

Option - 1

### On Death

| 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        | 3.4 | 4.2 | 5.0 | 5.8 | 6.7 | 7.6 | 8.5 | 9.4  | 10.3 | 11.3 | 12.2 | 13.1 | 14.1 | 15.0 | 16.0 | 16.9 | 17.7 | 18.6 | 19.4 | 20.1 | 20.9 | 21.7 | 22.4 | 23.1 | 23.8 | 24.4 | 25.0 | 25.6 | 26.1 | 26.6 | 27.1 | 27.6 | 28.1 | 28.6 | 29.1 | 29.7 | 30.3 | 31.0 | 31.6 | 32.4 | 33.1 | 33.9 | 34.6 | 35.4 | 36.3 | 37.1 | 38.0 | 38.8 |
| 19        | 3.5 | 4.3 | 5.1 | 6.0 | 6.9 | 7.8 | 8.7 | 9.6  | 10.6 | 11.5 | 12.5 | 13.4 | 14.4 | 15.3 | 16.3 | 17.3 | 18.1 | 19.0 | 19.8 | 20.6 | 21.4 | 22.1 | 22.9 | 23.6 | 24.3 | 25.0 | 25.6 | 26.1 | 26.7 | 27.2 | 27.8 | 28.3 | 28.8 | 29.4 | 30.0 | 30.6 | 31.3 | 32.1 | 32.8 | 33.6 | 34.5 | 35.3 | 36.2 | 37.0 | 37.9 | 38.9 | 39.8 |      |
| 20        | 3.5 | 4.4 | 5.2 | 6.1 | 7.0 | 7.9 | 8.9 | 9.8  | 10.8 | 11.7 | 12.7 | 13.7 | 14.6 | 15.6 | 16.6 | 17.6 | 18.5 | 19.3 | 20.1 | 21.0 | 21.8 | 22.6 | 23.3 | 24.1 | 24.8 | 25.5 | 26.1 | 26.7 | 27.3 | 27.8 | 28.4 | 28.9 | 29.5 | 30.2 | 30.9 | 31.7 | 32.5 | 33.3 | 34.1 | 35.0 | 35.9 | 36.9 | 37.8 | 38.8 | 39.8 | 40.7 |      |      |
| 21        | 3.6 | 4.5 | 5.3 | 6.2 | 7.1 | 8.1 | 9.0 | 10.0 | 10.9 | 11.9 | 12.9 | 13.9 | 14.9 | 15.9 | 16.9 | 17.9 | 18.8 | 19.6 | 20.5 | 21.3 | 22.2 | 23.0 | 23.8 | 24.5 | 25.3 | 26.0 | 26.6 | 27.2 | 27.8 | 28.4 | 29.0 | 29.6 | 30.4 | 31.2 | 32.0 | 32.8 | 33.7 | 34.6 | 35.6 | 36.6 | 37.6 | 38.6 | 39.6 | 40.7 | 41.7 |      |      |      |
| 22        | 3.7 | 4.5 | 5.4 | 6.3 | 7.2 | 8.2 | 9.1 | 10.1 | 11.1 | 12.1 | 13.1 | 14.1 | 15.1 | 16.1 | 17.1 | 18.2 | 19.1 | 20.0 | 20.8 | 21.7 | 22.6 | 23.4 | 24.2 | 25.0 | 25.7 | 26.5 | 27.1 | 27.8 | 28.4 | 29.0 | 29.7 | 30.5 | 31.4 | 32.2 | 33.2 | 34.1 | 35.1 | 36.1 | 37.2 | 38.3 | 39.4 | 40.5 | 41.6 | 42.8 |      |      |      |      |
| 23        | 3.7 | 4.6 | 5.5 | 6.4 | 7.3 | 8.3 | 9.2 | 10.2 | 11.2 | 12.2 | 13.2 | 14.3 | 15.3 | 16.3 | 17.4 | 18.4 | 19.4 | 20.3 | 21.2 | 22.1 | 22.9 | 23.8 | 24.6 | 25.4 | 26.2 | 27.0 | 27.7 | 28.3 | 29.0 | 29.8 | 30.6 | 31.5 | 32.5 | 33.5 | 34.5 | 35.6 | 36.7 | 37.8 | 39.0 | 40.2 | 41.4 | 42.6 | 43.8 |      |      |      |      |      |
| 24        | 3.8 | 4.6 | 5.5 | 6.5 | 7.4 | 8.4 | 9.3 | 10.3 | 11.3 | 12.4 | 13.4 | 14.4 | 15.5 | 16.6 | 17.6 | 18.7 | 19.7 | 20.6 | 21.5 | 22.4 | 23.3 | 24.2 | 25.1 | 25.9 | 26.7 | 27.5 | 28.2 | 28.9 | 29.8 | 30.7 | 31.7 | 32.8 | 33.8 | 35.0 | 36.1 | 37.3 | 38.5 | 39.7 | 41.0 | 42.3 | 43.6 | 44.9 |      |      |      |      |      |      |
| 25        | 3.8 | 4.7 | 5.6 | 6.5 | 7.5 | 8.4 | 9.4 | 10.4 | 11.5 | 12.5 | 13.6 | 14.6 | 15.7 | 16.8 | 17.9 | 19.0 | 20.0 | 21.0 | 21.9 | 22.9 | 23.8 | 24.7 | 25.6 | 26.5 | 27.3 | 28.1 | 28.9 | 29.8 | 30.8 | 31.9 | 33.0 | 34.2 | 35.4 | 36.6 | 37.9 | 39.2 | 40.5 | 41.9 | 43.3 | 44.7 | 46.1 |      |      |      |      |      |      |      |
| 26        | 3.8 | 4.7 | 5.6 | 6.6 | 7.5 | 8.5 | 9.5 | 10.5 | 11.6 | 12.6 | 13.7 | 14.8 | 15.9 | 17.1 | 18.2 | 19.3 | 20.3 | 21.3 | 22.3 | 23.3 | 24.3 | 25.2 | 26.1 | 27.1 | 27.9 | 28.8 | 29.9 | 30.9 | 32.1 | 33.3 | 34.6 | 35.9 | 37.2 | 38.6 | 40.0 | 41.4 | 42.9 | 44.3 | 45.8 | 47.4 |      |      |      |      |      |      |      |      |
| 27        | 3.8 | 4.7 | 5.7 | 6.6 | 7.6 | 8.6 | 9.6 | 10.6 | 11.7 | 12.8 | 13.9 | 15.1 | 16.2 | 17.4 | 18.5 | 19.7 | 20.8 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |

| Female<br>Full Underwriting |     |     |     |     |     |     |     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  | Option - 1 |
|-----------------------------|-----|-----|-----|-----|-----|-----|-----|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|--|--|------------|
|                             |     |     |     |     |     |     |     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  | On Death   |
| 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                          | 3.4 | 4.2 | 5.0 | 5.8 | 6.7 | 7.6 | 8.5 | 9.4  | 10.3 | 11.3 | 12.2 | 13.1 | 14.1 | 15.0 | 16.0 | 16.9 | 17.7 | 18.6 | 19.4 | 20.1 | 20.9 | 21.7 | 22.4 | 23.1 | 23.8 | 24.4 | 25.0 | 25.6 | 26.1 | 26.6 | 27.1 | 27.6 | 28.1 | 28.6 | 29.1 | 29.7 | 30.3 | 31.0 | 31.6 | 32.4 | 33.1 | 33.9 | 34.6 | 35.4 | 36.3 | 37.1 | 38.0 | 38.8 |  |  |  |            |
| 19                          | 3.4 | 4.2 | 5.0 | 5.8 | 6.7 | 7.6 | 8.5 | 9.4  | 10.3 | 11.3 | 12.2 | 13.1 | 14.1 | 15.0 | 16.0 | 16.9 | 17.7 | 18.6 | 19.4 | 20.1 | 20.9 | 21.7 | 22.4 | 23.1 | 23.8 | 24.4 | 25.0 | 25.6 | 26.1 | 26.6 | 27.1 | 27.6 | 28.1 | 28.6 | 29.1 | 29.7 | 30.3 | 31.0 | 31.6 | 32.4 | 33.1 | 33.9 | 34.6 | 35.4 | 36.3 | 37.1 | 38.0 |      |  |  |  |            |
| 20                          | 3.4 | 4.2 | 5.0 | 5.8 | 6.7 | 7.6 | 8.5 | 9.4  | 10.3 | 11.3 | 12.2 | 13.1 | 14.1 | 15.0 | 16.0 | 16.9 | 17.7 | 18.6 | 19.4 | 20.1 | 20.9 | 21.7 | 22.4 | 23.1 | 23.8 | 24.4 | 25.0 | 25.6 | 26.1 | 26.6 | 27.1 | 27.6 | 28.1 | 28.6 | 29.1 | 29.7 | 30.3 | 31.0 | 31.6 | 32.4 | 33.1 | 33.9 | 34.6 | 35.4 | 36.3 | 37.1 |      |      |  |  |  |            |
| 21                          | 3.4 | 4.2 | 5.0 | 5.8 | 6.7 | 7.6 | 8.5 | 9.4  | 10.3 | 11.3 | 12.2 | 13.1 | 14.1 | 15.0 | 16.0 | 16.9 | 17.7 | 18.6 | 19.4 | 20.1 | 20.9 | 21.7 | 22.4 | 23.1 | 23.8 | 24.4 | 25.0 | 25.6 | 26.1 | 26.6 | 27.1 | 27.6 | 28.1 | 28.6 | 29.1 | 29.7 | 30.3 | 31.0 | 31.6 | 32.4 | 33.1 | 33.9 | 34.6 | 35.4 | 36.3 |      |      |      |  |  |  |            |
| 22                          | 3.5 | 4.3 | 5.1 | 6.0 | 6.9 | 7.8 | 8.7 | 9.6  | 10.6 | 11.5 | 12.5 | 13.4 | 14.4 | 15.3 | 16.3 | 17.3 | 18.1 | 19.0 | 19.8 | 20.6 | 21.4 | 22.1 | 22.9 | 23.6 | 24.3 | 25.0 | 25.6 | 26.1 | 26.7 | 27.2 | 27.8 | 28.3 | 28.8 | 29.4 | 30.0 | 30.6 | 31.3 | 32.1 | 32.8 | 33.6 | 34.5 | 35.3 | 36.2 | 37.0 |      |      |      |      |  |  |  |            |
| 23                          | 3.5 | 4.4 | 5.2 | 6.1 | 7.0 | 7.9 | 8.9 | 9.8  | 10.8 | 11.7 | 12.7 | 13.7 | 14.6 | 15.6 | 16.6 | 17.6 | 18.5 | 19.3 | 20.1 | 21.0 | 21.8 | 22.6 | 23.3 | 24.1 | 24.8 | 25.5 | 26.1 | 26.7 | 27.3 | 27.8 | 28.4 | 28.9 | 29.5 | 30.2 | 30.9 | 31.7 | 32.5 | 33.3 | 34.1 | 35.0 | 35.9 | 36.9 | 37.8 |      |      |      |      |      |  |  |  |            |
| 24                          | 3.6 | 4.5 | 5.3 | 6.2 | 7.1 | 8.1 | 9.0 | 10.0 | 10.9 | 11.9 | 12.9 | 13.9 | 14.9 | 15.9 | 16.9 | 17.9 | 18.8 | 19.6 | 20.5 | 21.3 | 22.2 | 23.0 | 23.8 | 24.5 | 25.3 | 26.0 | 26.6 | 27.2 | 27.8 | 28.4 | 29.0 | 29.6 | 30.4 | 31.2 | 32.0 | 32.8 | 33.7 | 34.6 | 35.6 | 36.6 | 37.6 | 38.6 |      |      |      |      |      |      |  |  |  |            |
| 25                          | 3.7 | 4.5 | 5.4 | 6.3 | 7.2 | 8.2 | 9.1 | 10.1 | 11.1 | 12.1 | 13.1 | 14.1 | 15.1 | 16.1 | 17.1 | 18.2 | 19.1 | 20.0 | 20.8 | 21.7 | 22.6 | 23.4 | 24.2 | 25.0 | 25.7 | 26.5 | 27.1 | 27.8 | 28.4 | 29.0 | 29.7 | 30.5 | 31.4 | 32.2 | 33.2 | 34.1 | 35.1 | 36.1 | 37.2 | 38.3 | 39.4 |      |      |      |      |      |      |      |  |  |  |            |
| 26                          | 3.7 | 4.6 | 5.5 | 6.4 | 7.3 | 8.3 | 9.2 | 10.2 | 11.2 | 12.2 | 13.2 | 14.3 | 15.3 | 16.3 | 17.4 | 18.4 | 19.4 | 20.3 | 21.2 | 22.1 | 22.9 | 23.8 | 24.6 | 25.4 | 26.2 | 27.0 | 27.7 | 28.3 | 29.0 | 29.8 | 30.6 | 31.5 | 32.5 | 33.5 | 34.5 | 35.6 | 36.7 | 37.8 | 39.0 | 40.2 |      |      |      |      |      |      |      |      |  |  |  |            |
| 27                          | 3.8 | 4.6 | 5.5 |     |     |     |     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |            |

Male

Simplified Underwriting

Option - 1

On Death

| 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        | 4.0  | 4.9  | 5.9  | 6.9  | 7.9  | 9.0  | 10.1 | 11.2  | 12.3  | 13.4  | 14.5  | 15.6  | 16.7  | 17.8  | 19.0  | 20.1  | 21.1  | 22.0  | 23.0  | 23.9  | 24.8  | 25.7  | 26.6  | 27.4  | 28.2  | 29.0 | 29.7 | 30.4 | 31.0 | 31.7 | 32.3 | 32.8 | 33.4 | 34.1 | 34.8 | 35.5 | 36.3 | 37.2 | 38.0 | 39.0 | 39.9 | 40.9 | 41.9 | 42.9 | 43.9 | 45.0 | 46.0 | 47.1 |
| 19        | 4.1  | 5.1  | 6.1  | 7.1  | 8.1  | 9.2  | 10.3 | 11.4  | 12.5  | 13.7  | 14.8  | 15.9  | 17.1  | 18.2  | 19.4  | 20.5  | 21.5  | 22.5  | 23.5  | 24.5  | 25.4  | 26.3  | 27.2  | 28.0  | 28.9  | 29.7 | 30.4 | 31.1 | 31.8 | 32.4 | 33.0 | 33.6 | 34.3 | 35.1 | 35.9 | 36.8 | 37.7 | 38.6 | 39.6 | 40.6 | 41.6 | 42.7 | 43.8 | 44.9 | 46.0 | 47.2 | 48.3 |      |
| 20        | 4.2  | 5.2  | 6.2  | 7.3  | 8.3  | 9.4  | 10.5 | 11.7  | 12.8  | 13.9  | 15.1  | 16.3  | 17.4  | 18.6  | 19.8  | 20.9  | 22.0  | 23.0  | 24.0  | 25.0  | 25.9  | 26.8  | 27.8  | 28.6  | 29.5  | 30.3 | 31.1 | 31.8 | 32.5 | 33.1 | 33.8 | 34.5 | 35.3 | 36.2 | 37.1 | 38.1 | 39.1 | 40.2 | 41.3 | 42.4 | 43.5 | 44.7 | 45.9 | 47.1 | 48.3 | 49.5 |      |      |
| 21        | 4.3  | 5.3  | 6.3  | 7.4  | 8.5  | 9.6  | 10.7 | 11.9  | 13.0  | 14.2  | 15.3  | 16.5  | 17.7  | 18.9  | 20.1  | 21.3  | 22.3  | 23.4  | 24.4  | 25.4  | 26.4  | 27.4  | 28.3  | 29.2  | 30.1  | 31.0 | 31.7 | 32.5 | 33.2 | 33.9 | 34.6 | 35.5 | 36.5 | 37.5 | 38.5 | 39.6 | 40.8 | 41.9 | 43.1 | 44.3 | 45.6 | 46.9 | 48.1 | 49.5 | 50.8 |      |      |      |
| 22        | 4.4  | 5.4  | 6.4  | 7.5  | 8.6  | 9.7  | 10.9 | 12.0  | 13.2  | 14.4  | 15.6  | 16.8  | 18.0  | 19.2  | 20.4  | 21.6  | 22.7  | 23.8  | 24.8  | 25.9  | 26.9  | 27.9  | 28.8  | 29.8  | 30.7  | 31.6 | 32.4 | 33.1 | 33.9 | 34.7 | 35.7 | 36.7 | 37.8 | 38.9 | 40.1 | 41.3 | 42.6 | 43.8 | 45.2 | 46.5 | 47.9 | 49.2 | 50.6 | 52.1 |      |      |      |      |
| 23        | 4.4  | 5.5  | 6.5  | 7.6  | 8.7  | 9.9  | 11.0 | 12.2  | 13.4  | 14.6  | 15.8  | 17.0  | 18.2  | 19.5  | 20.7  | 22.0  | 23.1  | 24.2  | 25.3  | 26.3  | 27.4  | 28.4  | 29.4  | 30.4  | 31.3  | 32.2 | 33.0 | 33.8 | 34.7 | 35.8 | 36.9 | 38.1 | 39.3 | 40.5 | 41.9 | 43.2 | 44.6 | 46.0 | 47.4 | 48.9 | 50.4 | 51.9 | 53.4 |      |      |      |      |      |
| 24        | 4.5  | 5.5  | 6.6  | 7.7  | 8.8  | 10.0 | 11.1 | 12.3  | 13.5  | 14.7  | 16.0  | 17.2  | 18.5  | 19.8  | 21.0  | 22.3  | 23.5  | 24.6  | 25.7  | 26.8  | 27.9  | 28.9  | 30.0  | 31.0  | 31.9  | 32.9 | 33.7 | 34.7 | 35.9 | 37.1 | 38.3 | 39.7 | 41.0 | 42.4 | 43.9 | 45.3 | 46.9 | 48.4 | 50.0 | 51.6 | 53.2 | 54.8 |      |      |      |      |      |      |
| 25        | 4.5  | 5.6  | 6.7  | 7.8  | 8.9  | 10.0 | 11.2 | 12.4  | 13.7  | 14.9  | 16.2  | 17.5  | 18.7  | 20.1  | 21.4  | 22.7  | 23.9  | 25.0  | 26.2  | 27.3  | 28.4  | 29.5  | 30.6  | 31.6  | 32.6  | 33.6 | 34.7 | 35.9 | 37.2 | 38.6 | 40.0 | 41.5 | 43.0 | 44.6 | 46.2 | 47.8 | 49.4 | 51.1 | 52.8 | 54.5 | 56.3 |      |      |      |      |      |      |      |
| 26        | 4.6  | 5.6  | 6.7  | 7.8  | 9.0  | 10.1 | 11.3 | 12.6  | 13.8  | 15.1  | 16.4  | 17.7  | 19.0  | 20.4  | 21.7  | 23.1  | 24.3  | 25.5  | 26.7  | 27.9  | 29.0  | 30.2  | 31.3  | 32.4  | 33.4  | 34.7 | 36.0 | 37.4 | 38.9 | 40.5 | 42.0 | 43.7 | 45.3 | 47.0 | 48.8 | 50.5 | 52.3 | 54.2 | 56.0 | 57.9 |      |      |      |      |      |      |      |      |
| 27        | 4.6  | 5.6  | 6.7  | 7.9  | 9.0  | 10.2 | 11.4 | 12.7  | 14.0  | 15.3  | 16.6  | 18.0  | 19.4  | 20.8  | 22.2  | 23.6  | 24.8  | 26.1  | 27.3  | 28.6  | 29.8  | 30.9  | 32.1  | 33.3  | 34.7  | 36.2 | 37.7 | 39.3 | 40.9 | 42.6 | 44.3 | 46.1 | 48.0 | 49.8 | 51.7 | 53.6 | 55.6 | 57.6 | 59.6 |      |      |      |      |      |      |      |      |      |
| 28        | 4.6  | 5.7  | 6.8  | 7.9  | 9.1  | 10.3 | 11.6 | 12.9  | 14.2  | 15.6  | 17.0  | 18.4  | 19.8  | 21.2  | 22.7  | 24.2  | 25.5  | 26.8  | 28.1  | 29.4  | 30.6  | 31.9  | 33.1  | 34.6  | 36.3  | 38.0 | 39.7 | 41.5 | 43.3 | 45.1 | 47.0 | 49.0 | 51.0 | 53.0 | 55.1 | 57.2 | 59.3 | 61.5 |      |      |      |      |      |      |      |      |      |      |
| 29        | 4.6  | 5.7  | 6.8  | 8.0  | 9.2  | 10.5 | 11.8 | 13.1  | 14.5  | 15.9  | 17.4  | 18.8  | 20.3  | 21.8  | 23.4  | 24.9  | 26.3  | 27.7  | 29.0  | 30.4  | 31.7  | 33.1  | 34.7  | 36.5  | 38.3  | 40.2 | 42.1 | 44.0 | 46.0 | 48.0 | 50.1 | 52.3 | 54.4 | 56.7 | 58.9 | 61.2 | 63.5 |      |      |      |      |      |      |      |      |      |      |      |
| 30        | 4.7  | 5.8  | 7.0  | 8.2  | 9.4  | 10.8 | 12.1 | 13.5  | 15.0  | 16.4  | 17.9  | 19.5  | 21.0  | 22.6  | 24.2  | 25.8  | 27.3  | 28.8  | 30.2  | 31.6  | 33.1  | 34.9  | 36.7  | 38.7  | 40.7  | 42.8 | 44.9 | 47.0 | 49.2 | 51.4 | 53.7 | 56.0 | 58.4 | 60.8 | 63.2 | 65.7 |      |      |      |      |      |      |      |      |      |      |      |      |
| 31        | 4.8  | 5.9  | 7.2  | 8.4  | 9.8  | 11.1 | 12.6 | 14.0  | 15.5  | 17.1  | 18.7  | 20.3  | 22.0  | 23.6  | 25.3  | 27.1  | 28.6  | 30.2  | 31.7  | 33.3  | 35.1  | 37.1  | 39.2  | 41.4  | 43.6  | 45.9 | 48.1 | 50.5 | 52.9 | 55.3 | 57.8 | 60.3 | 62.9 | 65.5 | 68.2 |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 32        | 5.0  | 6.2  | 7.4  | 8.8  | 10.2 | 11.6 | 13.1 | 14.7  | 16.3  | 18.0  | 19.6  | 21.4  | 23.1  | 24.9  | 26.7  | 28.6  | 30.2  | 31.9  | 33.6  | 35.5  | 37.6  | 39.8  | 42.1  | 44.5  | 46.9  | 49.4 | 51.9 | 54.4 | 57.0 | 59.7 | 62.4 | 65.2 | 68.0 | 70.9 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 33        | 5.2  | 6.5  | 7.8  | 9.2  | 10.7 | 12.2 | 13.8 | 15.5  | 17.2  | 19.0  | 20.8  | 22.6  | 24.5  | 26.4  | 28.4  | 30.3  | 32.1  | 33.9  | 35.9  | 38.2  | 40.5  | 43.0  | 45.5  | 48.1  | 50.7  | 53.4 | 56.1 | 58.9 | 61.8 | 64.7 | 67.6 | 70.6 | 73.7 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 34        | 5.4  | 6.8  | 8.2  | 9.7  | 11.3 | 13.0 | 14.7 | 16.5  | 18.3  | 20.2  | 22.1  | 24.1  | 26.1  | 28.2  | 30.3  | 32.4  | 34.3  | 36.4  | 38.7  | 41.2  | 43.8  | 46.5  | 49.2  | 52.1  | 55.0  | 57.9 | 60.9 | 63.9 | 67.0 | 70.2 | 73.4 | 76.7 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 35        | 5.8  | 7.2  | 8.8  | 10.4 | 12.1 | 13.8 | 15.7 | 17.6  | 19.5  | 21.6  | 23.7  | 25.8  | 28.0  | 30.2  | 32.5  | 34.8  | 36.9  | 39.3  | 42.0  | 44.7  | 47.5  | 50.5  | 53.5  | 56.6  | 59.7  | 63.0 | 66.2 | 69.5 | 72.9 | 76.4 | 79.9 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 36        | 6.1  | 7.7  | 9.4  | 11.1 | 12.9 | 14.8 | 16.8 | 18.8  | 21.0  | 23.1  | 25.4  | 27.7  | 30.1  | 32.5  | 35.0  | 37.4  | 39.9  | 42.7  | 45.6  | 48.6  | 51.7  | 54.9  | 58.2  | 61.6  | 65.0  | 68.6 | 72.1 | 75.7 | 79.4 | 83.2 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 37        | 6.6  | 8.3  | 10.0 | 11.9 | 13.9 | 15.9 | 18.0 | 20.3  | 22.6  | 24.9  | 27.4  | 29.9  | 32.5  | 35.1  | 37.7  | 40.5  | 43.4  | 46.5  | 49.6  | 52.9  | 56.3  | 59.8  | 63.4  | 67.1  | 70.9  | 74.8 | 78.6 | 82.6 | 86.6 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 38        | 7.1  | 8.9  | 10.8 | 12.8 | 14.9 | 17.1 | 19.4 | 21.9  | 24.4  | 26.9  | 29.6  | 32.3  | 35.1  | 38.0  | 40.9  | 44.1  | 47.3  | 50.7  | 54.2  | 57.8  | 61.5  | 65.3  | 69.2  | 73.3  | 77.4  | 81.6 | 85.8 | 90.2 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 39        | 7.6  | 9.6  | 11.6 | 13.8 | 16.1 | 18.5 | 21.0 | 23.6  | 26.4  | 29.2  | 32.1  | 35.1  | 38.1  | 41.2  | 44.5  | 48.1  | 51.7  | 55.3  | 59.2  | 63.1  | 67.2  | 71.4  | 75.7  | 80.1  | 84.6  | 89.2 | 93.8 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 40        | 8.2  | 10.3 | 12.6 | 14.9 | 17.4 | 20.0 | 22.8 | 25.6  | 28.6  | 31.7  | 34.8  | 38.1  | 41.4  | 44.9  | 48.6  | 52.6  | 56.5  | 60.5  | 64.7  | 69.0  | 73.4  | 78.0  | 82.7  | 87.5  | 92.4  | 97.5 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 41        | 8.9  | 11.1 | 13.5 | 16.1 | 18.8 | 21.7 | 24.7 | 27.8  | 31.0  | 34.4  | 37.8  | 41.4  | 45.1  | 49.0  | 53.1  | 57.5  | 61.7  | 66.2  | 70.7  | 75.4  | 80.3  | 85.3  | 90.4  | 95.7  | 101.1 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 42        | 9.5  | 12.0 | 14.6 | 17.4 | 20.4 | 23.5 | 26.8 | 30.2  | 33.7  | 37.4  | 41.2  | 45.2  | 49.3  | 53.6  | 58.2  | 62.9  | 67.6  | 72.4  | 77.4  | 82.6  | 87.9  | 93.4  | 99.0  | 104.7 |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 43        | 10.3 | 13.0 | 15.9 | 19.0 | 22.2 | 25.7 | 29.3 | 33.0  | 36.9  | 41.0  | 45.2  | 49.5  | 54.1  | 58.8  | 63.8  | 69.0  | 74.1  | 79.4  | 84.9  | 90.5  | 96.4  | 102.3 | 108.5 |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 44        | 11.3 | 14.3 | 17.4 | 20.8 | 24.4 | 28.2 | 32.1 | 36.3  | 40.6  | 45.0  | 49.6  | 54.4  | 59.5  | 64.7  | 70.1  | 75.8  | 81.4  | 87.2  | 93.2  | 99.4  | 105.7 | 112.3 |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 45        | 12.4 | 15.7 | 19.2 | 22.9 | 26.9 | 31.0 | 35.4 | 40.0  | 44.7  | 49.6  | 54.7  | 59.9  | 65.4  | 71.2  | 77.1  | 83.3  | 89.5  | 95.8  | 102.4 | 109.1 | 116.1 |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 46        | 13.7 | 17.3 | 21.2 | 25.3 | 29.7 | 34.3 | 39.1 | 44.1  | 49.3  | 54.6  | 60.2  | 66.0  | 72.0  | 78.3  | 84.8  | 91.6  | 98.3  | 105.3 | 112.5 | 119.9 |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 47        | 15.1 | 19.1 | 23.4 | 28.0 | 32.8 | 37.8 | 43.1 | 48.6  | 54.3  | 60.2  | 66.3  | 72.6  | 79.2  | 86.1  | 93.2  | 100.7 | 108.0 | 115.6 | 123.5 |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 48        | 16.7 | 21.2 | 25.9 | 30.9 | 36.2 | 41.7 | 47.5 | 53.6  | 59.8  | 66.3  | 72.9  | 79.9  | 87.1  | 94.6  | 102.4 | 110.5 | 118.6 | 127.0 |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 49        | 18.5 | 23.4 | 28.6 | 34.1 | 39.9 | 46.0 | 52.3 | 58.9  | 65.8  | 72.8  | 80.2  | 87.7  | 95.6  | 103.9 | 112.4 | 121.3 | 130.2 |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 50        | 20.4 | 25.8 | 31.5 | 37.5 | 43.9 | 50.6 | 57.5 | 64.7  | 72.2  | 80.0  | 88.0  | 96.3  | 104.9 | 113.9 | 123.3 | 133.1 |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 51        | 22.5 | 28.4 | 34.6 | 41.3 | 48.2 | 55.5 | 63.1 | 71.0  | 79.2  | 87.7  | 96.4  | 105.5 | 115.0 | 124.8 | 135.1 |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 52        | 24.7 | 31.2 | 38.0 | 45.2 | 52.8 | 60.8 | 69.1 | 77.7  | 86.7  | 96.0  | 105.6 | 115.5 | 125.9 | 136.7 |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 53        | 27.1 | 34.1 | 41.6 | 49.5 | 57.7 | 66.4 | 75.5 | 85.0  | 94.8  | 105.0 | 115.5 | 126.4 | 137.7 |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 54        | 29.6 | 37.3 | 45.4 | 54.0 | 63.0 | 72.5 | 82.4 | 92.8  | 103.5 | 114.7 | 126.2 | 138.2 |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 55        | 32.2 | 40.6 | 49.4 | 58.8 | 68.7 | 79.0 | 89.9 | 101.2 | 113.0 | 125.2 | 137.9 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 56        | 35.0 | 4    |      |      |      |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |

Option - 1

### On Death

| 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        | 4.0 | 4.9 | 5.9 | 6.9 | 7.9 | 9.0  | 10.1 | 11.2 | 12.3 | 13.4 | 14.5 | 15.6 | 16.7 | 17.8 | 19.0 | 20.1 | 21.1 | 22.0 | 23.0 | 23.9 | 24.8 | 25.7 | 26.6 | 27.4 | 28.2 | 29.0 | 29.7 | 30.4 | 31.0 | 31.7 | 32.3 | 32.8 | 33.4 | 34.1 | 34.8 | 35.5 | 36.3 | 37.2 | 38.0 | 39.0 | 39.9 | 40.9 | 41.9 | 42.9 | 43.9 | 45.0 | 46.0 | 47.1 |
| 19        | 4.0 | 4.9 | 5.9 | 6.9 | 7.9 | 9.0  | 10.1 | 11.2 | 12.3 | 13.4 | 14.5 | 15.6 | 16.7 | 17.8 | 19.0 | 20.1 | 21.1 | 22.0 | 23.0 | 23.9 | 24.8 | 25.7 | 26.6 | 27.4 | 28.2 | 29.0 | 29.7 | 30.4 | 31.0 | 31.7 | 32.3 | 32.8 | 33.4 | 34.1 | 34.8 | 35.5 | 36.3 | 37.2 | 38.0 | 39.0 | 39.9 | 40.9 | 41.9 | 42.9 | 43.9 | 45.0 | 46.0 |      |
| 20        | 4.0 | 4.9 | 5.9 | 6.9 | 7.9 | 9.0  | 10.1 | 11.2 | 12.3 | 13.4 | 14.5 | 15.6 | 16.7 | 17.8 | 19.0 | 20.1 | 21.1 | 22.0 | 23.0 | 23.9 | 24.8 | 25.7 | 26.6 | 27.4 | 28.2 | 29.0 | 29.7 | 30.4 | 31.0 | 31.7 | 32.3 | 32.8 | 33.4 | 34.1 | 34.8 | 35.5 | 36.3 | 37.2 | 38.0 | 39.0 | 39.9 | 40.9 | 41.9 | 42.9 | 43.9 | 45.0 |      |      |
| 21        | 4.0 | 4.9 | 5.9 | 6.9 | 7.9 | 9.0  | 10.1 | 11.2 | 12.3 | 13.4 | 14.5 | 15.6 | 16.7 | 17.8 | 19.0 | 20.1 | 21.1 | 22.0 | 23.0 | 23.9 | 24.8 | 25.7 | 26.6 | 27.4 | 28.2 | 29.0 | 29.7 | 30.4 | 31.0 | 31.7 | 32.3 | 32.8 | 33.4 | 34.1 | 34.8 | 35.5 | 36.3 | 37.2 | 38.0 | 39.0 | 39.9 | 40.9 | 41.9 | 42.9 | 43.9 |      |      |      |
| 22        | 4.1 | 5.1 | 6.1 | 7.1 | 8.1 | 9.2  | 10.3 | 11.4 | 12.5 | 13.7 | 14.8 | 15.9 | 17.1 | 18.2 | 19.4 | 20.5 | 21.5 | 22.5 | 23.5 | 24.5 | 25.4 | 26.3 | 27.2 | 28.0 | 28.9 | 29.7 | 30.4 | 31.1 | 31.8 | 32.4 | 33.0 | 33.6 | 34.3 | 35.1 | 35.9 | 36.8 | 37.7 | 38.6 | 39.6 | 40.6 | 41.6 | 42.7 | 43.8 | 44.9 |      |      |      |      |
| 23        | 4.2 | 5.2 | 6.2 | 7.3 | 8.3 | 9.4  | 10.5 | 11.7 | 12.8 | 13.9 | 15.1 | 16.3 | 17.4 | 18.6 | 19.8 | 20.9 | 22.0 | 23.0 | 24.0 | 25.0 | 25.9 | 26.8 | 27.8 | 28.6 | 29.5 | 30.3 | 31.1 | 31.8 | 32.5 | 33.1 | 33.8 | 34.5 | 35.3 | 36.2 | 37.1 | 38.1 | 39.1 | 40.2 | 41.3 | 42.4 | 43.5 | 44.7 | 45.9 |      |      |      |      |      |
| 24        | 4.3 | 5.3 | 6.3 | 7.4 | 8.5 | 9.6  | 10.7 | 11.9 | 13.0 | 14.2 | 15.3 | 16.5 | 17.7 | 18.9 | 20.1 | 21.3 | 22.3 | 23.4 | 24.4 | 25.4 | 26.4 | 27.4 | 28.3 | 29.2 | 30.1 | 31.0 | 31.7 | 32.5 | 33.2 | 33.9 | 34.6 | 35.5 | 36.5 | 37.5 | 38.5 | 39.6 | 40.8 | 41.9 | 43.1 | 44.3 | 45.6 | 46.9 |      |      |      |      |      |      |
| 25        | 4.4 | 5.4 | 6.4 | 7.5 | 8.6 | 9.7  | 10.9 | 12.0 | 13.2 | 14.4 | 15.6 | 16.8 | 18.0 | 19.2 | 20.4 | 21.6 | 22.7 | 23.8 | 24.8 | 25.9 | 26.9 | 27.9 | 28.8 | 29.8 | 30.7 | 31.6 | 32.4 | 33.1 | 33.9 | 34.7 | 35.7 | 36.7 | 37.8 | 38.9 | 40.1 | 41.3 | 42.6 | 43.8 | 45.2 | 46.5 | 47.9 |      |      |      |      |      |      |      |
| 26        | 4.4 | 5.5 | 6.5 | 7.6 | 8.7 | 9.9  | 11.0 | 12.2 | 13.4 | 14.6 | 15.8 | 17.0 | 18.2 | 19.5 | 20.7 | 22.0 | 23.1 | 24.2 | 25.3 | 26.3 | 27.4 | 28.4 | 29.4 | 30.4 | 31.3 | 32.2 | 33.0 | 33.8 | 34.7 | 35.8 | 36.9 | 38.1 | 39.3 | 40.5 | 41.9 | 43.2 | 44.6 | 46.0 | 47.4 | 48.9 |      |      |      |      |      |      |      |      |
| 27        | 4.5 | 5.5 | 6.6 | 7.7 | 8.8 | 10.0 | 11.1 | 12.3 | 13.5 | 14.7 | 16.0 | 17.2 | 18.5 | 19.8 | 21.0 | 2    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |

Male

Option - 2

Full Underwriting

On ATPD or CI

| 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  | 15.0  | 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  | 15.0  | 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  | 15.0  | 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  | 15.0  | 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 |      |      |      |      |      |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |

Option - 2

On ATPD or CI

| 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 | 15.1 | 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 | 15.0 | 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 | 15.0 | 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 | 12.5 | 12.5 | 12.5   | 15.0 | 15.0 | 15.0 | 15.7 | 16.9 | 18.0 | 19.0 | 20.0 | 21.0 | 22.0 | 23.0 | 23.9 | 24.8 | 25.8 | 26.7 | 27.5 | 28.2 | 29.0 | 29.7 | 30.4 | 31.1 | 31.9 | 32.6 | 33.4 | 34.2 | 35.0 | 35.8 | 36.5 | 37.3 | 38.1 |      |      |      |      |      |      |    |
| 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</ |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |

Male

Option - 2

Simplified Underwriting

On ATPD or CI

| 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  | 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</ |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |

Option - 2

On ATPD or CI

[illegible]

| Full Underwriting |      | On Death or ATPD or CI |      |      |      |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  | Option - 3 |
|-------------------|------|------------------------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|------------|
| 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                | 12.0 | 12.0                   | 12.0 | 12.0 | 12.0 | 12.0 | 14.0 | 14.9  | 16.3  | 17.8  | 19.3  | 20.8  | 22.3  | 23.9  | 25.4  | 26.9  | 28.3  | 29.6  | 31.0  | 32.3  | 33.6  | 34.8  | 36.0  | 37.2  | 38.4  | 39.5  | 40.5  | 41.5  | 42.4  | 43.4  | 44.2  | 45.1  | 46.1  | 47.2  | 48.3  | 49.4 | 50.6 | 51.9 | 53.1 | 54.4 | 55.7 | 57.0 | 58.4 | 59.8 | 61.1 | 62.5 | 63.9 | 65.3 |  |            |
| 19                | 12.0 | 12.0                   | 12.0 | 12.0 | 12.0 | 12.2 | 14.0 | 15.1  | 16.6  | 18.1  | 19.7  | 21.2  | 22.8  | 24.3  | 25.9  | 27.5  | 28.9  | 30.3  | 31.7  | 33.0  | 34.4  | 35.7  | 36.9  | 38.2  | 39.4  | 40.6  | 41.6  | 42.6  | 43.6  | 44.5  | 45.5  | 46.5  | 47.7  | 48.9  | 50.1  | 51.4 | 52.7 | 54.1 | 55.5 | 56.9 | 58.3 | 59.8 | 61.2 | 62.7 | 64.2 | 65.7 | 67.2 |      |  |            |
| 20                | 12.0 | 12.0                   | 12.0 | 12.0 | 12.0 | 12.4 | 14.0 | 15.4  | 16.9  | 18.5  | 20.1  | 21.6  | 23.2  | 24.9  | 26.5  | 28.1  | 29.6  | 31.0  | 32.4  | 33.8  | 35.2  | 36.6  | 37.9  | 39.2  | 40.4  | 41.7  | 42.8  | 43.8  | 44.8  | 45.8  | 47.0  | 48.2  | 49.5  | 50.8  | 52.2  | 53.7 | 55.1 | 56.6 | 58.1 | 59.7 | 61.2 | 62.8 | 64.4 | 66.0 | 67.6 | 69.2 |      |      |  |            |
| 21                | 12.0 | 12.0                   | 12.0 | 12.0 | 12.0 | 12.6 | 14.2 | 15.7  | 17.3  | 18.9  | 20.5  | 22.1  | 23.7  | 25.4  | 27.1  | 28.8  | 30.3  | 31.8  | 33.3  | 34.7  | 36.2  | 37.6  | 39.0  | 40.3  | 41.6  | 42.9  | 44.0  | 45.2  | 46.2  | 47.4  | 48.8  | 50.1  | 51.6  | 53.1  | 54.6  | 56.2 | 57.8 | 59.5 | 61.1 | 62.8 | 64.5 | 66.2 | 67.9 | 69.6 | 71.3 |      |      |      |  |            |
| 22                | 12.0 | 12.0                   | 12.0 | 12.0 | 12.0 | 12.9 | 14.4 | 16.0  | 17.6  | 19.3  | 20.9  | 22.6  | 24.3  | 26.0  | 27.8  | 29.5  | 31.1  | 32.7  | 34.2  | 35.8  | 37.3  | 38.7  | 40.2  | 41.6  | 43.0  | 44.3  | 45.5  | 46.7  | 48.0  | 49.4  | 50.9  | 52.4  | 54.0  | 55.7  | 57.4  | 59.1 | 60.9 | 62.7 | 64.5 | 66.3 | 68.1 | 69.9 | 71.8 | 73.6 |      |      |      |      |  |            |
| 23                | 12.0 | 12.0                   | 12.0 | 12.0 | 12.0 | 13.1 | 14.7 | 16.4  | 18.0  | 19.7  | 21.4  | 23.2  | 25.0  | 26.8  | 28.6  | 30.4  | 32.1  | 33.7  | 35.3  | 36.9  | 38.5  | 40.1  | 41.6  | 43.1  | 44.5  | 45.9  | 47.2  | 48.5  | 50.0  | 51.7  | 53.3  | 55.1  | 56.8  | 58.7  | 60.5  | 62.4 | 64.3 | 66.3 | 68.2 | 70.2 | 72.1 | 74.1 | 76.1 |      |      |      |      |      |  |            |
| 24                | 12.0 | 12.0                   | 12.0 | 12.0 | 12.0 | 13.4 | 15.1 | 16.8  | 18.5  | 20.2  | 22.0  | 23.8  | 25.7  | 27.6  | 29.5  | 31.4  | 33.2  | 34.9  | 36.6  | 38.3  | 39.9  | 41.6  | 43.2  | 44.7  | 46.2  | 47.7  | 49.2  | 50.8  | 52.5  | 54.3  | 56.2  | 58.1  | 60.0  | 62.0  | 64.1  | 66.1 | 68.2 | 70.3 | 72.4 | 74.5 | 76.6 | 78.8 |      |      |      |      |      |      |  |            |
| 25                | 12.0 | 12.0                   | 12.0 | 12.0 | 12.1 | 13.8 | 15.5 | 17.2  | 19.0  | 20.8  | 22.7  | 24.6  | 26.6  | 28.6  | 30.6  | 32.6  | 34.4  | 36.2  | 38.1  | 39.8  | 41.6  | 43.3  | 45.0  | 46.6  | 48.3  | 49.9  | 51.6  | 53.4  | 55.4  | 57.4  | 59.4  | 61.5  | 63.7  | 65.8  | 68.0  | 70.3 | 72.5 | 74.8 | 77.0 | 79.3 | 81.6 |      |      |      |      |      |      |      |  |            |
| 26                | 12.0 | 12.0                   | 12.0 | 12.0 | 12.5 | 14.2 | 15.9 | 17.8  | 19.6  | 21.6  | 23.5  | 25.6  | 27.6  | 29.7  | 31.8  | 34.0  | 35.9  | 37.9  | 39.8  | 41.7  | 43.5  | 45.3  | 47.1  | 48.9  | 50.6  | 52.5  | 54.5  | 56.6  | 58.7  | 60.9  | 63.2  | 65.4  | 67.8  | 70.1  | 72.5  | 74.9 | 77.3 | 79.8 | 82.2 | 84.7 |      |      |      |      |      |      |      |      |  |            |
| 27                | 12.0 | 12.0                   | 12.0 | 12.0 | 12.9 | 14.7 | 16.5 | 18.4  | 20.4  | 22.5  | 24.6  | 26.7  | 28.9  | 31.1  | 33.4  | 35.6  | 37.7  | 39.8  | 41.8  | 43.8  | 45.8  | 47.8  | 49.7  | 51.5  | 53.5  | 55.7  | 57.9  | 60.2  | 62.6  | 65.0  | 67.4  | 69.9  | 72.4  | 75.0  | 77.6  | 80.2 | 82.8 | 85.4 | 88.1 |      |      |      |      |      |      |      |      |      |  |            |
| 28                | 12.0 | 12.0                   | 12.0 | 12.0 | 13.4 | 15.3 | 17.2 | 19.3  | 21.4  | 23.5  | 25.8  | 28.1  | 30.4  | 32.8  | 35.2  | 37.6  | 39.8  | 42.0  | 44.2  | 46.4  | 48.5  | 50.6  | 52.6  | 54.7  | 57.0  | 59.4  | 61.9  | 64.4  | 66.9  | 69.6  | 72.2  | 74.9  | 77.7  | 80.4  | 83.2  | 86.0 | 88.8 | 91.7 |      |      |      |      |      |      |      |      |      |      |  |            |
| 29                | 12.0 | 12.0                   | 12.0 | 12.1 | 14.0 | 16.0 | 18.1 | 20.3  | 22.5  | 24.8  | 27.2  | 29.7  | 32.2  | 34.7  | 37.3  | 39.9  | 42.3  | 44.7  | 47.0  | 49.3  | 51.6  | 53.8  | 56.0  | 58.4  | 61.0  | 63.7  | 66.3  | 69.1  | 71.9  | 74.7  | 77.6  | 80.5  | 83.5  | 86.5  | 89.5  | 92.5 | 95.6 |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 30                | 12.0 | 12.0                   | 12.0 | 12.7 | 14.7 | 16.9 | 19.1 | 21.5  | 23.9  | 26.4  | 29.0  | 31.6  | 34.3  | 37.0  | 39.8  | 42.6  | 45.2  | 47.7  | 50.2  | 52.7  | 55.1  | 57.5  | 59.9  | 62.6  | 65.5  | 68.5  | 71.4  | 74.4  | 77.4  | 80.5  | 83.6  | 86.8  | 90.0  | 93.2  | 96.4  | 99.7 |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 31                | 12.0 | 12.0                   | 12.0 | 13.4 | 15.6 | 17.9 | 20.4 | 22.9  | 25.5  | 28.2  | 31.0  | 33.9  | 36.8  | 39.7  | 42.7  | 45.7  | 48.5  | 51.2  | 53.9  | 56.6  | 59.2  | 61.8  | 64.5  | 67.5  | 70.7  | 73.9  | 77.0  | 80.3  | 83.6  | 86.9  | 90.3  | 93.7  | 97.2  | 100.6 | 104.2 |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 32                | 12.0 | 12.0                   | 12.1 | 14.4 | 16.7 | 19.2 | 21.9 | 24.6  | 27.5  | 30.4  | 33.4  | 36.5  | 39.7  | 42.9  | 46.1  | 49.4  | 52.3  | 55.3  | 58.2  | 61.1  | 64.0  | 66.8  | 69.8  | 73.0  | 76.5  | 80.0  | 83.4  | 86.9  | 90.5  | 94.1  | 97.7  | 101.4 | 105.1 | 108.9 |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 33                | 12.0 | 12.0                   | 13.0 | 15.4 | 18.0 | 20.8 | 23.6 | 26.6  | 29.7  | 32.9  | 36.2  | 39.6  | 43.0  | 46.5  | 50.0  | 53.5  | 56.8  | 60.0  | 63.1  | 66.3  | 69.3  | 72.4  | 75.7  | 79.2  | 82.9  | 86.7  | 90.4  | 94.2  | 98.1  | 102.0 | 105.9 | 109.9 | 113.9 |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 34                | 12.0 | 12.0                   | 14.0 | 16.7 | 19.6 | 22.6 | 25.7 | 29.0  | 32.3  | 35.8  | 39.4  | 43.0  | 46.7  | 50.5  | 54.3  | 58.2  | 61.7  | 65.2  | 68.6  | 72.0  | 75.4  | 78.6  | 82.2  | 86.1  | 90.1  | 94.2  | 98.2  | 102.3 | 106.4 | 110.6 | 114.9 | 119.2 |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 35                | 12.0 | 12.5                   | 15.3 | 18.3 | 21.4 | 24.7 | 28.1 | 31.6  | 35.3  | 39.1  | 43.0  | 47.0  | 51.0  | 55.1  | 59.3  | 63.5  | 67.3  | 71.1  | 74.8  | 78.5  | 82.1  | 85.7  | 89.5  | 93.7  | 98.0  | 102.4 | 106.7 | 111.1 | 115.6 | 120.2 | 124.8 |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 36                | 12.0 | 13.7                   | 16.8 | 20.0 | 23.4 | 27.0 | 30.8 | 34.7  | 38.7  | 42.8  | 47.1  | 51.4  | 55.8  | 60.3  | 64.8  | 69.4  | 73.6  | 77.7  | 81.7  | 85.7  | 89.6  | 93.5  | 97.6  | 102.0 | 106.7 | 111.4 | 116.1 | 120.8 | 125.6 | 130.5 |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 37                | 12.0 | 15.1                   | 18.5 | 22.1 | 25.8 | 29.8 | 33.9 | 38.1  | 42.5  | 47.0  | 51.7  | 56.4  | 61.2  | 66.1  | 71.0  | 76.0  | 80.5  | 85.0  | 89.4  | 93.7  | 97.9  | 102.1 | 106.4 | 111.2 | 116.2 | 121.2 | 126.3 | 131.4 | 136.6 |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 38                | 13.3 | 16.8                   | 20.5 | 24.4 | 28.5 | 32.8 | 37.3 | 41.9  | 46.7  | 51.6  | 56.7  | 61.8  | 67.1  | 72.4  | 77.8  | 83.2  | 88.1  | 92.9  | 97.7  | 102.4 | 107.0 | 111.5 | 116.1 | 121.1 | 126.5 | 131.9 | 137.3 | 142.9 |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 39                | 14.7 | 18.6                   | 22.6 | 26.9 | 31.4 | 36.1 | 41.0 | 46.0  | 51.3  | 56.6  | 62.1  | 67.8  | 73.5  | 79.3  | 85.1  | 91.0  | 96.3  | 101.5 | 106.7 | 111.8 | 116.7 | 121.6 | 126.4 | 131.9 | 137.6 | 143.4 | 149.3 |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 40                | 16.3 | 20.5                   | 24.9 | 29.5 | 34.4 | 39.5 | 44.9 | 50.4  | 56.1  | 61.9  | 67.9  | 74.0  | 80.2  | 86.5  | 92.8  | 99.2  | 104.9 | 110.6 | 116.2 | 121.7 | 127.0 | 132.3 | 137.5 | 143.2 | 149.4 | 155.7 |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 41                | 17.8 | 22.4                   | 27.2 | 32.2 | 37.5 | 43.1 | 48.9 | 54.9  | 61.0  | 67.4  | 73.9  | 80.5  | 87.2  | 94.0  | 100.9 | 107.7 | 113.9 | 120.1 | 126.1 | 132.0 | 137.7 | 143.4 | 148.9 | 155.1 | 161.7 |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 42                | 19.3 | 24.2                   | 29.4 | 34.9 | 40.6 | 46.7 | 52.9 | 59.4  | 66.1  | 72.9  | 80.0  | 87.1  | 94.4  | 101.7 | 109.1 | 116.5 | 123.2 | 129.7 | 136.2 | 142.5 | 148.7 | 154.8 | 160.8 | 167.5 |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 43                | 20.9 | 26.1                   | 31.8 | 37.7 | 43.9 | 50.4 | 57.2 | 64.2  | 71.4  | 78.8  | 86.4  | 94.1  | 101.9 | 109.8 | 117.8 | 125.8 | 132.9 | 140.0 | 146.9 | 153.7 | 160.4 | 166.9 | 173.3 |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 44                | 22.5 | 28.3                   | 34.3 | 40.8 | 47.5 | 54.5 | 61.9 | 69.4  | 77.3  | 85.3  | 93.5  | 101.8 | 110.2 | 118.7 | 127.2 | 135.8 | 143.5 | 151.1 | 158.6 | 165.9 | 173.0 | 180.0 |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 45                | 24.4 | 30.6                   | 37.1 | 44.1 | 51.4 | 59.0 | 66.9 | 75.1  | 83.6  | 92.2  | 101.1 | 110.0 | 119.1 | 128.2 | 137.4 | 146.7 | 154.9 | 163.1 | 171.1 | 178.9 | 186.6 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 46                | 26.4 | 33.1                   | 40.2 | 47.7 | 55.6 | 63.9 | 72.5 | 81.3  | 90.4  | 99.8  | 109.3 | 118.9 | 128.7 | 138.5 | 148.4 | 158.3 | 167.2 | 176.0 | 184.6 | 193.0 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 47                | 28.5 | 35.8                   | 43.5 | 51.7 | 60.2 | 69.2 | 78.4 | 88.0  | 97.8  | 107.9 | 118.1 | 128.5 | 139.0 | 149.6 | 160.2 | 170.9 | 180.4 | 189.8 | 199.0 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 48                | 31.0 | 38.8                   | 47.2 | 56.0 | 65.3 | 75.0 | 85.0 | 95.3  | 105.9 | 116.7 | 127.7 | 138.9 | 150.2 | 161.6 | 173.0 | 184.4 | 194.7 | 204.8 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 49                | 33.5 | 42.1                   | 51.2 | 60.7 | 70.7 | 81.1 | 91.9 | 103.0 | 114.4 | 126.0 | 137.9 | 149.9 | 162.0 | 174.2 | 186.5 | 198.8 | 209.8 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 50                | 36.3 | 45.5                   | 55.3 | 65.6 | 76.4 | 87.6 | 99.2 | 111.2 | 123.4 | 135.9 | 148.6 | 161.5 | 174.6 | 187.7 | 200.9 | 214.1 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |
| 51                | 39.3 | 49.3                   | 59.9 | 71.0 | 82.6 |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |  |            |

Female

Option - 3

Full Underwriting

On Death or ATPD or CI

| 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        | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 14.0 | 14.0 | 14.9 | 16.3 | 17.7  | 19.1  | 20.5  | 22.0  | 23.4  | 24.8  | 26.1  | 27.4  | 28.6  | 29.8  | 31.0  | 32.1  | 33.3  | 34.4  | 35.4  | 36.5  | 37.4  | 38.2  | 39.1  | 39.9 | 40.7 | 41.5 | 42.2 | 43.0 | 43.7 | 44.4 | 45.3 | 46.1 | 47.0 | 48.0 | 48.9 | 49.9 | 50.8 | 51.8 | 52.8 | 53.8 | 54.8 | 55.8 |
| 19        | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 14.0 | 14.0 | 15.4 | 16.8 | 18.3  | 19.7  | 21.2  | 22.7  | 24.2  | 25.7  | 27.0  | 28.3  | 29.6  | 30.8  | 32.1  | 33.3  | 34.4  | 35.6  | 36.7  | 37.8  | 38.7  | 39.6  | 40.5  | 41.4 | 42.2 | 43.0 | 43.8 | 44.5 | 45.3 | 46.2 | 47.1 | 48.1 | 49.1 | 50.1 | 51.1 | 52.1 | 53.2 | 54.2 | 55.3 | 56.4 | 57.5 |      |
| 20        | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 14.0 | 14.4 | 15.9 | 17.4 | 18.9  | 20.4  | 21.9  | 23.4  | 25.0  | 26.5  | 27.9  | 29.2  | 30.6  | 31.9  | 33.2  | 34.4  | 35.6  | 36.8  | 38.0  | 39.1  | 40.1  | 41.0  | 42.0  | 42.8 | 43.7 | 44.6 | 45.4 | 46.2 | 47.1 | 48.1 | 49.1 | 50.2 | 51.2 | 52.3 | 53.4 | 54.5 | 55.7 | 56.8 | 58.0 | 59.1 |      |      |
| 21        | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 14.0 | 14.9 | 16.4 | 17.9 | 19.5  | 21.1  | 22.6  | 24.2  | 25.8  | 27.4  | 28.9  | 30.3  | 31.6  | 33.0  | 34.3  | 35.6  | 36.9  | 38.2  | 39.4  | 40.5  | 41.5  | 42.5  | 43.5  | 44.4 | 45.4 | 46.2 | 47.1 | 48.1 | 49.1 | 50.2 | 51.3 | 52.4 | 53.6 | 54.8 | 56.0 | 57.2 | 58.4 | 59.6 | 60.9 |      |      |      |
| 22        | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 12.4 | 14.0 | 15.4 | 17.0 | 18.6 | 20.2  | 21.8  | 23.5  | 25.1  | 26.8  | 28.4  | 29.9  | 31.4  | 32.8  | 34.3  | 35.6  | 37.0  | 38.3  | 39.6  | 40.9  | 42.1  | 43.2  | 44.2  | 45.2  | 46.2 | 47.2 | 48.1 | 49.1 | 50.2 | 51.3 | 52.5 | 53.7 | 54.9 | 56.2 | 57.5 | 58.8 | 60.1 | 61.4 | 62.7 |      |      |      |      |
| 23        | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 12.8 | 14.4 | 16.0 | 17.6 | 19.3 | 20.9  | 22.6  | 24.3  | 26.1  | 27.8  | 29.5  | 31.1  | 32.6  | 34.1  | 35.6  | 37.0  | 38.5  | 39.9  | 41.2  | 42.5  | 43.8  | 44.9  | 46.0  | 47.1  | 48.1 | 49.1 | 50.1 | 51.3 | 52.5 | 53.7 | 55.0 | 56.4 | 57.7 | 59.1 | 60.4 | 61.8 | 63.2 | 64.6 |      |      |      |      |      |
| 24        | 12.0 | 12.0 | 12.0 | 12.0 | 12.0 | 13.3 | 14.9 | 16.5 | 18.2 | 19.9 | 21.7  | 23.4  | 25.2  | 27.0  | 28.8  | 30.6  | 32.2  | 33.9  | 35.4  | 37.0  | 38.5  | 40.0  | 41.4  | 42.8  | 44.2  | 45.6  | 46.7  | 47.9  | 49.0  | 50.1 | 51.1 | 52.3 | 53.6 | 55.0 | 56.3 | 57.8 | 59.2 | 60.6 | 62.1 | 63.6 | 65.1 | 66.6 |      |      |      |      |      |      |
| 25        | 12.0 | 12.0 | 12.0 | 12.0 | 12.1 | 13.7 | 15.4 | 17.1 | 18.9 | 20.6 | 22.4  | 24.3  | 26.1  | 28.0  | 29.9  | 31.8  | 33.5  | 35.1  | 36.8  | 38.4  | 40.0  | 41.5  | 43.1  | 44.5  | 46.0  | 47.4  | 48.6  | 49.8  | 51.0  | 52.1 | 53.4 | 54.7 | 56.2 | 57.6 | 59.1 | 60.7 | 62.2 | 63.8 | 65.4 | 67.0 | 68.6 |      |      |      |      |      |      |      |
| 26        | 12.0 | 12.0 | 12.0 | 12.0 | 12.5 | 14.2 | 15.9 | 17.7 | 19.5 | 21.3 | 23.2  | 25.1  | 27.1  | 29.0  | 31.0  | 33.0  | 34.7  | 36.5  | 38.2  | 39.9  | 41.6  | 43.2  | 44.8  | 46.4  | 47.9  | 49.3  | 50.6  | 51.9  | 53.1  | 54.4 | 55.8 | 57.3 | 58.9 | 60.5 | 62.2 | 63.8 | 65.5 | 67.2 | 68.9 | 70.6 |      |      |      |      |      |      |      |      |
| 27        | 12.0 | 12.0 | 12.0 | 12.0 | 12.9 | 14.6 | 16.4 | 18.3 | 20.2 | 22.1 | 24.1  | 26.1  | 28.1  | 30.1  | 32.2  | 34.3  | 36.1  | 38.0  | 39.8  | 41.6  | 43.3  | 45.0  | 46.7  | 48.3  | 49.9  | 51.5  | 52.8  | 54.2  | 55.5  | 56.9 | 58.6 | 60.2 | 61.9 | 63.7 | 65.5 | 67.3 | 69.1 | 70.9 | 72.8 |      |      |      |      |      |      |      |      |      |
| 28        | 12.0 | 12.0 | 12.0 | 12.0 | 13.3 | 15.1 | 17.0 | 18.9 | 20.9 | 22.9 | 24.9  | 27.0  | 29.2  | 31.3  | 33.5  | 35.6  | 37.6  | 39.5  | 41.4  | 43.3  | 45.1  | 46.9  | 48.7  | 50.4  | 52.1  | 53.7  | 55.1  | 56.5  | 58.1  | 59.7 | 61.5 | 63.4 | 65.2 | 67.1 | 69.0 | 71.0 | 72.9 | 74.9 |      |      |      |      |      |      |      |      |      |      |
| 29        | 12.0 | 12.0 | 12.0 | 12.0 | 13.7 | 15.6 | 17.6 | 19.6 | 21.7 | 23.8 | 25.9  | 28.1  | 30.4  | 32.6  | 34.9  | 37.2  | 39.2  | 41.3  | 43.3  | 45.3  | 47.2  | 49.1  | 50.9  | 52.8  | 54.5  | 56.2  | 57.7  | 59.3  | 61.0  | 62.9 | 64.9 | 66.8 | 68.9 | 70.9 | 73.0 | 75.1 | 77.2 |      |      |      |      |      |      |      |      |      |      |      |
| 30        | 12.0 | 12.0 | 12.0 | 12.3 | 14.2 | 16.2 | 18.2 | 20.4 | 22.5 | 24.8 | 27.0  | 29.4  | 31.7  | 34.1  | 36.5  | 38.9  | 41.1  | 43.2  | 45.3  | 47.4  | 49.5  | 51.5  | 53.4  | 55.4  | 57.2  | 59.0  | 60.6  | 62.4  | 64.4  | 66.4 | 68.6 | 70.7 | 72.9 | 75.1 | 77.4 | 79.6 |      |      |      |      |      |      |      |      |      |      |      |      |
| 31        | 12.0 | 12.0 | 12.0 | 12.8 | 14.8 | 16.9 | 19.0 | 21.3 | 23.6 | 25.9 | 28.3  | 30.8  | 33.3  | 35.8  | 38.3  | 40.8  | 43.1  | 45.4  | 47.7  | 49.9  | 52.1  | 54.2  | 56.3  | 58.3  | 60.2  | 62.1  | 63.9  | 66.0  | 68.1  | 70.4 | 72.7 | 75.0 | 77.4 | 79.8 | 82.2 |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 32        | 12.0 | 12.0 | 12.0 | 13.4 | 15.5 | 17.7 | 20.0 | 22.4 | 24.8 | 27.3 | 29.8  | 32.4  | 35.1  | 37.7  | 40.4  | 43.1  | 45.6  | 48.0  | 50.4  | 52.7  | 55.0  | 57.3  | 59.5  | 61.6  | 63.7  | 65.7  | 67.8  | 70.0  | 72.4  | 74.8 | 77.3 | 79.8 | 82.4 | 85.0 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 33        | 12.0 | 12.0 | 12.0 | 14.1 | 16.3 | 18.7 | 21.1 | 23.6 | 26.2 | 28.9 | 31.6  | 34.4  | 37.2  | 40.0  | 42.9  | 45.8  | 48.4  | 51.0  | 53.5  | 56.0  | 58.4  | 60.8  | 63.2  | 65.5  | 67.7  | 69.8  | 72.1  | 74.6  | 77.1  | 79.8 | 82.4 | 85.2 | 87.9 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 34        | 12.0 | 12.0 | 12.6 | 14.9 | 17.3 | 19.8 | 22.4 | 25.1 | 27.9 | 30.7 | 33.6  | 36.6  | 39.6  | 42.6  | 45.7  | 48.7  | 51.5  | 54.3  | 57.0  | 59.7  | 62.3  | 64.8  | 67.3  | 69.7  | 72.1  | 74.5  | 77.0  | 79.6  | 82.4  | 85.2 | 88.1 | 91.0 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 35        | 12.0 | 12.0 | 13.4 | 15.8 | 18.4 | 21.1 | 23.9 | 26.8 | 29.7 | 32.8 | 35.9  | 39.0  | 42.2  | 45.5  | 48.7  | 52.0  | 55.0  | 57.9  | 60.8  | 63.7  | 66.5  | 69.2  | 71.8  | 74.4  | 76.9  | 79.5  | 82.3  | 85.1  | 88.1  | 91.2 | 94.3 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 36        | 12.0 | 12.0 | 14.3 | 16.9 | 19.7 | 22.6 | 25.5 | 28.6 | 31.8 | 35.0 | 38.4  | 41.7  | 45.2  | 48.7  | 52.2  | 55.7  | 58.9  | 62.0  | 65.1  | 68.1  | 71.1  | 74.0  | 76.8  | 79.6  | 82.3  | 85.1  | 88.1  | 91.2  | 94.4  | 97.7 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 37        | 12.0 | 12.6 | 15.3 | 18.1 | 21.1 | 24.2 | 27.4 | 30.7 | 34.1 | 37.6 | 41.1  | 44.8  | 48.5  | 52.2  | 55.9  | 59.7  | 63.1  | 66.5  | 69.8  | 73.0  | 76.2  | 79.3  | 82.3  | 85.2  | 88.1  | 91.2  | 94.4  | 97.7  | 101.2 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 38        | 12.0 | 13.6 | 16.5 | 19.5 | 22.7 | 26.0 | 29.4 | 33.0 | 36.6 | 40.4 | 44.2  | 48.1  | 52.1  | 56.0  | 60.1  | 64.1  | 67.7  | 71.3  | 74.9  | 78.3  | 81.7  | 85.0  | 88.3  | 91.4  | 94.5  | 97.8  | 101.3 | 104.9 |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 39        | 12.0 | 14.6 | 17.7 | 21.0 | 24.4 | 28.0 | 31.6 | 35.5 | 39.4 | 43.4 | 47.5  | 51.7  | 55.9  | 60.2  | 64.5  | 68.8  | 72.7  | 76.6  | 80.3  | 84.0  | 87.7  | 91.2  | 94.6  | 98.0  | 101.3 | 104.9 | 108.6 |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 40        | 12.6 | 15.8 | 19.1 | 22.6 | 26.3 | 30.1 | 34.0 | 38.1 | 42.3 | 46.6 | 51.1  | 55.5  | 60.1  | 64.7  | 69.3  | 73.9  | 78.1  | 82.2  | 86.2  | 90.1  | 94.0  | 97.8  | 101.4 | 105.0 | 108.5 | 112.5 |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 41        | 13.6 | 16.9 | 20.5 | 24.3 | 28.2 | 32.3 | 36.5 | 40.9 | 45.5 | 50.1 | 54.8  | 59.6  | 64.5  | 69.4  | 74.3  | 79.3  | 83.7  | 88.1  | 92.4  | 96.6  | 100.7 | 104.7 | 108.6 | 112.4 | 116.2 |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 42        | 14.5 | 18.1 | 21.9 | 26.0 | 30.2 | 34.5 | 39.1 | 43.8 | 48.7 | 53.6 | 58.7  | 63.8  | 69.0  | 74.2  | 79.5  | 84.8  | 89.5  | 94.2  | 98.7  | 103.2 | 107.6 | 111.9 | 116.1 | 120.1 |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 43        | 15.5 | 19.3 | 23.4 | 27.7 | 32.2 | 36.9 | 41.8 | 46.9 | 52.1 | 57.4 | 62.8  | 68.2  | 73.8  | 79.3  | 85.0  | 90.6  | 95.6  | 100.6 | 105.5 | 110.2 | 114.9 | 119.4 | 123.9 |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 44        | 16.5 | 20.6 | 25.0 | 29.6 | 34.4 | 39.5 | 44.7 | 50.1 | 55.7 | 61.3 | 67.1  | 72.9  | 78.8  | 84.8  | 90.8  | 96.7  | 102.1 | 107.4 | 112.6 | 117.6 | 122.6 | 127.5 |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 45        | 17.5 | 22.0 | 26.7 | 31.7 | 36.9 | 42.3 | 47.9 | 53.7 | 59.6 | 65.6 | 71.8  | 78.0  | 84.3  | 90.6  | 97.0  | 103.4 | 109.1 | 114.7 | 120.2 | 125.6 | 130.9 |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 46        | 18.8 | 23.6 | 28.7 | 34.0 | 39.6 | 45.4 | 51.4 | 57.6 | 63.9 | 70.4 | 76.9  | 83.6  | 90.3  | 97.0  | 103.8 | 110.6 | 116.7 | 122.7 | 128.6 | 134.4 |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 47        | 20.3 | 25.5 | 30.9 | 36.7 | 42.7 | 48.9 | 55.3 | 61.9 | 68.7 | 75.6 | 82.6  | 89.7  | 96.8  | 104.0 | 111.2 | 118.5 | 125.0 | 131.4 | 137.7 |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 48        | 21.8 | 27.4 | 33.3 | 39.4 | 45.8 | 52.5 | 59.3 | 66.4 | 73.6 | 80.9 | 88.4  | 96.0  | 103.6 | 111.2 | 118.9 | 126.7 | 133.6 | 140.4 |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 49        | 23.6 | 29.6 | 35.9 | 42.4 | 49.3 | 56.4 | 63.7 | 71.2 | 78.9 | 86.7 | 94.6  | 102.7 | 110.8 | 119.0 | 127.2 | 135.4 | 142.8 |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 50        | 25.4 | 31.8 | 38.5 | 45.5 | 52.8 | 60.3 | 68.1 | 76.1 | 84.3 | 92.6 | 101.0 | 109.6 | 118.2 | 126.9 | 135.7 | 144.5 |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
| 51        | 27.2 | 34.0 | 41.1 | 48.6 | 56.3 | 64.3 | 72.6 | 81.0 | 89.7 | 98.5 | 107.5 | 116.6 | 125.8 | 135.0 | 144.4 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |

Male

Option - 3

Simplified Underwriting

On Death or ATPD or CI

| 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        | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 15.0  | 17.5  | 17.7  | 19.4  | 21.2  | 22.9  | 24.7  | 26.5  | 28.4  | 30.2  | 32.0  | 33.6  | 35.2  | 36.8  | 38.4  | 39.9  | 41.4  | 42.9  | 44.3  | 45.7  | 47.0  | 48.2  | 49.4  | 50.5  | 51.6  | 52.7  | 53.9  | 55.1  | 56.5  | 57.9  | 59.3  | 60.8  | 62.4  | 64.0  | 65.6  | 67.2 | 68.9 | 70.6 | 72.3 | 73.9 | 75.6 | 77.3 | 79.1 |
| 19        | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 15.0  | 17.5  | 18.0  | 19.8  | 21.6  | 23.4  | 25.2  | 27.1  | 29.0  | 30.8  | 32.7  | 34.4  | 36.1  | 37.7  | 39.3  | 40.9  | 42.5  | 44.0  | 45.5  | 46.9  | 48.3  | 49.6  | 50.8  | 52.0  | 53.1  | 54.3  | 55.7  | 57.2  | 58.7  | 60.2  | 61.9  | 63.5  | 65.3  | 67.0  | 68.7  | 70.5 | 72.3 | 74.1 | 76.0 | 77.8 | 79.6 | 81.4 |      |
| 20        | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 15.0  | 17.5  | 18.3  | 20.2  | 22.0  | 23.9  | 25.8  | 27.7  | 29.6  | 31.5  | 33.5  | 35.2  | 37.0  | 38.7  | 40.3  | 42.0  | 43.6  | 45.2  | 46.7  | 48.2  | 49.7  | 51.0  | 52.3  | 53.5  | 54.8  | 56.3  | 57.9  | 59.5  | 61.2  | 62.9  | 64.7  | 66.6  | 68.4  | 70.3  | 72.2  | 74.2 | 76.1 | 78.1 | 80.0 | 82.0 | 84.0 |      |      |
| 21        | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 15.1  | 17.5  | 18.7  | 20.6  | 22.5  | 24.4  | 26.3  | 28.3  | 30.3  | 32.3  | 34.3  | 36.1  | 37.9  | 39.7  | 41.5  | 43.2  | 44.9  | 46.5  | 48.1  | 49.7  | 51.3  | 52.6  | 53.9  | 55.4  | 56.9  | 58.6  | 60.4  | 62.2  | 64.1  | 66.0  | 68.0  | 70.0  | 72.0  | 74.1  | 76.2  | 78.2 | 80.3 | 82.4 | 84.6 | 86.7 |      |      |      |
| 22        | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 15.4  | 17.5  | 19.1  | 21.0  | 23.0  | 24.9  | 27.0  | 29.0  | 31.1  | 33.2  | 35.3  | 37.2  | 39.0  | 40.9  | 42.7  | 44.5  | 46.3  | 48.0  | 49.7  | 51.4  | 53.0  | 54.4  | 55.9  | 57.6  | 59.4  | 61.3  | 63.3  | 65.3  | 67.4  | 69.5  | 71.6  | 73.8  | 76.0  | 78.3  | 80.5  | 82.8 | 85.0 | 87.3 | 89.6 |      |      |      |      |
| 23        | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 15.7  | 17.6  | 19.5  | 21.5  | 23.5  | 25.6  | 27.7  | 29.8  | 32.0  | 34.2  | 36.4  | 38.4  | 40.3  | 42.3  | 44.2  | 46.1  | 48.0  | 49.8  | 51.6  | 53.3  | 55.0  | 56.6  | 58.4  | 60.3  | 62.3  | 64.5  | 66.6  | 68.9  | 71.1  | 73.4  | 75.8  | 78.2  | 80.5  | 83.0  | 85.4  | 87.8 | 90.2 | 92.7 |      |      |      |      |      |
| 24        | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 16.0  | 18.0  | 20.0  | 22.1  | 24.2  | 26.3  | 28.5  | 30.7  | 33.0  | 35.3  | 37.6  | 39.7  | 41.8  | 43.8  | 45.9  | 47.9  | 49.8  | 51.8  | 53.6  | 55.5  | 57.3  | 59.2  | 61.3  | 63.4  | 65.7  | 68.1  | 70.4  | 72.9  | 75.4  | 77.9  | 80.4  | 83.0  | 85.6  | 88.2  | 90.8  | 93.4 | 96.0 |      |      |      |      |      |      |
| 25        | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 16.5  | 18.5  | 20.6  | 22.7  | 24.9  | 27.2  | 29.5  | 31.8  | 34.2  | 36.6  | 39.1  | 41.3  | 43.5  | 45.7  | 47.8  | 49.9  | 52.0  | 54.0  | 56.0  | 58.0  | 60.1  | 62.3  | 64.7  | 67.1  | 69.6  | 72.2  | 74.8  | 77.4  | 80.1  | 82.9  | 85.6  | 88.4  | 91.2  | 94.0  | 96.8  | 99.6 |      |      |      |      |      |      |      |
| 26        | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 17.0  | 19.1  | 21.3  | 23.5  | 25.8  | 28.2  | 30.7  | 33.1  | 35.7  | 38.2  | 40.8  | 43.2  | 45.5  | 47.8  | 50.1  | 52.3  | 54.5  | 56.7  | 58.8  | 61.1  | 63.5  | 66.0  | 68.6  | 71.3  | 74.1  | 76.9  | 79.7  | 82.6  | 85.5  | 88.5  | 91.4  | 94.4  | 97.4  | 100.4 | 103.4 |      |      |      |      |      |      |      |      |
| 27        | 15.0 | 15.0 | 15.0 | 15.0 | 15.4 | 17.6  | 19.8  | 22.1  | 24.5  | 27.0  | 29.5  | 32.1  | 34.7  | 37.4  | 40.1  | 42.9  | 45.4  | 47.9  | 50.4  | 52.8  | 55.2  | 57.5  | 59.9  | 62.2  | 64.8  | 67.6  | 70.4  | 73.2  | 76.2  | 79.2  | 82.2  | 85.3  | 88.4  | 91.6  | 94.7  | 98.0  | 101.2 | 104.4 | 107.7 |       |      |      |      |      |      |      |      |      |
| 28        | 15.0 | 15.0 | 15.0 | 15.0 | 16.1 | 18.3  | 20.7  | 23.2  | 25.7  | 28.3  | 31.0  | 33.8  | 36.6  | 39.5  | 42.4  | 45.4  | 48.0  | 50.7  | 53.3  | 56.0  | 58.5  | 61.0  | 63.5  | 66.2  | 69.2  | 72.3  | 75.3  | 78.5  | 81.6  | 84.9  | 88.2  | 91.6  | 94.9  | 98.3  | 101.8 | 105.2 | 108.7 | 112.2 |       |       |      |      |      |      |      |      |      |      |
| 29        | 15.0 | 15.0 | 15.0 | 15.0 | 16.8 | 19.3  | 21.8  | 24.4  | 27.1  | 29.9  | 32.8  | 35.8  | 38.9  | 41.9  | 45.1  | 48.2  | 51.1  | 54.0  | 56.8  | 59.6  | 62.4  | 65.1  | 67.8  | 70.9  | 74.2  | 77.6  | 80.9  | 84.3  | 87.8  | 91.3  | 94.9  | 98.5  | 102.2 | 105.9 | 109.6 | 113.3 | 117.0 |       |       |       |      |      |      |      |      |      |      |      |
| 30        | 15.0 | 15.0 | 15.0 | 15.3 | 17.8 | 20.4  | 23.1  | 25.9  | 28.8  | 31.9  | 35.0  | 38.2  | 41.5  | 44.8  | 48.2  | 51.6  | 54.7  | 57.8  | 60.8  | 63.8  | 66.8  | 69.7  | 72.9  | 76.3  | 79.9  | 83.6  | 87.2  | 90.9  | 94.7  | 98.5  | 102.4 | 106.3 | 110.2 | 114.2 | 118.2 | 122.2 |       |       |       |       |      |      |      |      |      |      |      |      |
| 31        | 15.0 | 15.0 | 15.0 | 16.2 | 18.9 | 21.7  | 24.6  | 27.7  | 30.9  | 34.2  | 37.6  | 41.0  | 44.6  | 48.2  | 51.8  | 55.5  | 58.8  | 62.2  | 65.5  | 68.7  | 71.9  | 75.1  | 78.7  | 82.5  | 86.4  | 90.4  | 94.3  | 98.4  | 102.4 | 106.6 | 110.7 | 114.9 | 119.2 | 123.5 | 127.8 |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 32        | 15.0 | 15.0 | 15.0 | 17.4 | 20.3 | 23.3  | 26.5  | 29.8  | 33.3  | 36.9  | 40.6  | 44.3  | 48.2  | 52.1  | 56.0  | 60.0  | 63.7  | 67.3  | 70.8  | 74.4  | 77.8  | 81.3  | 85.3  | 89.4  | 93.6  | 98.0  | 102.3 | 106.6 | 111.0 | 115.5 | 120.0 | 124.5 | 129.1 | 133.7 |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 33        | 15.0 | 15.0 | 15.8 | 18.7 | 21.9 | 25.2  | 28.7  | 32.4  | 36.2  | 40.1  | 44.1  | 48.2  | 52.3  | 56.6  | 60.9  | 65.2  | 69.2  | 73.1  | 77.0  | 80.8  | 84.5  | 88.3  | 92.6  | 97.1  | 101.7 | 106.4 | 111.0 | 115.7 | 120.5 | 125.3 | 130.2 | 135.1 | 140.0 |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 34        | 15.0 | 15.0 | 17.1 | 20.3 | 23.8 | 27.5  | 31.3  | 35.3  | 39.4  | 43.7  | 48.0  | 52.5  | 57.0  | 61.7  | 66.3  | 71.1  | 75.3  | 79.6  | 83.8  | 87.9  | 92.0  | 96.1  | 100.8 | 105.6 | 110.6 | 115.7 | 120.7 | 125.7 | 130.9 | 136.1 | 141.3 | 146.6 |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 35        | 15.0 | 15.3 | 18.6 | 22.2 | 26.1 | 30.1  | 34.3  | 38.6  | 43.2  | 47.8  | 52.6  | 57.4  | 62.4  | 67.4  | 72.5  | 77.7  | 82.4  | 87.0  | 91.5  | 96.0  | 100.4 | 104.9 | 109.9 | 115.1 | 120.5 | 125.9 | 131.3 | 136.8 | 142.3 | 147.9 | 153.5 |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 36        | 15.0 | 16.8 | 20.5 | 24.5 | 28.7 | 33.1  | 37.7  | 42.4  | 47.4  | 52.5  | 57.7  | 63.0  | 68.4  | 73.9  | 79.5  | 85.1  | 90.1  | 95.2  | 100.1 | 105.0 | 109.8 | 114.6 | 119.9 | 125.5 | 131.3 | 137.1 | 142.9 | 148.8 | 154.8 | 160.8 |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 37        | 15.0 | 18.5 | 22.7 | 27.0 | 31.6 | 36.5  | 41.5  | 46.7  | 52.1  | 57.7  | 63.4  | 69.2  | 75.1  | 81.1  | 87.2  | 93.3  | 98.8  | 104.3 | 109.7 | 115.0 | 120.1 | 125.3 | 130.9 | 136.9 | 143.1 | 149.4 | 155.6 | 161.9 | 168.4 |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 38        | 16.3 | 20.5 | 25.1 | 29.9 | 35.0 | 40.3  | 45.8  | 51.5  | 57.4  | 63.5  | 69.7  | 76.0  | 82.5  | 89.0  | 95.6  | 102.3 | 108.3 | 114.2 | 120.1 | 125.8 | 131.4 | 136.9 | 142.9 | 149.3 | 155.9 | 162.7 | 169.4 | 176.2 |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 39        | 18.1 | 22.8 | 27.8 | 33.0 | 38.6 | 44.4  | 50.4  | 56.6  | 63.1  | 69.7  | 76.5  | 83.4  | 90.5  | 97.6  | 104.8 | 112.0 | 118.5 | 125.0 | 131.3 | 137.5 | 143.6 | 149.5 | 155.8 | 162.6 | 169.7 | 177.0 | 184.2 |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 40        | 20.0 | 25.2 | 30.6 | 36.4 | 42.4 | 48.7  | 55.3  | 62.1  | 69.1  | 76.4  | 83.7  | 91.3  | 98.9  | 106.7 | 114.5 | 122.3 | 129.3 | 136.3 | 143.1 | 149.9 | 156.4 | 162.8 | 169.4 | 176.7 | 184.4 | 192.2 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 41        | 22.0 | 27.6 | 33.5 | 39.7 | 46.3 | 53.2  | 60.3  | 67.7  | 75.4  | 83.2  | 91.2  | 99.4  | 107.7 | 116.1 | 124.5 | 133.0 | 140.6 | 148.1 | 155.5 | 162.7 | 169.7 | 176.6 | 183.7 | 191.6 | 199.8 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 42        | 23.8 | 29.9 | 36.3 | 43.1 | 50.2 | 57.6  | 65.4  | 73.4  | 81.7  | 90.2  | 98.8  | 107.7 | 116.6 | 125.7 | 134.8 | 143.9 | 152.1 | 160.2 | 168.1 | 175.9 | 183.4 | 190.8 | 198.5 | 206.9 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 43        | 25.8 | 32.3 | 39.2 | 46.6 | 54.3 | 62.3  | 70.7  | 79.4  | 88.4  | 97.5  | 106.9 | 116.5 | 126.1 | 135.9 | 145.6 | 155.5 | 164.3 | 173.0 | 181.5 | 189.8 | 197.9 | 205.8 | 214.1 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 44        | 27.9 | 35.0 | 42.5 | 50.4 | 58.8 | 67.5  | 76.6  | 86.0  | 95.7  | 105.6 | 115.7 | 126.0 | 136.4 | 146.9 | 157.5 | 168.1 | 177.5 | 186.8 | 196.0 | 204.9 | 213.6 | 222.1 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 45        | 30.2 | 37.9 | 46.0 | 54.6 | 63.7 | 73.1  | 83.0  | 93.1  | 103.6 | 114.3 | 125.3 | 136.4 | 147.6 | 158.9 | 170.2 | 181.6 | 191.8 | 201.8 | 211.6 | 221.2 | 230.5 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 46        | 32.7 | 41.0 | 49.8 | 59.2 | 69.0 | 79.2  | 89.9  | 100.9 | 112.2 | 123.8 | 135.6 | 147.5 | 159.6 | 171.7 | 184.0 | 196.2 | 207.1 | 217.9 | 228.4 | 238.7 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 47        | 35.4 | 44.4 | 54.0 | 64.2 | 74.8 | 85.9  | 97.4  | 109.3 | 121.5 | 134.0 | 146.7 | 159.5 | 172.5 | 185.6 | 198.7 | 211.9 | 223.6 | 235.1 | 246.4 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 48        | 38.4 | 48.2 | 58.7 | 69.6 | 81.1 | 93.2  | 105.6 | 118.4 | 131.6 | 145.0 | 158.7 | 172.5 | 186.5 | 200.6 | 214.7 | 228.8 | 241.4 | 253.8 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 49        | 41.7 | 52.3 | 63.6 | 75.5 | 87.9 | 100.9 | 114.3 | 128.1 | 142.3 | 156.7 | 171.4 | 186.3 | 201.4 | 216.5 | 231.7 | 246.8 | 260.3 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |
| 50        | 45.1 | 56.7 | 68.9 | 81.7 | 95.1 | 109.1 | 123.5 | 138.4 | 153   |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |      |      |      |      |      |      |      |

Option - 3

| Age/Term |  | On Death or ATPD or CI |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
|----------|--|------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|--|
|          |  | 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       |  | 15.0                   | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 17.5 | 17.5 | 17.6 | 19.7 | 20.9 | 22.6 | 24.3 | 26.0 | 27.7 | 29.4 | 30.9 | 32.4 | 33.9 | 35.3 | 36.7 | 38.1 | 39.4 | 40.7 | 42.0 | 43.2 | 44.3 | 45.3 | 46.4 | 47.3 | 48.3 | 49.2 | 50.1 | 51.0 | 51.9 | 52.9 | 54.0 | 55.1 | 56.3 | 57.4 | 58.7 | 59.9 | 61.1 | 62.3 | 63.6 | 64.8 | 66.1 | 67.3 |  |  |
| 19       |  | 15.0                   | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 17.5 | 17.5 | 18.2 | 19.9 | 21.6 | 23.4 | 25.1 | 26.9 | 28.7 | 30.4 | 32.0 | 33.6 | 35.1 | 36.6 | 38.0 | 39.5 | 40.9 | 42.2 | 43.6 | 44.8 | 46.0 | 47.1 | 48.1 | 49.1 | 50.1 | 51.1 | 52.0 | 53.0 | 54.0 | 55.2 | 56.4 | 57.6 | 58.8 | 60.1 | 61.4 | 62.7 | 64.1 | 65.4 | 66.7 | 68.0 | 69.4 |      |  |  |
| 20       |  | 15.0                   | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 17.5 | 17.5 | 18.8 | 20.6 | 22.4 | 24.2 | 26.0 | 27.8 | 29.7 | 31.5 | 33.1 | 34.7 | 36.3 | 37.9 | 39.4 | 40.9 | 42.4 | 43.8 | 45.2 | 46.5 | 47.7 | 48.8 | 49.9 | 51.0 | 52.0 | 53.0 | 54.0 | 55.1 | 56.3 | 57.6 | 58.9 | 60.2 | 61.6 | 63.0 | 64.4 | 65.8 | 67.2 | 68.6 | 70.0 | 71.5 |      |      |  |  |
| 21       |  | 15.0                   | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 17.5 | 17.7 | 19.5 | 21.3 | 23.2 | 25.0 | 26.9 | 28.8 | 30.7 | 32.6 | 34.3 | 36.0 | 37.7 | 39.3 | 40.9 | 42.4 | 44.0 | 45.4 | 46.9 | 48.3 | 49.5 | 50.7 | 51.9 | 53.0 | 54.1 | 55.1 | 56.3 | 57.5 | 58.9 | 60.3 | 61.7 | 63.1 | 64.6 | 66.1 | 67.6 | 69.1 | 70.6 | 72.1 | 73.7 |      |      |      |  |  |
| 22       |  | 15.0                   | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 17.5 | 18.3 | 20.2 | 22.1 | 24.0 | 26.0 | 27.9 | 29.9 | 31.9 | 33.9 | 35.7 | 37.4 | 39.2 | 40.9 | 42.5 | 44.1 | 45.7 | 47.3 | 48.8 | 50.2 | 51.5 | 52.8 | 54.0 | 55.2 | 56.3 | 57.5 | 58.8 | 60.2 | 61.7 | 63.2 | 64.7 | 66.3 | 67.9 | 69.5 | 71.1 | 72.7 | 74.3 | 76.0 |      |      |      |      |  |  |
| 23       |  | 15.0                   | 15.0 | 15.0 | 15.0 | 15.0 | 15.3 | 17.5 | 19.1 | 21.0 | 23.0 | 25.0 | 27.0 | 29.0 | 31.1 | 33.2 | 35.2 | 37.1 | 38.9 | 40.8 | 42.5 | 44.3 | 46.0 | 47.6 | 49.3 | 50.8 | 52.4 | 53.7 | 55.0 | 56.3 | 57.5 | 58.8 | 60.1 | 61.6 | 63.2 | 64.8 | 66.4 | 68.1 | 69.8 | 71.5 | 73.2 | 74.9 | 76.6 | 78.4 |      |      |      |      |      |  |  |
| 24       |  | 15.0                   | 15.0 | 15.0 | 15.0 | 15.0 | 15.8 | 17.8 | 19.8 | 21.8 | 23.8 | 25.9 | 28.0 | 30.1 | 32.3 | 34.5 | 36.6 | 38.6 | 40.5 | 42.4 | 44.3 | 46.1 | 47.9 | 49.6 | 51.3 | 53.0 | 54.6 | 56.0 | 57.4 | 58.7 | 60.0 | 61.4 | 63.0 | 64.6 | 66.3 | 68.1 | 69.8 | 71.6 | 73.5 | 75.3 | 77.1 | 79.0 | 80.9 |      |      |      |      |      |      |  |  |
| 25       |  | 15.0                   | 15.0 | 15.0 | 15.0 | 15.0 | 16.4 | 18.4 | 20.5 | 22.5 | 24.7 | 26.8 | 29.0 | 31.3 | 33.5 | 35.8 | 38.0 | 40.1 | 42.1 | 44.1 | 46.0 | 47.9 | 49.8 | 51.6 | 53.4 | 55.2 | 56.8 | 58.3 | 59.8 | 61.2 | 62.6 | 64.3 | 66.0 | 67.8 | 69.7 | 71.6 | 73.5 | 75.4 | 77.4 | 79.4 | 81.4 | 83.4 |      |      |      |      |      |      |      |  |  |
| 26       |  | 15.0                   | 15.0 | 15.0 | 15.0 | 15.0 | 17.0 | 19.0 | 21.2 | 23.3 | 25.6 | 27.8 | 30.1 | 32.5 | 34.8 | 37.2 | 39.5 | 41.7 | 43.8 | 45.9 | 47.9 | 49.9 | 51.9 | 53.8 | 55.7 | 57.5 | 59.3 | 60.9 | 62.4 | 63.9 | 65.6 | 67.4 | 69.4 | 71.3 | 73.4 | 75.4 | 77.5 | 79.6 | 81.7 | 83.8 | 85.9 |      |      |      |      |      |      |      |      |  |  |
| 27       |  | 15.0                   |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |