

Whole Life

Something permanent in a life of change



First Whole Life

A Life Time of Protection



**FAMILY BENEFIT
LIFE INSURANCE CO.**

Product and riders may not be available in all states.

FOR AGENT USE ONLY

This material is not intended to create public interest in an insurance product, an insurer or an agent.

FIRST WHOLE LIFE AGENT GUIDE:

This guide contains information specific to the First Whole Life product.
Do not hesitate to contact the Company if you have any questions.

FIRST WHOLE LIFE PRODUCT DESCRIPTION:

First Whole Life (FWL) is permanent whole life insurance with guaranteed level premiums and death benefits. The policy endows for the face amount at attained age 120. The product is not participating and is not illustrated. Male / Female rates. Substandard rates available. Minimum face amount is \$10,000; maximum is \$5,000,000; subject to approval.

Classes	Issue Ages	Bands	Policy Fees:
Preferred Non-Tobacco (PNT)	18 to 80 for PNT	Band 1: \$10,000 - \$49,999	Life Pay: \$50 Non-commissionable
Non-Tobacco (NT)	0 (15 days) to 80 for NT	Band 2: \$50,000 - \$99,999	10 Pay: \$50 Non-commissionable
Tobacco (T)	18 to 80 for T	Band 3: \$100,000 + PNT min)	Single Pay: None

PAYMENT OPTIONS:

Life Pay (Annual, Semi-Annual, Quarterly and Monthly EFT, Credit, Debit or Direct Express Card), **10 Pay** (Annual, Semi-Annual, Quarterly and Monthly EFT, Credit, Debit or Direct Express Card) or **Single Pay**. Credit, Debit and Direct Express Cards will not be accepted for 10 Pay or Single Pay.

GUIDELINES FOR WRITING POLICIES ON JUVENILES (UNDER AGE 18)

- Owner/beneficiary should be a parent, a legal guardian or grandparents.
- Signatures of the parent or legal guardian are required on the application, or a Parent Consent Form must be completed. A copy of the guardianship papers should be submitted if there is a legal guardian.
- A child must be 2 weeks of age or older for consideration of coverage.
- For face amounts greater than \$25,000, at least one parent has insurance in force with a higher amount of life insurance or at least a similar amount. Siblings should have similar amounts of coverage unless an explanation is provided to explain the difference in the face amounts applied for.

ACCIDENTAL DEATH BENEFIT RIDER:

(ADBR) The benefit provided by this rider is an additional death benefit if the death of the Insured results from an accident. Any amount due under this rider will be added to the death benefit provided by the policy and will be paid to the beneficiary. This rider is available on all classes and bands, issue ages 18-65. Coverage provided by the rider terminates at age 70. Certain exclusions may apply.

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT:

(TIADBR) The rider accelerates a portion of the policy's death benefit upon first diagnosis of a terminal medical condition, provided conditions specified in the rider are met. Rider issue ages are 0-80. Up to 75% of the policy's death benefit can be accelerated in a single sum. The maximum accelerated death benefit is 75% of the policy's death benefit or \$250,000, whichever is less, and less any outstanding loans or accelerated death benefits paid under any other rider, and further reduced by the following amounts, a one-time administrative fee equal to the greater of \$100 or 1% of the amount accelerated; and any due and unpaid policy and/or rider premiums. The amount of the policy's death benefit remaining in force must be at least \$15,000. There are no premiums for this rider.

Upon payment of an accelerated benefit under this rider, the policy's death benefit is reduced by the amount of the accelerated benefit paid and any due and unpaid policy and/or rider premiums. Any cash value and any outstanding loan are reduced in the same proportion as the reduction in death benefit. Once this rider is exercised, no further policy premiums are required. Upon death of the Insured, the policy's death benefit is further reduced by a discount that reflects the early payment of the accelerated death benefit. This discount is based on the number of months the payment of the accelerated death benefit precedes the actual death and a maximum interest rate equal to the policy's loan rate. Any acceleration of benefits may have tax consequences. The applicant / insured is advised to seek advice from a qualified tax advisor if needed.

WAIVER OF MONTHLY PREMIUM RIDER:

(WMPPR) The rider waives the policy's Monthly Premium upon Total Disability, provided conditions specified in the rider are met and none of the exclusions in the rider apply. Rider issue ages are 18-60.

If the Insured becomes Totally Disabled prior to age 65, the policy's Monthly Premium will be waived retroactively after a 6-month waiting period and during continuance of Total Disability, provided the following conditions have been met:

Total Disability – The inability of the Insured to perform material and substantial duties of any occupation for which the Insured is qualified by means of education, training, or experience. Such disability must be the result of accidental bodily injury or sickness first occurring after the policy date.

FORMS:

Use the General Application (GEN-APP) and HIPAA forms. If applying for the Terminal Illness Accelerated Death Benefit Rider, the disclosure form, ICC14 FBFWL-DS (or state specific) will be required. If client is submitting money with the application, use Conditional Receipt (CRA). If paying monthly, a separate bank account or credit card authorization form is required. Credit and Debit cards will not be accepted for 10 Pay or Single Pay premiums.

FIRST WHOLE LIFE UNDERWRITING REQUIREMENTS GUIDE

Amount	Age						
	0-17	18-45	46-50	51-60	61-70	71-74	75-80
\$10,000 – \$50,000	A	A	A	B	B	B	B
\$50,001 – \$100,000	A	C	C	C	C	C	C
\$100,001 – \$150,000	B	C	C	C	C	C	D
\$150,001 – \$250,000	B	C	C	C	D	D	D
\$250,001 – \$300,000	B, IR	C	C	C	E	E	F
\$300,001 – \$500,000	B, IR	C	C	C	E	E	F
\$500,001 – \$1,000,000	B, IR	C	C	D	E	E	F
\$1,000,001 – \$2,000,000	B, IR	D, IR	D, IR	E, IR	E, IR	E, IR	F, IR
\$2,000,001 – \$5,000,000	B, IR	D, IR	E, IR	E, IR	E, IR	E, IR	F, IR

The Company reserves the right to request additional items deemed necessary to assess the risk. Financial justification for higher amounts on ages 0-17 will be required. Treadmill Exam may be obtained in lieu of EKG. Actual requirements may vary by face amount applied for and risk presented.

A = NONMED
 B = NONMED, APS
 C = PARA EXAM, HOS, BLD
 D = PARA EXAM, HOS, BLD, EKG
 E = MED EXAM, HOS, BLD, EKG
 F = MED EXAM, HOS, BLD, EKG, CBC
 IR = INSPECTION REPORT

Specific Items:

NONMED = Non-Medical Exam
 PARA EXAM = Para-Medical Exam
 MED EXAM = Medical Exam
 HOS = Urine Specimen
 BLD = Blood Specimen
 EKG = Echocardiogram
 TRD = Treadmill Exam
 CBC = Complete Blood Count
 APS = Attending Physician Statement

FIELD UNDERWRITING / IMPAIRMENTS

Field Underwriting: Ratable Impairments: The following are some potentially ratable impairments/risks. Items to address during field underwriting and the application process include the following: (This is where the importance of details and complete answers to questions come into play.)

Tumor/Cancer:

1. Location of Tumor
2. Diagnosis/Pathology
3. Type of treatment and date of last treatment
4. Date of last follow up
5. Prognosis

Diabetes:

(Diabetic Questionnaire Required)

1. Age of onset/current age
2. Type of treatment - insulin or oral medication, diet
3. Current blood sugar readings
4. Known complications (kidneys, eyes, heart problem, hypertension, build)
5. Last follow up date

Blood Pressure:

1. Type of treatment
2. Date of initial treatment
3. Any family history of Coronary Artery Disease
4. Recent follow-up readings

Heart Problems:

1. Type/treatment (heart attack, MI, surgery, angioplasty, bypass-number of vessels, medication)
2. Date of treatment
3. Current symptoms (chest pain, shortness of breath, irregular heart beat)
4. Risk Factors (smoking, cholesterol, blood pressure, build, family history)
5. Recent follow-up testing (stress test, EKG, ECG, etc.)

Drug and Alcohol: (Drug and Alcohol Questionnaire required)

1. Type of abuse (alcohol, illegal drugs, prescription drugs, etc.)
2. Quantity and frequency of use
3. Initial treatment and dates
4. Date of last use/relapse
5. Current treatment (AA, support groups, etc.)
6. Current life-style (job, family, social)

Aviation:

(Aviation Questionnaire required)

1. Type of flying as pilot (scheduled flights, private, student, military, etc.)
2. Total hours solo
3. IFR (instrument flight rating)
4. Hours flown in past 12, 24 and 36 months
5. Estimated future hours to be flown yearly
6. Type of license
7. Has applicant ever done, or is contemplating stunt flying, glider flying, test flying, homebuilt, etc.

Preferred Underwriting Criteria:

1. Non-user of tobacco products (includes gum or patches) for the past 60 months.
2. No death of a parent, brother or sister under the age of 60 from cancer or cardiovascular disease.
3. No private aviation, hazardous avocations or occupations.
4. The insured must not have received any motor vehicle citations in the last three (3) years.
5. No personal history of vascular disease, life threatening cancer, or diabetes; must be a standard risk without the use of credits.
6. Blood pressure, treated or untreated, must be no higher than 140/90.
7. Cholesterol limit of 240 and HDL ratio must indicate low to moderate risk of coronary disease. (Ratio less than 6.0).
8. Body build must not exceed limits set forth in the build chart.

Build Chart: Preferred Class Only

Height	Male Maximum	Female Maximum	Height	Male Maximum	Female Maximum
4'8"	145	112	5'9"	206	167
4'9"	149	116	5'10"	212	172
4'10"	153	120	5'11"	217	176
4'11"	157	124	6'0"	223	181
5'0"	161	129	6'1"	228	185
5'1"	165	133	6'2"	235	189
5'2"	169	137	6'3"	242	194
5'3"	173	142	6'4"	248	198
5'4"	178	146	6'5"	255	203
5'5"	183	150	6'6"	262	208
5'6"	189	154	6'7"	268	213
5'7"	195	159	6'8"	275	218
5'8"	200	163			

Build Chart: Standard

Height	Minimum Weight	Maximum Weights	Height	Minimum Weight	Maximum Weights
4'8"	74	179	5'9"	113	269
4'9"	77	185	5'10"	117	277
4'10"	80	191	5'11"	121	285
4'11"	83	197	6'0"	125	293
5'0"	86	204	6'1"	129	301
5'1"	89	211	6'2"	133	309
5'2"	92	218	6'3"	137	317
5'3"	95	225	6'4"	142	325
5'4"	98	232	6'5"	147	333
5'5"	101	239	6'6"	152	341
5'6"	104	246			
5'7"	107	253			
5'8"	110	261			

Anything above the maximum for standard weight will be rated a minimum of Table B.

Premium Rates for Riders Attached to First Whole Life Policy

Issue Age	Life Pay			10 Pay			Single Pay
	Accidental Death	Wavier of Premium		Accidental Death	Wavier of Premium		Accidental Death
	Male / Female	Male	Female	Male / Female	Male	Female	Male / Female
18	0.85	0.16	0.21	1.65	0.46	0.63	13.80
19	0.85	0.17	0.22	1.65	0.48	0.65	13.80
20	0.85	0.18	0.23	1.65	0.51	0.68	13.80
21	0.85	0.18	0.24	1.65	0.51	0.71	13.80
22	0.85	0.19	0.25	1.65	0.54	0.73	13.80
23	0.85	0.20	0.26	1.65	0.56	0.75	13.80
24	0.85	0.21	0.28	1.65	0.59	0.81	13.80
25	0.85	0.22	0.29	1.65	0.62	0.83	13.80
26	0.85	0.23	0.31	1.65	0.64	0.88	13.80
27	0.85	0.25	0.32	1.65	0.69	0.90	13.80
28	0.85	0.27	0.34	1.65	0.74	0.95	13.80
29	0.85	0.29	0.36	1.65	0.79	1.00	13.80
30	0.85	0.31	0.38	1.65	0.83	1.04	13.80
31	0.85	0.34	0.40	1.65	0.90	1.09	13.80
32	0.85	0.37	0.43	1.65	0.97	1.15	13.80
33	0.85	0.39	0.45	1.65	1.01	1.20	13.80
34	0.85	0.42	0.48	1.65	1.07	1.26	13.80
35	0.85	0.45	0.50	1.65	1.14	1.30	13.80
36	0.85	0.49	0.54	1.65	1.22	1.39	13.80
37	0.85	0.54	0.58	1.65	1.33	1.48	13.80
38	0.85	0.58	0.63	1.65	1.41	1.58	13.80
39	0.85	0.63	0.68	1.65	1.51	1.69	13.80
40	0.85	0.69	0.73	1.65	1.65	1.81	13.80
41	0.85	0.74	0.79	1.65	1.74	1.93	13.80
42	0.85	0.80	0.85	1.65	1.86	2.05	13.80
43	0.85	0.87	0.91	1.65	1.99	2.17	13.80
44	0.85	0.94	0.99	1.65	2.12	2.34	13.80
45	0.85	1.01	1.06	1.65	2.24	2.47	13.80
46	0.85	1.10	1.13	1.65	2.40	2.60	13.80
47	0.85	1.19	1.21	1.65	2.56	2.75	13.80
48	0.85	1.29	1.29	1.65	2.74	2.89	13.80
49	0.85	1.40	1.37	1.65	2.93	3.03	13.80
50	0.85	1.51	1.46	1.65	3.12	3.20	13.80
51	0.85	1.63	1.55	1.65	3.32	3.36	13.80
52	0.85	1.75	1.64	1.65	3.52	3.52	13.80
53	0.85	1.88	1.74	1.65	3.73	3.70	13.80
54	0.85	2.02	1.84	1.65	3.95	3.87	13.80
55	0.85	2.17	1.95	1.65	4.19	4.05	13.80
56	0.85	2.32	2.07	1.65	4.41	4.23	13.80
57	0.85	2.49	2.21	1.65	4.67	4.44	13.80
58	0.85	2.66	2.35	1.65	4.92	4.63	13.80
59	0.85	2.85	2.50	1.65	5.19	4.83	13.80
60	0.85	3.06	2.65	1.65	5.48	5.04	13.80
61	0.85	n/a	n/a	1.65	n/a	n/a	13.80
62	0.85	n/a	n/a	1.65	n/a	n/a	13.80
63	0.85	n/a	n/a	1.65	n/a	n/a	13.80
64	0.85	n/a	n/a	1.65	n/a	n/a	13.80
65	0.85	n/a	n/a	1.65	n/a	n/a	13.80

Male Preferred Non-Tobacco \$100,000 Minimum
Annual Rates Per Thousand (Life Pay and 10 Pay add \$50 Policy Fee)
Modal Factors: Semi-Annual = 0.515; Quarterly = 0.26; Monthly = 0.086

Issue Age	Life Pay \$100K +	10 Pay \$100K +	Single Pay \$100K +
18	5.21	16.14	166.06
19	5.39	16.61	170.71
20	5.57	17.10	175.46
21	5.77	17.61	180.39
22	5.97	18.14	185.60
23	6.19	18.70	191.10
24	6.42	19.29	196.86
25	6.66	19.90	202.93
26	6.92	20.54	209.30
27	7.19	21.21	215.93
28	7.47	21.90	222.80
29	7.77	22.61	229.81
30	8.10	23.33	236.94
31	8.44	24.06	242.23
32	8.82	24.82	247.59
33	9.22	25.60	253.10
34	9.64	26.40	258.69
35	10.08	27.23	265.61
36	10.53	28.08	270.85
37	11.01	28.96	276.06
38	11.52	29.87	281.34
39	12.05	30.80	286.62
40	12.75	31.77	293.05
41	13.31	32.76	298.35
42	13.91	33.77	303.39
43	14.54	34.78	308.21
44	15.19	35.82	312.96
45	15.89	36.89	317.67
46	16.63	38.10	328.93
47	17.41	39.45	340.52
48	18.23	40.84	352.37

Issue Age	Life Pay \$100K +	10 Pay \$100K +	Single Pay \$100K +
49	19.07	42.27	364.55
50	20.09	43.87	377.99
51	20.91	45.22	390.84
52	21.89	46.77	404.01
53	22.92	48.40	417.57
54	24.00	50.05	431.40
55	25.14	51.75	445.47
56	26.36	53.50	459.97
57	27.64	55.30	474.79
58	28.97	57.12	489.68
59	30.35	58.95	504.61
60	31.87	60.91	520.39
61	33.20	62.56	535.16
62	34.72	64.42	550.17
63	36.37	66.37	565.65
64	38.16	68.39	581.51
65	40.16	70.47	597.70
66	42.30	72.63	614.14
67	44.64	74.92	631.19
68	47.08	77.25	648.08
69	49.70	79.66	665.47
70	52.74	82.40	684.55
71	55.32	84.72	700.61
72	57.84	87.00	715.26
73	60.69	89.48	730.84
74	64.37	92.48	749.48
75	68.86	95.93	770.52
76	73.43	99.36	790.62
77	78.51	103.10	811.29
78	83.94	107.13	831.63
79	89.76	111.48	851.61
80	96.64	116.47	873.05

**Female Preferred Non-Tobacco \$100,000 Minimum
Annual Rates Per Thousand (Life Pay and 10 Pay add \$50 Policy Fee)
Modal Factors: Semi-Annual = 0.515; Quarterly = 0.26; Monthly = 0.086**

Issue Age	Life Pay \$100K +	10 Pay \$100K +	Single Pay \$100K +
18	4.49	14.13	145.65
19	4.65	14.60	150.31
20	4.83	15.07	155.09
21	5.00	15.56	160.04
22	5.19	16.07	165.13
23	5.39	16.59	170.36
24	5.59	17.13	175.78
25	5.80	17.68	181.34
26	6.02	18.26	187.09
27	6.25	18.85	193.03
28	6.49	19.45	199.11
29	6.74	20.08	205.41
30	7.00	20.73	211.90
31	7.27	21.40	216.86
32	7.56	22.09	221.93
33	7.85	22.80	227.05
34	8.17	23.54	232.26
35	8.54	24.30	237.60
36	8.93	25.08	240.94
37	9.34	25.88	244.23
38	9.77	26.70	247.46
39	10.22	27.55	251.59
40	10.83	28.43	257.47
41	11.28	29.33	262.15
42	11.80	30.26	266.80
43	12.34	31.21	271.42
44	12.90	32.19	275.93
45	13.48	33.19	280.34
46	14.09	34.21	290.37
47	14.71	35.24	300.60
48	15.35	36.29	311.01

Issue Age	Life Pay \$100K +	10 Pay \$100K +	Single Pay \$100K +
49	16.00	37.34	321.57
50	16.81	38.62	333.27
51	17.42	39.74	344.26
52	18.16	41.04	355.46
53	18.93	42.37	366.89
54	19.73	43.73	378.63
55	20.60	45.15	390.78
56	21.52	46.63	403.30
57	22.50	48.16	416.10
58	23.53	49.74	429.23
59	24.62	51.36	442.66
60	25.88	53.14	457.23
61	26.99	54.65	471.16
62	28.25	56.36	485.30
63	29.58	58.13	499.74
64	30.98	59.92	514.34
65	32.43	61.73	529.06
66	33.97	63.59	544.20
67	35.64	65.55	559.88
68	37.44	67.61	576.03
69	39.46	69.73	592.53
70	41.75	72.07	610.22
71	44.09	74.37	627.66
72	46.66	76.86	645.43
73	49.38	79.40	663.39
74	52.37	82.13	682.06
75	55.62	85.01	701.08
76	59.14	88.06	720.43
77	63.01	91.34	740.25
78	67.18	94.81	760.26
79	71.73	98.51	780.57
80	76.79	102.56	801.40

Male Non-Tobacco Issue Ages 0-40
Annual Rates Per Thousand (Life Pay and 10 Pay have \$50 Policy Fee)
Modal Factors: Semi-Annual = 0.515; Quarterly = 0.26; Monthly = 0.086

Issue Age	Life Pay			10 Pay			Single Pay		
	\$10K to \$49,999	\$50K to \$99,999	\$100K+	\$10K to \$49,999	\$50K to \$99,999	\$100K+	\$10K to \$49,999	\$50K to \$99,999	\$100K +
0	3.55	3.01	3.01	10.32	10.29	9.86	113.38	97.95	97.95
1	3.58	3.10	3.10	10.50	10.50	10.15	115.25	100.35	100.35
2	3.63	3.21	3.21	10.76	10.76	10.46	117.67	103.28	103.28
3	3.69	3.32	3.32	11.04	11.04	10.79	120.36	106.48	106.48
4	3.76	3.44	3.44	11.35	11.35	11.15	123.32	109.93	109.93
5	3.85	3.57	3.57	11.68	11.68	11.52	126.40	113.49	113.49
6	3.95	3.70	3.70	12.02	12.02	11.89	129.61	117.16	117.16
7	4.06	3.83	3.83	12.40	12.40	12.29	132.95	120.98	120.98
8	4.19	3.97	3.97	12.84	12.84	12.69	136.43	124.94	124.94
9	4.32	4.12	4.12	13.30	13.30	13.12	140.09	129.08	129.08
10	4.47	4.27	4.27	13.77	13.77	13.56	143.86	133.33	133.33
11	4.63	4.44	4.44	14.27	14.27	14.01	147.82	137.73	137.73
12	4.81	4.60	4.60	14.78	14.78	14.48	151.91	142.28	142.28
13	5.00	4.77	4.77	15.30	15.30	14.96	156.18	146.95	146.95
14	5.19	4.96	4.95	15.83	15.83	15.45	160.59	151.75	151.75
15	5.39	4.98	4.98	15.85	15.85	15.51	162.75	152.11	152.11
16	5.59	5.16	5.15	16.36	16.36	15.98	167.13	156.81	156.81
17	5.80	5.35	5.33	16.86	16.86	16.46	171.48	161.45	161.45
18	6.02	5.55	5.51	17.37	17.37	16.94	175.81	166.06	166.06
19	6.24	5.75	5.70	17.89	17.89	17.43	180.16	170.71	170.71
20	6.46	5.96	5.89	18.42	18.42	17.94	186.77	175.46	175.46
21	6.68	6.18	6.09	18.97	18.97	18.46	191.50	180.39	180.39
22	6.90	6.42	6.31	19.56	19.56	19.01	196.53	185.60	185.60
23	7.13	6.67	6.54	20.17	20.17	19.59	201.87	191.10	191.10
24	7.38	6.93	6.78	20.82	20.82	20.20	207.53	197.18	196.86
25	7.65	7.22	7.04	21.50	21.50	20.84	213.55	204.09	202.93
26	7.95	7.52	7.31	22.21	22.21	21.51	219.95	211.43	209.30
27	8.28	7.83	7.60	22.95	22.95	22.20	226.64	219.11	215.93
28	8.63	8.17	7.90	23.71	23.71	22.92	233.65	227.16	222.80
29	9.00	8.51	8.21	24.50	24.50	23.65	240.90	235.50	229.81
30	9.39	8.87	8.53	25.29	25.29	24.40	250.42	244.66	237.86
31	9.80	9.24	8.87	26.10	26.10	25.16	258.02	251.37	244.65
32	10.25	9.62	9.22	26.93	26.93	25.95	265.91	258.28	251.63
33	10.72	10.02	9.58	27.79	27.79	26.76	274.20	265.46	258.88
34	11.21	10.45	9.98	28.67	28.67	27.59	282.79	272.86	266.35
35	11.72	10.89	10.44	29.59	29.59	28.45	291.69	280.43	274.01
36	12.26	11.35	10.92	30.52	30.52	29.33	298.17	285.76	279.47
37	12.83	11.84	11.43	31.48	31.48	30.24	304.78	291.08	284.92
38	13.43	12.35	11.97	32.49	32.49	31.18	311.62	296.48	290.46
39	14.05	12.89	12.53	33.58	33.58	32.15	318.60	301.87	295.98
40	14.71	13.46	13.27	35.17	35.06	33.15	328.79	308.15	302.68

Male Non-Tobacco Issue Ages 41-80
Annual Rates Per Thousand (Life Pay and 10 Pay add \$50 Policy Fee)
Modal Factors: Semi-Annual = 0.515; Quarterly = 0.26; Monthly = 0.086

Issue Age	Life Pay			10 Pay			Single Pay		
	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +
41	15.40	14.06	13.87	36.33	36.15	34.18	336.15	313.60	308.24
42	16.14	14.68	14.52	37.53	37.25	35.22	343.43	318.76	313.54
43	16.91	15.31	15.19	38.74	38.35	36.27	350.67	323.67	318.57
44	17.71	15.97	15.89	39.98	39.47	37.34	358.02	328.49	323.52
45	18.54	16.68	16.63	41.28	40.64	38.44	365.56	333.29	328.46
46	19.41	17.46	17.43	42.64	41.85	39.59	377.07	344.96	340.17
47	20.31	18.30	18.26	44.03	43.08	40.93	388.90	356.97	352.21
48	21.26	19.17	19.13	45.46	44.34	42.38	400.99	369.24	364.52
49	22.24	20.12	20.05	46.93	45.63	43.88	413.41	381.85	377.17
50	23.25	21.13	21.13	48.73	46.94	45.55	428.09	395.33	391.08
51	24.29	22.13	22.07	50.20	48.29	47.04	441.18	408.62	404.42
52	25.37	23.18	23.13	51.79	49.67	48.67	454.59	422.24	418.09
53	26.50	24.27	24.25	53.46	51.08	50.36	468.39	436.27	432.16
54	27.67	25.42	25.42	55.17	52.53	52.10	482.46	450.56	446.50
55	28.90	26.66	26.66	56.91	54.07	53.87	496.74	465.09	461.07
56	30.17	27.98	27.98	58.71	55.90	55.71	511.47	480.06	476.10
57	31.49	29.39	29.39	60.57	57.78	57.60	526.51	495.35	491.45
58	32.88	30.84	30.84	62.44	59.68	59.50	541.58	510.68	506.83
59	34.37	32.34	32.34	64.32	61.59	61.42	556.66	526.03	522.23
60	35.99	33.99	33.99	66.48	63.57	63.46	573.55	541.78	538.44
61	37.75	35.51	35.51	68.23	65.36	65.25	588.39	556.89	553.60
62	39.65	37.24	37.17	70.14	67.31	67.20	603.46	572.23	568.99
63	41.70	39.25	38.98	72.15	69.34	69.24	619.03	588.08	584.90
64	43.89	41.42	40.94	74.22	71.44	71.35	634.96	604.30	601.18
65	46.25	43.74	43.13	76.38	73.63	73.55	651.21	620.86	617.80
66	48.76	46.23	45.48	78.61	75.89	75.82	667.72	637.68	634.69
67	51.46	48.90	48.06	81.00	78.31	78.24	684.85	655.14	652.22
68	54.36	51.79	50.75	83.42	80.76	80.70	701.77	672.39	669.55
69	57.51	54.91	53.65	85.93	83.30	83.25	719.17	690.14	687.37
70	60.96	58.32	57.03	89.03	86.16	86.16	739.76	709.37	706.94
71	64.73	62.03	59.94	91.51	88.68	88.68	755.79	725.71	723.35
72	68.83	66.07	62.75	93.95	91.13	91.13	770.36	740.57	738.26
73	73.29	70.45	65.94	96.61	93.81	93.81	785.88	756.40	754.17
74	78.12	75.19	70.09	99.82	97.03	97.03	804.47	775.39	773.24
75	83.31	80.29	75.15	103.50	100.74	100.74	825.40	796.79	794.73
76	88.90	85.78	80.31	107.19	104.45	104.45	845.33	817.16	815.20
77	94.92	91.69	86.08	111.24	108.52	108.52	865.80	838.10	836.24
78	101.39	98.05	92.29	115.67	112.96	112.96	885.96	858.72	856.95
79	108.35	104.90	98.98	120.54	117.82	117.82	905.77	878.99	877.32
80	115.82	112.25	106.93	126.13	123.40	123.40	926.96	900.68	899.11

Female Non-Tobacco Issue Ages 0-40
Annual Rates Per Thousand (Life Pay and 10 Pay have \$50 Policy Fee)
Modal Factors: Semi-Annual = 0.515; Quarterly = 0.26; Monthly = 0.086

Issue Age	Life Pay			10 Pay			Single Pay		
	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +
0	3.14	2.57	2.57	9.06	8.80	8.51	101.65	84.31	84.31
1	3.18	2.65	2.65	9.25	9.08	8.77	103.57	86.75	86.75
2	3.23	2.74	2.74	9.48	9.38	9.05	105.68	89.39	89.39
3	3.28	2.84	2.84	9.72	9.70	9.34	107.99	92.21	92.21
4	3.35	2.94	2.94	9.98	9.98	9.65	110.45	95.19	95.19
5	3.42	3.04	3.04	10.26	10.26	9.97	113.01	98.28	98.28
6	3.50	3.15	3.15	10.54	10.54	10.30	115.72	101.49	101.49
7	3.59	3.27	3.27	10.84	10.84	10.64	118.49	104.79	104.79
8	3.69	3.39	3.39	11.15	11.15	10.99	121.40	108.20	108.20
9	3.79	3.51	3.51	11.47	11.47	11.35	124.42	111.74	111.74
10	3.90	3.64	3.64	11.80	11.80	11.72	127.56	115.38	115.38
11	4.01	3.77	3.77	12.20	12.20	12.11	130.83	119.16	119.16
12	4.13	3.91	3.91	12.63	12.63	12.51	134.26	123.08	123.08
13	4.25	4.05	4.05	13.08	13.08	12.92	137.80	127.10	127.10
14	4.39	4.20	4.20	13.53	13.53	13.35	141.47	131.23	131.23
15	4.53	4.26	4.26	13.67	13.67	13.50	143.63	132.53	132.53
16	4.69	4.41	4.41	14.14	14.14	13.93	147.48	136.78	136.78
17	4.86	4.57	4.57	14.62	14.62	14.38	151.47	141.15	141.15
18	5.04	4.74	4.74	15.13	15.13	14.85	155.58	145.65	145.65
19	5.24	4.92	4.92	15.64	15.64	15.33	159.91	150.31	150.31
20	5.44	5.11	5.10	16.18	16.18	15.83	166.44	155.09	155.09
21	5.66	5.31	5.29	16.73	16.73	16.34	171.08	160.04	160.04
22	5.89	5.53	5.49	17.30	17.30	16.87	175.92	165.13	165.13
23	6.14	5.76	5.70	17.88	17.88	17.42	180.92	170.36	170.36
24	6.40	6.00	5.91	18.48	18.48	17.98	186.14	175.78	175.78
25	6.67	6.24	6.14	19.10	19.10	18.56	191.55	181.34	181.34
26	6.95	6.50	6.37	19.74	19.74	19.15	197.18	187.09	187.09
27	7.23	6.77	6.61	20.40	20.40	19.77	203.02	193.03	193.03
28	7.53	7.05	6.86	21.08	21.08	20.40	209.12	199.11	199.11
29	7.85	7.34	7.13	21.78	21.78	21.05	215.41	206.21	205.41
30	8.18	7.65	7.41	22.50	22.50	21.73	224.10	214.44	211.90
31	8.53	7.97	7.70	23.24	23.24	22.43	230.93	220.50	216.86
32	8.91	8.30	8.00	24.01	24.01	23.15	238.02	226.74	221.93
33	9.30	8.65	8.32	24.80	24.80	23.89	245.42	233.19	227.05
34	9.71	9.02	8.65	25.62	25.62	24.65	253.03	239.75	233.17
35	10.14	9.41	8.99	26.46	26.46	25.44	260.99	246.54	240.04
36	10.58	9.81	9.36	27.33	27.33	26.25	266.78	251.36	244.99
37	11.05	10.23	9.74	28.22	28.22	27.09	272.68	256.19	249.93
38	11.54	10.67	10.14	29.13	29.13	27.94	278.72	261.01	254.90
39	12.05	11.13	10.61	30.07	30.07	28.83	284.93	265.85	259.87
40	12.58	11.62	11.25	31.30	31.30	29.74	294.30	271.58	266.00

Female Non-Tobacco Issue Ages 41-80
Annual Rates Per Thousand (Life Pay and 10 Pay add \$50 Policy Fee)
Modal Factors: Semi-Annual = 0.515; Quarterly = 0.26; Monthly = 0.086

Issue Age	Life Pay			10 Pay			Single Pay		
	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +
41	13.15	12.12	11.75	32.32	32.32	30.67	300.77	276.38	270.94
42	13.74	12.66	12.30	33.40	33.40	31.64	307.37	281.17	275.84
43	14.37	13.21	12.88	34.52	34.52	32.63	314.12	285.91	280.72
44	15.02	13.80	13.48	35.67	35.67	33.64	320.94	290.55	285.49
45	15.70	14.41	14.11	36.86	36.79	34.68	327.85	295.08	290.14
46	16.41	15.04	14.76	38.07	37.91	35.73	338.13	305.50	300.60
47	17.16	15.69	15.43	39.30	39.04	36.80	348.61	316.13	311.25
48	17.93	16.37	16.11	40.55	40.18	37.88	359.26	326.92	322.08
49	18.73	17.07	16.82	41.81	41.32	38.98	370.04	337.86	333.05
50	19.53	17.80	17.67	43.40	42.49	40.13	382.94	349.53	345.15
51	20.32	18.55	18.37	44.63	43.66	41.37	394.14	360.89	356.54
52	21.11	19.33	19.16	45.96	44.85	42.73	405.53	372.45	368.13
53	21.93	20.15	19.99	47.32	46.05	44.11	417.15	384.23	379.96
54	22.81	21.00	20.86	48.72	47.28	45.53	429.06	396.33	392.09
55	23.77	21.91	21.79	50.17	48.55	47.01	441.41	408.86	404.67
56	24.85	22.87	22.79	51.70	49.86	48.56	454.13	421.79	417.63
57	26.03	23.88	23.84	53.26	51.20	50.16	467.12	434.98	430.87
58	27.30	25.01	24.96	54.88	52.56	51.81	480.45	448.52	444.45
59	28.61	26.31	26.14	56.54	53.95	53.50	494.08	462.38	458.36
60	29.95	27.64	27.50	58.52	55.49	55.36	509.82	476.96	473.38
61	31.31	28.98	28.76	60.14	57.15	57.01	523.92	491.30	487.77
62	32.70	30.36	30.13	61.89	58.93	58.80	538.22	505.84	502.36
63	34.16	31.79	31.59	63.71	60.77	60.65	552.82	520.69	517.26
64	35.71	33.32	33.12	65.55	62.64	62.52	567.56	535.69	532.31
65	37.39	34.97	34.70	67.40	64.52	64.41	582.40	550.78	547.47
66	39.18	36.73	36.39	69.31	66.46	66.35	597.64	566.30	563.04
67	41.09	38.60	38.22	71.32	68.50	68.40	613.42	582.36	579.17
68	43.14	40.61	40.20	73.44	70.65	70.56	629.67	598.92	595.78
69	45.36	42.79	42.41	75.63	72.87	72.79	646.26	615.82	612.76
70	47.79	45.18	44.92	78.27	75.29	75.25	665.53	633.68	630.94
71	50.44	47.79	47.57	80.70	77.77	77.73	683.13	651.62	648.96
72	53.31	50.62	50.43	83.33	80.42	80.39	701.04	669.89	667.30
73	56.43	53.69	53.45	86.00	83.12	83.10	719.09	688.30	685.79
74	59.83	57.04	56.80	88.88	86.02	86.02	737.82	707.41	704.98
75	63.52	60.69	60.43	91.93	89.10	89.10	756.86	726.85	724.50
76	67.53	64.66	64.38	95.18	92.37	92.37	776.20	746.60	744.34
77	71.90	68.99	68.75	98.71	95.92	95.92	796.01	766.84	764.66
78	76.65	73.71	73.48	102.46	99.69	99.69	815.98	787.24	785.16
79	81.82	78.84	78.65	106.50	103.74	103.74	836.21	807.92	805.93
80	87.44	84.43	84.43	110.97	108.21	108.21	856.95	829.13	827.24

Male Tobacco Issue Ages 18-50
Annual Rates Per Thousand (Life Pay and 10 Pay add \$50 Policy Fee)
Modal Factors: Semi-Annual = 0.515; Quarterly = 0.26; Monthly = 0.086

Issue Age	Life Pay			10 Pay			Single Pay		
	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +
18	8.23	7.08	6.83	21.22	21.22	20.35	192.15	192.15	192.15
19	8.46	7.34	7.06	21.83	21.83	20.92	197.11	197.11	197.11
20	8.68	7.60	7.29	22.44	22.44	21.50	204.04	204.04	204.04
21	8.90	7.87	7.54	23.06	23.06	22.09	209.20	209.20	209.20
22	9.12	8.15	7.80	23.72	23.72	22.72	214.66	214.66	214.66
23	9.35	8.46	8.08	24.42	24.42	23.38	220.48	220.48	220.48
24	9.61	8.79	8.38	25.16	25.16	24.07	226.62	226.62	226.62
25	9.92	9.15	8.70	25.94	25.94	24.81	233.18	233.18	233.18
26	10.28	9.53	9.04	26.76	26.76	25.57	240.16	240.16	240.16
27	10.68	9.93	9.40	27.62	27.62	26.38	247.50	247.50	247.50
28	11.13	10.35	9.79	28.51	28.51	27.20	255.16	255.16	255.16
29	11.61	10.78	10.26	29.40	29.40	28.04	263.01	263.01	263.01
30	12.10	11.23	10.86	30.39	30.39	28.89	272.93	272.93	272.93
31	12.62	11.69	11.32	31.33	31.33	29.75	281.04	281.04	281.04
32	13.17	12.16	11.82	32.31	32.31	30.63	289.46	289.46	289.46
33	13.75	12.67	12.36	33.36	33.36	31.55	298.32	298.32	298.32
34	14.37	13.21	12.92	34.44	34.44	32.50	307.52	307.52	307.52
35	15.02	13.77	13.52	35.56	35.56	33.48	317.03	317.03	317.03
36	15.71	14.36	14.12	36.70	36.70	34.47	326.75	326.75	326.75
37	16.45	14.98	14.77	37.89	37.82	35.50	336.85	336.85	336.85
38	17.23	15.63	15.46	39.14	38.96	36.56	347.37	347.37	347.37
39	18.05	16.32	16.19	40.43	40.12	37.66	358.23	358.23	358.23
40	18.91	17.14	17.11	42.22	41.34	39.11	372.36	372.36	369.03
41	19.82	17.94	17.90	43.59	42.59	40.48	384.01	380.27	375.14
42	20.79	18.77	18.74	44.98	43.82	41.90	395.69	385.79	380.79
43	21.81	19.71	19.58	46.37	45.05	43.31	407.36	390.83	385.96
44	22.87	20.76	20.47	47.80	46.31	44.76	419.39	395.77	391.03
45	23.98	21.85	21.42	49.28	47.60	46.27	431.73	400.55	395.94
46	25.14	22.99	22.42	50.80	48.91	47.81	444.34	413.35	408.79
47	26.35	24.20	23.47	52.37	50.26	49.41	457.23	426.45	421.93
48	27.62	25.47	24.56	54.00	51.64	51.06	470.36	439.79	435.32
49	28.95	26.79	25.69	55.66	53.03	52.75	483.72	453.37	448.94
50	30.33	28.16	27.02	57.68	54.83	54.64	499.32	467.81	463.83

Male Tobacco Issue Ages 51-80
Annual Rates Per Thousand (Life Pay and 10 Pay add \$50 Policy Fee)
Modal Factors: Semi-Annual = 0.515; Quarterly = 0.26; Monthly = 0.086

Issue Age	Life Pay			10 Pay			Single Pay		
	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +
51	31.76	29.58	28.23	59.37	56.56	56.36	513.41	482.14	478.20
52	33.26	31.05	29.58	61.20	58.41	58.22	527.81	496.79	492.91
53	34.83	32.60	31.00	63.08	60.31	60.13	542.53	511.76	507.93
54	36.50	34.23	32.49	64.99	62.25	62.08	557.40	526.90	523.13
55	38.26	35.96	34.05	66.94	64.22	64.05	572.39	542.16	538.44
56	40.10	37.77	35.74	68.97	66.28	66.12	587.87	557.92	554.27
57	42.02	39.65	37.55	71.07	68.41	68.26	603.66	574.00	570.41
58	44.08	41.67	39.42	73.20	70.56	70.41	619.36	590.00	586.47
59	46.35	43.89	41.36	75.34	72.73	72.59	635.01	605.93	602.46
60	48.88	46.38	43.53	77.78	74.97	74.90	652.34	622.17	619.16
61	51.72	49.17	45.68	79.84	77.09	77.01	667.64	637.76	634.81
62	54.86	52.25	48.34	82.09	79.36	79.29	683.28	653.70	650.81
63	58.29	55.61	51.43	84.49	81.78	81.72	699.49	670.23	667.41
64	62.00	59.26	54.76	86.99	84.31	84.26	716.08	687.16	684.40
65	65.97	63.18	58.33	89.48	86.82	86.78	732.26	703.66	700.98
66	70.20	67.37	62.12	93.81	91.20	90.89	747.97	719.69	717.07
67	74.72	71.87	66.17	98.36	95.81	95.19	764.27	736.31	733.77
68	79.64	76.75	70.57	103.24	100.74	99.79	780.03	752.39	749.91
69	85.04	82.12	75.39	108.54	106.11	104.76	795.82	768.52	766.10
70	91.04	88.06	80.72	114.38	111.97	110.18	814.62	785.93	783.85
71	97.67	94.61	86.60	120.76	118.36	116.08	829.06	800.66	798.65
72	104.95	101.78	93.05	127.66	125.24	122.44	842.36	814.23	812.28
73	112.93	109.63	100.11	135.10	132.65	129.27	856.95	829.13	827.24
74	121.67	118.23	107.81	143.13	140.63	136.57	874.16	846.72	844.91
75	131.23	127.63	116.19	151.75	149.19	144.33	892.92	865.90	864.18
76	141.67	137.91	125.30	160.99	158.38	152.57	911.32	884.73	883.10
77	153.08	149.14	135.21	170.89	168.22	161.32	929.72	903.56	902.02
78	165.54	161.42	145.99	181.49	178.76	170.59	948.63	922.92	921.47
79	179.12	174.80	157.68	192.80	189.99	180.38	967.98	942.73	941.38
80	193.92	189.41	170.36	204.85	201.98	190.70	987.12	962.33	961.08

Female Tobacco Issue Ages 18-50
Annual Rates Per Thousand (Life Pay and 10 Pay add \$50 Policy Fee)
Modal Factors: Semi-Annual = 0.515; Quarterly = 0.26; Monthly = 0.086

Issue Age	Life Pay			10 Pay			Single Pay		
	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +
18	6.68	6.09	5.95	18.72	18.72	18.08	170.60	170.60	170.60
19	6.93	6.34	6.18	19.36	19.36	18.67	175.69	175.69	175.69
20	7.20	6.61	6.41	20.01	20.01	19.27	182.82	182.82	182.82
21	7.49	6.88	6.66	20.68	20.68	19.89	188.23	188.23	188.23
22	7.79	7.16	6.91	21.36	21.36	20.53	193.81	193.81	193.81
23	8.11	7.46	7.18	22.06	22.06	21.18	199.58	199.58	199.58
24	8.44	7.76	7.45	22.78	22.78	21.85	205.57	205.57	205.57
25	8.79	8.08	7.74	23.52	23.52	22.53	211.76	211.76	211.76
26	9.16	8.42	8.04	24.28	24.28	23.24	218.16	218.16	218.16
27	9.54	8.76	8.35	25.06	25.06	23.97	224.81	224.81	224.81
28	9.95	9.13	8.67	25.86	25.86	24.72	231.70	231.70	231.70
29	10.38	9.51	9.01	26.69	26.69	25.49	238.85	238.85	238.85
30	10.83	9.91	9.45	27.55	27.55	26.29	248.21	248.21	248.21
31	11.31	10.33	9.87	28.43	28.43	27.12	255.96	255.96	255.96
32	11.81	10.77	10.32	29.35	29.35	27.97	264.00	264.00	264.00
33	12.35	11.24	10.80	30.29	30.29	28.86	272.34	272.34	272.34
34	12.91	11.73	11.30	31.27	31.27	29.77	280.99	280.99	280.99
35	13.49	12.24	11.83	32.32	32.32	30.70	289.92	289.92	289.92
36	14.10	12.77	12.38	33.39	33.39	31.65	299.05	299.05	299.05
37	14.75	13.32	12.96	34.49	34.49	32.61	308.42	308.42	308.42
38	15.43	13.89	13.56	35.63	35.63	33.59	318.06	318.06	318.06
39	16.14	14.49	14.20	36.81	36.81	34.61	328.04	328.04	327.34
40	16.88	15.12	15.01	38.48	38.06	35.65	341.22	339.55	334.17
41	17.65	15.79	15.69	39.72	39.21	36.73	351.89	345.06	339.82
42	18.45	16.49	16.43	41.04	40.39	37.90	362.91	350.52	345.41
43	19.29	17.25	17.21	42.40	41.61	39.28	374.27	355.90	350.92
44	20.17	18.13	18.03	43.81	42.87	40.71	385.96	361.15	356.31
45	21.08	19.03	18.88	45.25	44.13	42.16	397.81	366.11	361.40
46	22.05	19.98	19.75	46.69	45.41	43.63	409.79	378.27	373.60
47	23.08	20.98	20.64	48.16	46.69	45.12	421.90	390.57	385.93
48	24.14	22.02	21.53	49.62	47.96	46.60	433.97	402.82	398.23
49	25.23	23.07	22.44	51.06	49.22	48.07	445.98	415.02	410.47
50	26.30	24.12	23.51	52.85	50.50	49.73	460.05	427.89	423.77

Female Tobacco Issue Ages 51-80
Annual Rates Per Thousand (Life Pay and 10 Pay add \$50 Policy Fee)
Modal Factors: Semi-Annual = 0.515; Quarterly = 0.26; Monthly = 0.086

Issue Age	Life Pay			10 Pay			Single Pay		
	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +	\$10K to \$49,999	\$50K to \$99,999	\$100K +
51	27.32	25.13	24.42	54.27	51.77	51.17	472.27	440.31	436.23
52	28.31	26.10	25.42	55.79	53.05	52.71	484.54	452.78	448.74
53	29.32	27.11	26.46	57.33	54.48	54.28	496.99	465.43	461.44
54	30.44	28.22	27.58	58.93	56.09	55.90	509.76	478.41	474.46
55	31.73	29.49	28.73	60.53	57.72	57.53	522.61	491.47	487.56
56	33.25	30.98	29.91	62.13	59.34	59.16	535.47	504.54	500.68
57	34.96	32.66	31.17	63.78	61.01	60.83	548.58	517.88	514.06
58	36.82	34.49	32.50	65.47	62.73	62.56	561.98	531.51	527.75
59	38.77	36.40	33.92	67.20	64.48	64.31	575.55	545.31	541.60
60	40.74	38.34	35.68	69.22	66.31	66.21	591.09	559.70	556.44
61	42.71	40.28	37.44	70.85	67.99	67.88	604.80	573.66	570.44
62	44.72	42.26	39.23	72.60	69.77	69.67	618.47	587.58	584.41
63	46.84	44.35	41.11	74.43	71.62	71.53	632.37	601.72	598.61
64	49.14	46.63	43.17	76.28	73.49	73.41	646.25	615.87	612.81
65	51.70	49.15	45.46	78.01	75.25	75.17	659.53	629.39	626.38
66	54.53	51.94	48.00	81.27	78.52	78.06	672.58	642.68	639.72
67	57.60	54.97	50.78	84.78	82.05	81.19	685.96	656.30	653.40
68	60.95	58.27	53.81	88.58	85.86	84.56	699.60	670.20	667.35
69	64.61	61.88	57.10	92.70	89.99	88.17	713.29	684.15	681.36
70	68.61	65.82	60.68	97.17	94.46	92.04	729.52	698.92	696.44
71	72.96	70.11	64.56	101.98	99.27	96.16	744.06	713.74	711.33
72	77.68	74.76	68.75	107.14	104.42	100.52	758.47	728.44	726.09
73	82.82	79.83	73.32	112.69	109.97	105.19	772.48	742.74	740.44
74	88.47	85.40	78.32	118.74	116.00	110.22	786.90	757.46	755.23
75	94.69	91.52	83.81	125.34	122.56	115.66	802.95	773.85	771.69
76	101.54	98.26	89.85	132.52	129.70	121.53	820.98	792.27	790.20
77	109.09	105.67	96.49	140.36	137.45	127.88	839.66	811.38	809.39
78	117.40	113.84	103.80	148.87	145.90	134.72	858.59	830.73	828.84
79	126.55	122.81	111.83	158.13	155.03	142.09	877.75	850.34	848.53
80	136.63	132.69	120.66	168.20	164.96	150.00	897.47	870.52	868.81



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