.1443	10.0190
233	0.9608	3.4776	6.6757	8.9453	10.5560	4.2078	7.1939	9.3131	10.8169	5.5520	8.1900	10.0753
234	0.9663	3.4975	6.7140	8.9966	10.6165	4.2319	7.2352	9.3665	10.8790	5.5832	8.2360	10.1319
235	0.9718	3.5175	6.7525	9.0482	10.6773	4.2562	7.2766	9.4201	10.9413	5.6145	8.2822	10.1887
236	0.9774	3.5377	6.7912	9.1000	10.7385	4.2806	7.3184	9.4741	11.0040	5.6460	8.3287	10.2460
237	0.983	3.5580	6.8301	9.1522	10.8001	4.3051	7.3603	9.5285	11.0671	5.6777	8.3755	10.3035
238	0.9886	3.5784	6.8692	9.2047	10.8620	4.3298	7.4025	9.5831	11.1306	5.7096	8.4225	10.3613

239	0.9943	3.5989	6.9086	9.2574	10.9243	4.3546	7.4449	9.6380	11.1944	5.7417	8.4698	10.4195
240	1	3.6195	6.9482	9.3105	10.9869	4.3796	7.4876	9.6933	11.2585	5.7739	8.5174	10.4780
241	NA	2.6345	5.9823	8.3581	10.0441	3.3990	6.5248	8.7431	10.3173	4.8007	7.5596	9.5312
242	NA	2.6496	6.0166	8.4060	10.1017	3.4184	6.5622	8.7932	10.3765	4.8277	7.6020	9.5848
243	NA	2.6648	6.0511	8.4542	10.1596	3.4380	6.5998	8.8436	10.4360	4.8548	7.6447	9.6386
244	NA	2.6801	6.0858	8.5027	10.2179	3.4577	6.6377	8.8943	10.4958	4.8820	7.6877	9.6927
245	NA	2.6955	6.1207	8.5514	10.2764	3.4776	6.6757	8.9453	10.5560	4.9094	7.7308	9.7471
246	NA	2.7109	6.1558	8.6004	10.3353	3.4975	6.7140	8.9966	10.6165	4.9370	7.7742	9.8019
247	NA	2.7265	6.1911	8.6497	10.3946	3.5175	6.7525	9.0482	10.6773	4.9647	7.8179	9.8569
248	NA	2.7421	6.2265	8.6993	10.4542	3.5377	6.7912	9.1000	10.7385	4.9926	7.8618	9.9122
249	NA	2.7578	6.2622	8.7492	10.5141	3.5580	6.8301	9.1522	10.8001	5.0206	7.9059	9.9679
250	NA	2.7736	6.2981	8.7994	10.5744	3.5784	6.8692	9.2047	10.8620	5.0488	7.9503	10.0239
251	NA	2.7895	6.3342	8.8498	10.6350	3.5989	6.9086	9.2574	10.9243	5.0772	7.9950	10.0801
252	NA	2.8055	6.3706	8.9005	10.6960	3.6195	6.9482	9.3105	10.9869	5.1057	8.0398	10.1367
253	NA	1.8159	5.4013	7.9458	9.7515	2.6345	5.9823	8.3581	10.0441	4.1287	7.0794	9.1881
254	NA	1.8263	5.4323	7.9914	9.8074	2.6496	6.0166	8.4060	10.1017	4.1519	7.1191	9.2396
255	NA	1.8367	5.4634	8.0372	9.8637	2.6648	6.0511	8.4542	10.1596	4.1752	7.1591	9.2915
256	NA	1.8473	5.4948	8.0832	9.9202	2.6801	6.0858	8.5027	10.2179	4.1987	7.1993	9.3437
257	NA	1.8579	5.5263	8.1296	9.9771	2.6955	6.1207	8.5514	10.2764	4.2223	7.2397	9.3962
258	NA	1.8685	5.5579	8.1762	10.0343	2.7109	6.1558	8.6004	10.3353	4.2460	7.2804	9.4489
259	NA	1.8792	5.5898	8.2231	10.0918	2.7265	6.1911	8.6497	10.3946	4.2698	7.3212	9.5020
260	NA	1.8900	5.6218	8.2702	10.1496	2.7421	6.2265	8.6993	10.4542	4.2938	7.3624	9.5553
261	NA	1.9008	5.6541	8.3176	10.2078	2.7578	6.2622	8.7492	10.5141	4.3179	7.4037	9.6090
262	NA	1.9117	5.6865	8.3653	10.2663	2.7736	6.2981	8.7994	10.5744	4.3421	7.4453	9.6629
263	NA	1.9227	5.7191	8.4132	10.3252	2.7895	6.3342	8.8498	10.6350	4.3665	7.4871	9.7172
264	NA	1.9337	5.7519	8.4615	10.3844	2.8055	6.3706	8.9005	10.6960	4.3910	7.5291	9.7718
265	NA	0.9391	4.7791	7.5042	9.4382	1.8159	5.4013	7.9458	9.7515	3.4101	6.5658	8.8210
266	NA	0.9444	4.8065	7.5473	9.4923	1.8263	5.4323	7.9914	9.8074	3.4292	6.6026	8.8705
267	NA	0.9499	4.8340	7.5905	9.5467	1.8367	5.4634	8.0372	9.8637	3.4485	6.6397	8.9203
268	NA	0.9553	4.8618	7.6340	9.6014	1.8473	5.4948	8.0832	9.9202	3.4678	6.6770	8.9704
269	NA	0.9608	4.8896	7.6778	9.6565	1.8579	5.5263	8.1296	9.9771	3.4873	6.7145	9.0208
270	NA	0.9663	4.9177	7.7218	9.7118	1.8685	5.5579	8.1762	10.0343	3.5069	6.7522	9.0714
271	NA	0.9718	4.9458	7.7661	9.7675	1.8792	5.5898	8.2231	10.0918	3.5266	6.7901	9.1224
272	NA	0.9774	4.9742	7.8106	9.8235	1.8900	5.6218	8.2702	10.1496	3.5464	6.8282	9.1736
273	NA	0.9830	5.0027	7.8554	9.8798	1.9008	5.6541	8.3176	10.2078	3.5663	6.8666	9.2251

274	NA	0.9886	5.0314	7.9004	9.9364	1.9117	5.6865	8.3653	10.2663	3.5863	6.9051	9.2769
275	NA	0.9943	5.0602	7.9457	9.9934	1.9227	5.7191	8.4132	10.3252	3.6065	6.9439	9.3290
276	NA	1.0000	5.0892	7.9912	10.0507	1.9337	5.7519	8.4615	10.3844	3.6267	6.9829	9.3814
277	NA	NA	4.1127	7.0313	9.1025	0.9391	4.7791	7.5042	9.4382	2.6415	6.0165	8.4284
278	NA	NA	4.1363	7.0716	9.1547	0.9444	4.8065	7.5473	9.4923	2.6563	6.0503	8.4758
279	NA	NA	4.1600	7.1122	9.2072	0.9499	4.8340	7.5905	9.5467	2.6712	6.0842	8.5234
280	NA	NA	4.1838	7.1529	9.2600	0.9553	4.8618	7.6340	9.6014	2.6862	6.1184	8.5712
281	NA	NA	4.2078	7.1939	9.3131	0.9608	4.8896	7.6778	9.6565	2.7013	6.1528	8.6194
282	NA	NA	4.2319	7.2352	9.3665	0.9663	4.9177	7.7218	9.7118	2.7165	6.1873	8.6677
283	NA	NA	4.2562	7.2766	9.4201	0.9718	4.9458	7.7661	9.7675	2.7317	6.2220	8.7164
284	NA	NA	4.2806	7.3184	9.4741	0.9774	4.9742	7.8106	9.8235	2.7471	6.2570	8.7654
285	NA	NA	4.3051	7.3603	9.5285	0.9830	5.0027	7.8554	9.8798	2.7625	6.2921	8.8146
286	NA	NA	4.3298	7.4025	9.5831	0.9886	5.0314	7.9004	9.9364	2.7780	6.3274	8.8641
287	NA	NA	4.3546	7.4449	9.6380	0.9943	5.0602	7.9457	9.9934	2.7936	6.3630	8.9138
288	NA	NA	4.3796	7.4876	9.6933	1.0000	5.0892	7.9912	10.0507	2.8093	6.3987	8.9639
289	NA	NA	3.3990	6.5248	8.7431	NA	4.1127	7.0313	9.1025	1.8194	5.4290	8.0086
290	NA	NA	3.4184	6.5622	8.7932	NA	4.1363	7.0716	9.1547	1.8296	5.4595	8.0536
291	NA	NA	3.4380	6.5998	8.8436	NA	4.1600	7.1122	9.2072	1.8399	5.4901	8.0988
292	NA	NA	3.4577	6.6377	8.8943	NA	4.1838	7.1529	9.2600	1.8503	5.5210	8.1443
293	NA	NA	3.4776	6.6757	8.9453	NA	4.2078	7.1939	9.3131	1.8606	5.5520	8.1900
294	NA	NA	3.4975	6.7140	8.9966	NA	4.2319	7.2352	9.3665	1.8711	5.5832	8.2360
295	NA	NA	3.5175	6.7525	9.0482	NA	4.2562	7.2766	9.4201	1.8816	5.6145	8.2822
296	NA	NA	3.5377	6.7912	9.1000	NA	4.2806	7.3184	9.4741	1.8922	5.6460	8.3287
297	NA	NA	3.5580	6.8301	9.1522	NA	4.3051	7.3603	9.5285	1.9028	5.6777	8.3755
298	NA	NA	3.5784	6.8692	9.2047	NA	4.3298	7.4025	9.5831	1.9135	5.7096	8.4225
299	NA	NA	3.5989	6.9086	9.2574	NA	4.3546	7.4449	9.6380	1.9242	5.7417	8.4698
300	NA	NA	3.6195	6.9482	9.3105	NA	4.3796	7.4876	9.6933	1.9350	5.7739	8.5174
301	NA	NA	2.6345	5.9823	8.3581	NA	3.3990	6.5248	8.7431	0.9403	4.8007	7.5596
302	NA	NA	2.6496	6.0166	8.4060	NA	3.4184	6.5622	8.7932	0.9455	4.8277	7.6020
303	NA	NA	2.6648	6.0511	8.4542	NA	3.4380	6.5998	8.8436	0.9509	4.8548	7.6447
304	NA	NA	2.6801	6.0858	8.5027	NA	3.4577	6.6377	8.8943	0.9562	4.8820	7.6877
305	NA	NA	2.6955	6.1207	8.5514	NA	3.4776	6.6757	8.9453	0.9616	4.9094	7.7308
306	NA	NA	2.7109	6.1558	8.6004	NA	3.4975	6.7140	8.9966	0.9670	4.9370	7.7742
307	NA	NA	2.7265	6.1911	8.6497	NA	3.5175	6.7525	9.0482	0.9724	4.9647	7.8179
308	NA	NA	2.7421	6.2265	8.6993	NA	3.5377	6.7912	9.1000	0.9779	4.9926	7.8618

309	NA	NA	2.7578	6.2622	8.7492	NA	3.5580	6.8301	9.1522	0.9833	5.0206	7.9059
310	NA	NA	2.7736	6.2981	8.7994	NA	3.5784	6.8692	9.2047	0.9889	5.0488	7.9503
311	NA	NA	2.7895	6.3342	8.8498	NA	3.5989	6.9086	9.2574	0.9944	5.0772	7.9950
312	NA	NA	2.8055	6.3706	8.9005	NA	3.6195	6.9482	9.3105	1.0000	5.1057	8.0398
313	NA	NA	1.8159	5.4013	7.9458	NA	2.6345	5.9823	8.3581	NA	4.1287	7.0794
314	NA	NA	1.8263	5.4323	7.9914	NA	2.6496	6.0166	8.4060	NA	4.1519	7.1191
315	NA	NA	1.8367	5.4634	8.0372	NA	2.6648	6.0511	8.4542	NA	4.1752	7.1591
316	NA	NA	1.8473	5.4948	8.0832	NA	2.6801	6.0858	8.5027	NA	4.1987	7.1993
317	NA	NA	1.8579	5.5263	8.1296	NA	2.6955	6.1207	8.5514	NA	4.2223	7.2397
318	NA	NA	1.8685	5.5579	8.1762	NA	2.7109	6.1558	8.6004	NA	4.2460	7.2804
319	NA	NA	1.8792	5.5898	8.2231	NA	2.7265	6.1911	8.6497	NA	4.2698	7.3212
320	NA	NA	1.8900	5.6218	8.2702	NA	2.7421	6.2265	8.6993	NA	4.2938	7.3624
321	NA	NA	1.9008	5.6541	8.3176	NA	2.7578	6.2622	8.7492	NA	4.3179	7.4037
322	NA	NA	1.9117	5.6865	8.3653	NA	2.7736	6.2981	8.7994	NA	4.3421	7.4453
323	NA	NA	1.9227	5.7191	8.4132	NA	2.7895	6.3342	8.8498	NA	4.3665	7.4871
324	NA	NA	1.9337	5.7519	8.4615	NA	2.8055	6.3706	8.9005	NA	4.3910	7.5291
325	NA	NA	0.9391	4.7791	7.5042	NA	1.8159	5.4013	7.9458	NA	3.4101	6.5658
326	NA	NA	0.9444	4.8065	7.5473	NA	1.8263	5.4323	7.9914	NA	3.4292	6.6026
327	NA	NA	0.9499	4.8340	7.5905	NA	1.8367	5.4634	8.0372	NA	3.4485	6.6397
328	NA	NA	0.9553	4.8618	7.6340	NA	1.8473	5.4948	8.0832	NA	3.4678	6.6770
329	NA	NA	0.9608	4.8896	7.6778	NA	1.8579	5.5263	8.1296	NA	3.4873	6.7145
330	NA	NA	0.9663	4.9177	7.7218	NA	1.8685	5.5579	8.1762	NA	3.5069	6.7522
331	NA	NA	0.9718	4.9458	7.7661	NA	1.8792	5.5898	8.2231	NA	3.5266	6.7901
332	NA	NA	0.9774	4.9742	7.8106	NA	1.8900	5.6218	8.2702	NA	3.5464	6.8282
333	NA	NA	0.9830	5.0027	7.8554	NA	1.9008	5.6541	8.3176	NA	3.5663	6.8666
334	NA	NA	0.9886	5.0314	7.9004	NA	1.9117	5.6865	8.3653	NA	3.5863	6.9051
335	NA	NA	0.9943	5.0602	7.9457	NA	1.9227	5.7191	8.4132	NA	3.6065	6.9439
336	NA	NA	1.0000	5.0892	7.9912	NA	1.9337	5.7519	8.4615	NA	3.6267	6.9829
337	NA	NA	NA	4.1127	7.0313	NA	0.9391	4.7791	7.5042	NA	2.6415	6.0165
338	NA	NA	NA	4.1363	7.0716	NA	0.9444	4.8065	7.5473	NA	2.6563	6.0503
339	NA	NA	NA	4.1600	7.1122	NA	0.9499	4.8340	7.5905	NA	2.6712	6.0842
340	NA	NA	NA	4.1838	7.1529	NA	0.9553	4.8618	7.6340	NA	2.6862	6.1184
341	NA	NA	NA	4.2078	7.1939	NA	0.9608	4.8896	7.6778	NA	2.7013	6.1528
342	NA	NA	NA	4.2319	7.2352	NA	0.9663	4.9177	7.7218	NA	2.7165	6.1873
343	NA	NA	NA	4.2562	7.2766	NA	0.9718	4.9458	7.7661	NA	2.7317	6.2220

344	NA	NA	NA	4.2806	7.3184	NA	0.9774	4.9742	7.8106	NA	2.7471	6.2570
345	NA	NA	NA	4.3051	7.3603	NA	0.9830	5.0027	7.8554	NA	2.7625	6.2921
346	NA	NA	NA	4.3298	7.4025	NA	0.9886	5.0314	7.9004	NA	2.7780	6.3274
347	NA	NA	NA	4.3546	7.4449	NA	0.9943	5.0602	7.9457	NA	2.7936	6.3630
348	NA	NA	NA	4.3796	7.4876	NA	1.0000	5.0892	7.9912	NA	2.8093	6.3987
349	NA	NA	NA	3.3990	6.5248	NA	NA	4.1127	7.0313	NA	1.8194	5.4290
350	NA	NA	NA	3.4184	6.5622	NA	NA	4.1363	7.0716	NA	1.8296	5.4595
351	NA	NA	NA	3.4380	6.5998	NA	NA	4.1600	7.1122	NA	1.8399	5.4901
352	NA	NA	NA	3.4577	6.6377	NA	NA	4.1838	7.1529	NA	1.8503	5.5210
353	NA	NA	NA	3.4776	6.6757	NA	NA	4.2078	7.1939	NA	1.8606	5.5520
354	NA	NA	NA	3.4975	6.7140	NA	NA	4.2319	7.2352	NA	1.8711	5.5832
355	NA	NA	NA	3.5175	6.7525	NA	NA	4.2562	7.2766	NA	1.8816	5.6145
356	NA	NA	NA	3.5377	6.7912	NA	NA	4.2806	7.3184	NA	1.8922	5.6460
357	NA	NA	NA	3.5580	6.8301	NA	NA	4.3051	7.3603	NA	1.9028	5.6777
358	NA	NA	NA	3.5784	6.8692	NA	NA	4.3298	7.4025	NA	1.9135	5.7096
359	NA	NA	NA	3.5989	6.9086	NA	NA	4.3546	7.4449	NA	1.9242	5.7417
360	NA	NA	NA	3.6195	6.9482	NA	NA	4.3796	7.4876	NA	1.9350	5.7739
361	NA	NA	NA	2.6345	5.9823	NA	NA	3.3990	6.5248	NA	0.9403	4.8007
362	NA	NA	NA	2.6496	6.0166	NA	NA	3.4184	6.5622	NA	0.9455	4.8277
363	NA	NA	NA	2.6648	6.0511	NA	NA	3.4380	6.5998	NA	0.9509	4.8548
364	NA	NA	NA	2.6801	6.0858	NA	NA	3.4577	6.6377	NA	0.9562	4.8820
365	NA	NA	NA	2.6955	6.1207	NA	NA	3.4776	6.6757	NA	0.9616	4.9094
366	NA	NA	NA	2.7109	6.1558	NA	NA	3.4975	6.7140	NA	0.9670	4.9370
367	NA	NA	NA	2.7265	6.1911	NA	NA	3.5175	6.7525	NA	0.9724	4.9647
368	NA	NA	NA	2.7421	6.2265	NA	NA	3.5377	6.7912	NA	0.9779	4.9926
369	NA	NA	NA	2.7578	6.2622	NA	NA	3.5580	6.8301	NA	0.9833	5.0206
370	NA	NA	NA	2.7736	6.2981	NA	NA	3.5784	6.8692	NA	0.9889	5.0488
371	NA	NA	NA	2.7895	6.3342	NA	NA	3.5989	6.9086	NA	0.9944	5.0772
372	NA	NA	NA	2.8055	6.3706	NA	NA	3.6195	6.9482	NA	1.0000	5.1057
373	NA	NA	NA	1.8159	5.4013	NA	NA	2.6345	5.9823	NA	NA	4.1287
374	NA	NA	NA	1.8263	5.4323	NA	NA	2.6496	6.0166	NA	NA	4.1519
375	NA	NA	NA	1.8367	5.4634	NA	NA	2.6648	6.0511	NA	NA	4.1752
376	NA	NA	NA	1.8473	5.4948	NA	NA	2.6801	6.0858	NA	NA	4.1987
377	NA	NA	NA	1.8579	5.5263	NA	NA	2.6955	6.1207	NA	NA	4.2223
378	NA	NA	NA	1.8685	5.5579	NA	NA	2.7109	6.1558	NA	NA	4.2460

379	NA	NA	NA	1.8792	5.5898	NA	NA	2.7265	6.1911	NA	NA	4.2698
380	NA	NA	NA	1.8900	5.6218	NA	NA	2.7421	6.2265	NA	NA	4.2938
381	NA	NA	NA	1.9008	5.6541	NA	NA	2.7578	6.2622	NA	NA	4.3179
382	NA	NA	NA	1.9117	5.6865	NA	NA	2.7736	6.2981	NA	NA	4.3421
383	NA	NA	NA	1.9227	5.7191	NA	NA	2.7895	6.3342	NA	NA	4.3665
384	NA	NA	NA	1.9337	5.7519	NA	NA	2.8055	6.3706	NA	NA	4.3910
385	NA	NA	NA	0.9391	4.7791	NA	NA	1.8159	5.4013	NA	NA	3.4101
386	NA	NA	NA	0.9444	4.8065	NA	NA	1.8263	5.4323	NA	NA	3.4292
387	NA	NA	NA	0.9499	4.8340	NA	NA	1.8367	5.4634	NA	NA	3.4485
388	NA	NA	NA	0.9553	4.8618	NA	NA	1.8473	5.4948	NA	NA	3.4678
389	NA	NA	NA	0.9608	4.8896	NA	NA	1.8579	5.5263	NA	NA	3.4873
390	NA	NA	NA	0.9663	4.9177	NA	NA	1.8685	5.5579	NA	NA	3.5069
391	NA	NA	NA	0.9718	4.9458	NA	NA	1.8792	5.5898	NA	NA	3.5266
392	NA	NA	NA	0.9774	4.9742	NA	NA	1.8900	5.6218	NA	NA	3.5464
393	NA	NA	NA	0.9830	5.0027	NA	NA	1.9008	5.6541	NA	NA	3.5663
394	NA	NA	NA	0.9886	5.0314	NA	NA	1.9117	5.6865	NA	NA	3.5863
395	NA	NA	NA	0.9943	5.0602	NA	NA	1.9227	5.7191	NA	NA	3.6065
396	NA	NA	NA	1.0000	5.0892	NA	NA	1.9337	5.7519	NA	NA	3.6267
397	NA	NA	NA	NA	4.1127	NA	NA	0.9391	4.7791	NA	NA	2.6415
398	NA	NA	NA	NA	4.1363	NA	NA	0.9444	4.8065	NA	NA	2.6563
399	NA	NA	NA	NA	4.1600	NA	NA	0.9499	4.8340	NA	NA	2.6712
400	NA	NA	NA	NA	4.1838	NA	NA	0.9553	4.8618	NA	NA	2.6862
401	NA	NA	NA	NA	4.2078	NA	NA	0.9608	4.8896	NA	NA	2.7013
402	NA	NA	NA	NA	4.2319	NA	NA	0.9663	4.9177	NA	NA	2.7165
403	NA	NA	NA	NA	4.2562	NA	NA	0.9718	4.9458	NA	NA	2.7317
404	NA	NA	NA	NA	4.2806	NA	NA	0.9774	4.9742	NA	NA	2.7471
405	NA	NA	NA	NA	4.3051	NA	NA	0.9830	5.0027	NA	NA	2.7625
406	NA	NA	NA	NA	4.3298	NA	NA	0.9886	5.0314	NA	NA	2.7780
407	NA	NA	NA	NA	4.3546	NA	NA	0.9943	5.0602	NA	NA	2.7936
408	NA	NA	NA	NA	4.3796	NA	NA	1.0000	5.0892	NA	NA	2.8093
409	NA	NA	NA	NA	3.3990	NA	NA	NA	4.1127	NA	NA	1.8194
410	NA	NA	NA	NA	3.4184	NA	NA	NA	4.1363	NA	NA	1.8296
411	NA	NA	NA	NA	3.4380	NA	NA	NA	4.1600	NA	NA	1.8399
412	NA	NA	NA	NA	3.4577	NA	NA	NA	4.1838	NA	NA	1.8503
413	NA	NA	NA	NA	3.4776	NA	NA	NA	4.2078	NA	NA	1.8606

414	NA	NA	NA	NA	3.4975	NA	NA	NA	4.2319	NA	NA	1.8711
415	NA	NA	NA	NA	3.5175	NA	NA	NA	4.2562	NA	NA	1.8816
416	NA	NA	NA	NA	3.5377	NA	NA	NA	4.2806	NA	NA	1.8922
417	NA	NA	NA	NA	3.5580	NA	NA	NA	4.3051	NA	NA	1.9028
418	NA	NA	NA	NA	3.5784	NA	NA	NA	4.3298	NA	NA	1.9135
419	NA	NA	NA	NA	3.5989	NA	NA	NA	4.3546	NA	NA	1.9242
420	NA	NA	NA	NA	3.6195	NA	NA	NA	4.3796	NA	NA	1.9350
421	NA	NA	NA	NA	2.6345	NA	NA	NA	3.3990	NA	NA	0.9403
422	NA	NA	NA	NA	2.6496	NA	NA	NA	3.4184	NA	NA	0.9455
423	NA	NA	NA	NA	2.6648	NA	NA	NA	3.4380	NA	NA	0.9509
424	NA	NA	NA	NA	2.6801	NA	NA	NA	3.4577	NA	NA	0.9562
425	NA	NA	NA	NA	2.6955	NA	NA	NA	3.4776	NA	NA	0.9616
426	NA	NA	NA	NA	2.7109	NA	NA	NA	3.4975	NA	NA	0.9670
427	NA	NA	NA	NA	2.7265	NA	NA	NA	3.5175	NA	NA	0.9724
428	NA	NA	NA	NA	2.7421	NA	NA	NA	3.5377	NA	NA	0.9779
429	NA	NA	NA	NA	2.7578	NA	NA	NA	3.5580	NA	NA	0.9833
430	NA	NA	NA	NA	2.7736	NA	NA	NA	3.5784	NA	NA	0.9889
431	NA	NA	NA	NA	2.7895	NA	NA	NA	3.5989	NA	NA	0.9944
432	NA	NA	NA	NA	2.8055	NA	NA	NA	3.6195	NA	NA	1.0000
433	NA	NA	NA	NA	1.8159	NA	NA	NA	2.6345	NA	NA	NA
434	NA	NA	NA	NA	1.8263	NA	NA	NA	2.6496	NA	NA	NA
435	NA	NA	NA	NA	1.8367	NA	NA	NA	2.6648	NA	NA	NA
436	NA	NA	NA	NA	1.8473	NA	NA	NA	2.6801	NA	NA	NA
437	NA	NA	NA	NA	1.8579	NA	NA	NA	2.6955	NA	NA	NA
438	NA	NA	NA	NA	1.8685	NA	NA	NA	2.7109	NA	NA	NA
439	NA	NA	NA	NA	1.8792	NA	NA	NA	2.7265	NA	NA	NA
440	NA	NA	NA	NA	1.8900	NA	NA	NA	2.7421	NA	NA	NA
441	NA	NA	NA	NA	1.9008	NA	NA	NA	2.7578	NA	NA	NA
442	NA	NA	NA	NA	1.9117	NA	NA	NA	2.7736	NA	NA	NA
443	NA	NA	NA	NA	1.9227	NA	NA	NA	2.7895	NA	NA	NA
444	NA	NA	NA	NA	1.9337	NA	NA	NA	2.8055	NA	NA	NA
445	NA	NA	NA	NA	0.9391	NA	NA	NA	1.8159	NA	NA	NA
446	NA	NA	NA	NA	0.9444	NA	NA	NA	1.8263	NA	NA	NA
447	NA	NA	NA	NA	0.9499	NA	NA	NA	1.8367	NA	NA	NA
448	NA	NA	NA	NA	0.9553	NA	NA	NA	1.8473	NA	NA	NA

449	NA	NA	NA	NA	0.9608	NA	NA	NA	1.8579	NA	NA	NA
450	NA	NA	NA	NA	0.9663	NA	NA	NA	1.8685	NA	NA	NA
451	NA	NA	NA	NA	0.9718	NA	NA	NA	1.8792	NA	NA	NA
452	NA	NA	NA	NA	0.9774	NA	NA	NA	1.8900	NA	NA	NA
453	NA	NA	NA	NA	0.9830	NA	NA	NA	1.9008	NA	NA	NA
454	NA	NA	NA	NA	0.9886	NA	NA	NA	1.9117	NA	NA	NA
455	NA	NA	NA	NA	0.9943	NA	NA	NA	1.9227	NA	NA	NA
456	NA	NA	NA	NA	1.0000	NA	NA	NA	1.9337	NA	NA	NA
457	NA	NA	NA	NA	NA	NA	NA	NA	0.9391	NA	NA	NA
458	NA	NA	NA	NA	NA	NA	NA	NA	0.9444	NA	NA	NA
459	NA	NA	NA	NA	NA	NA	NA	NA	0.9499	NA	NA	NA
460	NA	NA	NA	NA	NA	NA	NA	NA	0.9553	NA	NA	NA
461	NA	NA	NA	NA	NA	NA	NA	NA	0.9608	NA	NA	NA
462	NA	NA	NA	NA	NA	NA	NA	NA	0.9663	NA	NA	NA
463	NA	NA	NA	NA	NA	NA	NA	NA	0.9718	NA	NA	NA
464	NA	NA	NA	NA	NA	NA	NA	NA	0.9774	NA	NA	NA
465	NA	NA	NA	NA	NA	NA	NA	NA	0.9830	NA	NA	NA
466	NA	NA	NA	NA	NA	NA	NA	NA	0.9886	NA	NA	NA
467	NA	NA	NA	NA	NA	NA	NA	NA	0.9943	NA	NA	NA
468	NA	NA	NA	NA	NA	NA	NA	NA	1.0000	NA	NA	NA

Death Benefit Factor for Maturity Benefit

Premium Payment Term (years)	6	7	7	7	7	8	8	8	8	10	10	10
Payout Period (years)	13	15	20	25	30	15	20	25	30	15	20	25
Policy Term (years)	20	23	28	33	38	24	29	34	39	26	31	36
Policy Month												
1	0.2551	0.2076	0.1474	0.1046	0.0742	0.1939	0.1376	0.0976	0.0693	0.1753	0.1253	0.0895
2	0.2566	0.2088	0.1482	0.1052	0.0746	0.1950	0.1384	0.0982	0.0697	0.1763	0.1260	0.0900
3	0.2580	0.2100	0.1491	0.1058	0.0751	0.1961	0.1392	0.0988	0.0701	0.1773	0.1267	0.0905

4	0.2595	0.2112	0.1499	0.1064	0.0755	0.1972	0.1400	0.0993	0.0705	0.1782	0.1274	0.0910
5	0.2610	0.2124	0.1508	0.1070	0.0759	0.1984	0.1408	0.0999	0.0709	0.1792	0.1281	0.0915
6	0.2625	0.2137	0.1516	0.1076	0.0764	0.1995	0.1416	0.1005	0.0713	0.1803	0.1288	0.0921
7	0.2640	0.2149	0.1525	0.1082	0.0768	0.2006	0.1424	0.1010	0.0717	0.1813	0.1295	0.0926
8	0.2655	0.2161	0.1534	0.1088	0.0772	0.2018	0.1432	0.1016	0.0721	0.1823	0.1303	0.0931
9	0.2670	0.2174	0.1543	0.1095	0.0777	0.2030	0.1440	0.1022	0.0725	0.1833	0.1310	0.0936
10	0.2686	0.2186	0.1551	0.1101	0.0781	0.2041	0.1449	0.1028	0.0730	0.1843	0.1317	0.0941
11	0.2701	0.2199	0.1560	0.1107	0.0786	0.2053	0.1457	0.1034	0.0734	0.1854	0.1325	0.0947
12	0.2716	0.2211	0.1569	0.1114	0.0790	0.2065	0.1465	0.1040	0.0738	0.1864	0.1332	0.0952
13	0.2732	0.2224	0.1578	0.1120	0.0795	0.2076	0.1474	0.1046	0.0742	0.1875	0.1340	0.0957
14	0.2748	0.2237	0.1587	0.1126	0.0799	0.2088	0.1482	0.1052	0.0746	0.1885	0.1347	0.0963
15	0.2763	0.2249	0.1596	0.1133	0.0804	0.2100	0.1491	0.1058	0.0751	0.1896	0.1355	0.0968
16	0.2779	0.2262	0.1606	0.1139	0.0809	0.2112	0.1499	0.1064	0.0755	0.1906	0.1362	0.0974
17	0.2795	0.2275	0.1615	0.1146	0.0813	0.2124	0.1508	0.1070	0.0759	0.1917	0.1370	0.0979
18	0.2811	0.2288	0.1624	0.1152	0.0818	0.2137	0.1516	0.1076	0.0764	0.1928	0.1378	0.0985
19	0.2827	0.2301	0.1633	0.1159	0.0823	0.2149	0.1525	0.1082	0.0768	0.1939	0.1385	0.0990
20	0.2844	0.2315	0.1643	0.1166	0.0827	0.2161	0.1534	0.1088	0.0772	0.1950	0.1393	0.0996
21	0.2860	0.2328	0.1652	0.1172	0.0832	0.2174	0.1543	0.1095	0.0777	0.1960	0.1401	0.1001
22	0.2876	0.2341	0.1662	0.1179	0.0837	0.2186	0.1551	0.1101	0.0781	0.1972	0.1409	0.1007
23	0.2893	0.2355	0.1671	0.1186	0.0842	0.2199	0.1560	0.1107	0.0786	0.1983	0.1417	0.1013
24	0.2909	0.2368	0.1681	0.1193	0.0846	0.2211	0.1569	0.1114	0.0790	0.1994	0.1425	0.1018
25	0.2926	0.2382	0.1690	0.1200	0.0851	0.2224	0.1578	0.1120	0.0795	0.2005	0.1433	0.1024
26	0.2943	0.2395	0.1700	0.1206	0.0856	0.2237	0.1587	0.1126	0.0799	0.2016	0.1441	0.1030
27	0.2960	0.2409	0.1710	0.1213	0.0861	0.2249	0.1596	0.1133	0.0804	0.2027	0.1449	0.1035
28	0.2977	0.2423	0.1720	0.1220	0.0866	0.2262	0.1606	0.1139	0.0809	0.2039	0.1457	0.1041
29	0.2994	0.2437	0.1729	0.1227	0.0871	0.2275	0.1615	0.1146	0.0813	0.2050	0.1465	0.1047
30	0.3011	0.2451	0.1739	0.1234	0.0876	0.2288	0.1624	0.1152	0.0818	0.2062	0.1473	0.1053
31	0.3028	0.2465	0.1749	0.1241	0.0881	0.2301	0.1633	0.1159	0.0823	0.2073	0.1482	0.1059
32	0.3045	0.2479	0.1759	0.1248	0.0886	0.2315	0.1643	0.1166	0.0827	0.2085	0.1490	0.1065
33	0.3063	0.2493	0.1769	0.1256	0.0891	0.2328	0.1652	0.1172	0.0832	0.2097	0.1498	0.1071
34	0.3080	0.2508	0.1780	0.1263	0.0896	0.2341	0.1662	0.1179	0.0837	0.2109	0.1507	0.1077
35	0.3098	0.2522	0.1790	0.1270	0.0901	0.2355	0.1671	0.1186	0.0842	0.2120	0.1515	0.1083
36	0.3116	0.2536	0.1800	0.1277	0.0907	0.2368	0.1681	0.1193	0.0846	0.2132	0.1524	0.1089
37	0.3134	0.2551	0.1810	0.1285	0.0912	0.2382	0.1690	0.1200	0.0851	0.2144	0.1532	0.1095
38	0.3152	0.2566	0.1821	0.1292	0.0917	0.2395	0.1700	0.1206	0.0856	0.2156	0.1541	0.1101

39	0.3170	0.2580	0.1831	0.1299	0.0922	0.2409	0.1710	0.1213	0.0861	0.2168	0.1550	0.1107
40	0.3188	0.2595	0.1842	0.1307	0.0927	0.2423	0.1720	0.1220	0.0866	0.2181	0.1558	0.1114
41	0.3206	0.2610	0.1852	0.1314	0.0933	0.2437	0.1729	0.1227	0.0871	0.2193	0.1567	0.1120
42	0.3225	0.2625	0.1863	0.1322	0.0938	0.2451	0.1739	0.1234	0.0876	0.2205	0.1576	0.1126
43	0.3243	0.2640	0.1873	0.1330	0.0944	0.2465	0.1749	0.1241	0.0881	0.2218	0.1585	0.1133
44	0.3262	0.2655	0.1884	0.1337	0.0949	0.2479	0.1759	0.1248	0.0886	0.2230	0.1594	0.1139
45	0.3280	0.2670	0.1895	0.1345	0.0954	0.2493	0.1769	0.1256	0.0891	0.2242	0.1603	0.1145
46	0.3299	0.2686	0.1906	0.1353	0.0960	0.2508	0.1780	0.1263	0.0896	0.2255	0.1612	0.1152
47	0.3318	0.2701	0.1917	0.1360	0.0965	0.2522	0.1790	0.1270	0.0901	0.2268	0.1621	0.1158
48	0.3337	0.2716	0.1928	0.1368	0.0971	0.2536	0.1800	0.1277	0.0907	0.2280	0.1630	0.1165
49	0.3356	0.2732	0.1939	0.1376	0.0976	0.2551	0.1810	0.1285	0.0912	0.2293	0.1639	0.1171
50	0.3375	0.2748	0.1950	0.1384	0.0982	0.2566	0.1821	0.1292	0.0917	0.2306	0.1648	0.1178
51	0.3395	0.2763	0.1961	0.1392	0.0988	0.2580	0.1831	0.1299	0.0922	0.2319	0.1657	0.1184
52	0.3414	0.2779	0.1972	0.1400	0.0993	0.2595	0.1842	0.1307	0.0927	0.2332	0.1667	0.1191
53	0.3434	0.2795	0.1984	0.1408	0.0999	0.2610	0.1852	0.1314	0.0933	0.2345	0.1676	0.1198
54	0.3454	0.2811	0.1995	0.1416	0.1005	0.2625	0.1863	0.1322	0.0938	0.2358	0.1685	0.1204
55	0.3473	0.2827	0.2006	0.1424	0.1010	0.2640	0.1873	0.1330	0.0944	0.2372	0.1695	0.1211
56	0.3493	0.2844	0.2018	0.1432	0.1016	0.2655	0.1884	0.1337	0.0949	0.2385	0.1704	0.1218
57	0.3513	0.2860	0.2030	0.1440	0.1022	0.2670	0.1895	0.1345	0.0954	0.2398	0.1714	0.1225
58	0.3533	0.2876	0.2041	0.1449	0.1028	0.2686	0.1906	0.1353	0.0960	0.2412	0.1724	0.1232
59	0.3554	0.2893	0.2053	0.1457	0.1034	0.2701	0.1917	0.1360	0.0965	0.2425	0.1733	0.1239
60	0.3574	0.2909	0.2065	0.1465	0.1040	0.2716	0.1928	0.1368	0.0971	0.2439	0.1743	0.1246
61	0.3595	0.2926	0.2076	0.1474	0.1046	0.2732	0.1939	0.1376	0.0976	0.2453	0.1753	0.1253
62	0.3615	0.2943	0.2088	0.1482	0.1052	0.2748	0.1950	0.1384	0.0982	0.2466	0.1763	0.1260
63	0.3636	0.2960	0.2100	0.1491	0.1058	0.2763	0.1961	0.1392	0.0988	0.2480	0.1773	0.1267
64	0.3657	0.2977	0.2112	0.1499	0.1064	0.2779	0.1972	0.1400	0.0993	0.2494	0.1782	0.1274
65	0.3678	0.2994	0.2124	0.1508	0.1070	0.2795	0.1984	0.1408	0.0999	0.2508	0.1792	0.1281
66	0.3699	0.3011	0.2137	0.1516	0.1076	0.2811	0.1995	0.1416	0.1005	0.2522	0.1803	0.1288
67	0.3720	0.3028	0.2149	0.1525	0.1082	0.2827	0.2006	0.1424	0.1010	0.2536	0.1813	0.1295
68	0.3741	0.3045	0.2161	0.1534	0.1088	0.2844	0.2018	0.1432	0.1016	0.2551	0.1823	0.1303
69	0.3763	0.3063	0.2174	0.1543	0.1095	0.2860	0.2030	0.1440	0.1022	0.2565	0.1833	0.1310
70	0.3784	0.3080	0.2186	0.1551	0.1101	0.2876	0.2041	0.1449	0.1028	0.2579	0.1843	0.1317
71	0.3806	0.3098	0.2199	0.1560	0.1107	0.2893	0.2053	0.1457	0.1034	0.2594	0.1854	0.1325
72	0.3828	0.3116	0.2211	0.1569	0.1114	0.2909	0.2065	0.1465	0.1040	0.2608	0.1864	0.1332
73	0.3850	0.3134	0.2224	0.1578	0.1120	0.2926	0.2076	0.1474	0.1046	0.2623	0.1875	0.1340

74	0.3872	0.3152	0.2237	0.1587	0.1126	0.2943	0.2088	0.1482	0.1052	0.2638	0.1885	0.1347
75	0.3894	0.3170	0.2249	0.1596	0.1133	0.2960	0.2100	0.1491	0.1058	0.2653	0.1896	0.1355
76	0.3916	0.3188	0.2262	0.1606	0.1139	0.2977	0.2112	0.1499	0.1064	0.2668	0.1906	0.1362
77	0.3939	0.3206	0.2275	0.1615	0.1146	0.2994	0.2124	0.1508	0.1070	0.2683	0.1917	0.1370
78	0.3961	0.3225	0.2288	0.1624	0.1152	0.3011	0.2137	0.1516	0.1076	0.2698	0.1928	0.1378
79	0.3984	0.3243	0.2301	0.1633	0.1159	0.3028	0.2149	0.1525	0.1082	0.2713	0.1939	0.1385
80	0.4007	0.3262	0.2315	0.1643	0.1166	0.3045	0.2161	0.1534	0.1088	0.2728	0.1950	0.1393
81	0.4030	0.3280	0.2328	0.1652	0.1172	0.3063	0.2174	0.1543	0.1095	0.2743	0.1960	0.1401
82	0.4053	0.3299	0.2341	0.1662	0.1179	0.3080	0.2186	0.1551	0.1101	0.2759	0.1972	0.1409
83	0.4076	0.3318	0.2355	0.1671	0.1186	0.3098	0.2199	0.1560	0.1107	0.2774	0.1983	0.1417
84	0.4100	0.3337	0.2368	0.1681	0.1193	0.3116	0.2211	0.1569	0.1114	0.2790	0.1994	0.1425
85	0.4123	0.3356	0.2382	0.1690	0.1200	0.3134	0.2224	0.1578	0.1120	0.2805	0.2005	0.1433
86	0.4147	0.3375	0.2395	0.1700	0.1206	0.3152	0.2237	0.1587	0.1126	0.2821	0.2016	0.1441
87	0.4170	0.3395	0.2409	0.1710	0.1213	0.3170	0.2249	0.1596	0.1133	0.2837	0.2027	0.1449
88	0.4194	0.3414	0.2423	0.1720	0.1220	0.3188	0.2262	0.1606	0.1139	0.2853	0.2039	0.1457
89	0.4218	0.3434	0.2437	0.1729	0.1227	0.3206	0.2275	0.1615	0.1146	0.2869	0.2050	0.1465
90	0.4243	0.3454	0.2451	0.1739	0.1234	0.3225	0.2288	0.1624	0.1152	0.2885	0.2062	0.1473
91	0.4267	0.3473	0.2465	0.1749	0.1241	0.3243	0.2301	0.1633	0.1159	0.2901	0.2073	0.1482
92	0.4291	0.3493	0.2479	0.1759	0.1248	0.3262	0.2315	0.1643	0.1166	0.2918	0.2085	0.1490
93	0.4316	0.3513	0.2493	0.1769	0.1256	0.3280	0.2328	0.1652	0.1172	0.2934	0.2097	0.1498
94	0.4341	0.3533	0.2508	0.1780	0.1263	0.3299	0.2341	0.1662	0.1179	0.2950	0.2109	0.1507
95	0.4366	0.3554	0.2522	0.1790	0.1270	0.3318	0.2355	0.1671	0.1186	0.2967	0.2120	0.1515
96	0.4391	0.3574	0.2536	0.1800	0.1277	0.3337	0.2368	0.1681	0.1193	0.2984	0.2132	0.1524
97	0.4416	0.3595	0.2551	0.1810	0.1285	0.3356	0.2382	0.1690	0.1200	0.3000	0.2144	0.1532
98	0.4441	0.3615	0.2566	0.1821	0.1292	0.3375	0.2395	0.1700	0.1206	0.3017	0.2156	0.1541
99	0.4467	0.3636	0.2580	0.1831	0.1299	0.3395	0.2409	0.1710	0.1213	0.3034	0.2168	0.1550
100	0.4492	0.3657	0.2595	0.1842	0.1307	0.3414	0.2423	0.1720	0.1220	0.3051	0.2181	0.1558
101	0.4518	0.3678	0.2610	0.1852	0.1314	0.3434	0.2437	0.1729	0.1227	0.3068	0.2193	0.1567
102	0.4544	0.3699	0.2625	0.1863	0.1322	0.3454	0.2451	0.1739	0.1234	0.3086	0.2205	0.1576
103	0.4570	0.3720	0.2640	0.1873	0.1330	0.3473	0.2465	0.1749	0.1241	0.3103	0.2218	0.1585
104	0.4596	0.3741	0.2655	0.1884	0.1337	0.3493	0.2479	0.1759	0.1248	0.3120	0.2230	0.1594
105	0.4622	0.3763	0.2670	0.1895	0.1345	0.3513	0.2493	0.1769	0.1256	0.3138	0.2242	0.1603
106	0.4649	0.3784	0.2686	0.1906	0.1353	0.3533	0.2508	0.1780	0.1263	0.3155	0.2255	0.1612
107	0.4676	0.3806	0.2701	0.1917	0.1360	0.3554	0.2522	0.1790	0.1270	0.3173	0.2268	0.1621
108	0.4702	0.3828	0.2716	0.1928	0.1368	0.3574	0.2536	0.1800	0.1277	0.3191	0.2280	0.1630

109	0.4729	0.3850	0.2732	0.1939	0.1376	0.3595	0.2551	0.1810	0.1285	0.3209	0.2293	0.1639
110	0.4756	0.3872	0.2748	0.1950	0.1384	0.3615	0.2566	0.1821	0.1292	0.3227	0.2306	0.1648
111	0.4784	0.3894	0.2763	0.1961	0.1392	0.3636	0.2580	0.1831	0.1299	0.3245	0.2319	0.1657
112	0.4811	0.3916	0.2779	0.1972	0.1400	0.3657	0.2595	0.1842	0.1307	0.3263	0.2332	0.1667
113	0.4839	0.3939	0.2795	0.1984	0.1408	0.3678	0.2610	0.1852	0.1314	0.3282	0.2345	0.1676
114	0.4866	0.3961	0.2811	0.1995	0.1416	0.3699	0.2625	0.1863	0.1322	0.3300	0.2358	0.1685
115	0.4894	0.3984	0.2827	0.2006	0.1424	0.3720	0.2640	0.1873	0.1330	0.3319	0.2372	0.1695
116	0.4922	0.4007	0.2844	0.2018	0.1432	0.3741	0.2655	0.1884	0.1337	0.3337	0.2385	0.1704
117	0.4951	0.4030	0.2860	0.2030	0.1440	0.3763	0.2670	0.1895	0.1345	0.3356	0.2398	0.1714
118	0.4979	0.4053	0.2876	0.2041	0.1449	0.3784	0.2686	0.1906	0.1353	0.3375	0.2412	0.1724
119	0.5008	0.4076	0.2893	0.2053	0.1457	0.3806	0.2701	0.1917	0.1360	0.3394	0.2425	0.1733
120	0.5036	0.4100	0.2909	0.2065	0.1465	0.3828	0.2716	0.1928	0.1368	0.3413	0.2439	0.1743
121	0.5065	0.4123	0.2926	0.2076	0.1474	0.3850	0.2732	0.1939	0.1376	0.3432	0.2453	0.1753
122	0.5094	0.4147	0.2943	0.2088	0.1482	0.3872	0.2748	0.1950	0.1384	0.3451	0.2466	0.1763
123	0.5123	0.4170	0.2960	0.2100	0.1491	0.3894	0.2763	0.1961	0.1392	0.3471	0.2480	0.1773
124	0.5153	0.4194	0.2977	0.2112	0.1499	0.3916	0.2779	0.1972	0.1400	0.3490	0.2494	0.1782
125	0.5182	0.4218	0.2994	0.2124	0.1508	0.3939	0.2795	0.1984	0.1408	0.3510	0.2508	0.1792
126	0.5212	0.4243	0.3011	0.2137	0.1516	0.3961	0.2811	0.1995	0.1416	0.3529	0.2522	0.1803
127	0.5242	0.4267	0.3028	0.2149	0.1525	0.3984	0.2827	0.2006	0.1424	0.3549	0.2536	0.1813
128	0.5272	0.4291	0.3045	0.2161	0.1534	0.4007	0.2844	0.2018	0.1432	0.3569	0.2551	0.1823
129	0.5302	0.4316	0.3063	0.2174	0.1543	0.4030	0.2860	0.2030	0.1440	0.3589	0.2565	0.1833
130	0.5332	0.4341	0.3080	0.2186	0.1551	0.4053	0.2876	0.2041	0.1449	0.3609	0.2579	0.1843
131	0.5363	0.4366	0.3098	0.2199	0.1560	0.4076	0.2893	0.2053	0.1457	0.3630	0.2594	0.1854
132	0.5394	0.4391	0.3116	0.2211	0.1569	0.4100	0.2909	0.2065	0.1465	0.3650	0.2608	0.1864
133	0.5425	0.4416	0.3134	0.2224	0.1578	0.4123	0.2926	0.2076	0.1474	0.3670	0.2623	0.1875
134	0.5456	0.4441	0.3152	0.2237	0.1587	0.4147	0.2943	0.2088	0.1482	0.3691	0.2638	0.1885
135	0.5487	0.4467	0.3170	0.2249	0.1596	0.4170	0.2960	0.2100	0.1491	0.3712	0.2653	0.1896
136	0.5519	0.4492	0.3188	0.2262	0.1606	0.4194	0.2977	0.2112	0.1499	0.3733	0.2668	0.1906
137	0.5550	0.4518	0.3206	0.2275	0.1615	0.4218	0.2994	0.2124	0.1508	0.3754	0.2683	0.1917
138	0.5582	0.4544	0.3225	0.2288	0.1624	0.4243	0.3011	0.2137	0.1516	0.3775	0.2698	0.1928
139	0.5614	0.4570	0.3243	0.2301	0.1633	0.4267	0.3028	0.2149	0.1525	0.3796	0.2713	0.1939
140	0.5646	0.4596	0.3262	0.2315	0.1643	0.4291	0.3045	0.2161	0.1534	0.3817	0.2728	0.1950
141	0.5679	0.4622	0.3280	0.2328	0.1652	0.4316	0.3063	0.2174	0.1543	0.3839	0.2743	0.1960
142	0.5711	0.4649	0.3299	0.2341	0.1662	0.4341	0.3080	0.2186	0.1551	0.3860	0.2759	0.1972
143	0.5744	0.4676	0.3318	0.2355	0.1671	0.4366	0.3098	0.2199	0.1560	0.3882	0.2774	0.1983

144	0.5777	0.4702	0.3337	0.2368	0.1681	0.4391	0.3116	0.2211	0.1569	0.3904	0.2790	0.1994
145	0.5810	0.4729	0.3356	0.2382	0.1690	0.4416	0.3134	0.2224	0.1578	0.3926	0.2805	0.2005
146	0.5843	0.4756	0.3375	0.2395	0.1700	0.4441	0.3152	0.2237	0.1587	0.3948	0.2821	0.2016
147	0.5877	0.4784	0.3395	0.2409	0.1710	0.4467	0.3170	0.2249	0.1596	0.3970	0.2837	0.2027
148	0.5910	0.4811	0.3414	0.2423	0.1720	0.4492	0.3188	0.2262	0.1606	0.3992	0.2853	0.2039
149	0.5944	0.4839	0.3434	0.2437	0.1729	0.4518	0.3206	0.2275	0.1615	0.4014	0.2869	0.2050
150	0.5978	0.4866	0.3454	0.2451	0.1739	0.4544	0.3225	0.2288	0.1624	0.4037	0.2885	0.2062
151	0.6013	0.4894	0.3473	0.2465	0.1749	0.4570	0.3243	0.2301	0.1633	0.4060	0.2901	0.2073
152	0.6047	0.4922	0.3493	0.2479	0.1759	0.4596	0.3262	0.2315	0.1643	0.4082	0.2918	0.2085
153	0.6082	0.4951	0.3513	0.2493	0.1769	0.4622	0.3280	0.2328	0.1652	0.4105	0.2934	0.2097
154	0.6117	0.4979	0.3533	0.2508	0.1780	0.4649	0.3299	0.2341	0.1662	0.4128	0.2950	0.2109
155	0.6152	0.5008	0.3554	0.2522	0.1790	0.4676	0.3318	0.2355	0.1671	0.4152	0.2967	0.2120
156	0.6187	0.5036	0.3574	0.2536	0.1800	0.4702	0.3337	0.2368	0.1681	0.4175	0.2984	0.2132
157	0.6222	0.5065	0.3595	0.2551	0.1810	0.4729	0.3356	0.2382	0.1690	0.4198	0.3000	0.2144
158	0.6258	0.5094	0.3615	0.2566	0.1821	0.4756	0.3375	0.2395	0.1700	0.4222	0.3017	0.2156
159	0.6294	0.5123	0.3636	0.2580	0.1831	0.4784	0.3395	0.2409	0.1710	0.4246	0.3034	0.2168
160	0.6330	0.5153	0.3657	0.2595	0.1842	0.4811	0.3414	0.2423	0.1720	0.4269	0.3051	0.2181
161	0.6366	0.5182	0.3678	0.2610	0.1852	0.4839	0.3434	0.2437	0.1729	0.4293	0.3068	0.2193
162	0.6403	0.5212	0.3699	0.2625	0.1863	0.4866	0.3454	0.2451	0.1739	0.4318	0.3086	0.2205
163	0.6439	0.5242	0.3720	0.2640	0.1873	0.4894	0.3473	0.2465	0.1749	0.4342	0.3103	0.2218
164	0.6476	0.5272	0.3741	0.2655	0.1884	0.4922	0.3493	0.2479	0.1759	0.4366	0.3120	0.2230
165	0.6514	0.5302	0.3763	0.2670	0.1895	0.4951	0.3513	0.2493	0.1769	0.4391	0.3138	0.2242
166	0.6551	0.5332	0.3784	0.2686	0.1906	0.4979	0.3533	0.2508	0.1780	0.4415	0.3155	0.2255
167	0.6588	0.5363	0.3806	0.2701	0.1917	0.5008	0.3554	0.2522	0.1790	0.4440	0.3173	0.2268
168	0.6626	0.5394	0.3828	0.2716	0.1928	0.5036	0.3574	0.2536	0.1800	0.4465	0.3191	0.2280
169	0.6664	0.5425	0.3850	0.2732	0.1939	0.5065	0.3595	0.2551	0.1810	0.4490	0.3209	0.2293
170	0.6702	0.5456	0.3872	0.2748	0.1950	0.5094	0.3615	0.2566	0.1821	0.4515	0.3227	0.2306
171	0.6741	0.5487	0.3894	0.2763	0.1961	0.5123	0.3636	0.2580	0.1831	0.4541	0.3245	0.2319
172	0.6779	0.5519	0.3916	0.2779	0.1972	0.5153	0.3657	0.2595	0.1842	0.4566	0.3263	0.2332
173	0.6818	0.5550	0.3939	0.2795	0.1984	0.5182	0.3678	0.2610	0.1852	0.4592	0.3282	0.2345
174	0.6857	0.5582	0.3961	0.2811	0.1995	0.5212	0.3699	0.2625	0.1863	0.4618	0.3300	0.2358
175	0.6897	0.5614	0.3984	0.2827	0.2006	0.5242	0.3720	0.2640	0.1873	0.4644	0.3319	0.2372
176	0.6936	0.5646	0.4007	0.2844	0.2018	0.5272	0.3741	0.2655	0.1884	0.4670	0.3337	0.2385
177	0.6976	0.5679	0.4030	0.2860	0.2030	0.5302	0.3763	0.2670	0.1895	0.4696	0.3356	0.2398
178	0.7016	0.5711	0.4053	0.2876	0.2041	0.5332	0.3784	0.2686	0.1906	0.4722	0.3375	0.2412

179	0.7056	0.5744	0.4076	0.2893	0.2053	0.5363	0.3806	0.2701	0.1917	0.4749	0.3394	0.2425
180	0.7097	0.5777	0.4100	0.2909	0.2065	0.5394	0.3828	0.2716	0.1928	0.4775	0.3413	0.2439
181	0.7137	0.5810	0.4123	0.2926	0.2076	0.5425	0.3850	0.2732	0.1939	0.4802	0.3432	0.2453
182	0.7178	0.5843	0.4147	0.2943	0.2088	0.5456	0.3872	0.2748	0.1950	0.4829	0.3451	0.2466
183	0.7219	0.5877	0.4170	0.2960	0.2100	0.5487	0.3894	0.2763	0.1961	0.4856	0.3471	0.2480
184	0.7261	0.5910	0.4194	0.2977	0.2112	0.5519	0.3916	0.2779	0.1972	0.4884	0.3490	0.2494
185	0.7302	0.5944	0.4218	0.2994	0.2124	0.5550	0.3939	0.2795	0.1984	0.4911	0.3510	0.2508
186	0.7344	0.5978	0.4243	0.3011	0.2137	0.5582	0.3961	0.2811	0.1995	0.4939	0.3529	0.2522
187	0.7386	0.6013	0.4267	0.3028	0.2149	0.5614	0.3984	0.2827	0.2006	0.4966	0.3549	0.2536
188	0.7429	0.6047	0.4291	0.3045	0.2161	0.5646	0.4007	0.2844	0.2018	0.4994	0.3569	0.2551
189	0.7471	0.6082	0.4316	0.3063	0.2174	0.5679	0.4030	0.2860	0.2030	0.5022	0.3589	0.2565
190	0.7514	0.6117	0.4341	0.3080	0.2186	0.5711	0.4053	0.2876	0.2041	0.5050	0.3609	0.2579
191	0.7557	0.6152	0.4366	0.3098	0.2199	0.5744	0.4076	0.2893	0.2053	0.5079	0.3630	0.2594
192	0.7600	0.6187	0.4391	0.3116	0.2211	0.5777	0.4100	0.2909	0.2065	0.5107	0.3650	0.2608
193	0.7644	0.6222	0.4416	0.3134	0.2224	0.5810	0.4123	0.2926	0.2076	0.5136	0.3670	0.2623
194	0.7688	0.6258	0.4441	0.3152	0.2237	0.5843	0.4147	0.2943	0.2088	0.5165	0.3691	0.2638
195	0.7732	0.6294	0.4467	0.3170	0.2249	0.5877	0.4170	0.2960	0.2100	0.5194	0.3712	0.2653
196	0.7776	0.6330	0.4492	0.3188	0.2262	0.5910	0.4194	0.2977	0.2112	0.5223	0.3733	0.2668
197	0.7821	0.6366	0.4518	0.3206	0.2275	0.5944	0.4218	0.2994	0.2124	0.5252	0.3754	0.2683
198	0.7866	0.6403	0.4544	0.3225	0.2288	0.5978	0.4243	0.3011	0.2137	0.5282	0.3775	0.2698
199	0.7911	0.6439	0.4570	0.3243	0.2301	0.6013	0.4267	0.3028	0.2149	0.5311	0.3796	0.2713
200	0.7956	0.6476	0.4596	0.3262	0.2315	0.6047	0.4291	0.3045	0.2161	0.5341	0.3817	0.2728
201	0.8002	0.6514	0.4622	0.3280	0.2328	0.6082	0.4316	0.3063	0.2174	0.5371	0.3839	0.2743
202	0.8048	0.6551	0.4649	0.3299	0.2341	0.6117	0.4341	0.3080	0.2186	0.5401	0.3860	0.2759
203	0.8094	0.6588	0.4676	0.3318	0.2355	0.6152	0.4366	0.3098	0.2199	0.5432	0.3882	0.2774
204	0.8140	0.6626	0.4702	0.3337	0.2368	0.6187	0.4391	0.3116	0.2211	0.5462	0.3904	0.2790
205	0.8187	0.6664	0.4729	0.3356	0.2382	0.6222	0.4416	0.3134	0.2224	0.5493	0.3926	0.2805
206	0.8234	0.6702	0.4756	0.3375	0.2395	0.6258	0.4441	0.3152	0.2237	0.5524	0.3948	0.2821
207	0.8281	0.6741	0.4784	0.3395	0.2409	0.6294	0.4467	0.3170	0.2249	0.5555	0.3970	0.2837
208	0.8328	0.6779	0.4811	0.3414	0.2423	0.6330	0.4492	0.3188	0.2262	0.5586	0.3992	0.2853
209	0.8376	0.6818	0.4839	0.3434	0.2437	0.6366	0.4518	0.3206	0.2275	0.5617	0.4014	0.2869
210	0.8424	0.6857	0.4866	0.3454	0.2451	0.6403	0.4544	0.3225	0.2288	0.5649	0.4037	0.2885
211	0.8472	0.6897	0.4894	0.3473	0.2465	0.6439	0.4570	0.3243	0.2301	0.5681	0.4060	0.2901
212	0.8521	0.6936	0.4922	0.3493	0.2479	0.6476	0.4596	0.3262	0.2315	0.5713	0.4082	0.2918
213	0.8570	0.6976	0.4951	0.3513	0.2493	0.6514	0.4622	0.3280	0.2328	0.5745	0.4105	0.2934

214	0.8619	0.7016	0.4979	0.3533	0.2508	0.6551	0.4649	0.3299	0.2341	0.5777	0.4128	0.2950
215	0.8668	0.7056	0.5008	0.3554	0.2522	0.6588	0.4676	0.3318	0.2355	0.5809	0.4152	0.2967
216	0.8718	0.7097	0.5036	0.3574	0.2536	0.6626	0.4702	0.3337	0.2368	0.5842	0.4175	0.2984
217	0.8768	0.7137	0.5065	0.3595	0.2551	0.6664	0.4729	0.3356	0.2382	0.5875	0.4198	0.3000
218	0.8818	0.7178	0.5094	0.3615	0.2566	0.6702	0.4756	0.3375	0.2395	0.5908	0.4222	0.3017
219	0.8869	0.7219	0.5123	0.3636	0.2580	0.6741	0.4784	0.3395	0.2409	0.5941	0.4246	0.3034
220	0.8920	0.7261	0.5153	0.3657	0.2595	0.6779	0.4811	0.3414	0.2423	0.5974	0.4269	0.3051
221	0.8971	0.7302	0.5182	0.3678	0.2610	0.6818	0.4839	0.3434	0.2437	0.6008	0.4293	0.3068
222	0.9022	0.7344	0.5212	0.3699	0.2625	0.6857	0.4866	0.3454	0.2451	0.6041	0.4318	0.3086
223	0.9074	0.7386	0.5242	0.3720	0.2640	0.6897	0.4894	0.3473	0.2465	0.6075	0.4342	0.3103
224	0.9126	0.7429	0.5272	0.3741	0.2655	0.6936	0.4922	0.3493	0.2479	0.6110	0.4366	0.3120
225	0.9178	0.7471	0.5302	0.3763	0.2670	0.6976	0.4951	0.3513	0.2493	0.6144	0.4391	0.3138
226	0.9231	0.7514	0.5332	0.3784	0.2686	0.7016	0.4979	0.3533	0.2508	0.6178	0.4415	0.3155
227	0.9284	0.7557	0.5363	0.3806	0.2701	0.7056	0.5008	0.3554	0.2522	0.6213	0.4440	0.3173
228	0.9337	0.7600	0.5394	0.3828	0.2716	0.7097	0.5036	0.3574	0.2536	0.6248	0.4465	0.3191
229	0.9391	0.7644	0.5425	0.3850	0.2732	0.7137	0.5065	0.3595	0.2551	0.6283	0.4490	0.3209
230	0.9444	0.7688	0.5456	0.3872	0.2748	0.7178	0.5094	0.3615	0.2566	0.6318	0.4515	0.3227
231	0.9499	0.7732	0.5487	0.3894	0.2763	0.7219	0.5123	0.3636	0.2580	0.6354	0.4541	0.3245
232	0.9553	0.7776	0.5519	0.3916	0.2779	0.7261	0.5153	0.3657	0.2595	0.6389	0.4566	0.3263
233	0.9608	0.7821	0.5550	0.3939	0.2795	0.7302	0.5182	0.3678	0.2610	0.6425	0.4592	0.3282
234	0.9663	0.7866	0.5582	0.3961	0.2811	0.7344	0.5212	0.3699	0.2625	0.6461	0.4618	0.3300
235	0.9718	0.7911	0.5614	0.3984	0.2827	0.7386	0.5242	0.3720	0.2640	0.6498	0.4644	0.3319
236	0.9774	0.7956	0.5646	0.4007	0.2844	0.7429	0.5272	0.3741	0.2655	0.6534	0.4670	0.3337
237	0.9830	0.8002	0.5679	0.4030	0.2860	0.7471	0.5302	0.3763	0.2670	0.6571	0.4696	0.3356
238	0.9886	0.8048	0.5711	0.4053	0.2876	0.7514	0.5332	0.3784	0.2686	0.6608	0.4722	0.3375
239	0.9943	0.8094	0.5744	0.4076	0.2893	0.7557	0.5363	0.3806	0.2701	0.6645	0.4749	0.3394
240	1.0000	0.8140	0.5777	0.4100	0.2909	0.7600	0.5394	0.3828	0.2716	0.6682	0.4775	0.3413
241	NA	0.8187	0.5810	0.4123	0.2926	0.7644	0.5425	0.3850	0.2732	0.6720	0.4802	0.3432
242	NA	0.8234	0.5843	0.4147	0.2943	0.7688	0.5456	0.3872	0.2748	0.6757	0.4829	0.3451
243	NA	0.8281	0.5877	0.4170	0.2960	0.7732	0.5487	0.3894	0.2763	0.6795	0.4856	0.3471
244	NA	0.8328	0.5910	0.4194	0.2977	0.7776	0.5519	0.3916	0.2779	0.6833	0.4884	0.3490
245	NA	0.8376	0.5944	0.4218	0.2994	0.7821	0.5550	0.3939	0.2795	0.6872	0.4911	0.3510
246	NA	0.8424	0.5978	0.4243	0.3011	0.7866	0.5582	0.3961	0.2811	0.6910	0.4939	0.3529
247	NA	0.8472	0.6013	0.4267	0.3028	0.7911	0.5614	0.3984	0.2827	0.6949	0.4966	0.3549
248	NA	0.8521	0.6047	0.4291	0.3045	0.7956	0.5646	0.4007	0.2844	0.6988	0.4994	0.3569

249	NA	0.8570	0.6082	0.4316	0.3063	0.8002	0.5679	0.4030	0.2860	0.7028	0.5022	0.3589
250	NA	0.8619	0.6117	0.4341	0.3080	0.8048	0.5711	0.4053	0.2876	0.7067	0.5050	0.3609
251	NA	0.8668	0.6152	0.4366	0.3098	0.8094	0.5744	0.4076	0.2893	0.7107	0.5079	0.3630
252	NA	0.8718	0.6187	0.4391	0.3116	0.8140	0.5777	0.4100	0.2909	0.7147	0.5107	0.3650
253	NA	0.8768	0.6222	0.4416	0.3134	0.8187	0.5810	0.4123	0.2926	0.7187	0.5136	0.3670
254	NA	0.8818	0.6258	0.4441	0.3152	0.8234	0.5843	0.4147	0.2943	0.7227	0.5165	0.3691
255	NA	0.8869	0.6294	0.4467	0.3170	0.8281	0.5877	0.4170	0.2960	0.7268	0.5194	0.3712
256	NA	0.8920	0.6330	0.4492	0.3188	0.8328	0.5910	0.4194	0.2977	0.7308	0.5223	0.3733
257	NA	0.8971	0.6366	0.4518	0.3206	0.8376	0.5944	0.4218	0.2994	0.7349	0.5252	0.3754
258	NA	0.9022	0.6403	0.4544	0.3225	0.8424	0.5978	0.4243	0.3011	0.7391	0.5282	0.3775
259	NA	0.9074	0.6439	0.4570	0.3243	0.8472	0.6013	0.4267	0.3028	0.7432	0.5311	0.3796
260	NA	0.9126	0.6476	0.4596	0.3262	0.8521	0.6047	0.4291	0.3045	0.7474	0.5341	0.3817
261	NA	0.9178	0.6514	0.4622	0.3280	0.8570	0.6082	0.4316	0.3063	0.7516	0.5371	0.3839
262	NA	0.9231	0.6551	0.4649	0.3299	0.8619	0.6117	0.4341	0.3080	0.7558	0.5401	0.3860
263	NA	0.9284	0.6588	0.4676	0.3318	0.8668	0.6152	0.4366	0.3098	0.7601	0.5432	0.3882
264	NA	0.9337	0.6626	0.4702	0.3337	0.8718	0.6187	0.4391	0.3116	0.7643	0.5462	0.3904
265	NA	0.9391	0.6664	0.4729	0.3356	0.8768	0.6222	0.4416	0.3134	0.7686	0.5493	0.3926
266	NA	0.9444	0.6702	0.4756	0.3375	0.8818	0.6258	0.4441	0.3152	0.7729	0.5524	0.3948
267	NA	0.9499	0.6741	0.4784	0.3395	0.8869	0.6294	0.4467	0.3170	0.7773	0.5555	0.3970
268	NA	0.9553	0.6779	0.4811	0.3414	0.8920	0.6330	0.4492	0.3188	0.7816	0.5586	0.3992
269	NA	0.9608	0.6818	0.4839	0.3434	0.8971	0.6366	0.4518	0.3206	0.7860	0.5617	0.4014
270	NA	0.9663	0.6857	0.4866	0.3454	0.9022	0.6403	0.4544	0.3225	0.7904	0.5649	0.4037
271	NA	0.9718	0.6897	0.4894	0.3473	0.9074	0.6439	0.4570	0.3243	0.7949	0.5681	0.4060
272	NA	0.9774	0.6936	0.4922	0.3493	0.9126	0.6476	0.4596	0.3262	0.7993	0.5713	0.4082
273	NA	0.9830	0.6976	0.4951	0.3513	0.9178	0.6514	0.4622	0.3280	0.8038	0.5745	0.4105
274	NA	0.9886	0.7016	0.4979	0.3533	0.9231	0.6551	0.4649	0.3299	0.8083	0.5777	0.4128
275	NA	0.9943	0.7056	0.5008	0.3554	0.9284	0.6588	0.4676	0.3318	0.8129	0.5809	0.4152
276	NA	1.0000	0.7097	0.5036	0.3574	0.9337	0.6626	0.4702	0.3337	0.8174	0.5842	0.4175
277	NA	NA	0.7137	0.5065	0.3595	0.9391	0.6664	0.4729	0.3356	0.8220	0.5875	0.4198
278	NA	NA	0.7178	0.5094	0.3615	0.9444	0.6702	0.4756	0.3375	0.8266	0.5908	0.4222
279	NA	NA	0.7219	0.5123	0.3636	0.9499	0.6741	0.4784	0.3395	0.8313	0.5941	0.4246
280	NA	NA	0.7261	0.5153	0.3657	0.9553	0.6779	0.4811	0.3414	0.8360	0.5974	0.4269
281	NA	NA	0.7302	0.5182	0.3678	0.9608	0.6818	0.4839	0.3434	0.8407	0.6008	0.4293
282	NA	NA	0.7344	0.5212	0.3699	0.9663	0.6857	0.4866	0.3454	0.8454	0.6041	0.4318
283	NA	NA	0.7386	0.5242	0.3720	0.9718	0.6897	0.4894	0.3473	0.8501	0.6075	0.4342

284	NA	NA	0.7429	0.5272	0.3741	0.9774	0.6936	0.4922	0.3493	0.8549	0.6110	0.4366
285	NA	NA	0.7471	0.5302	0.3763	0.9830	0.6976	0.4951	0.3513	0.8597	0.6144	0.4391
286	NA	NA	0.7514	0.5332	0.3784	0.9886	0.7016	0.4979	0.3533	0.8645	0.6178	0.4415
287	NA	NA	0.7557	0.5363	0.3806	0.9943	0.7056	0.5008	0.3554	0.8694	0.6213	0.4440
288	NA	NA	0.7600	0.5394	0.3828	1.0000	0.7097	0.5036	0.3574	0.8743	0.6248	0.4465
289	NA	NA	0.7644	0.5425	0.3850	NA	0.7137	0.5065	0.3595	0.8792	0.6283	0.4490
290	NA	NA	0.7688	0.5456	0.3872	NA	0.7178	0.5094	0.3615	0.8841	0.6318	0.4515
291	NA	NA	0.7732	0.5487	0.3894	NA	0.7219	0.5123	0.3636	0.8891	0.6354	0.4541
292	NA	NA	0.7776	0.5519	0.3916	NA	0.7261	0.5153	0.3657	0.8941	0.6389	0.4566
293	NA	NA	0.7821	0.5550	0.3939	NA	0.7302	0.5182	0.3678	0.8991	0.6425	0.4592
294	NA	NA	0.7866	0.5582	0.3961	NA	0.7344	0.5212	0.3699	0.9041	0.6461	0.4618
295	NA	NA	0.7911	0.5614	0.3984	NA	0.7386	0.5242	0.3720	0.9092	0.6498	0.4644
296	NA	NA	0.7956	0.5646	0.4007	NA	0.7429	0.5272	0.3741	0.9143	0.6534	0.4670
297	NA	NA	0.8002	0.5679	0.4030	NA	0.7471	0.5302	0.3763	0.9194	0.6571	0.4696
298	NA	NA	0.8048	0.5711	0.4053	NA	0.7514	0.5332	0.3784	0.9246	0.6608	0.4722
299	NA	NA	0.8094	0.5744	0.4076	NA	0.7557	0.5363	0.3806	0.9298	0.6645	0.4749
300	NA	NA	0.8140	0.5777	0.4100	NA	0.7600	0.5394	0.3828	0.9350	0.6682	0.4775
301	NA	NA	0.8187	0.5810	0.4123	NA	0.7644	0.5425	0.3850	0.9403	0.6720	0.4802
302	NA	NA	0.8234	0.5843	0.4147	NA	0.7688	0.5456	0.3872	0.9455	0.6757	0.4829
303	NA	NA	0.8281	0.5877	0.4170	NA	0.7732	0.5487	0.3894	0.9509	0.6795	0.4856
304	NA	NA	0.8328	0.5910	0.4194	NA	0.7776	0.5519	0.3916	0.9562	0.6833	0.4884
305	NA	NA	0.8376	0.5944	0.4218	NA	0.7821	0.5550	0.3939	0.9616	0.6872	0.4911
306	NA	NA	0.8424	0.5978	0.4243	NA	0.7866	0.5582	0.3961	0.9670	0.6910	0.4939
307	NA	NA	0.8472	0.6013	0.4267	NA	0.7911	0.5614	0.3984	0.9724	0.6949	0.4966
308	NA	NA	0.8521	0.6047	0.4291	NA	0.7956	0.5646	0.4007	0.9779	0.6988	0.4994
309	NA	NA	0.8570	0.6082	0.4316	NA	0.8002	0.5679	0.4030	0.9833	0.7028	0.5022
310	NA	NA	0.8619	0.6117	0.4341	NA	0.8048	0.5711	0.4053	0.9889	0.7067	0.5050
311	NA	NA	0.8668	0.6152	0.4366	NA	0.8094	0.5744	0.4076	0.9944	0.7107	0.5079
312	NA	NA	0.8718	0.6187	0.4391	NA	0.8140	0.5777	0.4100	1.0000	0.7147	0.5107
313	NA	NA	0.8768	0.6222	0.4416	NA	0.8187	0.5810	0.4123	NA	0.7187	0.5136
314	NA	NA	0.8818	0.6258	0.4441	NA	0.8234	0.5843	0.4147	NA	0.7227	0.5165
315	NA	NA	0.8869	0.6294	0.4467	NA	0.8281	0.5877	0.4170	NA	0.7268	0.5194
316	NA	NA	0.8920	0.6330	0.4492	NA	0.8328	0.5910	0.4194	NA	0.7308	0.5223
317	NA	NA	0.8971	0.6366	0.4518	NA	0.8376	0.5944	0.4218	NA	0.7349	0.5252
318	NA	NA	0.9022	0.6403	0.4544	NA	0.8424	0.5978	0.4243	NA	0.7391	0.5282

319	NA	NA	0.9074	0.6439	0.4570	NA	0.8472	0.6013	0.4267	NA	0.7432	0.5311
320	NA	NA	0.9126	0.6476	0.4596	NA	0.8521	0.6047	0.4291	NA	0.7474	0.5341
321	NA	NA	0.9178	0.6514	0.4622	NA	0.8570	0.6082	0.4316	NA	0.7516	0.5371
322	NA	NA	0.9231	0.6551	0.4649	NA	0.8619	0.6117	0.4341	NA	0.7558	0.5401
323	NA	NA	0.9284	0.6588	0.4676	NA	0.8668	0.6152	0.4366	NA	0.7601	0.5432
324	NA	NA	0.9337	0.6626	0.4702	NA	0.8718	0.6187	0.4391	NA	0.7643	0.5462
325	NA	NA	0.9391	0.6664	0.4729	NA	0.8768	0.6222	0.4416	NA	0.7686	0.5493
326	NA	NA	0.9444	0.6702	0.4756	NA	0.8818	0.6258	0.4441	NA	0.7729	0.5524
327	NA	NA	0.9499	0.6741	0.4784	NA	0.8869	0.6294	0.4467	NA	0.7773	0.5555
328	NA	NA	0.9553	0.6779	0.4811	NA	0.8920	0.6330	0.4492	NA	0.7816	0.5586
329	NA	NA	0.9608	0.6818	0.4839	NA	0.8971	0.6366	0.4518	NA	0.7860	0.5617
330	NA	NA	0.9663	0.6857	0.4866	NA	0.9022	0.6403	0.4544	NA	0.7904	0.5649
331	NA	NA	0.9718	0.6897	0.4894	NA	0.9074	0.6439	0.4570	NA	0.7949	0.5681
332	NA	NA	0.9774	0.6936	0.4922	NA	0.9126	0.6476	0.4596	NA	0.7993	0.5713
333	NA	NA	0.9830	0.6976	0.4951	NA	0.9178	0.6514	0.4622	NA	0.8038	0.5745
334	NA	NA	0.9886	0.7016	0.4979	NA	0.9231	0.6551	0.4649	NA	0.8083	0.5777
335	NA	NA	0.9943	0.7056	0.5008	NA	0.9284	0.6588	0.4676	NA	0.8129	0.5809
336	NA	NA	1.0000	0.7097	0.5036	NA	0.9337	0.6626	0.4702	NA	0.8174	0.5842
337	NA	NA	NA	0.7137	0.5065	NA	0.9391	0.6664	0.4729	NA	0.8220	0.5875
338	NA	NA	NA	0.7178	0.5094	NA	0.9444	0.6702	0.4756	NA	0.8266	0.5908
339	NA	NA	NA	0.7219	0.5123	NA	0.9499	0.6741	0.4784	NA	0.8313	0.5941
340	NA	NA	NA	0.7261	0.5153	NA	0.9553	0.6779	0.4811	NA	0.8360	0.5974
341	NA	NA	NA	0.7302	0.5182	NA	0.9608	0.6818	0.4839	NA	0.8407	0.6008
342	NA	NA	NA	0.7344	0.5212	NA	0.9663	0.6857	0.4866	NA	0.8454	0.6041
343	NA	NA	NA	0.7386	0.5242	NA	0.9718	0.6897	0.4894	NA	0.8501	0.6075
344	NA	NA	NA	0.7429	0.5272	NA	0.9774	0.6936	0.4922	NA	0.8549	0.6110
345	NA	NA	NA	0.7471	0.5302	NA	0.9830	0.6976	0.4951	NA	0.8597	0.6144
346	NA	NA	NA	0.7514	0.5332	NA	0.9886	0.7016	0.4979	NA	0.8645	0.6178
347	NA	NA	NA	0.7557	0.5363	NA	0.9943	0.7056	0.5008	NA	0.8694	0.6213
348	NA	NA	NA	0.7600	0.5394	NA	1.0000	0.7097	0.5036	NA	0.8743	0.6248
349	NA	NA	NA	0.7644	0.5425	NA	NA	0.7137	0.5065	NA	0.8792	0.6283
350	NA	NA	NA	0.7688	0.5456	NA	NA	0.7178	0.5094	NA	0.8841	0.6318
351	NA	NA	NA	0.7732	0.5487	NA	NA	0.7219	0.5123	NA	0.8891	0.6354
352	NA	NA	NA	0.7776	0.5519	NA	NA	0.7261	0.5153	NA	0.8941	0.6389
353	NA	NA	NA	0.7821	0.5550	NA	NA	0.7302	0.5182	NA	0.8991	0.6425

354	NA	NA	NA	0.7866	0.5582	NA	NA	0.7344	0.5212	NA	0.9041	0.6461
355	NA	NA	NA	0.7911	0.5614	NA	NA	0.7386	0.5242	NA	0.9092	0.6498
356	NA	NA	NA	0.7956	0.5646	NA	NA	0.7429	0.5272	NA	0.9143	0.6534
357	NA	NA	NA	0.8002	0.5679	NA	NA	0.7471	0.5302	NA	0.9194	0.6571
358	NA	NA	NA	0.8048	0.5711	NA	NA	0.7514	0.5332	NA	0.9246	0.6608
359	NA	NA	NA	0.8094	0.5744	NA	NA	0.7557	0.5363	NA	0.9298	0.6645
360	NA	NA	NA	0.8140	0.5777	NA	NA	0.7600	0.5394	NA	0.9350	0.6682
361	NA	NA	NA	0.8187	0.5810	NA	NA	0.7644	0.5425	NA	0.9403	0.6720
362	NA	NA	NA	0.8234	0.5843	NA	NA	0.7688	0.5456	NA	0.9455	0.6757
363	NA	NA	NA	0.8281	0.5877	NA	NA	0.7732	0.5487	NA	0.9509	0.6795
364	NA	NA	NA	0.8328	0.5910	NA	NA	0.7776	0.5519	NA	0.9562	0.6833
365	NA	NA	NA	0.8376	0.5944	NA	NA	0.7821	0.5550	NA	0.9616	0.6872
366	NA	NA	NA	0.8424	0.5978	NA	NA	0.7866	0.5582	NA	0.9670	0.6910
367	NA	NA	NA	0.8472	0.6013	NA	NA	0.7911	0.5614	NA	0.9724	0.6949
368	NA	NA	NA	0.8521	0.6047	NA	NA	0.7956	0.5646	NA	0.9779	0.6988
369	NA	NA	NA	0.8570	0.6082	NA	NA	0.8002	0.5679	NA	0.9833	0.7028
370	NA	NA	NA	0.8619	0.6117	NA	NA	0.8048	0.5711	NA	0.9889	0.7067
371	NA	NA	NA	0.8668	0.6152	NA	NA	0.8094	0.5744	NA	0.9944	0.7107
372	NA	NA	NA	0.8718	0.6187	NA	NA	0.8140	0.5777	NA	1.0000	0.7147
373	NA	NA	NA	0.8768	0.6222	NA	NA	0.8187	0.5810	NA	NA	0.7187
374	NA	NA	NA	0.8818	0.6258	NA	NA	0.8234	0.5843	NA	NA	0.7227
375	NA	NA	NA	0.8869	0.6294	NA	NA	0.8281	0.5877	NA	NA	0.7268
376	NA	NA	NA	0.8920	0.6330	NA	NA	0.8328	0.5910	NA	NA	0.7308
377	NA	NA	NA	0.8971	0.6366	NA	NA	0.8376	0.5944	NA	NA	0.7349
378	NA	NA	NA	0.9022	0.6403	NA	NA	0.8424	0.5978	NA	NA	0.7391
379	NA	NA	NA	0.9074	0.6439	NA	NA	0.8472	0.6013	NA	NA	0.7432
380	NA	NA	NA	0.9126	0.6476	NA	NA	0.8521	0.6047	NA	NA	0.7474
381	NA	NA	NA	0.9178	0.6514	NA	NA	0.8570	0.6082	NA	NA	0.7516
382	NA	NA	NA	0.9231	0.6551	NA	NA	0.8619	0.6117	NA	NA	0.7558
383	NA	NA	NA	0.9284	0.6588	NA	NA	0.8668	0.6152	NA	NA	0.7601
384	NA	NA	NA	0.9337	0.6626	NA	NA	0.8718	0.6187	NA	NA	0.7643
385	NA	NA	NA	0.9391	0.6664	NA	NA	0.8768	0.6222	NA	NA	0.7686
386	NA	NA	NA	0.9444	0.6702	NA	NA	0.8818	0.6258	NA	NA	0.7729
387	NA	NA	NA	0.9499	0.6741	NA	NA	0.8869	0.6294	NA	NA	0.7773
388	NA	NA	NA	0.9553	0.6779	NA	NA	0.8920	0.6330	NA	NA	0.7816

389	NA	NA	NA	0.9608	0.6818	NA	NA	0.8971	0.6366	NA	NA	0.7860
390	NA	NA	NA	0.9663	0.6857	NA	NA	0.9022	0.6403	NA	NA	0.7904
391	NA	NA	NA	0.9718	0.6897	NA	NA	0.9074	0.6439	NA	NA	0.7949
392	NA	NA	NA	0.9774	0.6936	NA	NA	0.9126	0.6476	NA	NA	0.7993
393	NA	NA	NA	0.9830	0.6976	NA	NA	0.9178	0.6514	NA	NA	0.8038
394	NA	NA	NA	0.9886	0.7016	NA	NA	0.9231	0.6551	NA	NA	0.8083
395	NA	NA	NA	0.9943	0.7056	NA	NA	0.9284	0.6588	NA	NA	0.8129
396	NA	NA	NA	1.0000	0.7097	NA	NA	0.9337	0.6626	NA	NA	0.8174
397	NA	NA	NA	NA	0.7137	NA	NA	0.9391	0.6664	NA	NA	0.8220
398	NA	NA	NA	NA	0.7178	NA	NA	0.9444	0.6702	NA	NA	0.8266
399	NA	NA	NA	NA	0.7219	NA	NA	0.9499	0.6741	NA	NA	0.8313
400	NA	NA	NA	NA	0.7261	NA	NA	0.9553	0.6779	NA	NA	0.8360
401	NA	NA	NA	NA	0.7302	NA	NA	0.9608	0.6818	NA	NA	0.8407
402	NA	NA	NA	NA	0.7344	NA	NA	0.9663	0.6857	NA	NA	0.8454
403	NA	NA	NA	NA	0.7386	NA	NA	0.9718	0.6897	NA	NA	0.8501
404	NA	NA	NA	NA	0.7429	NA	NA	0.9774	0.6936	NA	NA	0.8549
405	NA	NA	NA	NA	0.7471	NA	NA	0.9830	0.6976	NA	NA	0.8597
406	NA	NA	NA	NA	0.7514	NA	NA	0.9886	0.7016	NA	NA	0.8645
407	NA	NA	NA	NA	0.7557	NA	NA	0.9943	0.7056	NA	NA	0.8694
408	NA	NA	NA	NA	0.7600	NA	NA	1.0000	0.7097	NA	NA	0.8743
409	NA	NA	NA	NA	0.7644	NA	NA	NA	0.7137	NA	NA	0.8792
410	NA	NA	NA	NA	0.7688	NA	NA	NA	0.7178	NA	NA	0.8841
411	NA	NA	NA	NA	0.7732	NA	NA	NA	0.7219	NA	NA	0.8891
412	NA	NA	NA	NA	0.7776	NA	NA	NA	0.7261	NA	NA	0.8941
413	NA	NA	NA	NA	0.7821	NA	NA	NA	0.7302	NA	NA	0.8991
414	NA	NA	NA	NA	0.7866	NA	NA	NA	0.7344	NA	NA	0.9041
415	NA	NA	NA	NA	0.7911	NA	NA	NA	0.7386	NA	NA	0.9092
416	NA	NA	NA	NA	0.7956	NA	NA	NA	0.7429	NA	NA	0.9143
417	NA	NA	NA	NA	0.8002	NA	NA	NA	0.7471	NA	NA	0.9194
418	NA	NA	NA	NA	0.8048	NA	NA	NA	0.7514	NA	NA	0.9246
419	NA	NA	NA	NA	0.8094	NA	NA	NA	0.7557	NA	NA	0.9298
420	NA	NA	NA	NA	0.8140	NA	NA	NA	0.7600	NA	NA	0.9350
421	NA	NA	NA	NA	0.8187	NA	NA	NA	0.7644	NA	NA	0.9403
422	NA	NA	NA	NA	0.8234	NA	NA	NA	0.7688	NA	NA	0.9455
423	NA	NA	NA	NA	0.8281	NA	NA	NA	0.7732	NA	NA	0.9509

424	NA	NA	NA	NA	0.8328	NA	NA	NA	0.7776	NA	NA	0.9562
425	NA	NA	NA	NA	0.8376	NA	NA	NA	0.7821	NA	NA	0.9616
426	NA	NA	NA	NA	0.8424	NA	NA	NA	0.7866	NA	NA	0.9670
427	NA	NA	NA	NA	0.8472	NA	NA	NA	0.7911	NA	NA	0.9724
428	NA	NA	NA	NA	0.8521	NA	NA	NA	0.7956	NA	NA	0.9779
429	NA	NA	NA	NA	0.8570	NA	NA	NA	0.8002	NA	NA	0.9833
430	NA	NA	NA	NA	0.8619	NA	NA	NA	0.8048	NA	NA	0.9889
431	NA	NA	NA	NA	0.8668	NA	NA	NA	0.8094	NA	NA	0.9944
432	NA	NA	NA	NA	0.8718	NA	NA	NA	0.8140	NA	NA	1.0000
433	NA	NA	NA	NA	0.8768	NA	NA	NA	0.8187	NA	NA	NA
434	NA	NA	NA	NA	0.8818	NA	NA	NA	0.8234	NA	NA	NA
435	NA	NA	NA	NA	0.8869	NA	NA	NA	0.8281	NA	NA	NA
436	NA	NA	NA	NA	0.8920	NA	NA	NA	0.8328	NA	NA	NA
437	NA	NA	NA	NA	0.8971	NA	NA	NA	0.8376	NA	NA	NA
438	NA	NA	NA	NA	0.9022	NA	NA	NA	0.8424	NA	NA	NA
439	NA	NA	NA	NA	0.9074	NA	NA	NA	0.8472	NA	NA	NA
440	NA	NA	NA	NA	0.9126	NA	NA	NA	0.8521	NA	NA	NA
441	NA	NA	NA	NA	0.9178	NA	NA	NA	0.8570	NA	NA	NA
442	NA	NA	NA	NA	0.9231	NA	NA	NA	0.8619	NA	NA	NA
443	NA	NA	NA	NA	0.9284	NA	NA	NA	0.8668	NA	NA	NA
444	NA	NA	NA	NA	0.9337	NA	NA	NA	0.8718	NA	NA	NA
445	NA	NA	NA	NA	0.9391	NA	NA	NA	0.8768	NA	NA	NA
446	NA	NA	NA	NA	0.9444	NA	NA	NA	0.8818	NA	NA	NA
447	NA	NA	NA	NA	0.9499	NA	NA	NA	0.8869	NA	NA	NA
448	NA	NA	NA	NA	0.9553	NA	NA	NA	0.8920	NA	NA	NA
449	NA	NA	NA	NA	0.9608	NA	NA	NA	0.8971	NA	NA	NA
450	NA	NA	NA	NA	0.9663	NA	NA	NA	0.9022	NA	NA	NA
451	NA	NA	NA	NA	0.9718	NA	NA	NA	0.9074	NA	NA	NA
452	NA	NA	NA	NA	0.9774	NA	NA	NA	0.9126	NA	NA	NA
453	NA	NA	NA	NA	0.9830	NA	NA	NA	0.9178	NA	NA	NA
454	NA	NA	NA	NA	0.9886	NA	NA	NA	0.9231	NA	NA	NA
455	NA	NA	NA	NA	0.9943	NA	NA	NA	0.9284	NA	NA	NA
456	NA	NA	NA	NA	1.0000	NA	NA	NA	0.9337	NA	NA	NA
457	NA	NA	NA	NA	NA	NA	NA	NA	0.9391	NA	NA	NA
458	NA	NA	NA	NA	NA	NA	NA	NA	0.9444	NA	NA	NA

459	NA	NA	NA	NA	NA	NA	NA	NA	0.9499	NA	NA	NA
460	NA	NA	NA	NA	NA	NA	NA	NA	0.9553	NA	NA	NA
461	NA	NA	NA	NA	NA	NA	NA	NA	0.9608	NA	NA	NA
462	NA	NA	NA	NA	NA	NA	NA	NA	0.9663	NA	NA	NA
463	NA	NA	NA	NA	NA	NA	NA	NA	0.9718	NA	NA	NA
464	NA	NA	NA	NA	NA	NA	NA	NA	0.9774	NA	NA	NA
465	NA	NA	NA	NA	NA	NA	NA	NA	0.9830	NA	NA	NA
466	NA	NA	NA	NA	NA	NA	NA	NA	0.9886	NA	NA	NA
467	NA	NA	NA	NA	NA	NA	NA	NA	0.9943	NA	NA	NA
468	NA	NA	NA	NA	NA	NA	NA	NA	1.0000	NA	NA	NA

SAMPLE
