

PART - A

Date: <_____>

Name of Policyholder:

Address of Policyholder:

Contact Number/(s) of Policyholder:

Dear <Policyholder Name>,

Sub.: Your Policy No. <<_____>> - Edelweiss Life – Guaranteed Flexi STAR (An Individual, Non-Linked, Non-Participating, Savings, Life Insurance Product)

Thank you for choosing Edelweiss Life as your preferred life insurance partner.

We are confident that the product chosen by you will suit your need.

Policy Document:

We have prepared your Policy on the basis of the Proposal Form submitted by you. We request you to go through your Policy Document in detail and check for the accuracy of information. A copy of your Proposal Form as submitted by you, Customer Information Sheet (CIS) and other relevant documents (if any), including are also enclosed along with this Policy Document for your information and records.

Please preserve this Policy Document safely and inform your Nominee about the same.

For your reference, we are sharing results of your medical examination (if applicable) which were obtained for assessment of your health condition relevant to take a decision on the Proposal for insurance. The report is only indicative in nature and we do not express any opinion on the matter contained in the medical examination report.

In case you are keen to know more about your Policy or you need further assistance, you may contact your sales person who has advised you while purchasing this Policy at the below details:

Name of the PFA / Corporate Agent/ Relationship Manager/ Broker	Code/License No.	Contact Details.

Alternatively, you may contact our Service Expert at 1800 2121 212 or email us at care@edelweisslife.in

Cancellation in the Free Look Period:

You have a Free Look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims, you may return this Policy for cancellation to us by giving us written reasons for your objection within the said Free Look period. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of Proposer/Life Insured

To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission.

Please note that if the Policy is opted through Insurance Repository ('IR'), the computation of the said Free Look Period will be as stated below: -

- For existing e-Insurance Account (eIA): Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.
- For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(eIA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance policy by the IR to the eIA, whichever is later, shall be reckoned for the purpose of computation of the free look period.

We look forward to serve you.

Regards,

For Edelweiss Life Insurance Company Limited

Authorised Signatory

Registered & Corporate Office- 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroi Road, Kurla (W), Mumbai - 400070

Edelweiss Life Insurance Company Limited
(formerly known as Edelweiss Tokio Life Insurance Company Limited)
Registered & Corporate Office - 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroi Road,
Kurla (W), Mumbai - 400070

POLICY DOCUMENT - Edelweiss Life – Guaranteed Flexi STAR
An Individual, Non-Linked, Non-Participating, Savings, Life Insurance Product
UIN: 147N112V01

POLICY PREAMBLE

This Policy is an Individual, Non-Linked, Non-Participating, Savings, Life Insurance Product. This document is the evidence of a contract of insurance between Edelweiss Life Insurance Company Limited ('the Company') and the Policyholder as described in the Policy Schedule given below. This Policy is based on the proposal made by the within named Policyholder and submitted to the Company along with the required documents, declarations, statements, applicable medical evidence and other information received by the Company from the Policyholder, Life Insured or on behalf of the Policyholder ('Proposal'). This Policy is effective upon receipt and realisation, by the Company, of the consideration payable under the Policy. This Policy is written under and will be governed by the applicable laws in force in India and all Premiums and Benefits are expressed and payable in Indian Rupees.

POLICY SCHEDULE

Policy Number	Plan Name and UIN
	Edelweiss Life – Guaranteed Flexi STAR (UIN:147N112V01)

Details of the Policyholder:

Name	Date of Birth	Age	Gender	CKYC Number

Address of the Policyholder

Details of the Life Insured:

Name	Date of Birth	Age	Gender	CKYC Number

Address of the Life Insured

Policy Details	
Date of Commencement of Policy	<<dd/mm/yyyy>>
Date of Commencement of Risk	<<dd/mm/yyyy>>
Policy Term	<< >>
Premium Paying Term (PPT)	<<5 6 7 8 9 10 11 12 years>>
Premium Paying Frequency	<<Annual / Half Yearly/ Quarterly / Monthly>>
Annual Premium	Rs. << amount>>
Annualized premium	Rs. << amount>>
Modal Premium	Rs. << amount>>
Modal Premium including Applicable Taxes	Rs. << amount>>
Premium Paying Due Date	<< Date & Month of every year / Date of every month >>
Last Premium Due Date	<<dd/mm/yyyy>>
Plan Option	<<Lumpsum/ Lumpsum plus income >>
Sum Assured on Death Multiple	<<5/7/10>>
Preponement of Income	<Yes/No/NA>
Income Start Year (Policy Year)	<<Policy Year / NA>>
Date of Maturity	<<dd/mm/yyyy>>

BENEFIT INFORMATION:

Sum Assured on Death (at inception)	: Rs.
Sum Assured on Maturity	: Rs.
Maturity Benefit	: Rs.
Guaranteed Additions %	<<in%>>
<<Income Benefit Pay-out during>> / <<Balance Income Benefit Amount during>> Policy Year <<PPT+2>> to <<End of Policy Term>>	: Rs.

Policy Year	Preponed Income Benefit Amount Start of the year (in Rs.)	Preponed Income Benefit Amount End of the year (in Rs.)
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		

Rider Name	UIN	Rider Sum Assured	Modal Premium plus applicable taxes	Term (years)	PPT (years)
Edelweiss Life – Accidental Total and Permanent Disability Rider	147B001V05	Rs.	Rs. incl. any u/w extra		
Edelweiss Life – Accidental Death Benefit Rider	147B002V05	Rs.	Rs. incl. any u/w extra		
Edelweiss Life – Critical Illness Rider	147B005V05	Rs.	Rs. incl. any u/w extra		
Edelweiss Life – Waiver of Premium Rider	147B003V06	NA	Rs. incl. any u/w extra		
Edelweiss Life – Payor Waiver Benefit Rider	147B014V06	<input type="checkbox"/> Death <input type="checkbox"/> CI & ATPD <input type="checkbox"/> Death, CI & ATPD	: Rs. incl. any u/w extra		
Total					

Nomination details of Nominees of Life Insured:

Name of the Nominee(s)	<Nominee 1>	<Nominee 2>	<Nominee 3>
Age of the Nominee(s)			
Gender of the Nominee			
Nomination Percentage			
Relationship with Life Insured			
Name of the Appointee (if Nominee is a minor)	<Appointee 1>	< Appointee 2>	< Appointee 3>
Gender of the Appointee			
Relationship of the Appointee with the Nominee			

Stamp Duty of Rs. /- is paid as provided under Article 47 (D) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No.(LOA/CSD/ /2021/Validity Period Dt. / / To Dt. / / (O/w.No.)/Date : / /).

For and on behalf of
Edelweiss Life Insurance Company Limited

Authorised Signatory

This Policy Document is signed using a digital signature for and on behalf of Edelweiss Life Insurance Company Limited. Hence it does not require physical signature.

We request you to go through the Policy Document in detail and check for the accuracy of information provided therein. In case you notice any mistake, you may return the Policy Document to us for necessary correction.

PART – B

DEFINITIONS

Defined Term	Meaning
Accrued Guaranteed Additions	means Guaranteed Additions which equal to Guaranteed Additions % into total Annualized Premium paid and will accrue every year starting from the 2nd policy year till the end of the Policy Term, in arrears, till the policy is in-force.
Age:	means age of the Life Insured on the last birthday at the time of commencement of the policy
Annual Premium:	means the premium payable in a Policy Year chosen by the Policyholder as stated in the Policy Schedule, including loadings for Modal Premiums and the underwriting extra premiums, if any but excluding the taxes, rider premiums, if any.
Annualized Premium:	means the Premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums
Appointee:	means the person registered with us and mentioned in the Policy Schedule, who is authorised to receive and hold in trust the benefits under this Policy on behalf of the Nominee/(s), if the Nominee/(s) is/are less than Age 18 on the date of payment.
Assignee:	means the person to whom the rights and benefits are transferred by virtue of an Assignment.
Assignment:	means the process of transferring the rights and benefits to an "Assignee," in accordance with the provisions of Section 38 of Insurance Act, 1938, as amended from time to time.
Assignor:	means the person who transfers the rights of the life insurance policy to the Assignee.
Date of Commencement of Policy:	Date of Commencement of Policy is the start date of this Policy.
Date of Commencement of Risk:	Date of commencement of risk is the date on which the Company accepts the risk for insurance (cover) as evidenced in the schedule of the policy.
Date of Maturity:	Date of Maturity means the date specified in the Schedule on which the Policy Term is completed.
Death Benefit:	means the benefit, which is payable on death of the Life Insured, as stated in the Policy Document.
Due Date:	means a fixed date on which the policy premium is due and payable by the Policyholder.
Endorsement:	means conditions attached/ affixed to this Policy incorporating any amendments or modifications agreed to or issued by the Company.
Free Look Period:	means a period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims, you have the option to return this policy as detailed in Condition 4 of Part D of this Policy Document.
Grace Period:	means the time granted by the insurer from the due date of the payment of premium, without any penalty / or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the policy.
Guaranteed Additions %	means a percentage of the total Annualized Premium paid and as mentioned in the Policy Schedule.
In-Force:	means the status of the policy during the Policy Term when all the due premiums have been paid/waived off or the Policy is not in a state of discontinuance.

Income Duration	means the number of policy years for which Income Benefit Pay-out or Balance Income Benefit Pay-out Amount is payable.
Insurance Act:	means the Insurance Act, 1938 (4 of 1938) as amended from time to time.
IRDAI / Authority:	means Insurance Regulatory and Development Authority of India.
Life Insured:	means the person on whose life the insurance cover has been accepted.
Material Information:	means the information already known to the Life Insured at the time of applying for Life Insurance, which has a bearing on underwriting of the proposal /Policy submitted.
MCLR	means Marginal Cost of Funds Based Lending Rate declared by Banks from time to time.
Maturity Benefit:	means Sum Assured on Maturity as shown in the Policy Schedule plus, any additional and accrued Guaranteed Additions till Maturity, which is payable on Maturity in accordance with the terms and conditions of the policy.
Nomination:	Nomination is the process of nominating a person(s) in accordance with provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.
Nominee:	means the person/(s) named in the Policy Schedule who has/have been nominated by the Policyholder (who is also the Life Insured in the Policy) in accordance with the Section 39 of the Insurance Act, 1938 as amended from time to time to receive the benefits in respect of this Policy.
Non-Participating:	means products where policies are not entitled for any share in surplus(profits) during the term of Policy.
Plan Option:	means or refers to the option as stated in the Policy Schedule.
Preponed Income Benefit Amount	means the income as stated in the Policy Schedule.
Policy:	means the contract of insurance as evidenced by this Policy Document, the Proposal Form, the Policy Schedule/(s) and any other information/document/(s) provided to us in respect of the Proposal Form and any endorsement issued by us.
Policyholder/You/you/Your/your:	means or refers to the Policyholder stated in the Policy Schedule.
Policy Anniversary:	means one year from the Date of Commencement of the Policy and the same date falling each year thereafter, till the Date of Maturity.
Policy/Policy Document:	means this document along with endorsements, if any, issued by the Company which evidences the contract of Insurance between the policyholder and the Company.
Policy Term:	means the period, in years and mentioned in the Policy Schedule, commencing from the Date of Commencement of Policy till the Date of Maturity.
Policy Year:	means the period between two consecutive policy anniversaries. This period includes the first day and excludes the next policy anniversary day.
Premium / Modal Premium:	means the contractual amount payable by the Policyholder at specified times periodically as mentioned in the schedule of this Policy Document to secure the benefits under the policy. The premium payable will be "Instalment Premium" which includes instalment Premium for the Base Policy and instalment Premium for Rider(s), if rider(s) has/have been opted for. The term 'Premium' used anywhere in this Policy Document does not include any taxes which are payable separately.
Premium Discontinuance:	means the non-payment of premiums by you before the expiry of Grace Period.
Premium Paying Frequency:	means a frequency as specified in the Policy Schedule at which premiums are payable.

Premium Paying Term (PPT):	means the period, in years, during which premium is payable.
Proof of continued insurability:	means the information that may be sought from the policyholder to decide revival of the policy. This includes Form of declaration of Good Health, Medical Reports, Special Reports and any such document as may be called for by the Company, in accordance with the Board Approved Underwriting Policy of the Company.
Proposal Form:	means the signed and dated form and any accompanying declarations or statements submitted to us by the Policyholder and/or Life Insured as applicable for the purpose of obtaining insurance cover under this Policy.
Proposer:	means a person who proposes the life insurance proposal.
Reduced Paid-up:	means or refers to the status explained in clause 4(d) of Part C
Regulations:	means the IRDAI (Insurance Products) Regulations, 2024, Master Circular on Point of Sales Products and Persons – Life Insurance and any other applicable laws issued and as may be amended from time to time.
Revival / Revival of a Policy:	means restoration of the Policy, which was discontinued due to the non-payment of Premium, by the insurer with all the benefits mentioned in the Policy Document, with or without rider benefits if any, upon the receipt of all the Premiums due and other charges or late fee if any, during the revival period, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the insured or Policyholder on the basis of the information, documents and reports furnished by the Policyholder, in accordance with Board approved Underwriting policy.
Revival Period:	means the period of five consecutive complete years from the date of first unpaid Premium.
Rider:	means the insurance cover(s) added to a base product for additional premium or charge.
Rider Premium:	means the premium payable by the policyholder which is in addition to the premium paid under Base Policy towards the additional cover/benefit opted under the rider, if opted.
Rider Sum Assured:	means the assured amount payable on happening of a specified event covered under the rider, if opted.
Schedule / Policy Schedule:	means the part of policy document that gives the specific details of your policy.
Sum Assured on Death:	means an absolute amount of benefit which is guaranteed to become payable on death of the life insured in accordance with the terms and conditions of the policy.
Sum Assured on Maturity:	means an absolute amount of benefit, which is guaranteed to become payable at the end of the Policy Term that is on Maturity of the Policy in accordance with the terms and conditions of the Policy.
Surrender:	means complete withdrawal or termination of the entire policy contract.
Surrender Value:	means an amount, if any, that becomes payable on Surrender of a policy during its term, in accordance with the terms and conditions of this Policy.
Total Premiums Paid:	means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.
Underwriting:	Underwriting is the term used to describe the process of assessing risk and ensuring that the cost of the cover is proportionate to the risks faced by the individual concerned. Based on underwriting, a decision on acceptance or rejection of cover as well as applicability of suitable premium or modified terms, if any, is taken.

Underwriting Extra:	means an additional amount charged by us as Premium, as per our Board approved underwriting policy, which is determined on the basis of disclosures made by you in the Proposal Form or on the basis of any other information received by us including through medical examinations of the Life Insured in relation to this Policy.
UIN:	UIN means the Unique Identification Number allotted to this plan by the IRDAI.
We/we/Our/our/Us/us/ Company:	means Edelweiss Life Insurance Company Limited.

Interpretation: In this Policy, where appropriate, references to the singular will include references to the plural and references to one gender will include references to the other.

PART – C

BENEFITS

1. Death Benefit:

Events	Plan Option	How and when Benefits are payable	Size of such benefits
Death of the Life Insured	Lumpsum	In case of death of the Life Insured during the Policy Term, while the Policy is In-Force, the Death Benefit will be payable as lumpsum, and the policy will terminate without any further benefits.	<p>Sum Assured on Death.</p> <p>If SAD multiple 10 is chosen, the Sum Assured on Death at any point of time, provided the policy is in-force^{\$} is highest of:</p> <ul style="list-style-type: none"> • 10 times the Annualized Premium[#] • Any Absolute amount assured to be paid on death • 10 times the Annual Premium* <p>If SAD multiple 7 or 5 (depending on the age) is chosen, the Sum Assured on Death at any point of time, provided the policy is in-force^{\$} is highest of:</p> <ul style="list-style-type: none"> • SAD Multiple times the Annualized Premium[#] • Any Absolute amount assured to be paid on death <p>Absolute Amount Assured to be paid on Death is Maturity Benefit multiplied by Applicable DB Factor.</p> <p>DB Factors are Provided in Annexure 5</p>
	Lumpsum Plus Income	In case of death of the Life Insured during the Policy Term, while the Policy is In-Force, the Death Benefit will be payable as lumpsum, and the policy will terminate without any further benefits.	<p>The Death Benefit under this plan option is Sum Assured on Death.</p> <p>If SAD multiple 10 is chosen, the Sum Assured on Death at any point of time, provided the policy is in-force^{\$} is highest of:</p> <p>10 times the Annualized Premium[#] Any Absolute amount assured to be paid on death 10 times the Annual Premium*</p> <p>If SAD multiple 7 or 5 (depending on the age) is chosen, the Sum Assured on Death at any point of time, provided the policy is in-force^{\$} is highest of:</p> <p>SAD Multiple times the Annualized Premium[#]</p>

			<p>Any Absolute amount assured to be paid on death</p> <p>Absolute Amount Assured to be paid on Death is $\Sigma(\text{Remaining Income Benefit Pay-outs multiplied by DB Factor corresponding to the respective Income Benefit Pay-out})$ plus (Maturity Benefit multiplied by applicable DB Factor).</p> <p>DB Factors are Provided in Annexure 5</p>
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Note:

- The Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid** upto date of death or Surrender Value applicable at the time of death. Death Benefit would be reduced to the extent of unpaid premiums in the Policy Year.
- The Death Benefit will be payable even in case of death due to any pandemic such as COVID-19.
- In case the Life Insured is a minor, the risk cover will start from the Date of Commencement of Risk as mentioned in the Policy schedule and on attainment of majority the ownership of Policy will automatically vest on the Life Insured.
- In case of death of the Life Insured who is a minor, the death benefit will be paid to the Proposer in the policy.
- The Policyholder should ensure that while the Life Insured is still a minor, the Income Benefit Pay-outs are used for the benefits of the minor life.
- In case you have chosen to prepone your Income Benefit Pay-outs, the Sum Assured on Death will continue to be the same as that of a policy where you haven't chosen to prepone your Income Benefit Pay-out.

2. Income pay-out:

Events	Plan Option	How and when Benefits are payable	Size of such benefits
Applicable Policy Anniversary(ies)	Lumpsum	Not Applicable	Not Applicable
	Lumpsum Plus Income	In case you have not chosen to prepone your Income Benefit Pay-out, on survival of the Life Insured, while the Policy is In-Force, Income Benefit Pay-out will commence on the date mentioned in the Policy Schedule. Income Benefit Pay-outs will be payable in arrears. The Income Benefit Pay-outs will be continued till the date of death of the Life Insured or till the Date of Maturity, whichever is earlier.	Income Benefit Pay-out Amount as mentioned in the Policy Schedule, will be payable.
		In case you have chosen to prepone your Income Benefit Pay-out. Once chosen, you cannot opt out or change your	<ul style="list-style-type: none"> Preponed Income Benefit Amount will be payable in the respective Policy Years as mentioned in the

		<p>Preponed Income Benefit Amount or the Policy Years in which the income is to be preponed.</p> <p>The Preponed Income Benefit Amount for any Policy Year will only be paid once you have paid all premiums due till the end of that Policy Year.</p>	<p>Policy Schedule.</p> <ul style="list-style-type: none"> Starting from the end of 2nd policy year falling after the completion of the Premium Payment Term till the end of the Policy Term, the Balance Income Benefit Amount as mentioned in the Policy Schedule, will be payable in arrears.
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3. Maturity benefit:

Events	Plan Option	How and when Benefits are payable	Size of such benefits
Maturity of the Policy	All Plan Options	On survival of the Life Insured till the Date of Maturity, while the Policy is In-Force, the Maturity Benefit is payable as lumpsum.	Maturity Benefit as mentioned in the Policy Schedule will be payable.

4. Payment of Premium and Discontinuance of Premium Payment:

a)	Payment of Premium:
	You shall pay the Premium for the entire Premium Paying Term. The amount of Premium payable, the frequency at which it must be paid, the Premium Paying Term and the Premium Paying Due Date are stated in the Policy Schedule. If agreed by us, you may change your Premium Paying Frequency during the Premium Paying Term, to any other Premium Paying Frequency as allowed under the plan. For Premium Paying Frequencies other than annual mode, additional loadings as applicable will be applied on the Annualized premium. If you have chosen to receive your Prepone Income Benefit Amount at the start of any Policy Year, you will not be allowed to change your premium paying frequency.
b)	Grace Period:
	<p>If we do not receive the Premium in full by the premium due date, then:</p> <p>(i) We will allow a Grace Period of 15 days where the Policyholder pays the Premium on a monthly basis, and 30 days in all other cases during which you must pay the Premium due in full. The Policy will be In-Force during the Grace Period.</p> <p>(ii) All the benefits under the Policy will continue to apply during the Grace Period.</p> <p>In case of death during the Grace Period, the Death Benefit will be paid (after deducting the Premium due for the Policy Year in which death occurs).</p>
c)	Premium Discontinuance
	<p>i. If all the Premium for at least first policy year has not been paid in full within the Grace Period, the Policy shall immediately and automatically lapse and no benefits shall be payable by us under the Policy, unless the Policy is revived within the Revival Period as mentioned in clause 3 of Part D.</p> <p>ii. After completion of first policy year, provided one full year's Premium has been paid, and if we do not receive subsequent Premiums within the Grace Period, the Policy will acquire Reduced Paid-Up status and benefits will continue as per the Reduced Paid-Up provision.</p>

	After completion of first policy year provided one full year's Premium has been paid, then on premium discontinuance the policy will continue as a 'Reduced Paid-up' policy and all the benefits shall be reduced proportionately.													
d)	Reduced Paid-up													
	<p>If all the Premium has not been paid in full for at least first policy year, no paid-up value will be payable.</p> <p>After completion of first policy year provided one full year's Premium has been paid, then on premium discontinuance the policy will continue as a 'Reduced Paid-up' policy and all the benefits shall be reduced proportionately.</p> <p>Once your Policy has acquired the Reduced Paid-Up status, the following amounts will be applicable:</p>													
	<table border="1"> <thead> <tr> <th>Events</th><th>How and when Benefits are payable</th><th>Size of such benefits/policy monies</th></tr> </thead> <tbody> <tr> <td>Death of the Life Assured</td><td>In case of death of the Life Assured during the policy term, Reduced Paid-up Death Benefit will be payable as lumpsum and policy will terminate without any further benefit.</td><td>Reduced Paid-up Death Benefit ^(a)</td></tr> <tr> <td>Survival Benefit/ Applicable Policy Anniversary (ies),</td><td> Lumpsum – Nil Lumpsum Plus Income: On survival of the Life Assured, provided you have not chosen to prepone your survival benefit, Reduced Paid-up Income Benefit Pay-outs will be payable in arrears starting from the end of 2nd Policy Year falling after the completion of the Premium Payment Term till the date of death of the Life Assured or till the Maturity Date, whichever is earlier. </td><td>Reduced Paid-up Income Benefit Pay-out^(b)</td></tr> <tr> <td>Maturity of the policy</td><td>On survival of the Life Assured till the date of maturity, Reduced Paid-up Maturity Benefit is payable as lumpsum.</td><td> If Lumpsum Option is chosen: Reduced Paid-up Sum Assured on Maturity ^(c) plus accrued Guaranteed Additions plus accrued Reduced Paid-up Guaranteed Additions^(d) will be payable and the policy will terminate without any further benefit. If Lumpsum plus income Option is chosen: Reduced Paid-up Sum Assured on Maturity^(c) will be payable, and the policy will </td></tr> </tbody> </table>	Events	How and when Benefits are payable	Size of such benefits/policy monies	Death of the Life Assured	In case of death of the Life Assured during the policy term, Reduced Paid-up Death Benefit will be payable as lumpsum and policy will terminate without any further benefit.	Reduced Paid-up Death Benefit ^(a)	Survival Benefit/ Applicable Policy Anniversary (ies),	Lumpsum – Nil Lumpsum Plus Income: On survival of the Life Assured, provided you have not chosen to prepone your survival benefit, Reduced Paid-up Income Benefit Pay-outs will be payable in arrears starting from the end of 2 nd Policy Year falling after the completion of the Premium Payment Term till the date of death of the Life Assured or till the Maturity Date, whichever is earlier.	Reduced Paid-up Income Benefit Pay-out ^(b)	Maturity of the policy	On survival of the Life Assured till the date of maturity, Reduced Paid-up Maturity Benefit is payable as lumpsum.	If Lumpsum Option is chosen: Reduced Paid-up Sum Assured on Maturity ^(c) plus accrued Guaranteed Additions plus accrued Reduced Paid-up Guaranteed Additions ^(d) will be payable and the policy will terminate without any further benefit. If Lumpsum plus income Option is chosen: Reduced Paid-up Sum Assured on Maturity ^(c) will be payable, and the policy will	
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Maturity of the policy	On survival of the Life Assured till the date of maturity, Reduced Paid-up Maturity Benefit is payable as lumpsum.	If Lumpsum Option is chosen: Reduced Paid-up Sum Assured on Maturity ^(c) plus accrued Guaranteed Additions plus accrued Reduced Paid-up Guaranteed Additions ^(d) will be payable and the policy will terminate without any further benefit. If Lumpsum plus income Option is chosen: Reduced Paid-up Sum Assured on Maturity ^(c) will be payable, and the policy will												

		terminate without any further benefit.
	<p>a) Reduced Paid-up Death Benefit will as per below: Sum Assured on Death * Total number of months for which Premiums are paid / Total number of months for which Premiums were originally payable.</p> <p>The Reduced Paid-up Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid upto date of death or Surrender Value applicable at the time of death whichever is higher.</p> <p>b) Reduced Paid-up Income Benefit Pay-out will be as below: Reduced Paid-up Income Benefit Pay-out = Income Benefit Pay-out x (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)</p> <p>c) Reduced Paid-up Sum Assured on Maturity will be as below: Sum Assured on Maturity x Total number of months for which Premiums are paid / Total number of months for which Premiums were originally payable.</p> <p>d) Reduced Paid-up Guaranteed Additions will be as below: Once the policy becomes reduced paid-up, the Reduced Paid-up Guaranteed Additions will accrue which equals to Guaranteed Additions % * total Annualized Premium paid till the date of paid-up * Paid Up Factor[#]</p> <p>[#]Paid Up Factor = Total number of months for which Premiums are paid / Total number of months for which Premiums were originally payable</p> <p>In case you have chosen to prepone your survival benefit, once a policy becomes Reduced Paid-up, Preponed Income Benefit Amount, will continue to be paid till the Total Preponed Income Benefit Amount Payable x Total number of months for which Premiums are paid / Total number of months for which Premiums are payable is paid out. The future Preponed Income Benefit Amount payout will be discontinued after payment of the above-mentioned amount.</p> <p>Starting from the end of 2nd policy year falling after the completion of the Premium Payment Term, Reduced Balance Income Benefit Amount as defined below will be payable in arrears till maturity or death of the Life Assured, whichever is earlier.</p> <p>The Reduced Balance Income Benefit Amount = [{Total Preponed Income Benefit Amount Payable plus Total Balance Income Benefit Amount Payable} * (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable) less sum of all Preponed Income Benefit Amount already paid]/Income Duration</p> <p>In case the policyholder revives the policy, the policy will be restored for all the benefits payable under the policy.</p>	

PART – D

1. Surrender Benefit:

After completion of the first Policy Year provided one full year's Premium has been paid, your policy will acquire a Surrender Value. On receipt of a written request for Surrender from you, the Surrender Value, if any, will be immediately paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply.

Surrender Value:

The surrender value payable is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

a) Guaranteed Surrender Value (GSV):

The policy shall acquire a Guaranteed Surrender Value on payment of premium for at least two consecutive years. The Guaranteed Surrender Value shall be

Lump Sum Option:

The Guaranteed Surrender Value (GSV) is equal to (GSV Factor1 x Total Premiums Paid) Plus (GSV Factor2 x Accrued Guaranteed Additions)

Lump Sum plus Income Option:

The Guaranteed Surrender Value is equal to

(GSV Factor1 x Total Premiums Paid) less

- {total Income Benefit Pay-outs} or
- {total of all Preponed Income Benefit Amount + total of all Balance Income Benefit Amount}

already paid till the date of surrender, if any.

The GSV is floored to zero.

The GSV Factors1 and GSV Factors2 varies with Policy Year of Surrender and Policy Term as provided in Annexure 4. You can also get in touch with our sales representative or contact any of our branches or contact our customer care team to understand the GSV factors applicable for you.

b) Special Surrender Value (SSV):

Your Policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of your Policy

2. Loan under the Policy:

Conditions for grant of a loan under the Policy: Policy loan is available once the policy acquires surrender value. Maximum loan amount is 60% of the surrender value.

Effect of grant of loan under the Policy: If a loan is granted by us under the Policy, then:

- Interest will be charged on the outstanding loan amount at a rate declared by the Company from time to time based on then prevailing market conditions and will be equal to "Three-year (tenure) SBI MCLR + 0.50%, subject to floor of 7.00%". The rate of interest for policy loan as on 15th September 2024 is 9.60% per annum. The interest rate methodology is reviewable with

prior approval from IRDAI. The Company will review the interest rate at least once a year and if the interest rate is revised, the same interest rate will be applied to both existing and new loan from the date of revision.

- For other than in-force and fully paid-up policies, if at any point of time outstanding loan amount and accumulated interest balance equal or exceed surrender value, then the policy shall be terminated without value. Prior to this, the Company will notify the customer when his/her outstanding loan balance is 95% of the surrender value and will give an opportunity to repay all or part of the loan balance. The outstanding loan amount and accumulated interest will be recovered from any benefits payable (including income pay-out, if applicable, Death Benefit, Maturity Benefit, Surrender Benefit) and rest of the benefit amount, if any, will be paid. For in-force and fully paid-up policies: Policy can't be foreclosed on the ground of outstanding loan amount including interest exceeds the surrender value.
- Any benefit payable by us on the death of the Life Insured or on applicable Policy Anniversaries as Income Benefit Pay-out or on the Surrender of the Policy or on the Maturity of the Policy will first be reduced by any outstanding policy loan and accumulated interests, if any.
- In case the policyholder has opted for prepayment of Income Benefits Pay-outs, the surrender value applicable for loan amount will be after allowing for prepayment of Income Benefits Pay-outs

3. **Revival:**

If due premiums are not paid within the Grace Period, the Policy shall Lapse or become Reduced Paid-up as the case may be. Any such Policy may be revived within a revival period of five years from the due date of the first unpaid Premium by giving us a written intimation to revive the Policy and payment of all overdue Premiums with interest, as may be declared by Us from time to time, for every completed month from the date of first unpaid Premium.

The Revival will be effected subject to the receipt of the proof of continued insurability of Life Insured and the acceptance of the risk by the Underwriter. Cost for the medical examination, if applicable shall be borne by the Policyholder. The effective date of Revival is when these requirements are met and approved by us.

Revival would be as per Board approved underwriting policy. All the benefits of the Policy will be reinstated on the Policy Revival.

Company may charge interest, as decided from time to time, on the unpaid Premium for every completed month from the date of first unpaid premium. The revival interest rate will be based on G-sec rate with 1 - 2 years maturity. Source to determine the G-Sec yield is www.ccilindia.com. The per month interest rate shall be $(x + 3\%)/12$ rounded upto nearest 0.25%, where x is G-Sec rate with 1 to 2 years maturity. The interest rate to be charged effective from April 2024 is 1.00% per month on unpaid premiums for every completed month from the date of the first unpaid premium. The interest on revival will be calculated on a simple basis. The interest rate methodology is reviewable with prior approval from IRDAI. We will review the interest rate at least once a year.

4. **Free Look Period:**

You have a Free Look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims, you may return this Policy for cancellation to us by giving us written reasons for your objection within the said Free Look period. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of Proposer/Life Insured

To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission.

Computation of Free Look Period for e-Insurance Account:

If the Policy is opted through Insurance Repository ('IR'), the computation of the said Free Look Period will be as stated below:

- a. For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance policy by the IR.
- b. For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account (e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance policy by the IR to the eIA, whichever is later, shall be reckoned for the purpose of computation of the Free Look Period.

5. Termination of Policy:

The Policy will terminate at the earliest of:

- i. The date of processing the Free Look cancellation request; or
- ii. The date of intimation of the death of the Life Insured
- iii. The Date of Maturity; or
- iv. The date of payment of Surrender Value of the Policy; or
- v. The date on which the revival period ends, while Policy continues to be in lapsed status as per clause 4 (c) of Part C on Premium Discontinuance; or
- vi. For Reduced Paid-up policies, the date on which the outstanding loan amount along with accrued interest exceeds the Surrender Value

Upon termination all the benefits under the Policy shall cease to apply.

PART – E

Not Applicable.

SAMPLE

PART – F

GENERAL TERMS AND CONDITIONS

a)	Exclusions:
	Suicide In case of death due to suicide within 12 months from the Date of Commencement of Risk or from the date of Revival of the policy, as applicable, the Nominee or Beneficiary of the Policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the Policy is In-Force.
b)	Death Claim Procedure:
	<p>We shall be given a written notice of the Life Insured's death and, shall be provided with the following documents for us to assess the claim:</p> <ol style="list-style-type: none">The claim form, duly completed;The original or an attested copy of the death certificate;The original Policy Document;Documents to establish right of the claimant in the absence of valid nominationAny other information or documentation that we request. <p>In case of Death due to Accident and unnatural death, the following additional documents are required:</p> <ol style="list-style-type: none">Copy of FIR and Panchnama;Copy of the Postmortem report;Copy of Newspaper clipping, if any;Copy of the final Police Investigation Report;Copy of the Chargesheet in case of murder;Copy of Driving License if the Life Insured was driving at the time of death <p>You are requested to intimate us of the claim at any of our branch offices or to our Corporate Office address mentioned below:</p> <p>Claims Officer Edelweiss Life Insurance Company Limited 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai - 400070 Email Id: claims@edelweissslife.in Phone no: 1800 2121 212</p> <p>Receipt of the claim intimation does not amount to acceptance of claim by the Company under the Policy and is subject to review by the Company. The decision on acceptance and admissibility of the Claim will be communicated separately by the Company to the claimant.</p> <p>The claim is required to be intimated to us along with all necessary claim documents required within 90 days from the date of death. However, we may condone the delay in claim intimation, if any, provided valid reasons are given for the delay.</p>
c)	Maturity Claim Procedure:
	Company shall process Maturity claim payout on or before due date as per the terms and condition. Policyholder must update their latest bank account details in Company records for seamless processing.
d)	Nomination:
	Nomination should be in accordance with the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

	<i>[A Leaflet containing the simplified version of the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time is enclosed in Annexure (1) for reference].</i>
e)	Assignment:
	<p>Assignment should be in accordance with the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.</p> <p><i>[A Leaflet containing the simplified version of the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time is enclosed in Annexure – (2) for reference].</i></p>
f)	Validity/ Non-Disclosure:
	<p>(i) If you or anyone acting on your behalf makes, fraudulent, misleading or dishonest representation in any respect, then this Policy shall be dealt with in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.</p> <p>(ii) <u>Misstatement of Age</u> If the date of birth of the Life Insured has been misstated, any amount payable shall be increased or decreased to the amount that would have been provided, as determined by us, given the correct age.</p> <p>If at the correct age, the Life Insured was not insurable under this Policy according to our requirements, we reserve the right to terminate the Policy and any Premiums paid till date, if any, shall be payable by us (subject to Section 45 of the Insurance Act, 1938 as amended from time to time).</p> <p>(iii) <u>Section 41:</u> No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables or the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.</p> <p>(iv) <u>Section 45:</u> Fraud and Misstatement shall be dealt with in accordance with the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.</p> <p><i>[A Leaflet containing the simplified version of the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time is enclosed in Annexure – (3) for reference].</i></p>
g)	Currency, Governing Law and Jurisdiction
	<p>The Premiums and benefits payable under the Policy shall be payable in India and in Indian Rupees.</p> <p>The Policy and any disputes or differences arising under or in relation to the Policy shall be construed in accordance with Indian law and by the Indian courts.</p>
h)	Taxation
	<p>Statutory Taxes, if any, imposed on such insurance plans by the Government of India or any other constitutional tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.</p> <p>The amount of applicable taxes as per the prevailing rates, shall be payable by the Policyholder on Premiums (for base policy and rider, if any) including extra amount if charged under the policy due to underwriting decisions, which shall be collected separately over and above in addition to the premiums payable by the policyholder.</p>

	<p>The amount of tax paid shall not be considered for the calculation of benefits payable under the plan.</p> <p>The tax benefits, if any, maybe available as per the prevailing provisions of the tax laws in India. The Policyholder or the nominee shall be liable for compliance of applicable tax provisions.</p>
i)	Duplicate Policy Document
	<p>If you lose or misplace the Policy Document then you may request us to issue you a duplicate Policy Document by giving us a written notice. The Company may charge a fee which is currently Rs. 200 (fee is subject to review and maybe amended from time to time) plus a Stamp Duty Fee, as applicable. On issue of the duplicate Policy Document, the original shall automatically cease to have any legal effect.</p>
j)	Intimations and Notices
	<p>All intimations meant for us shall be given to us at our address specified in the Policy document or at any of our branch offices.</p> <p>All notices meant for you will be sent to your address specified in the Policy Schedule. If you do not notify us of any changes to your address, then notices or correspondence sent by us to the last recorded address shall be valid and legally effective.</p> <p>You would need to intimate us of any change in your address to enable us to provide important information pertaining to your Policy.</p>
k)	Entire Contract
	<p>The Policy comprises the entire contract of insurance between you and us. We shall not be bound or be deemed to be bound by any alterations or changes, unless such changes are made by us in writing through an endorsement.</p> <p>Notwithstanding anything contained in this Policy Document, the provisions herein shall stand altered or superseded to such extent and in such manner as may be required by any change in applicable law including but not limited to any regulations, circulars or guidelines issued by IRDAI.</p>
l)	Mode of Communication
	<p>The Company and the Policyholder may exchange communication pertaining to this Policy either through normal correspondence or through electronic mail and the Company shall be within its right to seek clarifications / carry out the mandates of the Policyholder on merits in accordance with such communication.</p> <p>While accepting requests / mandate from the Policyholder through electronic mail, the Company may stipulate such conditions as deemed fit to give effect to and comply with the provisions of Information Technology Act, 2000 as amended from time to time and/or such other applicable laws in force from time to time.</p>
m)	Vesting of Ownership
	<p>In case the Life Insured is a minor, on attainment of majority the ownership of Policy will automatically vest on the Life Insured.</p>

PART - G

Grievance Redressal Mechanism:

We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance, or dispute in respect of the Policy. You are requested to submit your complaint at any of the below mentioned touch points:

- Toll free customer care number: 1-800-2121-212 (Mon-Sat 10 AM TO 7 PM).
- Email us at: Complaints@edelweisslife.in
- Write to us at: Customer Care, Edelweiss Life Insurance Company Ltd, 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroli Road, Kurla (W), Mumbai 400070.
- You can lodge your grievance/complaint at any of our branches/offices
- You can also lodge a grievance/complaint on our website at:
<https://www.edelweisslife.in/web/guest/contact-us#fileAComplaint>

Details of Grievance Redressal officer:

+91-22-71013322 (Between 10 am to 7 pm on Monday to Friday, except public holidays),

Email id: GRO@edelweisslife.in.

We will respond with a resolution within 14 days

In case the resolution does not meet your expectations or if you have not received any reply, you may approach the Grievance Cell of Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

- IRDAI Grievance Call Centre (Bima Bharosa Shikayat Nivaran Kendra) (IGCC) - Toll free No: 155255 / 1800 425 4732
- Email ID: complaints@irdai.gov.in
- Register online at: <https://bimabharosa.irdai.gov.in/LoginAdmin/Login>

Address for sending the complaint through courier / letter:

Consumer Affairs Department
Insurance Regulatory and Development
Authority of India Survey No. 115/1
Financial
District
Nanakramg
uda
Gachibowli
Hyderabad – 500 032, Telangana

At any point of time, if the resolution does not meet your expectation or if you have not received any reply within a period of one month from the date of receipt of complaint by the Company, you may approach the Insurance Ombudsman for redressal as per Rule 13 and 14 of the Insurance Ombudsman Rules, 2017 ('Insurance Ombudsman Rules').

Powers of Insurance Ombudsman under Rule 13 of the Insurance Ombudsman Rules:

The Ombudsman shall receive and consider the following complaints or disputes relating to:

- a. delay in settlement of claims, beyond the time specified in the Regulations, framed under

- Insurance Regulatory and Development Authority of India Act, 1999;
- b. any partial or total repudiation of claims by the Company;
- c. disputes over Premium paid or payable in terms of insurance Policy;
- d. misrepresentation of Policy terms and conditions at any time in the Policy Document or Policy contract;
- e. legal construction of insurance policies in so far as the dispute relates to claim;
- f. policy servicing related grievances against the Company and their agents and intermediaries;
- g. issuance of life insurance Policy including health insurance policy which is not in conformity with the Proposal Form submitted by the Proposer;
- h. non-issuance of insurance Policy after receipt of Premium in life insurance including health insurance; and
- i. any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the Regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the Policy contract, in so far as they relate to issues mentioned at clauses (a) to (f) as mentioned above.

Manner in which complaint is to be made in accordance with Rule 14 of the Insurance Ombudsman Rules:

1. Any person who has a grievance against the Insurer/Company/Us, may himself or through his legal heirs make a complaint in writing to the Ombudsman within whose territorial jurisdiction the branch or office of the Company, complaint against or the residential address or place of residence of the complainant is located.
2. The complaint shall be in writing duly signed by the complainant or through his legal heirs, Nominee or Assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against which the complaint is made, the fact giving rise to complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Ombudsman.
3. No complaint to the Insurance Ombudsman shall lie unless:
 - (a) the complainant makes a written representation to the Company named in the complaint and—
 - i. either the Company had rejected the complaint; or
 - ii. the complainant had not received any reply within a period of one month after the Company received the complainant's representation; or
 - iii. the complainant is not satisfied with the reply given to him by the Company;
 - (b) The complaint is made within one year—
 - i. after the order of the Company rejecting the representation is received; or
 - ii. after receipt of decision of the Company which is not to the satisfaction of the complainant;
 - iii. after expiry of a period of one month from the date of sending the written representation to the Company if the Company named in the complaint fails to furnish reply to the complainant.
4. The Insurance Ombudsman shall be empowered to condone the delay in filing a complaint as mentioned above under (3) (b), as he may consider necessary, after calling for objections of the Company against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under the Insurance Ombudsman Rules.
5. No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

The list of the Ombudsman with their addresses is given below:

Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, <u>AHMEDABAD-380 001.</u> Tel.: 079-25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Office of the Insurance Ombudsman, 1 st floor, South wing, Jeevan Shikha, Opp. Gayatri Mandir 60-B, Hoshangabad Road <u>BHOPAL-462011</u> Tel.: - 0755-2769201/9202/9203 Email: bimalokpal.bhopal@cioins.co.in
Office of the Insurance Ombudsman 62, Forest Park, <u>BHUBANESHWAR-751 009.</u> Tel.: 0674-2596455/2596461 Email: bimalokpal.bhubaneswar@cioins.co.in	Office of the Insurance Ombudsman, Jeevan Deep, Ground floor, LIC of India bldg., SCO 20-27, Sector 17-A, <u>CHANDIGARH-160 017.</u> Tel.: 0172-2707468/2706468 Email: bimalokpal.chandigarh@cioins.co.in
Office of the Insurance Ombudsman, Fathima Akhtar Court, 4 th Floor, 453 Anna Salai, Teynampet, <u>CHENNAI-600 018.</u> Tel.: 044-24333668/3678 Email: bimalokpal.chennai@cioins.co.in	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, <u>NEW DELHI-110 002.</u> Tel.: 011- 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in
Office of the Insurance Ombudsman, Jeevan Nivesh, 5 th Floor, Nr. Panbazar over bridge, S.S. Road, <u>GUWAHATI-781 001 (ASSAM).</u> Tel.: 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Office of the Insurance Ombudsman, 6-2-46, 1 st Floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, <u>HYDERABAD-500 004.</u> Tel.: 040-23312122 Email: bimalokpal.hyderabad@cioins.co.in
Office of the Insurance Ombudsman, 10 th floor, LIC Bldg, Jeevan Prakash Opp Maharaj College Ground M.G Road <u>ERNAKULAM, KOCHI- 682011</u> Tel: 0484-2358759 Email: bimalokpal.ernakulam@cioins.co.in	Office of the Insurance Ombudsman, 7 th Floor of Hindusthan Building (Annex), 4, C R Avenue <u>KOLKATA - 700072</u> Tel: 033-22124339/4341 Email: bimalokpal.kolkata@cioins.co.in
Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, <u>LUCKNOW-226 001.</u> Tel : 0522- 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in	Office of the Insurance Ombudsman, 3 rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), <u>MUMBAI-400 054.</u> Tel:022-69038800/8833 Email: bimalokpal.mumbai@cioins.co.in
Office of the Insurance Ombudsman, Gr. Floor, Jeevan Nidhi - II, Bhawani Singh Marg, <u>JAIPUR – 302005.</u> Tel: 0141-2740363 Email: bimalokpal.jaipur@cioins.co.in	Office of the Insurance Ombudsman, 3 rd Floor, Jeevan Darshan, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth <u>PUNE - 411030.</u> Tel: 020- 24471175 Email: bimalokpal.pune@cioins.co.in

Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, <u>BENGALURU – 560 078.</u> Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4 th Floor, Main Road Naya Bans, Sector 15, Distt: Gautam Buddh Nagar <u>NOIDA – 201301.</u> Tel: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in
Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001, Tel No: 0612- 2547068 Email id : bimalokpal.patna@ecoi.co.in	

You may refer to the list of Ombudsman with their addresses on <https://cioins.co.in/Ombudsman>

Annexure - 1

Section 39 - Nomination by policyholder

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

01. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
02. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
03. Nomination can be made at any time before the maturity of the policy.
04. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
05. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
06. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
07. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
08. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.
09. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled but shall affect the rights of the nominee to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.
11. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
13. Where the policyholder whose life is insured nominates his:
 - a. parents or
 - b. spouse or
 - c. children or
 - d. spouse and children
 - e. or any of them
- the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.
14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).
15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all policies maturing for payment on the commencement of The Insurance Act, 1938 as amended from time to time.
16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.
17. The provisions of this Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 ('MWP Act') applies or has at any time applied except

where, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply. \

[Disclaimer: This is a simplified version of Section 39 of the Insurance Act, 1938 as amended from time to time. The Policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.]

SAMPLE

Annexure - 2

Section 38 - Assignment and Transfer of Insurance Policies

Assignment or Transfer of a Policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows:

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

c. obtain loan under the policy or Surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings

15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Ordinance, 2014 shall not be affected by this section.

[Disclaimer: This is a simplified version of Section 38 of the Insurance Act, 1938 as amended from time to time. The Policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.]

SAMPLE

Annexure - 3

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

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938 as amended from time to time are as follows:

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

- whichever is later.

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

- whichever is later.

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

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

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

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

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

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

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

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

[Disclaimer: This is a simplified version of Section 45 of the Insurance Act, 1938 as amended from time to time. The Policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.]

Annexure - 4: GSV factors 1 as a % of Total Premiums Paid applicable for this Policy

Note: The GSV factor vary with policy term and policy year of surrender as per the table below.

Policy Year/Policy Term	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
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
8	70%	63%	60%	58%	57%	56%	55%	54%	54%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%	51%	51%	
9	90%	77%	70%	66%	64%	62%	60%	59%	58%	58%	56%	56%	56%	56%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	52%	52%	52%	52%	52%	52%	52%	
10	90%	90%	80%	74%	71%	68%	65%	63%	62%	62%	59%	59%	59%	59%	58%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	54%	53%	53%	53%	53%	53%	53%	53%	
11	-	90%	90%	82%	77%	74%	70%	68%	66%	66%	62%	62%	62%	62%	60%	58%	58%	58%	58%	58%	58%	58%	58%	58%	57%	56%	54%	54%	54%	54%	54%	54%	54%	
12	-	-	90%	90%	83%	79%	75%	72%	70%	69%	66%	65%	65%	65%	63%	60%	60%	60%	60%	60%	60%	60%	60%	60%	59%	57%	56%	55%	55%	55%	55%	55%	55%	
13	-	-	-	90%	90%	84%	80%	77%	74%	73%	69%	68%	68%	68%	65%	63%	62%	62%	62%	62%	62%	62%	62%	62%	60%	59%	57%	56%	56%	56%	56%	56%	56%	
14	-	-	-	-	90%	90%	85%	81%	78%	76%	73%	71%	71%	70%	68%	65%	64%	64%	64%	64%	64%	64%	64%	63%	62%	60%	59%	57%	57%	57%	57%	57%	57%	
15	-	-	-	-	-	90%	90%	85%	82%	79%	76%	74%	74%	73%	70%	68%	66%	66%	66%	66%	66%	66%	66%	65%	63%	62%	60%	59%	58%	58%	58%	58%	58%	
16	-	-	-	-	-	-	90%	90%	86%	83%	79%	77%	77%	75%	73%	70%	68%	68%	68%	68%	68%	68%	68%	66%	65%	63%	62%	60%	59%	59%	59%	59%	59%	
17	-	-	-	-	-	-	-	90%	90%	86%	83%	80%	80%	78%	75%	73%	70%	70%	70%	70%	70%	70%	69%	68%	66%	65%	63%	62%	60%	60%	60%	60%	60%	
18	-	-	-	-	-	-	-	-	90%	90%	86%	83%	82%	80%	78%	75%	73%	72%	72%	72%	72%	72%	71%	69%	68%	66%	65%	63%	62%	61%	61%	61%	61%	
19	-	-	-	-	-	-	-	-	-	90%	90%	86%	85%	82%	80%	78%	75%	74%	74%	74%	74%	74%	72%	71%	69%	68%	66%	65%	63%	62%	62%	62%	62%	
20	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	80%	78%	76%	76%	76%	76%	75%	74%	72%	71%	69%	68%	66%	65%	63%	63%	63%	63%	
21	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	80%	78%	78%	78%	78%	77%	75%	74%	72%	71%	69%	68%	66%	65%	64%	64%	64%	
22	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	80%	80%	80%	80%	80%	78%	77%	75%	74%	72%	71%	69%	68%	66%	65%	65%	
23	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	82%	82%	81%	80%	78%	77%	75%	74%	72%	71%	69%	68%	66%	66%	66%	
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	84%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	69%	68%	67%	67%	
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	86%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	69%	68%	68%	
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	69%	69%	
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	70%	
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	88%	
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

GSV factors 2 as a % of Accrued Guaranteed Additions applicable for this Policy

PPT Policy Year/Policy Term	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
	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
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	24.86%	23.17%	21.51%	19.82%	18.11%	16.21%	15.13%	13.98%	12.89%	11.81%	10.59%	9.79%	9.08%	8.30%	7.57%	6.79%	6.25%	5.74%	5.18%	4.65%	4.15%	3.73%	3.35%	3.00%	2.68%
3	26.66%	24.85%	23.06%	21.26%	19.42%	17.38%	16.22%	14.99%	13.82%	12.67%	11.36%	10.50%	9.74%	8.90%	8.11%	7.28%	6.71%	6.16%	5.56%	4.98%	4.45%	4.00%	3.59%	3.21%	2.87%
4	28.60%	26.65%	24.74%	22.80%	20.83%	18.64%	17.40%	16.08%	14.82%	13.59%	12.18%	11.27%	10.44%	9.55%	8.70%	7.81%	7.19%	6.60%	5.96%	5.34%	4.78%	4.29%	3.85%	3.45%	3.08%
5	30.67%	28.59%	26.53%	24.45%	22.34%	19.99%	18.66%	17.24%	15.90%	14.57%	13.06%	12.08%	11.20%	10.24%	9.33%	8.38%	7.71%	7.08%	6.40%	5.73%	5.12%	4.60%	4.13%	3.70%	3.30%
6	32.89%	30.66%	28.45%	26.23%	23.96%	21.44%	20.02%	18.49%	17.05%	15.63%	14.01%	12.96%	12.01%	10.98%	10.01%	8.99%	8.27%	7.59%	6.86%	6.15%	5.50%	4.94%	4.43%	3.96%	3.54%
7	35.28%	32.88%	30.52%	28.13%	25.70%	23.00%	21.47%	19.83%	18.29%	16.76%	15.03%	13.90%	12.88%	11.78%	10.74%	9.64%	8.87%	8.14%	7.36%	6.59%	5.89%	5.29%	4.75%	4.25%	3.80%
8	37.83%	35.26%	32.73%	30.17%	27.56%	24.67%	23.02%	21.27%	19.61%	17.98%	16.11%	14.91%	13.82%	12.63%	11.51%	10.34%	9.52%	8.73%	7.89%	7.07%	6.32%	5.68%	5.09%	4.56%	4.08%
9	40.58%	37.82%	35.10%	32.35%	29.56%	26.45%	24.69%	22.81%	21.03%	19.28%	17.28%	15.99%	14.82%	13.55%	12.35%	11.09%	10.21%	9.37%	8.46%	7.58%	6.78%	6.09%	5.46%	4.89%	4.37%
10	43.52%	40.56%	37.65%	34.70%	31.71%	28.37%	26.48%	24.47%	22.56%	20.68%	18.54%	17.15%	15.89%	14.53%	13.24%	11.89%	10.95%	10.05%	9.08%	8.13%	7.27%	6.53%	5.86%	5.24%	4.69%
11	0.00%	43.50%	40.38%	37.22%	34.00%	30.43%	28.40%	26.24%	24.19%	22.18%	19.88%	18.39%	17.04%	15.59%	14.20%	12.75%	11.74%	10.78%	9.73%	8.72%	7.80%	7.01%	6.28%	5.63%	5.03%
12	0.00%	0.00%	43.30%	39.91%	36.47%	32.64%	30.46%	28.14%	25.95%	23.78%	21.32%	19.72%	18.28%	16.72%	15.23%	13.68%	12.59%	11.56%	10.44%	9.35%	8.36%	7.51%	6.74%	6.03%	5.39%
13	0.00%	0.00%	0.00%	42.81%	39.11%	35.00%	32.67%	30.18%	27.83%	25.51%	22.87%	21.15%	19.61%	17.93%	16.34%	14.67%	13.50%	12.39%	11.20%	10.03%	8.97%	8.06%	7.23%	6.47%	5.78%
14	0.00%	0.00%	0.00%	0.00%	41.95%	37.54%	35.04%	32.37%	29.85%	27.36%	24.53%	22.69%	21.03%	19.23%	17.52%	15.73%	14.48%	13.29%	12.01%	10.76%	9.62%	8.64%	7.75%	6.94%	6.20%
15	0.00%	0.00%	0.00%	0.00%	0.00%	40.26%	37.58%	34.72%	32.01%	29.34%	26.30%	24.33%	22.55%	20.62%	18.79%	16.87%	15.53%	14.26%	12.88%	11.54%	10.32%	9.27%	8.31%	7.44%	6.65%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	40.30%	37.24%	34.33%	31.47%	28.21%	26.09%	24.19%	22.12%	20.16%	18.09%	16.66%	15.29%	13.81%	12.38%	11.07%	9.94%	8.91%	7.98%	7.14%
17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	39.94%	36.82%	33.75%	30.26%	27.99%	25.94%	23.72%	21.62%	19.41%	17.87%	16.40%	14.81%	13.27%	11.87%	10.66%	9.56%	8.56%	7.65%
18	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	39.49%	36.20%	32.45%	30.02%	27.82%	25.44%	23.18%	20.81%	19.16%	17.59%	15.89%	14.24%	12.73%	11.43%	10.25%	9.18%	8.21%
19	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	38.82%	34.80%	32.19%	29.84%	27.29%	24.87%	22.32%	20.55%	18.86%	17.04%	15.27%	13.65%	12.26%	11.00%	9.85%	8.80%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	37.32%	34.53%	32.00%	29.26%	26.67%	23.94%	22.04%	20.23%	18.27%	16.37%	14.64%	13.15%	11.80%	10.56%	9.44%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	37.03%	34.32%	31.38%	28.60%	25.68%	23.64%	21.70%	19.60%	17.56%	15.70%	14.11%	12.65%	11.33%	10.13%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	36.81%	33.66%	30.68%	27.54%	25.35%	23.27%	21.02%	18.84%	16.84%	15.13%	13.57%	12.15%	10.86%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	36.10%	32.90%	29.53%	27.19%	24.96%	22.54%	20.20%	18.06%	16.23%	14.55%	13.03%	11.65%
24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	35.28%	31.68%	29.16%	26.77%	24.18%	21.67%	19.37%	17.40%	15.61%	13.97%	12.49%
25	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.97%	31.28%	28.71%	25.93%	23.24%	20.78%	18.66%	16.74%	14.99%	13.40%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.55%	30.79%	27.81%	24.92%	22.28%	20.02%	17.95%	16.07%	14.37%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.02%	29.83%	26.73%	23.90%	21.47%	19.25%	17.24%	15.41%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	31.99%	28.67%	25.63%	23.02%	20.65%	18.49%	16.53%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	30.74%	27.49%	24.69%	22.15%	19.83%	17.73%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	29.48%	26.48%	23.75%	21.27%	19.01%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	28.40%	25.47%	22.81%	20.39%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	27.32%	24.46%	21.87%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	26.23%	23.45%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	25.15%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PPT	5	5	5	5	5	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	
Policy																										
Year/Policy	35	36	37	38	39	40	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Term																										
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
2	2.39%	2.15%	1.91%	1.71%	1.52%	1.36%	25.32%	23.58%	21.86%	20.12%	18.36%	16.39%	15.29%	14.12%	13.01%	11.91%	10.67%	9.86%	9.13%	8.35%	7.60%	6.81%	6.25%	5.70%	5.15%	4.61%
3	2.56%	2.30%	2.05%	1.84%	1.63%	1.46%	27.16%	25.29%	23.45%	21.58%	19.69%	17.58%	16.40%	15.14%	13.95%	12.78%	11.44%	10.58%	9.80%	8.95%	8.15%	7.31%	6.71%	6.11%	5.52%	4.94%
4	2.75%	2.47%	2.20%	1.97%	1.75%	1.56%	29.13%	27.13%	25.15%	23.15%	21.12%	18.85%	17.59%	16.24%	14.96%	13.70%	12.27%	11.34%	10.51%	9.60%	8.74%	7.84%	7.19%	6.56%	5.92%	5.30%
5	2.95%	2.65%	2.36%	2.11%	1.88%	1.68%	31.24%	29.09%	26.97%	24.83%	22.65%	20.22%	18.86%	17.42%	16.05%	14.70%	13.16%	12.16%	11.27%	10.30%	9.38%	8.41%	7.72%	7.03%	6.35%	5.69%
6	3.16%	2.84%	2.53%	2.27%	2.01%	1.80%	33.51%	31.20%	28.93%	26.63%	24.29%	21.68%	20.23%	18.68%	17.21%	15.76%	14.11%	13.05%	12.09%	11.04%	10.06%	9.02%	8.28%	7.54%	6.81%	6.10%
7	3.39%	3.05%	2.71%	2.43%	2.16%	1.93%	35.93%	33.46%	31.02%	28.56%	26.05%	23.26%	21.70%	20.03%	18.46%	16.90%	15.13%	13.99%	12.96%	11.84%	10.79%	9.67%	8.88%	8.09%	7.30%	6.54%
8	3.64%	3.27%	2.91%	2.61%	2.31%	2.07%	38.54%	35.89%	33.27%	30.63%	27.94%	24.94%	23.27%	21.49%	19.79%	18.13%	16.23%	15.01%	13.90%	12.70%	11.57%	10.37%	9.52%	8.67%	7.83%	7.01%
9	3.90%	3.51%	3.12%	2.80%	2.48%	2.22%	41.33%	38.49%	35.69%	32.85%	29.96%	26.75%	24.96%	23.04%	21.23%	19.44%	17.41%	16.10%	14.91%	13.62%	12.41%	11.12%	10.21%	9.30%	8.40%	7.52%
10	4.18%	3.76%	3.35%	3.00%	2.66%	2.38%	44.33%	41.28%	38.27%	35.23%	32.14%	28.69%	26.76%	24.71%	22.77%	20.85%	18.67%	17.26%	15.99%	14.61%	13.30%	11.93%	10.95%	9.98%	9.01%	8.07%
11	4.49%	4.03%	3.59%	3.22%	2.85%	2.55%	0.00%	44.27%	41.05%	37.78%	34.47%	30.77%	28.71%	26.51%	24.42%	22.37%	20.02%	18.51%	17.15%	15.67%	14.27%	12.79%	11.74%	10.70%	9.66%	8.65%
12	4.81%	4.32%	3.85%	3.45%	3.06%	2.74%	0.00%	0.00%	44.02%	40.52%	36.97%	33.00%	30.79%	28.43%	26.19%	23.99%	21.48%	19.86%	18.39%	16.81%	15.30%	13.72%	12.59%	11.48%	10.36%	9.28%
13	5.16%	4.64%	4.13%	3.70%	3.28%	2.94%	0.00%	0.00%	0.00%	43.46%	39.65%	35.39%	33.02%	30.49%	28.09%	25.73%	23.03%	21.30%	19.73%	18.03%	16.41%	14.72%	13.51%	12.31%	11.11%	9.95%
14	5.54%	4.97%	4.43%	3.97%	3.52%	3.15%	0.00%	0.00%	0.00%	0.00%	42.52%	37.96%	35.41%	32.70%	30.13%	27.59%	24.70%	22.84%	21.16%	19.33%	17.60%	15.78%	14.49%	13.20%	11.92%	10.67%
15	5.94%	5.33%	4.75%	4.25%	3.78%	3.38%	0.00%	0.00%	0.00%	0.00%	0.00%	40.71%	37.98%	35.07%	32.31%	29.59%	26.49%	24.50%	22.69%	20.74%	18.88%	16.93%	15.54%	14.16%	12.78%	11.45%
16	6.37%	5.72%	5.09%	4.56%	4.05%	3.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	40.73%	37.61%	34.65%	31.74%	28.41%	26.27%	24.34%	22.24%	20.25%	18.16%	16.66%	15.19%	13.71%	12.28%
17	6.83%	6.14%	5.46%	4.89%	4.34%	3.88%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	40.34%	37.16%	34.04%	30.47%	28.18%	26.10%	23.85%	21.72%	19.47%	17.87%	16.29%	14.70%	13.17%
18	7.33%	6.58%	5.86%	5.25%	4.66%	4.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	39.86%	36.51%	32.68%	30.22%	27.99%	25.58%	23.29%	20.88%	19.17%	17.47%	15.77%	14.12%
19	7.86%	7.06%	6.28%	5.63%	5.00%	4.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	39.15%	35.05%	32.41%	30.02%	27.43%	24.98%	22.40%	20.56%	18.73%	16.91%	15.15%
20	8.43%	7.57%	6.74%	6.04%	5.36%	4.79%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	37.59%	34.76%	32.20%	29.42%	26.79%	24.02%	22.05%	20.09%	18.14%	16.25%
21	9.04%	8.12%	7.23%	6.48%	5.75%	5.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	37.28%	34.53%	31.56%	28.73%	25.76%	23.65%	21.55%	19.45%	17.42%
22	9.69%	8.71%	7.75%	6.95%	6.16%	5.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	37.04%	33.84%	30.82%	27.63%	25.36%	23.11%	20.87%	18.69%
23	10.40%	9.34%	8.31%	7.45%	6.61%	5.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	36.30%	33.05%	29.63%	27.20%	24.79%	22.38%	20.04%
24	11.15%	10.02%	8.91%	7.99%	7.09%	6.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	35.45%	31.78%	29.17%	26.58%	24.00%	21.49%
25	11.96%	10.74%	9.56%	8.57%	7.60%	6.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	34.09%	31.29%	28.51%	25.74%	23.05%
26	12.82%	11.52%	10.25%	9.19%	8.16%	7.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.56%	30.58%	27.61%	24.72%
27	13.75%	12.36%	11.00%	9.86%	8.75%	7.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	32.79%	29.61%	26.52%
28	14.75%	13.25%	11.79%	10.57%	9.38%	8.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	31.75%	28.44%
29	15.82%	14.21%	12.65%	11.34%	10.06%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	30.50%
30	16.97%	15.24%	13.57%	12.16%	10.79%	9.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	18.20%	16.35%	14.55%	13.04%	11.57%	10.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	19.52%	17.53%	15.60%	13.98%	12.41%	11.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	20.93%	18.80%	16.74%	15.00%	13.31%	11.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	22.45%	20.17%	17.95%	16.09%	14.28%	12.77%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	24.08%	21.63%	19.25%	17.25%	15.31%	13.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	23.20%	20.65%	18.50%	16.42%	14.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	22.14%	19.84%	17.61%	15.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	21.28%	18.89%	16.89%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	20.26%	18.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	19.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PPT	6	6	6	6	6	6	6	6	6	6	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	
Policy																										
Year/Policy Term	30	31	32	33	34	35	36	37	38	39	40	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
2	4.12%	3.70%	3.32%	2.97%	2.65%	2.37%	2.12%	1.89%	1.69%	1.50%	1.34%	25.79%	23.99%	22.22%	20.43%	18.60%	16.57%	15.45%	14.26%	13.13%	12.01%	10.74%	9.93%	9.19%	8.39%	7.64%
3	4.42%	3.97%	3.56%	3.18%	2.84%	2.54%	2.28%	2.03%	1.82%	1.61%	1.44%	27.66%	25.73%	23.83%	21.91%	19.95%	17.77%	16.57%	15.29%	14.08%	12.88%	11.52%	10.65%	9.86%	9.00%	8.19%
4	4.74%	4.25%	3.81%	3.41%	3.05%	2.72%	2.44%	2.17%	1.95%	1.73%	1.55%	29.66%	27.60%	25.56%	23.50%	21.40%	19.06%	17.77%	16.40%	15.10%	13.82%	12.36%	11.42%	10.57%	9.65%	8.78%
5	5.08%	4.56%	4.09%	3.66%	3.27%	2.92%	2.62%	2.33%	2.09%	1.85%	1.66%	31.81%	29.60%	27.41%	25.20%	22.95%	20.44%	19.06%	17.59%	16.19%	14.82%	13.25%	12.25%	11.34%	10.35%	9.42%
6	5.45%	4.89%	4.39%	3.93%	3.51%	3.13%	2.81%	2.50%	2.24%	1.99%	1.78%	34.12%	31.74%	29.40%	27.03%	24.62%	21.92%	20.44%	18.86%	17.37%	15.89%	14.21%	13.13%	12.16%	11.10%	10.10%
7	5.84%	5.25%	4.70%	4.21%	3.76%	3.36%	3.01%	2.68%	2.40%	2.13%	1.91%	36.59%	34.05%	31.53%	28.99%	26.40%	23.51%	21.92%	20.23%	18.63%	17.05%	15.24%	14.09%	13.04%	11.91%	10.83%
8	6.27%	5.63%	5.05%	4.52%	4.04%	3.60%	3.23%	2.88%	2.58%	2.29%	2.04%	39.24%	36.51%	33.82%	31.09%	28.31%	25.22%	23.51%	21.70%	19.98%	18.28%	16.35%	15.11%	13.99%	12.77%	11.62%
9	6.72%	6.04%	5.41%	4.84%	4.33%	3.86%	3.47%	3.09%	2.76%	2.45%	2.19%	42.09%	39.16%	36.27%	33.34%	30.37%	27.05%	25.22%	23.27%	21.43%	19.61%	17.53%	16.20%	15.00%	13.70%	12.46%
10	7.21%	6.47%	5.80%	5.19%	4.64%	4.14%	3.72%	3.31%	2.96%	2.63%	2.35%	45.14%	42.00%	38.90%	35.76%	32.57%	29.01%	27.05%	24.96%	22.98%	21.03%	18.80%	17.38%	16.09%	14.69%	13.37%
11	7.73%	6.94%	6.22%	5.57%	4.98%	4.44%	3.99%	3.55%	3.18%	2.82%	2.52%	0.00%	45.05%	41.72%	38.35%	34.93%	31.11%	29.01%	26.77%	24.65%	22.55%	20.17%	18.64%	17.25%	15.76%	14.33%
12	8.29%	7.45%	6.68%	5.97%	5.34%	4.76%	4.28%	3.81%	3.41%	3.03%	2.71%	0.00%	0.00%	44.74%	41.13%	37.46%	33.36%	31.11%	28.71%	26.43%	24.19%	21.63%	19.99%	18.51%	16.90%	15.37%
13	8.89%	7.99%	7.16%	6.41%	5.73%	5.11%	4.59%	4.08%	3.66%	3.25%	2.90%	0.00%	0.00%	0.00%	44.11%	40.18%	35.78%	33.37%	30.79%	28.35%	25.94%	23.20%	21.44%	19.85%	18.12%	16.49%
14	9.54%	8.57%	7.68%	6.87%	6.14%	5.48%	4.92%	4.38%	3.92%	3.48%	3.11%	0.00%	0.00%	0.00%	0.00%	43.09%	38.38%	35.79%	33.02%	30.41%	27.82%	24.88%	22.99%	21.29%	19.44%	17.68%
15	10.23%	9.19%	8.24%	7.37%	6.59%	5.88%	5.28%	4.70%	4.21%	3.73%	3.34%	0.00%	0.00%	0.00%	0.00%	0.00%	41.16%	38.38%	35.42%	32.61%	29.84%	26.68%	24.66%	22.83%	20.85%	18.97%
16	10.97%	9.85%	8.83%	7.91%	7.06%	6.30%	5.66%	5.04%	4.51%	4.00%	3.58%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	41.16%	37.99%	34.97%	32.00%	28.62%	26.45%	24.48%	22.36%	20.34%
17	11.77%	10.57%	9.47%	8.48%	7.58%	6.76%	6.07%	5.40%	4.84%	4.29%	3.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	40.74%	37.51%	34.33%	30.69%	28.37%	26.26%	23.98%	21.82%
18	12.62%	11.33%	10.16%	9.09%	8.13%	7.25%	6.51%	5.79%	5.19%	4.61%	4.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	40.23%	36.81%	32.92%	30.42%	28.16%	25.72%	23.40%
19	13.54%	12.16%	10.90%	9.75%	8.72%	7.78%	6.98%	6.21%	5.57%	4.94%	4.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	39.48%	35.30%	32.63%	30.21%	27.58%	25.09%
20	14.52%	13.04%	11.69%	10.46%	9.35%	8.34%	7.49%	6.66%	5.97%	5.30%	4.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	37.86%	34.99%	32.39%	29.58%	26.91%
21	15.57%	13.98%	12.53%	11.22%	10.02%	8.94%	8.03%	7.15%	6.40%	5.68%	5.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	37.53%	34.74%	31.73%	28.86%
22	16.70%	15.00%	13.44%	12.03%	10.75%	9.59%	8.61%	7.66%	6.87%	6.09%	5.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	37.26%	34.03%	30.96%
23	17.91%	16.08%	14.42%	12.90%	11.53%	10.29%	9.24%	8.22%	7.36%	6.53%	5.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	36.50%	33.20%
24	19.21%	17.25%	15.46%	13.84%	12.37%	11.03%	9.91%	8.82%	7.90%	7.01%	6.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	35.61%
25	20.60%	18.50%	16.58%	14.84%	13.26%	11.83%	10.63%	9.46%	8.47%	7.52%	6.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	22.10%	19.84%	17.79%	15.92%	14.22%	12.69%	11.40%	10.14%	9.08%	8.06%	7.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	23.70%	21.28%	19.07%	17.07%	15.26%	13.61%	12.22%	10.88%	9.74%	8.65%	7.73%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	25.42%	22.82%	20.46%	18.31%	16.36%	14.60%	13.11%	11.66%	10.45%	9.27%	8.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	27.26%	24.48%	21.94%	19.64%	17.55%	15.66%	14.06%	12.51%	11.21%	9.95%	8.89%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	29.23%	26.25%	23.53%	21.06%	18.82%	16.79%	15.08%	13.42%	12.02%	10.67%	9.54%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	28.15%	25.24%	22.59%	20.19%	18.01%	16.17%	14.39%	12.89%	11.44%	10.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	27.07%	24.23%	21.65%	19.32%	17.34%	15.43%	13.83%	12.27%	10.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	25.98%	23.22%	20.72%	18.60%	16.55%	14.83%	13.16%	11.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	24.90%	22.22%	19.95%	17.75%	15.90%	14.11%	12.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	23.83%	21.40%	19.04%	17.06%	15.14%	13.53%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	22.95%	20.42%	18.29%	16.23%	14.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	21.90%	19.62%	17.41%	15.56%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	21.04%	18.67%	16.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.03%	17.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	19.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PPT	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8	8	8	8	8	
Policy Year/Policy Term	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	10	11	12	13	14	15	16	17	18	19
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
2	6.84%	6.26%	5.66%	5.11%	4.57%	4.08%	3.67%	3.28%	2.94%	2.62%	2.34%	2.10%	1.87%	1.67%	1.49%	1.33%	26.25%	24.40%	22.58%	20.73%	18.85%	16.75%	15.61%	14.40%	13.25%	12.11%
3	7.33%	6.71%	6.07%	5.48%	4.90%	4.38%	3.93%	3.52%	3.15%	2.82%	2.51%	2.25%	2.00%	1.80%	1.59%	1.42%	28.15%	26.17%	24.22%	22.23%	20.22%	17.96%	16.74%	15.44%	14.21%	12.99%
4	7.86%	7.20%	6.51%	5.88%	5.26%	4.70%	4.22%	3.78%	3.38%	3.02%	2.69%	2.42%	2.15%	1.93%	1.71%	1.53%	30.19%	28.07%	25.97%	23.84%	21.68%	19.27%	17.96%	16.56%	15.24%	13.93%
5	8.44%	7.72%	6.98%	6.30%	5.64%	5.04%	4.52%	4.05%	3.63%	3.24%	2.89%	2.59%	2.31%	2.07%	1.83%	1.64%	32.38%	30.10%	27.85%	25.57%	23.26%	20.66%	19.26%	17.76%	16.34%	14.94%
6	9.05%	8.28%	7.49%	6.76%	6.05%	5.40%	4.85%	4.35%	3.89%	3.47%	3.10%	2.78%	2.47%	2.22%	1.97%	1.76%	34.73%	32.29%	29.87%	27.43%	24.94%	22.16%	20.66%	19.05%	17.53%	16.03%
7	9.70%	8.88%	8.03%	7.25%	6.49%	5.80%	5.20%	4.66%	4.17%	3.72%	3.32%	2.98%	2.65%	2.38%	2.11%	1.88%	37.25%	34.63%	32.04%	29.41%	26.75%	23.77%	22.15%	20.43%	18.80%	17.19%
8	10.41%	9.52%	8.61%	7.77%	6.96%	6.22%	5.58%	5.00%	4.47%	3.99%	3.56%	3.20%	2.84%	2.55%	2.26%	2.02%	39.95%	37.14%	34.36%	31.55%	28.69%	25.49%	23.76%	21.91%	20.16%	18.44%
9	11.16%	10.21%	9.24%	8.34%	7.46%	6.67%	5.98%	5.36%	4.80%	4.28%	3.82%	3.43%	3.05%	2.73%	2.42%	2.17%	42.85%	39.83%	36.85%	33.83%	30.77%	27.34%	25.48%	23.50%	21.62%	19.77%
10	11.97%	10.95%	9.91%	8.94%	8.00%	7.15%	6.42%	5.75%	5.14%	4.60%	4.10%	3.68%	3.27%	2.93%	2.60%	2.32%	45.95%	42.72%	39.52%	36.29%	33.00%	29.32%	27.33%	25.21%	23.19%	21.21%
11	12.84%	11.75%	10.63%	9.59%	8.58%	7.67%	6.88%	6.17%	5.52%	4.93%	4.40%	3.95%	3.51%	3.14%	2.79%	2.49%	0.00%	45.82%	42.39%	38.92%	35.39%	31.45%	29.31%	27.03%	24.87%	22.74%
12	13.77%	12.60%	11.40%	10.29%	9.21%	8.22%	7.38%	6.61%	5.92%	5.29%	4.71%	4.23%	3.76%	3.37%	2.99%	2.67%	0.00%	0.00%	45.46%	41.74%	37.96%	33.73%	31.44%	28.99%	26.68%	24.39%
13	14.77%	13.51%	12.22%	11.03%	9.87%	8.82%	7.92%	7.09%	6.35%	5.67%	5.06%	4.54%	4.04%	3.62%	3.21%	2.87%	0.00%	0.00%	0.00%	44.77%	40.71%	36.17%	33.71%	31.10%	28.61%	26.16%
14	15.84%	14.49%	13.11%	11.83%	10.59%	9.46%	8.49%	7.61%	6.81%	6.08%	5.42%	4.87%	4.33%	3.88%	3.44%	3.07%	0.00%	0.00%	0.00%	0.00%	43.66%	38.80%	36.16%	33.35%	30.69%	28.06%
15	16.99%	15.54%	14.06%	12.69%	11.36%	10.15%	9.11%	8.16%	7.30%	6.52%	5.82%	5.22%	4.64%	4.16%	3.69%	3.30%	0.00%	0.00%	0.00%	0.00%	0.00%	41.61%	38.78%	35.77%	32.91%	30.09%
16	18.22%	16.67%	15.08%	13.61%	12.18%	10.88%	9.77%	8.75%	7.83%	6.99%	6.24%	5.60%	4.98%	4.46%	3.96%	3.54%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	41.59%	38.36%	35.30%	32.27%
17	19.54%	17.88%	16.17%	14.59%	13.06%	11.67%	10.47%	9.38%	8.40%	7.50%	6.69%	6.00%	5.34%	4.78%	4.24%	3.79%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	41.14%	37.85%	34.61%
18	20.95%	19.17%	17.35%	15.65%	14.01%	12.52%	11.23%	10.07%	9.00%	8.04%	7.17%	6.44%	5.73%	5.13%	4.55%	4.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	40.60%	37.12%
19	22.47%	20.56%	18.60%	16.79%	15.03%	13.42%	12.05%	10.80%	9.66%	8.63%	7.69%	6.91%	6.14%	5.50%	4.88%	4.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	39.81%
20	24.10%	22.05%	19.95%	18.00%	16.12%	14.40%	12.92%	11.58%	10.36%	9.25%	8.25%	7.41%	6.59%	5.90%	5.24%	4.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	25.85%	23.65%	21.40%	19.31%	17.29%	15.44%	13.86%	12.42%	11.11%	9.92%	8.85%	7.94%	7.07%	6.33%	5.61%	5.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	27.72%	25.37%	22.95%	20.71%	18.54%	16.56%	14.86%	13.32%	11.91%	10.64%	9.49%	8.52%	7.58%	6.79%	6.02%	5.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	29.73%	27.21%	24.61%	22.21%	19.88%	17.76%	15.94%	14.28%	12.78%	11.41%	10.18%	9.14%	8.13%	7.28%	6.46%	5.77%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	31.89%	29.18%	26.40%	23.82%	21.32%	19.05%	17.10%	15.32%	13.70%	12.24%	10.92%	9.80%	8.72%	7.81%	6.93%	6.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	34.20%	31.30%	28.31%	25.55%	22.87%	20.43%	18.33%	16.43%	14.70%	13.13%	11.71%	10.51%	9.35%	8.37%	7.43%	6.64%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	33.56%	30.37%	27.40%	24.53%	21.91%	19.66%	17.62%	15.76%	14.08%	12.56%	11.27%	10.03%	8.98%	7.97%	7.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	32.57%	29.39%	26.31%	23.50%	21.09%	18.90%	16.91%	15.10%	13.47%	12.09%	10.75%	9.63%	8.54%	7.64%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	31.52%	28.21%	25.20%	22.62%	20.27%	18.13%	16.20%	14.45%	12.97%	11.53%	10.33%	9.16%	8.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	30.26%	27.03%	24.26%	21.74%	19.45%	17.37%	15.49%	13.91%	12.37%	11.08%	9.83%	8.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	28.99%	26.02%	23.31%	20.86%	18.63%	16.62%	14.92%	13.27%	11.88%	10.54%	9.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	27.90%	25.00%	22.37%	19.98%	17.82%	16.00%	14.23%	12.74%	11.31%	10.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	26.82%	23.99%	21.43%	19.11%	17.16%	15.26%	13.67%	12.13%	10.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	25.73%	22.98%	20.50%	18.40%	16.37%	14.66%	13.00%	11.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	24.65%	21.99%	19.74%	17.55%	15.72%	13.95%	12.46%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	23.58%	21.17%	18.83%	16.86%	14.96%	13.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	22.70%	20.19%	18.08%	16.04%	14.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	21.66%	19.40%	17.21%	15.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.80%	18.45%	16.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	19.79%	17.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PPT	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	9	9	9	9
Policy																										
Year/Policy Term	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	15	16	17	18	19
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
2	10.82%	9.99%	9.25%	8.44%	7.67%	6.86%	6.26%	5.62%	5.07%	4.54%	4.05%	3.63%	3.25%	2.91%	2.60%	2.32%	2.08%	1.85%	1.65%	1.47%	1.31%	16.86%	15.70%	14.47%	13.30%	12.14%
3	11.60%	10.72%	9.92%	9.05%	8.23%	7.36%	6.71%	6.03%	5.44%	4.86%	4.34%	3.90%	3.49%	3.12%	2.79%	2.48%	2.23%	1.98%	1.77%	1.57%	1.41%	18.08%	16.84%	15.52%	14.26%	13.02%
4	12.44%	11.50%	10.64%	9.71%	8.82%	7.89%	7.20%	6.47%	5.83%	5.22%	4.66%	4.18%	3.74%	3.35%	2.99%	2.66%	2.39%	2.13%	1.90%	1.69%	1.51%	19.39%	18.06%	16.64%	15.29%	13.96%
5	13.35%	12.33%	11.41%	10.41%	9.46%	8.46%	7.72%	6.93%	6.25%	5.60%	5.00%	4.48%	4.01%	3.59%	3.21%	2.86%	2.56%	2.28%	2.04%	1.81%	1.62%	20.80%	19.37%	17.85%	16.40%	14.98%
6	14.31%	13.22%	12.23%	11.16%	10.15%	9.08%	8.28%	7.44%	6.71%	6.00%	5.36%	4.81%	4.30%	3.85%	3.44%	3.06%	2.75%	2.45%	2.19%	1.94%	1.73%	22.31%	20.77%	19.14%	17.59%	16.06%
7	15.35%	14.18%	13.12%	11.97%	10.88%	9.74%	8.88%	7.98%	7.19%	6.44%	5.75%	5.15%	4.62%	4.13%	3.69%	3.29%	2.95%	2.62%	2.35%	2.08%	1.86%	23.93%	22.28%	20.53%	18.87%	17.23%
8	16.46%	15.21%	14.07%	12.84%	11.67%	10.44%	9.52%	8.55%	7.72%	6.90%	6.16%	5.53%	4.95%	4.43%	3.95%	3.53%	3.16%	2.81%	2.52%	2.23%	2.00%	25.66%	23.90%	22.02%	20.23%	18.48%
9	17.66%	16.31%	15.09%	13.77%	12.52%	11.20%	10.22%	9.18%	8.27%	7.40%	6.61%	5.93%	5.31%	4.75%	4.24%	3.78%	3.39%	3.02%	2.70%	2.40%	2.14%	27.52%	25.63%	23.61%	21.70%	19.82%
10	18.94%	17.49%	16.19%	14.77%	13.43%	12.01%	10.96%	9.84%	8.87%	7.94%	7.09%	6.36%	5.70%	5.09%	4.55%	4.05%	3.64%	3.24%	2.90%	2.57%	2.30%	29.52%	27.49%	25.33%	23.27%	21.25%
11	20.31%	18.76%	17.36%	15.84%	14.40%	12.88%	11.75%	10.55%	9.52%	8.52%	7.60%	6.82%	6.11%	5.46%	4.88%	4.35%	3.90%	3.47%	3.11%	2.76%	2.46%	31.66%	29.48%	27.16%	24.96%	22.79%
12	21.78%	20.12%	18.62%	16.99%	15.44%	13.81%	12.60%	11.32%	10.21%	9.13%	8.15%	7.31%	6.55%	5.86%	5.23%	4.66%	4.19%	3.72%	3.33%	2.96%	2.64%	33.95%	31.62%	29.13%	26.77%	24.44%
13	23.36%	21.58%	19.97%	18.22%	16.56%	14.82%	13.52%	12.14%	10.95%	9.79%	8.74%	7.85%	7.03%	6.28%	5.61%	5.00%	4.49%	3.99%	3.57%	3.17%	2.83%	36.41%	33.91%	31.24%	28.71%	26.22%
14	25.06%	23.15%	21.42%	19.54%	17.76%	15.89%	14.50%	13.02%	11.74%	10.51%	9.38%	8.41%	7.54%	6.74%	6.02%	5.36%	4.81%	4.28%	3.83%	3.40%	3.04%	39.05%	36.37%	33.51%	30.79%	28.12%
15	26.87%	24.82%	22.97%	20.96%	19.05%	17.04%	15.55%	13.96%	12.59%	11.27%	10.06%	9.02%	8.08%	7.23%	6.45%	5.75%	5.16%	4.59%	4.11%	3.65%	3.26%	41.88%	39.00%	35.94%	33.03%	30.16%
16	28.82%	26.62%	24.63%	22.48%	20.43%	18.28%	16.67%	14.98%	13.51%	12.08%	10.79%	9.68%	8.67%	7.75%	6.92%	6.17%	5.54%	4.92%	4.41%	3.91%	3.49%	0.00%	41.83%	38.54%	35.42%	32.34%
17	30.91%	28.55%	26.42%	24.11%	21.92%	19.60%	17.88%	16.06%	14.49%	12.96%	11.57%	10.38%	9.30%	8.31%	7.42%	6.62%	5.94%	5.28%	4.73%	4.19%	3.75%	0.00%	0.00%	41.34%	37.99%	34.69%
18	33.15%	30.62%	28.33%	25.86%	23.50%	21.02%	19.18%	17.23%	15.54%	13.90%	12.41%	11.13%	9.97%	8.92%	7.96%	7.10%	6.37%	5.66%	5.07%	4.50%	4.02%	0.00%	0.00%	0.00%	40.74%	37.20%
19	35.56%	32.85%	30.39%	27.73%	25.21%	22.55%	20.57%	18.47%	16.66%	14.91%	13.31%	11.94%	10.69%	9.56%	8.54%	7.61%	6.83%	6.07%	5.44%	4.82%	4.31%	0.00%	0.00%	0.00%	0.00%	39.90%
20	38.13%	35.23%	32.59%	29.74%	27.04%	24.18%	22.06%	19.81%	17.87%	15.99%	14.27%	12.80%	11.47%	10.26%	9.16%	8.16%	7.33%	6.51%	5.83%	5.17%	4.62%	0.00%	0.00%	0.00%	0.00%	0.00%
21	0.00%	37.78%	34.96%	31.90%	29.00%	25.94%	23.66%	21.25%	19.17%	17.15%	15.31%	13.73%	12.30%	11.00%	9.82%	8.76%	7.86%	6.99%	6.26%	5.55%	4.96%	0.00%	0.00%	0.00%	0.00%	0.00%
22	0.00%	0.00%	37.49%	34.21%	31.10%	27.82%	25.38%	22.79%	20.55%	18.39%	16.42%	14.73%	13.19%	11.80%	10.53%	9.39%	8.43%	7.49%	6.71%	5.95%	5.32%	0.00%	0.00%	0.00%	0.00%	0.00%
23	0.00%	0.00%	0.00%	36.69%	33.35%	29.83%	27.22%	24.44%	22.04%	19.72%	17.61%	15.80%	14.15%	12.65%	11.30%	10.07%	9.04%	8.04%	7.20%	6.38%	5.70%	0.00%	0.00%	0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	35.77%	32.00%	29.19%	26.22%	23.64%	21.15%	18.89%	16.94%	15.17%	13.57%	12.12%	10.80%	9.69%	8.62%	7.72%	6.84%	6.11%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	34.32%	31.30%	28.12%	25.36%	22.69%	20.25%	18.17%	16.27%	14.55%	13.00%	11.59%	10.40%	9.24%	8.28%	7.34%	6.56%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.57%	30.16%	27.20%	24.33%	21.72%	19.49%	17.45%	15.61%	13.94%	12.43%	11.15%	9.91%	8.88%	7.87%	7.03%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	32.34%	29.17%	26.10%	23.30%	20.90%	18.72%	16.74%	14.95%	13.33%	11.96%	10.63%	9.52%	8.44%	7.54%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	31.28%	27.99%	24.99%	22.42%	20.08%	17.95%	16.03%	14.29%	12.83%	11.40%	10.21%	9.06%	8.09%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	30.02%	26.80%	24.04%	21.53%	19.26%	17.19%	15.33%	13.76%	12.23%	10.95%	9.71%	8.68%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	28.74%	25.78%	23.09%	20.65%	18.44%	16.44%	14.75%	13.12%	11.74%	10.42%	9.31%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	27.65%	24.77%	22.15%	19.78%	17.63%	15.82%	14.07%	12.60%	11.17%	9.98%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	26.56%	23.76%	21.21%	18.91%	16.97%	15.09%	13.51%	11.98%	10.70%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	25.48%	22.75%	20.28%	18.20%	16.18%	14.49%	12.85%	11.48%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	24.40%	21.75%	19.52%	17.36%	15.54%	13.78%	12.31%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	23.33%	20.93%	18.61%	16.67%	14.78%	13.21%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	22.45%	19.96%	17.87%	15.85%	14.16%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	21.41%	19.17%	17.00%	15.19%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.56%	18.23%	16.29%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	19.56%	17.47%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.74%	0.00%	0.00%	0.00%	0.00%	0.00%

9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	10	10	10	10	10
20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	15	16	17	18	19
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10.82%	9.99%	9.23%	8.41%	7.64%	6.82%	6.24%	5.66%	5.13%	4.59%	4.09%	3.68%	3.29%	2.95%	2.63%	2.34%	2.10%	1.87%	1.67%	1.49%	1.33%	16.97%	15.79%	14.54%	13.34%	12.17%
11.60%	10.71%	9.90%	9.02%	8.19%	7.31%	6.69%	6.07%	5.51%	4.93%	4.39%	3.94%	3.53%	3.16%	2.82%	2.51%	2.26%	2.01%	1.80%	1.59%	1.42%	18.20%	16.94%	15.59%	14.31%	13.05%
12.44%	11.49%	10.62%	9.68%	8.78%	7.84%	7.18%	6.51%	5.91%	5.28%	4.70%	4.23%	3.79%	3.39%	3.02%	2.70%	2.42%	2.15%	1.93%	1.71%	1.53%	19.52%	18.16%	16.72%	15.35%	13.99%
13.35%	12.32%	11.39%	10.38%	9.42%	8.41%	7.70%	6.98%	6.33%	5.67%	5.04%	4.54%	4.06%	3.63%	3.24%	2.89%	2.59%	2.31%	2.07%	1.83%	1.64%	20.94%	19.48%	17.93%	16.46%	15.01%
14.31%	13.21%	12.21%	11.13%	10.10%	9.02%	8.25%	7.49%	6.79%	6.08%	5.41%	4.87%	4.36%	3.90%	3.48%	3.10%	2.78%	2.47%	2.22%	1.97%	1.76%	22.45%	20.89%	19.23%	17.65%	16.10%
15.35%	14.17%	13.10%	11.94%	10.84%	9.67%	8.85%	8.03%	7.29%	6.52%	5.80%	5.22%	4.67%	4.18%	3.73%	3.33%	2.98%	2.65%	2.38%	2.11%	1.88%	24.08%	22.41%	20.63%	18.93%	17.26%
16.46%	15.20%	14.05%	12.81%	11.62%	10.37%	9.49%	8.61%	7.81%	6.99%	6.22%	5.60%	5.01%	4.48%	4.00%	3.57%	3.20%	2.85%	2.55%	2.26%	2.02%	25.83%	24.03%	22.12%	20.31%	18.52%
17.66%	16.30%	15.07%	13.73%	12.47%	11.13%	10.18%	9.24%	8.38%	7.50%	6.67%	6.00%	5.38%	4.81%	4.29%	3.83%	3.43%	3.05%	2.73%	2.42%	2.17%	27.70%	25.78%	23.73%	21.78%	19.86%
18.94%	17.48%	16.16%	14.73%	13.37%	11.93%	10.92%	9.91%	8.99%	8.04%	7.16%	6.44%	5.77%	5.16%	4.60%	4.10%	3.68%	3.27%	2.93%	2.60%	2.32%	29.71%	27.64%	25.45%	23.36%	21.30%
20.31%	18.75%	17.33%	15.80%	14.34%	12.80%	11.71%	10.63%	9.64%	8.62%	7.68%	6.90%	6.18%	5.53%	4.94%	4.40%	3.95%	3.51%	3.14%	2.79%	2.49%	31.86%	29.65%	27.29%	25.05%	22.84%
21.78%	20.11%	18.59%	16.94%	15.38%	13.73%	12.56%	11.40%	10.34%	9.25%	8.23%	7.40%	6.63%	5.93%	5.29%	4.72%	4.24%	3.77%	3.37%	2.99%	2.67%	34.17%	31.80%	29.27%	26.87%	24.50%
23.36%	21.56%	19.93%	18.17%	16.49%	14.72%	13.47%	12.22%	11.09%	9.92%	8.83%	7.94%	7.11%	6.36%	5.68%	5.06%	4.54%	4.04%	3.62%	3.21%	2.87%	36.65%	34.10%	31.39%	28.82%	26.27%
25.06%	23.13%	21.38%	19.49%	17.69%	15.79%	14.45%	13.11%	11.89%	10.64%	9.47%	8.52%	7.63%	6.82%	6.09%	5.43%	4.87%	4.33%	3.88%	3.44%	3.07%	39.31%	36.58%	33.67%	30.90%	28.18%
26.87%	24.80%	22.93%	20.90%	18.97%	16.93%	15.50%	14.06%	12.75%	11.41%	10.16%	9.14%	8.18%	7.32%	6.53%	5.82%	5.22%	4.65%	4.16%	3.69%	3.30%	42.16%	39.23%	36.11%	33.14%	30.22%
28.82%	26.60%	24.59%	22.42%	20.35%	18.16%	16.62%	15.08%	13.68%	12.24%	10.89%	9.80%	8.77%	7.85%	7.01%	6.25%	5.60%	4.98%	4.46%	3.96%	3.54%	0.00%	42.07%	38.73%	35.55%	32.41%
30.91%	28.53%	26.37%	24.04%	21.82%	19.48%	17.83%	16.17%	14.67%	13.12%	11.68%	10.51%	9.41%	8.41%	7.51%	6.70%	6.01%	5.34%	4.78%	4.24%	3.79%	0.00%	0.00%	41.54%	38.13%	34.76%
33.15%	30.60%	28.28%	25.78%	23.40%	20.89%	19.12%	17.34%	15.73%	14.07%	12.53%	11.27%	10.09%	9.03%	8.06%	7.18%	6.45%	5.73%	5.13%	4.55%	4.07%	0.00%	0.00%	0.00%	40.89%	37.28%
35.56%	32.82%	30.34%	27.65%	25.10%	22.40%	20.50%	18.60%	16.87%	15.09%	13.44%	12.09%	10.82%	9.68%	8.64%	7.70%	6.91%	6.15%	5.50%	4.88%	4.36%	0.00%	0.00%	0.00%	0.00%	39.99%
38.13%	35.20%	32.53%	29.66%	26.92%	24.03%	21.99%	19.95%	18.10%	16.19%	14.41%	12.96%	11.61%	10.38%	9.27%	8.26%	7.41%	6.59%	5.90%	5.24%	4.68%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	37.75%	34.89%	31.81%	28.87%	25.77%	23.58%	21.40%	19.41%	17.36%	15.46%	13.90%	12.45%	11.13%	9.94%	8.86%	7.95%	7.07%	6.33%	5.61%	5.02%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	37.42%	34.11%	30.97%	27.64%	25.29%	22.95%	20.82%	18.62%	16.58%	14.91%	13.35%	11.94%	10.66%	9.50%	8.53%	7.58%	6.79%	6.02%	5.38%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	36.59%	33.21%	29.64%	27.13%	24.61%	22.33%	19.97%	17.78%	15.99%	14.32%	12.81%	11.43%	10.19%	9.15%	8.13%	7.28%	6.46%	5.77%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	35.62%	31.79%	29.10%	26.40%	23.94%	21.42%	19.07%	17.15%	15.36%	13.74%	12.26%	10.93%	9.81%	8.72%	7.81%	6.93%	6.19%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	34.10%	31.20%	28.31%	25.68%	22.97%	20.45%	18.39%	16.47%	14.73%	13.15%	11.73%	10.52%	9.36%	8.38%	7.43%	6.64%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.47%	30.36%	27.54%	24.64%	21.94%	19.73%	17.67%	15.80%	14.11%	12.58%	11.28%	10.03%	8.98%	7.97%	7.12%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	32.56%	29.54%	26.42%	23.53%	21.16%	18.95%	16.94%	15.13%	13.49%	12.10%	10.76%	9.63%	8.54%	7.63%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	31.68%	28.34%	25.23%	22.69%	20.32%	18.17%	16.23%	14.47%	12.98%	11.54%	10.33%	9.16%	8.19%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	30.39%	27.06%	24.34%	21.80%	19.49%	17.40%	15.51%	13.92%	12.38%	11.08%	9.83%	8.78%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	29.02%	26.10%	23.38%	20.90%	18.66%	16.64%	14.93%	13.27%	11.89%	10.54%	9.42%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	27.99%	25.07%	22.42%	20.02%	17.84%	16.01%	14.24%	12.75%	11.31%	10.10%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	26.89%	24.04%	21.47%	19.14%	17.17%	15.27%	13.67%	12.13%	10.83%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	25.79%	23.03%	20.53%	18.42%	16.38%	14.66%	13.00%	11.62%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	24.69%	22.01%	19.75%	17.56%	15.73%	13.95%	12.46%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	23.61%	21.18%	18.84%	16.87%	14.96%	13.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	22.72%	20.20%	18.09%	16.04%	14.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	21.67%	19.40%	17.21%	15.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.81%	18.45%	16.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	19.79%	17.68%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.96%	0.00%	0.00%	0.00%	0.00%	0.00%

PPT	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	11	11	11	11	11
Policy Year/Policy Term	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	15	16	17	18	19
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	10.82%	9.98%	9.21%	8.39%	7.60%	6.77%	6.22%	5.70%	5.20%	4.65%	4.13%	3.72%	3.33%	2.98%	2.66%	2.37%	2.13%	1.89%	1.69%	1.50%	1.34%	17.33%	16.13%	14.85%	13.63%	12.43%
3	11.60%	10.70%	9.88%	9.00%	8.16%	7.26%	6.67%	6.11%	5.58%	4.99%	4.43%	3.99%	3.57%	3.20%	2.85%	2.54%	2.28%	2.03%	1.82%	1.61%	1.44%	18.59%	17.30%	15.93%	14.62%	13.33%
4	12.44%	11.48%	10.60%	9.65%	8.75%	7.79%	7.15%	6.55%	5.98%	5.35%	4.75%	4.28%	3.83%	3.43%	3.06%	2.73%	2.45%	2.18%	1.95%	1.73%	1.54%	19.94%	18.55%	17.08%	15.68%	14.29%
5	13.35%	12.31%	11.37%	10.35%	9.38%	8.36%	7.67%	7.03%	6.41%	5.74%	5.09%	4.59%	4.11%	3.68%	3.28%	2.93%	2.63%	2.33%	2.09%	1.85%	1.66%	21.38%	19.90%	18.32%	16.81%	15.33%
6	14.31%	13.20%	12.19%	11.10%	10.06%	8.96%	8.23%	7.54%	6.88%	6.15%	5.46%	4.92%	4.41%	3.94%	3.52%	3.14%	2.82%	2.50%	2.24%	1.99%	1.78%	22.93%	21.34%	19.65%	18.03%	16.44%
7	15.35%	14.16%	13.07%	11.90%	10.79%	9.61%	8.82%	8.09%	7.38%	6.60%	5.86%	5.28%	4.73%	4.23%	3.78%	3.37%	3.02%	2.69%	2.40%	2.13%	1.91%	24.60%	22.89%	21.07%	19.34%	17.63%
8	16.46%	15.18%	14.02%	12.77%	11.57%	10.31%	9.46%	8.67%	7.91%	7.08%	6.28%	5.66%	5.07%	4.54%	4.05%	3.61%	3.24%	2.88%	2.58%	2.29%	2.04%	26.38%	24.55%	22.60%	20.74%	18.91%
9	17.66%	16.29%	15.04%	13.69%	12.41%	11.05%	10.15%	9.30%	8.49%	7.59%	6.74%	6.08%	5.44%	4.86%	4.34%	3.87%	3.47%	3.09%	2.77%	2.45%	2.19%	28.29%	26.33%	24.24%	22.24%	20.28%
10	18.94%	17.47%	16.13%	14.69%	13.31%	11.86%	10.89%	9.98%	9.10%	8.14%	7.23%	6.52%	5.84%	5.22%	4.66%	4.15%	3.73%	3.31%	2.97%	2.63%	2.35%	30.34%	28.24%	25.99%	23.86%	21.75%
11	20.31%	18.73%	17.30%	15.75%	14.28%	12.72%	11.68%	10.70%	9.76%	8.73%	7.75%	6.99%	6.26%	5.60%	5.00%	4.45%	4.00%	3.55%	3.18%	2.82%	2.52%	32.54%	30.28%	27.88%	25.59%	23.33%
12	21.78%	20.09%	18.55%	16.89%	15.31%	13.64%	12.52%	11.47%	10.47%	9.36%	8.31%	7.50%	6.71%	6.00%	5.36%	4.78%	4.29%	3.81%	3.41%	3.03%	2.70%	34.90%	32.48%	29.90%	27.44%	25.02%
13	23.36%	21.55%	19.90%	18.12%	16.42%	14.63%	13.43%	12.31%	11.23%	10.04%	8.92%	8.04%	7.20%	6.44%	5.75%	5.12%	4.60%	4.09%	3.66%	3.25%	2.90%	37.43%	34.83%	32.07%	29.43%	26.83%
14	25.06%	23.11%	21.34%	19.43%	17.61%	15.69%	14.40%	13.20%	12.04%	10.77%	9.56%	8.62%	7.72%	6.90%	6.16%	5.49%	4.93%	4.38%	3.92%	3.48%	3.11%	40.15%	37.36%	34.39%	31.57%	28.78%
15	26.87%	24.78%	22.89%	20.84%	18.89%	16.82%	15.45%	14.15%	12.91%	11.55%	10.26%	9.25%	8.28%	7.40%	6.61%	5.89%	5.29%	4.70%	4.21%	3.73%	3.34%	43.06%	40.07%	36.88%	33.85%	30.87%
16	28.82%	26.58%	24.55%	22.35%	20.26%	18.04%	16.57%	15.18%	13.85%	12.39%	11.00%	9.92%	8.88%	7.94%	7.09%	6.32%	5.67%	5.04%	4.51%	4.00%	3.58%	0.00%	42.97%	39.56%	36.31%	33.10%
17	30.91%	28.51%	26.33%	23.97%	21.73%	19.35%	17.77%	16.28%	14.85%	13.29%	11.80%	10.64%	9.52%	8.52%	7.60%	6.78%	6.08%	5.41%	4.84%	4.29%	3.84%	0.00%	0.00%	42.43%	38.94%	35.50%
18	33.15%	30.58%	28.23%	25.71%	23.30%	20.75%	19.06%	17.46%	15.93%	14.25%	12.65%	11.41%	10.21%	9.13%	8.15%	7.27%	6.52%	5.80%	5.19%	4.61%	4.11%	0.00%	0.00%	0.00%	41.76%	38.08%
19	35.56%	32.79%	30.28%	27.57%	24.99%	22.26%	20.44%	18.73%	17.09%	15.28%	13.57%	12.23%	10.96%	9.80%	8.75%	7.80%	6.99%	6.22%	5.57%	4.94%	4.41%	0.00%	0.00%	0.00%	0.00%	40.84%
20	38.13%	35.17%	32.48%	29.57%	26.81%	23.87%	21.92%	20.09%	18.33%	16.39%	14.55%	13.12%	11.75%	10.51%	9.38%	8.36%	7.50%	6.67%	5.97%	5.30%	4.73%	0.00%	0.00%	0.00%	0.00%	0.00%
21	0.00%	37.72%	34.83%	31.72%	28.75%	25.60%	23.51%	21.54%	19.65%	17.58%	15.61%	14.07%	12.60%	11.27%	10.06%	8.97%	8.05%	7.15%	6.41%	5.68%	5.08%	0.00%	0.00%	0.00%	0.00%	0.00%
22	0.00%	0.00%	37.36%	34.02%	30.83%	27.46%	25.21%	23.10%	21.08%	18.85%	16.74%	15.09%	13.51%	12.08%	10.79%	9.62%	8.63%	7.67%	6.87%	6.09%	5.44%	0.00%	0.00%	0.00%	0.00%	0.00%
23	0.00%	0.00%	0.00%	36.48%	33.07%	29.45%	27.04%	24.78%	22.61%	20.22%	17.95%	16.19%	14.49%	12.96%	11.57%	10.31%	9.25%	8.23%	7.37%	6.53%	5.84%	0.00%	0.00%	0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	35.47%	31.59%	29.00%	26.58%	24.25%	21.69%	19.25%	17.36%	15.55%	13.90%	12.41%	11.06%	9.93%	8.83%	7.90%	7.01%	6.26%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	33.88%	31.10%	28.50%	26.00%	23.26%	20.65%	18.62%	16.67%	14.91%	13.31%	11.86%	10.64%	9.47%	8.47%	7.52%	6.72%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.36%	30.57%	27.89%	24.94%	22.15%	19.97%	17.88%	15.99%	14.28%	12.73%	11.42%	10.15%	9.09%	8.06%	7.20%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	32.78%	29.91%	26.75%	23.75%	21.42%	19.18%	17.15%	15.31%	13.65%	12.24%	10.89%	9.75%	8.65%	7.73%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	32.08%	28.69%	25.47%	22.97%	20.57%	18.39%	16.42%	14.64%	13.13%	11.68%	10.45%	9.27%	8.29%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	30.77%	27.32%	24.63%	22.06%	19.72%	17.61%	15.70%	14.08%	12.52%	11.21%	9.95%	8.89%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	29.30%	26.42%	23.66%	21.15%	18.89%	16.84%	15.11%	13.43%	12.03%	10.67%	9.53%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	28.34%	25.37%	22.69%	20.26%	18.06%	16.20%	14.41%	12.90%	11.44%	10.22%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	27.21%	24.33%	21.73%	19.37%	17.38%	15.45%	13.83%	12.27%	10.96%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	26.10%	23.30%	20.77%	18.63%	16.57%	14.84%	13.16%	11.76%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	24.99%	22.28%	19.99%	17.77%	15.91%	14.11%	12.61%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	23.89%	21.43%	19.06%	17.06%	15.14%	13.52%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	22.99%	20.44%	18.30%	16.23%	14.50%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	21.92%	19.63%	17.41%	15.56%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	21.05%	18.67%	16.68%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.03%	17.89%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	19.19%	0.00%	0.00%	0.00%	0.00%	0.00%

PPT	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Policy																										
Year/Policy Term	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	15	16	17	18	19
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
2	11.05%	10.19%	9.41%	8.57%	7.77%	6.92%	6.35%	5.82%	5.28%	4.72%	4.20%	3.78%	3.38%	3.02%	2.70%	2.41%	2.16%	1.92%	1.72%	1.53%	1.36%	17.70%	16.47%	15.16%	13.91%	12.69%
3	11.85%	10.93%	10.09%	9.19%	8.33%	7.42%	6.81%	6.24%	5.66%	5.06%	4.51%	4.05%	3.63%	3.24%	2.90%	2.58%	2.32%	2.06%	1.84%	1.64%	1.46%	18.98%	17.66%	16.26%	14.92%	13.61%
4	12.71%	11.72%	10.82%	9.86%	8.93%	7.95%	7.30%	6.69%	6.07%	5.43%	4.83%	4.35%	3.89%	3.48%	3.11%	2.77%	2.48%	2.21%	1.98%	1.75%	1.57%	20.36%	18.94%	17.44%	16.00%	14.59%
5	13.63%	12.57%	11.61%	10.57%	9.58%	8.53%	7.83%	7.18%	6.51%	5.82%	5.18%	4.66%	4.17%	3.73%	3.33%	2.97%	2.66%	2.37%	2.12%	1.88%	1.68%	21.83%	20.32%	18.70%	17.17%	15.65%
6	14.62%	13.48%	12.45%	11.34%	10.27%	9.15%	8.40%	7.70%	6.98%	6.24%	5.56%	5.00%	4.48%	4.00%	3.57%	3.18%	2.86%	2.54%	2.27%	2.02%	1.80%	23.42%	21.79%	20.06%	18.41%	16.78%
7	15.68%	14.46%	13.35%	12.16%	11.02%	9.81%	9.01%	8.26%	7.49%	6.70%	5.96%	5.36%	4.80%	4.29%	3.83%	3.42%	3.06%	2.72%	2.44%	2.16%	1.93%	25.11%	23.37%	21.51%	19.74%	18.00%
8	16.82%	15.51%	14.32%	13.04%	11.82%	10.52%	9.66%	8.86%	8.03%	7.18%	6.39%	5.75%	5.15%	4.60%	4.11%	3.66%	3.29%	2.92%	2.62%	2.32%	2.07%	26.93%	25.06%	23.07%	21.18%	19.31%
9	18.03%	16.63%	15.36%	13.98%	12.68%	11.29%	10.36%	9.50%	8.61%	7.70%	6.86%	6.17%	5.52%	4.94%	4.41%	3.93%	3.52%	3.13%	2.81%	2.49%	2.22%	28.89%	26.88%	24.74%	22.71%	20.71%
10	19.34%	17.84%	16.47%	15.00%	13.59%	12.11%	11.12%	10.19%	9.24%	8.26%	7.35%	6.61%	5.92%	5.29%	4.73%	4.21%	3.78%	3.36%	3.01%	2.67%	2.39%	30.98%	28.83%	26.54%	24.36%	22.21%
11	20.74%	19.13%	17.67%	16.09%	14.58%	12.98%	11.92%	10.93%	9.91%	8.86%	7.89%	7.09%	6.35%	5.68%	5.07%	4.52%	4.05%	3.61%	3.23%	2.86%	2.56%	33.23%	30.92%	28.46%	26.12%	23.82%
12	22.25%	20.52%	18.95%	17.25%	15.64%	13.93%	12.79%	11.72%	10.63%	9.50%	8.46%	7.61%	6.81%	6.09%	5.44%	4.85%	4.35%	3.87%	3.46%	3.07%	2.74%	35.64%	33.16%	30.53%	28.02%	25.54%
13	23.86%	22.01%	20.32%	18.50%	16.77%	14.93%	13.71%	12.57%	11.40%	10.19%	9.07%	8.16%	7.31%	6.53%	5.83%	5.20%	4.66%	4.15%	3.71%	3.29%	2.94%	38.22%	35.57%	32.74%	30.05%	27.40%
14	25.59%	23.60%	21.80%	19.84%	17.99%	16.02%	14.71%	13.48%	12.22%	10.93%	9.73%	8.75%	7.83%	7.01%	6.25%	5.58%	5.00%	4.45%	3.98%	3.53%	3.16%	40.99%	38.14%	35.11%	32.23%	29.38%
15	27.45%	25.31%	23.38%	21.28%	19.29%	17.18%	15.77%	14.46%	13.11%	11.72%	10.44%	9.38%	8.40%	7.51%	6.71%	5.98%	5.36%	4.77%	4.27%	3.79%	3.38%	43.96%	40.91%	37.66%	34.56%	31.51%
16	29.44%	27.15%	25.07%	22.83%	20.69%	18.42%	16.92%	15.50%	14.06%	12.57%	11.19%	10.06%	9.01%	8.06%	7.19%	6.41%	5.75%	5.12%	4.58%	4.06%	3.63%	0.00%	43.88%	40.39%	37.07%	33.80%
17	31.57%	29.12%	26.89%	24.48%	22.19%	19.76%	18.14%	16.63%	15.08%	13.49%	12.00%	10.79%	9.67%	8.64%	7.72%	6.88%	6.17%	5.49%	4.91%	4.36%	3.89%	0.00%	0.00%	43.32%	39.76%	36.25%
18	33.86%	31.23%	28.84%	26.26%	23.80%	21.19%	19.46%	17.83%	16.17%	14.46%	12.88%	11.58%	10.37%	9.27%	8.28%	7.38%	6.62%	5.88%	5.27%	4.67%	4.18%	0.00%	0.00%	0.00%	42.64%	38.87%
19	36.31%	33.49%	30.93%	28.16%	25.52%	22.73%	20.87%	19.13%	17.35%	15.51%	13.81%	12.42%	11.12%	9.94%	8.88%	7.91%	7.10%	6.31%	5.65%	5.01%	4.48%	0.00%	0.00%	0.00%	0.00%	41.69%
20	38.95%	35.92%	33.17%	30.20%	27.37%	24.38%	22.38%	20.51%	18.60%	16.64%	14.81%	13.32%	11.92%	10.66%	9.52%	8.48%	7.61%	6.77%	6.06%	5.38%	4.80%	0.00%	0.00%	0.00%	0.00%	0.00%
21	0.00%	38.53%	35.58%	32.39%	29.36%	26.14%	24.01%	22.00%	19.95%	17.84%	15.88%	14.28%	12.79%	11.43%	10.21%	9.10%	8.16%	7.26%	6.50%	5.77%	5.15%	0.00%	0.00%	0.00%	0.00%	0.00%
22	0.00%	0.00%	38.15%	34.74%	31.49%	28.04%	25.75%	23.59%	21.40%	19.14%	17.03%	15.32%	13.72%	12.26%	10.95%	9.76%	8.76%	7.79%	6.97%	6.18%	5.52%	0.00%	0.00%	0.00%	0.00%	0.00%
23	0.00%	0.00%	0.00%	37.26%	33.77%	30.07%	27.61%	25.30%	22.95%	20.52%	18.27%	16.43%	14.71%	13.15%	11.74%	10.47%	9.39%	8.35%	7.48%	6.63%	5.93%	0.00%	0.00%	0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	36.22%	32.25%	29.61%	27.14%	24.61%	22.01%	19.59%	17.62%	15.78%	14.11%	12.59%	11.23%	10.07%	8.96%	8.02%	7.11%	6.36%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	34.59%	31.76%	29.11%	26.40%	23.61%	21.02%	18.90%	16.92%	15.13%	13.51%	12.04%	10.80%	9.60%	8.60%	7.63%	6.82%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	34.06%	31.22%	28.31%	25.32%	22.54%	20.27%	18.15%	16.23%	14.49%	12.91%	11.58%	10.30%	9.22%	8.18%	7.31%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.48%	30.36%	27.15%	24.17%	21.73%	19.46%	17.40%	15.54%	13.85%	12.42%	11.05%	9.89%	8.77%	7.84%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	32.57%	29.12%	25.93%	23.31%	20.87%	18.66%	16.66%	14.85%	13.33%	11.85%	10.61%	9.41%	8.41%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	31.23%	27.81%	25.00%	22.39%	20.02%	17.87%	15.93%	14.29%	12.71%	11.38%	10.09%	9.02%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	29.82%	26.81%	24.01%	21.47%	19.17%	17.08%	15.33%	13.63%	12.20%	10.82%	9.67%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	28.76%	25.75%	23.02%	20.56%	18.32%	16.44%	14.62%	13.09%	11.61%	10.37%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	27.62%	24.69%	22.05%	19.65%	17.63%	15.68%	14.04%	12.45%	11.13%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	26.48%	23.64%	21.08%	18.91%	16.81%	15.05%	13.35%	11.93%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	25.36%	22.60%	20.28%	18.03%	16.15%	14.32%	12.80%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	24.24%	21.75%	19.34%	17.32%	15.36%	13.72%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	23.33%	20.74%	18.57%	16.47%	14.72%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	22.25%	19.92%	17.67%	15.79%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	21.36%	18.95%	16.93%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.32%	18.16%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	19.48%	0.00%	0.00%	0.00%	0.00%	0.00%

PPT	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Policy Year/Policy Term	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	11.28%	10.40%	9.61%	8.75%	7.93%	7.06%	6.48%	5.94%	5.36%	4.79%	4.27%	3.83%	3.43%	3.07%	2.74%	2.44%	2.19%	1.95%	1.74%	1.55%	1.38%
3	12.10%	11.16%	10.30%	9.38%	8.50%	7.57%	6.95%	6.37%	5.74%	5.14%	4.58%	4.11%	3.68%	3.29%	2.94%	2.62%	2.35%	2.09%	1.87%	1.66%	1.48%
4	12.97%	11.97%	11.05%	10.06%	9.12%	8.12%	7.45%	6.83%	6.16%	5.51%	4.92%	4.41%	3.95%	3.53%	3.15%	2.81%	2.52%	2.24%	2.01%	1.78%	1.59%
5	13.91%	12.83%	11.85%	10.79%	9.78%	8.71%	8.00%	7.33%	6.61%	5.91%	5.27%	4.73%	4.23%	3.79%	3.38%	3.01%	2.70%	2.40%	2.15%	1.91%	1.71%
6	14.92%	13.76%	12.71%	11.57%	10.49%	9.34%	8.57%	7.86%	7.09%	6.34%	5.66%	5.07%	4.54%	4.06%	3.62%	3.23%	2.90%	2.58%	2.31%	2.05%	1.83%
7	16.01%	14.76%	13.63%	12.41%	11.25%	10.02%	9.20%	8.43%	7.60%	6.80%	6.07%	5.44%	4.87%	4.35%	3.89%	3.47%	3.11%	2.76%	2.48%	2.20%	1.96%
8	17.17%	15.83%	14.62%	13.31%	12.06%	10.74%	9.86%	9.04%	8.15%	7.29%	6.51%	5.83%	5.22%	4.67%	4.17%	3.72%	3.33%	2.96%	2.65%	2.35%	2.10%
9	18.41%	16.98%	15.68%	14.28%	12.94%	11.52%	10.58%	9.70%	8.74%	7.82%	6.98%	6.26%	5.60%	5.01%	4.47%	3.99%	3.58%	3.18%	2.85%	2.53%	2.26%
10	19.75%	18.21%	16.82%	15.31%	13.88%	12.36%	11.35%	10.40%	9.38%	8.38%	7.48%	6.71%	6.01%	5.37%	4.80%	4.27%	3.83%	3.41%	3.05%	2.71%	2.42%
11	21.18%	19.53%	18.04%	16.42%	14.88%	13.25%	12.17%	11.15%	10.06%	8.99%	8.03%	7.20%	6.44%	5.76%	5.14%	4.58%	4.11%	3.66%	3.27%	2.90%	2.60%
12	22.71%	20.95%	19.34%	17.61%	15.96%	14.21%	13.05%	11.96%	10.79%	9.64%	8.61%	7.72%	6.91%	6.18%	5.52%	4.92%	4.41%	3.92%	3.51%	3.12%	2.78%
13	24.36%	22.47%	20.75%	18.89%	17.12%	15.24%	14.00%	12.83%	11.57%	10.34%	9.23%	8.28%	7.41%	6.63%	5.92%	5.27%	4.73%	4.21%	3.77%	3.34%	2.99%
14	26.12%	24.10%	22.25%	20.26%	18.36%	16.35%	15.01%	13.76%	12.41%	11.09%	9.90%	8.88%	7.95%	7.11%	6.35%	5.66%	5.07%	4.51%	4.04%	3.58%	3.20%
15	28.02%	25.84%	23.86%	21.73%	19.69%	17.53%	16.10%	14.76%	13.31%	11.90%	10.62%	9.52%	8.53%	7.62%	6.81%	6.07%	5.44%	4.84%	4.33%	3.84%	3.43%
16	30.05%	27.72%	25.59%	23.30%	21.12%	18.81%	17.27%	15.83%	14.27%	12.76%	11.39%	10.21%	9.14%	8.18%	7.30%	6.51%	5.84%	5.19%	4.65%	4.12%	3.68%
17	32.23%	29.73%	27.45%	24.99%	22.65%	20.17%	18.52%	16.97%	15.30%	13.69%	12.21%	10.95%	9.81%	8.77%	7.83%	6.98%	6.26%	5.57%	4.98%	4.42%	3.95%
18	34.57%	31.88%	29.44%	26.80%	24.29%	21.63%	19.86%	18.20%	16.41%	14.68%	13.10%	11.75%	10.52%	9.40%	8.40%	7.48%	6.71%	5.97%	5.35%	4.74%	4.24%
19	37.07%	34.19%	31.57%	28.75%	26.05%	23.20%	21.30%	19.52%	17.60%	15.74%	14.05%	12.60%	11.28%	10.09%	9.00%	8.03%	7.20%	6.40%	5.73%	5.09%	4.54%
20	39.76%	36.67%	33.86%	30.83%	27.94%	24.88%	22.85%	20.94%	18.88%	16.88%	15.07%	13.51%	12.10%	10.82%	9.66%	8.61%	7.72%	6.87%	6.15%	5.45%	4.87%
21	0.00%	39.33%	36.32%	33.06%	29.97%	26.69%	24.50%	22.46%	20.25%	18.11%	16.16%	14.49%	12.98%	11.60%	10.36%	9.23%	8.28%	7.36%	6.59%	5.85%	5.23%
22	0.00%	0.00%	38.95%	35.46%	32.14%	28.62%	26.28%	24.08%	21.72%	19.42%	17.33%	15.54%	13.92%	12.44%	11.11%	9.90%	8.88%	7.90%	7.07%	6.27%	5.61%
23	0.00%	0.00%	0.00%	38.03%	34.47%	30.69%	28.18%	25.83%	23.29%	20.83%	18.59%	16.67%	14.93%	13.34%	11.91%	10.62%	9.53%	8.47%	7.58%	6.73%	6.01%
24	0.00%	0.00%	0.00%	0.00%	36.97%	32.92%	30.23%	27.70%	24.98%	22.34%	19.94%	17.88%	16.01%	14.31%	12.78%	11.39%	10.22%	9.09%	8.13%	7.22%	6.45%
25	0.00%	0.00%	0.00%	0.00%	0.00%	35.31%	32.42%	29.71%	26.79%	23.96%	21.38%	19.17%	17.17%	15.35%	13.70%	12.21%	10.96%	9.74%	8.72%	7.74%	6.92%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	34.77%	31.87%	28.73%	25.69%	22.93%	20.56%	18.41%	16.46%	14.70%	13.10%	11.75%	10.45%	9.36%	8.30%	7.42%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	34.18%	30.82%	27.56%	24.59%	22.05%	19.75%	17.66%	15.76%	14.05%	12.60%	11.21%	10.04%	8.90%	7.95%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.05%	29.56%	26.38%	23.65%	21.18%	18.94%	16.91%	15.07%	13.52%	12.02%	10.76%	9.55%	8.53%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	31.70%	28.29%	25.37%	22.71%	20.31%	18.13%	16.16%	14.50%	12.89%	11.54%	10.24%	9.15%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	30.34%	27.21%	24.36%	21.78%	19.45%	17.33%	15.55%	13.83%	12.38%	10.98%	9.81%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	29.18%	26.13%	23.36%	20.86%	18.59%	16.68%	14.83%	13.28%	11.78%	10.52%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	28.02%	25.05%	22.37%	19.94%	17.89%	15.90%	14.24%	12.63%	11.29%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	26.87%	23.99%	21.38%	19.18%	17.06%	15.27%	13.55%	12.11%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	25.73%	22.93%	20.57%	18.29%	16.38%	14.53%	12.98%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	24.60%	22.06%	19.62%	17.57%	15.58%	13.93%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	23.66%	21.04%	18.84%	16.71%	14.93%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	22.57%	20.21%	17.93%	16.02%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	21.67%	19.23%	17.18%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.62%	18.42%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	19.76%

Annexure - 5: Death Benefit factors applicable for this Policy

Remaining complete months for Income Benefit Pay-out/ Maturity Benefit	DB Factor	Remaining complete months for Income Benefit Pay-out/ Maturity Benefit	DB Factor	Remaining complete months for Income Benefit Pay-out/ Maturity Benefit	DB Factor	Remaining complete months for Income Benefit Pay-out/ Maturity Benefit	DB Factor	Remaining complete months for Income Benefit Pay-out/ Maturity Benefit	DB Factor	Remaining complete months for Income Benefit Pay-out/ Maturity Benefit	DB Factor
0	1	31	0.83459089	62	0.69654195	93	0.58132757	124	0.48517069	155	0.40491904
1	0.99418428	32	0.82973714	63	0.69249106	94	0.57794673	125	0.48234907	156	0.40256414
2	0.98840238	33	0.82491162	64	0.68846372	95	0.57458555	126	0.47954387	157	0.40022294
3	0.98265411	34	0.82011417	65	0.68445981	96	0.57124392	127	0.47675497	158	0.39789536
4	0.97693927	35	0.81534461	66	0.68047919	97	0.56792173	128	0.47398230	159	0.39558131
5	0.97125766	36	0.81060280	67	0.67652171	98	0.56461885	129	0.47122575	160	0.39328072
6	0.96560910	37	0.80588856	68	0.67258725	99	0.56133519	130	0.46848523	161	0.39099351
7	0.95999339	38	0.80120173	69	0.66867567	100	0.55807062	131	0.46576066	162	0.38871960
8	0.95441033	39	0.79654217	70	0.66478684	101	0.55482504	132	0.46305192	163	0.38645891
9	0.94885975	40	0.79190970	71	0.66092062	102	0.55159833	133	0.46035894	164	0.38421138
10	0.94334145	41	0.78730418	72	0.65707689	103	0.54839039	134	0.45768162	165	0.38197691
11	0.93785524	42	0.78272544	73	0.65325552	104	0.54520110	135	0.45501987	166	0.37975544
12	0.93240093	43	0.77817332	74	0.64945637	105	0.54203037	136	0.45237361	167	0.37754689
13	0.92697835	44	0.77364768	75	0.64567931	106	0.53887807	137	0.44974273	168	0.37535118
14	0.92158730	45	0.76914837	76	0.64192422	107	0.53574410	138	0.44712715	169	0.37316824
15	0.91622761	46	0.76467521	77	0.63819097	108	0.53262837	139	0.44452678	170	0.37099800
16	0.91089908	47	0.76022808	78	0.63447943	109	0.52953075	140	0.44194154	171	0.36884038
17	0.90560155	48	0.75580680	79	0.63078947	110	0.52645115	141	0.43937133	172	0.36669531
18	0.90033482	49	0.75141124	80	0.62712098	111	0.52338945	142	0.43681607	173	0.36456271
19	0.89509873	50	0.74704124	81	0.62347382	112	0.52034557	143	0.43427567	174	0.36244252
20	0.88989308	51	0.74269666	82	0.61984787	113	0.51731938	144	0.43175004	175	0.36033465
21	0.88471772	52	0.73837734	83	0.61624300	114	0.51431080	145	0.42923911	176	0.35823905
22	0.87957244	53	0.73408315	84	0.61265911	115	0.51131971	146	0.42674277	177	0.35615563
23	0.87445710	54	0.72981393	85	0.60909605	116	0.50834602	147	0.42426095	178	0.35408433
24	0.86937150	55	0.72556953	86	0.60555372	117	0.50538962	148	0.42179357	179	0.35202507
25	0.86431548	56	0.72134982	87	0.60203199	118	0.50245041	149	0.41934054	180	0.34997779
26	0.85928886	57	0.71715465	88	0.59853074	119	0.49952830	150	0.41690177	181	0.34794242
27	0.85429148	58	0.71298388	89	0.59504985	120	0.49662319	151	0.41447719	182	0.34591888
28	0.84932316	59	0.70883737	90	0.59158921	121	0.49373496	152	0.41206670	183	0.34390712
29	0.84438373	60	0.70471497	91	0.58814869	122	0.49086354	153	0.40967024	184	0.34190705
30	0.83947303	61	0.70061654	92	0.58472818	123	0.48800881	154	0.40728771	185	0.33991861

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186	0.33794174	217	0.28204310	248	0.23539060	279	0.19645485	310	0.16395943	341	0.13683904
187	0.33597637	218	0.28040281	249	0.23402163	280	0.19531232	311	0.16300589	342	0.13604323
188	0.33402242	219	0.27877207	250	0.23266063	281	0.19417644	312	0.16205789	343	0.13525204
189	0.33207984	220	0.27715081	251	0.23130754	282	0.19304717	313	0.16111541	344	0.13446545
190	0.33014856	221	0.27553898	252	0.22996232	283	0.19192446	314	0.16017840	345	0.13368344
191	0.32822851	222	0.27393652	253	0.22862492	284	0.19080828	315	0.15924685	346	0.13290597
192	0.32631962	223	0.27234338	254	0.22729531	285	0.18969859	316	0.15832072	347	0.13213303
193	0.32442184	224	0.27075951	255	0.22597342	286	0.18859536	317	0.15739997	348	0.13136458
194	0.32253509	225	0.26918485	256	0.22465922	287	0.18749854	318	0.15648457	349	0.13060060
195	0.32065932	226	0.26761934	257	0.22335267	288	0.18640810	319	0.15557450	350	0.12984106
196	0.31879445	227	0.26606294	258	0.22205371	289	0.18532400	320	0.15466972	351	0.12908594
197	0.31694043	228	0.26451560	259	0.22076231	290	0.18424621	321	0.15377021	352	0.12833521
198	0.31509719	229	0.26297725	260	0.21947841	291	0.18317469	322	0.15287592	353	0.12758885
199	0.31326468	230	0.26144785	261	0.21820199	292	0.18210939	323	0.15198684	354	0.12684683
200	0.31144282	231	0.25992734	262	0.21693299	293	0.18105030	324	0.15110293	355	0.12610913
201	0.30963155	232	0.25841567	263	0.21567137	294	0.17999736	325	0.15022415	356	0.12537571
202	0.30783082	233	0.25691280	264	0.21441708	295	0.17895054	326	0.14935049	357	0.12464656
203	0.30604056	234	0.25541867	265	0.21317009	296	0.17790982	327	0.14848191	358	0.12392165
204	0.30426072	235	0.25393322	266	0.21193035	297	0.17687514	328	0.14761838	359	0.12320096
205	0.30249122	236	0.25245642	267	0.21069783	298	0.17584649	329	0.14675988	360	0.12248446
206	0.30073202	237	0.25098820	268	0.20947247	299	0.17482381	330	0.14590636	361	0.12177212
207	0.29898304	238	0.24952853	269	0.20825423	300	0.17380709	331	0.14505781	362	0.12106393
208	0.29724424	239	0.24807734	270	0.20704309	301	0.17279627	332	0.14421419	363	0.12035985
209	0.29551555	240	0.24663459	271	0.20583898	302	0.17179134	333	0.14337549	364	0.11965987
210	0.29379692	241	0.24520023	272	0.20464188	303	0.17079225	334	0.14254165	365	0.11896397
211	0.29208828	242	0.24377421	273	0.20345174	304	0.16979897	335	0.14171267	366	0.11827210
212	0.29038957	243	0.24235649	274	0.20226852	305	0.16881146	336	0.14088851	367	0.11758427
213	0.28870075	244	0.24094701	275	0.20109218	306	0.16782970	337	0.14006914	368	0.11690043
214	0.28702175	245	0.23954573	276	0.19992269	307	0.16685365	338	0.13925454	369	0.11622057
215	0.28535251	246	0.23815260	277	0.19875999	308	0.16588328	339	0.13844467	370	0.11554466
216	0.28369298	247	0.23676757	278	0.19760406	309	0.16491855	340	0.13763952	371	0.11487269

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372	0.11420462	403	0.09531414	434	0.07954831	465	0.06639029	496	0.05540873
373	0.11354044	404	0.09475982	435	0.07908568	466	0.06600419	497	0.05508649
374	0.11288012	405	0.09420872	436	0.07862574	467	0.06562032	498	0.05476613
375	0.11222364	406	0.09366083	437	0.07816847	468	0.06523870	499	0.05444762
376	0.11157098	407	0.09311612	438	0.07771387	469	0.06485929	500	0.05413097
377	0.11092211	408	0.09257458	439	0.07726190	470	0.06448208	501	0.05381616
378	0.11027702	409	0.09203620	440	0.07681257	471	0.06410707	502	0.05350318
379	0.10963568	410	0.09150094	441	0.07636585	472	0.06373424	503	0.05319202
380	0.10899807	411	0.09096880	442	0.07592173	473	0.06336358	504	0.05288267
381	0.10836417	412	0.09043975	443	0.07548019	474	0.06299508	505	0.05257512
382	0.10773395	413	0.08991377	444	0.07504122	475	0.06262872	506	0.05226936
383	0.10710740	414	0.08939086	445	0.07460480	476	0.06226448	507	0.05196537
384	0.10648449	415	0.08887099	446	0.07417092	477	0.06190237	508	0.05166316
385	0.10586521	416	0.08835414	447	0.07373956	478	0.06154237	509	0.05136270
386	0.10524953	417	0.08784030	448	0.07331071	479	0.06118445	510	0.05106399
387	0.10463743	418	0.08732944	449	0.07288436	480	0.06082862	511	0.05076701
388	0.10402888	419	0.08682156	450	0.07246048	481	0.06047486	512	0.05047177
389	0.10342388	420	0.08631663	451	0.07203907	482	0.06012315	513	0.05017824
390	0.10282240	421	0.08581464	452	0.07162011	483	0.05977349	514	0.04988641
391	0.10222441	422	0.08531556	453	0.07120359	484	0.05942587	515	0.04959629
392	0.10162990	423	0.08481939	454	0.07078949	485	0.05908026	516	0.04930785
393	0.10103885	424	0.08432610	455	0.07037780	486	0.05873667		
394	0.10045124	425	0.08383569	456	0.06996850	487	0.05839507		
395	0.09986704	426	0.08334812	457	0.06956158	488	0.05805546		
396	0.09928624	427	0.08286339	458	0.06915703	489	0.05771783		
397	0.09870882	428	0.08238148	459	0.06875483	490	0.05738216		
398	0.09813476	429	0.08190237	460	0.06835498	491	0.05704844		
399	0.09756403	430	0.08142605	461	0.06795744	492	0.05671666		
400	0.09699663	431	0.08095250	462	0.06756222	493	0.05638681		
401	0.09643252	432	0.08048171	463	0.06716930	494	0.05605888		
402	0.09587170	433	0.08001365	464	0.06677866	495	0.05573286		