edelweiss life
premier guaranteed STAR

An Individual, Non-Linked, Non-Participating, Savings, Life Insurance Product

4 Reasons to choose this plan :

01 Secures your family's financial future through life insurance cover

02 Secures your future goals with a plan which offers stable assured returns in the form of income

03 Flexibility to customise your plan with various Policy Term, Premium Payment Term options, and Lumpsum Benefit at Maturity.

04 Option to add riders to enhance your protection at an additional premium

Why Edelweiss Life Insurance?

At Edelweiss Life Insurance, we realize that your needs are more important than anything else. That's why it is our constant aim to understand your needs first before offering any advice or an insurance solution. Your needs, based on your priorities, are first understood, then evaluated against your future goals so that we can ensure that we can offer you the best solution suited to your needs. We offer a wide range of life insurance solutions ranging from pure term plan, savings cum insurance plan, retirement plans as well as critical illness plans.

Why a life insurance plan?

Life insurance is all about meeting responsibilities and delivering promises. You buy life insurance from your family's point of view and not just your own. Life insurance is a tool that protects your family from the potentially devastating financial losses that can result if you die prematurely. It also helps you to save money in a regular and a disciplined manner.

Why Edelweiss Life – Premier Guaranteed STAR?

Edelweiss Life – Premier Guaranteed STAR is a life insurance plan designed to provide a protection to your family from any financial loss in case of an untimely death, and also offers a guaranteed regular income and / or guaranteed lumpsum on maturity to you and your family, provided all due premiums are paid.

How does this plan work?

Step 1: Choose the Premium you wish to pay, Premium Paying Term, Policy Term, Premium Paying Frequency, Income Duration and Income Payout Frequency.

Step 2: Select Lumpsum Benefit as yes if you wish to get a lumpsum benefit at maturity Based on the age at entry, gender of the Life Insured, and the above options chosen, Income Benefit Pay-out will be determined.

Step 3: Choose additional riders to enhance your protection.

Plan at aglance

Parameters			Minimum	Maximum
Entry Age for Life Insured (age last birthday)	With Lumpsum	5 PPT	0	55 Years
		8, 10 & 12 PPT		65 Years
	Without Lumpsum	5 PPT		50 Years
		8, 10 & 12 PPT		65 Years
Age at Maturity	All options		20 Years	99 Years
Premium (exclusive of taxes and levies as applicable)	Mode of Premium Payment			
	Annual		Rs. 50,000	No limit, subject to Board Approved Underwriting Policy
	Half Yearly		Rs. 25,600	
	Quarterly		Rs. 13,000	
	Monthly		Rs. 4,400	
Sum Assured on Death			Rs. 5,00,000	No limit, subject to Board Approved Underwriting Policy
Available Premium Payment Term (PPT) (in years)	5, 8, 10 & 12			
Policy Term (in years)	PPT			
	5		22	37
	8		20	40
	10		22	42
	12		24	44

	PPT	PT
Available Policy Term (PT) (in years)	5	22, 27, 32 & 37
	8	20, 25, 30, 35 & 40
	10	22, 27, 32, 37 & 42
	12	24, 29, 34, 39 & 44
	The minimum and maximum policy term is subject to complying with minimum and maximum maturity age allowed.	
Mode of premium payment	Annual, Half Yearly, Quarterly & Monthly	
Income Benefit Pay-out Frequency	Annual, Half Yearly, Quarterly & Monthly	

Loadings/discount applicable for different modes of premium payment:

The modal factors for different mode of Premium Payment are as given in the table below:

Mode/Frequency	Modal Loading	Modal premium as a % of Annualized premium	Sample Premium (Annualized Premium = 1,00,000)
Monthly	5.6%	8.8%	8,800 monthly
Quarterly	4.0%	26.0%	26,000 quarterly
Half-Yearly	2.4%	51.2%	51,200 half-yearly
Annual	0.0%	100%	1,00,000 annually

Risk commencement on minor life:

In case the Life Insured is a minor, the risk cover will start from the policy commencement date and on attainment of majority the ownership of Policy will automatically vest on the Life Insured. The relationship between the Proposer and the Life Insured in such case should be such that there is a legally accepted insurable interest between the two as per the Board Approved Underwriting Policy.

Currently, insurable interest is considered to be between parents / other legal guardians and minor lives. 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.

Benefits in detail:

This product offers survival benefits in the form of Income Benefit Pay-outs during the policy term at pre-decided intervals. In addition, the policyholder also has an option to get lumpsum at maturity. This product offers Premium Paying Term (PPT) options of 5 Pay, 8 Pay, 10 Pay and 12 Pay. The Policy Term (PT) options available will depend on the PPT option chosen by the policyholder as mentioned in the table below.

Premium Paying Term (PPT)	5 Pay	8 Pay	10 Pay	12 Pay
Policy Term (PT) (in years)	22, 27, 32 & 37	20, 25, 30, 35 & 40	22, 27, 32, 37 & 42	24, 29, 34, 39 & 44

Death Benefit:

The Death Benefit under this product is Sum Assured on Death. The Sum Assured on Death at any point of time, provided the policy is in-force$ is highest of:

   1. 10 times the Annualized Premium#
   2. Any Absolute amount assured to be paid on death^
   3. 10 times the Annual Premium*

#Annual Premium shall be the premium payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

*Annual Premium shall be the premium payable in a year chosen by the policyholder, including loadings for modal premiums and the underwriting extra premiums, if any but excluding the taxes, rider premiums, if any.

^Absolute Amount Assured to be paid on Death is as defined below:
Σ (Remaining Income Benefit Pay-outs multiplied by DB Factor corresponding to the respective Income Benefit Pay-out) plus (Sum Assured on Maturity, if applicable, multiplied by applicable DB Factor)

DB Factor are Provided in Annexure 1.

The Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid** up to date of death.

At any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.

**Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.

$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. The Death Benefit will be payable even in case of death due to any pandemic such as COVID-19.

Income Benefit Pay-outs

'Income Benefit Pay-out'(expressed as a % of Annualized Premium) is a regular stream of income payable as survival benefits during the 'Income Duration'.'Income Benefit Pay-out' starting from the third policy year falling after the completion of PPT and will be payable in arears till maturity or death of the Life Insured, whichever is earlier, while the policy is in-force.

'Income Duration' is equal to Policy Term (PT) – Premium Paying Term (PPT) – 2.

The amount of Income Benefit Pay-out will increase by 5.00% after every 5 policy years (on simple basis).

The following example illustrates the timing of Income Benefit Pay-out:

Example: PPT: 10 years, PT: 37 years, First Income Benefit Payout: 100,000, Income Benefit Pay-out Frequency -Annual

Policy Year	Income Benefit Pay-out
1 - 12	0
13 - 17	1,00,000
18 - 22	1,05,000
23 - 27	1,10,000
28 - 32	1,15,000
33 - 37	1,20,000

Apart from other selections made at inception, the amount of Income Benefit Pay-out and Income Benefit Pay-out start date will also depend on the Income Benefit Pay-out Frequency. For example, if the policyholder has opted for PPT of 10 years, the Income Benefit Pay-out will start from the end of the 1st month, 3rd month, 6th month or 12th month (for Income Benefit Pay-out Frequency monthly, quarterly, half-yearly and yearly respectively) of the 13th policy year.The factors applicable to calculate the Income Benefit Pay-out instalment for different Income Benefit Pay-out Frequency is provided below.

Income Benefit Pay-out Frequency -

The Income Benefit Pay-out Frequency has to be chosen at inception of the policy. Once chosen, the Income Benefit Pay-out Frequency cannot be changed during the policy term.The various Income Benefit Pay-out frequencies available and corresponding multiplier factors to be applied on the Annual Income Benefit Pay-out to arrive at the Income Benefit Pay-out instalment is provided in the table below:

Income Payout Frequency	Multiplier Factor	Annual Equivalent rate
Yearly	100.0000%	100.0000%
Half-yearly	49.0555%	98.1110%
Quarterly	24.2960%	97.1840%
Monthly	8.0477%	96.5724%

Maturity Benefit:

If 'Lumpsum Benefit' is chosen:

If the Life Insured survives till the end of the policy term, Sum Assured on Maturity (as defined below) will be payable on the maturity of the policy along with the last Income Benefit Pay-out instalment as per the applicable Income Benefit pay-outs and policy will terminate without any further benefit.

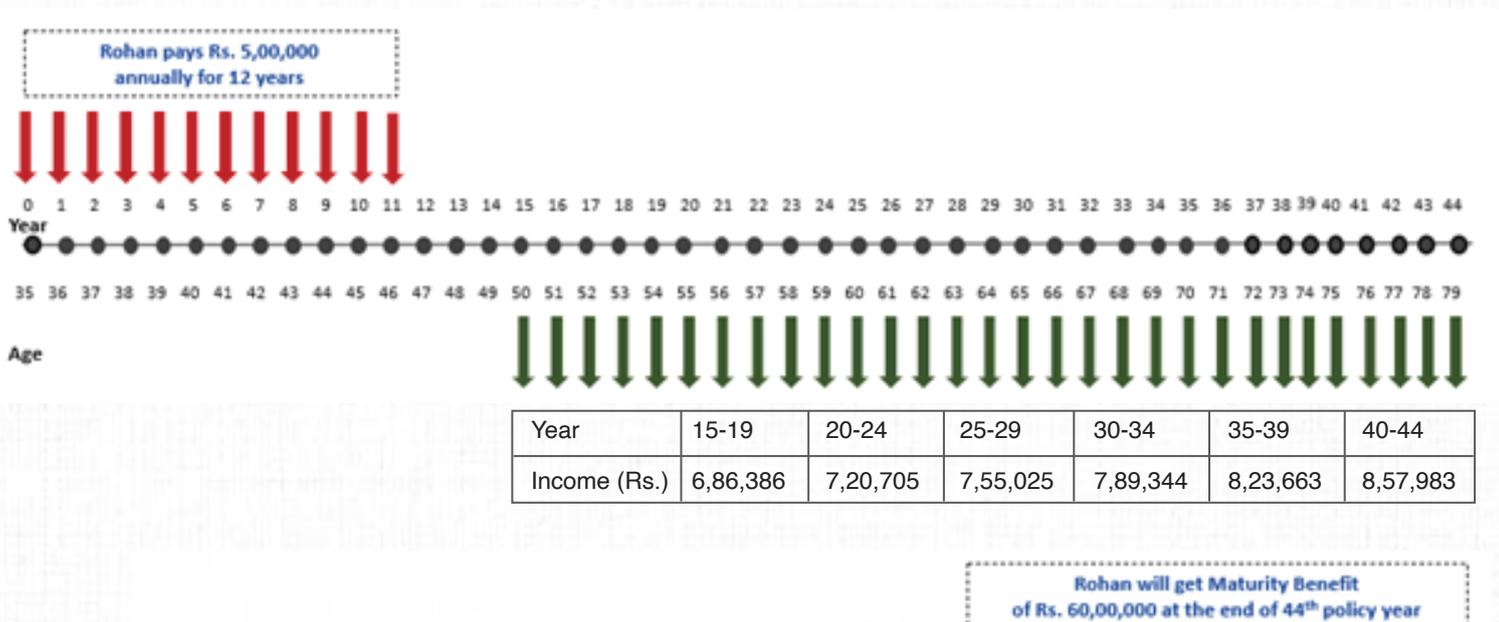Sum Assured on Maturity = Maximum of (10, PPT) times the Annualized Premium#

If 'Lumpsum Benefit' is not chosen:

If the Life Insured survives till the end of the policy term, no maturity benefit is payable however, last Income Benefit Pay-out instalment will be payable as per the applicable Income Benefit pay-outs and the policy will terminate without any further benefit.

The Lumpsum benefit option has to be chosen only at inception of the policy and once opted can not be changed during the policy term. The amount of Income Benefit Pay-out will depend on whether the policyholder has opted for the Lumpsum benefit or not.

Sample Illustration:

Rohan is a 35-year-old male and can save Rs. 5,00,000 annually for 12 years. While he is meticulous in spending his income and is an expert in financial planning, he is still worried with the impact of unplanned expenses on his long-term financial goal. He buys Edelweiss Life Premier Guaranteed STAR, with Annualized Premium of Rs. 5,00,000, Sum Assured on Death (at inception): Rs. 50,00,000, PPT – 12 years, PT – 44 years, Premium Paying Frequency – Annual, Income Benefit Pay-out Frequency – Annual, and Lumpsum benefit – Yes.

Rohan pays Rs. 5,00,000 annually for 12 years

Year	15-19	20-24	25-29	30-34	35-39	40-44
Income (Rs.)	6,86,386	7,20,705	7,55,025	7,89,344	8,23,663	8,57,983

Rohan will get Maturity Benefit of Rs. 60,00,000 at the end of 44th policy year

On surviving till the date of Maturity, Rohan will get Rs 2,91,65,530 total against total premium payment of Rs. 60,00,000.The product is also available for sale through online mode.

Enhanced Protection through Riders

A rider is an add-on provision to the base plan. Riders can help in making your plan more comprehensive by paying a nominal premium. Riders can be added at the inception of the policy or at policy anniversary during the premium paying term subject to underwriting and terms and conditions of the riders.
Following riders are available with this plan:

- **Edelweiss Life - Accidental Death Benefit Rider (UIN: 147B002V05):** This rider provides for additional financial security in case any death occurs due to accident, and the benefit is payable in lumpsum.

- **Edelweiss Life - Accidental Total and Permanent Disability Rider(UIN: 147B002V05):** This rider provides you with a lumpsum to cater to your immediate expenses in case your income earning capacity is hindered due to an accidental disability (total & permanent).

- **Edelweiss Life - Critical Illness Rider (UIN: 147B005V05):** This rider provides for a lumpsum amount on diagnosis of one of the listed Critical Illnesses

- **Edelweiss Life – Waiver of Premium Rider (UIN: 147B003V06):** This rider waives off future premiums in case you suffer from Critical Illness or Total and Permanent Disability due to accident.

- **Edelweiss Life – Payor Waiver Benefit Rider (UIN: 147B014V06):** This rider waives future premiums in case of death, Critical Illness or total and permanent disability due to accident of the proposer (payor) so that the Life Insured continues to get the benefits.

The premium pertaining to health riders shall not exceed 100% of premium under the basic product, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic product. Any benefit arising under each of the above-mentioned riders shall not exceed the Sum Assured on Death under the base product.
Any of the riders can be added only if the outstanding premium paying term of the base product is at least 5 years, subject to the age, premium paying term and rider term limits and meeting all the applicable conditions of the respective riders.Rider will not be offered if the term of the rider exceeds outstanding term under the base policy.

Other Benefits:
Tax Benefits:
You may be eligible for tax benefits as per applicable tax laws. Tax benefits are subject to change in the tax laws. Kindly consult your tax advisor for detailed information on tax benefits/implications.

Policy Loan:
Policy loan is available once the policy acquires surrender value. Maximum loan amount available will be 60% of the surrender value.

Interest will be charged on the outstanding loan amount at a rate declared by the Company and will be equal to "Three-year (tenure) SBI MCLR + 0.50%, subject to floor of 7.00%". The loan interest rate will be declared by the company as and when there is a change in the three-year (tenure) SBI MCLR e.g., if the three-year (tenure) SBI MCLR gets revised w.e.f. 15th Dec 2022 then the revised rate will be applicable from 15th Dec 2022 till further revision in the loan interest rate. If the loan interest rate is revised, the same interest rate will be applied to both existing and new loan from the date of revision. The current rate of interest on policy loan as at 15th September 2024 is 9.60% compounded per annum. The interest rate methodology is reviewable with prior approval from IRDAI.

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 Benefit Pay-out, Death Benefit, Maturity Benefit, if applicable) 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.

Non-forfeiture Benefits
It is recommended that you pay all premiums for the period selected to be able to enjoy all policy benefits. However, at any stage if you stop paying premiums the following shall be applicable:

Premium discontinuance clauses:
If all the Premiums for at least the first Policy Year have 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.

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.

After completion of first policy year provided one full year's premium has been paid, then on premium discontinuance, the policy will acquire Surrender Value and Reduced paid-up value.

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:
(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 is equal to (GSV Factor x Total Premiums Paid) less Total Income Benefit Pay-outs already paid till the date of surrender, if any
The GSV is floored to zero.
GSV Factor varies with policy year of surrender and policy term.

(b) Special Surrender Value (SSV):
Special Surrender Value ('SSV') : The 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 the Policy.

Reduced Paid-up:
If all Premiums for at least first Policy Year have not been paid in full, then paid-up value is nil. sAfter 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.

The benefits paid under Reduced Paid-up value will be as per the table below:

Events	How and when Benefits are payable	Size of such benefits/policy monies
Death of the Life Insured	In case of death of the Life Insured 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 as mentioned below. 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. At any point of time, Reduced Paid-up Death Benefit will not be less than Surrender Value applicable at the time of death.
Survival Benefit/ Applicable Policy Anniversary (ies)	On survival of the Life Insured, during the policy term, Income Benefit Pay-out will commence based on the PPT chosen. Reduced Paid-up Income Benefit Pay-outs will be payable in arrears based on the Income Benefit Pay-out Frequency chosen. The Reduced Paid-up Income Benefit Pay-out will be continued till the date of death of the Life Insured or till the Maturity Date, whichever is earlier.	Reduced Paid-up Income Benefit Pay-out as mentioned below.
Maturity of the policy	On survival of the Life Insured 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 as mentioned below.
		If Lumpsum Option is not chosen: Nil

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

Reduced Paid-up Death Benefit will be as below:
Sum Assured on Death x Total number of months for which Premiums are paid / Total number of months for which Premiums were originally payable

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)

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.

Exclusion
Suicide Claim

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.

Statutory Information
Grace Period
If we do not receive the premium in full by the premium paying due date, then:

  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.
  ii. All the benefits under the policy will continue to apply during the Grace Period.
  iii. 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).

Nomination

Nomination is allowed in accordance with the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

Assignment

Assignment is allowed in accordance with the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

Revival:

If premiums are not paid within the grace period, the policy lapses and the policy may be revived within the Revival Period. Revival Period means the period of five consecutive years from the date of first unpaid premium, during which period the policyholder is entitled to revive the policy which was discontinued due to the non-payment of premium. The revival will be considered on receipt of written application from the policyholder along with the proof of continued insurability of Life Insured and on payment of all overdue premiums. 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 declared on 1st April every year using G-sec rate with 2 years maturity as at 31st March of the same calendar year. The per month revival interest rate shall be $(x + 3\%)/12$ rounded up to nearest 0.25%, where x is G-Sec rate with 2 years maturity. Source to determine the G-Sec yield is www.ccilindia.com. The declared revival rate will be applicable for all the revivals till next declaration date i.e. 1st April of next year.

Any change in basis of determination of interest rate for revival shall only be done after prior approval of the Authority. The interest rate to be charged as at April 2024 is 1.00% per month (simple basis) on unpaid premiums for every completed month from the date of the first unpaid premium.

The proof of continued insurability and medical examination if required (medical examination cost to be borne by the policyholder) and the results thereof would be interpreted and if the life is acceptable from the underwriting point of view then it will be allowed to revive.

Revival would be as per 'Board Approved Underwriting Policy'. All the benefits of the policy will be reinstated on the policy revival.

Prohibition of Rebate:

(Section 41 of the Insurance Act, 1938, as amended from time to time) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives 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 one such rebate as may be allowed in accordance with the published prospectus or tables of 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.

Non-Disclosure Clause:

(Section 45 of the Insurance Act, 1938, as amended from time to time)

SECTION 45 OF THE INSURANCE ACT, 1938 STATES: No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. Nothing in this section shall prevent the insurer from calling 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 adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal. For further details, please refer to the Insurance Act, as amended from time to time

About Us

Edelweiss Life Insurance Company Limited (formerly known as Edelweiss Tokio Life Insurance Company Limited) established nationwide operations in July 2011 with an immovable focus on protecting people's dreams and aspirations. The company has been focussed on bringing innovation, simplicity, and a new-age approach to life insurance, aligned with the expectations of the customer today. It has been offering need-based and innovative life insurance solutions to help customers live their #zindagiunlimited. With a customer-centric approach, the company has been operating as a multi-channel distribution business to effectively serve its customers across the country. As of March 2024, the company has 109 branches in 88 major cities.

Our Purpose

We will take the responsibility of protecting people's dreams and aspirations

Annexure 1-Death Benefit Factors

Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor
0	1	36	0.81974055	72	0.67197457	108	0.55084481	144	0.45154983
1	0.99449390	37	0.81522698	73	0.66827461	109	0.54781180	145	0.44906355
2	0.98901811	38	0.81073826	74	0.66459503	110	0.54479549	146	0.44659096
3	0.98357248	39	0.80627425	75	0.66093570	111	0.54179579	147	0.44413198
4	0.97815683	40	0.80183482	76	0.65729652	112	0.53881261	148	0.44168655
5	0.97277100	41	0.79741984	77	0.65367738	113	0.53584585	149	0.43925458
6	0.96741482	42	0.79302916	78	0.65007816	114	0.53289543	150	0.43683600
7	0.96208814	43	0.78866266	79	0.64649877	115	0.52996126	151	0.43443073
8	0.95679078	44	0.78432020	80	0.64293908	116	0.52704324	152	0.43203871
9	0.95152259	45	0.78000166	81	0.63939899	117	0.52414128	153	0.42965986
10	0.94628341	46	0.77570689	82	0.63587839	118	0.52125531	154	0.42729411
11	0.94107308	47	0.77143577	83	0.63237718	119	0.51838522	155	0.42494139
12	0.93589144	48	0.76718816	84	0.62889525	120	0.51553094	156	0.42260162
13	0.93073832	49	0.76296395	85	0.62543249	121	0.51269237	157	0.42027473
14	0.92561358	50	0.75876299	86	0.62198879	122	0.50986944	158	0.41796065
15	0.92051706	51	0.75458516	87	0.61856406	123	0.50706204	159	0.41565932
16	0.91544860	52	0.75043034	88	0.61515818	124	0.50427011	160	0.41337066
17	0.91040805	53	0.74629840	89	0.61177106	125	0.50149355	161	0.41109460
18	0.90539525	54	0.74218920	90	0.60840259	126	0.49873227	162	0.40883107
19	0.90041005	55	0.73810263	91	0.60505266	127	0.49598620	163	0.40658000
20	0.89545230	56	0.73403856	92	0.60172118	128	0.49325525	164	0.40434133
21	0.89052185	57	0.72999687	93	0.59840804	129	0.49053934	165	0.40211499
22	0.88561854	58	0.72597743	94	0.59511314	130	0.48783838	166	0.39990090
23	0.88074224	59	0.72198013	95	0.59183639	131	0.48515229	167	0.39769901
24	0.87589278	60	0.71800483	96	0.58857768	132	0.48248099	168	0.39550924
25	0.87107003	61	0.71405143	97	0.58533691	133	0.47982440	169	0.39333152
26	0.86627383	62	0.71011979	98	0.58211399	134	0.47718244	170	0.39116580
27	0.86150403	63	0.70620979	99	0.57890881	135	0.47455503	171	0.38901200
28	0.85676051	64	0.70232133	100	0.57572128	136	0.47194208	172	0.38687006
29	0.85204309	65	0.69845428	101	0.57255130	137	0.46934352	173	0.38473991
30	0.84735166	66	0.69460852	102	0.56939877	138	0.46675926	174	0.38262150
31	0.84268605	67	0.69078393	103	0.56626360	139	0.46418924	175	0.38051474
32	0.83804614	68	0.68698041	104	0.56314570	140	0.46163337	176	0.37841959
33	0.83343177	69	0.68319782	105	0.56004496	141	0.45909157	177	0.37633597
34	0.82884281	70	0.67943606	106	0.55696130	142	0.45656376	178	0.37426383
35	0.82427912	71	0.67569502	107	0.55389461	143	0.45404987	179	0.37220309

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180	0.37015371	216	0.30343000	252	0.24873388	288	0.20389725	324	0.16714284
181	0.36811560	217	0.30175929	253	0.24736433	289	0.20277457	325	0.16622254
182	0.36608872	218	0.30009777	254	0.24600231	290	0.20165807	326	0.16530730
183	0.36407300	219	0.29844540	255	0.24464780	291	0.20054772	327	0.16439710
184	0.36206838	220	0.29680213	256	0.24330074	292	0.19944349	328	0.16349191
185	0.36007479	221	0.29516791	257	0.24196110	293	0.19834533	329	0.16259171
186	0.35809218	222	0.29354268	258	0.24062884	294	0.19725322	330	0.16169646
187	0.35612049	223	0.29192641	259	0.23930391	295	0.19616712	331	0.16080615
188	0.35415965	224	0.29031903	260	0.23798628	296	0.19508701	332	0.15992073
189	0.35220961	225	0.28872050	261	0.23667591	297	0.19401284	333	0.15904019
190	0.35027031	226	0.28713078	262	0.23537274	298	0.19294458	334	0.15816450
191	0.34834169	227	0.28554981	263	0.23407676	299	0.19188221	335	0.15729363
192	0.34642368	228	0.28397754	264	0.23278791	300	0.19082569	336	0.15642756
193	0.34451624	229	0.28241393	265	0.23150615	301	0.18977498	337	0.15556625
194	0.34261930	230	0.28085893	266	0.23023146	302	0.18873006	338	0.15470969
195	0.34073280	231	0.27931250	267	0.22896378	303	0.18769090	339	0.15385784
196	0.33885669	232	0.27777457	268	0.22770308	304	0.18665745	340	0.15301068
197	0.33699091	233	0.27624512	269	0.22644933	305	0.18562970	341	0.15216819
198	0.33513541	234	0.27472408	270	0.22520247	306	0.18460760	342	0.15133034
199	0.33329012	235	0.27321142	271	0.22396248	307	0.18359113	343	0.15049710
200	0.33145499	236	0.27170709	272	0.22272932	308	0.18258026	344	0.14966844
201	0.32962996	237	0.27021105	273	0.22150295	309	0.18157495	345	0.14884435
202	0.32781499	238	0.26872324	274	0.22028334	310	0.18057518	346	0.14802480
203	0.32601000	239	0.26724362	275	0.21907043	311	0.17958092	347	0.14720976
204	0.32421496	240	0.26577215	276	0.21786421	312	0.17859213	348	0.14639921
205	0.32242980	241	0.26430878	277	0.21666463	313	0.17760878	349	0.14559312
206	0.32065447	242	0.26285347	278	0.21547165	314	0.17663085	350	0.14479147
207	0.31888891	243	0.26140617	279	0.21428524	315	0.17565830	351	0.14399423
208	0.31713308	244	0.25996684	280	0.21310536	316	0.17469111	352	0.14320139
209	0.31538691	245	0.25853544	281	0.21193198	317	0.17372924	353	0.14241291
210	0.31365036	246	0.25711192	282	0.21076507	318	0.17277267	354	0.14162877
211	0.31192337	247	0.25569623	283	0.20960457	319	0.17182137	355	0.14084894
212	0.31020588	248	0.25428834	284	0.20845047	320	0.17087530	356	0.14007341
213	0.30849786	249	0.25288821	285	0.20730272	321	0.16993444	357	0.13930216
214	0.30679924	250	0.20.25149578	286	0.20616129	322	0.16899877	358	0.13853514
215	0.30510997	251	0.25011102	287	0.20502614	323	0.16806824	359	0.13777236

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360	0.13701377	396	0.11231574	432	0.09206977	468	0.07547332	504	0.06186854
361	0.13625935	397	0.11169732	433	0.09156282	469	0.07505776	505	0.06152789
362	0.13550910	398	0.11108230	434	0.09105867	470	0.07464448	506	0.06118911
363	0.13476297	399	0.11047067	435	0.09055729	471	0.07423348	507	0.06085220
364	0.13402095	400	0.10986241	436	0.09005867	472	0.07382475	508	0.06051714
365	0.13328302	401	0.10925750	437	0.08956280	473	0.07341826	509	0.06018392
366	0.13254915	402	0.10865591	438	0.08906966	474	0.07301401	510	0.05985255
367	0.13181932	403	0.10805764	439	0.08857923	475	0.07261199	511	0.05952299
368	0.13109351	404	0.10746267	440	0.08809150	476	0.07221218	512	0.05919525
369	0.13037169	405	0.10687096	441	0.08760646	477	0.07181457	513	0.05886932
370	0.12965385	406	0.10628252	442	0.08712409	478	0.07141915	514	0.05854518
371	0.12893997	407	0.10569732	443	0.08664438	479	0.07102591	515	0.05822282
372	0.12823001	408	0.10511534	444	0.08616731	480	0.07063484	516	0.05790224
373	0.12752396	409	0.10453656	445	0.08569286	481	0.07024591	517	0.05758342
374	0.12682180	410	0.10396098	446	0.08522103	482	0.06985913	518	0.05726636
375	0.12612351	411	0.10338856	447	0.08475179	483	0.06947448	519	0.05695105
376	0.12542906	412	0.10281929	448	0.08428514	484	0.06909195	520	0.05663747
377	0.12473844	413	0.10225315	449	0.08382106	485	0.06871152	521	0.05632562
378	0.12405161	414	0.10169014	450	0.08335953	486	0.06833319	522	0.05601548
379	0.12336857	415	0.10113022	451	0.08290054	487	0.06795694	523	0.05570706
380	0.12268929	416	0.10057339	452	0.08244408	488	0.06758276	524	0.05540033
381	0.12201375	417	0.10001962	453	0.08199014	489	0.06721064	525	0.05509529
382	0.12134193	418	0.09946890	454	0.08153869	490	0.06684057	526	0.05479193
383	0.12067381	419	0.09892122	455	0.08108973	491	0.06647254	527	0.05449024
384	0.12000937	420	0.09837655	456	0.08064324	492	0.06610654	528	0.05419021
385	0.11934859	421	0.09783488	457	0.08019921	493	0.06574255		
386	0.11869144	422	0.09729619	458	0.07975763	494	0.06538056		
387	0.11803791	423	0.09676046	459	0.07931848	495	0.06502057		
388	0.11738798	424	0.09622769	460	0.07888174	496	0.06466256		
389	0.11674163	425	0.09569785	461	0.07844741	497	0.06430652		
390	0.11609884	426	0.09517093	462	0.07801547	498	0.06395244		
391	0.11545959	427	0.09464691	463	0.07758591	499	0.06360032		
392	0.11482386	428	0.09412577	464	0.07715871	500	0.06325013		
393	0.11419163	429	0.09360751	465	0.07673387	501	0.06290186		
394	0.11356288	430	0.09309209	466	0.07631136	502	0.06255552		
395	0.11293759	431	0.09257952	467	0.07589119	503	0.06221108		