

Male Full Underwriting

Age/ Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
18	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.7	16.3	16.9	17.5	18.2	18.8	19.3	19.8	20.3	20.8	21.2	21.7	22.2	22.8	23.3	23.9	24.5	25.1	25.7	26.3	26.9	27.6	28.2	28.8	29.5	30.1	30.8	31.5
19	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.4	16.0	16.7	17.4	18.0	18.7	19.3	19.8	20.4	20.9	21.4	21.9	22.5	23.1	23.7	24.3	25.0	25.6	26.3	26.9	27.6	28.3	29.0	29.7	30.4	31.1	31.8	32.5		
20	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.1	15.8	16.5	17.2	17.9	18.6	19.3	20.0	20.5	21.1	21.7	22.2	22.8	23.5	24.1	24.8	25.5	26.2	26.9	27.7	28.4	29.1	29.9	30.6	31.4	32.2	33.0	33.7			
21	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.6	16.4	17.1	17.9	18.6	19.4	20.1	20.8	21.4	22.0	22.6	23.3	24.0	24.7	25.4	26.2	26.9	27.7	28.5	29.3	30.1	30.9	31.7	32.6	33.4	34.2	35.1				
22	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.5	16.3	17.1	17.9	18.7	19.5	20.3	21.1	21.8	22.5	23.2	23.8	24.6	25.3	26.1	26.9	27.8	28.6	29.5	30.3	31.2	32.1	33.0	33.9	34.8	35.7	36.6					
23	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.4	16.3	17.2	18.0	18.9	19.8	20.6	21.5	22.3	23.1	23.8	24.6	25.3	26.2	27.0	27.9	28.8	29.7	30.6	31.6	32.5	33.5	34.4	35.4	36.4	37.3	38.3					
24	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.3	16.3	17.2	18.2	19.1	20.1	21.0	21.9	22.9	23.7	24.6	25.4	26.2	27.1	28.0	28.9	29.9	30.9	31.9	32.9	33.9	34.9	36.0	37.0	38.1	39.2	40.2						
25	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.1	16.3	17.4	18.4	19.4	20.5	21.5	22.5	23.5	24.5	25.5	26.4	27.3	28.2	29.1	30.1	31.2	32.2	33.3	34.4	35.5	36.6	37.7	38.9	40.0	41.2	42.3							
26	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	16.2	17.6	18.7	19.8	20.9	22.1	23.2	24.3	25.4	26.4	27.5	28.5	29.5	30.5	31.5	32.6	33.8	34.9	36.1	37.3	38.5	39.7	40.9	42.1	43.4	44.6								
27	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	16.1	17.6	19.1	20.3	21.6	22.8	24.0	25.2	26.4	27.6	28.8	29.9	31.1	32.1	33.2	34.3	35.6	36.8	38.0	39.3	40.6	41.9	43.2	44.5	45.9	47.2									
28	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	13.2	15.0	16.1	17.6	19.2	20.9	22.2	23.6	24.9	26.3	27.6	28.9	30.2	31.5	32.8	34.0	35.1	36.3	37.5	38.8	40.2	41.5	42.9	44.3	45.7	47.1	48.6	50.0										
29	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	13.0	14.5	16.0	17.6	19.3	21.1	22.9	24.4	25.9	27.4	28.8	30.3	31.8	33.2	34.6	35.9	37.3	38.5	39.7	41.1	42.5	43.9	45.4	46.9	48.4	50.0	51.5	53.1											
30	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.7	14.3	15.9	17.6	19.4	21.3	23.2	25.2	26.8	28.5	30.1	31.7	33.3	34.9	36.5	38.0	39.5	41.0	42.3	43.6	45.0	46.5	48.1	49.7	51.3	53.0	54.6	56.3												
31	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	14.0	15.7	17.5	19.4	21.4	23.4	25.6	27.8	29.6	31.4	33.2	35.0	36.7	38.4	40.2	41.8	43.5	45.1	46.5	47.9	49.4	51.0	52.7	54.4	56.2	57.9	59.8													
32	10.0	10.0	10.0	10.0	10.0	10.4	12.5	13.7	15.5	17.4	19.4	21.5	23.6	25.9	28.3	30.7	32.7	34.7	36.6	38.6	40.5	42.4	44.3	46.1	47.9	49.7	51.2	52.8	54.3	56.0	57.8	59.6	61.5	63.5														
33	10.0	10.0	10.0	10.0	10.0	11.5	13.3	15.2	17.2	19.3	21.5	23.8	26.2	28.7	31.3	34.0	36.2	38.4	40.5	42.7	44.8	46.9	48.9	50.9	52.9	54.8	56.5	58.2	59.8	61.6	63.5	65.4	67.5															
34	10.0	10.0	10.0	10.0	11.0	12.8	14.8	16.9	19.1	21.4	23.9	26.5	29.1	31.9	34.7	37.7	40.1	42.5	44.9	47.2	49.6	51.9	54.1	56.3	58.4	60.5	62.4	64.2	66.0	67.8	69.8	71.9																
35	10.0	10.0	10.0	10.4	12.3	14.4	16.6	18.9	21.4	24.0	26.7	29.5	32.5	35.5	38.7	41.9	44.6	47.2	49.8	52.4	55.0	57.5	59.9	62.3	64.7	67.0	69.0	71.0	73.0	74.9	76.9																	
36	10.0	10.0	10.0	11.7	13.9	16.2	18.6	21.2	24.0	26.8	29.8	33.0	36.2	39.6	43.1	46.7	49.6	52.5	55.4	58.2	61.0	63.8	66.5	69.1	71.7	74.2	76.4	78.6	80.7	82.8																		
37	10.0	10.0	11.0	13.2	15.7	18.2	21.0	23.9	26.9	30.1	33.4	36.9	40.5	44.2	48.1	52.1	55.3	58.5	61.6	64.7	67.8	70.8	73.7	76.6	79.4	82.2	84.6	87.0	89.3																			
38	10.0	10.1	12.5	15.0	17.7	20.6	23.6	26.8	30.2	33.7	37.4	41.2	45.2	49.3	53.6	58.0	61.5	65.0	68.4	71.8	75.2	78.5	81.7	84.8	87.9	90.9	93.6	96.2																				
39	10.0	11.5	14.1	17.0	20.0	23.1	26.5	30.0	33.8	37.6	41.7	45.9	50.3	54.8	59.5	64.3	68.2	72.0	75.8	79.5	83.1	86.7	90.2	93.7	97.0	100.3	103.2																					
40	10.3	13.0	15.9	19.0	22.3	25.8	29.5	33.4	37.5	41.8	46.2	50.8	55.6	60.6	65.7	71.0	75.2	79.4	83.5	87.5	91.5	95.4	99.2	103.0	106.6	110.2																						
41	11.5	14.5	17.7	21.1	24.7	28.6	32.6	36.9	41.3	46.0	50.8	55.9	61.1	66.6	72.1	77.9	82.4	87.0	91.4	95.8	100.1	104.4	108.5	112.6	116.5																							
42	12.6	15.9	19.4	23.1	27.0	31.2	35.6	40.2	45.0	50.1	55.4	60.9	66.5	72.4	78.5	84.7	89.6	94.5	99.3	104.1	108.7	113.3	117.8	122.2																								
43	13.7	17.3	21.0	25.1	29.3	33.8	38.6	43.6	48.8	54.3	60.0	65.9	72.1	78.4	85.0	91.7	97.0	102.3	107.5	112.6	117.6	122.6	127.4																									
44	14.9	18.7	22.8	27.2	31.8	36.7	41.8	47.2	52.9	58.8	65.0	71.4	78.0	84.9	91.9	99.2	104.9	110.6	116.2	121.7	127.2	132.5																										
45	16.2	20.3	24.7	29.4	34.4	39.7	45.3	51.1	57.3	63.6	70.3	77.2	84.4	91.8	99.4	107.3	113.4	119.6	125.6	131.6	137.4																											
46	17.5	22.0	26.8	31.9	37.3	43.0	49.0	55.3	61.9	68.8	76.0	83.5	91.2	99.2	107.4	115.9	122.5	129.1	135.7	142.1																												
47	18.9	23.7	28.9	34.4	40.2	46.4	52.9	59.7	66.9	74.3	82.1	90.1	98.5	107.1	115.9	125.0	132.2	139.3	146.4																													
48	20.4	25.6	31.2	37.1	43.4	50.1	57.1	64.5	72.2	80.2	88.6	97.2	106.2	115.5	125.0	134.9	142.6	150.3																														
49	22.0	27.6	33.7	40.1	46.9	54.1	61.7	69.6	77.9	86.5	95.5	104.9	114.6	124.6	134.9	145.5	153.9																															
50	23.8	29.8	36.3	43.3	50.6	58.4	66.5	75.1	84.0	93.3	103.0	113.1	123.6	134.4	145.5	157.0																																
51	25.7	32.2	39.2	46.7	54.6	63.0	71.8	81.0	90.7	100.7	111.2	122.0	133.3	145.0	157.1																																	
52	27.7	34.8	42.4	50.4	59.0	68.0	77.5	87.4	97.8	108.6	119.9	131.7	143.9	156.6																																		
53	29.9	37.6	45.7	54.4	63.7	73.4	83.6	94.3	105.4	117.1	129.4	142.1	155.4																																			
54	32.3	40.5	49.3	58.7	68.6	79.1	90.1	101.6	113.7	126.4	139.6	153.4																																				
55	34.8	43.7	53.2	63.3	74.0	85.2	97.1	109.5	122.6	136.3	150.7																																					
56	37.5	47.1	57.3	68.1	79.6	91.7	104.5	118.1	132.3	147.1																																						
57	40.3	50.6	61.6	73.2	85.6	98.7	112.6	127.3	142.7																																							
58	43.3	54.4	66.1	78.7	92.0	106.3	121.5	137.4																																								
59	46.5	58.4	71.0	84.6	99.3	114.8	131.3																																									
60	50.0	62.7	76.5	91.4	107.4	124.3																																										
61	53.7	67.6	82.8	99.1	116.5																																											
62	58.0	73.4	90.0	107.9																																												
63	63.2	80.2	98.5																																													
64	69.7	88.4																																														
65	78.0																																															

Female Full Underwriting

Age/ Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52				
18	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.1	15.8	16.4	17.0	17.6	18.1	18.6	19.1	19.6	20.0	20.5	20.9	21.3	21.8	22.2	22.7	23.2	23.6	24.1	24.6	25.1	25.6	26.0	26.5	27.0	27.4	27.9	28.3				
19	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.6	16.3	16.9	17.6	18.2	18.8	19.3	19.8	20.3	20.8	21.3	21.7	22.2	22.7	23.2	23.7	24.2	24.7	25.2	25.8	26.3	26.8	27.3	27.8	28.3	28.8	29.3						
20	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.6	16.3	17.0	17.7	18.3	19.0	19.6	20.2	20.7	21.2	21.8	22.3	22.8	23.3	23.8	24.3	24.9	25.5	26.0	26.6	27.1	27.7	28.2	28.8	29.3	29.8	30.4						
21	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.6	16.3	17.1	17.8	18.5	19.2	19.9	20.6	21.2	21.8	22.4	22.9	23.4	24.0	24.5	25.1	25.7	26.3	26.9	27.5	28.1	28.7	29.3	29.9	30.5	31.1	31.6								
22	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.7	16.5	17.3	18.1	18.9	19.6	20.4	21.1	21.9	22.5	23.1	23.7	24.3	24.9	25.5	26.1	26.7	27.3	28.0	28.6	29.3	29.9	30.6	31.2	31.8	32.4	33.1									
23	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.8	16.7	17.6	18.4	19.3	20.1	20.9	21.8	22.6	23.3	24.0	24.7	25.3	26.0	26.6	27.2	27.9	28.5	29.2	29.9	30.6	31.3	32.0	32.7	33.3	34.0	34.7									
24	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.9	16.8	17.8	18.7	19.6	20.6	21.5	22.4	23.2	24.1	24.9	25.7	26.4	27.1	27.7	28.4	29.1	29.8	30.5	31.2	32.0	32.7	33.4	34.2	34.9	35.6	36.4										
25	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	13.8	15.4	17.1	18.9	20.7	22.6	24.6	26.6	28.2	29.9	31.5	33.1	34.6	36.2	37.7	39.2	40.6	42.0	43.2	44.4	45.5	46.7	47.7	48.8	49.8	50.8	51.8																	
26	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.4	16.8	18.1	19.2	20.3	21.4	22.5	23.5	24.6	25.6	26.6	27.6	28.6	29.4	30.3	31.1	31.8	32.6	33.3	34.1	35.0	35.8	36.6	37.5	38.3	39.1	40.0												
27	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.6	15.0	15.2	16.5	18.0	19.4	20.6	21.8	23.0	24.1	25.3	26.4	27.5	28.6	29.7	30.7	31.6	32.5	33.4	34.2	35.0	35.8	36.7	37.5	38.4	39.3	40.2	41.1	42.0													
28	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	13.5	15.0	16.3	17.8	19.3	20.9	22.2	23.4	24.7	26.0	27.2	28.4	29.6	30.8	31.9	33.1	34.0	35.0	35.9	36.8	37.7	38.5	39.4	40.3	41.2	42.2	43.1	44.0														
29	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	13.1	14.5	16.0	17.6	19.2	20.8	22.6	23.9	25.3	26.7	28.1	29.4	30.7	32.0	33.3	34.5	35.7	36.8	37.8	38.8	39.7	40.7	41.6	42.5	43.4	44.4	45.3	46.3															
30	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.7	14.2	15.7	17.3	19.0	20.8	22.6	24.4	25.9	27.4	28.9	30.4	31.9	33.3	34.7	36.0	37.4	38.7	39.8	40.9	42.0	43.0	44.0	45.0	45.9	46.9	47.9	48.9																
31	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	13.8	15.4	17.1	18.9	20.7	22.6	24.6	26.6	28.2	29.9	31.5	33.1	34.6	36.2	37.7	39.2	40.6	42.0	43.2	44.4	45.5	46.7	47.7	48.8	49.8	50.8	51.8																	
32	10.0	10.0	10.0	10.0	10.0	10.3	12.5	13.4	15.1	16.9	18.7	20.7	22.7	24.7	26.9	29.1	30.9	32.7	34.4	36.1	37.8	39.5	41.1	42.7	44.3	45.8	47.1	48.4	49.6	50.8	52.0	53.1	54.2	55.2																		
33	10.0	10.0	10.0	10.0	10.0	11.4	13.0	14.8	16.6	18.6	20.6	22.7	24.9	27.2	29.5	31.9	33.9	35.8	37.7	39.6	41.4	43.2	45.0	46.7	48.4	50.0	51.4	52.8	54.1	55.4	56.7	57.9	59.1																			
34	10.0	10.0	10.0	10.0	10.8	12.5	14.4	16.3	18.3	20.4	22.7	25.0	27.4	29.8	32.4	35.0	37.1	39.2	41.3	43.3	45.3	47.3	49.2	51.0	52.8	54.6	56.1	57.6	59.0	60.4	61.8	63.1																				
35	10.0	10.0	10.0	10.1	11.9	13.8	15.8	17.9	20.2	22.5	24.9	27.4	30.0	32.7	35.5	38.4	40.7	42.9	45.2	47.3	49.5	51.6	53.6	55.6	57.6	59.5	61.1	62.7	64.3	65.8	67.2																					
36	10.0	10.0	10.0	11.2	13.2	15.2	17.4	19.7	22.2	24.7	27.3	30.1	32.9	35.9	38.9	42.0	44.5	46.9	49.3	51.7	54.0	56.3	58.5	60.6	62.7	64.7	66.5	68.2	69.9	71.5																						
37	10.0	10.0	10.3	12.4	14.5	16.8	19.2	21.7	24.3	27.1	29.9	32.9	36.0	39.2	42.5	45.9	48.5	51.2	53.8	56.3	58.8	61.2	63.6	65.9	68.1	70.3	72.2	74.1	75.9																							
38	10.0	10.0	11.4	13.6	15.9	18.4	21.0	23.8	26.6	29.6	32.7	36.0	39.3	42.8	46.4	50.0	52.9	55.7	58.5	61.2	63.9	66.5	69.0	71.5	73.9	76.2	78.3	80.3																								
39	10.0	10.3	12.5	14.9	17.5	20.2	23.0	26.0	29.1	32.3	35.7	39.2	42.8	46.6	50.4	54.3	57.4	60.4	63.4	66.3	69.2	72.0	74.7	77.3	79.9	82.4	84.6																									
40	10.0	11.3	13.7	16.3	19.1	22.0	25.0	28.3	31.6	35.1	38.8	42.6	46.5	50.5	54.6	58.8	62.1	65.4	68.5	71.7	74.7	77.7	80.6	83.4	86.2	88.8																										
41	10.0	12.3	14.9	17.7	20.7	23.8	27.2	30.6	34.3	38.1	42.0	46.1	50.2	54.5	58.9	63.4	66.9	70.4	73.8	77.1	80.4	83.5	86.6	89.7	92.6																											
42	10.6	13.2	16.1	19.1	22.3	25.7	29.3	33.0	36.9	40.9	45.1	49.5	53.9	58.5	63.2	68.0	71.7	75.4	79.0	82.5	86.0	89.3	92.6	95.8																												
43	11.3	14.1	17.2	20.4	23.9	27.5	31.4	35.4	39.5	43.9	48.3	52.9	57.7	62.5	67.5	72.6	76.5	80.4	84.2	88.0	91.6	95.2	98.7																													
44	12.1	15.2	18.4	22.0	25.7	29.6	33.7	38.0	42.4	47.0	51.7	56.6	61.7	66.8	72.1	77.5	81.7	85.8	89.8	93.8	97.7	101.5																														
45	13.0	16.3	19.8	23.6	27.6	31.8	36.2	40.7	45.4	50.3	55.3	60.5	65.9	71.3	76.9	82.6	87.1	91.4	95.7	99.9	104.1																															
46	14.0	17.6	21.4	25.5	29.7	34.2	38.9	43.7	48.7	53.8	59.2	64.7	70.3	76.1	82.0	88.1	92.8	97.4	101.9	106.4																																
47	15.1	19.0	23.1	27.5	32.0	36.8	41.7	46.8	52.1	57.5	63.2	69.0	75.0	81.1	87.4	93.8	98.7	103.6	108.5																																	
48	16.4	20.5	24.9	29.5	34.4	39.4	44.6	50.0	55.5	61.3	67.3	73.4	79.7	86.2	92.8	99.6	104.9	110.1																																		
49	17.7	22.1	26.7	31.6	36.7	41.9	47.4	53.1	58.9	65.0	71.3	77.7	84.3	91.2	98.2	105.4	111.0																																			
50	19.0	23.6	28.4	33.5	38.8	44.4	50.1	56.0	62.2	68.5	75.1																																									

Male **Simplified Underwriting**

Age/ Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
18	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.9	19.6	20.3	20.9	21.5	22.1	22.6	23.2	23.7	24.2	24.8	25.4	26.0	26.6	27.3	28.0	28.7	29.3	30.0	30.7	31.5	32.2	32.9	33.6	34.4	35.1
19	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.5	20.2	20.9	21.6	22.2	22.7	23.3	23.9	24.5	25.1	25.7	26.4	27.1	27.8	28.6	29.3	30.0	30.8	31.6	32.4	33.1	33.9	34.7	35.5	36.3	
20	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.3	20.1	20.8	21.6	22.3	22.9	23.6	24.2	24.8	25.5	26.2	26.9	27.7	28.5	29.2	30.0	30.9	31.7	32.5	33.4	34.2	35.1	35.9	36.8	37.7		
21	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.2	20.1	20.9	21.7	22.5	23.2	23.9	24.6	25.3	26.0	26.7	27.5	28.4	29.2	30.1	30.9	31.8	32.7	33.6	34.5	35.5	36.4	37.3	38.3	39.2			
22	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.2	20.1	21.0	21.9	22.7	23.6	24.4	25.1	25.9	26.6	27.4	28.3	29.2	30.1	31.0	32.0	32.9	33.9	34.9	35.9	36.9	37.9	38.9	39.9	40.9				
23	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.3	20.3	21.2	22.2	23.1	24.0	24.9	25.8	26.6	27.4	28.3	29.2	30.2	31.1	32.1	33.2	34.2	35.3	36.3	37.4	38.5	39.5	40.6	41.7	42.9					
24	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	19.4	20.5	21.5	22.5	23.6	24.6	25.6	26.6	27.5	28.4	29.3	30.3	31.3	32.3	33.4	34.5	35.6	36.8	37.9	39.1	40.2	41.4	42.6	43.8	45.0						
25	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	19.6	20.7	21.9	23.0	24.1	25.2	26.3	27.4	28.5	29.5	30.5	31.5	32.6	33.7	34.8	36.0	37.2	38.4	39.7	40.9	42.2	43.4	44.7	46.0	47.3						
26	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	19.8	21.1	22.3	23.6	24.8	26.0	27.2	28.4	29.6	30.8	31.9	32.9	34.1	35.2	36.5	37.7	39.0	40.4	41.7	43.0	44.4	45.7	47.1	48.5	49.9								
27	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	19.9	21.5	22.9	24.3	25.6	27.0	28.3	29.7	31.0	32.3	33.5	34.7	35.9	37.1	38.4	39.7	41.1	42.5	44.0	45.4	46.8	48.3	49.8	51.3	52.8									
28	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	19.9	21.7	23.5	25.0	26.5	28.0	29.5	31.0	32.5	33.9	35.3	36.7	38.0	39.2	40.5	41.9	43.4	44.9	46.4	48.0	49.5	51.1	52.7	54.3	56.0										
29	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	16.4	18.8	20.0	21.9	23.8	25.8	27.5	29.1	30.8	32.4	34.0	35.6	37.2	38.7	40.2	41.7	43.0	44.4	45.9	47.5	49.1	50.8	52.4	54.1	55.9	57.6	59.3											
30	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	16.2	18.1	20.0	22.0	24.0	26.2	28.4	30.3	32.1	33.9	35.7	37.4	39.2	40.9	42.6	44.2	45.8	47.2	48.7	50.3	52.0	53.8	55.6	57.4	59.2	61.1	62.9												
31	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.9	17.9	19.9	22.0	24.2	26.5	28.9	31.3	33.3	35.3	37.3	39.3	41.2	43.1	45.0	46.8	48.6	50.4	51.9	53.5	55.2	57.0	58.9	60.8	62.8	64.8	66.8													
32	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	17.6	19.7	22.0	24.3	26.8	29.3	31.9	34.6	36.8	39.0	41.2	43.4	45.5	47.6	49.6	51.6	53.6	55.5	57.2	58.9	60.6	62.5	64.6	66.6	68.7	70.9														
33	12.5	12.5	12.5	12.5	12.5	13.2	15.7	17.3	19.5	21.9	24.4	27.0	29.7	32.5	35.4	38.4	40.8	43.2	45.6	48.0	50.3	52.6	54.8	57.0	59.2	61.3	63.1	64.9	66.8	68.7	70.9	73.1	75.4															
34	12.5	12.5	12.5	12.5	12.5	14.6	16.9	19.2	21.7	24.4	27.1	30.0	33.0	36.1	39.3	42.5	45.2	47.9	50.5	53.1	55.6	58.2	60.6	63.0	65.4	67.7	69.7	71.7	73.6	75.6	77.9	80.3																
35	12.5	12.5	12.5	12.5	14.0	16.4	18.9	21.5	24.3	27.2	30.3	33.5	36.8	40.2	43.7	47.3	50.3	53.2	56.1	58.9	61.7	64.5	67.2	69.8	72.4	74.9	77.1	79.3	81.4	83.5	85.8																	
36	12.5	12.5	12.5	13.4	15.8	18.4	21.2	24.2	27.3	30.5	33.9	37.4	41.0	44.8	48.7	52.7	55.9	59.1	62.3	65.4	68.5	71.5	74.5	77.4	80.2	82.9	85.3	87.7	90.0	92.3																		
37	12.5	12.5	12.6	15.1	17.9	20.8	23.9	27.2	30.6	34.2	37.9	41.8	45.9	50.0	54.3	58.7	62.3	65.8	69.3	72.7	76.1	79.4	82.6	85.7	88.8	91.8	94.5	97.1	99.6																			
38	12.5	12.5	14.3	17.2	20.2	23.5	26.9	30.5	34.3	38.3	42.5	46.8	51.2	55.8	60.5	65.4	69.3	73.1	76.9	80.7	84.4	88.0	91.5	94.9	98.3	101.5	104.5	107.3																				
39	12.5	13.2	16.2	19.4	22.8	26.4	30.2	34.2	38.4	42.8	47.3	52.1	56.9	62.0	67.2	72.5	76.8	81.0	85.2	89.3	93.3	97.2	101.0	104.8	108.4	112.0	115.2																					
40	12.5	14.9	18.2	21.7	25.5	29.5	33.7	38.1	42.7	47.5	52.5	57.6	63.0	68.5	74.2	80.1	84.7	89.3	93.8	98.3	102.7	106.9	111.1	115.2	119.2	123.0																						
41	13.3	16.6	20.3	24.1	28.2	32.6	37.2	42.0	47.0	52.3	57.7	63.4	69.2	75.3	81.5	87.8	92.9	97.9	102.8	107.6	112.3	117.0	121.5	125.9	130.2																							
42	14.5	18.2	22.2	26.4	30.9	35.6	40.6	45.8	51.2	56.9	62.9	69.0	75.3	81.9	88.6	95.5	100.9	106.3	111.6	116.8	122.0	127.0	131.9	136.6																								
43	15.8	19.8	24.1	28.6	33.5	38.6	44.0	49.6	55.5	61.7	68.1	74.8	81.6	88.7	95.9	103.4	109.3	115.1	120.8	126.4	131.9	137.3	142.6																									
44	17.2	21.5	26.1	31.1	36.3	41.8	47.7	53.8	60.2	66.8	73.8	80.9	88.4	96.0	103.8	111.9	118.2	124.5	130.6	136.7	142.6	148.5																										
45	18.6	23.3	28.3	33.6	39.3	45.3	51.6	58.2	65.1	72.3	79.8	87.6	95.6	103.8	112.3	121.0	127.8	134.5	141.2	147.7	154.1																											
46	20.2	25.2	30.6	36.4	42.5	49.0	55.8	63.0	70.5	78.2	86.3	94.7	103.3	112.2	121.3	130.7	138.0	145.3	152.5	159.5																												
47	21.8	27.2	33.1	39.3	45.9	52.9	60.3	68.0	76.1	84.5	93.2	102.2	111.5	121.1	130.9	141.0	149.0	156.8	164.5																													
48	23.5	29.4	35.7	42.5	49.6	57.2	65.1	73.4	82.1	91.2	100.6	110.3	120.3	130.6	141.2	152.2	160.7	169.2																														
49	25.4	31.7	38.6	45.8	53.5	61.7	70.3	79.2	88.6	98.4	108.5	118.9	129.7	140.9	152.4	164.2	173.4																															
50	27.4	34.2	41.6	49.5	57.8	66.6	75.8	85.5	95.6	106.1	117.0	128.3	139.9	152.0	164.4	177.1																																
51	29.5	37.0	44.9	53.4	62.4	71.9	81.8	92.3	103.2	114.5	126.2	138.4	151.0	164.1	177.5																																	
52	31.9	39.9	48.5	57.7	67.4	77.6	88.3	99.6	111.3	123.5	136.2	149.4	163.0	177.1																																		
53	34.5	43.1	52.4	62.3	72.7	83.7	95.3	107.4	120.0	133.2	147.0	161.3	176.0																																			
54	37.2	46.5	56.5	67.1	78.4	90.2	102.7	115.7	129.4	143.7	158.6	174.1																																				
55	40.1	50.2	60.9	72.4	84.5	97.2	110.6	124.8	139.6	155.1	171.2																																					
56	43.2	54.0	65.6	77.9	90.9	104.7	119.2	134.5	150.6	167.4																																						
57	46.5	58.1	70.5	83.7	97.7	112.6	128.4	145.1	162.5																																							
58	49.9	62.4	75.8	90.0	105.2	121.4	138.5	156.6																																								
59	53.6	67.0	81.4	96.8	113.4	131.1	149.7																																									
60	57.6	72.0	87.7	104.6	122.7	141.9																																										
61	61.9	77.6	94.9	113.4	133.2																																											
62	66.8	84.3	103.2	123.5																																												
63	72.8	92.2	112.9																																													
64	80.4	101.6																																														
65	89.9																																															

Female **Simplified Underwriting**

Age/ Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
18	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.0	19.6	20.2	20.8	21.3	21.8	22.3	22.8	23.3	23.8	24.2	24.7	25.3	25.8	26.3	26.9	27.4	27.9	28.5	29.0	29.5	30.1	30.6	31.1	31.6
19	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.0	19.7	20.3	21.0	21.6	22.1	22.7	23.2	23.7	24.2	24.7	25.3	25.8	26.4	27.0	27.6	28.1	28.7	29.3	29.9	30.4	31.0	31.6	32.1	32.7
20	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.0	19.8	20.5	21.2	21.9	22.5	23.1	23.7	24.3	24.8	25.3	25.9	26.5	27.1	27.7	28.4	29.0	29.6	30.2	30.9	31.5	32.1	32.7	33.3	33.9		
21	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.2	20.0	20.8	21.5	22.3	23.0	23.7	24.3	24.9	25.5	26.1	26.7	27.3	28.0	28.7	29.3	30.0	30.7	31.4	32.0	32.7	33.3	34.0	34.6	35.3			
22	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.4	20.3	21.2	22.0	22.8	23.6	24.4	25.1	25.8	26.5	27.1	27.7	28.4	29.1	29.8	30.5	31.2	31.9	32.7	33.4	34.1	34.8	35.5	36.2	36.9				
23	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	19.7	20.7	21.6	22.6	23.5	24.4	25.2	26.1	26.8	27.6	28.3	29.0	29.6	30.3	31.1	31.8	32.6	33.4	34.1	34.9	35.7	36.4	37.2	37.9	38.7						
24	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	19.0	20.0	21.0	22.1	23.1	24.1	25.0	26.0	26.9	27.9	28.7	29.4	30.2	30.9	31.7	32.4	33.2	34.0	34.8	35.7	36.5	37.3	38.1	38.9	39.8	40.6							
25	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	19.1	20.2	21.4	22.5	23.6	24.7	25.7	26.8	27.8	28.8	29.8	30.7	31.5	32.3	33.1	33.9	34.7	35.5	36.4	37.3	38.2	39.0	39.9	40.8	41.7	42.5							
26	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.9	20.4	21.6	22.9	24.1	25.2	26.4	27.6	28.7	29.8	30.9	32.0	32.9	33.8	34.7	35.5	36.3	37.2	38.1	39.0	39.9	40.9	41.8	42.7	43.7	44.6								
27	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	20.3	21.9	23.2	24.5	25.8	27.1	28.4	29.6	30.9	32.0	33.2	34.3	35.3	36.3	37.3	38.2	39.0	39.9	40.9	41.8	42.8	43.8	44.8	45.8	46.8									
28	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	20.1	21.8	23.6	25.0	26.4	27.8	29.2	30.5	31.9	33.2	34.5	35.7	37.0	38.0	39.1	40.1	41.1	42.0	42.9	43.9	44.9	46.0	47.0	48.1	49.1										
29	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	16.5	18.8	19.9	21.7	23.5	25.4	27.0	28.5	30.0	31.5	33.0	34.5	35.9	37.3	38.6	39.9	41.1	42.2	43.3	44.3	45.3	46.3	47.3	48.4	49.5	50.6	51.7											
30	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	16.1	17.8	19.7	21.5	23.5	25.5	27.6	29.2	30.9	32.5	34.2	35.8	37.3	38.9	40.4	41.8	43.2	44.5	45.7	46.8	48.0	49.0	50.1	51.1	52.2	53.3	54.5												
31	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	17.5	19.4	21.4	23.4	25.6	27.7	30.0	31.8	33.6	35.4	37.2	38.9	40.6	42.2	43.8	45.4	46.9	48.3	49.6	50.8	52.0	53.2	54.3	55.4	56.5	57.6													
32	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	17.2	19.2	21.3	23.4	25.7	28.0	30.4	32.8	34.8	36.8	38.7	40.6	42.5	44.3	46.1	47.8	49.5	51.2	52.6	54.0	55.3	56.7	57.9	59.1	60.3	61.5														
33	12.5	12.5	12.5	12.5	12.5	13.0	15.7	16.8	18.9	21.1	23.4	25.7	28.2	30.7	33.3	36.0	38.2	40.3	42.4	44.5	46.5	48.5	50.4	52.3	54.1	55.9	57.4	58.9	60.4	61.8	63.1	64.5	65.7															
34	12.5	12.5	12.5	12.5	12.5	14.3	16.4	18.6	20.8	23.2	25.7	28.3	31.0	33.7	36.6	39.5	41.8	44.2	46.4	48.7	50.9	53.0	55.1	57.1	59.1	61.0	62.6	64.3	65.8	67.3	68.8	70.2																
35	12.5	12.5	12.5	12.5	13.6	15.8	18.0	20.4	22.9	25.5	28.2	31.1	34.0	37.0	40.1	43.3	45.8	48.3	50.8	53.2	55.5	57.8	60.1	62.3	64.4	66.4	68.2	70.0	71.7	73.3	74.9																	
36	12.5	12.5	12.5	12.8	15.0	17.4	19.9	22.5	25.2	28.0	31.0	34.1	37.3	40.5	43.9	47.4	50.1	52.8	55.4	58.0	60.6	63.1	65.5	67.8	70.1	72.3	74.2	76.1	77.9	79.7																		
37	12.5	12.5	12.5	14.1	16.5	19.1	21.8	24.7	27.6	30.7	34.0	37.3	40.8	44.3	48.0	51.7	54.7	57.6	60.4	63.2	66.0	68.6	71.2	73.7	76.2	78.5	80.6	82.6	84.6																			
38	12.5	12.5	13.0	15.5	18.2	21.0	23.9	27.0	30.3	33.6	37.2	40.8	44.5	48.4	52.3	56.4	59.6	62.7	65.7	68.7	71.7	74.5	77.3	80.0	82.6	85.1	87.4	89.5																				
39	12.5	12.5	14.3	17.1	19.9	23.0	26.2	29.5	33.0	36.7	40.5	44.4	48.5	52.6	56.9	61.2	64.6	68.0	71.3	74.5	77.6	80.7	83.6	86.5	89.3	92.0	94.4																					
40	12.5	12.9	15.7	18.6	21.8	25.0	28.5	32.2	36.0	39.9	44.0	48.3	52.6	57.1	61.7	66.3	70.0	73.5	77.0	80.5	83.8	87.0	90.2	93.3	96.3	99.2																						
41	12.5	14.1	17.1	20.2	23.6	27.2	30.9	34.9	39.0	43.3	47.7	52.2	56.9	61.6	66.5	71.5	75.4	79.2	82.9	86.6	90.1	93.6	97.0	100.3	103.4																							
42	12.5	15.2	18.4	21.8	25.4	29.3	33.3	37.6	42.0	46.5	51.2	56.1	61.1	66.1	71.3	76.7	80.8	84.8	88.8	92.6	96.4	100.1	103.7	107.2																								
43	13.0	16.2	19.7	23.4	27.3	31.4	35.7	40.3	45.0	49.8	54.8	60.0	65.3	70.7	76.2	81.8	86.2	90.5	94.6	98.7	102.7	106.7	110.5																									
44	13.9	17.4	21.1	25.1	29.3	33.7	38.4	43.2	48.2	53.4	58.7	64.2	69.8	75.5	81.4	87.4	92.0	96.5	100.9	105.3	109.5	113.7																										
45	14.9	18.7	22.7	27.0	31.5	36.3	41.2	46.4	51.7	57.2	62.8	68.6	74.6	80.7	86.9	93.2	98.1	102.8	107.6	112.2	116.7																											
46	16.1	20.2	24.5	29.1	33.9	39.0	44.3	49.7	55.4	61.2	67.2	73.3	79.6	86.1	92.6	99.3	104.5	109.6	114.6	119.5																												
47	17.4	21.8	26.5	31.4	36.5	41.9	47.5	53.3	59.2	65.4	71.7	78.2	84.9	91.7	98.6	105.8	111.2	116.6	121.9																													
48	18.9	23.6	28.5	33.8	39.2	44.9	50.8	56.9	63.2	69.7	76.4	83.2	90.3	97.4	104.8	112.3	118.1	123.8																														
49	20.4	25.4	30.6	36.1	41.8	47.8	54.0	60.4	67.1	73.9	80.9	88.1	95.5	103.1	110.9	118.9	125.0																															
50	21.8	27.1	32.6	38.3	44.3	50.6	57.1	63.8	70.7	77.9	85.3	92.8	100.6	108.6	116.8	125.2																																
51	23.1	28.6	34.3	40.3	46.5	53.0	59.8	66.8	74.1	81.5	89.2	97.1	105.3	113.7	122.4																																	
52	24.0	29.6	35.5	41.7	48.2	54.9	61.9	69.2	76.7	84.4	92.4	100.7	109.2	118.1																																		
53	24.6	30.4	36.5	42.8	49.5	56.5	63.7	71.2	78.9	86.9	95.3	104.0	113.0																																			
54	25.2	31.2	37.5	44.1	51.0	58.1	65.6	73.3	81.4	89.9	98.7	107.8																																				
55	25.9	32.1	38.6	45.4	52.5	60.0	67.7	75.8	84.3	93.2	102.5																																					
56	26.7	33.1	39.9	46.9	54.3	62.0	70.1	78.7	87.8	97.2																																						
57	27.7	34.3	41.3	48.7	56.3	64.5	73.1	82.3	91.9																																							
58	28.8	35.7	42.9	50.6	58.7	67.4	76.7	86.5																																								
59	29.9	37.1	44.6	52.7	61.5	70.9	80.9																																									
60	31.1	38.5	46.6	55.4	65.0	75.2																																										
61	32.3	40.3	49.2	58.9	69.3																																											
62	33.9	42.9	52.7	63.4																																												
63	36.5	46.6	57.5																																													
64	40.6	51.9																																														
65	46.9																																															