

PART A

WELCOME LETTER

Date: <<dd/mm/yyyy>>

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

Customer No.:	<<>>
Policy No.:	<<>>
Product Name:	SBI Life – Smart Platina Plus
UIN:	111N133V05

Dear << >>

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

Free Look Option

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

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

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

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

Part A

SBI Life – Smart Platina Plus (UIN: 111N133V05)

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

5. In case of any clarification/discrepancy, call Us on Our toll free customer service helpline 18002679090, or on helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7) or email Us at info@sbilife.co.in, also You may visit Us at www.sbilife.co.in
6. Register on Our customer self-service portal, **SBI Life Smart Care**, <https://smartcare.sbilife.co.in> to avail various online services available.
7. All Your servicing requests should be submitted to Your local SBI Life service branch as mentioned above or nearest SBI Life branch only.
8. Please note that the digitally signed copy of Your Policy Document is available on Our website www.sbilife.co.in This can be viewed in a secure manner through one-time password. Please visit Our website for details.

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

Yours truly,

<signature>

<<(Name of Signatory)>>

<<(Designation of Signatory)>>

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

Welcome Letter – Regional Language

SAMPLE

Part A

SBI Life – Smart Platina Plus (UIN: 111N133V05)
An Individual, Non-linked, Non-participating, Life Insurance Savings Product

First Premium Receipt

SAMPLE

Part A

SBI Life – Smart Platina Plus (UIN: 111N133V05)
An Individual, Non-linked, Non-participating, Life Insurance Savings Product

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SAMPLE

Part A**SBI Life – Smart Platina Plus (UIN: 111N133V05)**

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

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Smart Platina Plus (UIN: <as allotted by system>)	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule
3.	Type of Insurance Policy	SBI Life – Smart Platina Plus is an individual, non-linked, non-participating life insurance savings product.	Cover Page
4.	Basic Policy Details	<ul style="list-style-type: none"> • Plan Option Chosen: <<as allotted by system>> • Instalment Premium: <<as allotted by system>> (excluding taxes) • Mode of Premium Payment: <<as allotted by system yearly, half-yearly or monthly>> • Basic Sum Assured << as allotted by system >> • Maturity Benefit: 110% of the Total Premiums Paid[^] • Survival Benefit: <<as allotted by system >> • Premium Payment Term: << as allotted by system >> • Policy Term: << as allotted by system>> <p>[^]Total Premiums Paid means total of all the Premiums Paid under the base product, excluding any extra Premium and taxes, if collected explicitly.</p>	Policy Schedule
5.	Policy Coverage/Benefits Payable	<p><u>Maturity Benefit:</u> On survival of Life Assured till the end of Policy Term provided the Policy is In-Force, 110% of Total Premiums Paid[^] will be payable.</p> <p><u>Death Benefit before commencement of Payout Period:</u> In case of death of Life Assured any time during the Policy Term and provided Policy is In-Force, Sum Assured on Death will be payable which is Higher of</p> <ul style="list-style-type: none"> • 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 <p><u>Death Benefit after commencement of Payout Period:</u></p>	Part C Clause II (3) Part C Clause II (1)

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		<p>Life Income: Sum assured on Death (as defined above) is payable lump sum to the Claimant.</p> <p>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.</p> <p>*Annualized Premium is the Premium amount payable in a year excluding taxes, rider Premiums, underwriting extra Premiums and loadings for modal Premiums.</p> <p>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.</p> <p>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</p> <p>Please refer Non-forfeiture benefits of the policy document.</p>	<p>Part C Clause II (2)</p> <p>Part C Clause II (8)</p>
6.	Riders opted, if any	Rider Name & UIN << as allotted by system >>	Part C Clause II (4)
7.	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion: In case of death of Life Assured due to suicide within 12 months from the date of Commencement of Risk under the Policy or from the date of Revival of the Policy, as applicable, We will not pay the Death Benefit and the Claimant shall be entitled to 80% of the Premium paid or the higher of 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death respectively, provided the Policy is In-Force.	Part C Clause II (14)
8.	Grace Period	30 days from the due date for payment of Premium for yearly and half-yearly mode and 15 days for monthly mode	Part C Clause II (6)
9.	Free Look Period	30 days	Part C Clause IV
10.	Lapse, Paid-Up and Revival of the Policy	<p>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.</p> <p>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</p>	<p>Part C Clause II (7)</p> <p>Part C Clause II (8.1)</p>

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		<p>Policy will immediately and automatically become Paid-Up on the expiry of the Grace Period.</p> <p>Please refer Non-forfeiture benefits of the policy document.</p> <p>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.</p>	Part C Clause II (9)
11.	Policy Loan, if applicable	Loans will be available, subject to maximum of 50% of the Surrender Value acquired as on the date of availing the Policy Loan, during the Policy Term.	Part C Clause II (10)
12.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure: https://www.sbilife.co.in/en/services download ‘Turn Around Times’ pdf • Helpline/Call Centre Number: <ul style="list-style-type: none"> ○ Toll free no.: 1800 267 9090 (Customer Service Timing: 24X7). ○ Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7) • Contact details of the insurer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6000 Email: claims@sbilife.co.in • 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 <p>For details, please refer the Claims section of the Policy document.</p>	Part C Clause III
13.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): https://www.sbilife.co.in/en/services download ‘Turn Around Times’ pdf • Helpline/Call Centre Number: <ul style="list-style-type: none"> ○ Toll free no.: 1800 267 9090 (Customer Service Timing:24X7) ○ Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7) • For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>> • Link for downloading applicable forms and list of documents required including bank account details. Various forms are available on SBI Life Website: https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms 	Part C Clause II (13)

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14.	Grievances /Complaints	<ul style="list-style-type: none">• Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6200 Email - 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	Part C Clause V
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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.



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

**POLICY
DOCUMENT**

SBI LIFE – SMART PLATINA PLUS

UIN: 111N133V05

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

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

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

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

Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7)

Policy Preamble

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

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

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

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

Part A**SBI Life – Smart Platina Plus (UIN: 111N133V05)**
An Individual, Non-linked, Non-participating, Life Insurance Savings Product**Policy Schedule**

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

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

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

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

15. Appointee:				
Name of Appointee:	Relationship with Nominee	Gender:	Age:	
<< >>	<< >>	<< >>	<< >> Years	

Part A**SBI Life – Smart Platina Plus (UIN: 111N133V05)**

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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	<<,dd/mm/yyyy >>
37. Customer Information Sheet Reference Number	<< allotted by system >>

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

Part A

SBI Life – Smart Platina Plus (UIN: 111N133V05)
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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.

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

<< To be printed wherever applicable >>

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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 Document. If You find any errors, please return Your Policy Document for effecting corrections.

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PART B

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

1. Definitions

These definitions apply throughout Your Policy Document.

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

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.

Part B**SBI Life – Smart Platina Plus** (UIN: 111N133V05)

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

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

Expressions	Meanings
55. Total Premiums Paid	means total of all the Premiums paid under the Policy, excluding any extra Premium and taxes, if collected explicitly.
56. Underwriting	- is the process of classification of lives into appropriate homogeneous groups based on the risks covered. - based on underwriting, a decision is taken on whether a risk cover can be granted and if so at what rates of premium and under what terms.
57. You, Your	is the person named as the Policyholder in the Policy Schedule.

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

2. Abbreviations

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

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

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

- 1.1. You have to pay the Premiums for this Policy and any Riders attached to the Policy in full on or before the Premium Due Dates or within the Grace Period.
- 1.2. 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.
- 1.3. 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.
- 1.4. 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
- 1.5. The Premium should always be paid in advance.
- 1.6. You have to pay Premium for the Rider(s), if opted, along with the Base Premium.
- 1.7. 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.
- 1.8. 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:
 - 1.8.1. Minimum Premium requirement for the requested Premium Frequency
 - 1.8.2. Availability of the requested Premium Frequency on the day of change in Premium Frequency;
 - 1.8.3. 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
 - 1.8.4. The Installment Premium may change depending upon the Frequency chosen.
- 1.9. 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.

2. Non- Disclosure

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

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

3. Misstatement of Age

- 3.1. If We find that the correct Age of the Life Assured is different from that mentioned in the proposal form, We will check the insured's eligibility for the life cover as on the Date of Commencement of Policy.
- 3.2. If eligible,
 - 3.2.1. If the correct Age is found to be different, We will revise the benefits / Premium (as applicable).
 - 3.2.2. We will terminate Your policy by paying the Surrender Value, if any, if You disagree with the revised benefits / Premium.
- 3.3. If not eligible,
 - 3.3.1. We will terminate Your Policy as per the provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

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

4. Nomination

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

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

II. CONDITIONS APPLICABLE DURING THE POLICY TERM

Your Policy has three terms:

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

POLICY BENEFITS

1. Death Benefit

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

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

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

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

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

1.1.3. The Sum Assured on Death is:

1.1.3.1. Basic Sum Assured = 11 times Annualized premium OR

1.1.3.2. annual Guaranteed Income * Death Benefit Factor for Guaranteed Income + Maturity Benefit * Death Benefit Factor for Maturity Benefit OR

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

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

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

2. Survival Benefit

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

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

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

3. Maturity Benefit

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

4. Rider Benefit

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

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

5. Guaranteed Income

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

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

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

5.1.1.2. In Life Income option, future income payouts would stop on death of the Life Assured. In Guaranteed Income Option, future income payouts would continue during the Payout Period even after the death of the Life Assured.

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- 5.1.1.3. You may change the income payout frequency selected at inception within nine months from the date of expiry of Premium Payment Term, by writing to Us.
- 5.1.1.4. The option to change the income payout frequency will be available only once, i.e. within nine months from the date of expiry of Premium Payment Term

POLICY TERMS AND CONDITIONS

6. Grace Period

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

7. Lapse

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

8. Non-forfeiture Benefits

8.1. Reduced Paid –Up Value

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

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- 8.1.6. Maturity Benefit for the Policy in Paid-Up status would be equal to 110% of the Total Premiums Paid and this reduced paid-up amount shall be payable at the end of the Policy Term, on survival of the Life Assured till the end of the Policy Term.
- 8.1.7. You may terminate Your Paid-Up Policy before maturity by surrendering the Policy for a Surrender Value.

8.2. Surrender Value

- 8.2.1. You may Surrender Your In Force or Paid-Up Policy at any time during the Policy Term.
- 8.2.2. 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.
- 8.2.3. The GSV is equal to (GSV factors multiplied by the Total Premiums Paid) less Survival Benefits paid, if any. The GSV factors for various Policy Terms are given below:

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

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30							90%	87%	85%	83%	81%	80%
31							90%	88%	87%	84%	82%	81%
32								90%	88%	86%	83%	82%
33								90%	90%	87%	85%	84%
34									90%	89%	86%	85%
35										90%	87%	86%
36										90%	89%	87%
37											90%	89%
38											90%	90%
39												90%

- 8.2.4. 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).
- 8.2.5. 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.
- 8.2.6. 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.
- 8.2.7. 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.
- 8.2.8. The Surrender of the Policy shall extinguish all rights and benefits under Your Policy and all applicable Riders.

9. Revival

- 9.1. You can revive Your Policy during the Revival Period of 5 consecutive complete years from the date of the first unpaid Premium and before the expiry of Policy Term.
- 9.2. You should write to Us during the Revival Period requesting for Revival of Your Policy.
- 9.3. You have to submit declaration of good health as well as the proof of continued insurability of the Life Assured and satisfy other underwriting requirements, if any. We may charge extra premium based on Company's board approved underwriting policy.
- 9.4. We may accept or reject Your Revival request. We will inform You about the same.
- 9.5. You have to pay all due Premiums, not paid during the Revival Period, till the date of Revival, along with interest. The due Premiums would include Installment Premium including any extra Premiums, if any.
- 9.6. The interest will be charged at a rate declared by Us from time to time. Any change in the basis for determination of the interest rate calculation for Revival would be in accordance with IRDAI Master Circular 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 2025 is 6.58 %. 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 Year 2025-26, is 8.50% p.a. compounded semi-annually.
- 9.7. You cannot Revive Your Policy after the expiry of the Revival Period.
- 9.8. Revival shall not be effective unless we accept the Revival and intimate You the same in writing.
- 9.9. Your Rider(s), if opted, if revived, will recommence only from the Date of Revival of the Policy and along with the Revival of the Policy, and not in isolation. You cannot Revive the Rider(s) only without reviving Your Policy.

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9.10. Once the Revival is accepted and effected, Your Policy shall be eligible for all the benefits as applicable for an In Force Policy.

10. Policy Loan

- 10.1. You may apply for a loan against Your Policy if Your Policy has acquired the Surrender Value
- 10.2. Policy loan will not exceed 50% of the Surrender Value.
- 10.3. Any change in the basis for determining interest rate for policy loan would be in accordance with IRDAI Master Circular on Life Insurance Products, Cir No. IRDAI/ACTL/MSTCIR/MISC/89/6/2024 dated 12th June, 2024 and any subsequent amendment.
- 10.4. Your Policy will be assigned to Us and the assignment shall be in force till the entire loan with the interest thereon is repaid.
- 10.5. We reserve the right to determine the loan amount to be granted and to defer the granting of a loan for a period not exceeding six months from the date of request for such a loan.
- 10.6. Interest shall accrue on the outstanding policy loan and would be updated by the Company from time to time. The nominal interest rate per annum is 150 Basis Points greater than the 10- year benchmark Government Security as on 1st April of each of the Financial Year and it will be compounding on a semi-annual basis. The 10 year benchmark G-Sec rate as on 1st April 2025 is 6.58% p.a. The interest rate would be rounded to nearest multiple of 25 Basis Points and interest amount would be rounded nearest to Re 1.
- 10.7. The interest rate applicable for Financial Year 2025-26 is 8.00% p.a.
- 10.8. 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.
- 10.9. 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.
- 10.10. 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;
- 10.11. 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. Vesting of the Base Policy

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

12. Issuance of physical copy of Your Policy

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

13. Policy Servicing

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

EXCLUSIONS**14. Suicide Exclusion**

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

III. CONDITIONS WHEN A CLAIM ARISES**1. Death Claim**

- 1.1. The Claimant, should intimate us about the death of the Life Assured in writing, stating at least the policy number, cause of death and date of death.
- 1.2. We will require the following documents to process the claim:
 - 1.2.1. Policy Document
 - 1.2.2. Valid death certificate from municipal / local authorities
 - 1.2.3. KYC documents of the claimant
 - 1.2.4. Valid bank account proof of the claimant
 - 1.2.5. Claimant's statement and claim forms in prescribed formats
 - 1.2.6. Hospital records including discharge summary, etc., wherever applicable
 - 1.2.7. Any other documents including Post-mortem report, First Information Report where applicable.
 - 1.2.8. Any other document which SBI Life may call, if found necessary in support of the claim
 - 1.2.9. Claim under the Base Policy should be filed with Us at the earliest possible time following the claim event.
While We may condone any delays in intimation or submission of documents, excessive delays may impact the claim settlement process. However, We reserve the right to request additional information or documentation to verify the validity of the claim and ensure a fair and efficient settlement process. We will pay the claim, if found admissible,
 - 1.2.9.1. To the Assignee, if the Policy is assigned.
 - 1.2.9.2. If the Policy is not assigned, and
 - 1.2.9.2.1. You are not the Life Assured, We will pay You or Your Legal Heir.
 - 1.2.9.2.2. If You are the Life Assured, We will pay
 - 1.2.9.2.2.1. the Nominee, if the Nominee is not a Minor
 - 1.2.9.2.2.2. the Appointee, if the Nominee is a Minor
 - 1.2.9.2.2.3. Your Legal Heir, as certified by a Court of competent jurisdiction if there is no Nomination or if the Nomination is not valid or challenged.
 - 1.2.10. If there is any dispute about the title under the policy, the benefits shall be paid only to the person[s] as certified by a court of competent jurisdiction.
 - 1.2.11. For any claim related assistance, call us at our Claims Helpline on Toll free Number – 18002679090 (Customer Service Timings: 24X7) and helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7)

Part C

SBI Life – Smart Platina Plus (UIN: 111N133V05)

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

2. Maturity Claim

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

3. Survival Payout

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

4. Surrender Claim

- 4.1. If the Policy is not assigned, We will pay the Surrender Value to
 - 4.1.1. You or
 - 4.1.2. Your Legal Heir, in case of Your death of Policyholder subsequent to the date of submission of request for the Surrender of the Policy but before the payment of Surrender Value.
- 4.2. Surrender amount will be paid to you by SBI Life on submission of the required documents. We will require the following documents to process the claim:
 - 4.2.1. Policy Document,
 - 4.2.2. KYC documents (Photo ID and Address Proof)
 - 4.2.3. Bank account details (bank statement/cancelled cheque)
 - 4.2.4. Discharge form
- 4.3. If your policy is assigned then the payment shall be made to the Assignee;
 - 4.3.1. The above-mentioned documents in such case will be required from Assignee.
- 4.4. You may submit the documents by visiting any of your nearest SBI Life offices

IV. CONDITIONS FOR CANCELLATION OF THE POLICY

1. Free Look Period

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

2. Surrender

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

3. Termination of Your Policy

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

V. CONDITIONS FOR GRIEVANCE REDRESSAL

1. If You have any query, complaint or grievance, You may approach any of Our offices.
2. You can also call Us on our toll-free number: 1800 267 9090 (Customer Service Timing: 24X7 and Helpline for NRI Customers: +91-022 6928 9090 (Customer Service Timing: 24X7) and these timings are subject to change)
3. You can also send an email to Us on info@sbilife.co.in
4. If You are not satisfied with Our decision or have not received any response within 15 days, You may write to Us at:

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
5. In case You are not satisfied with Our decision or have not received a response within 1 month from the date of filing Your complaints with Us and the issue pertains to Rule 13 and 14(3) of Insurance Ombudsman Rules, 2017, You may approach the Insurance Ombudsman. You can make the complaint to the Ombudsman as per provision 13 and 14(3) of the said rules. The relevant provisions have been mentioned in the section VI. “Other Terms & Provisions”.
6. The address of the Insurance Ombudsman and the Insurance Ombudsman Rules, 2017, are, available on the website of IRDAI, <http://www.irdai.gov.in> and in Our website <http://www.sbilife.co.in> The address of the Ombudsman at Mumbai is:

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

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

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

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

2. Taxation

- 2.1. 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.
- 2.2. 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.
- 2.3. We shall deduct Income Tax at Source (TDS) on payments made under the Policy as per the applicable Income Tax Laws in India

3. Assignment

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

4. Governing laws and jurisdiction

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

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

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

6. Rule 13 of Ombudsman Rules, 2017

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

6.1. Rule 14 of Ombudsman Rules, 2017

- (1) Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.
- (2) The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.
- (3) No complaint to the Ombudsman shall lie unless –
 - a) The complainant makes a written representation to the insurer named in the complaint and
 - a. Either the insurer had rejected the complaint; or
 - b. the complainant had not received any reply within a period of one month after the insurer received his representation; or

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

6.2. Protection of Policyholders' Interest

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

Annexure-I

A. Section 38 - Assignment and Transfer of Insurance Policies

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

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

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

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

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

B. Section 39 - Nomination by policyholder

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

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

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

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

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

Annexure-III

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

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

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

whichever is later.

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

whichever is later.

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

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

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

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

SAMPLE

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 Email: io.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: io.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: io.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh.
BHUBANESWAR	Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/2596429/2596003 Email: io.bhubaneswar@cioins.co.in	Odisha.
CHANDIGARH	Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: io.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: io.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 46013992/23213504/23232481 Email: io.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Pan Bazar , S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: io.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom , A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: io.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: io.jaipur@cioins.co.in	Rajasthan.
KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: io.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: io.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: io.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N, S and T covered under

	Tel.: 022 - 69038800/27/29/31/32/33 Email: io.mumbai@cioins.co.in	Office of Insurance Ombudsman Thane and areas of Navi Mumbai.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: io.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: io.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: io.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region
THANE	Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West)- 400604 Tel.: 022-20812868/69 Email: io.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.

Annexure V

Death Benefit Factor for Guaranteed Income

Premium Payment Term (years)	6	7	7	7	7	8	8	8	8	10	10	10
Payout Period (years)	13	15	20	25	30	15	20	25	30	15	20	25
Policy Term (years)	20	23	28	33	38	24	29	34	39	26	31	36
Policy Month												
1	5.4287	5.5555	6.4906	7.1668	7.6557	5.2066	6.0830	6.7167	7.1749	4.6888	5.4904	6.0742
2	5.4582	5.5856	6.5258	7.2056	7.6971	5.2349	6.1160	6.7531	7.2138	4.7137	5.5196	6.1064
3	5.4877	5.6159	6.5611	7.2446	7.7389	5.2632	6.1491	6.7897	7.2529	4.7387	5.5488	6.1387
4	5.5175	5.6463	6.5967	7.2839	7.7808	5.2917	6.1825	6.8265	7.2922	4.7638	5.5782	6.1713
5	5.5474	5.6769	6.6324	7.3234	7.8230	5.3204	6.2160	6.8635	7.3317	4.7891	5.6078	6.2040
6	5.5774	5.7076	6.6684	7.3630	7.8653	5.3492	6.2497	6.9007	7.3715	4.8144	5.6375	6.2369
7	5.6076	5.7386	6.7045	7.4029	7.9080	5.3782	6.2835	6.9381	7.4114	4.8400	5.6674	6.2699
8	5.6380	5.7697	6.7408	7.4431	7.9508	5.4074	6.3176	6.9757	7.4516	4.8656	5.6975	6.3032
9	5.6686	5.8009	6.7774	7.4834	7.9939	5.4367	6.3518	7.0135	7.4919	4.8914	5.7277	6.3366
10	5.6993	5.8324	6.8141	7.5239	8.0372	5.4661	6.3862	7.0515	7.5325	4.9173	5.7580	6.3702
11	5.7302	5.8640	6.8510	7.5647	8.0808	5.4958	6.4208	7.0897	7.5734	4.9434	5.7885	6.4039
12	5.7612	5.8958	6.8881	7.6057	8.1246	5.5255	6.4556	7.1281	7.6144	4.9696	5.8192	6.4379
13	5.7925	5.9277	6.9255	7.6469	8.1686	5.5555	6.4906	7.1668	7.6557	4.9960	5.8501	6.4720
14	5.8238	5.9598	6.9630	7.6884	8.2129	5.5856	6.5258	7.2056	7.6971	5.0224	5.8811	6.5063
15	5.8554	5.9921	7.0007	7.7300	8.2574	5.6159	6.5611	7.2446	7.7389	5.0491	5.9123	6.5408
16	5.8871	6.0246	7.0387	7.7719	8.3021	5.6463	6.5967	7.2839	7.7808	5.0758	5.9436	6.5755
17	5.9190	6.0572	7.0768	7.8140	8.3471	5.6769	6.6324	7.3234	7.8230	5.1027	5.9751	6.6103
18	5.9511	6.0901	7.1152	7.8564	8.3923	5.7076	6.6684	7.3630	7.8653	5.1298	6.0068	6.6454
19	5.9834	6.1231	7.1537	7.8989	8.4378	5.7386	6.7045	7.4029	7.9080	5.1570	6.0386	6.6806
20	6.0158	6.1562	7.1925	7.9417	8.4835	5.7697	6.7408	7.4431	7.9508	5.1843	6.0706	6.7160
21	6.0484	6.1896	7.2315	7.9848	8.5295	5.8009	6.7774	7.4834	7.9939	5.2118	6.1028	6.7516
22	6.0812	6.2231	7.2706	8.0281	8.5757	5.8324	6.8141	7.5239	8.0372	5.2394	6.1352	6.7874
23	6.1141	6.2569	7.3100	8.0716	8.6222	5.8640	6.8510	7.5647	8.0808	5.2672	6.1677	6.8234
24	6.1472	6.2908	7.3497	8.1153	8.6689	5.8958	6.8881	7.6057	8.1246	5.2951	6.2004	6.8596
25	6.1806	6.3249	7.3895	8.1593	8.7159	5.9277	6.9255	7.6469	8.1686	5.3232	6.2333	6.8959
26	6.2140	6.3591	7.4295	8.2035	8.7631	5.9598	6.9630	7.6884	8.2129	5.3514	6.2663	6.9325
27	6.2477	6.3936	7.4698	8.2479	8.8106	5.9921	7.0007	7.7300	8.2574	5.3798	6.2995	6.9692
28	6.2816	6.4282	7.5103	8.2926	8.8583	6.0246	7.0387	7.7719	8.3021	5.4083	6.3329	7.0062
29	6.3156	6.4631	7.5510	8.3376	8.9063	6.0572	7.0768	7.8140	8.3471	5.4370	6.3665	7.0433
30	6.3498	6.4981	7.5919	8.3828	8.9546	6.0901	7.1152	7.8564	8.3923	5.4658	6.4002	7.0807

31	6.3842	6.5333	7.6330	8.4282	9.0031	6.1231	7.1537	7.8989	8.4378	5.4948	6.4342	7.1182
32	6.4188	6.5687	7.6744	8.4738	9.0519	6.1562	7.1925	7.9417	8.4835	5.5239	6.4683	7.1559
33	6.4536	6.6043	7.7160	8.5198	9.1010	6.1896	7.2315	7.9848	8.5295	5.5532	6.5026	7.1939
34	6.4886	6.6401	7.7578	8.5659	9.1503	6.2231	7.2706	8.0281	8.5757	5.5826	6.5370	7.2320
35	6.5238	6.6761	7.7998	8.6124	9.1999	6.2569	7.3100	8.0716	8.6222	5.6122	6.5717	7.2703
36	6.5591	6.7122	7.8421	8.6590	9.2497	6.2908	7.3497	8.1153	8.6689	5.6420	6.6065	7.3089
37	6.5947	6.7486	7.8846	8.7059	9.2998	6.3249	7.3895	8.1593	8.7159	5.6719	6.6415	7.3476
38	6.6304	6.7852	7.9273	8.7531	9.3502	6.3591	7.4295	8.2035	8.7631	5.7019	6.6767	7.3866
39	6.6663	6.8220	7.9703	8.8006	9.4009	6.3936	7.4698	8.2479	8.8106	5.7322	6.7121	7.4257
40	6.7024	6.8589	8.0134	8.8482	9.4519	6.4282	7.5103	8.2926	8.8583	5.7625	6.7477	7.4651
41	6.7388	6.8961	8.0569	8.8962	9.5031	6.4631	7.5510	8.3376	8.9063	5.7931	6.7835	7.5047
42	6.7753	6.9335	8.1005	8.9444	9.5546	6.4981	7.5919	8.3828	8.9546	5.8238	6.8194	7.5444
43	6.8120	6.9710	8.1444	8.9929	9.6063	6.5333	7.6330	8.4282	9.0031	5.8547	6.8556	7.5844
44	6.8489	7.0088	8.1886	9.0416	9.6584	6.5687	7.6744	8.4738	9.0519	5.8857	6.8919	7.6246
45	6.8860	7.0468	8.2329	9.0906	9.7107	6.6043	7.7160	8.5198	9.1010	5.9169	6.9285	7.6651
46	6.9233	7.0850	8.2775	9.1399	9.7634	6.6401	7.7578	8.5659	9.1503	5.9483	6.9652	7.7057
47	6.9608	7.1234	8.3224	9.1894	9.8163	6.6761	7.7998	8.6124	9.1999	5.9798	7.0021	7.7465
48	6.9986	7.1620	8.3675	9.2392	9.8695	6.7122	7.8421	8.6590	9.2497	6.0115	7.0392	7.7876
49	7.0365	7.2008	8.4128	9.2892	9.9229	6.7486	7.8846	8.7059	9.2998	6.0434	7.0766	7.8289
50	7.0746	7.2398	8.4584	9.3396	9.9767	6.7852	7.9273	8.7531	9.3502	6.0754	7.1141	7.8704
51	7.1130	7.2790	8.5043	9.3902	10.0308	6.8220	7.9703	8.8006	9.4009	6.1076	7.1518	7.9121
52	7.1515	7.3185	8.5503	9.4411	10.0851	6.8589	8.0134	8.8482	9.4519	6.1400	7.1897	7.9540
53	7.1903	7.3581	8.5967	9.4922	10.1398	6.8961	8.0569	8.8962	9.5031	6.1725	7.2278	7.9962
54	7.2292	7.3980	8.6433	9.5437	10.1947	6.9335	8.1005	8.9444	9.5546	6.2053	7.2661	8.0386
55	7.2684	7.4381	8.6901	9.5954	10.2500	6.9710	8.1444	8.9929	9.6063	6.2382	7.3046	8.0812
56	7.3078	7.4784	8.7372	9.6474	10.3055	7.0088	8.1886	9.0416	9.6584	6.2712	7.3434	8.1241
57	7.3474	7.5189	8.7845	9.6997	10.3614	7.0468	8.2329	9.0906	9.7107	6.3045	7.3823	8.1671
58	7.3872	7.5597	8.8321	9.7522	10.4175	7.0850	8.2775	9.1399	9.7634	6.3379	7.4214	8.2104
59	7.4272	7.6006	8.8800	9.8051	10.4740	7.1234	8.3224	9.1894	9.8163	6.3715	7.4608	8.2539
60	7.4675	7.6418	8.9281	9.8582	10.5307	7.1620	8.3675	9.2392	9.8695	6.4053	7.5003	8.2977
61	7.5079	7.6832	8.9765	9.9116	10.5878	7.2008	8.4128	9.2892	9.9229	6.4392	7.5401	8.3417
62	7.5486	7.7249	9.0251	9.9653	10.6451	7.2398	8.4584	9.3396	9.9767	6.4733	7.5800	8.3859
63	7.5895	7.7667	9.0740	10.0193	10.7028	7.2790	8.5043	9.3902	10.0308	6.5077	7.6202	8.4303
64	7.6307	7.8088	9.1232	10.0736	10.7608	7.3185	8.5503	9.4411	10.0851	6.5422	7.6606	8.4750
65	7.6720	7.8511	9.1727	10.1282	10.8191	7.3581	8.5967	9.4922	10.1398	6.5768	7.7012	8.5200
66	7.7136	7.8937	9.2224	10.1831	10.8778	7.3980	8.6433	9.5437	10.1947	6.6117	7.7420	8.5651
67	7.7554	7.9364	9.2723	10.2383	10.9367	7.4381	8.6901	9.5954	10.2500	6.6468	7.7831	8.6105
68	7.7974	7.9795	9.3226	10.2938	10.9960	7.4784	8.7372	9.6474	10.3055	6.6820	7.8243	8.6562
69	7.8397	8.0227	9.3731	10.3495	11.0556	7.5189	8.7845	9.6997	10.3614	6.7174	7.8658	8.7021
70	7.8821	8.0662	9.4239	10.4056	11.1155	7.5597	8.8321	9.7522	10.4175	6.7530	7.9075	8.7482
71	7.9249	8.1099	9.4750	10.4620	11.1757	7.6006	8.8800	9.8051	10.4740	6.7888	7.9494	8.7946
72	7.9678	8.1538	9.5263	10.5187	11.2363	7.6418	8.9281	9.8582	10.5307	6.8248	7.9916	8.8412
73	8.0110	8.1980	9.5779	10.5757	11.2972	7.6832	8.9765	9.9116	10.5878	6.8610	8.0339	8.8881
74	8.0544	8.2424	9.6298	10.6330	11.3584	7.7249	9.0251	9.9653	10.6451	6.8974	8.0765	8.9352
75	8.0980	8.2871	9.6820	10.6906	11.4199	7.7667	9.0740	10.0193	10.7028	6.9339	8.1193	8.9825

76	8.1419	8.3320	9.7345	10.7486	11.4818	7.8088	9.1232	10.0736	10.7608	6.9707	8.1624	9.0302
77	8.1860	8.3772	9.7872	10.8068	11.5440	7.8511	9.1727	10.1282	10.8191	7.0076	8.2057	9.0780
78	8.2304	8.4225	9.8403	10.8654	11.6066	7.8937	9.2224	10.1831	10.8778	7.0448	8.2492	9.1261
79	8.2750	8.4682	9.8936	10.9242	11.6695	7.9364	9.2723	10.2383	10.9367	7.0821	8.2929	9.1745
80	8.3198	8.5141	9.9472	10.9834	11.7327	7.9795	9.3226	10.2938	10.9960	7.1197	8.3368	9.2232
81	8.3649	8.5602	10.0011	11.0430	11.7963	8.0227	9.3731	10.3495	11.0556	7.1574	8.3810	9.2720
82	8.4102	8.6066	10.0553	11.1028	11.8602	8.0662	9.4239	10.4056	11.1155	7.1953	8.4255	9.3212
83	8.4558	8.6532	10.1098	11.1630	11.9245	8.1099	9.4750	10.4620	11.1757	7.2335	8.4701	9.3706
84	8.5016	8.7001	10.1646	11.2235	11.9891	8.1538	9.5263	10.5187	11.2363	7.2718	8.5150	9.4203
85	8.5477	8.7473	10.2196	11.2843	12.0541	8.1980	9.5779	10.5757	11.2972	7.3104	8.5602	9.4702
86	8.5940	8.7947	10.2750	11.3454	12.1194	8.2424	9.6298	10.6330	11.3584	7.3491	8.6055	9.5204
87	8.6406	8.8423	10.3307	11.4069	12.1851	8.2871	9.6820	10.6906	11.4199	7.3881	8.6512	9.5709
88	8.6874	8.8902	10.3867	11.4687	12.2511	8.3320	9.7345	10.7486	11.4818	7.4272	8.6970	9.6216
89	8.7345	8.9384	10.4430	11.5309	12.3175	8.3772	9.7872	10.8068	11.5440	7.4666	8.7431	9.6726
90	8.7818	8.9869	10.4996	11.5933	12.3842	8.4225	9.8403	10.8654	11.6066	7.5062	8.7895	9.7239
91	8.8294	9.0356	10.5565	11.6562	12.4513	8.4682	9.8936	10.9242	11.6695	7.5460	8.8361	9.7755
92	8.8773	9.0845	10.6137	11.7193	12.5188	8.5141	9.9472	10.9834	11.7327	7.5860	8.8829	9.8273
93	8.9254	9.1337	10.6712	11.7828	12.5866	8.5602	10.0011	11.0430	11.7963	7.6262	8.9300	9.8794
94	8.9737	9.1832	10.7290	11.8467	12.6548	8.6066	10.0553	11.1028	11.8602	7.6666	8.9773	9.9317
95	9.0224	9.2330	10.7871	11.9109	12.7234	8.6532	10.1098	11.1630	11.9245	7.7073	9.0249	9.9844
96	9.0712	9.2830	10.8456	11.9754	12.7924	8.7001	10.1646	11.2235	11.9891	7.7481	9.0728	10.0373
97	8.1150	9.3333	10.9044	12.0403	12.8617	8.7473	10.2196	11.2843	12.0541	7.7892	9.1209	10.0905
98	8.1590	9.3839	10.9635	12.1056	12.9314	8.7947	10.2750	11.3454	12.1194	7.8305	9.1692	10.1440
99	8.2032	9.4348	11.0229	12.1712	13.0015	8.8423	10.3307	11.4069	12.1851	7.8720	9.2178	10.1978
100	8.2476	9.4859	11.0826	12.2371	13.0719	8.8902	10.3867	11.4687	12.2511	7.9137	9.2667	10.2518
101	8.2923	9.5373	11.1426	12.3034	13.1427	8.9384	10.4430	11.5309	12.3175	7.9557	9.3158	10.3062
102	8.3372	9.5890	11.2030	12.3701	13.2140	8.9869	10.4996	11.5933	12.3842	7.9979	9.3652	10.3608
103	8.3824	9.6409	11.2637	12.4371	13.2856	9.0356	10.5565	11.6562	12.4513	8.0403	9.4148	10.4157
104	8.4279	9.6932	11.3248	12.5045	13.3576	9.0845	10.6137	11.7193	12.5188	8.0829	9.4647	10.4710
105	8.4735	9.7457	11.3861	12.5723	13.4299	9.1337	10.6712	11.7828	12.5866	8.1257	9.5149	10.5265
106	8.5194	9.7985	11.4478	12.6404	13.5027	9.1832	10.7290	11.8467	12.6548	8.1688	9.5653	10.5823
107	8.5656	9.8516	11.5099	12.7089	13.5759	9.2330	10.7871	11.9109	12.7234	8.2121	9.6161	10.6384
108	8.6120	9.9050	11.5722	12.7778	13.6495	9.2830	10.8456	11.9754	12.7924	8.2556	9.6670	10.6948
109	7.6533	8.9533	10.6295	11.8416	12.7180	9.3333	10.9044	12.0403	12.8617	8.2994	9.7183	10.7515
110	7.6947	9.0018	10.6871	11.9058	12.7869	9.3839	10.9635	12.1056	12.9314	8.3434	9.7698	10.8084
111	7.7364	9.0506	10.7450	11.9703	12.8562	9.4348	11.0229	12.1712	13.0015	8.3876	9.8216	10.8657
112	7.7784	9.0996	10.8033	12.0351	12.9259	9.4859	11.0826	12.2371	13.0719	8.4321	9.8736	10.9233
113	7.8205	9.1489	10.8618	12.1004	12.9959	9.5373	11.1426	12.3034	13.1427	8.4768	9.9260	10.9812
114	7.8629	9.1985	10.9207	12.1659	13.0663	9.5890	11.2030	12.3701	13.2140	8.5217	9.9786	11.0395
115	7.9055	9.2483	10.9799	12.2319	13.1371	9.6409	11.2637	12.4371	13.2856	8.5669	10.0315	11.0980
116	7.9483	9.2984	11.0394	12.2981	13.2083	9.6932	11.3248	12.5045	13.3576	8.6123	10.0847	11.1568
117	7.9914	9.3488	11.0992	12.3648	13.2799	9.7457	11.3861	12.5723	13.4299	8.6580	10.1381	11.2160
118	8.0347	9.3995	11.1593	12.4318	13.3519	9.7985	11.4478	12.6404	13.5027	8.7039	10.1919	11.2754
119	8.0782	9.4504	11.2198	12.4992	13.4242	9.8516	11.5099	12.7089	13.5759	8.7500	10.2459	11.3352
120	8.1220	9.5016	11.2806	12.5669	13.4970	9.9050	11.5722	12.7778	13.6495	8.7964	10.3002	11.3953

121	7.1606	8.5477	10.3363	11.6296	12.5647	8.9533	10.6295	11.8416	12.7180	8.8430	10.3548	11.4557
122	7.1994	8.5940	10.3923	11.6926	12.6328	9.0018	10.6871	11.9058	12.7869	8.8899	10.4097	11.5164
123	7.2384	8.6406	10.4486	11.7559	12.7012	9.0506	10.7450	11.9703	12.8562	8.9370	10.4649	11.5774
124	7.2777	8.6874	10.5052	11.8197	12.7701	9.0996	10.8033	12.0351	12.9259	8.9844	10.5204	11.6388
125	7.3171	8.7345	10.5622	11.8837	12.8393	9.1489	10.8618	12.1004	12.9959	9.0320	10.5761	11.7005
126	7.3567	8.7818	10.6194	11.9481	12.9088	9.1985	10.9207	12.1659	13.0663	9.0799	10.6322	11.7625
127	7.3966	8.8294	10.6769	12.0128	12.9788	9.2483	10.9799	12.2319	13.1371	9.1280	10.6886	11.8249
128	7.4367	8.8773	10.7348	12.0779	13.0491	9.2984	11.0394	12.2981	13.2083	9.1764	10.7452	11.8876
129	7.4770	8.9254	10.7930	12.1434	13.1198	9.3488	11.0992	12.3648	13.2799	9.2251	10.8022	11.9506
130	7.5175	8.9737	10.8515	12.2092	13.1909	9.3995	11.1593	12.4318	13.3519	9.2740	10.8594	12.0139
131	7.5582	9.0224	10.9103	12.2753	13.2624	9.4504	11.2198	12.4992	13.4242	9.3231	10.9170	12.0776
132	7.5992	9.0712	10.9694	12.3419	13.3343	9.5016	11.2806	12.5669	13.4970	9.3725	10.9749	12.1417
133	6.6350	8.1150	10.0234	11.4033	12.4011	8.5477	10.3363	11.6296	12.5647	9.4222	11.0331	12.2060
134	6.6709	8.1590	10.0777	11.4651	12.4683	8.5940	10.3923	11.6926	12.6328	9.4722	11.0915	12.2707
135	6.7071	8.2032	10.1323	11.5273	12.5359	8.6406	10.4486	11.7559	12.7012	9.5224	11.1503	12.3358
136	6.7434	8.2476	10.1872	11.5897	12.6038	8.6874	10.5052	11.8197	12.7701	9.5729	11.2094	12.4012
137	6.7799	8.2923	10.2424	11.6525	12.6721	8.7345	10.5622	11.8837	12.8393	9.6236	11.2689	12.4669
138	6.8167	8.3372	10.2979	11.7157	12.7408	8.7818	10.6194	11.9481	12.9088	9.6746	11.3286	12.5330
139	6.8536	8.3824	10.3538	11.7791	12.8098	8.8294	10.6769	12.0128	12.9788	9.7259	11.3887	12.5994
140	6.8908	8.4279	10.4099	11.8430	12.8792	8.8773	10.7348	12.0779	13.0491	9.7775	11.4490	12.6662
141	6.9281	8.4735	10.4663	11.9072	12.9490	8.9254	10.7930	12.1434	13.1198	9.8293	11.5097	12.7334
142	6.9657	8.5194	10.5230	11.9717	13.0192	8.9737	10.8515	12.2092	13.1909	9.8814	11.5707	12.8009
143	7.0034	8.5656	10.5800	12.0365	13.0897	9.0224	10.9103	12.2753	13.2624	9.9338	11.6321	12.8687
144	7.0413	8.6120	10.6373	12.1018	13.1607	9.0712	10.9694	12.3419	13.3343	9.9864	11.6937	12.9369
145	6.0741	7.6533	9.6896	11.1619	12.2266	8.1150	10.0234	11.4033	12.4011	9.0341	10.7504	12.0002
146	6.1070	7.6947	9.7421	11.2224	12.2928	8.1590	10.0777	11.4651	12.4683	9.0820	10.8074	12.0638
147	6.1401	7.7364	9.7949	11.2832	12.3594	8.2032	10.1323	11.5273	12.5359	9.1301	10.8647	12.1278
148	6.1734	7.7784	9.8479	11.3444	12.4264	8.2476	10.1872	11.5897	12.6038	9.1785	10.9223	12.1921
149	6.2068	7.8205	9.9013	11.4058	12.4937	8.2923	10.2424	11.6525	12.6721	9.2272	10.9802	12.2567
150	6.2405	7.8629	9.9550	11.4677	12.5614	8.3372	10.2979	11.7157	12.7408	9.2761	11.0384	12.3217
151	6.2743	7.9055	10.0089	11.5298	12.6295	8.3824	10.3538	11.7791	12.8098	9.3253	11.0969	12.3870
152	6.3083	7.9483	10.0631	11.5923	12.6979	8.4279	10.4099	11.8430	12.8792	9.3747	11.1557	12.4526
153	6.3425	7.9914	10.1177	11.6551	12.7668	8.4735	10.4663	11.9072	12.9490	9.4244	11.2149	12.5187
154	6.3768	8.0347	10.1725	11.7182	12.8359	8.5194	10.5230	11.9717	13.0192	9.4743	11.2743	12.5850
155	6.4114	8.0782	10.2276	11.7817	12.9055	8.5656	10.5800	12.0365	13.0897	9.5246	11.3341	12.6517
156	6.4461	8.1220	10.2830	11.8456	12.9754	8.6120	10.6373	12.1018	13.1607	9.5751	11.3942	12.7188
157	5.4756	7.1606	9.3333	10.9044	12.0403	7.6533	9.6896	11.1619	12.2266	8.6205	10.4493	11.7809
158	5.5053	7.1994	9.3839	10.9635	12.1056	7.6947	9.7421	11.2224	12.2928	8.6662	10.5047	11.8434
159	5.5351	7.2384	9.4348	11.0229	12.1712	7.7364	9.7949	11.2832	12.3594	8.7121	10.5604	11.9062
160	5.5651	7.2777	9.4859	11.0826	12.2371	7.7784	9.8479	11.3444	12.4264	8.7583	10.6163	11.9693
161	5.5953	7.3171	9.5373	11.1426	12.3034	7.8205	9.9013	11.4058	12.4937	8.8048	10.6726	12.0327
162	5.6256	7.3567	9.5890	11.2030	12.3701	7.8629	9.9550	11.4677	12.5614	8.8514	10.7292	12.0965
163	5.6561	7.3966	9.6409	11.2637	12.4371	7.9055	10.0089	11.5298	12.6295	8.8984	10.7861	12.1606
164	5.6867	7.4367	9.6932	11.3248	12.5045	7.9483	10.0631	11.5923	12.6979	8.9455	10.8432	12.2251
165	5.7176	7.4770	9.7457	11.3861	12.5723	7.9914	10.1177	11.6551	12.7668	8.9929	10.9007	12.2899

166	5.7485	7.5175	9.7985	11.4478	12.6404	8.0347	10.1725	11.7182	12.8359	9.0406	10.9585	12.3550
167	5.7797	7.5582	9.8516	11.5099	12.7089	8.0782	10.2276	11.7817	12.9055	9.0885	11.0166	12.4205
168	5.8110	7.5992	9.9050	11.5722	12.7778	8.1220	10.2830	11.8456	12.9754	9.1367	11.0750	12.4864
169	4.8371	6.6350	8.9533	10.6295	11.8416	7.1606	9.3333	10.9044	12.0403	8.1799	10.1284	11.5473
170	4.8633	6.6709	9.0018	10.6871	11.9058	7.1994	9.3839	10.9635	12.1056	8.2232	10.1821	11.6085
171	4.8896	6.7071	9.0506	10.7450	11.9703	7.2384	9.4348	11.0229	12.1712	8.2668	10.2361	11.6700
172	4.9161	6.7434	9.0996	10.8033	12.0351	7.2777	9.4859	11.0826	12.2371	8.3106	10.2903	11.7319
173	4.9428	6.7799	9.1489	10.8618	12.1004	7.3171	9.5373	11.1426	12.3034	8.3547	10.3449	11.7941
174	4.9696	6.8167	9.1985	10.9207	12.1659	7.3567	9.5890	11.2030	12.3701	8.3990	10.3997	11.8566
175	4.9965	6.8536	9.2483	10.9799	12.2319	7.3966	9.6409	11.2637	12.4371	8.4435	10.4548	11.9194
176	5.0236	6.8908	9.2984	11.0394	12.2981	7.4367	9.6932	11.3248	12.5045	8.4883	10.5103	11.9826
177	5.0508	6.9281	9.3488	11.0992	12.3648	7.4770	9.7457	11.3861	12.5723	8.5333	10.5660	12.0462
178	5.0782	6.9657	9.3995	11.1593	12.4318	7.5175	9.7985	11.4478	12.6404	8.5785	10.6220	12.1100
179	5.1057	7.0034	9.4504	11.2198	12.4992	7.5582	9.8516	11.5099	12.7089	8.6240	10.6783	12.1742
180	5.1333	7.0413	9.5016	11.2806	12.5669	7.5992	9.9050	11.5722	12.7778	8.6697	10.7349	12.2387
181	4.1557	6.0741	8.5477	10.3363	11.6296	6.6350	8.9533	10.6295	11.8416	7.7103	9.7865	11.2983
182	4.1783	6.1070	8.5940	10.3923	11.6926	6.6709	9.0018	10.6871	11.9058	7.7512	9.8384	11.3582
183	4.2009	6.1401	8.6406	10.4486	11.7559	6.7071	9.0506	10.7450	11.9703	7.7923	9.8905	11.4184
184	4.2237	6.1734	8.6874	10.5052	11.8197	6.7434	9.0996	10.8033	12.0351	7.8336	9.9430	11.4790
185	4.2466	6.2068	8.7345	10.5622	11.8837	6.7799	9.1489	10.8618	12.1004	7.8751	9.9957	11.5398
186	4.2696	6.2405	8.7818	10.6194	11.9481	6.8167	9.1985	10.9207	12.1659	7.9169	10.0487	11.6010
187	4.2927	6.2743	8.8294	10.6769	12.0128	6.8536	9.2483	10.9799	12.2319	7.9588	10.1019	11.6625
188	4.3160	6.3083	8.8773	10.7348	12.0779	6.8908	9.2984	11.0394	12.2981	8.0010	10.1555	11.7243
189	4.3394	6.3425	8.9254	10.7930	12.1434	6.9281	9.3488	11.0992	12.3648	8.0434	10.2093	11.7864
190	4.3629	6.3768	8.9737	10.8515	12.2092	6.9657	9.3995	11.1593	12.4318	8.0861	10.2634	11.8489
191	4.3865	6.4114	9.0224	10.9103	12.2753	7.0034	9.4504	11.2198	12.4992	8.1289	10.3178	11.9117
192	4.4103	6.4461	9.0712	10.9694	12.3419	7.0413	9.5016	11.2806	12.5669	8.1720	10.3725	11.9749
193	3.4288	5.4756	8.1150	10.0234	11.4033	6.0741	8.5477	10.3363	11.6296	7.2101	9.4222	11.0331
194	3.4473	5.5053	8.1590	10.0777	11.4651	6.1070	8.5940	10.3923	11.6926	7.2483	9.4722	11.0915
195	3.4660	5.5351	8.2032	10.1323	11.5273	6.1401	8.6406	10.4486	11.7559	7.2867	9.5224	11.1503
196	3.4848	5.5651	8.2476	10.1872	11.5897	6.1734	8.6874	10.5052	11.8197	7.3253	9.5729	11.2094
197	3.5037	5.5953	8.2923	10.2424	11.6525	6.2068	8.7345	10.5622	11.8837	7.3642	9.6236	11.2689
198	3.5227	5.6256	8.3372	10.2979	11.7157	6.2405	8.7818	10.6194	11.9481	7.4032	9.6746	11.3286
199	3.5418	5.6561	8.3824	10.3538	11.7791	6.2743	8.8294	10.6769	12.0128	7.4424	9.7259	11.3887
200	3.5610	5.6867	8.4279	10.4099	11.8430	6.3083	8.8773	10.7348	12.0779	7.4819	9.7775	11.4490
201	3.5802	5.7176	8.4735	10.4663	11.9072	6.3425	8.9254	10.7930	12.1434	7.5216	9.8293	11.5097
202	3.5996	5.7485	8.5194	10.5230	11.9717	6.3768	8.9737	10.8515	12.2092	7.5614	9.8814	11.5707
203	3.6192	5.7797	8.5656	10.5800	12.0365	6.4114	9.0224	10.9103	12.2753	7.6015	9.9338	11.6321
204	3.6388	5.8110	8.6120	10.6373	12.1018	6.4461	9.0712	10.9694	12.3419	7.6418	9.9864	11.6937
205	2.6531	4.8371	7.6533	9.6896	11.1619	5.4756	8.1150	10.0234	11.4033	6.6770	9.0341	10.7504
206	2.6674	4.8633	7.6947	9.7421	11.2224	5.5053	8.1590	10.0777	11.4651	6.7124	9.0820	10.8074
207	2.6819	4.8896	7.7364	9.7949	11.2832	5.5351	8.2032	10.1323	11.5273	6.7480	9.1301	10.8647
208	2.6964	4.9161	7.7784	9.8479	11.3444	5.5651	8.2476	10.1872	11.5897	6.7838	9.1785	10.9223
209	2.7110	4.9428	7.8205	9.9013	11.4058	5.5953	8.2923	10.2424	11.6525	6.8197	9.2272	10.9802
210	2.7257	4.9696	7.8629	9.9550	11.4677	5.6256	8.3372	10.2979	11.7157	6.8559	9.2761	11.0384

211	2.7405	4.9965	7.9055	10.0089	11.5298	5.6561	8.3824	10.3538	11.7791	6.8922	9.3253	11.0969
212	2.7554	5.0236	7.9483	10.0631	11.5923	5.6867	8.4279	10.4099	11.8430	6.9288	9.3747	11.1557
213	2.7703	5.0508	7.9914	10.1177	11.6551	5.7176	8.4735	10.4663	11.9072	6.9655	9.4244	11.2149
214	2.7853	5.0782	8.0347	10.1725	11.7182	5.7485	8.5194	10.5230	11.9717	7.0024	9.4743	11.2743
215	2.8004	5.1057	8.0782	10.2276	11.7817	5.7797	8.5656	10.5800	12.0365	7.0395	9.5246	11.3341
216	2.8156	5.1333	8.1220	10.2830	11.8456	5.8110	8.6120	10.6373	12.1018	7.0768	9.5751	11.3942
217	1.8254	4.1557	7.1606	9.3333	10.9044	4.8371	7.6533	9.6896	11.1619	6.1091	8.6205	10.4493
218	1.8353	4.1783	7.1994	9.3839	10.9635	4.8633	7.6947	9.7421	11.2224	6.1414	8.6662	10.5047
219	1.8452	4.2009	7.2384	9.4348	11.0229	4.8896	7.7364	9.7949	11.2832	6.1740	8.7121	10.5604
220	1.8552	4.2237	7.2777	9.4859	11.0826	4.9161	7.7784	9.8479	11.3444	6.2067	8.7583	10.6163
221	1.8653	4.2466	7.3171	9.5373	11.1426	4.9428	7.8205	9.9013	11.4058	6.2396	8.8048	10.6726
222	1.8754	4.2696	7.3567	9.5890	11.2030	4.9696	7.8629	9.9550	11.4677	6.2727	8.8514	10.7292
223	1.8856	4.2927	7.3966	9.6409	11.2637	4.9965	7.9055	10.0089	11.5298	6.3060	8.8984	10.7861
224	1.8958	4.3160	7.4367	9.6932	11.3248	5.0236	7.9483	10.0631	11.5923	6.3394	8.9455	10.8432
225	1.9061	4.3394	7.4770	9.7457	11.3861	5.0508	7.9914	10.1177	11.6551	6.3730	8.9929	10.9007
226	1.9164	4.3629	7.5175	9.7985	11.4478	5.0782	8.0347	10.1725	11.7182	6.4068	9.0406	10.9585
227	1.9268	4.3865	7.5582	9.8516	11.5099	5.1057	8.0782	10.2276	11.7817	6.4407	9.0885	11.0166
228	1.9372	4.4103	7.5992	9.9050	11.5722	5.1333	8.1220	10.2830	11.8456	6.4749	9.1367	11.0750
229	0.9423	3.4288	6.6350	8.9533	10.6295	4.1557	7.1606	9.3333	10.9044	5.5039	8.1799	10.1284
230	0.9474	3.4473	6.6709	9.0018	10.6871	4.1783	7.1994	9.3839	10.9635	5.5331	8.2232	10.1821
231	0.9525	3.4660	6.7071	9.0506	10.7450	4.2009	7.2384	9.4348	11.0229	5.5624	8.2668	10.2361
232	0.9577	3.4848	6.7434	9.0996	10.8033	4.2237	7.2777	9.4859	11.0826	5.5919	8.3106	10.2903
233	0.9629	3.5037	6.7799	9.1489	10.8618	4.2466	7.3171	9.5373	11.1426	5.6215	8.3547	10.3449
234	0.9681	3.5227	6.8167	9.1985	10.9207	4.2696	7.3567	9.5890	11.2030	5.6513	8.3990	10.3997
235	0.9733	3.5418	6.8536	9.2483	10.9799	4.2927	7.3966	9.6409	11.2637	5.6813	8.4435	10.4548
236	0.9786	3.5610	6.8908	9.2984	11.0394	4.3160	7.4367	9.6932	11.3248	5.7114	8.4883	10.5103
237	0.9839	3.5802	6.9281	9.3488	11.0992	4.3394	7.4770	9.7457	11.3861	5.7417	8.5333	10.5660
238	0.9892	3.5996	6.9657	9.3995	11.1593	4.3629	7.5175	9.7985	11.4478	5.7721	8.5785	10.6220
239	0.9946	3.6192	7.0034	9.4504	11.2198	4.3865	7.5582	9.8516	11.5099	5.8027	8.6240	10.6783
240	1.0000	3.6388	7.0413	9.5016	11.2806	4.4103	7.5992	9.9050	11.5722	5.8335	8.6697	10.7349
241	NA	2.6531	6.0741	8.5477	10.3363	3.4288	6.6350	8.9533	10.6295	4.8591	7.7103	9.7865
242	NA	2.6674	6.1070	8.5940	10.3923	3.4473	6.6709	9.0018	10.6871	4.8849	7.7512	9.8384
243	NA	2.6819	6.1401	8.6406	10.4486	3.4660	6.7071	9.0506	10.7450	4.9108	7.7923	9.8905
244	NA	2.6964	6.1734	8.6874	10.5052	3.4848	6.7434	9.0996	10.8033	4.9368	7.8336	9.9430
245	NA	2.7110	6.2068	8.7345	10.5622	3.5037	6.7799	9.1489	10.8618	4.9630	7.8751	9.9957
246	NA	2.7257	6.2405	8.7818	10.6194	3.5227	6.8167	9.1985	10.9207	4.9893	7.9169	10.0487
247	NA	2.7405	6.2743	8.8294	10.6769	3.5418	6.8536	9.2483	10.9799	5.0157	7.9588	10.1019
248	NA	2.7554	6.3083	8.8773	10.7348	3.5610	6.8908	9.2984	11.0394	5.0423	8.0010	10.1555
249	NA	2.7703	6.3425	8.9254	10.7930	3.5802	6.9281	9.3488	11.0992	5.0690	8.0434	10.2093
250	NA	2.7853	6.3768	8.9737	10.8515	3.5996	6.9657	9.3995	11.1593	5.0959	8.0861	10.2634
251	NA	2.8004	6.4114	9.0224	10.9103	3.6192	7.0034	9.4504	11.2198	5.1229	8.1289	10.3178
252	NA	2.8156	6.4461	9.0712	10.9694	3.6388	7.0413	9.5016	11.2806	5.1501	8.1720	10.3725
253	NA	1.8254	5.4756	8.1150	10.0234	2.6531	6.0741	8.5477	10.3363	4.1721	7.2101	9.4222
254	NA	1.8353	5.5053	8.1590	10.0777	2.6674	6.1070	8.5940	10.3923	4.1942	7.2483	9.4722
255	NA	1.8452	5.5351	8.2032	10.1323	2.6819	6.1401	8.6406	10.4486	4.2164	7.2867	9.5224

256	NA	1.8552	5.5651	8.2476	10.1872	2.6964	6.1734	8.6874	10.5052	4.2388	7.3253	9.5729
257	NA	1.8653	5.5953	8.2923	10.2424	2.7110	6.2068	8.7345	10.5622	4.2612	7.3642	9.6236
258	NA	1.8754	5.6256	8.3372	10.2979	2.7257	6.2405	8.7818	10.6194	4.2838	7.4032	9.6746
259	NA	1.8856	5.6561	8.3824	10.3538	2.7405	6.2743	8.8294	10.6769	4.3065	7.4424	9.7259
260	NA	1.8958	5.6867	8.4279	10.4099	2.7554	6.3083	8.8773	10.7348	4.3294	7.4819	9.7775
261	NA	1.9061	5.7176	8.4735	10.4663	2.7703	6.3425	8.9254	10.7930	4.3523	7.5216	9.8293
262	NA	1.9164	5.7485	8.5194	10.5230	2.7853	6.3768	8.9737	10.8515	4.3754	7.5614	9.8814
263	NA	1.9268	5.7797	8.5656	10.5800	2.8004	6.4114	9.0224	10.9103	4.3986	7.6015	9.9338
264	NA	1.9372	5.8110	8.6120	10.6373	2.8156	6.4461	9.0712	10.9694	4.4219	7.6418	9.9864
265	NA	0.9423	4.8371	7.6533	9.6896	1.8254	5.4756	8.1150	10.0234	3.4400	6.6770	9.0341
266	NA	0.9474	4.8633	7.6947	9.7421	1.8353	5.5053	8.1590	10.0777	3.4583	6.7124	9.0820
267	NA	0.9525	4.8896	7.7364	9.7949	1.8452	5.5351	8.2032	10.1323	3.4766	6.7480	9.1301
268	NA	0.9577	4.9161	7.7784	9.8479	1.8552	5.5651	8.2476	10.1872	3.4950	6.7838	9.1785
269	NA	0.9629	4.9428	7.8205	9.9013	1.8653	5.5953	8.2923	10.2424	3.5136	6.8197	9.2272
270	NA	0.9681	4.9696	7.8629	9.9550	1.8754	5.6256	8.3372	10.2979	3.5322	6.8559	9.2761
271	NA	0.9733	4.9965	7.9055	10.0089	1.8856	5.6561	8.3824	10.3538	3.5509	6.8922	9.3253
272	NA	0.9786	5.0236	7.9483	10.0631	1.8958	5.6867	8.4279	10.4099	3.5697	6.9288	9.3747
273	NA	0.9839	5.0508	7.9914	10.1177	1.9061	5.7176	8.4735	10.4663	3.5887	6.9655	9.4244
274	NA	0.9892	5.0782	8.0347	10.1725	1.9164	5.7485	8.5194	10.5230	3.6077	7.0024	9.4743
275	NA	0.9946	5.1057	8.0782	10.2276	1.9268	5.7797	8.5656	10.5800	3.6268	7.0395	9.5246
276	NA	1.0000	5.1333	8.1220	10.2830	1.9372	5.8110	8.6120	10.6373	3.6460	7.0768	9.5751
277	NA	NA	4.1557	7.1606	9.3333	0.9423	4.8371	7.6533	9.6896	2.6601	6.1091	8.6205
278	NA	NA	4.1783	7.1994	9.3839	0.9474	4.8633	7.6947	9.7421	2.6742	6.1414	8.6662
279	NA	NA	4.2009	7.2384	9.4348	0.9525	4.8896	7.7364	9.7949	2.6883	6.1740	8.7121
280	NA	NA	4.2237	7.2777	9.4859	0.9577	4.9161	7.7784	9.8479	2.7026	6.2067	8.7583
281	NA	NA	4.2466	7.3171	9.5373	0.9629	4.9428	7.8205	9.9013	2.7169	6.2396	8.8048
282	NA	NA	4.2696	7.3567	9.5890	0.9681	4.9696	7.8629	9.9550	2.7313	6.2727	8.8514
283	NA	NA	4.2927	7.3966	9.6409	0.9733	4.9965	7.9055	10.0089	2.7458	6.3060	8.8984
284	NA	NA	4.3160	7.4367	9.6932	0.9786	5.0236	7.9483	10.0631	2.7604	6.3394	8.9455
285	NA	NA	4.3394	7.4770	9.7457	0.9839	5.0508	7.9914	10.1177	2.7750	6.3730	8.9929
286	NA	NA	4.3629	7.5175	9.7985	0.9892	5.0782	8.0347	10.1725	2.7897	6.4068	9.0406
287	NA	NA	4.3865	7.5582	9.8516	0.9946	5.1057	8.0782	10.2276	2.8045	6.4407	9.0885
288	NA	NA	4.4103	7.5992	9.9050	1.0000	5.1333	8.1220	10.2830	2.8194	6.4749	9.1367
289	NA	NA	3.4288	6.6350	8.9533	NA	4.1557	7.1606	9.3333	1.8290	5.5039	8.1799
290	NA	NA	3.4473	6.6709	9.0018	NA	4.1783	7.1994	9.3839	1.8387	5.5331	8.2232
291	NA	NA	3.4660	6.7071	9.0506	NA	4.2009	7.2384	9.4348	1.8484	5.5624	8.2668
292	NA	NA	3.4848	6.7434	9.0996	NA	4.2237	7.2777	9.4859	1.8582	5.5919	8.3106
293	NA	NA	3.5037	6.7799	9.1489	NA	4.2466	7.3171	9.5373	1.8681	5.6215	8.3547
294	NA	NA	3.5227	6.8167	9.1985	NA	4.2696	7.3567	9.5890	1.8780	5.6513	8.3990
295	NA	NA	3.5418	6.8536	9.2483	NA	4.2927	7.3966	9.6409	1.8880	5.6813	8.4435
296	NA	NA	3.5610	6.8908	9.2984	NA	4.3160	7.4367	9.6932	1.8980	5.7114	8.4883
297	NA	NA	3.5802	6.9281	9.3488	NA	4.3394	7.4770	9.7457	1.9080	5.7417	8.5333
298	NA	NA	3.5996	6.9657	9.3995	NA	4.3629	7.5175	9.7985	1.9181	5.7721	8.5785
299	NA	NA	3.6192	7.0034	9.4504	NA	4.3865	7.5582	9.8516	1.9283	5.8027	8.6240
300	NA	NA	3.6388	7.0413	9.5016	NA	4.4103	7.5992	9.9050	1.9385	5.8335	8.6697

301	NA	NA	2.6531	6.0741	8.5477	NA	3.4288	6.6350	8.9533	0.9435	4.8591	7.7103
302	NA	NA	2.6674	6.1070	8.5940	NA	3.4473	6.6709	9.0018	0.9485	4.8849	7.7512
303	NA	NA	2.6819	6.1401	8.6406	NA	3.4660	6.7071	9.0506	0.9535	4.9108	7.7923
304	NA	NA	2.6964	6.1734	8.6874	NA	3.4848	6.7434	9.0996	0.9586	4.9368	7.8336
305	NA	NA	2.7110	6.2068	8.7345	NA	3.5037	6.7799	9.1489	0.9637	4.9630	7.8751
306	NA	NA	2.7257	6.2405	8.7818	NA	3.5227	6.8167	9.1985	0.9688	4.9893	7.9169
307	NA	NA	2.7405	6.2743	8.8294	NA	3.5418	6.8536	9.2483	0.9739	5.0157	7.9588
308	NA	NA	2.7554	6.3083	8.8773	NA	3.5610	6.8908	9.2984	0.9791	5.0423	8.0010
309	NA	NA	2.7703	6.3425	8.9254	NA	3.5802	6.9281	9.3488	0.9843	5.0690	8.0434
310	NA	NA	2.7853	6.3768	8.9737	NA	3.5996	6.9657	9.3995	0.9895	5.0959	8.0861
311	NA	NA	2.8004	6.4114	9.0224	NA	3.6192	7.0034	9.4504	0.9947	5.1229	8.1289
312	NA	NA	2.8156	6.4461	9.0712	NA	3.6388	7.0413	9.5016	1.0000	5.1501	8.1720
313	NA	NA	1.8254	5.4756	8.1150	NA	2.6531	6.0741	8.5477	NA	4.1721	7.2101
314	NA	NA	1.8353	5.5053	8.1590	NA	2.6674	6.1070	8.5940	NA	4.1942	7.2483
315	NA	NA	1.8452	5.5351	8.2032	NA	2.6819	6.1401	8.6406	NA	4.2164	7.2867
316	NA	NA	1.8552	5.5651	8.2476	NA	2.6964	6.1734	8.6874	NA	4.2388	7.3253
317	NA	NA	1.8653	5.5953	8.2923	NA	2.7110	6.2068	8.7345	NA	4.2612	7.3642
318	NA	NA	1.8754	5.6256	8.3372	NA	2.7257	6.2405	8.7818	NA	4.2838	7.4032
319	NA	NA	1.8856	5.6561	8.3824	NA	2.7405	6.2743	8.8294	NA	4.3065	7.4424
320	NA	NA	1.8958	5.6867	8.4279	NA	2.7554	6.3083	8.8773	NA	4.3294	7.4819
321	NA	NA	1.9061	5.7176	8.4735	NA	2.7703	6.3425	8.9254	NA	4.3523	7.5216
322	NA	NA	1.9164	5.7485	8.5194	NA	2.7853	6.3768	8.9737	NA	4.3754	7.5614
323	NA	NA	1.9268	5.7797	8.5656	NA	2.8004	6.4114	9.0224	NA	4.3986	7.6015
324	NA	NA	1.9372	5.8110	8.6120	NA	2.8156	6.4461	9.0712	NA	4.4219	7.6418
325	NA	NA	0.9423	4.8371	7.6533	NA	1.8254	5.4756	8.1150	NA	3.4400	6.6770
326	NA	NA	0.9474	4.8633	7.6947	NA	1.8353	5.5053	8.1590	NA	3.4583	6.7124
327	NA	NA	0.9525	4.8896	7.7364	NA	1.8452	5.5351	8.2032	NA	3.4766	6.7480
328	NA	NA	0.9577	4.9161	7.7784	NA	1.8552	5.5651	8.2476	NA	3.4950	6.7838
329	NA	NA	0.9629	4.9428	7.8205	NA	1.8653	5.5953	8.2923	NA	3.5136	6.8197
330	NA	NA	0.9681	4.9696	7.8629	NA	1.8754	5.6256	8.3372	NA	3.5322	6.8559
331	NA	NA	0.9733	4.9965	7.9055	NA	1.8856	5.6561	8.3824	NA	3.5509	6.8922
332	NA	NA	0.9786	5.0236	7.9483	NA	1.8958	5.6867	8.4279	NA	3.5697	6.9288
333	NA	NA	0.9839	5.0508	7.9914	NA	1.9061	5.7176	8.4735	NA	3.5887	6.9655
334	NA	NA	0.9892	5.0782	8.0347	NA	1.9164	5.7485	8.5194	NA	3.6077	7.0024
335	NA	NA	0.9946	5.1057	8.0782	NA	1.9268	5.7797	8.5656	NA	3.6268	7.0395
336	NA	NA	1.0000	5.1333	8.1220	NA	1.9372	5.8110	8.6120	NA	3.6460	7.0768
337	NA	NA	NA	4.1557	7.1606	NA	0.9423	4.8371	7.6533	NA	2.6601	6.1091
338	NA	NA	NA	4.1783	7.1994	NA	0.9474	4.8633	7.6947	NA	2.6742	6.1414
339	NA	NA	NA	4.2009	7.2384	NA	0.9525	4.8896	7.7364	NA	2.6883	6.1740
340	NA	NA	NA	4.2237	7.2777	NA	0.9577	4.9161	7.7784	NA	2.7026	6.2067
341	NA	NA	NA	4.2466	7.3171	NA	0.9629	4.9428	7.8205	NA	2.7169	6.2396
342	NA	NA	NA	4.2696	7.3567	NA	0.9681	4.9696	7.8629	NA	2.7313	6.2727
343	NA	NA	NA	4.2927	7.3966	NA	0.9733	4.9965	7.9055	NA	2.7458	6.3060
344	NA	NA	NA	4.3160	7.4367	NA	0.9786	5.0236	7.9483	NA	2.7604	6.3394
345	NA	NA	NA	4.3394	7.4770	NA	0.9839	5.0508	7.9914	NA	2.7750	6.3730

346	NA	NA	NA	4.3629	7.5175	NA	0.9892	5.0782	8.0347	NA	2.7897	6.4068
347	NA	NA	NA	4.3865	7.5582	NA	0.9946	5.1057	8.0782	NA	2.8045	6.4407
348	NA	NA	NA	4.4103	7.5992	NA	1.0000	5.1333	8.1220	NA	2.8194	6.4749
349	NA	NA	NA	3.4288	6.6350	NA	NA	4.1557	7.1606	NA	1.8290	5.5039
350	NA	NA	NA	3.4473	6.6709	NA	NA	4.1783	7.1994	NA	1.8387	5.5331
351	NA	NA	NA	3.4660	6.7071	NA	NA	4.2009	7.2384	NA	1.8484	5.5624
352	NA	NA	NA	3.4848	6.7434	NA	NA	4.2237	7.2777	NA	1.8582	5.5919
353	NA	NA	NA	3.5037	6.7799	NA	NA	4.2466	7.3171	NA	1.8681	5.6215
354	NA	NA	NA	3.5227	6.8167	NA	NA	4.2696	7.3567	NA	1.8780	5.6513
355	NA	NA	NA	3.5418	6.8536	NA	NA	4.2927	7.3966	NA	1.8880	5.6813
356	NA	NA	NA	3.5610	6.8908	NA	NA	4.3160	7.4367	NA	1.8980	5.7114
357	NA	NA	NA	3.5802	6.9281	NA	NA	4.3394	7.4770	NA	1.9080	5.7417
358	NA	NA	NA	3.5996	6.9657	NA	NA	4.3629	7.5175	NA	1.9181	5.7721
359	NA	NA	NA	3.6192	7.0034	NA	NA	4.3865	7.5582	NA	1.9283	5.8027
360	NA	NA	NA	3.6388	7.0413	NA	NA	4.4103	7.5992	NA	1.9385	5.8335
361	NA	NA	NA	2.6531	6.0741	NA	NA	3.4288	6.6350	NA	0.9435	4.8591
362	NA	NA	NA	2.6674	6.1070	NA	NA	3.4473	6.6709	NA	0.9485	4.8849
363	NA	NA	NA	2.6819	6.1401	NA	NA	3.4660	6.7071	NA	0.9535	4.9108
364	NA	NA	NA	2.6964	6.1734	NA	NA	3.4848	6.7434	NA	0.9586	4.9368
365	NA	NA	NA	2.7110	6.2068	NA	NA	3.5037	6.7799	NA	0.9637	4.9630
366	NA	NA	NA	2.7257	6.2405	NA	NA	3.5227	6.8167	NA	0.9688	4.9893
367	NA	NA	NA	2.7405	6.2743	NA	NA	3.5418	6.8536	NA	0.9739	5.0157
368	NA	NA	NA	2.7554	6.3083	NA	NA	3.5610	6.8908	NA	0.9791	5.0423
369	NA	NA	NA	2.7703	6.3425	NA	NA	3.5802	6.9281	NA	0.9843	5.0690
370	NA	NA	NA	2.7853	6.3768	NA	NA	3.5996	6.9657	NA	0.9895	5.0959
371	NA	NA	NA	2.8004	6.4114	NA	NA	3.6192	7.0034	NA	0.9947	5.1229
372	NA	NA	NA	2.8156	6.4461	NA	NA	3.6388	7.0413	NA	1.0000	5.1501
373	NA	NA	NA	1.8254	5.4756	NA	NA	2.6531	6.0741	NA	NA	4.1721
374	NA	NA	NA	1.8353	5.5053	NA	NA	2.6674	6.1070	NA	NA	4.1942
375	NA	NA	NA	1.8452	5.5351	NA	NA	2.6819	6.1401	NA	NA	4.2164
376	NA	NA	NA	1.8552	5.5651	NA	NA	2.6964	6.1734	NA	NA	4.2388
377	NA	NA	NA	1.8653	5.5953	NA	NA	2.7110	6.2068	NA	NA	4.2612
378	NA	NA	NA	1.8754	5.6256	NA	NA	2.7257	6.2405	NA	NA	4.2838
379	NA	NA	NA	1.8856	5.6561	NA	NA	2.7405	6.2743	NA	NA	4.3065
380	NA	NA	NA	1.8958	5.6867	NA	NA	2.7554	6.3083	NA	NA	4.3294
381	NA	NA	NA	1.9061	5.7176	NA	NA	2.7703	6.3425	NA	NA	4.3523
382	NA	NA	NA	1.9164	5.7485	NA	NA	2.7853	6.3768	NA	NA	4.3754
383	NA	NA	NA	1.9268	5.7797	NA	NA	2.8004	6.4114	NA	NA	4.3986
384	NA	NA	NA	1.9372	5.8110	NA	NA	2.8156	6.4461	NA	NA	4.4219
385	NA	NA	NA	0.9423	4.8371	NA	NA	1.8254	5.4756	NA	NA	3.4400
386	NA	NA	NA	0.9474	4.8633	NA	NA	1.8353	5.5053	NA	NA	3.4583
387	NA	NA	NA	0.9525	4.8896	NA	NA	1.8452	5.5351	NA	NA	3.4766
388	NA	NA	NA	0.9577	4.9161	NA	NA	1.8552	5.5651	NA	NA	3.4950
389	NA	NA	NA	0.9629	4.9428	NA	NA	1.8653	5.5953	NA	NA	3.5136
390	NA	NA	NA	0.9681	4.9696	NA	NA	1.8754	5.6256	NA	NA	3.5322

391	NA	NA	NA	0.9733	4.9965	NA	NA	1.8856	5.6561	NA	NA	3.5509
392	NA	NA	NA	0.9786	5.0236	NA	NA	1.8958	5.6867	NA	NA	3.5697
393	NA	NA	NA	0.9839	5.0508	NA	NA	1.9061	5.7176	NA	NA	3.5887
394	NA	NA	NA	0.9892	5.0782	NA	NA	1.9164	5.7485	NA	NA	3.6077
395	NA	NA	NA	0.9946	5.1057	NA	NA	1.9268	5.7797	NA	NA	3.6268
396	NA	NA	NA	1.0000	5.1333	NA	NA	1.9372	5.8110	NA	NA	3.6460
397	NA	NA	NA	NA	4.1557	NA	NA	0.9423	4.8371	NA	NA	2.6601
398	NA	NA	NA	NA	4.1783	NA	NA	0.9474	4.8633	NA	NA	2.6742
399	NA	NA	NA	NA	4.2009	NA	NA	0.9525	4.8896	NA	NA	2.6883
400	NA	NA	NA	NA	4.2237	NA	NA	0.9577	4.9161	NA	NA	2.7026
401	NA	NA	NA	NA	4.2466	NA	NA	0.9629	4.9428	NA	NA	2.7169
402	NA	NA	NA	NA	4.2696	NA	NA	0.9681	4.9696	NA	NA	2.7313
403	NA	NA	NA	NA	4.2927	NA	NA	0.9733	4.9965	NA	NA	2.7458
404	NA	NA	NA	NA	4.3160	NA	NA	0.9786	5.0236	NA	NA	2.7604
405	NA	NA	NA	NA	4.3394	NA	NA	0.9839	5.0508	NA	NA	2.7750
406	NA	NA	NA	NA	4.3629	NA	NA	0.9892	5.0782	NA	NA	2.7897
407	NA	NA	NA	NA	4.3865	NA	NA	0.9946	5.1057	NA	NA	2.8045
408	NA	NA	NA	NA	4.4103	NA	NA	1.0000	5.1333	NA	NA	2.8194
409	NA	NA	NA	NA	3.4288	NA	NA	NA	4.1557	NA	NA	1.8290
410	NA	NA	NA	NA	3.4473	NA	NA	NA	4.1783	NA	NA	1.8387
411	NA	NA	NA	NA	3.4660	NA	NA	NA	4.2009	NA	NA	1.8484
412	NA	NA	NA	NA	3.4848	NA	NA	NA	4.2237	NA	NA	1.8582
413	NA	NA	NA	NA	3.5037	NA	NA	NA	4.2466	NA	NA	1.8681
414	NA	NA	NA	NA	3.5227	NA	NA	NA	4.2696	NA	NA	1.8780
415	NA	NA	NA	NA	3.5418	NA	NA	NA	4.2927	NA	NA	1.8880
416	NA	NA	NA	NA	3.5610	NA	NA	NA	4.3160	NA	NA	1.8980
417	NA	NA	NA	NA	3.5802	NA	NA	NA	4.3394	NA	NA	1.9080
418	NA	NA	NA	NA	3.5996	NA	NA	NA	4.3629	NA	NA	1.9181
419	NA	NA	NA	NA	3.6192	NA	NA	NA	4.3865	NA	NA	1.9283
420	NA	NA	NA	NA	3.6388	NA	NA	NA	4.4103	NA	NA	1.9385
421	NA	NA	NA	NA	2.6531	NA	NA	NA	3.4288	NA	NA	0.9435
422	NA	NA	NA	NA	2.6674	NA	NA	NA	3.4473	NA	NA	0.9485
423	NA	NA	NA	NA	2.6819	NA	NA	NA	3.4660	NA	NA	0.9535
424	NA	NA	NA	NA	2.6964	NA	NA	NA	3.4848	NA	NA	0.9586
425	NA	NA	NA	NA	2.7110	NA	NA	NA	3.5037	NA	NA	0.9637
426	NA	NA	NA	NA	2.7257	NA	NA	NA	3.5227	NA	NA	0.9688
427	NA	NA	NA	NA	2.7405	NA	NA	NA	3.5418	NA	NA	0.9739
428	NA	NA	NA	NA	2.7554	NA	NA	NA	3.5610	NA	NA	0.9791
429	NA	NA	NA	NA	2.7703	NA	NA	NA	3.5802	NA	NA	0.9843
430	NA	NA	NA	NA	2.7853	NA	NA	NA	3.5996	NA	NA	0.9895
431	NA	NA	NA	NA	2.8004	NA	NA	NA	3.6192	NA	NA	0.9947
432	NA	NA	NA	NA	2.8156	NA	NA	NA	3.6388	NA	NA	1.0000
433	NA	NA	NA	NA	1.8254	NA	NA	NA	2.6531	NA	NA	NA
434	NA	NA	NA	NA	1.8353	NA	NA	NA	2.6674	NA	NA	NA
435	NA	NA	NA	NA	1.8452	NA	NA	NA	2.6819	NA	NA	NA

436	NA	NA	NA	NA	1.8552	NA	NA	NA	2.6964	NA	NA	NA
437	NA	NA	NA	NA	1.8653	NA	NA	NA	2.7110	NA	NA	NA
438	NA	NA	NA	NA	1.8754	NA	NA	NA	2.7257	NA	NA	NA
439	NA	NA	NA	NA	1.8856	NA	NA	NA	2.7405	NA	NA	NA
440	NA	NA	NA	NA	1.8958	NA	NA	NA	2.7554	NA	NA	NA
441	NA	NA	NA	NA	1.9061	NA	NA	NA	2.7703	NA	NA	NA
442	NA	NA	NA	NA	1.9164	NA	NA	NA	2.7853	NA	NA	NA
443	NA	NA	NA	NA	1.9268	NA	NA	NA	2.8004	NA	NA	NA
444	NA	NA	NA	NA	1.9372	NA	NA	NA	2.8156	NA	NA	NA
445	NA	NA	NA	NA	0.9423	NA	NA	NA	1.8254	NA	NA	NA
446	NA	NA	NA	NA	0.9474	NA	NA	NA	1.8353	NA	NA	NA
447	NA	NA	NA	NA	0.9525	NA	NA	NA	1.8452	NA	NA	NA
448	NA	NA	NA	NA	0.9577	NA	NA	NA	1.8552	NA	NA	NA
449	NA	NA	NA	NA	0.9629	NA	NA	NA	1.8653	NA	NA	NA
450	NA	NA	NA	NA	0.9681	NA	NA	NA	1.8754	NA	NA	NA
451	NA	NA	NA	NA	0.9733	NA	NA	NA	1.8856	NA	NA	NA
452	NA	NA	NA	NA	0.9786	NA	NA	NA	1.8958	NA	NA	NA
453	NA	NA	NA	NA	0.9839	NA	NA	NA	1.9061	NA	NA	NA
454	NA	NA	NA	NA	0.9892	NA	NA	NA	1.9164	NA	NA	NA
455	NA	NA	NA	NA	0.9946	NA	NA	NA	1.9268	NA	NA	NA
456	NA	NA	NA	NA	1.0000	NA	NA	NA	1.9372	NA	NA	NA
457	NA	NA	NA	NA	NA	NA	NA	NA	0.9423	NA	NA	NA
458	NA	NA	NA	NA	NA	NA	NA	NA	0.9474	NA	NA	NA
459	NA	NA	NA	NA	NA	NA	NA	NA	0.9525	NA	NA	NA
460	NA	NA	NA	NA	NA	NA	NA	NA	0.9577	NA	NA	NA
461	NA	NA	NA	NA	NA	NA	NA	NA	0.9629	NA	NA	NA
462	NA	NA	NA	NA	NA	NA	NA	NA	0.9681	NA	NA	NA
463	NA	NA	NA	NA	NA	NA	NA	NA	0.9733	NA	NA	NA
464	NA	NA	NA	NA	NA	NA	NA	NA	0.9786	NA	NA	NA
465	NA	NA	NA	NA	NA	NA	NA	NA	0.9839	NA	NA	NA
466	NA	NA	NA	NA	NA	NA	NA	NA	0.9892	NA	NA	NA
467	NA	NA	NA	NA	NA	NA	NA	NA	0.9946	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	0.2748	0.2262	0.1636	0.1183	0.0855	0.2120	0.1533	0.1109	0.0802	0.1932	0.1406	0.1024
2	0.2763	0.2275	0.1645	0.1189	0.0860	0.2132	0.1541	0.1115	0.0806	0.1942	0.1414	0.1030
3	0.2778	0.2287	0.1654	0.1196	0.0865	0.2143	0.1550	0.1121	0.0810	0.1952	0.1421	0.1035
4	0.2793	0.2299	0.1663	0.1202	0.0869	0.2155	0.1558	0.1127	0.0815	0.1962	0.1429	0.1041
5	0.2808	0.2312	0.1672	0.1209	0.0874	0.2167	0.1567	0.1133	0.0819	0.1973	0.1437	0.1046
6	0.2824	0.2324	0.1681	0.1215	0.0879	0.2178	0.1575	0.1139	0.0824	0.1983	0.1444	0.1052
7	0.2839	0.2337	0.1690	0.1222	0.0883	0.2190	0.1584	0.1145	0.0828	0.1994	0.1452	0.1057
8	0.2854	0.2350	0.1699	0.1228	0.0888	0.2202	0.1592	0.1151	0.0832	0.2004	0.1460	0.1063
9	0.2870	0.2362	0.1708	0.1235	0.0893	0.2214	0.1601	0.1158	0.0837	0.2015	0.1467	0.1068
10	0.2885	0.2375	0.1717	0.1242	0.0898	0.2226	0.1610	0.1164	0.0842	0.2026	0.1475	0.1074
11	0.2901	0.2388	0.1727	0.1249	0.0903	0.2238	0.1618	0.1170	0.0846	0.2036	0.1483	0.1080
12	0.2917	0.2401	0.1736	0.1255	0.0908	0.2250	0.1627	0.1176	0.0851	0.2047	0.1491	0.1085
13	0.2932	0.2414	0.1745	0.1262	0.0913	0.2262	0.1636	0.1183	0.0855	0.2058	0.1499	0.1091
14	0.2948	0.2427	0.1755	0.1269	0.0918	0.2275	0.1645	0.1189	0.0860	0.2069	0.1507	0.1097
15	0.2964	0.2440	0.1764	0.1276	0.0922	0.2287	0.1654	0.1196	0.0865	0.2080	0.1515	0.1103
16	0.2980	0.2453	0.1774	0.1283	0.0927	0.2299	0.1663	0.1202	0.0869	0.2091	0.1523	0.1109
17	0.2996	0.2467	0.1784	0.1290	0.0933	0.2312	0.1672	0.1209	0.0874	0.2102	0.1531	0.1115
18	0.3013	0.2480	0.1793	0.1297	0.0938	0.2324	0.1681	0.1215	0.0879	0.2113	0.1539	0.1120
19	0.3029	0.2494	0.1803	0.1304	0.0943	0.2337	0.1690	0.1222	0.0883	0.2124	0.1547	0.1126
20	0.3045	0.2507	0.1813	0.1311	0.0948	0.2350	0.1699	0.1228	0.0888	0.2136	0.1555	0.1132
21	0.3062	0.2521	0.1823	0.1318	0.0953	0.2362	0.1708	0.1235	0.0893	0.2147	0.1563	0.1138
22	0.3079	0.2534	0.1832	0.1325	0.0958	0.2375	0.1717	0.1242	0.0898	0.2158	0.1572	0.1144
23	0.3095	0.2548	0.1842	0.1332	0.0963	0.2388	0.1727	0.1249	0.0903	0.2170	0.1580	0.1150
24	0.3112	0.2562	0.1852	0.1339	0.0968	0.2401	0.1736	0.1255	0.0908	0.2181	0.1588	0.1157
25	0.3129	0.2576	0.1862	0.1347	0.0974	0.2414	0.1745	0.1262	0.0913	0.2193	0.1597	0.1163
26	0.3146	0.2590	0.1872	0.1354	0.0979	0.2427	0.1755	0.1269	0.0918	0.2204	0.1605	0.1169
27	0.3163	0.2604	0.1883	0.1361	0.0984	0.2440	0.1764	0.1276	0.0922	0.2216	0.1614	0.1175
28	0.3180	0.2618	0.1893	0.1369	0.0990	0.2453	0.1774	0.1283	0.0927	0.2228	0.1622	0.1181
29	0.3197	0.2632	0.1903	0.1376	0.0995	0.2467	0.1784	0.1290	0.0933	0.2240	0.1631	0.1188
30	0.3215	0.2646	0.1913	0.1384	0.1000	0.2480	0.1793	0.1297	0.0938	0.2252	0.1640	0.1194
31	0.3232	0.2661	0.1924	0.1391	0.1006	0.2494	0.1803	0.1304	0.0943	0.2264	0.1648	0.1200

32	0.3250	0.2675	0.1934	0.1399	0.1011	0.2507	0.1813	0.1311	0.0948	0.2276	0.1657	0.1207
33	0.3267	0.2689	0.1945	0.1406	0.1017	0.2521	0.1823	0.1318	0.0953	0.2288	0.1666	0.1213
34	0.3285	0.2704	0.1955	0.1414	0.1022	0.2534	0.1832	0.1325	0.0958	0.2300	0.1675	0.1219
35	0.3303	0.2719	0.1966	0.1421	0.1028	0.2548	0.1842	0.1332	0.0963	0.2312	0.1683	0.1226
36	0.3321	0.2733	0.1976	0.1429	0.1033	0.2562	0.1852	0.1339	0.0968	0.2324	0.1692	0.1232
37	0.3339	0.2748	0.1987	0.1437	0.1039	0.2576	0.1862	0.1347	0.0974	0.2337	0.1701	0.1239
38	0.3357	0.2763	0.1998	0.1445	0.1045	0.2590	0.1872	0.1354	0.0979	0.2349	0.1710	0.1245
39	0.3375	0.2778	0.2009	0.1452	0.1050	0.2604	0.1883	0.1361	0.0984	0.2361	0.1719	0.1252
40	0.3393	0.2793	0.2020	0.1460	0.1056	0.2618	0.1893	0.1369	0.0990	0.2374	0.1729	0.1259
41	0.3411	0.2808	0.2031	0.1468	0.1062	0.2632	0.1903	0.1376	0.0995	0.2386	0.1738	0.1265
42	0.3430	0.2824	0.2042	0.1476	0.1067	0.2646	0.1913	0.1384	0.1000	0.2399	0.1747	0.1272
43	0.3449	0.2839	0.2053	0.1484	0.1073	0.2661	0.1924	0.1391	0.1006	0.2412	0.1756	0.1279
44	0.3467	0.2854	0.2064	0.1492	0.1079	0.2675	0.1934	0.1399	0.1011	0.2425	0.1766	0.1286
45	0.3486	0.2870	0.2075	0.1500	0.1085	0.2689	0.1945	0.1406	0.1017	0.2437	0.1775	0.1292
46	0.3505	0.2885	0.2086	0.1508	0.1091	0.2704	0.1955	0.1414	0.1022	0.2450	0.1784	0.1299
47	0.3524	0.2901	0.2098	0.1517	0.1097	0.2719	0.1966	0.1421	0.1028	0.2463	0.1794	0.1306
48	0.3543	0.2917	0.2109	0.1525	0.1103	0.2733	0.1976	0.1429	0.1033	0.2476	0.1803	0.1313
49	0.3562	0.2932	0.2120	0.1533	0.1109	0.2748	0.1987	0.1437	0.1039	0.2490	0.1813	0.1320
50	0.3581	0.2948	0.2132	0.1541	0.1115	0.2763	0.1998	0.1445	0.1045	0.2503	0.1822	0.1327
51	0.3601	0.2964	0.2143	0.1550	0.1121	0.2778	0.2009	0.1452	0.1050	0.2516	0.1832	0.1334
52	0.3620	0.2980	0.2155	0.1558	0.1127	0.2793	0.2020	0.1460	0.1056	0.2529	0.1842	0.1341
53	0.3640	0.2996	0.2167	0.1567	0.1133	0.2808	0.2031	0.1468	0.1062	0.2543	0.1852	0.1348
54	0.3660	0.3013	0.2178	0.1575	0.1139	0.2824	0.2042	0.1476	0.1067	0.2556	0.1861	0.1355
55	0.3680	0.3029	0.2190	0.1584	0.1145	0.2839	0.2053	0.1484	0.1073	0.2570	0.1871	0.1363
56	0.3700	0.3045	0.2202	0.1592	0.1151	0.2854	0.2064	0.1492	0.1079	0.2583	0.1881	0.1370
57	0.3720	0.3062	0.2214	0.1601	0.1158	0.2870	0.2075	0.1500	0.1085	0.2597	0.1891	0.1377
58	0.3740	0.3079	0.2226	0.1610	0.1164	0.2885	0.2086	0.1508	0.1091	0.2611	0.1901	0.1384
59	0.3760	0.3095	0.2238	0.1618	0.1170	0.2901	0.2098	0.1517	0.1097	0.2625	0.1911	0.1392
60	0.3780	0.3112	0.2250	0.1627	0.1176	0.2917	0.2109	0.1525	0.1103	0.2639	0.1921	0.1399
61	0.3801	0.3129	0.2262	0.1636	0.1183	0.2932	0.2120	0.1533	0.1109	0.2653	0.1932	0.1406
62	0.3821	0.3146	0.2275	0.1645	0.1189	0.2948	0.2132	0.1541	0.1115	0.2667	0.1942	0.1414
63	0.3842	0.3163	0.2287	0.1654	0.1196	0.2964	0.2143	0.1550	0.1121	0.2681	0.1952	0.1421
64	0.3863	0.3180	0.2299	0.1663	0.1202	0.2980	0.2155	0.1558	0.1127	0.2695	0.1962	0.1429
65	0.3884	0.3197	0.2312	0.1672	0.1209	0.2996	0.2167	0.1567	0.1133	0.2709	0.1973	0.1437
66	0.3905	0.3215	0.2324	0.1681	0.1215	0.3013	0.2178	0.1575	0.1139	0.2724	0.1983	0.1444
67	0.3926	0.3232	0.2337	0.1690	0.1222	0.3029	0.2190	0.1584	0.1145	0.2738	0.1994	0.1452
68	0.3947	0.3250	0.2350	0.1699	0.1228	0.3045	0.2202	0.1592	0.1151	0.2753	0.2004	0.1460
69	0.3969	0.3267	0.2362	0.1708	0.1235	0.3062	0.2214	0.1601	0.1158	0.2767	0.2015	0.1467
70	0.3990	0.3285	0.2375	0.1717	0.1242	0.3079	0.2226	0.1610	0.1164	0.2782	0.2026	0.1475
71	0.4012	0.3303	0.2388	0.1727	0.1249	0.3095	0.2238	0.1618	0.1170	0.2797	0.2036	0.1483
72	0.4034	0.3321	0.2401	0.1736	0.1255	0.3112	0.2250	0.1627	0.1176	0.2811	0.2047	0.1491
73	0.4056	0.3339	0.2414	0.1745	0.1262	0.3129	0.2262	0.1636	0.1183	0.2826	0.2058	0.1499
74	0.4077	0.3357	0.2427	0.1755	0.1269	0.3146	0.2275	0.1645	0.1189	0.2841	0.2069	0.1507
75	0.4100	0.3375	0.2440	0.1764	0.1276	0.3163	0.2287	0.1654	0.1196	0.2856	0.2080	0.1515
76	0.4122	0.3393	0.2453	0.1774	0.1283	0.3180	0.2299	0.1663	0.1202	0.2872	0.2091	0.1523

77	0.4144	0.3411	0.2467	0.1784	0.1290	0.3197	0.2312	0.1672	0.1209	0.2887	0.2102	0.1531
78	0.4167	0.3430	0.2480	0.1793	0.1297	0.3215	0.2324	0.1681	0.1215	0.2902	0.2113	0.1539
79	0.4189	0.3449	0.2494	0.1803	0.1304	0.3232	0.2337	0.1690	0.1222	0.2917	0.2124	0.1547
80	0.4212	0.3467	0.2507	0.1813	0.1311	0.3250	0.2350	0.1699	0.1228	0.2933	0.2136	0.1555
81	0.4235	0.3486	0.2521	0.1823	0.1318	0.3267	0.2362	0.1708	0.1235	0.2948	0.2147	0.1563
82	0.4258	0.3505	0.2534	0.1832	0.1325	0.3285	0.2375	0.1717	0.1242	0.2964	0.2158	0.1572
83	0.4281	0.3524	0.2548	0.1842	0.1332	0.3303	0.2388	0.1727	0.1249	0.2980	0.2170	0.1580
84	0.4304	0.3543	0.2562	0.1852	0.1339	0.3321	0.2401	0.1736	0.1255	0.2996	0.2181	0.1588
85	0.4327	0.3562	0.2576	0.1862	0.1347	0.3339	0.2414	0.1745	0.1262	0.3011	0.2193	0.1597
86	0.4351	0.3581	0.2590	0.1872	0.1354	0.3357	0.2427	0.1755	0.1269	0.3027	0.2204	0.1605
87	0.4374	0.3601	0.2604	0.1883	0.1361	0.3375	0.2440	0.1764	0.1276	0.3043	0.2216	0.1614
88	0.4398	0.3620	0.2618	0.1893	0.1369	0.3393	0.2453	0.1774	0.1283	0.3060	0.2228	0.1622
89	0.4422	0.3640	0.2632	0.1903	0.1376	0.3411	0.2467	0.1784	0.1290	0.3076	0.2240	0.1631
90	0.4446	0.3660	0.2646	0.1913	0.1384	0.3430	0.2480	0.1793	0.1297	0.3092	0.2252	0.1640
91	0.4470	0.3680	0.2661	0.1924	0.1391	0.3449	0.2494	0.1803	0.1304	0.3109	0.2264	0.1648
92	0.4494	0.3700	0.2675	0.1934	0.1399	0.3467	0.2507	0.1813	0.1311	0.3125	0.2276	0.1657
93	0.4518	0.3720	0.2689	0.1945	0.1406	0.3486	0.2521	0.1823	0.1318	0.3142	0.2288	0.1666
94	0.4543	0.3740	0.2704	0.1955	0.1414	0.3505	0.2534	0.1832	0.1325	0.3158	0.2300	0.1675
95	0.4568	0.3760	0.2719	0.1966	0.1421	0.3524	0.2548	0.1842	0.1332	0.3175	0.2312	0.1683
96	0.4592	0.3780	0.2733	0.1976	0.1429	0.3543	0.2562	0.1852	0.1339	0.3192	0.2324	0.1692
97	0.4617	0.3801	0.2748	0.1987	0.1437	0.3562	0.2576	0.1862	0.1347	0.3209	0.2337	0.1701
98	0.4642	0.3821	0.2763	0.1998	0.1445	0.3581	0.2590	0.1872	0.1354	0.3226	0.2349	0.1710
99	0.4667	0.3842	0.2778	0.2009	0.1452	0.3601	0.2604	0.1883	0.1361	0.3243	0.2361	0.1719
100	0.4693	0.3863	0.2793	0.2020	0.1460	0.3620	0.2618	0.1893	0.1369	0.3260	0.2374	0.1729
101	0.4718	0.3884	0.2808	0.2031	0.1468	0.3640	0.2632	0.1903	0.1376	0.3277	0.2386	0.1738
102	0.4744	0.3905	0.2824	0.2042	0.1476	0.3660	0.2646	0.1913	0.1384	0.3295	0.2399	0.1747
103	0.4769	0.3926	0.2839	0.2053	0.1484	0.3680	0.2661	0.1924	0.1391	0.3312	0.2412	0.1756
104	0.4795	0.3947	0.2854	0.2064	0.1492	0.3700	0.2675	0.1934	0.1399	0.3330	0.2425	0.1766
105	0.4821	0.3969	0.2870	0.2075	0.1500	0.3720	0.2689	0.1945	0.1406	0.3347	0.2437	0.1775
106	0.4847	0.3990	0.2885	0.2086	0.1508	0.3740	0.2704	0.1955	0.1414	0.3365	0.2450	0.1784
107	0.4874	0.4012	0.2901	0.2098	0.1517	0.3760	0.2719	0.1966	0.1421	0.3383	0.2463	0.1794
108	0.4900	0.4034	0.2917	0.2109	0.1525	0.3780	0.2733	0.1976	0.1429	0.3401	0.2476	0.1803
109	0.4926	0.4056	0.2932	0.2120	0.1533	0.3801	0.2748	0.1987	0.1437	0.3419	0.2490	0.1813
110	0.4953	0.4077	0.2948	0.2132	0.1541	0.3821	0.2763	0.1998	0.1445	0.3437	0.2503	0.1822
111	0.4980	0.4100	0.2964	0.2143	0.1550	0.3842	0.2778	0.2009	0.1452	0.3455	0.2516	0.1832
112	0.5007	0.4122	0.2980	0.2155	0.1558	0.3863	0.2793	0.2020	0.1460	0.3474	0.2529	0.1842
113	0.5034	0.4144	0.2996	0.2167	0.1567	0.3884	0.2808	0.2031	0.1468	0.3492	0.2543	0.1852
114	0.5061	0.4167	0.3013	0.2178	0.1575	0.3905	0.2824	0.2042	0.1476	0.3510	0.2556	0.1861
115	0.5089	0.4189	0.3029	0.2190	0.1584	0.3926	0.2839	0.2053	0.1484	0.3529	0.2570	0.1871
116	0.5116	0.4212	0.3045	0.2202	0.1592	0.3947	0.2854	0.2064	0.1492	0.3548	0.2583	0.1881
117	0.5144	0.4235	0.3062	0.2214	0.1601	0.3969	0.2870	0.2075	0.1500	0.3567	0.2597	0.1891
118	0.5172	0.4258	0.3079	0.2226	0.1610	0.3990	0.2885	0.2086	0.1508	0.3586	0.2611	0.1901
119	0.5200	0.4281	0.3095	0.2238	0.1618	0.4012	0.2901	0.2098	0.1517	0.3605	0.2625	0.1911
120	0.5228	0.4304	0.3112	0.2250	0.1627	0.4034	0.2917	0.2109	0.1525	0.3624	0.2639	0.1921
121	0.5257	0.4327	0.3129	0.2262	0.1636	0.4056	0.2932	0.2120	0.1533	0.3643	0.2653	0.1932

122	0.5285	0.4351	0.3146	0.2275	0.1645	0.4077	0.2948	0.2132	0.1541	0.3662	0.2667	0.1942
123	0.5314	0.4374	0.3163	0.2287	0.1654	0.4100	0.2964	0.2143	0.1550	0.3682	0.2681	0.1952
124	0.5342	0.4398	0.3180	0.2299	0.1663	0.4122	0.2980	0.2155	0.1558	0.3701	0.2695	0.1962
125	0.5371	0.4422	0.3197	0.2312	0.1672	0.4144	0.2996	0.2167	0.1567	0.3721	0.2709	0.1973
126	0.5401	0.4446	0.3215	0.2324	0.1681	0.4167	0.3013	0.2178	0.1575	0.3740	0.2724	0.1983
127	0.5430	0.4470	0.3232	0.2337	0.1690	0.4189	0.3029	0.2190	0.1584	0.3760	0.2738	0.1994
128	0.5459	0.4494	0.3250	0.2350	0.1699	0.4212	0.3045	0.2202	0.1592	0.3780	0.2753	0.2004
129	0.5489	0.4518	0.3267	0.2362	0.1708	0.4235	0.3062	0.2214	0.1601	0.3800	0.2767	0.2015
130	0.5519	0.4543	0.3285	0.2375	0.1717	0.4258	0.3079	0.2226	0.1610	0.3820	0.2782	0.2026
131	0.5548	0.4568	0.3303	0.2388	0.1727	0.4281	0.3095	0.2238	0.1618	0.3841	0.2797	0.2036
132	0.5579	0.4592	0.3321	0.2401	0.1736	0.4304	0.3112	0.2250	0.1627	0.3861	0.2811	0.2047
133	0.5609	0.4617	0.3339	0.2414	0.1745	0.4327	0.3129	0.2262	0.1636	0.3881	0.2826	0.2058
134	0.5639	0.4642	0.3357	0.2427	0.1755	0.4351	0.3146	0.2275	0.1645	0.3902	0.2841	0.2069
135	0.5670	0.4667	0.3375	0.2440	0.1764	0.4374	0.3163	0.2287	0.1654	0.3923	0.2856	0.2080
136	0.5700	0.4693	0.3393	0.2453	0.1774	0.4398	0.3180	0.2299	0.1663	0.3944	0.2872	0.2091
137	0.5731	0.4718	0.3411	0.2467	0.1784	0.4422	0.3197	0.2312	0.1672	0.3964	0.2887	0.2102
138	0.5762	0.4744	0.3430	0.2480	0.1793	0.4446	0.3215	0.2324	0.1681	0.3985	0.2902	0.2113
139	0.5794	0.4769	0.3449	0.2494	0.1803	0.4470	0.3232	0.2337	0.1690	0.4007	0.2917	0.2124
140	0.5825	0.4795	0.3467	0.2507	0.1813	0.4494	0.3250	0.2350	0.1699	0.4028	0.2933	0.2136
141	0.5857	0.4821	0.3486	0.2521	0.1823	0.4518	0.3267	0.2362	0.1708	0.4049	0.2948	0.2147
142	0.5888	0.4847	0.3505	0.2534	0.1832	0.4543	0.3285	0.2375	0.1717	0.4071	0.2964	0.2158
143	0.5920	0.4874	0.3524	0.2548	0.1842	0.4568	0.3303	0.2388	0.1727	0.4092	0.2980	0.2170
144	0.5952	0.4900	0.3543	0.2562	0.1852	0.4592	0.3321	0.2401	0.1736	0.4114	0.2996	0.2181
145	0.5985	0.4926	0.3562	0.2576	0.1862	0.4617	0.3339	0.2414	0.1745	0.4136	0.3011	0.2193
146	0.6017	0.4953	0.3581	0.2590	0.1872	0.4642	0.3357	0.2427	0.1755	0.4158	0.3027	0.2204
147	0.6050	0.4980	0.3601	0.2604	0.1883	0.4667	0.3375	0.2440	0.1764	0.4180	0.3043	0.2216
148	0.6082	0.5007	0.3620	0.2618	0.1893	0.4693	0.3393	0.2453	0.1774	0.4202	0.3060	0.2228
149	0.6115	0.5034	0.3640	0.2632	0.1903	0.4718	0.3411	0.2467	0.1784	0.4224	0.3076	0.2240
150	0.6148	0.5061	0.3660	0.2646	0.1913	0.4744	0.3430	0.2480	0.1793	0.4246	0.3092	0.2252
151	0.6182	0.5089	0.3680	0.2661	0.1924	0.4769	0.3449	0.2494	0.1803	0.4269	0.3109	0.2264
152	0.6215	0.5116	0.3700	0.2675	0.1934	0.4795	0.3467	0.2507	0.1813	0.4292	0.3125	0.2276
153	0.6249	0.5144	0.3720	0.2689	0.1945	0.4821	0.3486	0.2521	0.1823	0.4314	0.3142	0.2288
154	0.6283	0.5172	0.3740	0.2704	0.1955	0.4847	0.3505	0.2534	0.1832	0.4337	0.3158	0.2300
155	0.6317	0.5200	0.3760	0.2719	0.1966	0.4874	0.3524	0.2548	0.1842	0.4360	0.3175	0.2312
156	0.6351	0.5228	0.3780	0.2733	0.1976	0.4900	0.3543	0.2562	0.1852	0.4383	0.3192	0.2324
157	0.6386	0.5257	0.3801	0.2748	0.1987	0.4926	0.3562	0.2576	0.1862	0.4407	0.3209	0.2337
158	0.6420	0.5285	0.3821	0.2763	0.1998	0.4953	0.3581	0.2590	0.1872	0.4430	0.3226	0.2349
159	0.6455	0.5314	0.3842	0.2778	0.2009	0.4980	0.3601	0.2604	0.1883	0.4453	0.3243	0.2361
160	0.6490	0.5342	0.3863	0.2793	0.2020	0.5007	0.3620	0.2618	0.1893	0.4477	0.3260	0.2374
161	0.6525	0.5371	0.3884	0.2808	0.2031	0.5034	0.3640	0.2632	0.1903	0.4501	0.3277	0.2386
162	0.6560	0.5401	0.3905	0.2824	0.2042	0.5061	0.3660	0.2646	0.1913	0.4525	0.3295	0.2399
163	0.6596	0.5430	0.3926	0.2839	0.2053	0.5089	0.3680	0.2661	0.1924	0.4549	0.3312	0.2412
164	0.6632	0.5459	0.3947	0.2854	0.2064	0.5116	0.3700	0.2675	0.1934	0.4573	0.3330	0.2425
165	0.6668	0.5489	0.3969	0.2870	0.2075	0.5144	0.3720	0.2689	0.1945	0.4597	0.3347	0.2437
166	0.6704	0.5519	0.3990	0.2885	0.2086	0.5172	0.3740	0.2704	0.1955	0.4621	0.3365	0.2450

167	0.6740	0.5548	0.4012	0.2901	0.2098	0.5200	0.3760	0.2719	0.1966	0.4646	0.3383	0.2463
168	0.6777	0.5579	0.4034	0.2917	0.2109	0.5228	0.3780	0.2733	0.1976	0.4670	0.3401	0.2476
169	0.6813	0.5609	0.4056	0.2932	0.2120	0.5257	0.3801	0.2748	0.1987	0.4695	0.3419	0.2490
170	0.6850	0.5639	0.4077	0.2948	0.2132	0.5285	0.3821	0.2763	0.1998	0.4720	0.3437	0.2503
171	0.6887	0.5670	0.4100	0.2964	0.2143	0.5314	0.3842	0.2778	0.2009	0.4745	0.3455	0.2516
172	0.6925	0.5700	0.4122	0.2980	0.2155	0.5342	0.3863	0.2793	0.2020	0.4770	0.3474	0.2529
173	0.6962	0.5731	0.4144	0.2996	0.2167	0.5371	0.3884	0.2808	0.2031	0.4796	0.3492	0.2543
174	0.7000	0.5762	0.4167	0.3013	0.2178	0.5401	0.3905	0.2824	0.2042	0.4821	0.3510	0.2556
175	0.7038	0.5794	0.4189	0.3029	0.2190	0.5430	0.3926	0.2839	0.2053	0.4847	0.3529	0.2570
176	0.7076	0.5825	0.4212	0.3045	0.2202	0.5459	0.3947	0.2854	0.2064	0.4872	0.3548	0.2583
177	0.7114	0.5857	0.4235	0.3062	0.2214	0.5489	0.3969	0.2870	0.2075	0.4898	0.3567	0.2597
178	0.7153	0.5888	0.4258	0.3079	0.2226	0.5519	0.3990	0.2885	0.2086	0.4924	0.3586	0.2611
179	0.7192	0.5920	0.4281	0.3095	0.2238	0.5548	0.4012	0.2901	0.2098	0.4950	0.3605	0.2625
180	0.7231	0.5952	0.4304	0.3112	0.2250	0.5579	0.4034	0.2917	0.2109	0.4976	0.3624	0.2639
181	0.7270	0.5985	0.4327	0.3129	0.2262	0.5609	0.4056	0.2932	0.2120	0.5003	0.3643	0.2653
182	0.7309	0.6017	0.4351	0.3146	0.2275	0.5639	0.4077	0.2948	0.2132	0.5029	0.3662	0.2667
183	0.7349	0.6050	0.4374	0.3163	0.2287	0.5670	0.4100	0.2964	0.2143	0.5056	0.3682	0.2681
184	0.7389	0.6082	0.4398	0.3180	0.2299	0.5700	0.4122	0.2980	0.2155	0.5083	0.3701	0.2695
185	0.7429	0.6115	0.4422	0.3197	0.2312	0.5731	0.4144	0.2996	0.2167	0.5110	0.3721	0.2709
186	0.7469	0.6148	0.4446	0.3215	0.2324	0.5762	0.4167	0.3013	0.2178	0.5137	0.3740	0.2724
187	0.7509	0.6182	0.4470	0.3232	0.2337	0.5794	0.4189	0.3029	0.2190	0.5164	0.3760	0.2738
188	0.7550	0.6215	0.4494	0.3250	0.2350	0.5825	0.4212	0.3045	0.2202	0.5191	0.3780	0.2753
189	0.7591	0.6249	0.4518	0.3267	0.2362	0.5857	0.4235	0.3062	0.2214	0.5219	0.3800	0.2767
190	0.7632	0.6283	0.4543	0.3285	0.2375	0.5888	0.4258	0.3079	0.2226	0.5247	0.3820	0.2782
191	0.7674	0.6317	0.4568	0.3303	0.2388	0.5920	0.4281	0.3095	0.2238	0.5274	0.3841	0.2797
192	0.7715	0.6351	0.4592	0.3321	0.2401	0.5952	0.4304	0.3112	0.2250	0.5302	0.3861	0.2811
193	0.7757	0.6386	0.4617	0.3339	0.2414	0.5985	0.4327	0.3129	0.2262	0.5330	0.3881	0.2826
194	0.7799	0.6420	0.4642	0.3357	0.2427	0.6017	0.4351	0.3146	0.2275	0.5359	0.3902	0.2841
195	0.7841	0.6455	0.4667	0.3375	0.2440	0.6050	0.4374	0.3163	0.2287	0.5387	0.3923	0.2856
196	0.7884	0.6490	0.4693	0.3393	0.2453	0.6082	0.4398	0.3180	0.2299	0.5416	0.3944	0.2872
197	0.7926	0.6525	0.4718	0.3411	0.2467	0.6115	0.4422	0.3197	0.2312	0.5444	0.3964	0.2887
198	0.7969	0.6560	0.4744	0.3430	0.2480	0.6148	0.4446	0.3215	0.2324	0.5473	0.3985	0.2902
199	0.8013	0.6596	0.4769	0.3449	0.2494	0.6182	0.4470	0.3232	0.2337	0.5502	0.4007	0.2917
200	0.8056	0.6632	0.4795	0.3467	0.2507	0.6215	0.4494	0.3250	0.2350	0.5531	0.4028	0.2933
201	0.8100	0.6668	0.4821	0.3486	0.2521	0.6249	0.4518	0.3267	0.2362	0.5561	0.4049	0.2948
202	0.8144	0.6704	0.4847	0.3505	0.2534	0.6283	0.4543	0.3285	0.2375	0.5590	0.4071	0.2964
203	0.8188	0.6740	0.4874	0.3524	0.2548	0.6317	0.4568	0.3303	0.2388	0.5620	0.4092	0.2980
204	0.8232	0.6777	0.4900	0.3543	0.2562	0.6351	0.4592	0.3321	0.2401	0.5650	0.4114	0.2996
205	0.8277	0.6813	0.4926	0.3562	0.2576	0.6386	0.4617	0.3339	0.2414	0.5680	0.4136	0.3011
206	0.8321	0.6850	0.4953	0.3581	0.2590	0.6420	0.4642	0.3357	0.2427	0.5710	0.4158	0.3027
207	0.8367	0.6887	0.4980	0.3601	0.2604	0.6455	0.4667	0.3375	0.2440	0.5740	0.4180	0.3043
208	0.8412	0.6925	0.5007	0.3620	0.2618	0.6490	0.4693	0.3393	0.2453	0.5770	0.4202	0.3060
209	0.8457	0.6962	0.5034	0.3640	0.2632	0.6525	0.4718	0.3411	0.2467	0.5801	0.4224	0.3076
210	0.8503	0.7000	0.5061	0.3660	0.2646	0.6560	0.4744	0.3430	0.2480	0.5832	0.4246	0.3092
211	0.8549	0.7038	0.5089	0.3680	0.2661	0.6596	0.4769	0.3449	0.2494	0.5863	0.4269	0.3109

212	0.8596	0.7076	0.5116	0.3700	0.2675	0.6632	0.4795	0.3467	0.2507	0.5894	0.4292	0.3125
213	0.8642	0.7114	0.5144	0.3720	0.2689	0.6668	0.4821	0.3486	0.2521	0.5925	0.4314	0.3142
214	0.8689	0.7153	0.5172	0.3740	0.2704	0.6704	0.4847	0.3505	0.2534	0.5956	0.4337	0.3158
215	0.8736	0.7192	0.5200	0.3760	0.2719	0.6740	0.4874	0.3524	0.2548	0.5988	0.4360	0.3175
216	0.8784	0.7231	0.5228	0.3780	0.2733	0.6777	0.4900	0.3543	0.2562	0.6020	0.4383	0.3192
217	0.8831	0.7270	0.5257	0.3801	0.2748	0.6813	0.4926	0.3562	0.2576	0.6052	0.4407	0.3209
218	0.8879	0.7309	0.5285	0.3821	0.2763	0.6850	0.4953	0.3581	0.2590	0.6084	0.4430	0.3226
219	0.8927	0.7349	0.5314	0.3842	0.2778	0.6887	0.4980	0.3601	0.2604	0.6116	0.4453	0.3243
220	0.8976	0.7389	0.5342	0.3863	0.2793	0.6925	0.5007	0.3620	0.2618	0.6148	0.4477	0.3260
221	0.9024	0.7429	0.5371	0.3884	0.2808	0.6962	0.5034	0.3640	0.2632	0.6181	0.4501	0.3277
222	0.9073	0.7469	0.5401	0.3905	0.2824	0.7000	0.5061	0.3660	0.2646	0.6214	0.4525	0.3295
223	0.9122	0.7509	0.5430	0.3926	0.2839	0.7038	0.5089	0.3680	0.2661	0.6247	0.4549	0.3312
224	0.9172	0.7550	0.5459	0.3947	0.2854	0.7076	0.5116	0.3700	0.2675	0.6280	0.4573	0.3330
225	0.9221	0.7591	0.5489	0.3969	0.2870	0.7114	0.5144	0.3720	0.2689	0.6313	0.4597	0.3347
226	0.9271	0.7632	0.5519	0.3990	0.2885	0.7153	0.5172	0.3740	0.2704	0.6346	0.4621	0.3365
227	0.9322	0.7674	0.5548	0.4012	0.2901	0.7192	0.5200	0.3760	0.2719	0.6380	0.4646	0.3383
228	0.9372	0.7715	0.5579	0.4034	0.2917	0.7231	0.5228	0.3780	0.2733	0.6414	0.4670	0.3401
229	0.9423	0.7757	0.5609	0.4056	0.2932	0.7270	0.5257	0.3801	0.2748	0.6448	0.4695	0.3419
230	0.9474	0.7799	0.5639	0.4077	0.2948	0.7309	0.5285	0.3821	0.2763	0.6482	0.4720	0.3437
231	0.9525	0.7841	0.5670	0.4100	0.2964	0.7349	0.5314	0.3842	0.2778	0.6516	0.4745	0.3455
232	0.9577	0.7884	0.5700	0.4122	0.2980	0.7389	0.5342	0.3863	0.2793	0.6551	0.4770	0.3474
233	0.9629	0.7926	0.5731	0.4144	0.2996	0.7429	0.5371	0.3884	0.2808	0.6586	0.4796	0.3492
234	0.9681	0.7969	0.5762	0.4167	0.3013	0.7469	0.5401	0.3905	0.2824	0.6621	0.4821	0.3510
235	0.9733	0.8013	0.5794	0.4189	0.3029	0.7509	0.5430	0.3926	0.2839	0.6656	0.4847	0.3529
236	0.9786	0.8056	0.5825	0.4212	0.3045	0.7550	0.5459	0.3947	0.2854	0.6691	0.4872	0.3548
237	0.9839	0.8100	0.5857	0.4235	0.3062	0.7591	0.5489	0.3969	0.2870	0.6727	0.4898	0.3567
238	0.9892	0.8144	0.5888	0.4258	0.3079	0.7632	0.5519	0.3990	0.2885	0.6762	0.4924	0.3586
239	0.9946	0.8188	0.5920	0.4281	0.3095	0.7674	0.5548	0.4012	0.2901	0.6798	0.4950	0.3605
240	1.0000	0.8232	0.5952	0.4304	0.3112	0.7715	0.5579	0.4034	0.2917	0.6834	0.4976	0.3624
241	NA	0.8277	0.5985	0.4327	0.3129	0.7757	0.5609	0.4056	0.2932	0.6870	0.5003	0.3643
242	NA	0.8321	0.6017	0.4351	0.3146	0.7799	0.5639	0.4077	0.2948	0.6907	0.5029	0.3662
243	NA	0.8367	0.6050	0.4374	0.3163	0.7841	0.5670	0.4100	0.2964	0.6943	0.5056	0.3682
244	NA	0.8412	0.6082	0.4398	0.3180	0.7884	0.5700	0.4122	0.2980	0.6980	0.5083	0.3701
245	NA	0.8457	0.6115	0.4422	0.3197	0.7926	0.5731	0.4144	0.2996	0.7017	0.5110	0.3721
246	NA	0.8503	0.6148	0.4446	0.3215	0.7969	0.5762	0.4167	0.3013	0.7054	0.5137	0.3740
247	NA	0.8549	0.6182	0.4470	0.3232	0.8013	0.5794	0.4189	0.3029	0.7092	0.5164	0.3760
248	NA	0.8596	0.6215	0.4494	0.3250	0.8056	0.5825	0.4212	0.3045	0.7129	0.5191	0.3780
249	NA	0.8642	0.6249	0.4518	0.3267	0.8100	0.5857	0.4235	0.3062	0.7167	0.5219	0.3800
250	NA	0.8689	0.6283	0.4543	0.3285	0.8144	0.5888	0.4258	0.3079	0.7205	0.5247	0.3820
251	NA	0.8736	0.6317	0.4568	0.3303	0.8188	0.5920	0.4281	0.3095	0.7243	0.5274	0.3841
252	NA	0.8784	0.6351	0.4592	0.3321	0.8232	0.5952	0.4304	0.3112	0.7282	0.5302	0.3861
253	NA	0.8831	0.6386	0.4617	0.3339	0.8277	0.5985	0.4327	0.3129	0.7320	0.5330	0.3881
254	NA	0.8879	0.6420	0.4642	0.3357	0.8321	0.6017	0.4351	0.3146	0.7359	0.5359	0.3902
255	NA	0.8927	0.6455	0.4667	0.3375	0.8367	0.6050	0.4374	0.3163	0.7398	0.5387	0.3923
256	NA	0.8976	0.6490	0.4693	0.3393	0.8412	0.6082	0.4398	0.3180	0.7437	0.5416	0.3944

257	NA	0.9024	0.6525	0.4718	0.3411	0.8457	0.6115	0.4422	0.3197	0.7477	0.5444	0.3964
258	NA	0.9073	0.6560	0.4744	0.3430	0.8503	0.6148	0.4446	0.3215	0.7516	0.5473	0.3985
259	NA	0.9122	0.6596	0.4769	0.3449	0.8549	0.6182	0.4470	0.3232	0.7556	0.5502	0.4007
260	NA	0.9172	0.6632	0.4795	0.3467	0.8596	0.6215	0.4494	0.3250	0.7596	0.5531	0.4028
261	NA	0.9221	0.6668	0.4821	0.3486	0.8642	0.6249	0.4518	0.3267	0.7637	0.5561	0.4049
262	NA	0.9271	0.6704	0.4847	0.3505	0.8689	0.6283	0.4543	0.3285	0.7677	0.5590	0.4071
263	NA	0.9322	0.6740	0.4874	0.3524	0.8736	0.6317	0.4568	0.3303	0.7718	0.5620	0.4092
264	NA	0.9372	0.6777	0.4900	0.3543	0.8784	0.6351	0.4592	0.3321	0.7759	0.5650	0.4114
265	NA	0.9423	0.6813	0.4926	0.3562	0.8831	0.6386	0.4617	0.3339	0.7800	0.5680	0.4136
266	NA	0.9474	0.6850	0.4953	0.3581	0.8879	0.6420	0.4642	0.3357	0.7841	0.5710	0.4158
267	NA	0.9525	0.6887	0.4980	0.3601	0.8927	0.6455	0.4667	0.3375	0.7883	0.5740	0.4180
268	NA	0.9577	0.6925	0.5007	0.3620	0.8976	0.6490	0.4693	0.3393	0.7924	0.5770	0.4202
269	NA	0.9629	0.6962	0.5034	0.3640	0.9024	0.6525	0.4718	0.3411	0.7966	0.5801	0.4224
270	NA	0.9681	0.7000	0.5061	0.3660	0.9073	0.6560	0.4744	0.3430	0.8009	0.5832	0.4246
271	NA	0.9733	0.7038	0.5089	0.3680	0.9122	0.6596	0.4769	0.3449	0.8051	0.5863	0.4269
272	NA	0.9786	0.7076	0.5116	0.3700	0.9172	0.6632	0.4795	0.3467	0.8094	0.5894	0.4292
273	NA	0.9839	0.7114	0.5144	0.3720	0.9221	0.6668	0.4821	0.3486	0.8137	0.5925	0.4314
274	NA	0.9892	0.7153	0.5172	0.3740	0.9271	0.6704	0.4847	0.3505	0.8180	0.5956	0.4337
275	NA	0.9946	0.7192	0.5200	0.3760	0.9322	0.6740	0.4874	0.3524	0.8223	0.5988	0.4360
276	NA	1.0000	0.7231	0.5228	0.3780	0.9372	0.6777	0.4900	0.3543	0.8267	0.6020	0.4383
277	NA	NA	0.7270	0.5257	0.3801	0.9423	0.6813	0.4926	0.3562	0.8311	0.6052	0.4407
278	NA	NA	0.7309	0.5285	0.3821	0.9474	0.6850	0.4953	0.3581	0.8355	0.6084	0.4430
279	NA	NA	0.7349	0.5314	0.3842	0.9525	0.6887	0.4980	0.3601	0.8399	0.6116	0.4453
280	NA	NA	0.7389	0.5342	0.3863	0.9577	0.6925	0.5007	0.3620	0.8444	0.6148	0.4477
281	NA	NA	0.7429	0.5371	0.3884	0.9629	0.6962	0.5034	0.3640	0.8488	0.6181	0.4501
282	NA	NA	0.7469	0.5401	0.3905	0.9681	0.7000	0.5061	0.3660	0.8533	0.6214	0.4525
283	NA	NA	0.7509	0.5430	0.3926	0.9733	0.7038	0.5089	0.3680	0.8579	0.6247	0.4549
284	NA	NA	0.7550	0.5459	0.3947	0.9786	0.7076	0.5116	0.3700	0.8624	0.6280	0.4573
285	NA	NA	0.7591	0.5489	0.3969	0.9839	0.7114	0.5144	0.3720	0.8670	0.6313	0.4597
286	NA	NA	0.7632	0.5519	0.3990	0.9892	0.7153	0.5172	0.3740	0.8716	0.6346	0.4621
287	NA	NA	0.7674	0.5548	0.4012	0.9946	0.7192	0.5200	0.3760	0.8762	0.6380	0.4646
288	NA	NA	0.7715	0.5579	0.4034	1.0000	0.7231	0.5228	0.3780	0.8808	0.6414	0.4670
289	NA	NA	0.7757	0.5609	0.4056	NA	0.7270	0.5257	0.3801	0.8855	0.6448	0.4695
290	NA	NA	0.7799	0.5639	0.4077	NA	0.7309	0.5285	0.3821	0.8902	0.6482	0.4720
291	NA	NA	0.7841	0.5670	0.4100	NA	0.7349	0.5314	0.3842	0.8949	0.6516	0.4745
292	NA	NA	0.7884	0.5700	0.4122	NA	0.7389	0.5342	0.3863	0.8997	0.6551	0.4770
293	NA	NA	0.7926	0.5731	0.4144	NA	0.7429	0.5371	0.3884	0.9044	0.6586	0.4796
294	NA	NA	0.7969	0.5762	0.4167	NA	0.7469	0.5401	0.3905	0.9092	0.6621	0.4821
295	NA	NA	0.8013	0.5794	0.4189	NA	0.7509	0.5430	0.3926	0.9140	0.6656	0.4847
296	NA	NA	0.8056	0.5825	0.4212	NA	0.7550	0.5459	0.3947	0.9189	0.6691	0.4872
297	NA	NA	0.8100	0.5857	0.4235	NA	0.7591	0.5489	0.3969	0.9238	0.6727	0.4898
298	NA	NA	0.8144	0.5888	0.4258	NA	0.7632	0.5519	0.3990	0.9287	0.6762	0.4924
299	NA	NA	0.8188	0.5920	0.4281	NA	0.7674	0.5548	0.4012	0.9336	0.6798	0.4950
300	NA	NA	0.8232	0.5952	0.4304	NA	0.7715	0.5579	0.4034	0.9385	0.6834	0.4976
301	NA	NA	0.8277	0.5985	0.4327	NA	0.7757	0.5609	0.4056	0.9435	0.6870	0.5003

302	NA	NA	0.8321	0.6017	0.4351	NA	0.7799	0.5639	0.4077	0.9485	0.6907	0.5029
303	NA	NA	0.8367	0.6050	0.4374	NA	0.7841	0.5670	0.4100	0.9535	0.6943	0.5056
304	NA	NA	0.8412	0.6082	0.4398	NA	0.7884	0.5700	0.4122	0.9586	0.6980	0.5083
305	NA	NA	0.8457	0.6115	0.4422	NA	0.7926	0.5731	0.4144	0.9637	0.7017	0.5110
306	NA	NA	0.8503	0.6148	0.4446	NA	0.7969	0.5762	0.4167	0.9688	0.7054	0.5137
307	NA	NA	0.8549	0.6182	0.4470	NA	0.8013	0.5794	0.4189	0.9739	0.7092	0.5164
308	NA	NA	0.8596	0.6215	0.4494	NA	0.8056	0.5825	0.4212	0.9791	0.7129	0.5191
309	NA	NA	0.8642	0.6249	0.4518	NA	0.8100	0.5857	0.4235	0.9843	0.7167	0.5219
310	NA	NA	0.8689	0.6283	0.4543	NA	0.8144	0.5888	0.4258	0.9895	0.7205	0.5247
311	NA	NA	0.8736	0.6317	0.4568	NA	0.8188	0.5920	0.4281	0.9947	0.7243	0.5274
312	NA	NA	0.8784	0.6351	0.4592	NA	0.8232	0.5952	0.4304	1.0000	0.7282	0.5302
313	NA	NA	0.8831	0.6386	0.4617	NA	0.8277	0.5985	0.4327	NA	0.7320	0.5330
314	NA	NA	0.8879	0.6420	0.4642	NA	0.8321	0.6017	0.4351	NA	0.7359	0.5359
315	NA	NA	0.8927	0.6455	0.4667	NA	0.8367	0.6050	0.4374	NA	0.7398	0.5387
316	NA	NA	0.8976	0.6490	0.4693	NA	0.8412	0.6082	0.4398	NA	0.7437	0.5416
317	NA	NA	0.9024	0.6525	0.4718	NA	0.8457	0.6115	0.4422	NA	0.7477	0.5444
318	NA	NA	0.9073	0.6560	0.4744	NA	0.8503	0.6148	0.4446	NA	0.7516	0.5473
319	NA	NA	0.9122	0.6596	0.4769	NA	0.8549	0.6182	0.4470	NA	0.7556	0.5502
320	NA	NA	0.9172	0.6632	0.4795	NA	0.8596	0.6215	0.4494	NA	0.7596	0.5531
321	NA	NA	0.9221	0.6668	0.4821	NA	0.8642	0.6249	0.4518	NA	0.7637	0.5561
322	NA	NA	0.9271	0.6704	0.4847	NA	0.8689	0.6283	0.4543	NA	0.7677	0.5590
323	NA	NA	0.9322	0.6740	0.4874	NA	0.8736	0.6317	0.4568	NA	0.7718	0.5620
324	NA	NA	0.9372	0.6777	0.4900	NA	0.8784	0.6351	0.4592	NA	0.7759	0.5650
325	NA	NA	0.9423	0.6813	0.4926	NA	0.8831	0.6386	0.4617	NA	0.7800	0.5680
326	NA	NA	0.9474	0.6850	0.4953	NA	0.8879	0.6420	0.4642	NA	0.7841	0.5710
327	NA	NA	0.9525	0.6887	0.4980	NA	0.8927	0.6455	0.4667	NA	0.7883	0.5740
328	NA	NA	0.9577	0.6925	0.5007	NA	0.8976	0.6490	0.4693	NA	0.7924	0.5770
329	NA	NA	0.9629	0.6962	0.5034	NA	0.9024	0.6525	0.4718	NA	0.7966	0.5801
330	NA	NA	0.9681	0.7000	0.5061	NA	0.9073	0.6560	0.4744	NA	0.8009	0.5832
331	NA	NA	0.9733	0.7038	0.5089	NA	0.9122	0.6596	0.4769	NA	0.8051	0.5863
332	NA	NA	0.9786	0.7076	0.5116	NA	0.9172	0.6632	0.4795	NA	0.8094	0.5894
333	NA	NA	0.9839	0.7114	0.5144	NA	0.9221	0.6668	0.4821	NA	0.8137	0.5925
334	NA	NA	0.9892	0.7153	0.5172	NA	0.9271	0.6704	0.4847	NA	0.8180	0.5956
335	NA	NA	0.9946	0.7192	0.5200	NA	0.9322	0.6740	0.4874	NA	0.8223	0.5988
336	NA	NA	1.0000	0.7231	0.5228	NA	0.9372	0.6777	0.4900	NA	0.8267	0.6020
337	NA	NA	NA	0.7270	0.5257	NA	0.9423	0.6813	0.4926	NA	0.8311	0.6052
338	NA	NA	NA	0.7309	0.5285	NA	0.9474	0.6850	0.4953	NA	0.8355	0.6084
339	NA	NA	NA	0.7349	0.5314	NA	0.9525	0.6887	0.4980	NA	0.8399	0.6116
340	NA	NA	NA	0.7389	0.5342	NA	0.9577	0.6925	0.5007	NA	0.8444	0.6148
341	NA	NA	NA	0.7429	0.5371	NA	0.9629	0.6962	0.5034	NA	0.8488	0.6181
342	NA	NA	NA	0.7469	0.5401	NA	0.9681	0.7000	0.5061	NA	0.8533	0.6214
343	NA	NA	NA	0.7509	0.5430	NA	0.9733	0.7038	0.5089	NA	0.8579	0.6247
344	NA	NA	NA	0.7550	0.5459	NA	0.9786	0.7076	0.5116	NA	0.8624	0.6280
345	NA	NA	NA	0.7591	0.5489	NA	0.9839	0.7114	0.5144	NA	0.8670	0.6313
346	NA	NA	NA	0.7632	0.5519	NA	0.9892	0.7153	0.5172	NA	0.8716	0.6346

347	NA	NA	NA	0.7674	0.5548	NA	0.9946	0.7192	0.5200	NA	0.8762	0.6380
348	NA	NA	NA	0.7715	0.5579	NA	1.0000	0.7231	0.5228	NA	0.8808	0.6414
349	NA	NA	NA	0.7757	0.5609	NA	NA	0.7270	0.5257	NA	0.8855	0.6448
350	NA	NA	NA	0.7799	0.5639	NA	NA	0.7309	0.5285	NA	0.8902	0.6482
351	NA	NA	NA	0.7841	0.5670	NA	NA	0.7349	0.5314	NA	0.8949	0.6516
352	NA	NA	NA	0.7884	0.5700	NA	NA	0.7389	0.5342	NA	0.8997	0.6551
353	NA	NA	NA	0.7926	0.5731	NA	NA	0.7429	0.5371	NA	0.9044	0.6586
354	NA	NA	NA	0.7969	0.5762	NA	NA	0.7469	0.5401	NA	0.9092	0.6621
355	NA	NA	NA	0.8013	0.5794	NA	NA	0.7509	0.5430	NA	0.9140	0.6656
356	NA	NA	NA	0.8056	0.5825	NA	NA	0.7550	0.5459	NA	0.9189	0.6691
357	NA	NA	NA	0.8100	0.5857	NA	NA	0.7591	0.5489	NA	0.9238	0.6727
358	NA	NA	NA	0.8144	0.5888	NA	NA	0.7632	0.5519	NA	0.9287	0.6762
359	NA	NA	NA	0.8188	0.5920	NA	NA	0.7674	0.5548	NA	0.9336	0.6798
360	NA	NA	NA	0.8232	0.5952	NA	NA	0.7715	0.5579	NA	0.9385	0.6834
361	NA	NA	NA	0.8277	0.5985	NA	NA	0.7757	0.5609	NA	0.9435	0.6870
362	NA	NA	NA	0.8321	0.6017	NA	NA	0.7799	0.5639	NA	0.9485	0.6907
363	NA	NA	NA	0.8367	0.6050	NA	NA	0.7841	0.5670	NA	0.9535	0.6943
364	NA	NA	NA	0.8412	0.6082	NA	NA	0.7884	0.5700	NA	0.9586	0.6980
365	NA	NA	NA	0.8457	0.6115	NA	NA	0.7926	0.5731	NA	0.9637	0.7017
366	NA	NA	NA	0.8503	0.6148	NA	NA	0.7969	0.5762	NA	0.9688	0.7054
367	NA	NA	NA	0.8549	0.6182	NA	NA	0.8013	0.5794	NA	0.9739	0.7092
368	NA	NA	NA	0.8596	0.6215	NA	NA	0.8056	0.5825	NA	0.9791	0.7129
369	NA	NA	NA	0.8642	0.6249	NA	NA	0.8100	0.5857	NA	0.9843	0.7167
370	NA	NA	NA	0.8689	0.6283	NA	NA	0.8144	0.5888	NA	0.9895	0.7205
371	NA	NA	NA	0.8736	0.6317	NA	NA	0.8188	0.5920	NA	0.9947	0.7243
372	NA	NA	NA	0.8784	0.6351	NA	NA	0.8232	0.5952	NA	1.0000	0.7282
373	NA	NA	NA	0.8831	0.6386	NA	NA	0.8277	0.5985	NA	NA	0.7320
374	NA	NA	NA	0.8879	0.6420	NA	NA	0.8321	0.6017	NA	NA	0.7359
375	NA	NA	NA	0.8927	0.6455	NA	NA	0.8367	0.6050	NA	NA	0.7398
376	NA	NA	NA	0.8976	0.6490	NA	NA	0.8412	0.6082	NA	NA	0.7437
377	NA	NA	NA	0.9024	0.6525	NA	NA	0.8457	0.6115	NA	NA	0.7477
378	NA	NA	NA	0.9073	0.6560	NA	NA	0.8503	0.6148	NA	NA	0.7516
379	NA	NA	NA	0.9122	0.6596	NA	NA	0.8549	0.6182	NA	NA	0.7556
380	NA	NA	NA	0.9172	0.6632	NA	NA	0.8596	0.6215	NA	NA	0.7596
381	NA	NA	NA	0.9221	0.6668	NA	NA	0.8642	0.6249	NA	NA	0.7637
382	NA	NA	NA	0.9271	0.6704	NA	NA	0.8689	0.6283	NA	NA	0.7677
383	NA	NA	NA	0.9322	0.6740	NA	NA	0.8736	0.6317	NA	NA	0.7718
384	NA	NA	NA	0.9372	0.6777	NA	NA	0.8784	0.6351	NA	NA	0.7759
385	NA	NA	NA	0.9423	0.6813	NA	NA	0.8831	0.6386	NA	NA	0.7800
386	NA	NA	NA	0.9474	0.6850	NA	NA	0.8879	0.6420	NA	NA	0.7841
387	NA	NA	NA	0.9525	0.6887	NA	NA	0.8927	0.6455	NA	NA	0.7883
388	NA	NA	NA	0.9577	0.6925	NA	NA	0.8976	0.6490	NA	NA	0.7924
389	NA	NA	NA	0.9629	0.6962	NA	NA	0.9024	0.6525	NA	NA	0.7966
390	NA	NA	NA	0.9681	0.7000	NA	NA	0.9073	0.6560	NA	NA	0.8009
391	NA	NA	NA	0.9733	0.7038	NA	NA	0.9122	0.6596	NA	NA	0.8051

392	NA	NA	NA	0.9786	0.7076	NA	NA	0.9172	0.6632	NA	NA	0.8094
393	NA	NA	NA	0.9839	0.7114	NA	NA	0.9221	0.6668	NA	NA	0.8137
394	NA	NA	NA	0.9892	0.7153	NA	NA	0.9271	0.6704	NA	NA	0.8180
395	NA	NA	NA	0.9946	0.7192	NA	NA	0.9322	0.6740	NA	NA	0.8223
396	NA	NA	NA	1.0000	0.7231	NA	NA	0.9372	0.6777	NA	NA	0.8267
397	NA	NA	NA	NA	0.7270	NA	NA	0.9423	0.6813	NA	NA	0.8311
398	NA	NA	NA	NA	0.7309	NA	NA	0.9474	0.6850	NA	NA	0.8355
399	NA	NA	NA	NA	0.7349	NA	NA	0.9525	0.6887	NA	NA	0.8399
400	NA	NA	NA	NA	0.7389	NA	NA	0.9577	0.6925	NA	NA	0.8444
401	NA	NA	NA	NA	0.7429	NA	NA	0.9629	0.6962	NA	NA	0.8488
402	NA	NA	NA	NA	0.7469	NA	NA	0.9681	0.7000	NA	NA	0.8533
403	NA	NA	NA	NA	0.7509	NA	NA	0.9733	0.7038	NA	NA	0.8579
404	NA	NA	NA	NA	0.7550	NA	NA	0.9786	0.7076	NA	NA	0.8624
405	NA	NA	NA	NA	0.7591	NA	NA	0.9839	0.7114	NA	NA	0.8670
406	NA	NA	NA	NA	0.7632	NA	NA	0.9892	0.7153	NA	NA	0.8716
407	NA	NA	NA	NA	0.7674	NA	NA	0.9946	0.7192	NA	NA	0.8762
408	NA	NA	NA	NA	0.7715	NA	NA	1.0000	0.7231	NA	NA	0.8808
409	NA	NA	NA	NA	0.7757	NA	NA	NA	0.7270	NA	NA	0.8855
410	NA	NA	NA	NA	0.7799	NA	NA	NA	0.7309	NA	NA	0.8902
411	NA	NA	NA	NA	0.7841	NA	NA	NA	0.7349	NA	NA	0.8949
412	NA	NA	NA	NA	0.7884	NA	NA	NA	0.7389	NA	NA	0.8997
413	NA	NA	NA	NA	0.7926	NA	NA	NA	0.7429	NA	NA	0.9044
414	NA	NA	NA	NA	0.7969	NA	NA	NA	0.7469	NA	NA	0.9092
415	NA	NA	NA	NA	0.8013	NA	NA	NA	0.7509	NA	NA	0.9140
416	NA	NA	NA	NA	0.8056	NA	NA	NA	0.7550	NA	NA	0.9189
417	NA	NA	NA	NA	0.8100	NA	NA	NA	0.7591	NA	NA	0.9238
418	NA	NA	NA	NA	0.8144	NA	NA	NA	0.7632	NA	NA	0.9287
419	NA	NA	NA	NA	0.8188	NA	NA	NA	0.7674	NA	NA	0.9336
420	NA	NA	NA	NA	0.8232	NA	NA	NA	0.7715	NA	NA	0.9385
421	NA	NA	NA	NA	0.8277	NA	NA	NA	0.7757	NA	NA	0.9435
422	NA	NA	NA	NA	0.8321	NA	NA	NA	0.7799	NA	NA	0.9485
423	NA	NA	NA	NA	0.8367	NA	NA	NA	0.7841	NA	NA	0.9535
424	NA	NA	NA	NA	0.8412	NA	NA	NA	0.7884	NA	NA	0.9586
425	NA	NA	NA	NA	0.8457	NA	NA	NA	0.7926	NA	NA	0.9637
426	NA	NA	NA	NA	0.8503	NA	NA	NA	0.7969	NA	NA	0.9688
427	NA	NA	NA	NA	0.8549	NA	NA	NA	0.8013	NA	NA	0.9739
428	NA	NA	NA	NA	0.8596	NA	NA	NA	0.8056	NA	NA	0.9791
429	NA	NA	NA	NA	0.8642	NA	NA	NA	0.8100	NA	NA	0.9843
430	NA	NA	NA	NA	0.8689	NA	NA	NA	0.8144	NA	NA	0.9895
431	NA	NA	NA	NA	0.8736	NA	NA	NA	0.8188	NA	NA	0.9947
432	NA	NA	NA	NA	0.8784	NA	NA	NA	0.8232	NA	NA	1.0000
433	NA	NA	NA	NA	0.8831	NA	NA	NA	0.8277	NA	NA	NA
434	NA	NA	NA	NA	0.8879	NA	NA	NA	0.8321	NA	NA	NA
435	NA	NA	NA	NA	0.8927	NA	NA	NA	0.8367	NA	NA	NA
436	NA	NA	NA	NA	0.8976	NA	NA	NA	0.8412	NA	NA	NA

437	NA	NA	NA	NA	0.9024	NA	NA	NA	0.8457	NA	NA	NA
438	NA	NA	NA	NA	0.9073	NA	NA	NA	0.8503	NA	NA	NA
439	NA	NA	NA	NA	0.9122	NA	NA	NA	0.8549	NA	NA	NA
440	NA	NA	NA	NA	0.9172	NA	NA	NA	0.8596	NA	NA	NA
441	NA	NA	NA	NA	0.9221	NA	NA	NA	0.8642	NA	NA	NA
442	NA	NA	NA	NA	0.9271	NA	NA	NA	0.8689	NA	NA	NA
443	NA	NA	NA	NA	0.9322	NA	NA	NA	0.8736	NA	NA	NA
444	NA	NA	NA	NA	0.9372	NA	NA	NA	0.8784	NA	NA	NA
445	NA	NA	NA	NA	0.9423	NA	NA	NA	0.8831	NA	NA	NA
446	NA	NA	NA	NA	0.9474	NA	NA	NA	0.8879	NA	NA	NA
447	NA	NA	NA	NA	0.9525	NA	NA	NA	0.8927	NA	NA	NA
448	NA	NA	NA	NA	0.9577	NA	NA	NA	0.8976	NA	NA	NA
449	NA	NA	NA	NA	0.9629	NA	NA	NA	0.9024	NA	NA	NA
450	NA	NA	NA	NA	0.9681	NA	NA	NA	0.9073	NA	NA	NA
451	NA	NA	NA	NA	0.9733	NA	NA	NA	0.9122	NA	NA	NA
452	NA	NA	NA	NA	0.9786	NA	NA	NA	0.9172	NA	NA	NA
453	NA	NA	NA	NA	0.9839	NA	NA	NA	0.9221	NA	NA	NA
454	NA	NA	NA	NA	0.9892	NA	NA	NA	0.9271	NA	NA	NA
455	NA	NA	NA	NA	0.9946	NA	NA	NA	0.9322	NA	NA	NA
456	NA	NA	NA	NA	1.0000	NA	NA	NA	0.9372	NA	NA	NA
457	NA	NA	NA	NA	NA	NA	NA	NA	0.9423	NA	NA	NA
458	NA	NA	NA	NA	NA	NA	NA	NA	0.9474	NA	NA	NA
459	NA	NA	NA	NA	NA	NA	NA	NA	0.9525	NA	NA	NA
460	NA	NA	NA	NA	NA	NA	NA	NA	0.9577	NA	NA	NA
461	NA	NA	NA	NA	NA	NA	NA	NA	0.9629	NA	NA	NA
462	NA	NA	NA	NA	NA	NA	NA	NA	0.9681	NA	NA	NA
463	NA	NA	NA	NA	NA	NA	NA	NA	0.9733	NA	NA	NA
464	NA	NA	NA	NA	NA	NA	NA	NA	0.9786	NA	NA	NA
465	NA	NA	NA	NA	NA	NA	NA	NA	0.9839	NA	NA	NA
466	NA	NA	NA	NA	NA	NA	NA	NA	0.9892	NA	NA	NA
467	NA	NA	NA	NA	NA	NA	NA	NA	0.9946	NA	NA	NA
468	NA	NA	NA	NA	NA	NA	NA	NA	1.0000	NA	NA	NA

Annexure VI

*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

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

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
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

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
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
40	-	-	-	-	-	-	-	-	-	-	-	-

SSV Factor C (For Guaranteed Income)												
Policy Year / Policy Term	20	23	24	26	28	29	31	33	34	36	38	39
1*	5.0909	5.1178	4.7425	4.0705	5.8910	5.4590	4.6855	6.4236	5.9525	5.1091	6.7905	6.2925
2	5.0909	5.1178	4.7425	4.0705	5.8910	5.4590	4.6855	6.4236	5.9525	5.1091	6.7905	6.2925
3	5.4902	5.5191	5.1144	4.3897	6.3530	5.8871	5.0529	6.9274	6.4194	5.5098	7.3230	6.7860
4	5.9211	5.9523	5.5158	4.7343	6.8517	6.3492	5.4495	7.4711	6.9233	5.9423	7.8978	7.3187
5	6.3863	6.4200	5.9492	5.1062	7.3900	6.8481	5.8777	8.0581	7.4672	6.4091	8.5184	7.8937
6	6.8886	6.9250	6.4172	5.5079	7.9712	7.3867	6.3400	8.6919	8.0545	6.9132	9.1884	8.5146
7	7.4311	7.4703	6.9225	5.9416	8.5990	7.9684	6.8393	9.3764	8.6888	7.4577	9.9120	9.1851
8	8.0172	8.0594	7.4684	6.4102	9.2771	8.5968	7.3786	10.1159	9.3740	8.0458	10.6936	9.9094
9	7.6387	8.6960	8.0583	6.9165	10.0098	9.2758	7.9614	10.9148	10.1144	8.6813	11.5383	10.6921
10	7.2299	8.3702	8.6959	7.4637	9.7859	10.0097	8.5914	10.7611	10.9147	9.3681	11.4328	11.5381
11	6.7895	8.0181	8.3702	8.0555	9.5433	9.7859	9.2725	10.5940	10.7611	10.1109	11.3177	11.4328
12	6.3150	7.6387	8.0181	8.6957	9.2820	9.5433	10.0094	10.4140	10.5940	10.9144	11.1937	11.3177
13	5.8038	7.2299	7.6387	8.3702	9.0004	9.2820	9.7859	10.2200	10.4140	10.7611	11.0601	11.1937
14	5.2530	6.7895	7.2299	8.0181	8.6971	9.0004	9.5433	10.0111	10.2200	10.5940	10.9162	11.0601
15	4.6596	6.3150	6.7895	7.6387	8.3702	8.6971	9.2820	9.7859	10.0111	10.4140	10.7611	10.9162
16	4.0202	5.8038	6.3150	7.2299	8.0181	8.3702	9.0004	9.5433	9.7859	10.2200	10.5940	10.7611
17	3.3314	5.2530	5.8038	6.7895	7.6387	8.0181	8.6971	9.2820	9.5433	10.0111	10.4140	10.5940
18	2.5892	4.6596	5.2530	6.3150	7.2299	7.6387	8.3702	9.0004	9.2820	9.7859	10.2200	10.4140
19	1.7896	4.0202	4.6596	5.8038	6.7895	7.2299	8.0181	8.6971	9.0004	9.5433	10.0111	10.2200
20	0.9282	3.3314	4.0202	5.2530	6.3150	6.7895	7.6387	8.3702	8.6971	9.2820	9.7859	10.0111
21	-	2.5892	3.3314	4.6596	5.8038	6.3150	7.2299	8.0181	8.3702	9.0004	9.5433	9.7859
22	-	1.7896	2.5892	4.0202	5.2530	5.8038	6.7895	7.6387	8.0181	8.6971	9.2820	9.5433
23	-	0.9282	1.7896	3.3314	4.6596	5.2530	6.3150	7.2299	7.6387	8.3702	9.0004	9.2820
24	-	-	0.9282	2.5892	4.0202	4.6596	5.8038	6.7895	7.2299	8.0181	8.6971	9.0004
25	-	-	-	1.7896	3.3314	4.0202	5.2530	6.3150	6.7895	7.6387	8.3702	8.6971

26	-	-	-	0.9282	2.5892	3.3314	4.6596	5.8038	6.3150	7.2299	8.0181	8.3702
27	-	-	-	-	1.7896	2.5892	4.0202	5.2530	5.8038	6.7895	7.6387	8.0181
28	-	-	-	-	0.9282	1.7896	3.3314	4.6596	5.2530	6.3150	7.2299	7.6387
29	-	-	-	-	-	0.9282	2.5892	4.0202	4.6596	5.8038	6.7895	7.2299
30	-	-	-	-	-	-	1.7896	3.3314	4.0202	5.2530	6.3150	6.7895
31	-	-	-	-	-	-	0.9282	2.5892	3.3314	4.6596	5.8038	6.3150
32	-	-	-	-	-	-	-	1.7896	2.5892	4.0202	5.2530	5.8038
33	-	-	-	-	-	-	-	0.9282	1.7896	3.3314	4.6596	5.2530
34	-	-	-	-	-	-	-	-	0.9282	2.5892	4.0202	4.6596
35	-	-	-	-	-	-	-	-	-	1.7896	3.3314	4.0202
36	-	-	-	-	-	-	-	-	-	0.9282	2.5892	3.3314
37	-	-	-	-	-	-	-	-	-	-	1.7896	2.5892
38	-	-	-	-	-	-	-	-	-	-	0.9282	1.7896
39	-	-	-	-	-	-	-	-	-	-	-	0.9282
40	-	-	-	-	-	-	-	-	-	-	-	-