

Table 1 – Death cover and costs

| Default Cover     |                |                 |                   |                 |                            | Voluntary Cover   |      |      |      |      |      |        |      |      |      |      |
|-------------------|----------------|-----------------|-------------------|-----------------|----------------------------|---|------|------|------|------|------|--------|------|------|------|------|
|                   |                |                 |                   |                 |                            | Cost per unit per week (\$) by gender and occupation category (see page 31) |      |      |      |      |      |        |      |      |      |      |
| Age Last Birthday | Total \$ cover | Number of units | Weekly \$ premium | Value of 1 unit | Weekly \$ premium (1 unit) | Cover per unit (\$)   | Male |      |      |      |      | Female |      |      |      |      |
|                   |                |                 |                   |                 |                            |   | Prof | WC   | LM   | BC   | HM   | Prof   | WC   | LM   | BC   | HM   |
| 15                | 8,600          | 1               | 0.03              | 8,600           | 0.03                       | 10,000  | 0.07 | 0.07 | 0.07 | 0.18 | 0.23 | 0.07   | 0.07 | 0.07 | 0.11 | 0.13 |
| 16                | 8,600          | 1               | 0.03              | 8,600           | 0.03                       | 10,000  | 0.07 | 0.07 | 0.07 | 0.18 | 0.23 | 0.07   | 0.07 | 0.07 | 0.11 | 0.13 |
| 17                | 8,600          | 1               | 0.03              | 8,600           | 0.03                       | 10,000  | 0.07 | 0.07 | 0.07 | 0.18 | 0.23 | 0.07   | 0.07 | 0.07 | 0.11 | 0.13 |
| 18                | 14,300         | 1               | 0.05              | 14,300          | 0.05                       | 10,000  | 0.12 | 0.12 | 0.12 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 19                | 19,900         | 1               | 0.08              | 19,900          | 0.08                       | 10,000  | 0.09 | 0.09 | 0.09 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 20                | 50,000         | 2               | 0.20              | 25,000          | 0.10                       | 10,000  | 0.07 | 0.07 | 0.07 | 0.18 | 0.23 | 0.07   | 0.07 | 0.07 | 0.11 | 0.13 |
| 21                | 56,800         | 2               | 0.30              | 28,400          | 0.15                       | 10,000  | 0.12 | 0.13 | 0.14 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 22                | 59,600         | 2               | 0.32              | 29,800          | 0.16                       | 10,000  | 0.12 | 0.13 | 0.14 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 23                | 65,000         | 2               | 0.38              | 32,500          | 0.19                       | 10,000  | 0.12 | 0.13 | 0.14 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 24                | 70,600         | 2               | 0.42              | 35,300          | 0.21                       | 10,000  | 0.12 | 0.13 | 0.14 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 25                | 101,200        | 2               | 0.58              | 50,600          | 0.29                       | 10,000  | 0.12 | 0.13 | 0.14 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 26                | 166,800        | 3               | 1.02              | 55,600          | 0.34                       | 10,000  | 0.12 | 0.13 | 0.14 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 27                | 180,000        | 3               | 1.23              | 60,000          | 0.41                       | 10,000  | 0.12 | 0.13 | 0.14 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 28                | 185,400        | 3               | 1.35              | 61,800          | 0.45                       | 10,000  | 0.12 | 0.13 | 0.14 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 29                | 191,100        | 3               | 1.50              | 63,700          | 0.50                       | 10,000  | 0.12 | 0.13 | 0.14 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 30                | 267,600        | 4               | 2.36              | 66,900          | 0.59                       | 10,000  | 0.11 | 0.12 | 0.12 | 0.15 | 0.21 | 0.07   | 0.07 | 0.07 | 0.10 | 0.12 |
| 31                | 275,600        | 4               | 2.68              | 68,900          | 0.67                       | 10,000  | 0.11 | 0.12 | 0.12 | 0.15 | 0.21 | 0.07   | 0.07 | 0.07 | 0.10 | 0.12 |
| 32                | 283,200        | 4               | 2.92              | 70,800          | 0.73                       | 10,000  | 0.11 | 0.12 | 0.12 | 0.15 | 0.21 | 0.07   | 0.07 | 0.07 | 0.10 | 0.12 |
| 33                | 290,800        | 4               | 3.32              | 72,700          | 0.83                       | 10,000  | 0.11 | 0.12 | 0.12 | 0.15 | 0.21 | 0.07   | 0.07 | 0.07 | 0.10 | 0.12 |
| 34                | 298,400        | 4               | 3.32              | 74,600          | 0.83                       | 10,000  | 0.11 | 0.12 | 0.12 | 0.15 | 0.21 | 0.07   | 0.07 | 0.07 | 0.10 | 0.12 |
| 35                | 374,000        | 5               | 5.45              | 74,800          | 1.09                       | 10,000  | 0.11 | 0.12 | 0.12 | 0.15 | 0.21 | 0.07   | 0.07 | 0.07 | 0.10 | 0.12 |
| 36                | 376,000        | 5               | 6.05              | 75,200          | 1.21                       | 10,000  | 0.12 | 0.12 | 0.13 | 0.16 | 0.21 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 37                | 381,000        | 5               | 6.75              | 76,200          | 1.35                       | 10,000  | 0.12 | 0.13 | 0.14 | 0.18 | 0.23 | 0.07   | 0.07 | 0.09 | 0.11 | 0.13 |
| 38                | 386,000        | 5               | 6.75              | 77,200          | 1.35                       | 10,000  | 0.13 | 0.14 | 0.16 | 0.19 | 0.26 | 0.07   | 0.09 | 0.10 | 0.12 | 0.14 |
| 39                | 391,500        | 5               | 6.75              | 78,300          | 1.35                       | 10,000  | 0.14 | 0.15 | 0.18 | 0.21 | 0.28 | 0.09   | 0.10 | 0.11 | 0.12 | 0.16 |
| 40                | 396,500        | 5               | 6.75              | 79,300          | 1.35                       | 10,000  | 0.14 | 0.16 | 0.18 | 0.23 | 0.29 | 0.10   | 0.11 | 0.12 | 0.13 | 0.18 |
| 41                | 391,500        | 5               | 6.75              | 78,300          | 1.35                       | 10,000  | 0.18 | 0.18 | 0.21 | 0.26 | 0.34 | 0.11   | 0.12 | 0.12 | 0.15 | 0.19 |
| 42                | 387,500        | 5               | 6.75              | 77,500          | 1.35                       | 10,000  | 0.18 | 0.19 | 0.21 | 0.27 | 0.35 | 0.12   | 0.12 | 0.13 | 0.16 | 0.21 |
| 43                | 382,000        | 5               | 6.75              | 76,400          | 1.35                       | 10,000  | 0.19 | 0.21 | 0.24 | 0.29 | 0.37 | 0.12   | 0.13 | 0.14 | 0.18 | 0.23 |
| 44                | 377,000        | 5               | 6.75              | 75,400          | 1.35                       | 10,000  | 0.21 | 0.24 | 0.27 | 0.32 | 0.42 | 0.12   | 0.14 | 0.15 | 0.18 | 0.25 |
| 45                | 368,500        | 5               | 9.10              | 73,700          | 1.82                       | 10,000  | 0.24 | 0.27 | 0.29 | 0.36 | 0.46 | 0.14   | 0.15 | 0.18 | 0.21 | 0.28 |
| 46                | 365,000        | 5               | 9.10              | 73,000          | 1.82                       | 10,000  | 0.26 | 0.29 | 0.32 | 0.39 | 0.51 | 0.15   | 0.16 | 0.18 | 0.23 | 0.29 |
| 47                | 359,000        | 5               | 9.10              | 71,800          | 1.82                       | 10,000  | 0.28 | 0.32 | 0.35 | 0.42 | 0.55 | 0.16   | 0.18 | 0.21 | 0.25 | 0.34 |
| 48                | 353,000        | 5               | 9.10              | 70,600          | 1.82                       | 10,000  | 0.32 | 0.35 | 0.39 | 0.48 | 0.62 | 0.19   | 0.21 | 0.24 | 0.29 | 0.37 |
| 49                | 348,000        | 5               | 9.10              | 69,600          | 1.82                       | 10,000  | 0.35 | 0.39 | 0.42 | 0.53 | 0.68 | 0.21   | 0.24 | 0.26 | 0.32 | 0.40 |
| 50                | 316,500        | 5               | 9.10              | 63,300          | 1.82                       | 10,000  | 0.37 | 0.43 | 0.48 | 0.57 | 0.76 | 0.23   | 0.25 | 0.28 | 0.35 | 0.44 |
| 51                | 307,500        | 5               | 9.10              | 61,500          | 1.82                       | 10,000  | 0.43 | 0.48 | 0.53 | 0.65 | 0.83 | 0.25   | 0.28 | 0.32 | 0.37 | 0.49 |
| 52                | 299,000        | 5               | 9.10              | 59,800          | 1.82                       | 10,000  | 0.48 | 0.53 | 0.57 | 0.71 | 0.93 | 0.29   | 0.32 | 0.35 | 0.42 | 0.56 |
| 53                | 281,500        | 5               | 9.10              | 56,300          | 1.82                       | 10,000  | 0.53 | 0.58 | 0.64 | 0.80 | 1.03 | 0.32   | 0.35 | 0.37 | 0.46 | 0.60 |
| 54                | 264,000        | 5               | 9.10              | 52,800          | 1.82                       | 10,000  | 0.60 | 0.67 | 0.74 | 0.90 | 1.17 | 0.35   | 0.39 | 0.43 | 0.53 | 0.68 |
| 55                | 222,000        | 5               | 9.10              | 44,400          | 1.82                       | 10,000  | 0.68 | 0.76 | 0.82 | 1.01 | 1.31 | 0.39   | 0.43 | 0.49 | 0.58 | 0.76 |
| 56                | 198,000        | 5               | 9.10              | 39,600          | 1.82                       | 10,000  | 0.74 | 0.81 | 0.90 | 1.10 | 1.44 | 0.43   | 0.49 | 0.53 | 0.65 | 0.85 |
| 57                | 174,000        | 5               | 9.10              | 34,800          | 1.82                       | 10,000  | 0.82 | 0.92 | 1.01 | 1.24 | 1.60 | 0.49   | 0.54 | 0.58 | 0.72 | 0.94 |
| 58                | 135,500        | 5               | 9.10              | 27,100          | 1.82                       | 10,000  | 0.89 | 0.99 | 1.09 | 1.34 | 1.73 | 0.53   | 0.58 | 0.64 | 0.80 | 1.03 |
| 59                | 94,000         | 5               | 9.10              | 18,800          | 1.82                       | 10,000  | 0.99 | 1.09 | 1.21 | 1.49 | 1.93 | 0.57   | 0.64 | 0.71 | 0.87 | 1.12 |
| 60                | 68,500         | 5               | 4.70              | 13,700          | 0.94                       | 10,000  | 1.09 | 1.22 | 1.33 | 1.64 | 2.13 | 0.64   | 0.71 | 0.79 | 0.97 | 1.26 |
| 61                | 35,000         | 5               | 4.25              | 7,000           | 0.85                       | 10,000  | 1.21 | 1.34 | 1.48 | 1.80 | 2.34 | 0.71   | 0.80 | 0.87 | 1.06 | 1.38 |
| 62                | 18,000         | 5               | 2.45              | 3,600           | 0.49                       | 10,000  | 1.33 | 1.48 | 1.63 | 1.98 | 2.59 | 0.78   | 0.87 | 0.95 | 1.17 | 1.50 |
| 63                | 18,000         | 5               | 2.60              | 3,600           | 0.52                       | 10,000  | 1.47 | 1.63 | 1.79 | 2.19 | 2.85 | 0.85   | 0.96 | 1.05 | 1.29 | 1.68 |
| 64                | 18,000         | 5               | 2.95              | 3,600           | 0.59                       | 10,000  | 1.62 | 1.79 | 1.98 | 2.42 | 3.15 | 0.95   | 1.06 | 1.17 | 1.44 | 1.86 |
| 65                | 18,000         | 5               | 3.35              | 3,600           | 0.67                       | 10,000  | 1.79 | 2.00 | 2.19 | 2.69 | 3.50 | 1.06   | 1.18 | 1.29 | 1.59 | 2.07 |
| 66                | 18,000         | 5               | 3.70              | 3,600           | 0.74                       | 10,000  | 2.00 | 2.21 | 2.44 | 3.01 | 3.89 | 1.18   | 1.31 | 1.45 | 1.76 | 2.29 |
| 67                | 18,000         | 5               | 3.75              | 3,600           | 0.75                       | 10,000  | 2.21 | 2.45 | 2.70 | 3.33 | 4.30 | 1.29   | 1.45 | 1.59 | 1.96 | 2.54 |
| 68                | 18,000         | 5               | 3.75              | 3,600           | 0.75                       | 10,000  | 2.45 | 2.73 | 3.01 | 3.68 | 4.78 | 1.45   | 1.61 | 1.76 | 2.17 | 2.81 |
| 69                | 18,000         | 5               | 3.75              | 3,600           | 0.75                       | 10,000  | 2.73 | 3.04 | 3.34 | 4.09 | 5.31 | 1.61   | 1.79 | 1.96 | 2.41 | 3.11 |

Table 2 – TPD cover and costs

| Default Cover     |                          |                             |                      |                            | Voluntary Cover   |      |      |      |      |      |        |      |      |      |      |
|-------------------|--------------------------|-----------------------------|----------------------|----------------------------|---|------|------|------|------|------|--------|------|------|------|------|
| Age Last Birthday | Total \$ cover (2 units) | Weekly \$ premium (2 units) | Value of 1 unit (\$) | Weekly \$ premium (1 unit) | Cost per unit per week (\$) by gender and occupation category (see page 31) |      |      |      |      |      |        |      |      |      |      |
|                   |                          |                             |                      |                            | TPD unit Cover  | Male |      |      |      |      | Female |      |      |      |      |
|                   |                          |                             |                      |                            |   | Prof | WC   | LM   | BC   | HM   | Prof   | WC   | LM   | BC   | HM   |
| 15                | 17,200                   | 0.02                        | 8,600                | 0.01                       | 10,000  | 0.01 | 0.01 | 0.01 | 0.06 | 0.13 | 0.01   | 0.01 | 0.01 | 0.06 | 0.11 |
| 16                | 17,200                   | 0.02                        | 8,600                | 0.01                       | 10,000  | 0.01 | 0.01 | 0.01 | 0.06 | 0.13 | 0.01   | 0.01 | 0.01 | 0.06 | 0.11 |
| 17                | 17,200                   | 0.02                        | 8,600                | 0.01                       | 10,000  | 0.01 | 0.01 | 0.01 | 0.06 | 0.13 | 0.01   | 0.01 | 0.01 | 0.06 | 0.11 |
| 18                | 28,600                   | 0.04                        | 14,300               | 0.02                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.03 | 0.06 | 0.11 |
| 19                | 28,600                   | 0.06                        | 14,300               | 0.03                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.03 | 0.06 | 0.11 |
| 20                | 28,600                   | 0.06                        | 14,300               | 0.03                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.03 | 0.06 | 0.11 |
| 21                | 28,600                   | 0.06                        | 14,300               | 0.03                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.03 | 0.06 | 0.11 |
| 22                | 28,600                   | 0.06                        | 14,300               | 0.03                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.03 | 0.06 | 0.11 |
| 23                | 28,600                   | 0.08                        | 14,300               | 0.04                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.03 | 0.06 | 0.11 |
| 24                | 28,600                   | 0.08                        | 14,300               | 0.04                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.03 | 0.06 | 0.11 |
| 25                | 28,600                   | 0.10                        | 14,300               | 0.05                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.04 | 0.06 | 0.11 |
| 26                | 28,600                   | 0.10                        | 14,300               | 0.05                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.04 | 0.06 | 0.11 |
| 27                | 28,600                   | 0.10                        | 14,300               | 0.05                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.04 | 0.06 | 0.11 |
| 28                | 28,600                   | 0.12                        | 14,300               | 0.06                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.04 | 0.06 | 0.11 |
| 29                | 28,600                   | 0.14                        | 14,300               | 0.07                       | 10,000  | 0.01 | 0.01 | 0.03 | 0.06 | 0.13 | 0.01   | 0.03 | 0.04 | 0.06 | 0.11 |
| 30                | 28,600                   | 0.16                        | 14,300               | 0.08                       | 10,000  | 0.03 | 0.04 | 0.06 | 0.10 | 0.19 | 0.03   | 0.04 | 0.04 | 0.07 | 0.13 |
| 31                | 28,600                   | 0.22                        | 14,300               | 0.11                       | 10,000  | 0.03 | 0.04 | 0.06 | 0.10 | 0.19 | 0.04   | 0.04 | 0.06 | 0.09 | 0.16 |
| 32                | 28,600                   | 0.28                        | 14,300               | 0.14                       | 10,000  | 0.04 | 0.04 | 0.07 | 0.11 | 0.22 | 0.04   | 0.04 | 0.06 | 0.09 | 0.16 |
| 33                | 28,600                   | 0.34                        | 14,300               | 0.17                       | 10,000  | 0.04 | 0.06 | 0.09 | 0.14 | 0.25 | 0.04   | 0.04 | 0.07 | 0.11 | 0.18 |
| 34                | 28,600                   | 0.34                        | 14,300               | 0.17                       | 10,000  | 0.06 | 0.07 | 0.10 | 0.16 | 0.27 | 0.04   | 0.06 | 0.09 | 0.12 | 0.20 |
| 35                | 28,600                   | 0.54                        | 14,300               | 0.27                       | 10,000  | 0.07 | 0.09 | 0.11 | 0.17 | 0.30 | 0.06   | 0.07 | 0.10 | 0.13 | 0.24 |
| 36                | 28,600                   | 0.66                        | 14,300               | 0.33                       | 10,000  | 0.07 | 0.10 | 0.12 | 0.19 | 0.33 | 0.06   | 0.07 | 0.10 | 0.14 | 0.24 |
| 37                | 28,600                   | 0.74                        | 14,300               | 0.37                       | 10,000  | 0.10 | 0.11 | 0.14 | 0.22 | 0.39 | 0.07   | 0.09 | 0.11 | 0.16 | 0.26 |
| 38                | 28,600                   | 0.82                        | 14,300               | 0.41                       | 10,000  | 0.10 | 0.12 | 0.16 | 0.24 | 0.42 | 0.09   | 0.10 | 0.12 | 0.18 | 0.30 |
| 39                | 28,600                   | 0.82                        | 14,300               | 0.41                       | 10,000  | 0.12 | 0.13 | 0.18 | 0.27 | 0.48 | 0.09   | 0.11 | 0.13 | 0.19 | 0.33 |
| 40                | 28,600                   | 0.82                        | 14,300               | 0.41                       | 10,000  | 0.13 | 0.16 | 0.20 | 0.30 | 0.53 | 0.10   | 0.11 | 0.14 | 0.22 | 0.37 |
| 41                | 28,600                   | 0.82                        | 14,300               | 0.41                       | 10,000  | 0.12 | 0.14 | 0.19 | 0.30 | 0.53 | 0.10   | 0.11 | 0.14 | 0.22 | 0.37 |
| 42                | 28,600                   | 0.82                        | 14,300               | 0.41                       | 10,000  | 0.16 | 0.18 | 0.24 | 0.36 | 0.62 | 0.11   | 0.12 | 0.16 | 0.24 | 0.40 |
| 43                | 28,600                   | 0.82                        | 14,300               | 0.41                       | 10,000  | 0.18 | 0.22 | 0.27 | 0.40 | 0.71 | 0.12   | 0.14 | 0.19 | 0.27 | 0.46 |
| 44                | 28,600                   | 0.82                        | 14,300               | 0.41                       | 10,000  | 0.19 | 0.23 | 0.30 | 0.45 | 0.76 | 0.14   | 0.17 | 0.22 | 0.31 | 0.53 |
| 45                | 28,600                   | 1.32                        | 14,300               | 0.66                       | 10,000  | 0.23 | 0.26 | 0.35 | 0.52 | 0.88 | 0.17   | 0.19 | 0.25 | 0.37 | 0.62 |
| 46                | 28,600                   | 1.42                        | 14,300               | 0.71                       | 10,000  | 0.25 | 0.30 | 0.39 | 0.58 | 0.99 | 0.19   | 0.23 | 0.29 | 0.42 | 0.71 |
| 47                | 28,600                   | 1.54                        | 14,300               | 0.77                       | 10,000  | 0.30 | 0.35 | 0.46 | 0.66 | 1.12 | 0.22   | 0.25 | 0.31 | 0.46 | 0.76 |
| 48                | 28,600                   | 1.66                        | 14,300               | 0.83                       | 10,000  | 0.35 | 0.40 | 0.53 | 0.76 | 1.30 | 0.24   | 0.27 | 0.36 | 0.52 | 0.88 |
| 49                | 28,600                   | 1.76                        | 14,300               | 0.88                       | 10,000  | 0.39 | 0.46 | 0.60 | 0.88 | 1.48 | 0.29   | 0.33 | 0.42 | 0.61 | 1.02 |
| 50                | 28,600                   | 1.84                        | 14,300               | 0.92                       | 10,000  | 0.45 | 0.53 | 0.67 | 0.98 | 1.66 | 0.32   | 0.39 | 0.48 | 0.69 | 1.16 |
| 51                | 28,600                   | 1.96                        | 14,300               | 0.98                       | 10,000  | 0.52 | 0.60 | 0.78 | 1.12 | 1.90 | 0.37   | 0.43 | 0.55 | 0.79 | 1.31 |
| 52                | 28,600                   | 2.10                        | 14,300               | 1.05                       | 10,000  | 0.59 | 0.68 | 0.88 | 1.28 | 2.15 | 0.42   | 0.48 | 0.61 | 0.88 | 1.47 |
| 53                | 28,600                   | 2.12                        | 14,300               | 1.06                       | 10,000  | 0.67 | 0.79 | 1.01 | 1.46 | 2.45 | 0.49   | 0.56 | 0.72 | 1.02 | 1.70 |
| 54                | 28,600                   | 2.12                        | 14,300               | 1.06                       | 10,000  | 0.78 | 0.91 | 1.16 | 1.67 | 2.82 | 0.55   | 0.65 | 0.82 | 1.17 | 1.93 |
| 55                | 28,600                   | 2.12                        | 14,300               | 1.06                       | 10,000  | 0.86 | 1.02 | 1.30 | 1.87 | 3.15 | 0.62   | 0.73 | 0.92 | 1.31 | 2.19 |
| 56                | 28,600                   | 2.12                        | 14,300               | 1.06                       | 10,000  | 0.99 | 1.16 | 1.48 | 2.13 | 3.57 | 0.69   | 0.81 | 1.02 | 1.47 | 2.42 |
| 57                | 28,600                   | 2.12                        | 14,300               | 1.06                       | 10,000  | 1.10 | 1.29 | 1.65 | 2.36 | 3.98 | 0.79   | 0.91 | 1.16 | 1.65 | 2.74 |
| 58                | 28,600                   | 2.12                        | 14,300               | 1.06                       | 10,000  | 1.23 | 1.44 | 1.84 | 2.64 | 4.43 | 0.88   | 1.02 | 1.29 | 1.83 | 3.02 |
| 59                | 28,600                   | 2.12                        | 14,300               | 1.06                       | 10,000  | 1.37 | 1.59 | 2.03 | 2.91 | 4.88 | 0.97   | 1.14 | 1.42 | 2.03 | 3.36 |
| 60                | 23,000                   | 1.54                        | 11,500               | 0.77                       | 8,000   | 1.16 | 1.37 | 1.77 | 2.58 | 4.41 | 0.84   | 0.98 | 1.25 | 1.80 | 3.04 |
| 61                | 11,600                   | 1.54                        | 5,800                | 0.77                       | 6,000   | 0.88 | 1.05 | 1.41 | 2.12 | 3.73 | 0.66   | 0.78 | 1.02 | 1.51 | 2.61 |
| 62                | 6,200                    | 1.04                        | 3,100                | 0.52                       | 4,000   | 0.53 | 0.67 | 0.97 | 1.53 | 2.89 | 0.46   | 0.55 | 0.76 | 1.16 | 2.10 |
| 63                | 6,200                    | 1.08                        | 3,100                | 0.54                       | 2,000   | 0.12 | 0.19 | 0.40 | 0.80 | 1.83 | 0.19   | 0.25 | 0.40 | 0.69 | 1.41 |
| 64                | 6,200                    | 1.08                        | 3,100                | 0.54                       | 2,000   | 0.18 | 0.26 | 0.53 | 0.98 | 2.16 | 0.48   | 0.59 | 0.81 | 1.27 | 2.35 |
| 65                | 6,200                    | 1.10                        | 3,100                | 0.55                       | 2,000   | 0.31 | 0.42 | 0.72 | 1.28 | 2.69 | 0.55   | 0.66 | 0.92 | 1.44 | 2.64 |
| 66                | 6,200                    | 1.10                        | 3,100                | 0.55                       | 2,000   | 0.46 | 0.59 | 0.95 | 1.64 | 3.31 | 0.62   | 0.75 | 1.04 | 1.61 | 2.97 |
| 67                | 6,200                    | 1.10                        | 3,100                | 0.55                       | 2,000   | 0.63 | 0.80 | 1.23 | 2.04 | 4.03 | 0.71   | 0.85 | 1.17 | 1.81 | 3.32 |
| 68                | 6,200                    | 1.10                        | 3,100                | 0.55                       | 2,000   | 0.79 | 0.98 | 1.48 | 2.42 | 4.73 | 0.79   | 0.95 | 1.33 | 2.04 | 3.73 |
| 69                | 6,200                    | 1.12                        | 3,100                | 0.56                       | 2,000   | 0.97 | 1.20 | 1.77 | 2.87 | 5.50 | 0.89   | 1.09 | 1.50 | 2.29 | 4.18 |

**Table 3 - Income Protection Cover and Costs (5 Year Benefit Period)**

| Default Cover     |                                    |                      |                             |                            |                             |                            |                             |                            |
|-------------------|------------------------------------|----------------------|-----------------------------|----------------------------|-----------------------------|----------------------------|-----------------------------|----------------------------|
| Waiting Period    |                                    |                      | 30 days                     |                            | 60 days                     |                            | 90 days                     |                            |
| Benefit Period    |                                    |                      | 5 Years                     |                            | 5 Years                     |                            | 5 Years                     |                            |
| Age Last Birthday | Total \$ Cover per month (5 units) | Value of 1 unit (\$) | Weekly \$ premium (5 units) | Weekly \$ premium (1 unit) | Weekly \$ premium (5 units) | Weekly \$ premium (1 unit) | Weekly \$ premium (5 units) | Weekly \$ premium (1 unit) |
| 15                | 400                                | 80                   | 0.15                        | 0.03                       | 0.10                        | 0.02                       | 0.10                        | 0.02                       |
| 16                | 400                                | 80                   | 0.15                        | 0.03                       | 0.10                        | 0.02                       | 0.10                        | 0.02                       |
| 17                | 400                                | 80                   | 0.15                        | 0.03                       | 0.10                        | 0.02                       | 0.10                        | 0.02                       |
| 18                | 400                                | 80                   | 0.15                        | 0.03                       | 0.10                        | 0.02                       | 0.10                        | 0.02                       |
| 19                | 800                                | 160                  | 0.35                        | 0.07                       | 0.25                        | 0.05                       | 0.20                        | 0.04                       |
| <b>20</b>         | <b>1,200</b>                       | <b>240</b>           | <b>0.50</b>                 | <b>0.10</b>                | <b>0.35</b>                 | <b>0.07</b>                | <b>0.30</b>                 | <b>0.06</b>                |
| 21                | 1,375                              | 275                  | 0.55                        | 0.11                       | 0.40                        | 0.08                       | 0.35                        | 0.07                       |
| 22                | 1,375                              | 275                  | 0.55                        | 0.11                       | 0.40                        | 0.08                       | 0.35                        | 0.07                       |
| 23                | 1,375                              | 275                  | 0.65                        | 0.13                       | 0.45                        | 0.09                       | 0.35                        | 0.07                       |
| 24                | 1,375                              | 275                  | 0.70                        | 0.14                       | 0.50                        | 0.10                       | 0.40                        | 0.08                       |
| <b>25</b>         | <b>2,125</b>                       | <b>425</b>           | <b>1.45</b>                 | <b>0.29</b>                | <b>1.00</b>                 | <b>0.20</b>                | <b>0.85</b>                 | <b>0.17</b>                |
| 26                | 2,125                              | 425                  | 2.00                        | 0.40                       | 1.40                        | 0.28                       | 1.15                        | 0.23                       |
| 27                | 2,125                              | 425                  | 2.55                        | 0.51                       | 1.80                        | 0.36                       | 1.50                        | 0.30                       |
| 28                | 2,125                              | 425                  | 3.05                        | 0.61                       | 2.15                        | 0.43                       | 1.80                        | 0.36                       |
| 29                | 2,125                              | 425                  | 3.45                        | 0.69                       | 2.40                        | 0.48                       | 2.00                        | 0.40                       |
| <b>30</b>         | <b>2,125</b>                       | <b>425</b>           | <b>3.65</b>                 | <b>0.73</b>                | <b>2.55</b>                 | <b>0.51</b>                | <b>2.10</b>                 | <b>0.42</b>                |
| 31                | 2,125                              | 425                  | 3.85                        | 0.77                       | 2.70                        | 0.54                       | 2.25                        | 0.45                       |
| 32                | 2,125                              | 425                  | 4.10                        | 0.82                       | 2.85                        | 0.57                       | 2.35                        | 0.47                       |
| 33                | 2,125                              | 425                  | 4.45                        | 0.89                       | 3.10                        | 0.62                       | 2.55                        | 0.51                       |
| 34                | 2,125                              | 425                  | 5.00                        | 1.00                       | 3.50                        | 0.70                       | 2.90                        | 0.58                       |
| <b>35</b>         | <b>2,125</b>                       | <b>425</b>           | <b>5.65</b>                 | <b>1.13</b>                | <b>3.95</b>                 | <b>0.79</b>                | <b>3.30</b>                 | <b>0.66</b>                |
| 36                | 2,125                              | 425                  | 6.45                        | 1.29                       | 4.50                        | 0.90                       | 3.75                        | 0.75                       |
| 37                | 2,125                              | 425                  | 7.20                        | 1.44                       | 5.05                        | 1.01                       | 4.20                        | 0.84                       |
| 38                | 2,125                              | 425                  | 8.45                        | 1.69                       | 5.90                        | 1.18                       | 4.90                        | 0.98                       |
| 39                | 2,125                              | 425                  | 9.10                        | 1.82                       | 6.35                        | 1.27                       | 5.25                        | 1.05                       |
| <b>40</b>         | <b>2,125</b>                       | <b>425</b>           | <b>10.00</b>                | <b>2.00</b>                | <b>7.00</b>                 | <b>1.40</b>                | <b>5.80</b>                 | <b>1.16</b>                |
| 41                | 2,125                              | 425                  | 10.30                       | 2.06                       | 7.20                        | 1.44                       | 6.00                        | 1.20                       |
| 42                | 2,125                              | 425                  | 11.00                       | 2.20                       | 7.70                        | 1.54                       | 6.40                        | 1.28                       |
| 43                | 2,125                              | 425                  | 11.60                       | 2.32                       | 8.10                        | 1.62                       | 6.70                        | 1.34                       |
| 44                | 2,125                              | 425                  | 12.95                       | 2.59                       | 9.05                        | 1.81                       | 7.50                        | 1.50                       |
| <b>45</b>         | <b>2,250</b>                       | <b>450</b>           | <b>13.10</b>                | <b>2.62</b>                | <b>9.15</b>                 | <b>1.83</b>                | <b>7.60</b>                 | <b>1.52</b>                |
| 46                | 2,250                              | 450                  | 13.10                       | 2.62                       | 9.15                        | 1.83                       | 7.60                        | 1.52                       |
| 47                | 2,250                              | 450                  | 13.10                       | 2.62                       | 9.15                        | 1.83                       | 7.60                        | 1.52                       |
| 48                | 2,250                              | 450                  | 13.10                       | 2.62                       | 9.15                        | 1.83                       | 7.60                        | 1.52                       |
| 49                | 2,250                              | 450                  | 13.10                       | 2.62                       | 9.15                        | 1.83                       | 7.60                        | 1.52                       |
| <b>50</b>         | <b>2,000</b>                       | <b>400</b>           | <b>11.25</b>                | <b>2.25</b>                | <b>7.85</b>                 | <b>1.57</b>                | <b>6.50</b>                 | <b>1.30</b>                |
| 51                | 2,000                              | 400                  | 11.25                       | 2.25                       | 7.85                        | 1.57                       | 6.50                        | 1.30                       |
| 52                | 2,000                              | 400                  | 11.25                       | 2.25                       | 7.85                        | 1.57                       | 6.50                        | 1.30                       |
| 53                | 2,000                              | 400                  | 11.25                       | 2.25                       | 7.85                        | 1.57                       | 6.50                        | 1.30                       |
| 54                | 2,000                              | 400                  | 11.25                       | 2.25                       | 7.85                        | 1.57                       | 6.50                        | 1.30                       |
| <b>55</b>         | <b>2,000</b>                       | <b>400</b>           | <b>11.25</b>                | <b>2.25</b>                | <b>7.85</b>                 | <b>1.57</b>                | <b>6.50</b>                 | <b>1.30</b>                |
| 56                | 2,000                              | 400                  | 12.45                       | 2.49                       | 8.70                        | 1.74                       | 7.20                        | 1.44                       |
| 57                | 2,000                              | 400                  | 12.45                       | 2.49                       | 8.70                        | 1.74                       | 7.20                        | 1.44                       |
| 58                | 2,000                              | 400                  | 8.35                        | 1.67                       | 5.85                        | 1.17                       | 4.85                        | 0.97                       |
| 59                | 2,000                              | 400                  | 9.85                        | 1.97                       | 6.90                        | 1.38                       | 5.75                        | 1.15                       |
| <b>60</b>         | <b>1,975</b>                       | <b>395</b>           | <b>11.45</b>                | <b>2.29</b>                | <b>8.00</b>                 | <b>1.60</b>                | <b>6.65</b>                 | <b>1.33</b>                |
| 61                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 62                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 63                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 64                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| <b>65</b>         | <b>1,975</b>                       | <b>395</b>           | <b>12.15</b>                | <b>2.43</b>                | <b>8.50</b>                 | <b>1.70</b>                | <b>7.05</b>                 | <b>1.41</b>                |
| 66                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 67                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 68                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 69                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |

**Table 4 – Income Protection Cover and Costs (To Age 60 Benefit Period)**

| Default Cover     |                                    |                      |                             |                            |                             |                            |                             |                            |
|-------------------|------------------------------------|----------------------|-----------------------------|----------------------------|-----------------------------|----------------------------|-----------------------------|----------------------------|
| Waiting Period    |                                    |                      | 30 days                     |                            | 60 days                     |                            | 90 days                     |                            |
| Benefit Period    |                                    |                      | Age 60                      |                            | Age 60                      |                            | Age 60                      |                            |
| Age Last Birthday | Total \$ Cover per month (5 units) | Value of 1 unit (\$) | Weekly \$ premium (5 units) | Weekly \$ premium (1 unit) | Weekly \$ premium (5 units) | Weekly \$ premium (1 unit) | Weekly \$ premium (5 units) | Weekly \$ premium (1 unit) |
| 15                | 400                                | 80                   | 0.35                        | 0.07                       | 0.25                        | 0.05                       | 0.20                        | 0.04                       |
| 16                | 400                                | 80                   | 0.35                        | 0.07                       | 0.25                        | 0.05                       | 0.20                        | 0.04                       |
| 17                | 400                                | 80                   | 0.35                        | 0.07                       | 0.25                        | 0.05                       | 0.20                        | 0.04                       |
| 18                | 400                                | 80                   | 0.35                        | 0.07                       | 0.25                        | 0.05                       | 0.20                        | 0.04                       |
| 19                | 800                                | 160                  | 0.80                        | 0.16                       | 0.55                        | 0.11                       | 0.45                        | 0.09                       |
| <b>20</b>         | <b>1,200</b>                       | <b>240</b>           | <b>1.35</b>                 | <b>0.27</b>                | <b>0.95</b>                 | <b>0.19</b>                | <b>0.80</b>                 | <b>0.16</b>                |
| 21                | 1,375                              | 275                  | 2.00                        | 0.40                       | 1.40                        | 0.28                       | 1.15                        | 0.23                       |
| 22                | 1,375                              | 275                  | 2.30                        | 0.46                       | 1.60                        | 0.32                       | 1.35                        | 0.27                       |
| 23                | 1,375                              | 275                  | 2.45                        | 0.49                       | 1.70                        | 0.34                       | 1.40                        | 0.28                       |
| 24                | 1,375                              | 275                  | 2.80                        | 0.56                       | 1.95                        | 0.39                       | 1.60                        | 0.32                       |
| <b>25</b>         | <b>2,125</b>                       | <b>425</b>           | <b>5.45</b>                 | <b>1.09</b>                | <b>3.80</b>                 | <b>0.76</b>                | <b>3.15</b>                 | <b>0.63</b>                |
| 26                | 2,125                              | 425                  | 6.20                        | 1.24                       | 4.35                        | 0.87                       | 3.60                        | 0.72                       |
| 27                | 2,125                              | 425                  | 7.35                        | 1.47                       | 5.15                        | 1.03                       | 4.25                        | 0.85                       |
| 28                | 2,125                              | 425                  | 8.60                        | 1.72                       | 6.00                        | 1.20                       | 5.00                        | 1.00                       |
| 29                | 2,125                              | 425                  | 10.20                       | 2.04                       | 7.15                        | 1.43                       | 5.95                        | 1.19                       |
| <b>30</b>         | <b>2,125</b>                       | <b>425</b>           | <b>12.25</b>                | <b>2.45</b>                | <b>8.55</b>                 | <b>1.71</b>                | <b>7.10</b>                 | <b>1.42</b>                |
| 31                | 2,125                              | 425                  | 13.30                       | 2.66                       | 9.30                        | 1.86                       | 7.70                        | 1.54                       |
| 32                | 2,125                              | 425                  | 13.30                       | 2.66                       | 9.30                        | 1.86                       | 7.70                        | 1.54                       |
| 33                | 2,125                              | 425                  | 13.30                       | 2.66                       | 9.30                        | 1.86                       | 7.70                        | 1.54                       |
| 34                | 2,125                              | 425                  | 13.30                       | 2.66                       | 9.30                        | 1.86                       | 7.70                        | 1.54                       |
| <b>35</b>         | <b>2,125</b>                       | <b>425</b>           | <b>18.75</b>                | <b>3.75</b>                | <b>13.10</b>                | <b>2.62</b>                | <b>10.85</b>                | <b>2.17</b>                |
| 36                | 2,125                              | 425                  | 19.30                       | 3.86                       | 13.50                       | 2.70                       | 11.20                       | 2.24                       |
| 37                | 2,125                              | 425                  | 19.30                       | 3.86                       | 13.50                       | 2.70                       | 11.20                       | 2.24                       |
| 38                | 2,125                              | 425                  | 19.30                       | 3.86                       | 13.50                       | 2.70                       | 11.20                       | 2.24                       |
| 39                | 2,125                              | 425                  | 19.30                       | 3.86                       | 13.50                       | 2.70                       | 11.20                       | 2.24                       |
| <b>40</b>         | <b>2,125</b>                       | <b>425</b>           | <b>19.30</b>                | <b>3.86</b>                | <b>13.50</b>                | <b>2.70</b>                | <b>11.20</b>                | <b>2.24</b>                |
| 41                | 2,125                              | 425                  | 19.30                       | 3.86                       | 13.50                       | 2.70                       | 11.20                       | 2.24                       |
| 42                | 2,125                              | 425                  | 19.30                       | 3.86                       | 13.50                       | 2.70                       | 11.20                       | 2.24                       |
| 43                | 2,125                              | 425                  | 19.30                       | 3.86                       | 13.50                       | 2.70                       | 11.20                       | 2.24                       |
| 44                | 2,125                              | 425                  | 19.30                       | 3.86                       | 13.50                       | 2.70                       | 11.20                       | 2.24                       |
| <b>45</b>         | <b>2,250</b>                       | <b>450</b>           | <b>14.60</b>                | <b>2.92</b>                | <b>10.20</b>                | <b>2.04</b>                | <b>8.45</b>                 | <b>1.69</b>                |
| 46                | 2,250                              | 450                  | 14.60                       | 2.92                       | 10.20                       | 2.04                       | 8.45                        | 1.69                       |
| 47                | 2,250                              | 450                  | 14.60                       | 2.92                       | 10.20                       | 2.04                       | 8.45                        | 1.69                       |
| 48                | 2,250                              | 450                  | 14.60                       | 2.92                       | 10.20                       | 2.04                       | 8.45                        | 1.69                       |
| 49                | 2,250                              | 450                  | 14.60                       | 2.92                       | 10.20                       | 2.04                       | 8.45                        | 1.69                       |
| <b>50</b>         | <b>2,000</b>                       | <b>400</b>           | <b>12.45</b>                | <b>2.49</b>                | <b>8.70</b>                 | <b>1.74</b>                | <b>7.20</b>                 | <b>1.44</b>                |
| 51                | 2,000                              | 400                  | 12.45                       | 2.49                       | 8.70                        | 1.74                       | 7.20                        | 1.44                       |
| 52                | 2,000                              | 400                  | 12.45                       | 2.49                       | 8.70                        | 1.74                       | 7.20                        | 1.44                       |
| 53                | 2,000                              | 400                  | 12.45                       | 2.49                       | 8.70                        | 1.74                       | 7.20                        | 1.44                       |
| 54                | 2,000                              | 400                  | 12.45                       | 2.49                       | 8.70                        | 1.74                       | 7.20                        | 1.44                       |
| <b>55</b>         | <b>2,000</b>                       | <b>400</b>           | <b>12.45</b>                | <b>2.49</b>                | <b>8.70</b>                 | <b>1.74</b>                | <b>7.20</b>                 | <b>1.44</b>                |
| 56                | 2,000                              | 400                  | 12.45                       | 2.49                       | 8.70                        | 1.74                       | 7.20                        | 1.44                       |
| 57                | 2,000                              | 400                  | 12.45                       | 2.49                       | 8.70                        | 1.74                       | 7.20                        | 1.44                       |
| 58                | 2,000                              | 400                  | 8.35                        | 1.67                       | 5.85                        | 1.17                       | 4.85                        | 0.97                       |
| 59                | 2,000                              | 400                  | 9.85                        | 1.97                       | 6.90                        | 1.38                       | 5.75                        | 1.15                       |
| <b>60</b>         | <b>1,975</b>                       | <b>395</b>           | <b>11.45</b>                | <b>2.29</b>                | <b>8.00</b>                 | <b>1.60</b>                | <b>6.65</b>                 | <b>1.33</b>                |
| 61                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 62                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 63                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 64                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| <b>65</b>         | <b>1,975</b>                       | <b>395</b>           | <b>12.15</b>                | <b>2.43</b>                | <b>8.50</b>                 | <b>1.70</b>                | <b>7.05</b>                 | <b>1.41</b>                |
| 66                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 67                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 68                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |
| 69                | 1,975                              | 395                  | 12.15                       | 2.43                       | 8.50                        | 1.70                       | 7.05                        | 1.41                       |

**Table 5 – Income Protection Voluntary Cover and costs**  
(5 year Benefit Period, 30 day Waiting Period)

| Voluntary Cover   |                               |      |      |         |      |      |        |      |      |      |      |
|---|-------------------------------|------|------|---------|------|------|--------|------|------|------|------|
| Waiting Period  |                               |      |      | 30 days |      |      |        |      |      |      |      |
| Benefit Period  |                               |      |      | 5 Years |      |      |        |      |      |      |      |
| Cost per unit per week (\$) by gender and occupation category (see page 31) |                               |      |      |         |      |      |        |      |      |      |      |
| Age Last Birthday   | Cover per Unit per month (\$) | Male |      |         |      |      | Female |      |      |      |      |
|   |                               | Prof | WC   | LM      | BC   | HM   | Prof   | WC   | LM   | BC   | HM   |
| 15  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 16  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 17  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 18  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 19  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 20  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 21  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 22  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 23  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 24  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 25  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 26  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 27  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 28  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 29  | 100                           | 0.12 | 0.13 | 0.17    | 0.23 | 0.32 | 0.14   | 0.16 | 0.17 | 0.19 | 0.27 |
| 30  | 100                           | 0.12 | 0.13 | 0.18    | 0.24 | 0.34 | 0.15   | 0.16 | 0.17 | 0.20 | 0.29 |
| 31  | 100                           | 0.13 | 0.14 | 0.18    | 0.25 | 0.35 | 0.16   | 0.17 | 0.18 | 0.21 | 0.30 |
| 32  | 100                           | 0.13 | 0.15 | 0.19    | 0.27 | 0.37 | 0.16   | 0.18 | 0.19 | 0.22 | 0.31 |
| 33  | 100                           | 0.14 | 0.15 | 0.20    | 0.28 | 0.39 | 0.17   | 0.19 | 0.20 | 0.23 | 0.33 |
| 34  | 100                           | 0.15 | 0.16 | 0.21    | 0.29 | 0.41 | 0.18   | 0.20 | 0.21 | 0.24 | 0.35 |
| 35  | 100                           | 0.16 | 0.18 | 0.23    | 0.32 | 0.45 | 0.20   | 0.22 | 0.23 | 0.27 | 0.38 |
| 36  | 100                           | 0.17 | 0.19 | 0.25    | 0.34 | 0.47 | 0.21   | 0.23 | 0.24 | 0.28 | 0.40 |
| 37  | 100                           | 0.18 | 0.20 | 0.26    | 0.35 | 0.49 | 0.22   | 0.24 | 0.26 | 0.30 | 0.42 |
| 38  | 100                           | 0.19 | 0.20 | 0.27    | 0.37 | 0.52 | 0.23   | 0.25 | 0.27 | 0.31 | 0.44 |
| 39  | 100                           | 0.20 | 0.22 | 0.28    | 0.39 | 0.54 | 0.24   | 0.26 | 0.28 | 0.33 | 0.46 |
| 40  | 100                           | 0.22 | 0.24 | 0.32    | 0.44 | 0.61 | 0.27   | 0.29 | 0.31 | 0.36 | 0.51 |
| 41  | 100                           | 0.24 | 0.27 | 0.35    | 0.49 | 0.67 | 0.30   | 0.33 | 0.35 | 0.40 | 0.57 |
| 42  | 100                           | 0.27 | 0.30 | 0.39    | 0.54 | 0.75 | 0.33   | 0.36 | 0.39 | 0.45 | 0.64 |
| 43  | 100                           | 0.30 | 0.33 | 0.43    | 0.60 | 0.83 | 0.36   | 0.40 | 0.43 | 0.50 | 0.70 |
| 44  | 100                           | 0.32 | 0.36 | 0.47    | 0.65 | 0.90 | 0.39   | 0.43 | 0.46 | 0.54 | 0.76 |
| 45  | 100                           | 0.35 | 0.38 | 0.50    | 0.69 | 0.96 | 0.42   | 0.46 | 0.50 | 0.58 | 0.81 |
| 46  | 100                           | 0.38 | 0.42 | 0.55    | 0.76 | 1.05 | 0.46   | 0.51 | 0.55 | 0.63 | 0.89 |
| 47  | 100                           | 0.42 | 0.46 | 0.60    | 0.83 | 1.15 | 0.51   | 0.56 | 0.60 | 0.69 | 0.98 |
| 48  | 100                           | 0.46 | 0.50 | 0.66    | 0.91 | 1.26 | 0.55   | 0.61 | 0.66 | 0.76 | 1.07 |
| 49  | 100                           | 0.50 | 0.55 | 0.72    | 0.99 | 1.38 | 0.60   | 0.66 | 0.72 | 0.83 | 1.17 |
| 50  | 100                           | 0.54 | 0.60 | 0.79    | 1.08 | 1.51 | 0.66   | 0.72 | 0.78 | 0.90 | 1.27 |
| 51  | 100                           | 0.59 | 0.65 | 0.86    | 1.18 | 1.64 | 0.72   | 0.79 | 0.85 | 0.98 | 1.39 |
| 52  | 100                           | 0.64 | 0.71 | 0.93    | 1.28 | 1.78 | 0.78   | 0.86 | 0.92 | 1.07 | 1.51 |
| 53  | 100                           | 0.70 | 0.77 | 1.01    | 1.39 | 1.93 | 0.85   | 0.93 | 1.00 | 1.16 | 1.64 |
| 54  | 100                           | 0.76 | 0.83 | 1.10    | 1.51 | 2.10 | 0.92   | 1.01 | 1.09 | 1.26 | 1.78 |
| 55  | 100                           | 0.82 | 0.90 | 1.19    | 1.64 | 2.27 | 1.00   | 1.09 | 1.18 | 1.36 | 1.92 |
| 56  | 100                           | 0.86 | 0.95 | 1.25    | 1.72 | 2.39 | 1.04   | 1.15 | 1.24 | 1.43 | 2.02 |
| 57  | 100                           | 0.90 | 0.99 | 1.31    | 1.80 | 2.50 | 1.09   | 1.20 | 1.30 | 1.50 | 2.11 |
| 58  | 100                           | 0.29 | 0.32 | 0.41    | 0.57 | 0.79 | 0.35   | 0.38 | 0.41 | 0.48 | 0.68 |
| 59  | 100                           | 0.30 | 0.34 | 0.44    | 0.61 | 0.85 | 0.37   | 0.41 | 0.44 | 0.51 | 0.72 |
| 60  | 100                           | 0.33 | 0.36 | 0.48    | 0.65 | 0.91 | 0.40   | 0.44 | 0.48 | 0.55 | 0.77 |
| 61  | 100                           | 0.35 | 0.39 | 0.51    | 0.70 | 0.98 | 0.43   | 0.47 | 0.51 | 0.59 | 0.83 |
| 62  | 100                           | 0.36 | 0.40 | 0.52    | 0.72 | 1.00 | 0.44   | 0.49 | 0.52 | 0.60 | 0.85 |
| 63  | 100                           | 0.30 | 0.33 | 0.44    | 0.60 | 0.84 | 0.37   | 0.40 | 0.44 | 0.50 | 0.71 |
| 64  | 100                           | 0.30 | 0.33 | 0.44    | 0.60 | 0.84 | 0.37   | 0.40 | 0.44 | 0.50 | 0.71 |
| 65  | 100                           | 0.30 | 0.33 | 0.44    | 0.60 | 0.84 | 0.37   | 0.40 | 0.44 | 0.50 | 0.71 |
| 66  | 100                           | 0.30 | 0.33 | 0.44    | 0.60 | 0.84 | 0.37   | 0.40 | 0.44 | 0.50 | 0.71 |
| 67  | 100                           | 0.30 | 0.33 | 0.44    | 0.60 | 0.84 | 0.37   | 0.40 | 0.44 | 0.50 | 0.71 |
| 68  | 100                           | 0.30 | 0.33 | 0.44    | 0.60 | 0.84 | 0.37   | 0.40 | 0.44 | 0.50 | 0.71 |
| 69  | 100                           | 0.30 | 0.33 | 0.44    | 0.60 | 0.84 | 0.37   | 0.40 | 0.44 | 0.50 | 0.71 |