Part A

WELCOME LETTER

Date: <<dd/mm/yyyy>>

To,
<<>>
<<>>
<<>>
<<>>
<<>>
Contact Details: <<>>

Customer No.:	<<>>
Policy No.:	<<>>
Product Name:	SBI Life – Smart Platina Plus
UIN:	111N133V04

Dear <<>>
We welcome You to the SBI Life family and thank You for Your trust in Our products.
Joining SBI Life family will give You access to the best customer service and to a wide range of products which cater to most of Your life insurance needs.

Free Look Option

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

This request for cancellation of the Policy must be sent to Us within the Free Look Period of 30 days from the receipt of the Policy.

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

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

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

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

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

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

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5. In case of any clarification/discrepancy, call Us on Our toll free customer service helpline 18002679090 or email Us at info@sbilife.co.in, also You may visit Us at www.sbilife.co.in.

6. Register on Our **customer self-service portal, SBI Life Smart Care, https://smartcare.sbilife.co.in** to avail various online services available.

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

8. Please note that the digitally signed copy of Your Policy Document is available on Our website www.sbilife.co.in. This can be viewed in a secure manner through one-time password. Please visit Our website for details.

Please check all details. Please make sure that the Policy Document is kept safely.

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

Yours truly,

<signature>

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

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

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Welcome Letter – Regional Language

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First Premium Receipt

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CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description in Simple Words *(Please refer to applicable Policy Clause Number in next column)*	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Smart Platina Plus (UIN: 111N133V04)	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule
3.	Type of Insurance Policy	SBI Life – Smart Platina Plus is an individual, non-linked, non-participating life insurance savings product.	Cover Page
4.	Basic Policy Details	• Plan Option Chosen: <<as allotted by system>> • Instalment Premium: << as allotted by system >> • Mode of Premium Payment: << as allotted by system yearly, half-yearly or monthly>> • Basic Sum Assured << as allotted by system >> • Maturity Benefit: 110% of Total Premiums Paid • Survival Benefit: <<as allotted by system >> • Premium Payment Term: << as allotted by system >> • Policy Term: << as allotted by system>> ^Total Premiums Paid means total of all the Premiums Paid under the base product, excluding any extra Premium and taxes, if collected explicitly.	Policy Schedule
5.	Policy Coverage/Benefits Payable	**Maturity Benefit:** On survival of Life Assured till the end of Policy Term provided the Policy is In-Force, 110% of Total Premiums Paid^ will be payable. **Death Benefit before commencement of Payout Period:** In case of death of Life Assured any time during the Policy Term and provided Policy is In-Force, Sum Assured on Death will be payable which is Higher of • Basic Sum Assured = 11 multiplied by the annualized premium or • 105% of total premiums paid^ upto the date of death or • annual Guaranteed Income * Death Benefit Factor for Guaranteed Income + Maturity Benefit * Death Benefit Factor for Maturity Benefit **Death Benefit after commencement of Payout Period:** **Life Income:** Sum assured on Death (as defined above) is payable lump sum to the Claimant. **Guaranteed Income:** Sum assured on Death (as defined above) is payable as lumpsum to the Claimant and the Claimant shall continue to receive the future Guaranteed Income during the Payout Period.	Part C & Part D

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		*Annualized Premium is the Premium amount payable in a year excluding taxes, rider Premiums, underwriting extra Premiums and loadings for modal Premiums. **Survival Benefit:** If the Life Assured is alive and the Policy is In Force on the commencement of the Payout Period, We will pay the Guaranteed Income at the Income Frequency specified in the Policy Schedule. **Surrender Benefits:** The Policy acquires the Surrender Value after completion of first policy year provided one full year's premium(s) has been received. Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV), whichever is higher, will be payable as Surrender Value Please refer Non-forfeiture benefits of the policy document.	
6.	Riders opted, if any	Rider Name & UIN << as allotted by system >>	Part C
7.	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion: In case of death of Life Assured due to suicide within 12 months from the date of Commencement of Risk under the Policy or from the date of Revival of the Policy, as applicable, We will not pay the Death Benefit and the Claimant shall be entitled to 80% of the Premium paid or the higher of 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death respectively, provided the Policy is In-Force.	10.2
8.	Grace Period	means the time granted by Us from the due date of payment of Premium, without any penalty or late fee, during which time the Policy is considered to be In-Force with the risk cover without any interruption, as per the terms & conditions of the Policy. The Grace Period for payment of the Premium for all types of life insurance Policies shall be 15 days, where the Policyholder pays the Premium on a monthly basis and 30 days in all other cases.	6
9.	Free Look Period	If You disagree with any of the terms and conditions of this Policy or otherwise, You have an option to cancel the Policy stating the reasons for Your objection within 30 days beginning from the date of the receipt of the Policy Document, whether received electronically or otherwise. Upon Your request and if not claim has been made under the Policy, You shall be entitled to refund the Premium paid subject only to a deduction of proportionate risk Premium for the period of cover, the expenses, if any, incurred on the medical examination of the Life Assured and the stamp duty charges.	10.1
10.	Lapse, Paid-Up and Revival of the Policy	**Lapse** If You do not pay the Premium in full for the first Policy Year, then the Policy and all Riders will Lapse immediately and automatically on the expiry of the Grace Period. All the benefits under the Policy shall cease and no benefit shall be payable under the Policy.	7 & 8

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		Paid-Up If You have paid Premium for at least first full Policy Year, but have not paid any subsequent Premium on the expiry of the Grace Period, then the Policy will immediately and automatically become Paid-Up on the expiry of the Grace Period. Please refer Non-forfeiture benefits of the policy document. **Revival** If Premiums are not paid within the Grace Period and the Policy is not surrendered, the Policy may be revived with or without Rider for full benefits within five consecutive complete years from the date of the first unpaid Premium on payment of all overdue Premiums with interest.	
11.	Policy Loan, if applicable	Loans will be available, subject to maximum of 50% of the Surrender Value acquired as on the date of availing the Policy Loan, during the Policy Term.	10.3
12.	Claims/Claims Procedure	• Turn Around Time (TAT) for claims settlement and brief procedure: https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf • Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). • Contact details of the insurer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6000 Email : claims@sbilife.co.in • Link for downloading claim form and list of documents required including bank account details. https://www.sbilife.co.in/en/services/download-center/claim-forms List of documents required- • Policy Document • Valid death certificate from municipal / local authorities • KYC documents of the claimant • Valid bank account proof of the claimant • Claimant's statement and claim forms in prescribed formats • Hospital records including discharge summary, etc, wherever applicable • Any other documents including post-mortem report, first information report where applicable • Any other document which SBI Life may call, if found necessary in support of the claim.	11
13.	Policy Servicing	• Turn Around Time (TAT): https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf • Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). • For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>> • Link for downloading applicable forms and list of documents required including bank account details.	Welcome Letter

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		Various forms are available on SBI Life Website: https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms	
14.	Grievances /Complaints	• Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6100 **Email** - hcr@sbilife.co.in • Link for registering the grievance with the insurer's portal: https://www.sbilife.co.in/en/grievances • Contact details of Ombudsman: https://cioins.co.in/ombudsman	14

Declaration by the Policyholder

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

Place:
Date:
(Signature of the Policyholder)

Note:

i. Product related documents including the Customer Information sheet are available on Our website www.sbilife.co.in.

ii. In case of any conflict, the terms and conditions mentioned in the Policy Document shall prevail.

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POLICY DOCUMENT

SBI LIFE – SMART PLATINA PLUS

UIN: 111N133V04

(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 the Insurance Regulatory and Development Authority of India for this product is 111N133V04.

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

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 Our profits or surplus.

In return for Your Premiums, We will provide You the benefits as described in the Part C and D of the Policy Document. The benefits available under this Policy are subject to the payment of Premiums as and when due.

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

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

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

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

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Policy Schedule

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

Personal information			
5.	Name of the Life Assured	<< Title / First Name / Surname of the life assured >>	
6.	Name of Proposer / Policyholder	<< Title / First Name / Surname of the policyholder >>	
7.	Date of Birth	Life Assured	Policyholder
		<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
8.	Age at Entry	Life Assured	Policyholder
9.	Gender	Life Assured	Policyholder
		<< Male / Female / Third Gender>>	<< Male / Female / Third Gender>>
10.	Mailing Address	<< Address for communication >>	
11.	Telephone Number with STD Code		
12.	Mobile Number of the Policyholder		
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
35. Rider(s) Chosen	<<Not Applicable / SBI Life – Accident Benefit Rider (UIN 111B041V01) Option A: Accidental Death Benefit (ADB) / SBI Life – Accident Benefit Rider (UIN 111B041V01) Option B: Accidental Partial Permanent Disability Benefit (APPD)>>
36. Risk Commencement Date of Rider	Xx/xx/xxxx

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

Policy						
Benefit	Basic Sum Assured (₹)	Policy Term (Years)	Premium Payment Term (Years)	Installment Premium (₹)	Due Date of Last Premium	Date of Maturity
Base Policy	<<>>	<<>>	<<>>	<<>>	<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
	Rider Sum Assured (₹)	**Rider Term (Years)**	**Rider Premium Payment Term (Years)**	**Rider Installment Premium (₹)**	**Due Date of Last Rider Premium**	**Date of Maturity / Cover end Date of Rider**
SBI Life – Accident Benefit Rider (UIN 111B041V01) Option A: Accidental Death Benefit (ADB)	<<>>	<<>>	<<>>	<<>>	<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
SBI Life – Accident Benefit Rider (UIN 111B041V01) Option B: Accidental Partial Permanent Disability Benefit (APPD)	<<>>	<<>>	<<>>	<<>>	<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
Total Installment Premium(₹) (excluding applicable taxes)	<<>>					
Applicable taxes(₹)	<<>> in the first year					
Total Installment Premium, including applicable taxes	<<>> in the first year					
Applicable rate of Tax**	First Year <<%>> <<If Rider opted: 18% for Rider(s)>>					
	Second Year Onward<<%>> <<If Rider opted: 18% for Rider(s)>>					

** 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.

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<< To be printed wherever applicable >>

Applicable clauses

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

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

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

<< To be printed only when the Accident Benefit Rider is opted by the staff member >>
Above Accident Benefit Rider Premium is with 10% staff discount.>>

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

Authorised Signatory			
Name			
Designation			
Date		Place	

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

<< Digital Signature >>

(Signature)
Proper Officer

We request You to read this Policy Schedule along with the Policy 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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Part B

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

1. Definitions

These definitions apply throughout Your Policy Document.

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

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Expressions	Meanings
	are not received in full, the Date of Surrender will be the date on which the last requirement for Surrender of the Policy is received.
16. Death Benefit	is the benefit payable on death of the Life Assured as stated in the Policy Document.
17. Endorsement	is a change in any of the terms and conditions of Your Policy, agreed to or issued by Us, in writing.
18. Financial Year	is the period commencing from 1st April to the following 31st March or such other period as may be notified by the Government/Competent Authority.
19. Free Look Period	is the period of 30 days from the date of Your receipt of the Policy Document during which You have the option to cancel the Policy, if You are not satisfied with the Policy terms and conditions or otherwise in accordance with the Policy.
20. Grace Period	is the time granted by Us from the Premium Due Date, without any penalty or late fee, during which time the Policy is considered to be In-Force with the risk cover without any interruption as per the terms and conditions of the Policy.
21. Guaranteed Surrender Value	is the minimum guaranteed amount of Surrender Value of the Policy, if any, payable to You on the Surrender of the Policy.
22. Guaranteed Income	is the amount that is a certain percentage of the Annualized Premium amount multiplied by modal factor based on the Income Frequency chosen. The percentage varies based on Age at Entry, Premium Payment Term, Payout Period, Income Plan Option and the Annualized Premium.
23. Guaranteed Income Benefit	is the benefit payable in the form of income at the end of each Income Frequency chosen during the Payout Period.
24. Income Frequency	is the income frequency as stated in the Policy Schedule and allowed Income Frequencies are yearly, half-yearly, quarterly and monthly
25. In Force	is the status of the Policy when all the due Premiums have been paid upto date.
26. Installment Premium /Premium	is the contractual amount as stated in the Policy Schedule and payable by You on each Premium Due Date in order to keep the insurance cover In-Force under the provisions of Your Policy. Applicable taxes and levies, if any, is payable in addition.
27. Insurance Cover	means coverage for insured event. On occurrence of the insured event, the contingent benefits are payable to You or Nominee or Assignee or Legal Heir, as the case may be, and the Insurance Cover will cease thereafter.
28. Lapse	is the status of the Policy wherein the Policy has not acquired Surrender Value and the due Premium have not been paid before the expiry of Grace Period for at least the first Policy Year in full, as required under the Policy, thereby rendering the Policy unenforceable.
29. Legal Heir	means the person(s) legally eligible to receive the insurance benefits under the provisions of the Policy.
30. Life Assured	is the person named in the Policy Schedule on whose life, insurance and other benefits are granted under the Policy.
31. Maturity Benefit	is the benefit payable on maturity of the Policy.
32. Minor	is a person who has not completed 18 years of Age.
33. Nominee	is the person who is named as the Nominee in the proposal form and stated in the Policy Schedule or subsequently changed by an Endorsement, in accordance with Section 39 of the Insurance Act, 1938, as amended from time to time.
34. Non-participating	means that Your Policy does not have a share in Our profits.
35. Our, Us, We**,** Company	is SBI Life Insurance Company Limited or its successors and/or assigns. We are regulated by the Insurance Regulatory and Development Authority of India (IRDAI). The registration number allotted by IRDAI is 111.
36. Paid-Up	is the status of the Policy if the Premium has been paid for at least first full Policy Year and subsequent Premiums are not paid.

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Expressions	Meanings
37. Paid-Up Sum Assured on Death	is equal to the Sum Assured payable on death multiplied by (total period for which Premiums have already been paid divided by Maximum Period for which Premiums were originally payable).
38. Reduced Guaranteed Income	is the Guaranteed Income multiplied by (total period for which Premiums have already been paid divided by the Maximum Period for which Premiums were originally payable).
39. Payout Period	is the period, as stated in the Policy Schedule, during which the Guaranteed Income Benefit is paid. The Payout Period will start only after one year from the date of end of the Premium Payment Term, provided such benefit is payable.
40. Policy Anniversary	is the same date each year during the Policy Term as the Date of Commencement. If the Date of Commencement of Policy is on 29th of February, the Policy Anniversary will be the last date of February.
41. Policy Document	is the contract of insurance entered into between You and Us and includes the proposal form and all accompanying information and documentation submitted by You to Us, the Policy Schedule, any Endorsements, the Customer Information Sheet and Rider documents (if any) issued by Us.
42. Premium Due Date	is the date specified in the Policy Schedule on which the Premium becomes due. If the said corresponding date is not available in a calendar month, then the last day of the calendar month will be considered for this purpose.
43. Policyholder	is the owner of the Policy and is referred to as the proposer in the proposal form.
44. Policy Schedule	is the schedule attached to this Policy that sets out the details of Your Policy.
45. Policy Term	is the period commencing with the Date of Commencement of the Policy and terminating with the Date of Maturity of Policy.
46. Policy Year	is the period between two consecutive Policy Anniversaries; by convention, this period includes the first day and excludes the next Policy Anniversary day.
47. Premium Frequency	is the period between two consecutive Premium Due Dates as stated in the Policy Schedule. The Premium Frequency allowed are Yearly, Half-yearly or monthly.
48. Premium Payment Term	is the period, in years, specified in the Policy Schedule during which Premiums are payable.
49. Revival	means restoration of the Policy, which was discontinued due to the non-payment of Premium, with all the benefits mentioned in the Policy Document, upon the receipt of all the Premiums due and other charges or late fee if any, during the revival period, as per the terms and conditions of the Policy, upon the Company being satisfied as to the continued insurability of the Life Assured on the basis of the information, documents and reports furnished by the Policyholder, in accordance with Board approved Underwriting policy.
50. Revival Period	is a period of 5 consecutive complete years from the due date of first unpaid Premium .
51. Rider	means the optional insurance cover(s) added to this Policy for additional premium or charge.
52. Surrender	is the complete withdrawal or voluntary termination of the entire Policy
53. Surrender Value	is an amount, if any, that becomes payable in case of Surrender of the Policy, in accordance with the terms and conditions of the Policy.
54. Survival Benefit	is the benefit payable on survival of the Life Assured at the end of each Income Frequency interval chosen during the Payout Period.
55. Total Premiums Paid	means total of all the Premiums paid under the Policy, excluding any extra Premium and taxes, if collected explicitly.
56. Underwriting	- is the process of classification of lives into appropriate homogeneous groups based on the risks covered.

SAMPLE

Expressions	Meanings
	- based on underwriting, a decision is taken on whether a risk cover can be granted and if so at what rates of premium and under what terms.
57. You, Your	is the person named as the Policyholder in the Policy Schedule.

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

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2. Abbreviations

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

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

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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 plan option chosen and the Income Frequency. If the Life Income option is chosen, the Guaranteed Income will cease from the date of death of the Life Assured and if Guaranteed Income option is chosen, the Guaranteed Income will be paid over the Payout Period.

3. Policy Term during which Death Benefit is payable in case of death of Life Assured. The Policy Term is equal to the Premium Payment Term + one year + Payout Period

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. On the death of the Life Assured when the Policy is In-Force, We shall pay the Death Benefit. The Death Benefit depends on the income option chosen and the Death Benefit payable under the two income options are as follows:

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 a lump sum to the Claimant, 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 a lump sum to the Claimant, 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 a lumpsum to the Claimant, and the Claimant, shall continue to receive the future Guaranteed Income during the payout period.

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

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 up to 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.

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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.

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.

3.5. Rider Benefit

3.5.1. You are eligible to attach certain Riders to Your Policy. Eligible Riders can be availed either at inception of the Policy or at any subsequent Policy Anniversary during the Premium Payment Term. by giving Us a written request at least 30 days before the Policy Anniversary Riders can be availed only if the Policy is In Force and the Rider is available for attachment to this Policy.

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

4. Guaranteed Income

4.1. There are two income plan options under the Policy. 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 Income 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 the 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

5. Premiums

5.1. You have to pay the Premiums for this Policy and any Riders attached to the Policy in full on or before the Premium Due Dates or within the Grace Period.

5.2. 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.

5.3. 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.

5.4. If We receive any amount less than the required Premium, We will not adjust the said amount towards Premiums till you pay the balance Premium. We will not pay any interest on the amount received earlier.

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5.5. The Premium should always be paid in advance.

5.6. You have to pay Premium for the Rider(s), if opted, along with the Base 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.

5.9. If We pay Your claim under the Rider, You may have to continue to pay the Premiums for Your Base Policy and for remaining Rider benefits, if any, as specified in Rider Document.

6. Grace Period

6.1. You can pay Your due Premiums within a Grace Period of 30 days from the Premium Due Date in case of yearly and half-yearly Premium Frequency and 15 days for monthly Premium Frequency.

6.2. If You do not pay Your due Premiums before the end of the Grace Period, Your Policy Lapses or becomes Paid-Up, as the case may be.

6.3 Policy will remain In-Force during the Grace Period.

6.4 In case of death of the Life Assured during the Grace Period, the balance of Premiums, if any, till the next Policy anniversary, as on the date of death shall be deducted from the benefits payable under the Policy

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Part D

7. Non-forfeiture Benefits

7.1. Lapse of Policy

7.1.1. If You do not pay the Premium in full for the first Policy Year, then the Policy and all Riders will Lapse immediately and automatically on the expiry of the Grace Period.

7.2. Reduced Paid –Up Value

7.2.1. If You have paid Premium for at least first full Policy Year, but have not paid any subsequent Premium on the expiry of the Grace Period, then the Policy will immediately and automatically become Paid-Up on the expiry of the Grace Period.

7.2.2. 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:

7.2.3. The Death Benefit for Paid-Up Policy under the two income plan options would be as follows subject to a minimum of 105% of Total Premiums Paid up to the date of death:

7.2.3.1. **Life Income:** On death of the Life Assured at any time during the Policy Term, Paid-Up Sum Assured on Death is payable as lump sum to the Claimant, and the Policy terminates and there will be no further benefits payable under the Policy.

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

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

7.2.3.2.2. On death of the Life Assured after the commencement of the Payout Period, Paid-Up Sum assured on Death is payable as a lump sum to the Claimant, and the Claimant, shall continue to receive the future Reduced Guaranteed Income during the Payout Period. The Claimant, shall have an option to receive the discounted value of the future Reduced Guaranteed Income, in the form of a lump sum, anytime during the Payout Period, discounted at 8.25% per annum and there will be no further benefits payable under the Policy.

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

7.2.5. Survival Benefit for the Policy in the Paid-Up status would be Reduced Guaranteed Income, payable at the end of Income Frequency chosen during the Payout Period on survival of the Life Assured at the end of Income Frequency chosen.

7.2.6. Maturity Benefit for the Policy in Paid-Up status would be equal to 110% of the Total Premiums Paid and this reduced paid-up amount shall be payable at the end of the Policy Term, on survival of the Life Assured till the end of the Policy Term.

7.2.7. You may terminate Your Paid-Up Policy before maturity by surrendering the Policy for a Surrender Value.

7.3. Surrender Value

7.3.1. You may Surrender Your In Force or Paid-Up Policy at any time during the Policy Term.

7.3.2. If You have paid the Premium in full for at least the first Policy Year, then on Surrender of the Policy, We will pay either the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) whichever is higher.

7.3.3. 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 Terms are given below:

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	Policy Term (years)											
Policy Year	**20**	**23**	**24**	**26**	**28**	**29**	**31**	**33**	**34**	**36**	**38**	**39**
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	53%	53%	53%	52%	52%	52%	52%	52%	52%	51%	51%	51%
9	57%	55%	55%	54%	54%	54%	53%	53%	53%	53%	53%	53%
10	60%	58%	58%	57%	56%	56%	55%	55%	55%	54%	54%	54%
11	63%	61%	60%	59%	58%	58%	57%	56%	56%	56%	55%	55%
12	67%	63%	63%	61%	60%	60%	59%	58%	58%	57%	57%	56%
13	70%	66%	65%	63%	62%	61%	60%	60%	59%	59%	58%	58%
14	73%	69%	68%	66%	64%	63%	62%	61%	61%	60%	59%	59%
15	77%	71%	70%	68%	66%	65%	64%	63%	62%	61%	61%	60%
16	80%	74%	73%	70%	68%	67%	66%	64%	64%	63%	62%	62%
17	83%	77%	75%	72%	70%	69%	67%	66%	65%	64%	63%	63%
18	87%	79%	78%	74%	72%	71%	69%	68%	67%	66%	65%	64%
19	90%	82%	80%	77%	74%	73%	71%	69%	68%	67%	66%	65%
20	90%	85%	83%	79%	76%	75%	73%	71%	70%	69%	67%	67%
21		87%	85%	81%	78%	77%	74%	72%	72%	70%	69%	68%
22		90%	88%	83%	80%	79%	76%	74%	73%	71%	70%	69%
23		90%	90%	86%	82%	80%	78%	76%	75%	73%	71%	71%
24			90%	88%	84%	82%	80%	77%	76%	74%	73%	72%
25				90%	86%	84%	81%	79%	78%	76%	74%	73%
26				90%	88%	86%	83%	80%	79%	77%	75%	75%
27					90%	88%	85%	82%	81%	79%	77%	76%
28					90%	90%	87%	84%	82%	80%	78%	77%
29						90%	88%	85%	84%	81%	79%	78%
30							90%	87%	85%	83%	81%	80%
31							90%	88%	87%	84%	82%	81%
32								90%	88%	86%	83%	82%
33								90%	90%	87%	85%	84%
34									90%	89%	86%	85%
35										90%	87%	86%
36										90%	89%	87%
37											90%	89%
38											90%	90%
39												90%

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7.3.4. The Policy acquires an SSV after completion of first Policy Year only if the Premium for the first Policy Year is paid. The SSV = (SSV Factor A * Paid- Up Sum Assured on Death plus SSV Factor B * 110% of the Total Premiums Paid plus SSV Factor C * Reduced Guaranteed Income)

7.3.5. The SSV Factors are provided in Annexure VI (Factor C differ based on income plan option chosen, please refer respective table). The factors provided here are on annual basis and the SSV calculated will be based on actual duration elapsed as on the date of Surrender.

7.3.6. The SSV factors will be reviewed annually in line with the IRDAI Master Circular on Life Insurance Products (Ref: No. IRDAI/ACTL/MSTCIR/ MISC/89/6/2024) dated 12th June, 2024 and any subsequent circulars issued by the IRDAI in this regard.

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

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

8. Revival

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

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

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

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

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

8.6. The interest will be charged at a rate declared by Us from time to time. Any change in the basis for determination of the interest rate calculation for Revival would be in accordance with IRDAI Master Circular on Life Insurance Products, Circular No. IRDAI/ACTL/MSTCIR/MISC/89/6/2024 dated 12th June, 2024 and any subsequent circulars issued by IRDAI in this regard. As per Our current policy, Revival interest rate is based on the nominal interest rate per annum and 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 2024 is 7.11 %. The interest rate would be rounded to nearest multiple of 25 Basis Points and interest amount would be rounded nearest to Re 1. The interest rate applicable for Financial Year2024-25, is 9.% p.a. compounded semi-annually.

8.7. You cannot Revive Your Policy after the expiry of the Revival Period.

8.8. Revival shall not be effective unless we accept the Revival and intimate You the same in writing.

8.9. Your Rider(s), if opted, if revived, will recommence only from the Date of Revival of the Policy and along with the Revival of the Policy, and not in isolation. You cannot Revive the Rider(s) only without reviving Your Policy.

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.

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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 the 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/or maturity benefit of 110% of total premiums paid OR

9.1.1.3. on the payment of Surrender Value, OR

9.1.1.4. on the 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. You have the Free Look Period of 30 days beginning from the date of the receipt of the Policy Document, whether received electronically or otherwise, to review the Policy terms and conditions.

10.1.2. If You disagree with any Policy terms and conditions or otherwise, You have an option to cancel the Policy within the Free Look Period by sending a request in writing to Us, stating the reasons for the same.

10.1.3. Upon Your request and if no claim has been made under the Policy, You shall be entitled to a refund of the Premium paid subject only to a deduction of proportionate risk Premium for the period of cover, the expenses, if any, incurred on the medical examination of the Life Assured and the stamp duty charges, irrespective of the reasons mentioned.

10.1.4. You cannot revive or restore Your Policy once You have cancelled Your Policy during the Free Look Period.

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 under the Policy 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 under the Policy, provided the Policy is In-Force and thereafter the Policy would cease.

10.2.4. In case of suicide within 12 months from the date of revival of the Policy, We will pay the higher of 80% of the Total Premiums Paid till the date of death or the Surrender Value available on date of death, provided the Policy is In-Force and thereafter the Policy would cease.

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. Any change in the basis for determining interest rate for policy loan would be in accordance with IRDAI Master Circular on Life Insurance Products, Cir No. IRDAI/ACTL/MSTCIR/MISC/89/6/2024 dated 12th June, 2024 and any subsequent amendment.

10.3.4. 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 semi-

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annual basis. The 10 year benchmark G-Sec rate as on 1st April 2024 is 7.11% p.a. The interest rate would be rounded to nearest multiple of 25 Basis Points and interest amount would be rounded nearest to Re 1.

10.3.7. The interest rate applicable for Financial Year 2024-25 is 8.50% p.a.

10.3.8. We will recover the unpaid loan, if any, along with outstanding interest due from the benefits payable under Your Policy at the time of any payment made under the Policy.

10.3.9. For In-Force and fully Paid Up Policy: Your Policy will not be terminated even if the outstanding loan along with the interest exceeds the Surrender Value.

10.3.10. For other than In- Force and fully Paid -Up Policy and if the outstanding loan along with the interest exceeds the surrender value: Your Policy will be foreclosed after giving intimation and reasonable opportunity to the Policyholder to continue the Policy;

10.3.11. 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 Claimant, should intimate us about the death of the Life Assured in writing, stating at least the policy number, cause of death and date of death.

11.1.2. We will require the following documents to process the claim:

- 11.1.2.1. Policy Document
- 11.1.2.2. Valid death certificate from municipal / local authorities
- 11.1.2.3. KYC documents of the claimant
- 11.1.2.4. Valid bank account proof of the claimant
- 11.1.2.5. Claimant's statement and claim forms in prescribed formats
- 11.1.2.6. Hospital records including discharge summary, etc., wherever applicable
- 11.1.2.7. Any other documents including Post-mortem report, First Information Report where applicable.
- 11.1.2.8. 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,

- 11.1.5.1. To the Assignee, if the Policy is assigned.
- 11.1.5.2. If the Policy is not assigned, and
  - 11.1.5.2.1. You are not the Life Assured, We will pay You or Your Legal Heir.
  - 11.1.5.2.2. If You are the Life Assured, We will pay
    - 11.1.5.2.2.1. the Nominee, if the Nominee is not a Minor
    - 11.1.5.2.2.2. the Appointee, if the Nominee is a Minor
    - 11.1.5.2.2.3. Your Legal Heir, as certified by a Court of competent jurisdiction if there is no Nomination or if the Nomination is not valid or challenged.

11.1.6. We may ask for additional information related to the claim

11.1.7. You can claim only once under this plan

11.1.8. 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.

11.1.9. For any claim related assistance, call us at our Claims Helpline on Toll free Number – 18002679090 (Timings: 24*7)

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11.2. Maturity Claim

11.2.1. You will be required to submit the Policy Document, and KYC documents to any of our offices. Discharge form may also be submitted.
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.
11.2.4. Maturity amount will be settled in your Bank account on the maturity due date.
11.2.5. The payout shall be made in the Bank Account which is available in the policy records.
11.2.6. We shall intimate you in advance about your maturity due date and bank account details in which amount shall be credited.
11.2.7. In case you want to change the bank account details you may intimate us prior to due date by submitting the documents at any of your nearest SBI Life offices or Digitally through our Smart Care app at https://smartcare.sbilife.co.in / Claim Intimation segment.
11.2.8. If your policy is assigned then the maturity payment shall be made to the Assignee.
11.2.9. You should always ensure that your PAN, KYC and Bank details are updated in your policy records. You may verify and update using our Smart Care app at https://smartcare.sbilife.co.in

11.3. Survival Payout

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

11.4. Surrender Claim

11.4.1. We will require the Policy Document to process the Surrender Claim. Discharge form may also be submitted.
11.4.2. If the Policy is assigned, We will pay the Assignee, the Surrender Value,
11.4.3. If the Policy is not assigned, We will pay the Surrender Value to
11.4.3.1. You or
11.4.3.2. Your Legal Heir, in case of Your death of Policyholder subsequent to the date of submission of request for the Surrender of the Policy but before the payment of Surrender Value.
11.4.4. Surrender amount will be paid to you by SBI Life on submission of the required documents. We will require the following documents to process the claim:
11.4.4.1. Policy Document,
11.4.4.2. KYC documents (Photo ID and Address Proof)
11.4.4.3. Bank account details (bank statement/cancelled cheque)
11.4.4.4. Discharge form
11.4.5. If your policy is assigned than the payment shall be made to the Assignee;
11.4.6. The above-mentioned documents in such case will be required from Assignee.
11.4.7. You may submit the documents by visiting any of your nearest SBI Life offices

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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. If You wish to change any Nominee specified in the Policy Schedule, You must send Us a written request to Us and give Us complete details in relation to the new Nominee proposed.

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 S. 38 of the 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. Non- Disclosure

13.3.1. 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.

13.3.2. 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.

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

13.4. Misstatement of Age

13.4.1. 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.

13.4.2. If eligible,

13.4.2.1. If the correct Age is found to be higher, We will revise the benefits (as applicable).

13.4.2.2. We will terminate Your policy by paying the Surrender Value, if any, if You disagree with the reduced benefits.

13.4.2.3. If the correct Age is found to be lower, We will revise the benefits (as applicable)

13.4.3. If not eligible,

13.4.3.1. We will terminate Your Policy as per the provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

13.4.3.2. We will pay You the Total Premiums Paid without interest and after deducting all applicable Survival Benefits paid, expenses like Medical expenses, stamp duty, proportionate risk Premium along with applicable taxes, cesses and levies, etc., incurred by Us under the Policy.

13.4.3.3. Misstatement of Age is subject to the provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

13.5. Taxation

13.5.1. 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 taxation laws on basic Premium, Rider Premium and/or other charges (if any) as per the product features.

13.5.2. 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.

13.5.3. We shall deduct Income Tax at Source (TDS) on payments made under the Policy as per the applicable Income Tax Laws in India

13.6. Date formats

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

13.7. Electronic transactions

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

13.8. Communications

13.8.1. We will communicate to You in writing and deliver the correspondence by hand, post, e-mail or any other approved mode.

13.8.2. 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.

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

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13.8.4. Your correspondence can be addressed to any of SBI Life branch offices or to its Central Processing Centre at the address below:
SBI Life Insurance Company Limited,
Central Processing Centre,
7th Level (D Wing) & 8th Level,
Seawoods Grand Central
Tower 2, Plot No R-1,Sector-40,
Seawoods, Nerul Node, Dist. Thane,
Navi Mumbai - 400 706
Telephone No.: + 91 - 22 - 6645 6785
E-mail: info@sbilife.co.in

13.8.5. It is important that You keep Us informed of Your change in address and any other communication details.

13.9. Issuance of Duplicate Policy

13.9.1. 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.

13.10. Policy Servicing

13.10.1. We endeavor to ensure that You receive the best possible service in relation to Your Policy. If You wish to avail any services from Us or require any support or assistance in relation to the Policy, You may send a written request to Us at info@sbilife.co.in

13.10.2. Turn Around Time (TAT) for various services can be downloaded from: https://www.sbilife.co.in/en/services

13.10.3. Various forms and list of documents required including bank account details are available on SBI Life Website: https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms.

13.10.4. You can also give feedback on the services provided by Us at info@sbilife.co.in

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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 You are not satisfied with Our decision or have not received a response within 1 month from the date of filing Your complaints with Us and the issue pertains to Rule 13 and 14(3) of Insurance Ombudsman Rules, 2017, You may approach the Insurance Ombudsman. You can make the complaint to the Ombudsman as per provision 13 and 14(3) of the said rules. The relevant provisions have been mentioned in the section "Relevant Statutes".

14.1.6. The address of the Insurance Ombudsman and the Insurance Ombudsman Rules, 2017, are, available on the website of IRDAI, http://www.irdai.gov.in and in Our website http://www.sbilife.co.in. The address of the Ombudsman at Mumbai is:

Office of the Insurance Ombudsman
3rd Floor, Jeevan Seva Annexe,
S.V. Road, Santa Cruz (W),
Mumbai – 400 054.
Telephone No.: +91 – 22 – 69038821/23/24/25/26/27/28/29/30/31
E-mail : bimalokpal.mumbai@cioins.co.in

14.1.7. We have also enclosed a list of addresses of Insurance Ombudsman in Annexure IV for reference.

14.1.8. If You are not satisfied with the response or do not receive a response from Us within 15 days of lodging the complaint through Our Grievance Redressal Mechanism; You may escalate the complaint to IRDAI through the Bima Bharosa Portal (IRDAI): https://bimabharosa.irdai.gov.in/ or contact IRDAI Grievance Call Centre on toll-free number : 155255 / 1800 4254 732 or alternatively You may send an email on complaints@irdai.gov.in

14.1.9. The postal address of IRDAI for communication for complaints by paper is as follows: Policyholders Protection Grievance Redressal Department, Insurance Regulatory and Development Authority of India, SY No 115/1, Financial district, Nanakramguda, Gachibowli, Hyderabad – 500032.

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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 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.]

15.3. Rule 13 of Ombudsman Rules, 2017

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

15.4. Rule 14 of Ombudsman Rules, 2017

(1) Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.

(2) The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.

(3) No complaint to the Ombudsman shall lie unless –
   a) The complainant makes a written representation to the insurer named in the complaint and

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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.

15.5. Protection of Policyholders' Interest

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

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Annexure-I

A. Section 38 - Assignment and Transfer of Insurance Policies

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

01. This policy may be transferred/assigned, wholly or in part, with or without consideration.

02. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.

03. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.

04. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.

05. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy 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

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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

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

14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).

15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance (Amendment) Act, 2015

16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.

17. The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Amendment) Act 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

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

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

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

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

    whichever is later.

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

    whichever is later.

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

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

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

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

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

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

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

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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 Centers 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, 1st Floor, Jeevan Shikha, 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha.
CHANDIGARH	Office of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector-17A , Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonepat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool,	Andhra Pradesh, Telangana, Yanam and

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	Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 / 2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp. to Maharaja's College, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 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 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh :Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 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 Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras,

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		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.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

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Annexure V

Death Benefit Factor for Guaranteed Income

Premium Payment Term (years)	6	7	7	7	7	8	8	8	8	10	10	10
Payout Period (years)	13	15	20	25	30	15	20	25	30	15	20	25
Policy Term (years)	20	23	28	33	38	24	29	34	39	26	31	36
Policy Month												
1	5.3630	5.4794	6.3922	7.0492	7.5219	5.1305	5.9852	6.6003	7.0430	4.6114	5.3917	5.9572
2	5.3924	5.5095	6.4274	7.0879	7.5633	5.1587	6.0181	6.6366	7.0817	4.6363	5.4207	5.9892
3	5.4221	5.5398	6.4627	7.1269	7.6049	5.1871	6.0512	6.6731	7.1207	4.6612	5.4499	6.0215
4	5.4519	5.5703	6.4982	7.1660	7.6467	5.2156	6.0845	6.7098	7.1598	4.6863	5.4792	6.0539
5	5.4819	5.6009	6.5339	7.2054	7.6887	5.2443	6.1179	6.7467	7.1992	4.7115	5.5087	6.0864
6	5.5120	5.6317	6.5699	7.2451	7.7310	5.2731	6.1516	6.7838	7.2387	4.7368	5.5383	6.1192
7	5.5423	5.6627	6.6060	7.2849	7.7735	5.3021	6.1854	6.8211	7.2785	4.7623	5.5681	6.1521
8	5.5728	5.6938	6.6423	7.3249	7.8162	5.3313	6.2194	6.8585	7.3186	4.7879	5.5980	6.1852
9	5.6034	5.7251	6.6788	7.3652	7.8592	5.3606	6.2536	6.8963	7.3588	4.8137	5.6282	6.2185
10	5.6342	5.7566	6.7155	7.4057	7.9024	5.3900	6.2879	6.9342	7.3992	4.8396	5.6584	6.2519
11	5.6652	5.7882	6.7524	7.4464	7.9458	5.4197	6.3225	6.9723	7.4399	4.8656	5.6889	6.2855
12	5.6963	5.8200	6.7896	7.4873	7.9895	5.4495	6.3573	7.0106	7.4808	4.8918	5.7195	6.3194
13	5.7276	5.8520	6.8269	7.5285	8.0334	5.4794	6.3922	7.0492	7.5219	4.9181	5.7502	6.3533
14	5.7591	5.8842	6.8644	7.5699	8.0776	5.5095	6.4274	7.0879	7.5633	4.9446	5.7812	6.3875
15	5.7908	5.9165	6.9022	7.6115	8.1220	5.5398	6.4627	7.1269	7.6049	4.9712	5.8123	6.4219
16	5.8226	5.9491	6.9401	7.6533	8.1666	5.5703	6.4982	7.1660	7.6467	4.9979	5.8435	6.4564
17	5.8546	5.9818	6.9783	7.6954	8.2115	5.6009	6.5339	7.2054	7.6887	5.0248	5.8750	6.4912
18	5.8868	6.0147	7.0166	7.7377	8.2567	5.6317	6.5699	7.2451	7.7310	5.0518	5.9066	6.5261
19	5.9192	6.0477	7.0552	7.7803	8.3021	5.6627	6.6060	7.2849	7.7735	5.0790	5.9384	6.5612
20	5.9517	6.0810	7.0940	7.8230	8.3477	5.6938	6.6423	7.3249	7.8162	5.1063	5.9703	6.5965
21	5.9844	6.1144	7.1330	7.8660	8.3936	5.7251	6.6788	7.3652	7.8592	5.1338	6.0024	6.6320
22	6.0173	6.1480	7.1722	7.9093	8.4397	5.7566	6.7155	7.4057	7.9024	5.1614	6.0347	6.6677
23	6.0504	6.1818	7.2116	7.9528	8.4861	5.7882	6.7524	7.4464	7.9458	5.1892	6.0672	6.7035
24	6.0837	6.2158	7.2513	7.9965	8.5328	5.8200	6.7896	7.4873	7.9895	5.2171	6.0998	6.7396
25	6.1171	6.2500	7.2911	8.0404	8.5797	5.8520	6.8269	7.5285	8.0334	5.2452	6.1326	6.7758
26	6.1507	6.2843	7.3312	8.0846	8.6269	5.8842	6.8644	7.5699	8.0776	5.2734	6.1656	6.8123
27	6.1846	6.3189	7.3715	8.1291	8.6743	5.9165	6.9022	7.6115	8.1220	5.3018	6.1988	6.8489
28	6.2186	6.3536	7.4120	8.1738	8.7220	5.9491	6.9401	7.6533	8.1666	5.3303	6.2321	6.8858
29	6.2527	6.3885	7.4528	8.2187	8.7699	5.9818	6.9783	7.6954	8.2115	5.3589	6.2657	6.9228
30	6.2871	6.4236	7.4937	8.2639	8.8181	6.0147	7.0166	7.7377	8.2567	5.3878	6.2994	6.9601
31	6.3217	6.4590	7.5349	8.3093	8.8666	6.0477	7.0552	7.7803	8.3021	5.4168	6.3333	6.9975
32	6.3564	6.4945	7.5764	8.3550	8.9154	6.0810	7.0940	7.8230	8.3477	5.4459	6.3673	7.0352
33	6.3914	6.5302	7.6180	8.4009	8.9644	6.1144	7.1330	7.8660	8.3936	5.4752	6.4016	7.0730

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

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72	7.9150	8.0869	9.4341	10.4036	11.1014	7.5720	8.8334	9.7412	10.3945	6.7495	7.8915	8.7192
73	7.9585	8.1313	9.4859	10.4608	11.1624	7.6136	8.8819	9.7947	10.4517	6.7858	7.9340	8.7661
74	8.0023	8.1760	9.5381	10.5183	11.2238	7.6555	8.9308	9.8486	10.5091	6.8223	7.9767	8.8133
75	8.0463	8.2210	9.5905	10.5761	11.2855	7.6976	8.9799	9.9027	10.5669	6.8590	8.0196	8.8607
76	8.0905	8.2662	9.6432	10.6343	11.3475	7.7399	9.0292	9.9572	10.6250	6.8959	8.0627	8.9083
77	8.1350	8.3116	9.6962	10.6927	11.4099	7.7824	9.0789	10.0119	10.6834	6.9330	8.1061	8.9563
78	8.1797	8.3573	9.7495	10.7515	11.4726	7.8252	9.1288	10.0669	10.7421	6.9703	8.1497	9.0045
79	8.2247	8.4033	9.8031	10.8106	11.5357	7.8682	9.1790	10.1223	10.8012	7.0078	8.1935	9.0529
80	8.2699	8.4495	9.8570	10.8700	11.5991	7.9115	9.2294	10.1779	10.8606	7.0455	8.2376	9.1016
81	8.3153	8.4959	9.9112	10.9298	11.6629	7.9550	9.2802	10.2339	10.9203	7.0834	8.2819	9.1506
82	8.3610	8.5426	9.9657	10.9899	11.7270	7.9987	9.3312	10.2901	10.9803	7.1215	8.3265	9.1998
83	8.4070	8.5896	10.0205	11.0503	11.7914	8.0427	9.3825	10.3467	11.0407	7.1598	8.3713	9.2493
84	8.4532	8.6368	10.0756	11.1110	11.8563	8.0869	9.4341	10.4036	11.1014	7.1984	8.4163	9.2990
85	8.4997	8.6843	10.1310	11.1721	11.9214	8.1313	9.4859	10.4608	11.1624	7.2371	8.4616	9.3491
86	8.5464	8.7320	10.1867	11.2335	11.9870	8.1760	9.5381	10.5183	11.2238	7.2760	8.5071	9.3994
87	8.5934	8.7800	10.2427	11.2953	12.0529	8.2210	9.5905	10.5761	11.2855	7.3152	8.5529	9.4499
88	8.6406	8.8283	10.2990	11.3574	12.1191	8.2662	9.6432	10.6343	11.3475	7.3545	8.5989	9.5008
89	8.6881	8.8768	10.3556	11.4198	12.1858	8.3116	9.6962	10.6927	11.4099	7.3941	8.6451	9.5519
90	8.7359	8.9256	10.4125	11.4826	12.2527	8.3573	9.7495	10.7515	11.4726	7.4339	8.6916	9.6032
91	8.7839	8.9747	10.4697	11.5457	12.3201	8.4033	9.8031	10.8106	11.5357	7.4738	8.7384	9.6549
92	8.8322	9.0240	10.5273	11.6092	12.3878	8.4495	9.8570	10.8700	11.5991	7.5140	8.7854	9.7069
93	8.8808	9.0736	10.5852	11.6730	12.4559	8.4959	9.9112	10.9298	11.6629	7.5545	8.8327	9.7591
94	8.9296	9.1235	10.6434	11.7372	12.5244	8.5426	9.9657	10.9899	11.7270	7.5951	8.8802	9.8116
95	8.9787	9.1737	10.7019	11.8017	12.5933	8.5896	10.0205	11.0503	11.7914	7.6360	8.9280	9.8644

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96	9.0280	9.2241	10.7607	11.8666	12.6625	8.6368	10.0756	11.1110	11.8563	7.6770	8.9760	9.9174
97	8.0722	9.2748	10.8199	11.9318	12.7321	8.6843	10.1310	11.1721	11.9214	7.7183	9.0243	9.9708
98	8.1166	9.3258	10.8793	11.9974	12.8021	8.7320	10.1867	11.2335	11.9870	7.7599	9.0728	10.0244
99	8.1612	9.3771	10.9392	12.0634	12.8725	8.7800	10.2427	11.2953	12.0529	7.8016	9.1216	10.0783
100	8.2060	9.4286	10.9993	12.1297	12.9432	8.8283	10.2990	11.3574	12.1191	7.8436	9.1707	10.1326
101	8.2511	9.4804	11.0598	12.1964	13.0144	8.8768	10.3556	11.4198	12.1858	7.8858	9.2200	10.1871
102	8.2965	9.5326	11.1206	12.2634	13.0859	8.9256	10.4125	11.4826	12.2527	7.9282	9.2696	10.2419
103	8.3421	9.5850	11.1817	12.3308	13.1579	8.9747	10.4697	11.5457	12.3201	7.9709	9.3195	10.2970
104	8.3880	9.6377	11.2432	12.3986	13.2302	9.0240	10.5273	11.6092	12.3878	8.0137	9.3696	10.3524
105	8.4341	9.6906	11.3050	12.4668	13.3029	9.0736	10.5852	11.6730	12.4559	8.0568	9.4200	10.4080
106	8.4805	9.7439	11.3671	12.5353	13.3761	9.1235	10.6434	11.7372	12.5244	8.1002	9.4707	10.4640
107	8.5271	9.7975	11.4296	12.6042	13.4496	9.1737	10.7019	11.8017	12.5933	8.1438	9.5217	10.5203
108	8.5739	9.8513	11.4924	12.6735	13.5235	9.2241	10.7607	11.8666	12.6625	8.1876	9.5729	10.5769
109	7.6156	8.9000	10.5501	11.7377	12.5924	9.2748	10.8199	11.9318	12.7321	8.2316	9.6244	10.6338
110	7.6575	8.9489	10.6081	11.8022	12.6616	9.3258	10.8793	11.9974	12.8021	8.2759	9.6762	10.6910
111	7.6995	8.9981	10.6664	11.8671	12.7312	9.3771	10.9392	12.0634	12.8725	8.3204	9.7282	10.7485
112	7.7419	9.0476	10.7251	11.9323	12.8012	9.4286	10.9993	12.1297	12.9432	8.3652	9.7806	10.8064
113	7.7844	9.0973	10.7840	11.9979	12.8716	9.4804	11.0598	12.1964	13.0144	8.4102	9.8332	10.8645
114	7.8272	9.1473	10.8433	12.0639	12.9423	9.5326	11.1206	12.2634	13.0859	8.4554	9.8861	10.9229
115	7.8703	9.1976	10.9029	12.1302	13.0135	9.5850	11.1817	12.3308	13.1579	8.5009	9.9393	10.9817
116	7.9135	9.2482	10.9629	12.1969	13.0850	9.6377	11.2432	12.3986	13.2302	8.5466	9.9927	11.0408
117	7.9570	9.2990	11.0231	12.2639	13.1569	9.6906	11.3050	12.4668	13.3029	8.5926	10.0465	11.1002
118	8.0008	9.3501	11.0837	12.3314	13.2293	9.7439	11.3671	12.5353	13.3761	8.6388	10.1005	11.1599
119	8.0448	9.4015	11.1447	12.3992	13.3020	9.7975	11.4296	12.6042	13.4496	8.6853	10.1549	11.2199

SAMPLE

120	8.0890	9.4532	11.2059	12.4673	13.3751	9.8513	11.4924	12.6735	13.5235	8.7320	10.2095	11.2803
121	7.1279	8.4997	10.2620	11.5304	12.4432	8.9000	10.5501	11.7377	12.5924	8.7790	10.2644	11.3410
122	7.1671	8.5464	10.3184	11.5937	12.5116	8.9489	10.6081	11.8022	12.6616	8.8262	10.3196	11.4020
123	7.2065	8.5934	10.3752	11.6575	12.5803	8.9981	10.6664	11.8671	12.7312	8.8737	10.3752	11.4633
124	7.2461	8.6406	10.4322	11.7216	12.6495	9.0476	10.7251	11.9323	12.8012	8.9215	10.4310	11.5250
125	7.2860	8.6881	10.4896	11.7860	12.7190	9.0973	10.7840	11.9979	12.8716	8.9695	10.4871	11.5870
126	7.3260	8.7359	10.5472	11.8508	12.7890	9.1473	10.8433	12.0639	12.9423	9.0177	10.5435	11.6493
127	7.3663	8.7839	10.6052	11.9159	12.8593	9.1976	10.9029	12.1302	13.0135	9.0662	10.6002	11.7120
128	7.4068	8.8322	10.6635	11.9815	12.9300	9.2482	10.9629	12.1969	13.0850	9.1150	10.6572	11.7750
129	7.4475	8.8808	10.7221	12.0473	13.0010	9.2990	11.0231	12.2639	13.1569	9.1640	10.7146	11.8383
130	7.4885	8.9296	10.7811	12.1135	13.0725	9.3501	11.0837	12.3314	13.2293	9.2133	10.7722	11.9020
131	7.5296	8.9787	10.8403	12.1801	13.1444	9.4015	11.1447	12.3992	13.3020	9.2629	10.8302	11.9661
132	7.5710	9.0280	10.8999	12.2471	13.2166	9.4532	11.2059	12.4673	13.3751	9.3127	10.8884	12.0304
133	6.6072	8.0722	9.9543	11.3089	12.2838	8.4997	10.2620	11.5304	12.4432	9.3628	10.9470	12.0952
134	6.6435	8.1166	10.0091	11.3711	12.3513	8.5464	10.3184	11.5937	12.5116	9.4132	11.0059	12.1602
135	6.6800	8.1612	10.0641	11.4336	12.4192	8.5934	10.3752	11.6575	12.5803	9.4638	11.0651	12.2256
136	6.7167	8.2060	10.1194	11.4965	12.4875	8.6406	10.4322	11.7216	12.6495	9.5147	11.1246	12.2914
137	6.7536	8.2511	10.1751	11.5597	12.5561	8.6881	10.4896	11.7860	12.7190	9.5659	11.1845	12.3575
138	6.7908	8.2965	10.2310	11.6232	12.6252	8.7359	10.5472	11.8508	12.7890	9.6174	11.2446	12.4240
139	6.8281	8.3421	10.2872	11.6871	12.6946	8.7839	10.6052	11.9159	12.8593	9.6691	11.3051	12.4908
140	6.8656	8.3880	10.3438	11.7514	12.7644	8.8322	10.6635	11.9815	12.9300	9.7211	11.3659	12.5580
141	6.9034	8.4341	10.4006	11.8160	12.8345	8.8808	10.7221	12.0473	13.0010	9.7734	11.4271	12.6256
142	6.9413	8.4805	10.4578	11.8809	12.9051	8.9296	10.7811	12.1135	13.0725	9.8260	11.4886	12.6935
143	6.9795	8.5271	10.5153	11.9462	12.9760	8.9787	10.8403	12.1801	13.1444	9.8789	11.5504	12.7618

SAMPLE

144	7.0179	8.5739	10.5731	12.0119	13.0474	9.0280	10.8999	12.2471	13.2166	9.9320	11.6125	12.8305
145	6.0509	7.6156	9.6257	11.0724	12.1136	8.0722	9.9543	11.3089	12.2838	8.9801	10.6696	11.8941
146	6.0842	7.6575	9.6787	11.1333	12.1802	8.1166	10.0091	11.3711	12.3513	9.0284	10.7270	11.9581
147	6.1177	7.6995	9.7319	11.1945	12.2472	8.1612	10.0641	11.4336	12.4192	9.0770	10.7847	12.0224
148	6.1513	7.7419	9.7854	11.2561	12.3145	8.2060	10.1194	11.4965	12.4875	9.1258	10.8427	12.0871
149	6.1851	7.7844	9.8392	11.3179	12.3822	8.2511	10.1751	11.5597	12.5561	9.1749	10.9010	12.1521
150	6.2191	7.8272	9.8933	11.3801	12.4502	8.2965	10.2310	11.6232	12.6252	9.2242	10.9597	12.2175
151	6.2533	7.8703	9.9476	11.4427	12.5187	8.3421	10.2872	11.6871	12.6946	9.2739	11.0187	12.2832
152	6.2877	7.9135	10.0023	11.5056	12.5875	8.3880	10.3438	11.7514	12.7644	9.3237	11.0779	12.3493
153	6.3222	7.9570	10.0573	11.5689	12.6567	8.4341	10.4006	11.8160	12.8345	9.3739	11.1375	12.4157
154	6.3570	8.0008	10.1126	11.6325	12.7263	8.4805	10.4578	11.8809	12.9051	9.4243	11.1974	12.4825
155	6.3919	8.0448	10.1682	11.6964	12.7962	8.5271	10.5153	11.9462	12.9760	9.4750	11.2577	12.5497
156	6.4271	8.0890	10.2241	11.7607	12.8666	8.5739	10.5731	12.0119	13.0474	9.5260	11.3182	12.6172
157	5.4569	7.1279	9.2748	10.8199	11.9318	7.6156	9.6257	11.0724	12.1136	8.5719	10.3737	11.6797
158	5.4869	7.1671	9.3258	10.8793	11.9974	7.6575	9.6787	11.1333	12.1802	8.6180	10.4296	11.7425
159	5.5171	7.2065	9.3771	10.9392	12.0634	7.6995	9.7319	11.1945	12.2472	8.6643	10.4857	11.8057
160	5.5474	7.2461	9.4286	10.9993	12.1297	7.7419	9.7854	11.2561	12.3145	8.7110	10.5421	11.8692
161	5.5779	7.2860	9.4804	11.0598	12.1964	7.7844	9.8392	11.3179	12.3822	8.7578	10.5988	11.9330
162	5.6086	7.3260	9.5326	11.1206	12.2634	7.8272	9.8933	11.3801	12.4502	8.8049	10.6558	11.9972
163	5.6394	7.3663	9.5850	11.1817	12.3308	7.8703	9.9476	11.4427	12.5187	8.8523	10.7131	12.0618
164	5.6704	7.4068	9.6377	11.2432	12.3986	7.9135	10.0023	11.5056	12.5875	8.8999	10.7708	12.1267
165	5.7016	7.4475	9.6906	11.3050	12.4668	7.9570	10.0573	11.5689	12.6567	8.9478	10.8287	12.1919
166	5.7329	7.4885	9.7439	11.3671	12.5353	8.0008	10.1126	11.6325	12.7263	8.9959	10.8869	12.2575
167	5.7644	7.5296	9.7975	11.4296	12.6042	8.0448	10.1682	11.6964	12.7962	9.0443	10.9455	12.3234

SAMPLE

168	5.7961	7.5710	9.8513	11.4924	12.6735	8.0890	10.2241	11.7607	12.8666	9.0930	11.0044	12.3897
169	4.8225	6.6072	8.9000	10.5501	11.7377	7.1279	9.2748	10.8199	11.9318	8.1365	10.0582	11.4510
170	4.8490	6.6435	8.9489	10.6081	11.8022	7.1671	9.3258	10.8793	11.9974	8.1803	10.1123	11.5126
171	4.8756	6.6800	8.9981	10.6664	11.8671	7.2065	9.3771	10.9392	12.0634	8.2243	10.1667	11.5745
172	4.9024	6.7167	9.0476	10.7251	11.9323	7.2461	9.4286	10.9993	12.1297	8.2685	10.2214	11.6368
173	4.9294	6.7536	9.0973	10.7840	11.9979	7.2860	9.4804	11.0598	12.1964	8.3130	10.2764	11.6994
174	4.9565	6.7908	9.1473	10.8433	12.0639	7.3260	9.5326	11.1206	12.2634	8.3577	10.3317	11.7623
175	4.9837	6.8281	9.1976	10.9029	12.1302	7.3663	9.5850	11.1817	12.3308	8.4027	10.3873	11.8256
176	5.0111	6.8656	9.2482	10.9629	12.1969	7.4068	9.6377	11.2432	12.3986	8.4479	10.4432	11.8892
177	5.0387	6.9034	9.2990	11.0231	12.2639	7.4475	9.6906	11.3050	12.4668	8.4934	10.4993	11.9532
178	5.0664	6.9413	9.3501	11.0837	12.3314	7.4885	9.7439	11.3671	12.5353	8.5390	10.5558	12.0175
179	5.0942	6.9795	9.4015	11.1447	12.3992	7.5296	9.7975	11.4296	12.6042	8.5850	10.6126	12.0821
180	5.1222	7.0179	9.4532	11.2059	12.4673	7.5710	9.8513	11.4924	12.6735	8.6312	10.6697	12.1471
181	4.1449	6.0509	8.4997	10.2620	11.5304	6.6072	8.9000	10.5501	11.7377	7.6722	9.7217	11.2071
182	4.1677	6.0842	8.5464	10.3184	11.5937	6.6435	8.9489	10.6081	11.8022	7.7135	9.7740	11.2674
183	4.1906	6.1177	8.5934	10.3752	11.6575	6.6800	8.9981	10.6664	11.8671	7.7550	9.8266	11.3280
184	4.2136	6.1513	8.6406	10.4322	11.7216	6.7167	9.0476	10.7251	11.9323	7.7967	9.8795	11.3890
185	4.2368	6.1851	8.6881	10.4896	11.7860	6.7536	9.0973	10.7840	11.9979	7.8386	9.9326	11.4502
186	4.2601	6.2191	8.7359	10.5472	11.8508	6.7908	9.1473	10.8433	12.0639	7.8808	9.9860	11.5118
187	4.2835	6.2533	8.7839	10.6052	11.9159	6.8281	9.1976	10.9029	12.1302	7.9232	10.0398	11.5737
188	4.3071	6.2877	8.8322	10.6635	11.9815	6.8656	9.2482	10.9629	12.1969	7.9658	10.0938	11.6360
189	4.3307	6.3222	8.8808	10.7221	12.0473	6.9034	9.2990	11.0231	12.2639	8.0087	10.1481	11.6986
190	4.3546	6.3570	8.9296	10.7811	12.1135	6.9413	9.3501	11.0837	12.3314	8.0518	10.2027	11.7615
191	4.3785	6.3919	8.9787	10.8403	12.1801	6.9795	9.4015	11.1447	12.3992	8.0951	10.2575	11.8248

SAMPLE

192	4.4026	6.4271	9.0280	10.8999	12.2471	7.0179	9.4532	11.2059	12.4673	8.1386	10.3127	11.8884
193	3.4213	5.4569	8.0722	9.9543	11.3089	6.0509	8.4997	10.2620	11.5304	7.1770	9.3628	10.9470
194	3.4401	5.4869	8.1166	10.0091	11.3711	6.0842	8.5464	10.3184	11.5937	7.2156	9.4132	11.0059
195	3.4590	5.5171	8.1612	10.0641	11.4336	6.1177	8.5934	10.3752	11.6575	7.2545	9.4638	11.0651
196	3.4780	5.5474	8.2060	10.1194	11.4965	6.1513	8.6406	10.4322	11.7216	7.2935	9.5147	11.1246
197	3.4971	5.5779	8.2511	10.1751	11.5597	6.1851	8.6881	10.4896	11.7860	7.3327	9.5659	11.1845
198	3.5163	5.6086	8.2965	10.2310	11.6232	6.2191	8.7359	10.5472	11.8508	7.3722	9.6174	11.2446
199	3.5357	5.6394	8.3421	10.2872	11.6871	6.2533	8.7839	10.6052	11.9159	7.4118	9.6691	11.3051
200	3.5551	5.6704	8.3880	10.3438	11.7514	6.2877	8.8322	10.6635	11.9815	7.4517	9.7211	11.3659
201	3.5747	5.7016	8.4341	10.4006	11.8160	6.3222	8.8808	10.7221	12.0473	7.4918	9.7734	11.4271
202	3.5943	5.7329	8.4805	10.4578	11.8809	6.3570	8.9296	10.7811	12.1135	7.5321	9.8260	11.4886
203	3.6141	5.7644	8.5271	10.5153	11.9462	6.3919	8.9787	10.8403	12.1801	7.5726	9.8789	11.5504
204	3.6339	5.7961	8.5739	10.5731	12.0119	6.4271	9.0280	10.8999	12.2471	7.6134	9.9320	11.6125
205	2.6484	4.8225	7.6156	9.6257	11.0724	5.4569	8.0722	9.9543	11.3089	6.6489	8.9801	10.6696
206	2.6630	4.8490	7.6575	9.6787	11.1333	5.4869	8.1166	10.0091	11.3711	6.6847	9.0284	10.7270
207	2.6776	4.8756	7.6995	9.7319	11.1945	5.5171	8.1612	10.0641	11.4336	6.7207	9.0770	10.7847
208	2.6923	4.9024	7.7419	9.7854	11.2561	5.5474	8.2060	10.1194	11.4965	6.7568	9.1258	10.8427
209	2.7071	4.9294	7.7844	9.8392	11.3179	5.5779	8.2511	10.1751	11.5597	6.7932	9.1749	10.9010
210	2.7220	4.9565	7.8272	9.8933	11.3801	5.6086	8.2965	10.2310	11.6232	6.8297	9.2242	10.9597
211	2.7370	4.9837	7.8703	9.9476	11.4427	5.6394	8.3421	10.2872	11.6871	6.8665	9.2739	11.0187
212	2.7520	5.0111	7.9135	10.0023	11.5056	5.6704	8.3880	10.3438	11.7514	6.9034	9.3237	11.0779
213	2.7672	5.0387	7.9570	10.0573	11.5689	5.7016	8.4341	10.4006	11.8160	6.9405	9.3739	11.1375
214	2.7824	5.0664	8.0008	10.1126	11.6325	5.7329	8.4805	10.4578	11.8809	6.9779	9.4243	11.1974
215	2.7977	5.0942	8.0448	10.1682	11.6964	5.7644	8.5271	10.5153	11.9462	7.0154	9.4750	11.2577

SAMPLE

216	2.8130	5.1222	8.0890	10.2241	11.7607	5.7961	8.5739	10.5731	12.0119	7.0531	9.5260	11.3182
217	1.8230	4.1449	7.1279	9.2748	10.8199	4.8225	7.6156	9.6257	11.0724	6.0857	8.5719	10.3737
218	1.8330	4.1677	7.1671	9.3258	10.8793	4.8490	7.6575	9.6787	11.1333	6.1184	8.6180	10.4296
219	1.8431	4.1906	7.2065	9.3771	10.9392	4.8756	7.6995	9.7319	11.1945	6.1514	8.6643	10.4857
220	1.8532	4.2136	7.2461	9.4286	10.9993	4.9024	7.7419	9.7854	11.2561	6.1845	8.7110	10.5421
221	1.8634	4.2368	7.2860	9.4804	11.0598	4.9294	7.7844	9.8392	11.3179	6.2177	8.7578	10.5988
222	1.8737	4.2601	7.3260	9.5326	11.1206	4.9565	7.8272	9.8933	11.3801	6.2512	8.8049	10.6558
223	1.8840	4.2835	7.3663	9.5850	11.1817	4.9837	7.8703	9.9476	11.4427	6.2848	8.8523	10.7131
224	1.8943	4.3071	7.4068	9.6377	11.2432	5.0111	7.9135	10.0023	11.5056	6.3186	8.8999	10.7708
225	1.9047	4.3307	7.4475	9.6906	11.3050	5.0387	7.9570	10.0573	11.5689	6.3526	8.9478	10.8287
226	1.9152	4.3546	7.4885	9.7439	11.3671	5.0664	8.0008	10.1126	11.6325	6.3868	8.9959	10.8869
227	1.9257	4.3785	7.5296	9.7975	11.4296	5.0942	8.0448	10.1682	11.6964	6.4211	9.0443	10.9455
228	1.9363	4.4026	7.5710	9.8513	11.4924	5.1222	8.0890	10.2241	11.7607	6.4557	9.0930	11.0044
229	0.9415	3.4213	6.6072	8.9000	10.5501	4.1449	7.1279	9.2748	10.8199	5.4850	8.1365	10.0582
230	0.9467	3.4401	6.6435	8.9489	10.6081	4.1677	7.1671	9.3258	10.8793	5.5145	8.1803	10.1123
231	0.9519	3.4590	6.6800	8.9981	10.6664	4.1906	7.2065	9.3771	10.9392	5.5442	8.2243	10.1667
232	0.9571	3.4780	6.7167	9.0476	10.7251	4.2136	7.2461	9.4286	10.9993	5.5740	8.2685	10.2214
233	0.9624	3.4971	6.7536	9.0973	10.7840	4.2368	7.2860	9.4804	11.0598	5.6040	8.3130	10.2764
234	0.9676	3.5163	6.7908	9.1473	10.8433	4.2601	7.3260	9.5326	11.1206	5.6342	8.3577	10.3317
235	0.9730	3.5357	6.8281	9.1976	10.9029	4.2835	7.3663	9.5850	11.1817	5.6645	8.4027	10.3873
236	0.9783	3.5551	6.8656	9.2482	10.9629	4.3071	7.4068	9.6377	11.2432	5.6949	8.4479	10.4432
237	0.9837	3.5747	6.9034	9.2990	11.0231	4.3307	7.4475	9.6906	11.3050	5.7256	8.4934	10.4993
238	0.9891	3.5943	6.9413	9.3501	11.0837	4.3546	7.4885	9.7439	11.3671	5.7564	8.5390	10.5558
239	0.9945	3.6141	6.9795	9.4015	11.1447	4.3785	7.5296	9.7975	11.4296	5.7873	8.5850	10.6126

SAMPLE

240	1.0000	3.6339	7.0179	9.4532	11.2059	4.4026	7.5710	9.8513	11.4924	5.8185	8.6312	10.6697
241	NA	2.6484	6.0509	8.4997	10.2620	3.4213	6.6072	8.9000	10.5501	4.8444	7.6722	9.7217
242	NA	2.6630	6.0842	8.5464	10.3184	3.4401	6.6435	8.9489	10.6081	4.8705	7.7135	9.7740
243	NA	2.6776	6.1177	8.5934	10.3752	3.4590	6.6800	8.9981	10.6664	4.8967	7.7550	9.8266
244	NA	2.6923	6.1513	8.6406	10.4322	3.4780	6.7167	9.0476	10.7251	4.9230	7.7967	9.8795
245	NA	2.7071	6.1851	8.6881	10.4896	3.4971	6.7536	9.0973	10.7840	4.9495	7.8386	9.9326
246	NA	2.7220	6.2191	8.7359	10.5472	3.5163	6.7908	9.1473	10.8433	4.9761	7.8808	9.9860
247	NA	2.7370	6.2533	8.7839	10.6052	3.5357	6.8281	9.1976	10.9029	5.0029	7.9232	10.0398
248	NA	2.7520	6.2877	8.8322	10.6635	3.5551	6.8656	9.2482	10.9629	5.0298	7.9658	10.0938
249	NA	2.7672	6.3222	8.8808	10.7221	3.5747	6.9034	9.2990	11.0231	5.0569	8.0087	10.1481
250	NA	2.7824	6.3570	8.9296	10.7811	3.5943	6.9413	9.3501	11.0837	5.0841	8.0518	10.2027
251	NA	2.7977	6.3919	8.9787	10.8403	3.6141	6.9795	9.4015	11.1447	5.1114	8.0951	10.2575
252	NA	2.8130	6.4271	9.0280	10.8999	3.6339	7.0179	9.4532	11.2059	5.1389	8.1386	10.3127
253	NA	1.8230	5.4569	8.0722	9.9543	2.6484	6.0509	8.4997	10.2620	4.1612	7.1770	9.3628
254	NA	1.8330	5.4869	8.1166	10.0091	2.6630	6.0842	8.5464	10.3184	4.1836	7.2156	9.4132
255	NA	1.8431	5.5171	8.1612	10.0641	2.6776	6.1177	8.5934	10.3752	4.2061	7.2545	9.4638
256	NA	1.8532	5.5474	8.2060	10.1194	2.6923	6.1513	8.6406	10.4322	4.2287	7.2935	9.5147
257	NA	1.8634	5.5779	8.2511	10.1751	2.7071	6.1851	8.6881	10.4896	4.2514	7.3327	9.5659
258	NA	1.8737	5.6086	8.2965	10.2310	2.7220	6.2191	8.7359	10.5472	4.2743	7.3722	9.6174
259	NA	1.8840	5.6394	8.3421	10.2872	2.7370	6.2533	8.7839	10.6052	4.2973	7.4118	9.6691
260	NA	1.8943	5.6704	8.3880	10.3438	2.7520	6.2877	8.8322	10.6635	4.3204	7.4517	9.7211
261	NA	1.9047	5.7016	8.4341	10.4006	2.7672	6.3222	8.8808	10.7221	4.3437	7.4918	9.7734
262	NA	1.9152	5.7329	8.4805	10.4578	2.7824	6.3570	8.9296	10.7811	4.3670	7.5321	9.8260
263	NA	1.9257	5.7644	8.5271	10.5153	2.7977	6.3919	8.9787	10.8403	4.3905	7.5726	9.8789

SAMPLE

264	NA	1.9363	5.7961	8.5739	10.5731	2.8130	6.4271	9.0280	10.8999	4.4141	7.6134	9.9320
265	NA	0.9415	4.8225	7.6156	9.6257	1.8230	5.4569	8.0722	9.9543	3.4325	6.6489	8.9801
266	NA	0.9467	4.8490	7.6575	9.6787	1.8330	5.4869	8.1166	10.0091	3.4510	6.6847	9.0284
267	NA	0.9519	4.8756	7.6995	9.7319	1.8431	5.5171	8.1612	10.0641	3.4695	6.7207	9.0770
268	NA	0.9571	4.9024	7.7419	9.7854	1.8532	5.5474	8.2060	10.1194	3.4882	6.7568	9.1258
269	NA	0.9624	4.9294	7.7844	9.8392	1.8634	5.5779	8.2511	10.1751	3.5070	6.7932	9.1749
270	NA	0.9676	4.9565	7.8272	9.8933	1.8737	5.6086	8.2965	10.2310	3.5258	6.8297	9.2242
271	NA	0.9730	4.9837	7.8703	9.9476	1.8840	5.6394	8.3421	10.2872	3.5448	6.8665	9.2739
272	NA	0.9783	5.0111	7.9135	10.0023	1.8943	5.6704	8.3880	10.3438	3.5639	6.9034	9.3237
273	NA	0.9837	5.0387	7.9570	10.0573	1.9047	5.7016	8.4341	10.4006	3.5831	6.9405	9.3739
274	NA	0.9891	5.0664	8.0008	10.1126	1.9152	5.7329	8.4805	10.4578	3.6023	6.9779	9.4243
275	NA	0.9945	5.0942	8.0448	10.1682	1.9257	5.7644	8.5271	10.5153	3.6217	7.0154	9.4750
276	NA	1.0000	5.1222	8.0890	10.2241	1.9363	5.7961	8.5739	10.5731	3.6412	7.0531	9.5260
277	NA	NA	4.1449	7.1279	9.2748	0.9415	4.8225	7.6156	9.6257	2.6554	6.0857	8.5719
278	NA	NA	4.1677	7.1671	9.3258	0.9467	4.8490	7.6575	9.6787	2.6697	6.1184	8.6180
279	NA	NA	4.1906	7.2065	9.3771	0.9519	4.8756	7.6995	9.7319	2.6840	6.1514	8.6643
280	NA	NA	4.2136	7.2461	9.4286	0.9571	4.9024	7.7419	9.7854	2.6985	6.1845	8.7110
281	NA	NA	4.2368	7.2860	9.4804	0.9624	4.9294	7.7844	9.8392	2.7130	6.2177	8.7578
282	NA	NA	4.2601	7.3260	9.5326	0.9676	4.9565	7.8272	9.8933	2.7276	6.2512	8.8049
283	NA	NA	4.2835	7.3663	9.5850	0.9730	4.9837	7.8703	9.9476	2.7423	6.2848	8.8523
284	NA	NA	4.3071	7.4068	9.6377	0.9783	5.0111	7.9135	10.0023	2.7570	6.3186	8.8999
285	NA	NA	4.3307	7.4475	9.6906	0.9837	5.0387	7.9570	10.0573	2.7719	6.3526	8.9478
286	NA	NA	4.3546	7.4885	9.7439	0.9891	5.0664	8.0008	10.1126	2.7868	6.3868	8.9959
287	NA	NA	4.3785	7.5296	9.7975	0.9945	5.0942	8.0448	10.1682	2.8018	6.4211	9.0443
288	NA	NA	4.4026	7.5710	9.8513	1.0000	5.1222	8.0890	10.2241	2.8168	6.4557	9.0930
289	NA	NA	3.4213	6.6072	8.9000	NA	4.1449	7.1279	9.2748	1.8266	5.4850	8.1365
290	NA	NA	3.4401	6.6435	8.9489	NA	4.1677	7.1671	9.3258	1.8364	5.5145	8.1803
291	NA	NA	3.4590	6.6800	8.9981	NA	4.1906	7.2065	9.3771	1.8463	5.5442	8.2243
292	NA	NA	3.4780	6.7167	9.0476	NA	4.2136	7.2461	9.4286	1.8562	5.5740	8.2685
293	NA	NA	3.4971	6.7536	9.0973	NA	4.2368	7.2860	9.4804	1.8662	5.6040	8.3130

SAMPLE

294	NA	NA	3.5163	6.7908	9.1473	NA	4.2601	7.3260	9.5326	1.8763	5.6342	8.3577
295	NA	NA	3.5357	6.8281	9.1976	NA	4.2835	7.3663	9.5850	1.8864	5.6645	8.4027
296	NA	NA	3.5551	6.8656	9.2482	NA	4.3071	7.4068	9.6377	1.8965	5.6949	8.4479
297	NA	NA	3.5747	6.9034	9.2990	NA	4.3307	7.4475	9.6906	1.9067	5.7256	8.4934
298	NA	NA	3.5943	6.9413	9.3501	NA	4.3546	7.4885	9.7439	1.9170	5.7564	8.5390
299	NA	NA	3.6141	6.9795	9.4015	NA	4.3785	7.5296	9.7975	1.9273	5.7873	8.5850
300	NA	NA	3.6339	7.0179	9.4532	NA	4.4026	7.5710	9.8513	1.9376	5.8185	8.6312
301	NA	NA	2.6484	6.0509	8.4997	NA	3.4213	6.6072	8.9000	0.9427	4.8444	7.6722
302	NA	NA	2.6630	6.0842	8.5464	NA	3.4401	6.6435	8.9489	0.9478	4.8705	7.7135
303	NA	NA	2.6776	6.1177	8.5934	NA	3.4590	6.6800	8.9981	0.9529	4.8967	7.7550
304	NA	NA	2.6923	6.1513	8.6406	NA	3.4780	6.7167	9.0476	0.9580	4.9230	7.7967
305	NA	NA	2.7071	6.1851	8.6881	NA	3.4971	6.7536	9.0973	0.9631	4.9495	7.8386
306	NA	NA	2.7220	6.2191	8.7359	NA	3.5163	6.7908	9.1473	0.9683	4.9761	7.8808
307	NA	NA	2.7370	6.2533	8.7839	NA	3.5357	6.8281	9.1976	0.9735	5.0029	7.9232
308	NA	NA	2.7520	6.2877	8.8322	NA	3.5551	6.8656	9.2482	0.9788	5.0298	7.9658
309	NA	NA	2.7672	6.3222	8.8808	NA	3.5747	6.9034	9.2990	0.9840	5.0569	8.0087
310	NA	NA	2.7824	6.3570	8.9296	NA	3.5943	6.9413	9.3501	0.9893	5.0841	8.0518
311	NA	NA	2.7977	6.3919	8.9787	NA	3.6141	6.9795	9.4015	0.9946	5.1114	8.0951
312	NA	NA	2.8130	6.4271	9.0280	NA	3.6339	7.0179	9.4532	1.0000	5.1389	8.1386
313	NA	NA	1.8230	5.4569	8.0722	NA	2.6484	6.0509	8.4997	NA	4.1612	7.1770
314	NA	NA	1.8330	5.4869	8.1166	NA	2.6630	6.0842	8.5464	NA	4.1836	7.2156
315	NA	NA	1.8431	5.5171	8.1612	NA	2.6776	6.1177	8.5934	NA	4.2061	7.2545
316	NA	NA	1.8532	5.5474	8.2060	NA	2.6923	6.1513	8.6406	NA	4.2287	7.2935
317	NA	NA	1.8634	5.5779	8.2511	NA	2.7071	6.1851	8.6881	NA	4.2514	7.3327
318	NA	NA	1.8737	5.6086	8.2965	NA	2.7220	6.2191	8.7359	NA	4.2743	7.3722
319	NA	NA	1.8840	5.6394	8.3421	NA	2.7370	6.2533	8.7839	NA	4.2973	7.4118
320	NA	NA	1.8943	5.6704	8.3880	NA	2.7520	6.2877	8.8322	NA	4.3204	7.4517
321	NA	NA	1.9047	5.7016	8.4341	NA	2.7672	6.3222	8.8808	NA	4.3437	7.4918
322	NA	NA	1.9152	5.7329	8.4805	NA	2.7824	6.3570	8.9296	NA	4.3670	7.5321
323	NA	NA	1.9257	5.7644	8.5271	NA	2.7977	6.3919	8.9787	NA	4.3905	7.5726
324	NA	NA	1.9363	5.7961	8.5739	NA	2.8130	6.4271	9.0280	NA	4.4141	7.6134
325	NA	NA	0.9415	4.8225	7.6156	NA	1.8230	5.4569	8.0722	NA	3.4325	6.6489
326	NA	NA	0.9467	4.8490	7.6575	NA	1.8330	5.4869	8.1166	NA	3.4510	6.6847
327	NA	NA	0.9519	4.8756	7.6995	NA	1.8431	5.5171	8.1612	NA	3.4695	6.7207
328	NA	NA	0.9571	4.9024	7.7419	NA	1.8532	5.5474	8.2060	NA	3.4882	6.7568
329	NA	NA	0.9624	4.9294	7.7844	NA	1.8634	5.5779	8.2511	NA	3.5070	6.7932
330	NA	NA	0.9676	4.9565	7.8272	NA	1.8737	5.6086	8.2965	NA	3.5258	6.8297
331	NA	NA	0.9730	4.9837	7.8703	NA	1.8840	5.6394	8.3421	NA	3.5448	6.8665
332	NA	NA	0.9783	5.0111	7.9135	NA	1.8943	5.6704	8.3880	NA	3.5639	6.9034
333	NA	NA	0.9837	5.0387	7.9570	NA	1.9047	5.7016	8.4341	NA	3.5831	6.9405
334	NA	NA	0.9891	5.0664	8.0008	NA	1.9152	5.7329	8.4805	NA	3.6023	6.9779
335	NA	NA	0.9945	5.0942	8.0448	NA	1.9257	5.7644	8.5271	NA	3.6217	7.0154
336	NA	NA	1.0000	5.1222	8.0890	NA	1.9363	5.7961	8.5739	NA	3.6412	7.0531

CONFIDENTIAL

337	NA	NA	NA	4.1449	7.1279	NA	0.9415	4.8225	7.6156	NA	2.6554	6.0857
338	NA	NA	NA	4.1677	7.1671	NA	0.9467	4.8490	7.6575	NA	2.6697	6.1184
339	NA	NA	NA	4.1906	7.2065	NA	0.9519	4.8756	7.6995	NA	2.6840	6.1514
340	NA	NA	NA	4.2136	7.2461	NA	0.9571	4.9024	7.7419	NA	2.6985	6.1845
341	NA	NA	NA	4.2368	7.2860	NA	0.9624	4.9294	7.7844	NA	2.7130	6.2177
342	NA	NA	NA	4.2601	7.3260	NA	0.9676	4.9565	7.8272	NA	2.7276	6.2512
343	NA	NA	NA	4.2835	7.3663	NA	0.9730	4.9837	7.8703	NA	2.7423	6.2848
344	NA	NA	NA	4.3071	7.4068	NA	0.9783	5.0111	7.9135	NA	2.7570	6.3186
345	NA	NA	NA	4.3307	7.4475	NA	0.9837	5.0387	7.9570	NA	2.7719	6.3526
346	NA	NA	NA	4.3546	7.4885	NA	0.9891	5.0664	8.0008	NA	2.7868	6.3868
347	NA	NA	NA	4.3785	7.5296	NA	0.9945	5.0942	8.0448	NA	2.8018	6.4211
348	NA	NA	NA	4.4026	7.5710	NA	1.0000	5.1222	8.0890	NA	2.8168	6.4557
349	NA	NA	NA	3.4213	6.6072	NA	NA	4.1449	7.1279	NA	1.8266	5.4850
350	NA	NA	NA	3.4401	6.6435	NA	NA	4.1677	7.1671	NA	1.8364	5.5145
351	NA	NA	NA	3.4590	6.6800	NA	NA	4.1906	7.2065	NA	1.8463	5.5442
352	NA	NA	NA	3.4780	6.7167	NA	NA	4.2136	7.2461	NA	1.8562	5.5740
353	NA	NA	NA	3.4971	6.7536	NA	NA	4.2368	7.2860	NA	1.8662	5.6040
354	NA	NA	NA	3.5163	6.7908	NA	NA	4.2601	7.3260	NA	1.8763	5.6342
355	NA	NA	NA	3.5357	6.8281	NA	NA	4.2835	7.3663	NA	1.8864	5.6645
356	NA	NA	NA	3.5551	6.8656	NA	NA	4.3071	7.4068	NA	1.8965	5.6949
357	NA	NA	NA	3.5747	6.9034	NA	NA	4.3307	7.4475	NA	1.9067	5.7256
358	NA	NA	NA	3.5943	6.9413	NA	NA	4.3546	7.4885	NA	1.9170	5.7564
359	NA	NA	NA	3.6141	6.9795	NA	NA	4.3785	7.5296	NA	1.9273	5.7873
360	NA	NA	NA	3.6339	7.0179	NA	NA	4.4026	7.5710	NA	1.9376	5.8185
361	NA	NA	NA	2.6484	6.0509	NA	NA	3.4213	6.6072	NA	0.9427	4.8444
362	NA	NA	NA	2.6630	6.0842	NA	NA	3.4401	6.6435	NA	0.9478	4.8705
363	NA	NA	NA	2.6776	6.1177	NA	NA	3.4590	6.6800	NA	0.9529	4.8967
364	NA	NA	NA	2.6923	6.1513	NA	NA	3.4780	6.7167	NA	0.9580	4.9230
365	NA	NA	NA	2.7071	6.1851	NA	NA	3.4971	6.7536	NA	0.9631	4.9495
366	NA	NA	NA	2.7220	6.2191	NA	NA	3.5163	6.7908	NA	0.9683	4.9761
367	NA	NA	NA	2.7370	6.2533	NA	NA	3.5357	6.8281	NA	0.9735	5.0029
368	NA	NA	NA	2.7520	6.2877	NA	NA	3.5551	6.8656	NA	0.9788	5.0298
369	NA	NA	NA	2.7672	6.3222	NA	NA	3.5747	6.9034	NA	0.9840	5.0569
370	NA	NA	NA	2.7824	6.3570	NA	NA	3.5943	6.9413	NA	0.9893	5.0841
371	NA	NA	NA	2.7977	6.3919	NA	NA	3.6141	6.9795	NA	0.9946	5.1114
372	NA	NA	NA	2.8130	6.4271	NA	NA	3.6339	7.0179	NA	1.0000	5.1389
373	NA	NA	NA	1.8230	5.4569	NA	NA	2.6484	6.0509	NA	NA	4.1612
374	NA	NA	NA	1.8330	5.4869	NA	NA	2.6630	6.0842	NA	NA	4.1836
375	NA	NA	NA	1.8431	5.5171	NA	NA	2.6776	6.1177	NA	NA	4.2061
376	NA	NA	NA	1.8532	5.5474	NA	NA	2.6923	6.1513	NA	NA	4.2287
377	NA	NA	NA	1.8634	5.5779	NA	NA	2.7071	6.1851	NA	NA	4.2514
378	NA	NA	NA	1.8737	5.6086	NA	NA	2.7220	6.2191	NA	NA	4.2743
379	NA	NA	NA	1.8840	5.6394	NA	NA	2.7370	6.2533	NA	NA	4.2973

DRAFT

380	NA	NA	NA	1.8943	5.6704	NA	NA	2.7520	6.2877	NA	NA	4.3204
381	NA	NA	NA	1.9047	5.7016	NA	NA	2.7672	6.3222	NA	NA	4.3437
382	NA	NA	NA	1.9152	5.7329	NA	NA	2.7824	6.3570	NA	NA	4.3670
383	NA	NA	NA	1.9257	5.7644	NA	NA	2.7977	6.3919	NA	NA	4.3905
384	NA	NA	NA	1.9363	5.7961	NA	NA	2.8130	6.4271	NA	NA	4.4141
385	NA	NA	NA	0.9415	4.8225	NA	NA	1.8230	5.4569	NA	NA	3.4325
386	NA	NA	NA	0.9467	4.8490	NA	NA	1.8330	5.4869	NA	NA	3.4510
387	NA	NA	NA	0.9519	4.8756	NA	NA	1.8431	5.5171	NA	NA	3.4695
388	NA	NA	NA	0.9571	4.9024	NA	NA	1.8532	5.5474	NA	NA	3.4882
389	NA	NA	NA	0.9624	4.9294	NA	NA	1.8634	5.5779	NA	NA	3.5070
390	NA	NA	NA	0.9676	4.9565	NA	NA	1.8737	5.6086	NA	NA	3.5258
391	NA	NA	NA	0.9730	4.9837	NA	NA	1.8840	5.6394	NA	NA	3.5448
392	NA	NA	NA	0.9783	5.0111	NA	NA	1.8943	5.6704	NA	NA	3.5639
393	NA	NA	NA	0.9837	5.0387	NA	NA	1.9047	5.7016	NA	NA	3.5831
394	NA	NA	NA	0.9891	5.0664	NA	NA	1.9152	5.7329	NA	NA	3.6023
395	NA	NA	NA	0.9945	5.0942	NA	NA	1.9257	5.7644	NA	NA	3.6217
396	NA	NA	NA	1.0000	5.1222	NA	NA	1.9363	5.7961	NA	NA	3.6412
397	NA	NA	NA	NA	4.1449	NA	NA	0.9415	4.8225	NA	NA	2.6554
398	NA	NA	NA	NA	4.1677	NA	NA	0.9467	4.8490	NA	NA	2.6697
399	NA	NA	NA	NA	4.1906	NA	NA	0.9519	4.8756	NA	NA	2.6840
400	NA	NA	NA	NA	4.2136	NA	NA	0.9571	4.9024	NA	NA	2.6985
401	NA	NA	NA	NA	4.2368	NA	NA	0.9624	4.9294	NA	NA	2.7130
402	NA	NA	NA	NA	4.2601	NA	NA	0.9676	4.9565	NA	NA	2.7276
403	NA	NA	NA	NA	4.2835	NA	NA	0.9730	4.9837	NA	NA	2.7423
404	NA	NA	NA	NA	4.3071	NA	NA	0.9783	5.0111	NA	NA	2.7570
405	NA	NA	NA	NA	4.3307	NA	NA	0.9837	5.0387	NA	NA	2.7719
406	NA	NA	NA	NA	4.3546	NA	NA	0.9891	5.0664	NA	NA	2.7868
407	NA	NA	NA	NA	4.3785	NA	NA	0.9945	5.0942	NA	NA	2.8018
408	NA	NA	NA	NA	4.4026	NA	NA	1.0000	5.1222	NA	NA	2.8168
409	NA	NA	NA	NA	3.4213	NA	NA	NA	4.1449	NA	NA	1.8266
410	NA	NA	NA	NA	3.4401	NA	NA	NA	4.1677	NA	NA	1.8364
411	NA	NA	NA	NA	3.4590	NA	NA	NA	4.1906	NA	NA	1.8463
412	NA	NA	NA	NA	3.4780	NA	NA	NA	4.2136	NA	NA	1.8562
413	NA	NA	NA	NA	3.4971	NA	NA	NA	4.2368	NA	NA	1.8662
414	NA	NA	NA	NA	3.5163	NA	NA	NA	4.2601	NA	NA	1.8763
415	NA	NA	NA	NA	3.5357	NA	NA	NA	4.2835	NA	NA	1.8864
416	NA	NA	NA	NA	3.5551	NA	NA	NA	4.3071	NA	NA	1.8965
417	NA	NA	NA	NA	3.5747	NA	NA	NA	4.3307	NA	NA	1.9067
418	NA	NA	NA	NA	3.5943	NA	NA	NA	4.3546	NA	NA	1.9170
419	NA	NA	NA	NA	3.6141	NA	NA	NA	4.3785	NA	NA	1.9273
420	NA	NA	NA	NA	3.6339	NA	NA	NA	4.4026	NA	NA	1.9376
421	NA	NA	NA	NA	2.6484	NA	NA	NA	3.4213	NA	NA	0.9427
422	NA	NA	NA	NA	2.6630	NA	NA	NA	3.4401	NA	NA	0.9478

SAMPLE

423	NA	NA	NA	NA	2.6776	NA	NA	NA	3.4590	NA	NA	0.9529
424	NA	NA	NA	NA	2.6923	NA	NA	NA	3.4780	NA	NA	0.9580
425	NA	NA	NA	NA	2.7071	NA	NA	NA	3.4971	NA	NA	0.9631
426	NA	NA	NA	NA	2.7220	NA	NA	NA	3.5163	NA	NA	0.9683
427	NA	NA	NA	NA	2.7370	NA	NA	NA	3.5357	NA	NA	0.9735
428	NA	NA	NA	NA	2.7520	NA	NA	NA	3.5551	NA	NA	0.9788
429	NA	NA	NA	NA	2.7672	NA	NA	NA	3.5747	NA	NA	0.9840
430	NA	NA	NA	NA	2.7824	NA	NA	NA	3.5943	NA	NA	0.9893
431	NA	NA	NA	NA	2.7977	NA	NA	NA	3.6141	NA	NA	0.9946
432	NA	NA	NA	NA	2.8130	NA	NA	NA	3.6339	NA	NA	1.0000
433	NA	NA	NA	NA	1.8230	NA	NA	NA	2.6484	NA	NA	NA
434	NA	NA	NA	NA	1.8330	NA	NA	NA	2.6630	NA	NA	NA
435	NA	NA	NA	NA	1.8431	NA	NA	NA	2.6776	NA	NA	NA
436	NA	NA	NA	NA	1.8532	NA	NA	NA	2.6923	NA	NA	NA
437	NA	NA	NA	NA	1.8634	NA	NA	NA	2.7071	NA	NA	NA
438	NA	NA	NA	NA	1.8737	NA	NA	NA	2.7220	NA	NA	NA
439	NA	NA	NA	NA	1.8840	NA	NA	NA	2.7370	NA	NA	NA
440	NA	NA	NA	NA	1.8943	NA	NA	NA	2.7520	NA	NA	NA
441	NA	NA	NA	NA	1.9047	NA	NA	NA	2.7672	NA	NA	NA
442	NA	NA	NA	NA	1.9152	NA	NA	NA	2.7824	NA	NA	NA
443	NA	NA	NA	NA	1.9257	NA	NA	NA	2.7977	NA	NA	NA
444	NA	NA	NA	NA	1.9363	NA	NA	NA	2.8130	NA	NA	NA
445	NA	NA	NA	NA	0.9415	NA	NA	NA	1.8230	NA	NA	NA
446	NA	NA	NA	NA	0.9467	NA	NA	NA	1.8330	NA	NA	NA
447	NA	NA	NA	NA	0.9519	NA	NA	NA	1.8431	NA	NA	NA
448	NA	NA	NA	NA	0.9571	NA	NA	NA	1.8532	NA	NA	NA
449	NA	NA	NA	NA	0.9624	NA	NA	NA	1.8634	NA	NA	NA
450	NA	NA	NA	NA	0.9676	NA	NA	NA	1.8737	NA	NA	NA
451	NA	NA	NA	NA	0.9730	NA	NA	NA	1.8840	NA	NA	NA
452	NA	NA	NA	NA	0.9783	NA	NA	NA	1.8943	NA	NA	NA
453	NA	NA	NA	NA	0.9837	NA	NA	NA	1.9047	NA	NA	NA
454	NA	NA	NA	NA	0.9891	NA	NA	NA	1.9152	NA	NA	NA
455	NA	NA	NA	NA	0.9945	NA	NA	NA	1.9257	NA	NA	NA
456	NA	NA	NA	NA	1.0000	NA	NA	NA	1.9363	NA	NA	NA
457	NA	NA	NA	NA	NA	NA	NA	NA	0.9415	NA	NA	NA
458	NA	NA	NA	NA	NA	NA	NA	NA	0.9467	NA	NA	NA
459	NA	NA	NA	NA	NA	NA	NA	NA	0.9519	NA	NA	NA
460	NA	NA	NA	NA	NA	NA	NA	NA	0.9571	NA	NA	NA
461	NA	NA	NA	NA	NA	NA	NA	NA	0.9624	NA	NA	NA
462	NA	NA	NA	NA	NA	NA	NA	NA	0.9676	NA	NA	NA
463	NA	NA	NA	NA	NA	NA	NA	NA	0.9730	NA	NA	NA
464	NA	NA	NA	NA	NA	NA	NA	NA	0.9783	NA	NA	NA
465	NA	NA	NA	NA	NA	NA	NA	NA	0.9837	NA	NA	NA

SAMPLE

466	NA	NA	NA	NA	NA	NA	NA	NA	0.9891	NA	NA	NA
467	NA	NA	NA	NA	NA	NA	NA	NA	0.9945	NA	NA	NA
468	NA	NA	NA	NA	NA	NA	NA	NA	1.0000	NA	NA	NA

Death Benefit Factor for Maturity Benefit

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	0.2697	0.2214	0.1594	0.1147	0.0825	0.2073	0.1492	0.1074	0.0773	0.1885	0.1366	0.0990
2	0.2712	0.2227	0.1602	0.1153	0.0830	0.2085	0.1500	0.1080	0.0777	0.1895	0.1374	0.0996
3	0.2727	0.2239	0.1611	0.1160	0.0835	0.2096	0.1509	0.1086	0.0781	0.1905	0.1381	0.1001
4	0.2742	0.2251	0.1620	0.1166	0.0839	0.2108	0.1517	0.1092	0.0786	0.1916	0.1388	0.1006
5	0.2757	0.2263	0.1629	0.1172	0.0844	0.2119	0.1525	0.1098	0.0790	0.1926	0.1396	0.1012
6	0.2772	0.2276	0.1638	0.1179	0.0848	0.2131	0.1534	0.1104	0.0794	0.1936	0.1403	0.1017
7	0.2788	0.2288	0.1647	0.1185	0.0853	0.2143	0.1542	0.1110	0.0799	0.1947	0.1411	0.1023
8	0.2803	0.2301	0.1656	0.1192	0.0858	0.2154	0.1551	0.1116	0.0803	0.1957	0.1419	0.1028
9	0.2818	0.2314	0.1665	0.1198	0.0862	0.2166	0.1559	0.1122	0.0808	0.1968	0.1426	0.1034
10	0.2834	0.2326	0.1674	0.1205	0.0867	0.2178	0.1568	0.1128	0.0812	0.1978	0.1434	0.1039
11	0.2849	0.2339	0.1683	0.1212	0.0872	0.2190	0.1576	0.1134	0.0816	0.1989	0.1442	0.1045
12	0.2865	0.2352	0.1693	0.1218	0.0877	0.2202	0.1585	0.1141	0.0821	0.2000	0.1449	0.1050
13	0.2881	0.2365	0.1702	0.1225	0.0882	0.2214	0.1594	0.1147	0.0825	0.2011	0.1457	0.1056
14	0.2897	0.2378	0.1711	0.1232	0.0886	0.2227	0.1602	0.1153	0.0830	0.2021	0.1465	0.1062
15	0.2913	0.2391	0.1721	0.1238	0.0891	0.2239	0.1611	0.1160	0.0835	0.2032	0.1473	0.1067
16	0.2929	0.2404	0.1730	0.1245	0.0896	0.2251	0.1620	0.1166	0.0839	0.2043	0.1481	0.1073
17	0.2945	0.2417	0.1740	0.1252	0.0901	0.2263	0.1629	0.1172	0.0844	0.2054	0.1489	0.1079
18	0.2961	0.2431	0.1749	0.1259	0.0906	0.2276	0.1638	0.1179	0.0848	0.2065	0.1497	0.1085
19	0.2977	0.2444	0.1759	0.1266	0.0911	0.2288	0.1647	0.1185	0.0853	0.2076	0.1505	0.1091
20	0.2994	0.2457	0.1769	0.1273	0.0916	0.2301	0.1656	0.1192	0.0858	0.2087	0.1513	0.1097
21	0.3010	0.2471	0.1778	0.1280	0.0921	0.2314	0.1665	0.1198	0.0862	0.2099	0.1521	0.1102
22	0.3027	0.2485	0.1788	0.1287	0.0926	0.2326	0.1674	0.1205	0.0867	0.2110	0.1529	0.1108
23	0.3043	0.2498	0.1798	0.1294	0.0931	0.2339	0.1683	0.1212	0.0872	0.2121	0.1537	0.1114
24	0.3060	0.2512	0.1808	0.1301	0.0936	0.2352	0.1693	0.1218	0.0877	0.2133	0.1546	0.1120
25	0.3077	0.2526	0.1818	0.1308	0.0941	0.2365	0.1702	0.1225	0.0882	0.2144	0.1554	0.1126
26	0.3094	0.2540	0.1828	0.1315	0.0947	0.2378	0.1711	0.1232	0.0886	0.2156	0.1562	0.1132
27	0.3111	0.2554	0.1838	0.1323	0.0952	0.2391	0.1721	0.1238	0.0891	0.2167	0.1571	0.1138
28	0.3128	0.2568	0.1848	0.1330	0.0957	0.2404	0.1730	0.1245	0.0896	0.2179	0.1579	0.1145
29	0.3145	0.2582	0.1858	0.1337	0.0962	0.2417	0.1740	0.1252	0.0901	0.2191	0.1588	0.1151
30	0.3162	0.2596	0.1868	0.1345	0.0968	0.2431	0.1749	0.1259	0.0906	0.2203	0.1596	0.1157
31	0.3180	0.2610	0.1879	0.1352	0.0973	0.2444	0.1759	0.1266	0.0911	0.2214	0.1605	0.1163
32	0.3197	0.2625	0.1889	0.1359	0.0978	0.2457	0.1769	0.1273	0.0916	0.2226	0.1614	0.1169
33	0.3215	0.2639	0.1899	0.1367	0.0984	0.2471	0.1778	0.1280	0.0921	0.2238	0.1622	0.1176
34	0.3232	0.2653	0.1910	0.1374	0.0989	0.2485	0.1788	0.1287	0.0926	0.2250	0.1631	0.1182

35	0.3250	0.2668	0.1920	0.1382	0.0995	0.2498	0.1798	0.1294	0.0931	0.2262	0.1640	0.1188
36	0.3268	0.2683	0.1931	0.1390	0.1000	0.2512	0.1808	0.1301	0.0936	0.2275	0.1649	0.1195
37	0.3286	0.2697	0.1941	0.1397	0.1006	0.2526	0.1818	0.1308	0.0941	0.2287	0.1657	0.1201
38	0.3304	0.2712	0.1952	0.1405	0.1011	0.2540	0.1828	0.1315	0.0947	0.2299	0.1666	0.1208
39	0.3322	0.2727	0.1963	0.1413	0.1017	0.2554	0.1838	0.1323	0.0952	0.2311	0.1675	0.1214
40	0.3341	0.2742	0.1974	0.1420	0.1022	0.2568	0.1848	0.1330	0.0957	0.2324	0.1684	0.1221
41	0.3359	0.2757	0.1984	0.1428	0.1028	0.2582	0.1858	0.1337	0.0962	0.2336	0.1693	0.1227
42	0.3377	0.2772	0.1995	0.1436	0.1033	0.2596	0.1868	0.1345	0.0968	0.2349	0.1702	0.1234
43	0.3396	0.2788	0.2006	0.1444	0.1039	0.2610	0.1879	0.1352	0.0973	0.2362	0.1712	0.1241
44	0.3415	0.2803	0.2017	0.1452	0.1045	0.2625	0.1889	0.1359	0.0978	0.2374	0.1721	0.1247
45	0.3433	0.2818	0.2028	0.1460	0.1051	0.2639	0.1899	0.1367	0.0984	0.2387	0.1730	0.1254
46	0.3452	0.2834	0.2040	0.1468	0.1056	0.2653	0.1910	0.1374	0.0989	0.2400	0.1739	0.1261
47	0.3471	0.2849	0.2051	0.1476	0.1062	0.2668	0.1920	0.1382	0.0995	0.2413	0.1749	0.1267
48	0.3490	0.2865	0.2062	0.1484	0.1068	0.2683	0.1931	0.1390	0.1000	0.2426	0.1758	0.1274
49	0.3509	0.2881	0.2073	0.1492	0.1074	0.2697	0.1941	0.1397	0.1006	0.2439	0.1768	0.1281
50	0.3529	0.2897	0.2085	0.1500	0.1080	0.2712	0.1952	0.1405	0.1011	0.2452	0.1777	0.1288
51	0.3548	0.2913	0.2096	0.1509	0.1086	0.2727	0.1963	0.1413	0.1017	0.2465	0.1787	0.1295
52	0.3568	0.2929	0.2108	0.1517	0.1092	0.2742	0.1974	0.1420	0.1022	0.2478	0.1796	0.1302
53	0.3587	0.2945	0.2119	0.1525	0.1098	0.2757	0.1984	0.1428	0.1028	0.2492	0.1806	0.1309
54	0.3607	0.2961	0.2131	0.1534	0.1104	0.2772	0.1995	0.1436	0.1033	0.2505	0.1816	0.1316
55	0.3627	0.2977	0.2143	0.1542	0.1110	0.2788	0.2006	0.1444	0.1039	0.2519	0.1825	0.1323
56	0.3647	0.2994	0.2154	0.1551	0.1116	0.2803	0.2017	0.1452	0.1045	0.2532	0.1835	0.1330
57	0.3667	0.3010	0.2166	0.1559	0.1122	0.2818	0.2028	0.1460	0.1051	0.2546	0.1845	0.1337
58	0.3687	0.3027	0.2178	0.1568	0.1128	0.2834	0.2040	0.1468	0.1056	0.2560	0.1855	0.1344
59	0.3707	0.3043	0.2190	0.1576	0.1134	0.2849	0.2051	0.1476	0.1062	0.2573	0.1865	0.1352
60	0.3728	0.3060	0.2202	0.1585	0.1141	0.2865	0.2062	0.1484	0.1068	0.2587	0.1875	0.1359
61	0.3748	0.3077	0.2214	0.1594	0.1147	0.2881	0.2073	0.1492	0.1074	0.2601	0.1885	0.1366
62	0.3769	0.3094	0.2227	0.1602	0.1153	0.2897	0.2085	0.1500	0.1080	0.2615	0.1895	0.1374
63	0.3789	0.3111	0.2239	0.1611	0.1160	0.2913	0.2096	0.1509	0.1086	0.2629	0.1905	0.1381
64	0.3810	0.3128	0.2251	0.1620	0.1166	0.2929	0.2108	0.1517	0.1092	0.2643	0.1916	0.1388
65	0.3831	0.3145	0.2263	0.1629	0.1172	0.2945	0.2119	0.1525	0.1098	0.2657	0.1926	0.1396
66	0.3852	0.3162	0.2276	0.1638	0.1179	0.2961	0.2131	0.1534	0.1104	0.2672	0.1936	0.1403
67	0.3873	0.3180	0.2288	0.1647	0.1185	0.2977	0.2143	0.1542	0.1110	0.2686	0.1947	0.1411
68	0.3895	0.3197	0.2301	0.1656	0.1192	0.2994	0.2154	0.1551	0.1116	0.2701	0.1957	0.1419
69	0.3916	0.3215	0.2314	0.1665	0.1198	0.3010	0.2166	0.1559	0.1122	0.2715	0.1968	0.1426
70	0.3938	0.3232	0.2326	0.1674	0.1205	0.3027	0.2178	0.1568	0.1128	0.2730	0.1978	0.1434
71	0.3959	0.3250	0.2339	0.1683	0.1212	0.3043	0.2190	0.1576	0.1134	0.2744	0.1989	0.1442
72	0.3981	0.3268	0.2352	0.1693	0.1218	0.3060	0.2202	0.1585	0.1141	0.2759	0.2000	0.1449
73	0.4003	0.3286	0.2365	0.1702	0.1225	0.3077	0.2214	0.1594	0.1147	0.2774	0.2011	0.1457
74	0.4025	0.3304	0.2378	0.1711	0.1232	0.3094	0.2227	0.1602	0.1153	0.2789	0.2021	0.1465
75	0.4047	0.3322	0.2391	0.1721	0.1238	0.3111	0.2239	0.1611	0.1160	0.2804	0.2032	0.1473
76	0.4069	0.3341	0.2404	0.1730	0.1245	0.3128	0.2251	0.1620	0.1166	0.2819	0.2043	0.1481
77	0.4092	0.3359	0.2417	0.1740	0.1252	0.3145	0.2263	0.1629	0.1172	0.2834	0.2054	0.1489
78	0.4114	0.3377	0.2431	0.1749	0.1259	0.3162	0.2276	0.1638	0.1179	0.2849	0.2065	0.1497
79	0.4137	0.3396	0.2444	0.1759	0.1266	0.3180	0.2288	0.1647	0.1185	0.2865	0.2076	0.1505
80	0.4160	0.3415	0.2457	0.1769	0.1273	0.3197	0.2301	0.1656	0.1192	0.2880	0.2087	0.1513
81	0.4182	0.3433	0.2471	0.1778	0.1280	0.3215	0.2314	0.1665	0.1198	0.2896	0.2099	0.1521
82	0.4205	0.3452	0.2485	0.1788	0.1287	0.3232	0.2326	0.1674	0.1205	0.2911	0.2110	0.1529

CONFIDENTIAL

83	0.4229	0.3471	0.2498	0.1798	0.1294	0.3250	0.2339	0.1683	0.1212	0.2927	0.2121	0.1537
84	0.4252	0.3490	0.2512	0.1808	0.1301	0.3268	0.2352	0.1693	0.1218	0.2943	0.2133	0.1546
85	0.4275	0.3509	0.2526	0.1818	0.1308	0.3286	0.2365	0.1702	0.1225	0.2959	0.2144	0.1554
86	0.4299	0.3529	0.2540	0.1828	0.1315	0.3304	0.2378	0.1711	0.1232	0.2974	0.2156	0.1562
87	0.4322	0.3548	0.2554	0.1838	0.1323	0.3322	0.2391	0.1721	0.1238	0.2990	0.2167	0.1571
88	0.4346	0.3568	0.2568	0.1848	0.1330	0.3341	0.2404	0.1730	0.1245	0.3007	0.2179	0.1579
89	0.4370	0.3587	0.2582	0.1858	0.1337	0.3359	0.2417	0.1740	0.1252	0.3023	0.2191	0.1588
90	0.4394	0.3607	0.2596	0.1868	0.1345	0.3377	0.2431	0.1749	0.1259	0.3039	0.2203	0.1596
91	0.4418	0.3627	0.2610	0.1879	0.1352	0.3396	0.2444	0.1759	0.1266	0.3055	0.2214	0.1605
92	0.4442	0.3647	0.2625	0.1889	0.1359	0.3415	0.2457	0.1769	0.1273	0.3072	0.2226	0.1614
93	0.4467	0.3667	0.2639	0.1899	0.1367	0.3433	0.2471	0.1778	0.1280	0.3088	0.2238	0.1622
94	0.4491	0.3687	0.2653	0.1910	0.1374	0.3452	0.2485	0.1788	0.1287	0.3105	0.2250	0.1631
95	0.4516	0.3707	0.2668	0.1920	0.1382	0.3471	0.2498	0.1798	0.1294	0.3122	0.2262	0.1640
96	0.4541	0.3728	0.2683	0.1931	0.1390	0.3490	0.2512	0.1808	0.1301	0.3138	0.2275	0.1649
97	0.4566	0.3748	0.2697	0.1941	0.1397	0.3509	0.2526	0.1818	0.1308	0.3155	0.2287	0.1657
98	0.4591	0.3769	0.2712	0.1952	0.1405	0.3529	0.2540	0.1828	0.1315	0.3172	0.2299	0.1666
99	0.4616	0.3789	0.2727	0.1963	0.1413	0.3548	0.2554	0.1838	0.1323	0.3189	0.2311	0.1675
100	0.4642	0.3810	0.2742	0.1974	0.1420	0.3568	0.2568	0.1848	0.1330	0.3206	0.2324	0.1684
101	0.4667	0.3831	0.2757	0.1984	0.1428	0.3587	0.2582	0.1858	0.1337	0.3224	0.2336	0.1693
102	0.4693	0.3852	0.2772	0.1995	0.1436	0.3607	0.2596	0.1868	0.1345	0.3241	0.2349	0.1702
103	0.4719	0.3873	0.2788	0.2006	0.1444	0.3627	0.2610	0.1879	0.1352	0.3258	0.2362	0.1712
104	0.4745	0.3895	0.2803	0.2017	0.1452	0.3647	0.2625	0.1889	0.1359	0.3276	0.2374	0.1721
105	0.4771	0.3916	0.2818	0.2028	0.1460	0.3667	0.2639	0.1899	0.1367	0.3294	0.2387	0.1730
106	0.4797	0.3938	0.2834	0.2040	0.1468	0.3687	0.2653	0.1910	0.1374	0.3311	0.2400	0.1739
107	0.4823	0.3959	0.2849	0.2051	0.1476	0.3707	0.2668	0.1920	0.1382	0.3329	0.2413	0.1749
108	0.4850	0.3981	0.2865	0.2062	0.1484	0.3728	0.2683	0.1931	0.1390	0.3347	0.2426	0.1758
109	0.4876	0.4003	0.2881	0.2073	0.1492	0.3748	0.2697	0.1941	0.1397	0.3365	0.2439	0.1768
110	0.4903	0.4025	0.2897	0.2085	0.1500	0.3769	0.2712	0.1952	0.1405	0.3383	0.2452	0.1777
111	0.4930	0.4047	0.2913	0.2096	0.1509	0.3789	0.2727	0.1963	0.1413	0.3401	0.2465	0.1787
112	0.4957	0.4069	0.2929	0.2108	0.1517	0.3810	0.2742	0.1974	0.1420	0.3420	0.2478	0.1796
113	0.4984	0.4092	0.2945	0.2119	0.1525	0.3831	0.2757	0.1984	0.1428	0.3438	0.2492	0.1806
114	0.5012	0.4114	0.2961	0.2131	0.1534	0.3852	0.2772	0.1995	0.1436	0.3457	0.2505	0.1816
115	0.5039	0.4137	0.2977	0.2143	0.1542	0.3873	0.2788	0.2006	0.1444	0.3475	0.2519	0.1825
116	0.5067	0.4160	0.2994	0.2154	0.1551	0.3895	0.2803	0.2017	0.1452	0.3494	0.2532	0.1835
117	0.5095	0.4182	0.3010	0.2166	0.1559	0.3916	0.2818	0.2028	0.1460	0.3513	0.2546	0.1845
118	0.5123	0.4205	0.3027	0.2178	0.1568	0.3938	0.2834	0.2040	0.1468	0.3532	0.2560	0.1855
119	0.5151	0.4229	0.3043	0.2190	0.1576	0.3959	0.2849	0.2051	0.1476	0.3551	0.2573	0.1865
120	0.5179	0.4252	0.3060	0.2202	0.1585	0.3981	0.2865	0.2062	0.1484	0.3570	0.2587	0.1875
121	0.5208	0.4275	0.3077	0.2214	0.1594	0.4003	0.2881	0.2073	0.1492	0.3589	0.2601	0.1885
122	0.5237	0.4299	0.3094	0.2227	0.1602	0.4025	0.2897	0.2085	0.1500	0.3608	0.2615	0.1895
123	0.5265	0.4322	0.3111	0.2239	0.1611	0.4047	0.2913	0.2096	0.1509	0.3628	0.2629	0.1905
124	0.5294	0.4346	0.3128	0.2251	0.1620	0.4069	0.2929	0.2108	0.1517	0.3647	0.2643	0.1916
125	0.5323	0.4370	0.3145	0.2263	0.1629	0.4092	0.2945	0.2119	0.1525	0.3667	0.2657	0.1926
126	0.5353	0.4394	0.3162	0.2276	0.1638	0.4114	0.2961	0.2131	0.1534	0.3686	0.2672	0.1936
127	0.5382	0.4418	0.3180	0.2288	0.1647	0.4137	0.2977	0.2143	0.1542	0.3706	0.2686	0.1947
128	0.5412	0.4442	0.3197	0.2301	0.1656	0.4160	0.2994	0.2154	0.1551	0.3726	0.2701	0.1957
129	0.5441	0.4467	0.3215	0.2314	0.1665	0.4182	0.3010	0.2166	0.1559	0.3746	0.2715	0.1968
130	0.5471	0.4491	0.3232	0.2326	0.1674	0.4205	0.3027	0.2178	0.1568	0.3766	0.2730	0.1978

131	0.5501	0.4516	0.3250	0.2339	0.1683	0.4229	0.3043	0.2190	0.1576	0.3787	0.2744	0.1989
132	0.5532	0.4541	0.3268	0.2352	0.1693	0.4252	0.3060	0.2202	0.1585	0.3807	0.2759	0.2000
133	0.5562	0.4566	0.3286	0.2365	0.1702	0.4275	0.3077	0.2214	0.1594	0.3828	0.2774	0.2011
134	0.5593	0.4591	0.3304	0.2378	0.1711	0.4299	0.3094	0.2227	0.1602	0.3848	0.2789	0.2021
135	0.5623	0.4616	0.3322	0.2391	0.1721	0.4322	0.3111	0.2239	0.1611	0.3869	0.2804	0.2032
136	0.5654	0.4642	0.3341	0.2404	0.1730	0.4346	0.3128	0.2251	0.1620	0.3890	0.2819	0.2043
137	0.5685	0.4667	0.3359	0.2417	0.1740	0.4370	0.3145	0.2263	0.1629	0.3911	0.2834	0.2054
138	0.5717	0.4693	0.3377	0.2431	0.1749	0.4394	0.3162	0.2276	0.1638	0.3932	0.2849	0.2065
139	0.5748	0.4719	0.3396	0.2444	0.1759	0.4418	0.3180	0.2288	0.1647	0.3953	0.2865	0.2076
140	0.5780	0.4745	0.3415	0.2457	0.1769	0.4442	0.3197	0.2301	0.1656	0.3974	0.2880	0.2087
141	0.5811	0.4771	0.3433	0.2471	0.1778	0.4467	0.3215	0.2314	0.1665	0.3995	0.2896	0.2099
142	0.5843	0.4797	0.3452	0.2485	0.1788	0.4491	0.3232	0.2326	0.1674	0.4017	0.2911	0.2110
143	0.5876	0.4823	0.3471	0.2498	0.1798	0.4516	0.3250	0.2339	0.1683	0.4038	0.2927	0.2121
144	0.5908	0.4850	0.3490	0.2512	0.1808	0.4541	0.3268	0.2352	0.1693	0.4060	0.2943	0.2133
145	0.5940	0.4876	0.3509	0.2526	0.1818	0.4566	0.3286	0.2365	0.1702	0.4082	0.2959	0.2144
146	0.5973	0.4903	0.3529	0.2540	0.1828	0.4591	0.3304	0.2378	0.1711	0.4104	0.2974	0.2156
147	0.6006	0.4930	0.3548	0.2554	0.1838	0.4616	0.3322	0.2391	0.1721	0.4126	0.2990	0.2167
148	0.6039	0.4957	0.3568	0.2568	0.1848	0.4642	0.3341	0.2404	0.1730	0.4148	0.3007	0.2179
149	0.6072	0.4984	0.3587	0.2582	0.1858	0.4667	0.3359	0.2417	0.1740	0.4171	0.3023	0.2191
150	0.6105	0.5012	0.3607	0.2596	0.1868	0.4693	0.3377	0.2431	0.1749	0.4193	0.3039	0.2203
151	0.6139	0.5039	0.3627	0.2610	0.1879	0.4719	0.3396	0.2444	0.1759	0.4216	0.3055	0.2214
152	0.6173	0.5067	0.3647	0.2625	0.1889	0.4745	0.3415	0.2457	0.1769	0.4238	0.3072	0.2226
153	0.6207	0.5095	0.3667	0.2639	0.1899	0.4771	0.3433	0.2471	0.1778	0.4261	0.3088	0.2238
154	0.6241	0.5123	0.3687	0.2653	0.1910	0.4797	0.3452	0.2485	0.1788	0.4284	0.3105	0.2250
155	0.6275	0.5151	0.3707	0.2668	0.1920	0.4823	0.3471	0.2498	0.1798	0.4307	0.3122	0.2262
156	0.6310	0.5179	0.3728	0.2683	0.1931	0.4850	0.3490	0.2512	0.1808	0.4330	0.3138	0.2275
157	0.6344	0.5208	0.3748	0.2697	0.1941	0.4876	0.3509	0.2526	0.1818	0.4354	0.3155	0.2287
158	0.6379	0.5237	0.3769	0.2712	0.1952	0.4903	0.3529	0.2540	0.1828	0.4377	0.3172	0.2299
159	0.6414	0.5265	0.3789	0.2727	0.1963	0.4930	0.3548	0.2554	0.1838	0.4400	0.3189	0.2311
160	0.6449	0.5294	0.3810	0.2742	0.1974	0.4957	0.3568	0.2568	0.1848	0.4424	0.3206	0.2324
161	0.6485	0.5323	0.3831	0.2757	0.1984	0.4984	0.3587	0.2582	0.1858	0.4448	0.3224	0.2336
162	0.6521	0.5353	0.3852	0.2772	0.1995	0.5012	0.3607	0.2596	0.1868	0.4472	0.3241	0.2349
163	0.6556	0.5382	0.3873	0.2788	0.2006	0.5039	0.3627	0.2610	0.1879	0.4496	0.3258	0.2362
164	0.6592	0.5412	0.3895	0.2803	0.2017	0.5067	0.3647	0.2625	0.1889	0.4520	0.3276	0.2374
165	0.6629	0.5441	0.3916	0.2818	0.2028	0.5095	0.3667	0.2639	0.1899	0.4544	0.3294	0.2387
166	0.6665	0.5471	0.3938	0.2834	0.2040	0.5123	0.3687	0.2653	0.1910	0.4569	0.3311	0.2400
167	0.6702	0.5501	0.3959	0.2849	0.2051	0.5151	0.3707	0.2668	0.1920	0.4593	0.3329	0.2413
168	0.6739	0.5532	0.3981	0.2865	0.2062	0.5179	0.3728	0.2683	0.1931	0.4618	0.3347	0.2426
169	0.6776	0.5562	0.4003	0.2881	0.2073	0.5208	0.3748	0.2697	0.1941	0.4643	0.3365	0.2439
170	0.6813	0.5593	0.4025	0.2897	0.2085	0.5237	0.3769	0.2712	0.1952	0.4668	0.3383	0.2452
171	0.6850	0.5623	0.4047	0.2913	0.2096	0.5265	0.3789	0.2727	0.1963	0.4693	0.3401	0.2465
172	0.6888	0.5654	0.4069	0.2929	0.2108	0.5294	0.3810	0.2742	0.1974	0.4718	0.3420	0.2478
173	0.6926	0.5685	0.4092	0.2945	0.2119	0.5323	0.3831	0.2757	0.1984	0.4744	0.3438	0.2492
174	0.6964	0.5717	0.4114	0.2961	0.2131	0.5353	0.3852	0.2772	0.1995	0.4769	0.3457	0.2505
175	0.7002	0.5748	0.4137	0.2977	0.2143	0.5382	0.3873	0.2788	0.2006	0.4795	0.3475	0.2519
176	0.7041	0.5780	0.4160	0.2994	0.2154	0.5412	0.3895	0.2803	0.2017	0.4821	0.3494	0.2532
177	0.7079	0.5811	0.4182	0.3010	0.2166	0.5441	0.3916	0.2818	0.2028	0.4847	0.3513	0.2546
178	0.7118	0.5843	0.4205	0.3027	0.2178	0.5471	0.3938	0.2834	0.2040	0.4873	0.3532	0.2560

179	0.7158	0.5876	0.4229	0.3043	0.2190	0.5501	0.3959	0.2849	0.2051	0.4899	0.3551	0.2573
180	0.7197	0.5908	0.4252	0.3060	0.2202	0.5532	0.3981	0.2865	0.2062	0.4925	0.3570	0.2587
181	0.7236	0.5940	0.4275	0.3077	0.2214	0.5562	0.4003	0.2881	0.2073	0.4952	0.3589	0.2601
182	0.7276	0.5973	0.4299	0.3094	0.2227	0.5593	0.4025	0.2897	0.2085	0.4978	0.3608	0.2615
183	0.7316	0.6006	0.4322	0.3111	0.2239	0.5623	0.4047	0.2913	0.2096	0.5005	0.3628	0.2629
184	0.7356	0.6039	0.4346	0.3128	0.2251	0.5654	0.4069	0.2929	0.2108	0.5032	0.3647	0.2643
185	0.7397	0.6072	0.4370	0.3145	0.2263	0.5685	0.4092	0.2945	0.2119	0.5059	0.3667	0.2657
186	0.7438	0.6105	0.4394	0.3162	0.2276	0.5717	0.4114	0.2961	0.2131	0.5086	0.3686	0.2672
187	0.7478	0.6139	0.4418	0.3180	0.2288	0.5748	0.4137	0.2977	0.2143	0.5114	0.3706	0.2686
188	0.7520	0.6173	0.4442	0.3197	0.2301	0.5780	0.4160	0.2994	0.2154	0.5141	0.3726	0.2701
189	0.7561	0.6207	0.4467	0.3215	0.2314	0.5811	0.4182	0.3010	0.2166	0.5169	0.3746	0.2715
190	0.7602	0.6241	0.4491	0.3232	0.2326	0.5843	0.4205	0.3027	0.2178	0.5197	0.3766	0.2730
191	0.7644	0.6275	0.4516	0.3250	0.2339	0.5876	0.4229	0.3043	0.2190	0.5225	0.3787	0.2744
192	0.7686	0.6310	0.4541	0.3268	0.2352	0.5908	0.4252	0.3060	0.2202	0.5253	0.3807	0.2759
193	0.7729	0.6344	0.4566	0.3286	0.2365	0.5940	0.4275	0.3077	0.2214	0.5281	0.3828	0.2774
194	0.7771	0.6379	0.4591	0.3304	0.2378	0.5973	0.4299	0.3094	0.2227	0.5309	0.3848	0.2789
195	0.7814	0.6414	0.4616	0.3322	0.2391	0.6006	0.4322	0.3111	0.2239	0.5338	0.3869	0.2804
196	0.7857	0.6449	0.4642	0.3341	0.2404	0.6039	0.4346	0.3128	0.2251	0.5367	0.3890	0.2819
197	0.7900	0.6485	0.4667	0.3359	0.2417	0.6072	0.4370	0.3145	0.2263	0.5396	0.3911	0.2834
198	0.7943	0.6521	0.4693	0.3377	0.2431	0.6105	0.4394	0.3162	0.2276	0.5425	0.3932	0.2849
199	0.7987	0.6556	0.4719	0.3396	0.2444	0.6139	0.4418	0.3180	0.2288	0.5454	0.3953	0.2865
200	0.8031	0.6592	0.4745	0.3415	0.2457	0.6173	0.4442	0.3197	0.2301	0.5483	0.3974	0.2880
201	0.8075	0.6629	0.4771	0.3433	0.2471	0.6207	0.4467	0.3215	0.2314	0.5513	0.3995	0.2896
202	0.8119	0.6665	0.4797	0.3452	0.2485	0.6241	0.4491	0.3232	0.2326	0.5542	0.4017	0.2911
203	0.8164	0.6702	0.4823	0.3471	0.2498	0.6275	0.4516	0.3250	0.2339	0.5572	0.4038	0.2927
204	0.8209	0.6739	0.4850	0.3490	0.2512	0.6310	0.4541	0.3268	0.2352	0.5602	0.4060	0.2943
205	0.8254	0.6776	0.4876	0.3509	0.2526	0.6344	0.4566	0.3286	0.2365	0.5632	0.4082	0.2959
206	0.8299	0.6813	0.4903	0.3529	0.2540	0.6379	0.4591	0.3304	0.2378	0.5663	0.4104	0.2974
207	0.8345	0.6850	0.4930	0.3548	0.2554	0.6414	0.4616	0.3322	0.2391	0.5693	0.4126	0.2990
208	0.8391	0.6888	0.4957	0.3568	0.2568	0.6449	0.4642	0.3341	0.2404	0.5724	0.4148	0.3007
209	0.8437	0.6926	0.4984	0.3587	0.2582	0.6485	0.4667	0.3359	0.2417	0.5754	0.4171	0.3023
210	0.8483	0.6964	0.5012	0.3607	0.2596	0.6521	0.4693	0.3377	0.2431	0.5785	0.4193	0.3039
211	0.8530	0.7002	0.5039	0.3627	0.2610	0.6556	0.4719	0.3396	0.2444	0.5817	0.4216	0.3055
212	0.8577	0.7041	0.5067	0.3647	0.2625	0.6592	0.4745	0.3415	0.2457	0.5848	0.4238	0.3072
213	0.8624	0.7079	0.5095	0.3667	0.2639	0.6629	0.4771	0.3433	0.2471	0.5879	0.4261	0.3088
214	0.8672	0.7118	0.5123	0.3687	0.2653	0.6665	0.4797	0.3452	0.2485	0.5911	0.4284	0.3105
215	0.8719	0.7158	0.5151	0.3707	0.2668	0.6702	0.4823	0.3471	0.2498	0.5943	0.4307	0.3122
216	0.8767	0.7197	0.5179	0.3728	0.2683	0.6739	0.4850	0.3490	0.2512	0.5975	0.4330	0.3138
217	0.8815	0.7236	0.5208	0.3748	0.2697	0.6776	0.4876	0.3509	0.2526	0.6007	0.4354	0.3155
218	0.8864	0.7276	0.5237	0.3769	0.2712	0.6813	0.4903	0.3529	0.2540	0.6039	0.4377	0.3172
219	0.8913	0.7316	0.5265	0.3789	0.2727	0.6850	0.4930	0.3548	0.2554	0.6072	0.4400	0.3189
220	0.8962	0.7356	0.5294	0.3810	0.2742	0.6888	0.4957	0.3568	0.2568	0.6104	0.4424	0.3206
221	0.9011	0.7397	0.5323	0.3831	0.2757	0.6926	0.4984	0.3587	0.2582	0.6137	0.4448	0.3224
222	0.9060	0.7438	0.5353	0.3852	0.2772	0.6964	0.5012	0.3607	0.2596	0.6170	0.4472	0.3241
223	0.9110	0.7478	0.5382	0.3873	0.2788	0.7002	0.5039	0.3627	0.2610	0.6203	0.4496	0.3258
224	0.9160	0.7520	0.5412	0.3895	0.2803	0.7041	0.5067	0.3647	0.2625	0.6237	0.4520	0.3276
225	0.9211	0.7561	0.5441	0.3916	0.2818	0.7079	0.5095	0.3667	0.2639	0.6270	0.4544	0.3294
226	0.9261	0.7602	0.5471	0.3938	0.2834	0.7118	0.5123	0.3687	0.2653	0.6304	0.4569	0.3311

227	0.9312	0.7644	0.5501	0.3959	0.2849	0.7158	0.5151	0.3707	0.2668	0.6338	0.4593	0.3329
228	0.9363	0.7686	0.5532	0.3981	0.2865	0.7197	0.5179	0.3728	0.2683	0.6372	0.4618	0.3347
229	0.9415	0.7729	0.5562	0.4003	0.2881	0.7236	0.5208	0.3748	0.2697	0.6406	0.4643	0.3365
230	0.9467	0.7771	0.5593	0.4025	0.2897	0.7276	0.5237	0.3769	0.2712	0.6441	0.4668	0.3383
231	0.9519	0.7814	0.5623	0.4047	0.2913	0.7316	0.5265	0.3789	0.2727	0.6475	0.4693	0.3401
232	0.9571	0.7857	0.5654	0.4069	0.2929	0.7356	0.5294	0.3810	0.2742	0.6510	0.4718	0.3420
233	0.9624	0.7900	0.5685	0.4092	0.2945	0.7397	0.5323	0.3831	0.2757	0.6545	0.4744	0.3438
234	0.9676	0.7943	0.5717	0.4114	0.2961	0.7438	0.5353	0.3852	0.2772	0.6580	0.4769	0.3457
235	0.9730	0.7987	0.5748	0.4137	0.2977	0.7478	0.5382	0.3873	0.2788	0.6616	0.4795	0.3475
236	0.9783	0.8031	0.5780	0.4160	0.2994	0.7520	0.5412	0.3895	0.2803	0.6651	0.4821	0.3494
237	0.9837	0.8075	0.5811	0.4182	0.3010	0.7561	0.5441	0.3916	0.2818	0.6687	0.4847	0.3513
238	0.9891	0.8119	0.5843	0.4205	0.3027	0.7602	0.5471	0.3938	0.2834	0.6723	0.4873	0.3532
239	0.9945	0.8164	0.5876	0.4229	0.3043	0.7644	0.5501	0.3959	0.2849	0.6759	0.4899	0.3551
240	1.0000	0.8209	0.5908	0.4252	0.3060	0.7686	0.5532	0.3981	0.2865	0.6796	0.4925	0.3570
241	NA	0.8254	0.5940	0.4275	0.3077	0.7729	0.5562	0.4003	0.2881	0.6832	0.4952	0.3589
242	NA	0.8299	0.5973	0.4299	0.3094	0.7771	0.5593	0.4025	0.2897	0.6869	0.4978	0.3608
243	NA	0.8345	0.6006	0.4322	0.3111	0.7814	0.5623	0.4047	0.2913	0.6906	0.5005	0.3628
244	NA	0.8391	0.6039	0.4346	0.3128	0.7857	0.5654	0.4069	0.2929	0.6943	0.5032	0.3647
245	NA	0.8437	0.6072	0.4370	0.3145	0.7900	0.5685	0.4092	0.2945	0.6980	0.5059	0.3667
246	NA	0.8483	0.6105	0.4394	0.3162	0.7943	0.5717	0.4114	0.2961	0.7018	0.5086	0.3686
247	NA	0.8530	0.6139	0.4418	0.3180	0.7987	0.5748	0.4137	0.2977	0.7056	0.5114	0.3706
248	NA	0.8577	0.6173	0.4442	0.3197	0.8031	0.5780	0.4160	0.2994	0.7094	0.5141	0.3726
249	NA	0.8624	0.6207	0.4467	0.3215	0.8075	0.5811	0.4182	0.3010	0.7132	0.5169	0.3746
250	NA	0.8672	0.6241	0.4491	0.3232	0.8119	0.5843	0.4205	0.3027	0.7170	0.5197	0.3766
251	NA	0.8719	0.6275	0.4516	0.3250	0.8164	0.5876	0.4229	0.3043	0.7209	0.5225	0.3787
252	NA	0.8767	0.6310	0.4541	0.3268	0.8209	0.5908	0.4252	0.3060	0.7248	0.5253	0.3807
253	NA	0.8815	0.6344	0.4566	0.3286	0.8254	0.5940	0.4275	0.3077	0.7287	0.5281	0.3828
254	NA	0.8864	0.6379	0.4591	0.3304	0.8299	0.5973	0.4299	0.3094	0.7326	0.5309	0.3848
255	NA	0.8913	0.6414	0.4616	0.3322	0.8345	0.6006	0.4322	0.3111	0.7365	0.5338	0.3869
256	NA	0.8962	0.6449	0.4642	0.3341	0.8391	0.6039	0.4346	0.3128	0.7405	0.5367	0.3890
257	NA	0.9011	0.6485	0.4667	0.3359	0.8437	0.6072	0.4370	0.3145	0.7445	0.5396	0.3911
258	NA	0.9060	0.6521	0.4693	0.3377	0.8483	0.6105	0.4394	0.3162	0.7485	0.5425	0.3932
259	NA	0.9110	0.6556	0.4719	0.3396	0.8530	0.6139	0.4418	0.3180	0.7525	0.5454	0.3953
260	NA	0.9160	0.6592	0.4745	0.3415	0.8577	0.6173	0.4442	0.3197	0.7565	0.5483	0.3974
261	NA	0.9211	0.6629	0.4771	0.3433	0.8624	0.6207	0.4467	0.3215	0.7606	0.5513	0.3995
262	NA	0.9261	0.6665	0.4797	0.3452	0.8672	0.6241	0.4491	0.3232	0.7647	0.5542	0.4017
263	NA	0.9312	0.6702	0.4823	0.3471	0.8719	0.6275	0.4516	0.3250	0.7688	0.5572	0.4038
264	NA	0.9363	0.6739	0.4850	0.3490	0.8767	0.6310	0.4541	0.3268	0.7730	0.5602	0.4060
265	NA	0.9415	0.6776	0.4876	0.3509	0.8815	0.6344	0.4566	0.3286	0.7771	0.5632	0.4082
266	NA	0.9467	0.6813	0.4903	0.3529	0.8864	0.6379	0.4591	0.3304	0.7813	0.5663	0.4104
267	NA	0.9519	0.6850	0.4930	0.3548	0.8913	0.6414	0.4616	0.3322	0.7855	0.5693	0.4126
268	NA	0.9571	0.6888	0.4957	0.3568	0.8962	0.6449	0.4642	0.3341	0.7897	0.5724	0.4148
269	NA	0.9624	0.6926	0.4984	0.3587	0.9011	0.6485	0.4667	0.3359	0.7940	0.5754	0.4171
270	NA	0.9676	0.6964	0.5012	0.3607	0.9060	0.6521	0.4693	0.3377	0.7982	0.5785	0.4193
271	NA	0.9730	0.7002	0.5039	0.3627	0.9110	0.6556	0.4719	0.3396	0.8025	0.5817	0.4216
272	NA	0.9783	0.7041	0.5067	0.3647	0.9160	0.6592	0.4745	0.3415	0.8069	0.5848	0.4238
273	NA	0.9837	0.7079	0.5095	0.3667	0.9211	0.6629	0.4771	0.3433	0.8112	0.5879	0.4261
274	NA	0.9891	0.7118	0.5123	0.3687	0.9261	0.6665	0.4797	0.3452	0.8156	0.5911	0.4284

275	NA	0.9945	0.7158	0.5151	0.3707	0.9312	0.6702	0.4823	0.3471	0.8199	0.5943	0.4307
276	NA	1.0000	0.7197	0.5179	0.3728	0.9363	0.6739	0.4850	0.3490	0.8244	0.5975	0.4330
277	NA	NA	0.7236	0.5208	0.3748	0.9415	0.6776	0.4876	0.3509	0.8288	0.6007	0.4354
278	NA	NA	0.7276	0.5237	0.3769	0.9467	0.6813	0.4903	0.3529	0.8333	0.6039	0.4377
279	NA	NA	0.7316	0.5265	0.3789	0.9519	0.6850	0.4930	0.3548	0.8377	0.6072	0.4400
280	NA	NA	0.7356	0.5294	0.3810	0.9571	0.6888	0.4957	0.3568	0.8422	0.6104	0.4424
281	NA	NA	0.7397	0.5323	0.3831	0.9624	0.6926	0.4984	0.3587	0.8468	0.6137	0.4448
282	NA	NA	0.7438	0.5353	0.3852	0.9676	0.6964	0.5012	0.3607	0.8513	0.6170	0.4472
283	NA	NA	0.7478	0.5382	0.3873	0.9730	0.7002	0.5039	0.3627	0.8559	0.6203	0.4496
284	NA	NA	0.7520	0.5412	0.3895	0.9783	0.7041	0.5067	0.3647	0.8605	0.6237	0.4520
285	NA	NA	0.7561	0.5441	0.3916	0.9837	0.7079	0.5095	0.3667	0.8651	0.6270	0.4544
286	NA	NA	0.7602	0.5471	0.3938	0.9891	0.7118	0.5123	0.3687	0.8698	0.6304	0.4569
287	NA	NA	0.7644	0.5501	0.3959	0.9945	0.7158	0.5151	0.3707	0.8745	0.6338	0.4593
288	NA	NA	0.7686	0.5532	0.3981	1.0000	0.7197	0.5179	0.3728	0.8792	0.6372	0.4618
289	NA	NA	0.7729	0.5562	0.4003	NA	0.7236	0.5208	0.3748	0.8839	0.6406	0.4643
290	NA	NA	0.7771	0.5593	0.4025	NA	0.7276	0.5237	0.3769	0.8887	0.6441	0.4668
291	NA	NA	0.7814	0.5623	0.4047	NA	0.7316	0.5265	0.3789	0.8934	0.6475	0.4693
292	NA	NA	0.7857	0.5654	0.4069	NA	0.7356	0.5294	0.3810	0.8983	0.6510	0.4718
293	NA	NA	0.7900	0.5685	0.4092	NA	0.7397	0.5323	0.3831	0.9031	0.6545	0.4744
294	NA	NA	0.7943	0.5717	0.4114	NA	0.7438	0.5353	0.3852	0.9079	0.6580	0.4769
295	NA	NA	0.7987	0.5748	0.4137	NA	0.7478	0.5382	0.3873	0.9128	0.6616	0.4795
296	NA	NA	0.8031	0.5780	0.4160	NA	0.7520	0.5412	0.3895	0.9177	0.6651	0.4821
297	NA	NA	0.8075	0.5811	0.4182	NA	0.7561	0.5441	0.3916	0.9227	0.6687	0.4847
298	NA	NA	0.8119	0.5843	0.4205	NA	0.7602	0.5471	0.3938	0.9276	0.6723	0.4873
299	NA	NA	0.8164	0.5876	0.4229	NA	0.7644	0.5501	0.3959	0.9326	0.6759	0.4899
300	NA	NA	0.8209	0.5908	0.4252	NA	0.7686	0.5532	0.3981	0.9376	0.6796	0.4925
301	NA	NA	0.8254	0.5940	0.4275	NA	0.7729	0.5562	0.4003	0.9427	0.6832	0.4952
302	NA	NA	0.8299	0.5973	0.4299	NA	0.7771	0.5593	0.4025	0.9478	0.6869	0.4978
303	NA	NA	0.8345	0.6006	0.4322	NA	0.7814	0.5623	0.4047	0.9529	0.6906	0.5005
304	NA	NA	0.8391	0.6039	0.4346	NA	0.7857	0.5654	0.4069	0.9580	0.6943	0.5032
305	NA	NA	0.8437	0.6072	0.4370	NA	0.7900	0.5685	0.4092	0.9631	0.6980	0.5059
306	NA	NA	0.8483	0.6105	0.4394	NA	0.7943	0.5717	0.4114	0.9683	0.7018	0.5086
307	NA	NA	0.8530	0.6139	0.4418	NA	0.7987	0.5748	0.4137	0.9735	0.7056	0.5114
308	NA	NA	0.8577	0.6173	0.4442	NA	0.8031	0.5780	0.4160	0.9788	0.7094	0.5141
309	NA	NA	0.8624	0.6207	0.4467	NA	0.8075	0.5811	0.4182	0.9840	0.7132	0.5169
310	NA	NA	0.8672	0.6241	0.4491	NA	0.8119	0.5843	0.4205	0.9893	0.7170	0.5197
311	NA	NA	0.8719	0.6275	0.4516	NA	0.8164	0.5876	0.4229	0.9946	0.7209	0.5225
312	NA	NA	0.8767	0.6310	0.4541	NA	0.8209	0.5908	0.4252	1.0000	0.7248	0.5253
313	NA	NA	0.8815	0.6344	0.4566	NA	0.8254	0.5940	0.4275	NA	0.7287	0.5281
314	NA	NA	0.8864	0.6379	0.4591	NA	0.8299	0.5973	0.4299	NA	0.7326	0.5309
315	NA	NA	0.8913	0.6414	0.4616	NA	0.8345	0.6006	0.4322	NA	0.7365	0.5338
316	NA	NA	0.8962	0.6449	0.4642	NA	0.8391	0.6039	0.4346	NA	0.7405	0.5367
317	NA	NA	0.9011	0.6485	0.4667	NA	0.8437	0.6072	0.4370	NA	0.7445	0.5396
318	NA	NA	0.9060	0.6521	0.4693	NA	0.8483	0.6105	0.4394	NA	0.7485	0.5425
319	NA	NA	0.9110	0.6556	0.4719	NA	0.8530	0.6139	0.4418	NA	0.7525	0.5454
320	NA	NA	0.9160	0.6592	0.4745	NA	0.8577	0.6173	0.4442	NA	0.7565	0.5483
321	NA	NA	0.9211	0.6629	0.4771	NA	0.8624	0.6207	0.4467	NA	0.7606	0.5513
322	NA	NA	0.9261	0.6665	0.4797	NA	0.8672	0.6241	0.4491	NA	0.7647	0.5542

323	NA	NA	0.9312	0.6702	0.4823	NA	0.8719	0.6275	0.4516	NA	0.7688	0.5572
324	NA	NA	0.9363	0.6739	0.4850	NA	0.8767	0.6310	0.4541	NA	0.7730	0.5602
325	NA	NA	0.9415	0.6776	0.4876	NA	0.8815	0.6344	0.4566	NA	0.7771	0.5632
326	NA	NA	0.9467	0.6813	0.4903	NA	0.8864	0.6379	0.4591	NA	0.7813	0.5663
327	NA	NA	0.9519	0.6850	0.4930	NA	0.8913	0.6414	0.4616	NA	0.7855	0.5693
328	NA	NA	0.9571	0.6888	0.4957	NA	0.8962	0.6449	0.4642	NA	0.7897	0.5724
329	NA	NA	0.9624	0.6926	0.4984	NA	0.9011	0.6485	0.4667	NA	0.7940	0.5754
330	NA	NA	0.9676	0.6964	0.5012	NA	0.9060	0.6521	0.4693	NA	0.7982	0.5785
331	NA	NA	0.9730	0.7002	0.5039	NA	0.9110	0.6556	0.4719	NA	0.8025	0.5817
332	NA	NA	0.9783	0.7041	0.5067	NA	0.9160	0.6592	0.4745	NA	0.8069	0.5848
333	NA	NA	0.9837	0.7079	0.5095	NA	0.9211	0.6629	0.4771	NA	0.8112	0.5879
334	NA	NA	0.9891	0.7118	0.5123	NA	0.9261	0.6665	0.4797	NA	0.8156	0.5911
335	NA	NA	0.9945	0.7158	0.5151	NA	0.9312	0.6702	0.4823	NA	0.8199	0.5943
336	NA	NA	1.0000	0.7197	0.5179	NA	0.9363	0.6739	0.4850	NA	0.8244	0.5975
337	NA	NA	NA	0.7236	0.5208	NA	0.9415	0.6776	0.4876	NA	0.8288	0.6007
338	NA	NA	NA	0.7276	0.5237	NA	0.9467	0.6813	0.4903	NA	0.8333	0.6039
339	NA	NA	NA	0.7316	0.5265	NA	0.9519	0.6850	0.4930	NA	0.8377	0.6072
340	NA	NA	NA	0.7356	0.5294	NA	0.9571	0.6888	0.4957	NA	0.8422	0.6104
341	NA	NA	NA	0.7397	0.5323	NA	0.9624	0.6926	0.4984	NA	0.8468	0.6137
342	NA	NA	NA	0.7438	0.5353	NA	0.9676	0.6964	0.5012	NA	0.8513	0.6170
343	NA	NA	NA	0.7478	0.5382	NA	0.9730	0.7002	0.5039	NA	0.8559	0.6203
344	NA	NA	NA	0.7520	0.5412	NA	0.9783	0.7041	0.5067	NA	0.8605	0.6237
345	NA	NA	NA	0.7561	0.5441	NA	0.9837	0.7079	0.5095	NA	0.8651	0.6270
346	NA	NA	NA	0.7602	0.5471	NA	0.9891	0.7118	0.5123	NA	0.8698	0.6304
347	NA	NA	NA	0.7644	0.5501	NA	0.9945	0.7158	0.5151	NA	0.8745	0.6338
348	NA	NA	NA	0.7686	0.5532	NA	1.0000	0.7197	0.5179	NA	0.8792	0.6372
349	NA	NA	NA	0.7729	0.5562	NA	NA	0.7236	0.5208	NA	0.8839	0.6406
350	NA	NA	NA	0.7771	0.5593	NA	NA	0.7276	0.5237	NA	0.8887	0.6441
351	NA	NA	NA	0.7814	0.5623	NA	NA	0.7316	0.5265	NA	0.8934	0.6475
352	NA	NA	NA	0.7857	0.5654	NA	NA	0.7356	0.5294	NA	0.8983	0.6510
353	NA	NA	NA	0.7900	0.5685	NA	NA	0.7397	0.5323	NA	0.9031	0.6545
354	NA	NA	NA	0.7943	0.5717	NA	NA	0.7438	0.5353	NA	0.9079	0.6580
355	NA	NA	NA	0.7987	0.5748	NA	NA	0.7478	0.5382	NA	0.9128	0.6616
356	NA	NA	NA	0.8031	0.5780	NA	NA	0.7520	0.5412	NA	0.9177	0.6651
357	NA	NA	NA	0.8075	0.5811	NA	NA	0.7561	0.5441	NA	0.9227	0.6687
358	NA	NA	NA	0.8119	0.5843	NA	NA	0.7602	0.5471	NA	0.9276	0.6723
359	NA	NA	NA	0.8164	0.5876	NA	NA	0.7644	0.5501	NA	0.9326	0.6759
360	NA	NA	NA	0.8209	0.5908	NA	NA	0.7686	0.5532	NA	0.9376	0.6796
361	NA	NA	NA	0.8254	0.5940	NA	NA	0.7729	0.5562	NA	0.9427	0.6832
362	NA	NA	NA	0.8299	0.5973	NA	NA	0.7771	0.5593	NA	0.9478	0.6869
363	NA	NA	NA	0.8345	0.6006	NA	NA	0.7814	0.5623	NA	0.9529	0.6906
364	NA	NA	NA	0.8391	0.6039	NA	NA	0.7857	0.5654	NA	0.9580	0.6943
365	NA	NA	NA	0.8437	0.6072	NA	NA	0.7900	0.5685	NA	0.9631	0.6980
366	NA	NA	NA	0.8483	0.6105	NA	NA	0.7943	0.5717	NA	0.9683	0.7018
367	NA	NA	NA	0.8530	0.6139	NA	NA	0.7987	0.5748	NA	0.9735	0.7056
368	NA	NA	NA	0.8577	0.6173	NA	NA	0.8031	0.5780	NA	0.9788	0.7094
369	NA	NA	NA	0.8624	0.6207	NA	NA	0.8075	0.5811	NA	0.9840	0.7132
370	NA	NA	NA	0.8672	0.6241	NA	NA	0.8119	0.5843	NA	0.9893	0.7170

371	NA	NA	NA	0.8719	0.6275	NA	NA	0.8164	0.5876	NA	0.9946	0.7209
372	NA	NA	NA	0.8767	0.6310	NA	NA	0.8209	0.5908	NA	1.0000	0.7248
373	NA	NA	NA	0.8815	0.6344	NA	NA	0.8254	0.5940	NA	NA	0.7287
374	NA	NA	NA	0.8864	0.6379	NA	NA	0.8299	0.5973	NA	NA	0.7326
375	NA	NA	NA	0.8913	0.6414	NA	NA	0.8345	0.6006	NA	NA	0.7365
376	NA	NA	NA	0.8962	0.6449	NA	NA	0.8391	0.6039	NA	NA	0.7405
377	NA	NA	NA	0.9011	0.6485	NA	NA	0.8437	0.6072	NA	NA	0.7445
378	NA	NA	NA	0.9060	0.6521	NA	NA	0.8483	0.6105	NA	NA	0.7485
379	NA	NA	NA	0.9110	0.6556	NA	NA	0.8530	0.6139	NA	NA	0.7525
380	NA	NA	NA	0.9160	0.6592	NA	NA	0.8577	0.6173	NA	NA	0.7565
381	NA	NA	NA	0.9211	0.6629	NA	NA	0.8624	0.6207	NA	NA	0.7606
382	NA	NA	NA	0.9261	0.6665	NA	NA	0.8672	0.6241	NA	NA	0.7647
383	NA	NA	NA	0.9312	0.6702	NA	NA	0.8719	0.6275	NA	NA	0.7688
384	NA	NA	NA	0.9363	0.6739	NA	NA	0.8767	0.6310	NA	NA	0.7730
385	NA	NA	NA	0.9415	0.6776	NA	NA	0.8815	0.6344	NA	NA	0.7771
386	NA	NA	NA	0.9467	0.6813	NA	NA	0.8864	0.6379	NA	NA	0.7813
387	NA	NA	NA	0.9519	0.6850	NA	NA	0.8913	0.6414	NA	NA	0.7855
388	NA	NA	NA	0.9571	0.6888	NA	NA	0.8962	0.6449	NA	NA	0.7897
389	NA	NA	NA	0.9624	0.6926	NA	NA	0.9011	0.6485	NA	NA	0.7940
390	NA	NA	NA	0.9676	0.6964	NA	NA	0.9060	0.6521	NA	NA	0.7982
391	NA	NA	NA	0.9730	0.7002	NA	NA	0.9110	0.6556	NA	NA	0.8025
392	NA	NA	NA	0.9783	0.7041	NA	NA	0.9160	0.6592	NA	NA	0.8069
393	NA	NA	NA	0.9837	0.7079	NA	NA	0.9211	0.6629	NA	NA	0.8112
394	NA	NA	NA	0.9891	0.7118	NA	NA	0.9261	0.6665	NA	NA	0.8156
395	NA	NA	NA	0.9945	0.7158	NA	NA	0.9312	0.6702	NA	NA	0.8199
396	NA	NA	NA	1.0000	0.7197	NA	NA	0.9363	0.6739	NA	NA	0.8244
397	NA	NA	NA	NA	0.7236	NA	NA	0.9415	0.6776	NA	NA	0.8288
398	NA	NA	NA	NA	0.7276	NA	NA	0.9467	0.6813	NA	NA	0.8333
399	NA	NA	NA	NA	0.7316	NA	NA	0.9519	0.6850	NA	NA	0.8377
400	NA	NA	NA	NA	0.7356	NA	NA	0.9571	0.6888	NA	NA	0.8422
401	NA	NA	NA	NA	0.7397	NA	NA	0.9624	0.6926	NA	NA	0.8468
402	NA	NA	NA	NA	0.7438	NA	NA	0.9676	0.6964	NA	NA	0.8513
403	NA	NA	NA	NA	0.7478	NA	NA	0.9730	0.7002	NA	NA	0.8559
404	NA	NA	NA	NA	0.7520	NA	NA	0.9783	0.7041	NA	NA	0.8605
405	NA	NA	NA	NA	0.7561	NA	NA	0.9837	0.7079	NA	NA	0.8651
406	NA	NA	NA	NA	0.7602	NA	NA	0.9891	0.7118	NA	NA	0.8698
407	NA	NA	NA	NA	0.7644	NA	NA	0.9945	0.7158	NA	NA	0.8745
408	NA	NA	NA	NA	0.7686	NA	NA	1.0000	0.7197	NA	NA	0.8792
409	NA	NA	NA	NA	0.7729	NA	NA	NA	0.7236	NA	NA	0.8839
410	NA	NA	NA	NA	0.7771	NA	NA	NA	0.7276	NA	NA	0.8887
411	NA	NA	NA	NA	0.7814	NA	NA	NA	0.7316	NA	NA	0.8934
412	NA	NA	NA	NA	0.7857	NA	NA	NA	0.7356	NA	NA	0.8983
413	NA	NA	NA	NA	0.7900	NA	NA	NA	0.7397	NA	NA	0.9031
414	NA	NA	NA	NA	0.7943	NA	NA	NA	0.7438	NA	NA	0.9079
415	NA	NA	NA	NA	0.7987	NA	NA	NA	0.7478	NA	NA	0.9128
416	NA	NA	NA	NA	0.8031	NA	NA	NA	0.7520	NA	NA	0.9177
417	NA	NA	NA	NA	0.8075	NA	NA	NA	0.7561	NA	NA	0.9227
418	NA	NA	NA	NA	0.8119	NA	NA	NA	0.7602	NA	NA	0.9276

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419	NA	NA	NA	NA	0.8164	NA	NA	NA	0.7644	NA	NA	0.9326
420	NA	NA	NA	NA	0.8209	NA	NA	NA	0.7686	NA	NA	0.9376
421	NA	NA	NA	NA	0.8254	NA	NA	NA	0.7729	NA	NA	0.9427
422	NA	NA	NA	NA	0.8299	NA	NA	NA	0.7771	NA	NA	0.9478
423	NA	NA	NA	NA	0.8345	NA	NA	NA	0.7814	NA	NA	0.9529
424	NA	NA	NA	NA	0.8391	NA	NA	NA	0.7857	NA	NA	0.9580
425	NA	NA	NA	NA	0.8437	NA	NA	NA	0.7900	NA	NA	0.9631
426	NA	NA	NA	NA	0.8483	NA	NA	NA	0.7943	NA	NA	0.9683
427	NA	NA	NA	NA	0.8530	NA	NA	NA	0.7987	NA	NA	0.9735
428	NA	NA	NA	NA	0.8577	NA	NA	NA	0.8031	NA	NA	0.9788
429	NA	NA	NA	NA	0.8624	NA	NA	NA	0.8075	NA	NA	0.9840
430	NA	NA	NA	NA	0.8672	NA	NA	NA	0.8119	NA	NA	0.9893
431	NA	NA	NA	NA	0.8719	NA	NA	NA	0.8164	NA	NA	0.9946
432	NA	NA	NA	NA	0.8767	NA	NA	NA	0.8209	NA	NA	1.0000
433	NA	NA	NA	NA	0.8815	NA	NA	NA	0.8254	NA	NA	NA
434	NA	NA	NA	NA	0.8864	NA	NA	NA	0.8299	NA	NA	NA
435	NA	NA	NA	NA	0.8913	NA	NA	NA	0.8345	NA	NA	NA
436	NA	NA	NA	NA	0.8962	NA	NA	NA	0.8391	NA	NA	NA
437	NA	NA	NA	NA	0.9011	NA	NA	NA	0.8437	NA	NA	NA
438	NA	NA	NA	NA	0.9060	NA	NA	NA	0.8483	NA	NA	NA
439	NA	NA	NA	NA	0.9110	NA	NA	NA	0.8530	NA	NA	NA
440	NA	NA	NA	NA	0.9160	NA	NA	NA	0.8577	NA	NA	NA
441	NA	NA	NA	NA	0.9211	NA	NA	NA	0.8624	NA	NA	NA
442	NA	NA	NA	NA	0.9261	NA	NA	NA	0.8672	NA	NA	NA
443	NA	NA	NA	NA	0.9312	NA	NA	NA	0.8719	NA	NA	NA
444	NA	NA	NA	NA	0.9363	NA	NA	NA	0.8767	NA	NA	NA
445	NA	NA	NA	NA	0.9415	NA	NA	NA	0.8815	NA	NA	NA
446	NA	NA	NA	NA	0.9467	NA	NA	NA	0.8864	NA	NA	NA
447	NA	NA	NA	NA	0.9519	NA	NA	NA	0.8913	NA	NA	NA
448	NA	NA	NA	NA	0.9571	NA	NA	NA	0.8962	NA	NA	NA
449	NA	NA	NA	NA	0.9624	NA	NA	NA	0.9011	NA	NA	NA
450	NA	NA	NA	NA	0.9676	NA	NA	NA	0.9060	NA	NA	NA
451	NA	NA	NA	NA	0.9730	NA	NA	NA	0.9110	NA	NA	NA
452	NA	NA	NA	NA	0.9783	NA	NA	NA	0.9160	NA	NA	NA
453	NA	NA	NA	NA	0.9837	NA	NA	NA	0.9211	NA	NA	NA
454	NA	NA	NA	NA	0.9891	NA	NA	NA	0.9261	NA	NA	NA
455	NA	NA	NA	NA	0.9945	NA	NA	NA	0.9312	NA	NA	NA
456	NA	NA	NA	NA	1.0000	NA	NA	NA	0.9363	NA	NA	NA
457	NA	NA	NA	NA	NA	NA	NA	NA	0.9415	NA	NA	NA
458	NA	NA	NA	NA	NA	NA	NA	NA	0.9467	NA	NA	NA
459	NA	NA	NA	NA	NA	NA	NA	NA	0.9519	NA	NA	NA
460	NA	NA	NA	NA	NA	NA	NA	NA	0.9571	NA	NA	NA
461	NA	NA	NA	NA	NA	NA	NA	NA	0.9624	NA	NA	NA
462	NA	NA	NA	NA	NA	NA	NA	NA	0.9676	NA	NA	NA
463	NA	NA	NA	NA	NA	NA	NA	NA	0.9730	NA	NA	NA
464	NA	NA	NA	NA	NA	NA	NA	NA	0.9783	NA	NA	NA
465	NA	NA	NA	NA	NA	NA	NA	NA	0.9837	NA	NA	NA
466	NA	NA	NA	NA	NA	NA	NA	NA	0.9891	NA	NA	NA

SAMPLE

467	NA	NA	NA	NA	NA	NA	NA	NA	0.9945	NA	NA	NA
468	NA	NA	NA	NA	NA	NA	NA	NA	1.0000	NA	NA	NA

SAMPLE

*Surrender benefit is payable at the end of the first year, subject to payment of one full year premium

SSV Factor A (Death Factor)												
Policy Year / Policy Term	20	23	24	26	28	29	31	33	34	36	38	39
1*	0.0189	0.0227	0.0240	0.0264	0.0289	0.0300	0.0324	0.0347	0.0358	0.0380	0.0403	0.0414
2	0.0189	0.0227	0.0240	0.0264	0.0289	0.0300	0.0324	0.0347	0.0358	0.0380	0.0403	0.0414
3	0.0194	0.0235	0.0249	0.0275	0.0301	0.0314	0.0339	0.0364	0.0376	0.0400	0.0424	0.0436
4	0.0199	0.0243	0.0258	0.0286	0.0315	0.0328	0.0355	0.0382	0.0395	0.0421	0.0447	0.0460
5	0.0203	0.0251	0.0267	0.0298	0.0328	0.0343	0.0372	0.0401	0.0415	0.0443	0.0471	0.0485
6	0.0207	0.0258	0.0275	0.0309	0.0342	0.0358	0.0389	0.0420	0.0435	0.0466	0.0496	0.0511
7	0.0211	0.0266	0.0284	0.0320	0.0356	0.0373	0.0407	0.0440	0.0457	0.0490	0.0522	0.0538
8	0.0213	0.0273	0.0293	0.0332	0.0370	0.0388	0.0425	0.0461	0.0479	0.0514	0.0549	0.0567
9	0.0215	0.0279	0.0300	0.0343	0.0384	0.0404	0.0443	0.0482	0.0501	0.0540	0.0577	0.0596
10	0.0215	0.0285	0.0308	0.0353	0.0398	0.0419	0.0462	0.0504	0.0524	0.0566	0.0607	0.0627
11	0.0214	0.0289	0.0314	0.0363	0.0411	0.0434	0.0480	0.0526	0.0548	0.0592	0.0637	0.0658
12	0.0212	0.0292	0.0319	0.0372	0.0424	0.0449	0.0499	0.0547	0.0572	0.0620	0.0667	0.0691
13	0.0206	0.0293	0.0322	0.0380	0.0436	0.0463	0.0516	0.0569	0.0595	0.0647	0.0698	0.0724
14	0.0199	0.0292	0.0324	0.0386	0.0446	0.0475	0.0533	0.0590	0.0618	0.0674	0.0730	0.0757
15	0.0187	0.0289	0.0322	0.0389	0.0454	0.0486	0.0549	0.0610	0.0641	0.0701	0.0761	0.0791
16	0.0172	0.0281	0.0318	0.0390	0.0460	0.0495	0.0563	0.0629	0.0662	0.0727	0.0792	0.0824
17	0.0151	0.0270	0.0309	0.0387	0.0464	0.0501	0.0574	0.0646	0.0681	0.0752	0.0822	0.0857
18	0.0125	0.0253	0.0296	0.0381	0.0463	0.0503	0.0582	0.0660	0.0698	0.0774	0.0850	0.0888
19	0.0093	0.0231	0.0278	0.0369	0.0458	0.0501	0.0587	0.0671	0.0712	0.0795	0.0877	0.0918
20	0.0053	0.0203	0.0253	0.0352	0.0448	0.0495	0.0588	0.0678	0.0723	0.0813	0.0902	0.0946
21	-	0.0167	0.0221	0.0328	0.0432	0.0483	0.0584	0.0682	0.0731	0.0827	0.0923	0.0971
22	-	0.0122	0.0181	0.0297	0.0410	0.0465	0.0574	0.0681	0.0733	0.0838	0.0942	0.0994

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23	-	0.0069	0.0133	0.0258	0.0381	0.0441	0.0559	0.0674	0.0731	0.0845	0.0958	0.1014
24	-	-	0.0075	0.0211	0.0344	0.0409	0.0537	0.0662	0.0724	0.0847	0.0970	0.1030
25	-	-	-	0.0154	0.0298	0.0369	0.0507	0.0643	0.0711	0.0844	0.0977	0.1043
26	-	-	-	0.0086	0.0243	0.0320	0.0470	0.0618	0.0691	0.0836	0.0980	0.1052
27	-	-	-	-	0.0177	0.0260	0.0424	0.0584	0.0664	0.0821	0.0978	0.1056
28	-	-	-	-	0.0099	0.0190	0.0368	0.0542	0.0628	0.0800	0.0970	0.1055
29	-	-	-	-	-	0.0106	0.0300	0.0489	0.0583	0.0770	0.0955	0.1048
30	-	-	-	-	-	-	0.0219	0.0425	0.0528	0.0731	0.0933	0.1033
31	-	-	-	-	-	-	0.0123	0.0348	0.0459	0.0681	0.0901	0.1010
32	-	-	-	-	-	-	-	0.0255	0.0377	0.0618	0.0858	0.0977
33	-	-	-	-	-	-	-	0.0144	0.0277	0.0540	0.0801	0.0932
34	-	-	-	-	-	-	-	-	0.0156	0.0444	0.0730	0.0872
35	-	-	-	-	-	-	-	-	-	0.0327	0.0640	0.0796
36	-	-	-	-	-	-	-	-	-	0.0186	0.0528	0.0699
37	-	-	-	-	-	-	-	-	-	-	0.0391	0.0578
38	-	-	-	-	-	-	-	-	-	-	0.0223	0.0428
39	-	-	-	-	-	-	-	-	-	-	-	0.0244

SAMPLE

SSV Factor B (Maturity Factor)												
Policy Year / Policy Term	20	23	24	26	28	29	31	33	34	36	38	39
1*	0.2305	0.1809	0.1667	0.1413	0.1195	0.1097	0.0924	0.0775	0.0708	0.0589	0.0487	0.0441
2	0.2305	0.1809	0.1667	0.1413	0.1195	0.1097	0.0924	0.0775	0.0708	0.0589	0.0487	0.0441
3	0.2486	0.1951	0.1798	0.1524	0.1288	0.1183	0.0996	0.0835	0.0764	0.0635	0.0525	0.0476
4	0.2681	0.2104	0.1939	0.1643	0.1390	0.1276	0.1074	0.0901	0.0823	0.0685	0.0566	0.0513
5	0.2891	0.2269	0.2091	0.1772	0.1499	0.1377	0.1159	0.0972	0.0888	0.0739	0.0610	0.0553
6	0.3119	0.2448	0.2256	0.1912	0.1617	0.1485	0.1250	0.1048	0.0958	0.0797	0.0659	0.0597
7	0.3364	0.2641	0.2433	0.2062	0.1744	0.1602	0.1348	0.1131	0.1033	0.0860	0.0710	0.0644
8	0.3630	0.2849	0.2625	0.2225	0.1881	0.1728	0.1455	0.1220	0.1115	0.0928	0.0766	0.0694
9	0.3916	0.3074	0.2832	0.2401	0.2030	0.1865	0.1570	0.1316	0.1203	0.1001	0.0827	0.0749
10	0.4226	0.3317	0.3057	0.2591	0.2191	0.2012	0.1694	0.1420	0.1298	0.1080	0.0892	0.0809
11	0.4561	0.3580	0.3299	0.2796	0.2364	0.2172	0.1828	0.1533	0.1401	0.1166	0.0963	0.0873
12	0.4924	0.3865	0.3561	0.3018	0.2552	0.2344	0.1973	0.1655	0.1512	0.1258	0.1040	0.0942
13	0.5316	0.4173	0.3845	0.3259	0.2756	0.2531	0.2131	0.1787	0.1633	0.1359	0.1122	0.1017
14	0.5741	0.4506	0.4152	0.3520	0.2976	0.2734	0.2301	0.1929	0.1764	0.1467	0.1212	0.1098
15	0.6202	0.4868	0.4485	0.3802	0.3215	0.2953	0.2486	0.2084	0.1905	0.1585	0.1309	0.1187
16	0.6702	0.5260	0.4847	0.4108	0.3474	0.3191	0.2686	0.2252	0.2059	0.1713	0.1415	0.1282
17	0.7244	0.5686	0.5239	0.4441	0.3755	0.3449	0.2903	0.2434	0.2225	0.1851	0.1530	0.1386
18	0.7834	0.6149	0.5666	0.4802	0.4061	0.3730	0.3140	0.2633	0.2406	0.2002	0.1654	0.1499
19	0.8475	0.6652	0.6130	0.5196	0.4393	0.4035	0.3397	0.2848	0.2603	0.2166	0.1789	0.1622
20	0.9173	0.7200	0.6635	0.5623	0.4755	0.4368	0.3676	0.3083	0.2818	0.2344	0.1937	0.1755
21	-	0.7797	0.7185	0.6090	0.5149	0.4730	0.3981	0.3338	0.3051	0.2539	0.2097	0.1901
22	-	0.8448	0.7784	0.6598	0.5579	0.5125	0.4314	0.3617	0.3306	0.2750	0.2272	0.2059
23	-	0.9158	0.8438	0.7152	0.6048	0.5555	0.4676	0.3921	0.3584	0.2982	0.2463	0.2232
24	-	-	0.9152	0.7758	0.6559	0.6025	0.5072	0.4252	0.3887	0.3234	0.2672	0.2421

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25	-	-	-	0.8419	0.7118	0.6539	0.5504	0.4615	0.4218	0.3509	0.2900	0.2627
26	-	-	-	0.9141	0.7729	0.7100	0.5976	0.5011	0.4580	0.3811	0.3148	0.2853
27	-	-	-	-	0.8397	0.7713	0.6493	0.5444	0.4976	0.4140	0.3421	0.3099
28	-	-	-	-	0.9128	0.8385	0.7058	0.5918	0.5410	0.4501	0.3718	0.3369
29	-	-	-	-	-	0.9122	0.7678	0.6438	0.5885	0.4896	0.4045	0.3665
30	-	-	-	-	-	-	0.8358	0.7008	0.6406	0.5329	0.4403	0.3990
31	-	-	-	-	-	-	0.9105	0.7635	0.6979	0.5806	0.4797	0.4347
32	-	-	-	-	-	-	-	0.8325	0.7609	0.6331	0.5230	0.4739
33	-	-	-	-	-	-	-	0.9085	0.8305	0.6909	0.5708	0.5173
34	-	-	-	-	-	-	-	-	0.9073	0.7549	0.6237	0.5651
35	-	-	-	-	-	-	-	-	-	0.8257	0.6822	0.6182
36	-	-	-	-	-	-	-	-	-	0.9045	0.7473	0.6772
37	-	-	-	-	-	-	-	-	-	-	0.8199	0.7429
38	-	-	-	-	-	-	-	-	-	-	0.9010	0.8164
39	-	-	-	-	-	-	-	-	-	-	-	0.8989

SAMPLE

SSV Factor C (For Life Income)												
Policy Year / Policy Term	20	23	24	26	28	29	31	33	34	36	38	39
1*	5.0255	5.0308	4.6533	3.9767	5.7467	5.3118	4.5329	6.2150	5.7410	4.8920	6.5139	6.0130
2	5.0255	5.0308	4.6533	3.9767	5.7467	5.3118	4.5329	6.2150	5.7410	4.8920	6.5139	6.0130
3	5.4196	5.4254	5.0182	4.2886	6.1974	5.7284	4.8884	6.7024	6.1912	5.2757	7.0247	6.4845
4	5.8450	5.8512	5.4121	4.6252	6.6838	6.1781	5.2721	7.2285	6.6772	5.6898	7.5761	6.9935
5	6.3043	6.3109	5.8374	4.9886	7.2090	6.6635	5.6864	7.7964	7.2018	6.1368	8.1714	7.5430
6	6.8001	6.8073	6.2965	5.3810	7.7760	7.1876	6.1336	8.4097	7.7682	6.6195	8.8141	8.1363
7	7.3356	7.3434	6.7923	5.8048	8.3884	7.7536	6.6167	9.0719	8.3800	7.1408	9.5082	8.7770
8	7.9141	7.9225	7.3280	6.2625	9.0499	8.3651	7.1384	9.7873	9.0408	7.7039	10.2580	9.4692
9	7.5392	8.5483	7.9068	6.7572	9.7647	9.0258	7.7023	10.5604	9.7549	8.3124	11.0682	10.2171
10	7.1357	8.2246	8.5324	7.2918	9.5373	9.7399	8.3117	10.3960	10.5267	8.9701	10.9440	11.0255
11	6.7015	7.8767	8.2089	7.8700	9.2934	9.5122	8.9707	10.2202	10.3614	9.6813	10.8117	10.8997
12	6.2341	7.5027	7.8612	8.4954	9.0320	9.2681	9.6836	10.0324	10.1848	10.4507	10.6709	10.7659
13	5.7309	7.1006	7.4877	8.1724	8.7518	9.0067	9.4553	9.8319	9.9964	10.2835	10.5213	10.6238
14	5.1890	6.6682	7.0863	7.8257	8.4514	8.7267	9.2112	9.6179	9.7956	10.1056	10.3624	10.4731
15	4.6054	6.2033	6.6549	7.4537	8.1296	8.4269	8.9503	9.3896	9.5816	9.9165	10.1939	10.3135
16	3.9765	5.7032	6.1912	7.0543	7.7846	8.1060	8.6715	9.1463	9.3537	9.7156	10.0153	10.1446
17	3.2985	5.1649	5.6924	6.6254	7.4149	7.7623	8.3736	8.8868	9.1110	9.5022	9.8262	9.9659
18	2.5669	4.5853	5.1558	6.1647	7.0184	7.3941	8.0551	8.6101	8.8525	9.2756	9.6260	9.7771
19	1.7771	3.9607	4.5778	5.6694	6.5930	6.9994	7.7146	8.3150	8.5772	9.0350	9.4140	9.5775
20	0.9234	3.2869	3.9549	5.1363	6.1361	6.5759	7.3500	7.9999	8.2838	8.7792	9.1894	9.3664
21	-	2.5594	3.2828	4.5622	5.6448	6.1211	6.9593	7.6631	7.9705	8.5070	8.9512	9.1429
22	-	1.7730	2.5567	3.9429	5.1159	5.6320	6.5402	7.3026	7.6357	8.2170	8.6983	8.9059
23	-	0.9220	1.7716	3.2742	4.5457	5.1052	6.0897	6.9163	7.2773	7.9074	8.4292	8.6543

SAMPLE

24	-	-	0.9215	2.5513	3.9304	4.5372	5.6050	6.5015	6.8931	7.5765	8.1424	8.3865
25	-	-	-	1.7687	3.2653	3.9238	5.0826	6.0554	6.4804	7.2221	7.8362	8.1011
26	-	-	-	0.9204	2.5455	3.2605	4.5187	5.5751	6.0365	6.8418	7.5086	7.7963
27	-	-	-	-	1.7655	2.5423	3.9093	5.0570	5.5583	6.4332	7.1577	7.4702
28	-	-	-	-	0.9193	1.7638	3.2499	4.4975	5.0425	5.9936	6.7812	7.1209
29	-	-	-	-	-	0.9186	2.5352	3.8924	4.4853	5.5199	6.3766	6.7462
30	-	-	-	-	-	-	1.7598	3.2371	3.8825	5.0088	5.9414	6.3437
31	-	-	-	-	-	-	0.9171	2.5266	3.2297	4.4567	5.4727	5.9109
32	-	-	-	-	-	-	-	1.7549	2.5215	3.8594	4.9672	5.4450
33	-	-	-	-	-	-	-	0.9153	1.7520	3.2121	4.4211	4.9427
34	-	-	-	-	-	-	-	-	0.9142	2.5095	3.8304	4.4002
35	-	-	-	-	-	-	-	-	-	1.7451	3.1901	3.8134
36	-	-	-	-	-	-	-	-	-	0.9115	2.4944	3.1771
37	-	-	-	-	-	-	-	-	-	-	1.7364	2.4855
38	-	-	-	-	-	-	-	-	-	-	0.9082	1.7314
39	-	-	-	-	-	-	-	-	-	-	-	0.9063

SAMPLE