



Care Secure

Product Information Pack for
Financial Consultants / Representatives

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Care Secure

1 INTRODUCTION

Care Secure is a long-term care insurance plan that supplements the CareShield Life plan. It is designed to strengthen your CareShield Life coverage, Care Secure helps you to achieve greater health security with lifetime coverage and comprehensive benefits. It takes better care of your long-term healthcare needs by supplementing your monthly disability benefits for life.

Customers can only purchase Care Secure if they have an existing CareShield Life plan.

Care Secure is underwritten by NTUC Income Insurance Co-operative Limited and distributed by Prudential Assurance Company Singapore (Pte) Limited.

2 PRODUCT FEATURES

Care Secure is an insurance plan which pays you a monthly sum for life if you become and continue to be disabled. It is designed to provide benefits to meet the needs of those who would like more comprehensive disability cover.

The benefit payout under Care Secure depends on your disability status and the monthly disability benefit level chosen by you. If you are unable to perform at least two of the Activities of Daily Living (ADLs), this benefit will be activated.

If you become disabled and have at least one dependant, you will receive 25% of the disability benefit as dependant benefit every month for up to 36 months in your lifetime.

In the event of death and on the condition that you were already receiving the disability benefit, Care Secure will pay 300% of the disability benefit.

Furthermore, enjoy peace of mind knowing that your future premium payment for this policy will be waived in the event of disability.

3 LAUNCH DATE

1 October 2020 (Launched by Income)

4 BENEFITS

4.1 Disability benefit

If you become and continue to be disabled, Income will pay a monthly disability benefit for life, as shown in Table 1 below:

Table 1

Disability Status	Benefit
Moderately Disabled	100% of disability benefit



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Severely Disabled	100% of disability benefit less the CareShield Life benefit that applies to you
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Disability means moderate disability or severe disability, as appropriate. Disabled means having a moderate disability or severe disability.

Moderate disability or moderately disabled means your inability to perform two (2) of the following activities of daily living (ADL), which means requiring significant assistance from another person throughout the entire activity.

Severe disability or severely disabled means your inability to perform at least three (3) of the following activities of daily living (ADL), which means requiring significant assistance from another person throughout the entire activity.

Activities of daily living (ADL):

- Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.
- Dressing – the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- Feeding – the ability to feed oneself food after it has been prepared and made available.
- Toileting – the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- Walking or moving around – the ability to move indoors from room to room on level surfaces.
- Transferring – the ability to move from a bed to an upright chair or wheelchair, and vice versa.

When Income has approved the claim, Income will pay the first payment of monthly disability benefit on the day immediately after the deferment period. Income will then pay it on the same day every month. If Income does not approve the claim until after the deferment period, the first payment of the monthly disability benefit will be treated as due from the day immediately after the deferment period. If you recover from the disability but become disabled again, you are entitled to further payment of this benefit.

If you are receiving CareShield Life benefit, Income will automatically consider you to be severely disabled. CareShield Life means a severe disability insurance product administered by the Government and governed by the Relevant Act.

To avoid doubt, if you become severely disabled, Income will still pay the disability benefit less the CareShield Life benefit that applies to you, even if your CareShield Life plan had ended, as long as you have a Basic ElderShield plan and your Care Secure policy has not ended.

Deferment period:

Deferment period means the 90-day period from the claim date (inclusive). Income will pay the first benefit payment immediately after the deferment period. Income treats the claim date as the date on which the claim form for your policy is certified by an approved assessor under the Relevant Act.

If you have recovered from a disability but become disabled again from the same cause within 180 days, Income will not enforce the deferment period for the new claim. If you suffer disability arising from the same cause after the 180-day period, or suffer a disability arising from a different cause, the deferment period of 90 days applies for the new claim.



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4.2 Support Benefit

If you become and continue to be disabled, Income pays the support benefit shown in Table 2 below.

Table 2

Disability Status	Benefit
Moderately Disabled	300% of disability benefit
Severely Disabled	600% of disability benefit

Income will pay the support benefit immediately after the deferment period. The maximum support benefit Income will pay is 600% of the disability benefit. If you become moderately disabled and then recover, you can only make another claim for the remaining amount of support benefit if you later become severely disabled.

4.3 Dependant Benefit

If you have at least one dependant and you become disabled, Income pays the dependant benefit, which is 25% of your disability benefit, every month for up to 36 months in your lifetime. This benefit depends on the following conditions:

- If you recover from the disability and you have not fully used the amount under this benefit, you may make another claim for the remaining amount if you become disabled again as long as Income has not paid for more than 36 months in your lifetime.
- If the child is no longer considered a child (because of their age or otherwise) at any time after Income has begun paying this benefit, Income will continue to pay this benefit until your death or you recover from the disability. The payment will then end.

Income will only start paying the dependant benefit after the deferment period.

4.4 Death Benefit

Income pays the death benefit, which is 300% of the disability benefit, if you die during the term of your policy and while receiving the disability benefit.

5 POLICY LIMITS

5.1 Age at Entry

Premium Term	Minimum Entry Age (ALB)	Maximum Entry Age (ALB)
Up to 67 ALB	30	47
Up to 84 ALB	30	64

5.2 Age at Expiry

Whole of Life.



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5.3 Premium Term

Yearly premium, payable up to 67 ALB or 84 ALB

5.4 Policy Term

Yearly renewable

5.5 Size of Policy

Minimum monthly disability benefit: S\$1,200 per month

Maximum monthly disability benefit: S\$5,000 per month

Monthly disability benefit is available in multiples of S\$100.

Aggregated per life limit: S\$5,000, maximum one policy per life

5.6 Mode of Payment

Yearly.

5.7 Method of Payment

CPF MediSave is capped at S\$600 per insured per calendar year for all supplements. Policyholders will have to pay any remaining amount (exceeding S\$600) by cash, cheque or GIRO.

They can also choose from a range of payment modes:

Premium payment mode	Necessary actions Income requires from you
CPF MediSave account	Please ensure sufficient funds in the CPF MediSave account(s) to avoid any disruption to their coverage.
GIRO	Please ensure sufficient funds in the GIRO account(s) to avoid any disruption to their coverage.
AXS	They may make payment at AXS stations. Please quote the 11-digit Bill Reference Number or 10-digit Policy Number stated on the payment notice. They can also scan the barcode which can be found on the payment notice at the AXS station.
Internet Banking (Bill Payment)	If they are a DBS/POSB, OCBC or UOB account holder, they can make payment via internet banking. Please quote the 11-digit Bill Reference Number or 10-digit Policy Number stated on the payment notice.
ATM	If they are a DBS/POSB or OCBC account holder, they can make payment via ATM.



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Cheque	<p>They may: issue a cheque to "NTUC Income". They are to indicate their name, contact number and policy number at the back of the cheque.</p> <p>Please post your cheque to: NTUC Income 75 Bras Basah Road NTUC Income Centre Singapore 189557</p>
NETS and Cash	<p>They may make payment by NETS or cash at any of Income's servicing branches.</p>

6 POLICY VALUES

6.1 Surrender Values

Not applicable.

6.2 Policy Loan

Not applicable.

6.3 Automatic Premium Loan

Not applicable.

6.4 Paid-Up Value

After you have made a minimum number of premium payments, Income will treat your policy as a paid-up policy and if you fail to pay a premium, Income will not automatically cancel your policy. Instead, Income will reduce the benefits and Income will only pay reduced benefits. Income will decide on the minimum number of premium payments you will need to make, and the level of reduced benefits, and tell you what these are.

6.5 Bonus Surrender

Not applicable.

7 POLICY CONDITIONS

7.1 Free Look Provision

The Free Look period will be 60 days from the time you receive the policy to decide whether you want to continue with it. If you do not want to continue, you may write to Income to cancel the policy and get a refund of your premium paid, less medical and other expenses spent in considering your application. The policy will be considered delivered (and received) seven days after it had been posted.



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7.2 Grace Period for Renewal Premium

The policyowner has up to 75 days grace period for premium payment. The policy will stay in force during the grace period. If the premium payment is not received, and unless the Non-Forfeiture clause is applicable to you, the policy will lapse immediately.

7.3 Guaranteed Renewal

Care Secure is guaranteed to renew every year as long as none of the events in ending your policy happen.

7.4 Policy Alteration

- (a) For increase in monthly benefit, the changes to the policy can only be approved if:
- the policy duration is less than one year from your Care Secure policy start date; and
 - the Alteration form is submitted to Income before age 64;

The application will be subject to underwriting (only for request to increase benefit).

- (b) For decrease in monthly benefit, the changes can only be approved if:
- the new disability benefit is not lower than the minimum disability benefit of S\$1,200; and
 - the Alteration form is submitted to Income

There is no refund of difference in premium for decrease in monthly benefit.

Once the request for increase or decrease in monthly benefit is approved, changes will be effective from the next policy renewal and the revised premium is based on the entry age at policy inception and the revised disability benefit.

7.5 Reinstatement of Policy

If your policy ends because you have not paid the premium or shortfall in premium, you may apply to reinstate your policy within 180 days from the end of the grace period.

Your policy will be reinstated depending on the following conditions.

- You give evidence that you can be insured which Income must be satisfied with. You must pay any costs involved in doing this.
- You must pay all premiums and any interest you owe up to the reinstatement date before your policy is reinstated.

If Income is not satisfied with the evidence which you have given, they have the right not to reinstate your policy. They will refund any overdue premiums you have paid.

If your policy is reinstated this clause, it will be treated as if the cancellation never happened.

7.6 Changes to Policy Benefit and Conditions

Income reserves the rights to vary the policy benefits and conditions at any time by giving 30 days notice to the policyholder before doing so. The change will take effect from the next renewal date. For changes to the benefits, terms and conditions of your policy that are



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required by the Relevant Act or by government advice or guidelines, Income will make the changes within the timescale required by the Relevant Act or the government advice or guidelines, and they may do so without giving you written notice.

7.7 Governing Law

This plan is governed by and interpreted according to the Relevant Act and laws of the Republic of Singapore.

Relevant Act means the Central Provident Fund Act (Chapter 36) or CareShield Life and Long-Term Care Act 2019, and subsidiary legislation as amended, extended or re-enacted from time to time.

7.8 Notice of Claim

To claim under the policy, the following must be submitted to Income:

- completed claim form; and
- certification by an approved assessor under the Relevant Act that you are suffering from disability.

You will have to pay the costs and expenses of the first medical examination. Income will refund you the costs and expenses of the first medical examination if your claim is accepted.

If the approved assessor states on the claim form that you need further examination, Income will pay the costs and expenses of a further medical examination. Income may also ask you to have a further medical examination which will be paid for. If Income cannot assess your claim, they may withhold benefit payments until they receive more evidence.

7.9 Termination of the policy

The policy will terminate when one of the following happens:

- Unless non-forfeiture applies to you, Income has not received your premium or shortfall in premium by the end of the grace period of 75 days.
- Upon your death.
- Unless non-forfeiture applies to you, you give Income written notice to end your policy. (Your policy will end on the day before the next renewal date for your policy, and Income will not refund any premium.)
- You give Income written notice, during the free-look period, to end your policy. (Your policy will end and you will receive a full refund of your premium, less any medical and other expenses Income spent to consider your application.)
- Your CareShield Life plan ends and you do not have a Basic ElderShield plan. (If your CareShield Life plan is reinstated or you are covered under a Basic ElderShield plan, your policy will not end.)
- You become disabled during the waiting period (other than due to an accident).
- Income finds out that you did not tell them about any pre-existing disability, pre-existing serious, chronic medical condition or provided them incorrect material information.
- Income discovers fraud.
- You commit suicide within one year from the start date or reinstatement date, whichever is later.



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7.10 FATCA

Care Secure is out-of-scope of FATCA.

7.11 Common Reporting Standard (CRS)

Care Secure is out-of-scope of CRS.

7.12 Supplementary Benefits

Not applicable.

8 EXCLUSIONS

Your policy does not cover any disability arising directly or indirectly from:

- deliberately injuring yourself or attempted suicide, whether you are sane or insane;
- war, whether declared or not; or
- alcoholism or drug addiction.

Your policy does not cover any claim if it's excluded or not permitted by the Relevant Act or government advice or guidelines.

Income does not pay any benefit for pre-existing disability arising from pre-existing conditions unless you have declared about the pre-existing conditions and it has been accepted by Income before the start date.

Your policy will end if you commit suicide within one year from the start date or reinstatement date, whichever is later. Income will refund the premiums paid, without interest and less any amount you owe, from the start date or reinstatement date, whichever is later.



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9 UNDERWRITING GUIDELINES

9.1 Medical Underwriting

Full medical underwriting is required.

9.2 Backdating

Backdating is allowed if all the conditions are met:

- a) The policy is backdated to a date within 6 months from the application received date;
- b) The policy is backdated to a date within 6 months within the calendar year; and
- c) Underwriting is approved.

10 PREMIUM

10.1 Premium Rates

Please refer to the Product Summary of Care Secure for the premium rates table.

You must pay the premium every year up to the age shown in the premium rates table. The premium shown does not include your CareShield Life premium.

The premium rates are non-guaranteed and the premium that you pay for your policy can change. If Income changes the premium for your policy, Income will notify you at least 30 days before the change is to take place.

10.2 Large Sum Assured Discount

Not applicable.

10.3 Frequency Factors

Not applicable.

10.4 Discounts

Not applicable.



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Care Secure

FREQUENTLY ASKED QUESTIONS

PRODUCT FEATURES

Q1 What is Care Secure?

Care Secure is an insurance plan which pays you a monthly sum for life if you become and continue to be disabled. It is designed to provide benefits to meet the needs of those who would like more comprehensive disability cover. This policy is underwritten by NTUC Income Insurance Co-operative Limited and distributed by Prudential Assurance Company Singapore (Pte) Limited.

Q2 Why should my customer purchase Care Secure?

As shared by [MOH](#), 1 in 2 healthy Singaporeans aged 65 could become severely disabled in their lifetime, and may need long-term care. It is further estimated around 3 in 10 could remain in severe disability for 10 years or more. Therefore, your customer(s) should buy Care Secure to help expenses for the care of a person with severe disability.

As the application is subject to underwriting, they are encouraged to apply Care Secure as early as they reach age 30. This is because the older they get, the higher the risk of them having various medical conditions and the cover may not be granted to them.

Also, premiums are based on their entry age. Entry age refers to the age as at their last birthday that they apply for Care Secure. This means that the earlier they apply for Care Secure, the lower premium they will have to pay.

Q3 What is the disability benefit payable?

If you become and continue to be disabled, Income will pay a monthly disability benefit for life, as shown in the table below.

Disability Status	Benefit
Moderately Disabled	100% of disability benefit
Severely Disabled	100% of disability benefit less the CareShield Life benefit that applies to you

Disability means moderate disability or severe disability, as appropriate. Disabled means having a moderate disability or severe disability.

Moderate disability or moderately disabled means your inability to perform two (2) of the following activities of daily living (ADL), which means requiring significant assistance from another person throughout the entire activity.

Severe disability or severely disabled means your inability to perform at least three (3) of the following activities of daily living (ADL), which means requiring significant assistance from another person throughout the entire activity.

Activities of daily living (ADL):

- Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.



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- Dressing – the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- Feeding – the ability to feed oneself food after it has been prepared and made available.
- Toileting – the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- Walking or moving around – the ability to move indoors from room to room on level surfaces.
- Transferring – the ability to move from a bed to an upright chair or wheelchair, and vice versa.

When Income has approved the claim, Income will pay the first payment of monthly disability benefit on the day immediately after the deferment period. Income will then pay it on the same day every month. If Income does not approve the claim until after the deferment period, the first payment of the monthly disability benefit will be treated as due from the day immediately after the deferment period. If you recover from the disability but become disabled again, you are entitled to further payment of this benefit.

If you are receiving CareShield Life benefit, Income will automatically consider you to be severely disabled. CareShield Life means a severe disability insurance product administered by the Government and governed by the Relevant Act.

To avoid doubt, if you become severely disabled, Income will still pay the disability benefit less the CareShield Life benefit that applies to you, even if your CareShield Life plan had ended, as long as you have a Basic ElderShield plan and your Care Secure policy has not ended.

Q4 What is the support benefit payable?

If you become and continue to be disabled, Income pays the support benefit shown in the table below.

Disability Status	Benefit
Moderately Disabled	300% of disability benefit
Severely Disabled	600% of disability benefit

Income will pay the support benefit immediately after the deferment period. The maximum support benefit Income will pay is 600% of the disability benefit. If you become moderately disabled and then recover, you can only make another claim for the remaining amount of support benefit if you later become severely disabled.

Q5 What is the dependant benefit payable?

If you have at least one dependant and you become disabled, Income pays the dependant benefit, which is 25% of your disability benefit, every month for up to 36 months in your lifetime. This benefit depends on the following conditions:

- If you recover from the disability and you have not fully used the amount under this benefit, you may make another claim for the remaining amount if you become disabled again as long as Income has not paid for more than 36 months in your lifetime.
- If the child is no longer considered a child (because of their age or otherwise) at any time after Income has begun paying this benefit, Income will continue to pay this benefit until your death or you recover from the disability. The payment will then end.

Income will only start paying the dependant benefit after the deferment period.



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Q6 What is the death benefit payable?

Income pays the death benefit, which is 300% of the disability benefit, if you die during the term of your policy and while receiving the disability benefit.

Q7 What are the premium terms and entry age available?

Your customers have a choice to select a premium term of up to age 67 (age last birthday) or 84 (age last birthday).

For premium term of up to 67 (age last birthday)
Minimum: 30
Maximum: 47

For premium term of up to 84 (age last birthday)
Minimum: 30
Maximum: 64

The insured must be an existing CareShield Life policyholder.

Q8 What is the minimum and maximum disability benefit for this policy?

The disability benefit can be selected in multiples of S\$100, from the minimum of S\$1,200 to the maximum of S\$5,000.

Q9 Should my customers cancel their CareShield Life policy since they are applying for Care Secure?

No. In order to apply for Care Secure, their CareShield Life policy has to be in force. Care Secure is a supplement plan to your CareShield Life policy.

Q10 Is there any waiting period?

Yes. The waiting period is the first 90 days from the start date or reinstatement date, whichever is later. During the waiting period, Income does not pay any claim except claims resulting from an accident. If the policyholder becomes disabled during the waiting period (other than due to an accident), the policy will end and he/she will receive a full refund of the premium.

Q11 Does my customer still have to pay for the premium of the Care Secure policy when they are receiving benefit payouts due to their disability?

If, on the date when the premium is due, the policyholder is disabled and eligible to receive benefit payments under the policy, he/she does not have to pay the premium. He/she will have to start paying premiums again after he/she is no longer disabled and benefit payments have ended.

NEW BUSINESS

Q12 Can my customers purchase Care Secure with Income if they already have existing CareShield Life Supplements with another insurer?

Yes, they can. However, they should note that the maximum amount that they can use from the CPF MediSave account(s) to pay for CareShield Life Supplements is S\$600 per insured per calendar year. This



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means that if their existing CareShield Life Supplement has already used up the S\$600 limit, they will have to pay their Care Secure premiums in cash, cheque or GIRO. For GIRO, please complete and submit the [GIRO application form](#). Please note that only wet ink signature is allowed.

Q13 Can my customer choose to backdate the policy?

Yes, backdating is allowed for Care Secure only if all the conditions are met:

1. The policy is backdated to a date within 6 months from the application received date;
2. The policy is backdated to a date within 6 months within the calendar year; and
3. Underwriting is approved.

PREMIUM RATES

Q14 Is the premium payable for this policy guaranteed?

The premium that your customers pay for the policy can change. If Income changes the premium for the policy, Income will write to the customers at their last-known address. Income will do this at least 30 days before the change is to take place.

POLICY SERVICES

Q15 How can my customer pay for the Care Secure premium?

Your customers can use their CPF MediSave account to pay for the Care Secure premiums. If they do not have enough funds in their account, they can use the CPF MediSave accounts of their spouse, parents, children or grandchildren. To do so, they are required to complete and submit the [Change of Premium Payment Method form](#).

Note that the maximum amount that they can use from the CPF MediSave account(s) to pay for CareShield Life Supplements is S\$600 per insured per calendar year. Any remaining amount will have to be paid by cash, cheque or GIRO. For GIRO, please complete and submit the [GIRO application form](#). Please note that only wet ink signature is allowed.

Income will send them a premium notice if they cannot collect the premium from the authorised account through CPF or GIRO, in which case, the policyholder must pay the premium by cash or cheque.

They can also choose from a range of payment modes:

Premium payment mode	Necessary actions Income requires from you
CPF MediSave account	Please ensure sufficient funds in the CPF MediSave account(s) to avoid any disruption to their coverage.
GIRO	Please ensure sufficient funds in the GIRO account(s) to avoid any disruption to their coverage.
AXS	They may make payment at AXS stations. Please quote the 11-digit Bill Reference Number or 10-digit Policy Number stated on the payment notice. They can also scan the barcode which can be found on the payment notice at the AXS station.
Internet Banking (Bill Payment)	If they are a DBS/POSB, OCBC or UOB account holder, they can make payment via internet banking. Please quote the 11-digit Bill Reference Number or 10-digit Policy



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	Number stated on the payment notice.
ATM	If they are a DBS/POSB or OCBC account holder, they can make payment via ATM.
Cheque	They may: issue a cheque to "NTUC Income". They are to indicate their name, contact number and policy number at the back of the cheque. Please post your cheque to: NTUC Income 75 Bras Basah Road NTUC Income Centre Singapore 189557
NETS and Cash	They may make payment by NETS or cash at any of Income's servicing branches .

Q16 Can I collect cash on behalf of my customer?

No. All cash payments are to be made by customers themselves over the counter at of Income's [servicing branches](#).

Q17 Can my customer pay their premiums via Credit Card(s)?

No. Payment via Credit Card(s) are not accepted.

Q18 Where can I download the business reply envelope if my customer wishes to send cheque payments and GIRO application form by post to Income?

You may find the Business Reply Envelope [here](#) or on Income's website.

Q19 Does Care Secure have a Non-forfeiture feature?

Yes, it does. After the minimum number of premium payments has been made, the Care Secure policy will be treated as paid-up. This means that the Care Secure policy will not terminate due to non-payment of premiums. Instead, the Care Secure policy will have a reduced benefit.

Q20 How will my customers be notified of their Care Secure Renewal?

They will receive a Renewal Notice from Income two months before the policy renewal date.

Q21 What do my customers need to do when they receive the Renewal Notice?

Premium payment mode	Necessary actions Income requires from you
CPF MediSave account	Please ensure sufficient funds in the CPF MediSave account(s) to avoid any disruption to their coverage.
GIRO	Please ensure sufficient funds in the GIRO account(s) to avoid any disruption to their coverage.



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AXS	They may make payment at AXS stations. Please quote the 11-digit Bill Reference Number or 10-digit Policy Number stated on the payment notice. They can also scan the barcode which can be found on the payment notice at the AXS station.
Internet Banking (Bill Payment)	If they are a DBS/POSB, OCBC or UOB account holder, they can make payment via internet banking. Please quote the 11-digit Bill Reference Number or 10-digit Policy Number stated on the payment notice.
ATM	If they are a DBS/POSB or OCBC account holder, they can make payment via ATM.
Cheque	They may: issue a cheque to "NTUC Income". They are to indicate their name, contact number and policy number at the back of the cheque. Please post your cheque to: NTUC Income 75 Bras Basah Road NTUC Income Centre Singapore 189557
NETS and Cash	They may make payment by NETS or cash at any of Income's servicing branches .

Q22 Why has the Care Secure policy lapsed?

The Care Secure policy has lapsed due to non-payment of premiums that are overdue for 75 days after the renewal date.

Q23 How can my customers reinstate the Care Secure policy?

Your customers are allowed to reinstate his/her policy within 180 days from the policy lapse date. They will need to complete the [reinstatement form](#) and declare all their health information. The reinstatement application will be subject to underwriting.

They can choose to submit the completed form:

- At any [Income branch](#)
- Send it by post to Income Centre 75 Bras Basah Road Singapore 189557

Q24 What should my customers do if it is past 180 days from the lapse date?

Your customers will no longer be able to reinstate his/her Care Secure policy. Instead, they will need to take up a new Care Secure policy and declare all their health information. The application will be subject to underwriting.

Q25 How can my customers change the premium payment mode for the Care Secure policy?

Your customers will need to complete the [Change of Premium Payment Method form](#) at least two weeks before the policy renewal date and submit the completed form:

- At any [Income branch](#)
- Send it by post to Income Centre 75 Bras Basah Road Singapore 189557

Q26 Can my customers terminate the Care Secure policy later if they decide that it is not suitable for his/her needs?



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If your customer requests to terminate the Care Secure policy within the free-look period of 60 days from the policy commencement date, they shall be entitled to cancel the policy and they will receive a full refund of the premium, less any medical and other expenses Income spent to consider the application.

There is no refund for termination request made after the free-look period and the policy will be terminated at the next renewal.

To terminate the Care Secure policy, please complete the [termination form](#) and submit the completed form:

- At any [Income branch](#)
- Send it by post to Income Centre 75 Bras Basah Road Singapore 189557

Q27 Can my customers increase or decrease the Care Secure monthly benefit?

Yes, they will need to complete the [Alteration form](#) and submit the completed form:

- At any [Income branch](#)
- Send it by post to Income Centre 75 Bras Basah Road Singapore 189557

- (a) For increase in monthly benefit, the changes to the policy can only be approved if:
- the policy duration is less than one year from your Care Secure policy start date; and
 - the Alteration form is submitted to Income before age 64;

The application will be subject to underwriting (only for request to increase benefit).

- (b) For decrease in monthly benefit, the changes can only be approved if:
- the new disability benefit is not lower than the minimum disability benefit of S\$1,200; and
 - the Alteration form is submitted to Income

There is no refund of difference in premium for decrease in monthly benefit.

Once approved, changes will be effective from your next policy renewal and the revised premium is based on the entry age at policy inception and the revised disability benefit.

CLAIMS

Q28 How can my customers make a claim?

To claim under this policy, your customers must send the completed claim form to Income, together with a certification by an approved assessor under the Relevant Act that the policyholder is suffering from disability.

Q29 What is the deferment period?

Deferment period is 90 days from the claim date (inclusive). Income will pay the first benefit payment immediately after the deferment period. Income treats the claim date as the date on which the claim form for your policy is certified by an approved assessor under the Relevant Act.

If you have recovered from a disability but become disabled again from the same cause within 180 days, Income will not enforce the deferment period for the new claim. If you suffer disability arising from the same cause after the 180-day period, or suffer a disability arising from a different cause, the deferment period of 90 days applies for the new claim.



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SALES ADVISORY STANDARDS

Q30 What do I need to take note of when completing PruPlanner for this product?

Care Secure is suitable for customer who wish to address Wealth Protection goals of Long-Term Care needs. The declaration on Additional Premium Support would also be required to be completed as Care Secure is a Care Shield supplement.

For more information on PruPlanner Documentation, please refer to FAQ to the Guide to PruPlanner Documentation, which is available in PRURAISe | PRUInfo | COMPETENCE AND COMPLIANCE | Sales Advisory Materials.

MARKETING SUPPORT

Q31 What Marketing materials are available?

A co-branded (Prudential & NTUC Income) brochure will be made available on Prudential's corporate website at www.prudential.com.sg and PRURAISe | PRUInfo | MARKETING | NON-LINKED | NON PAR | Product and Brochures | Care Secure eBrochure.

A co-branded product placemat will be made available on PRURAISe | PRUInfo | MARKETING | NON-LINKED | NON PAR | Product and Brochures | Care Secure Placemat.

Product Info Pack can be found at PRURAISe | PRUInfo | MARKETING | NON-LINKED | NON PAR | PRUInfo/Product Packs | Care Secure Product Information Pack.

TRAINING

Q32 Is it compulsory to complete the eLearn and online assessment for Care Secure?

In order to market & give advice on Care Secure, FCs and their ALs must complete and pass the Mandatory eLearn & Assessment. They must also possess the HI Certification.

Training sessions will be conducted via Zoom. These sessions are optional to attend. Please look out for details via our EDMs.

GENERAL

Q33 Will Care Secure be available on PRUONE Express?

No, Care Secure will not be available on PRUONE Express. Please refer to the Care Secure Submission Guide for more information. You may find it in PRURAISe | PRUInfo | TRAINING | Training Slides.



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Care Secure

1. INTRODUCTION

Care Secure is a long-term care insurance plan that supplements the CareShield Life plan. It is designed to strengthen your CareShield Life coverage, Care Secure helps you to achieve greater health security with lifetime coverage and comprehensive benefits. It takes better care of your long-term healthcare needs by supplementing your monthly disability benefits for life.

Important Notes:

- *The information presented is for general information only. It is strictly confidential and for internal use only and cannot be reproduced, amended or circulated in whole or in part to anyone, including policyholders and potential prospects, for whatever purpose or reason.*
- *The information listed was obtained by us from publicly available sources which we believe to be reliable. Income does not warrant or make any representations on any information set out in this material in terms of their correctness, accuracy, reliability, or otherwise. Income expressly disclaims any and all liability for representations and warranties, express or implied, contain herein, or for omissions. Please refer to the respective policy contracts for the precise terms and conditions.*
- *All representatives and intermediaries of Income are not allowed to use this material for comparisons with the products of other insurers during sales presentation or when prospecting.*
- *This comparison does not include information on all similar products. PACS or Income does not guarantee that all aspects of the products that have been illustrated. aspects of the products have been illustrated. You may wish to conduct your own comparison for products that are listed in www.comparefirst.sg.*



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Care Secure vs its competitors

Comparison of Product Features

	Care Secure	Co S ¹	Co G ²
Premium term	Age 30-47: Up to age 67 or 84 (ALB) Age 48-64: Up to age 84 (ALB)	Age 31-48: Up to age 68 or 99 (ANB) Age 49 & above: Up to age 99 (ANB) or 20 years	Age 30-47: Up to age 67 or 95 (ALB) Age 48-64: Up to age 95 (ALB) or 20 years
Covers from 1 ADL	X	X	√ (50% payout)
Covers from 2 ADL	√	√	√
Covers 3 ADL	√ (100% of disability benefit less the CSHL benefit that applies to you)	√	√
Disability benefit (monthly)	\$1,200 to \$5,000	\$200 to \$5,000 Option 1: Level or Option 2: Escalating 2% or 3%	\$300 to \$5,000
Support/ Lump sum/ Initial benefit	2 ADL: 300% of disability benefit 3 ADL: 600% of disability benefit	3 ADL: 300% of disability benefit	1 ADL: 300% of disability benefit
Dependant/ Dependant care benefit	25% of disability benefit up to 36 months in lifetime	20% of disability benefit up to 36 months in lifetime	30% of disability benefit up to 48 months per policy term
Caregiver relief benefit	X	60% of disability benefit up to 12 months	60% of disability benefit up to 12 months
Waiver of premium	Upon ≥ 2 ADL	Upon ≥ 1 ADL	Upon ≥ 1 ADL
Death benefit	300% of disability benefit	300% of disability benefit	X
GIO basis on life events	X	√	X

¹ Co S offers 2 types of CareShield Life Supplements, coverage is based on 2 ADL or 3 ADL.

² Coverage is based on the initial benefit upon 1 ADL.



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2. Care Secure vs its competitors

Comparison of Premium

- Nursing home fees cost between S\$1,200 to S\$3,500 monthly on average, excluding variable fees such as special feeds, therapy sessions, and others⁴.

Entry Age	Care Secure ¹ \$1,200 Level	Co S ² \$600 Level	Premium (%)	Co S ² \$600 2% Escalating	Premium (%)	Co G ³ \$600 Level	Premium (%)
30	\$218.40	\$457.10	52% cheaper	\$529.65	59% cheaper	\$424.93	49% cheaper
35	\$317.00	\$563.03	44% cheaper	\$643.28	51% cheaper	\$530.94	40% cheaper
40	\$487.40	\$765.91	36% cheaper	\$812.13	40% cheaper	\$691.44	30% cheaper

Care Secure estimated disability benefit based on competitor's premium budget in table above (nearest \$100)									
Entry Age	Care Secure ¹	Co S ² Level	Benefit at purchase (%)	Care Secure ¹	Co S ² 2% Escalating	Benefit at purchase (%)	Care Secure ¹	Co G ³ Level	Benefit at purchase (%)
30	\$1,500		150% higher	\$1,600		167% higher	\$1,500		150% higher
35	\$1,400	\$600	133% higher	\$1,500	\$600	150% higher	\$1,400	\$600	133% higher
40	\$1,400		133% higher	\$1,400		133% higher	\$1,300		117% higher

¹ Premium pay up to 67 ALB for Male. Care Secure premium are level and does not include CareShield Life premium.

² Premium pay up to 68 ANB for Male. Co S premiums are level or escalating, based on option selected, and does not include Care Shield Life premium.

³ Premium pay up to 67 ALB for Male. Co G premium are level and does not include CareShield Life premium.

⁴ Money Smart, Nursing Homes in Singapore –How much does it cost, blog.moneysmart.sg/family/nursing-homes-Singapore/

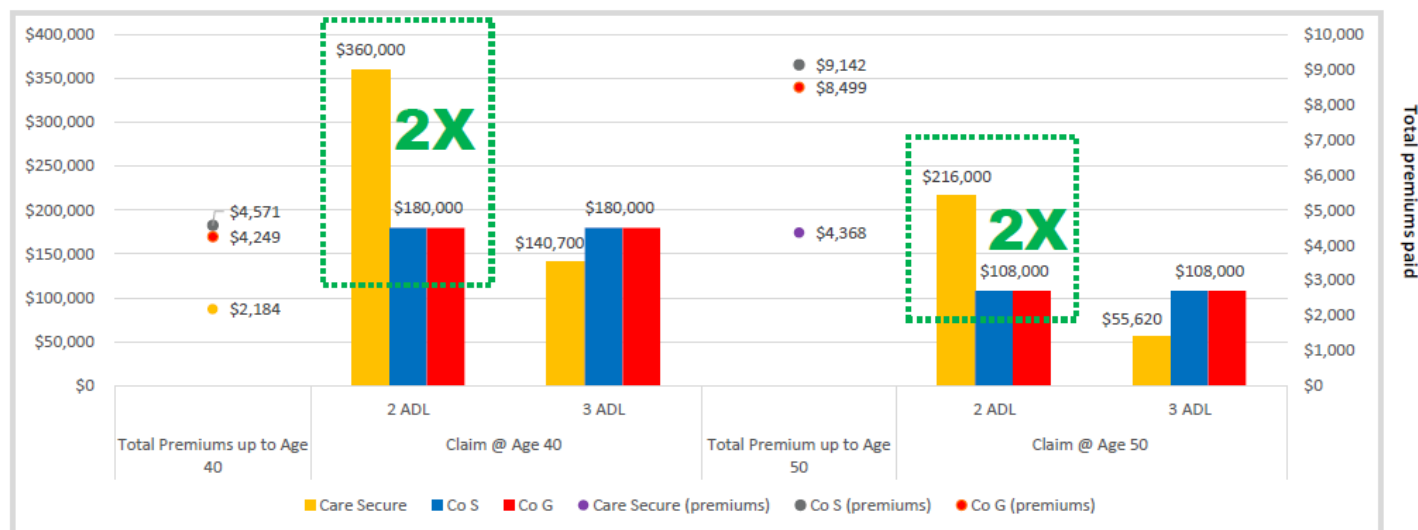


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- Disability Benefits Comparison (2 & 3 ADL) – Age 30 (Male)

Supplement	Disability benefit	Premium Term	Premium at Entry Age 30 (Male)	Income Premium vs Co. (%)
Care Secure	\$1,200	Up to 67 ALB	\$218.40	-
Co S	\$600	Up to 68 ANB	\$457.10	52% cheaper
Go G	\$600	Up to 67 ALB	\$424.93	49% cheaper

Total disability benefits up to age 65

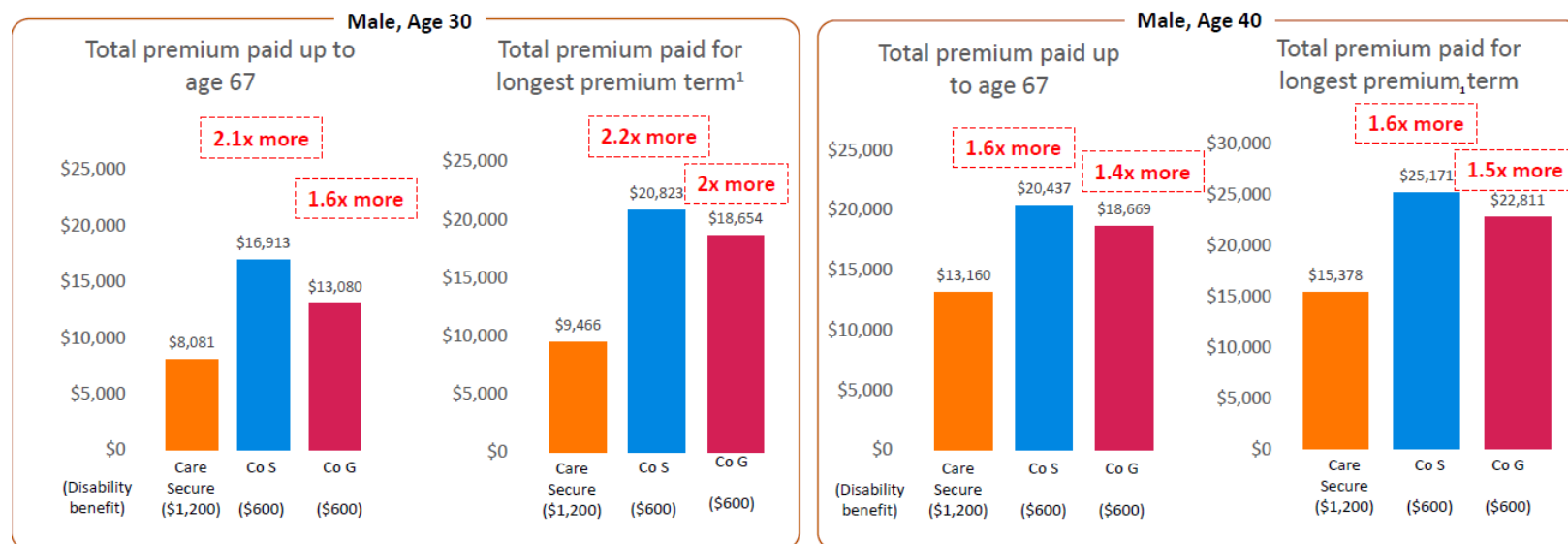


- ✓ Based on assumption that CareShield Life payout increase 2% every year, the Disability Benefit under Care Secure is \$469 & \$309 upon 2 ADL & 3 ADL if claim at age 40 & 50 respectively. CareShield Life is only payable upon 3 or more ADL
- ✓ Care Secure, Co S and Co G premiums are level and does not include CareShield Life premium and payout



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- In the event of no disability claim.



¹ Total Premiums paid for:

- o Care Secure is up to 84 ALB
- o Co S is up to 99 ANB
- o Co G is up to 95 ALB



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- Based on Male with a budget of \$600 (including discount if applicable)

Disability Benefit (nearest \$100)

Entry Age	Care Secure ¹ (Up to 67 ALB)	Co S ² (Up to 68 ANB)	Benefit at purchase	Co G ³ (Up to 67 ALB)	Benefit at purchase
30	\$1,700	\$1,000	70% higher	\$1,000	70% higher
40	\$1,300	\$600	117% higher	\$600	117% higher

Entry Age	Care Secure ¹ (Up to 84 ALB)	Co S ² (Up to 99 ANB)	Benefit at purchase	Co G ³ (Up to 95 ALB)	Benefit at purchase
30	\$1,900	\$1,500	27% higher	\$1,500	27% higher
40	\$1,500	\$1,000	50% higher	\$1,000	50% higher

Annual Premium

Entry Age	Care Secure ¹ (Up to 67 ALB)	Co S ² (Up to 68 ANB)	Premium	Co G ³ (Up to 67 ALB)	Premium
30	\$552.60	\$566.67	3% cheaper	\$566.57	3% cheaper
40	\$599.30	\$578.83	4% more exp	\$553.15	8% more exp

Entry Age	Care Secure ¹ (Up to 84 ALB)	Co S ² (Up to 99 ANB)	Premium	Co G ³ (Up to 95 ALB)	Premium
30	\$557.00	\$573.95	3% cheaper	\$573.95	3% cheaper
40	\$589.90	\$552.98	7% more exp	\$552.98	7% more exp

Total Premium (if no disability claim)

Entry Age	Care Secure ¹ (Up to 67 ALB)	Co S ² (Up to 68 ANB)	Premium	Co G ³ (Up to 67 ALB)	Premium
30	\$20,446	\$20,967	3% cheaper	\$20,963	3% cheaper
40	\$16,181	\$15,628	4% more exp	\$14,935	8% more exp

Entry Age	Care Secure ¹ (Up to 84 ALB)	Co S ² (Up to 99 ANB)	Premium	Co G ³ (Up to 95 ALB)	Premium
30	\$30,078	\$39,029	23% cheaper	\$37,307	19% cheaper
40	\$25,956	\$32,073	19% cheaper	\$30,414	15% cheaper

¹ Care Secure premium are level and does not include CareShield Life premium.

² Co S premiums are level and does not include CareShield Life premium. Current discount (as of 06 Apr 2022) at 20% perpetual discount with a min. premium of \$500. Promotion period from 1 Oct 20.

³ Co G premium are level and does not include CareShield Life premium. Current discount (as of 06 Apr 2022) at 20% perpetual discount with no. min premium. Promotion period from 5 Oct 21 to 30 Jun 22.



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3. Summary of Comparison

<u>More Competitive</u>	<u>Less Competitive</u>
<ul style="list-style-type: none">1. Premiums<ul style="list-style-type: none">- In comparison to Co S and Co G, Care Secure premium is lower by ~30% to ~59% based on S\$1,200 disability benefit for:<ul style="list-style-type: none">✓ Male, age 30 35 40✓ Premium term up to age 67- With the lower premiums as above, Care Secure provides much higher monthly disability benefit upon 2 ADL per S\$1 of premiums paid.2. Support benefit/ Lump sum benefit<ul style="list-style-type: none">- Pays up to 600% of disability benefit whereas Co S and Co G pays 300% of disability benefit.	<ul style="list-style-type: none">1. Co S allows escalating disability benefit (2% or 3%)2. Co S and Co G offers caregiver benefit3. Co S and Co G waive premium upon 1 ADL4. Co G pays 50% of monthly disability benefit and small lump sum disability benefit upon 1 ADL



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Care Secure

Sales & Marketing Proposition

Care Secure is a long-term care insurance plan that supplements the CareShield Life plan. It is designed to strengthen your CareShield Life coverage, Care Secure helps you to achieve greater health security with lifetime coverage and comprehensive benefits.

Here are some **Marketing Propositions**, which you may find useful for promoting **Care Secure**

Lifetime monthly payouts in event they are unable to perform two activities of daily living (ADL)	Secures a high level of monthly disability benefit that payout 100% in event of 2 ADL
Enhanced protection to help you on your recovery journey	Provides support benefit that pays up to 600% of the disability benefit in a lump sum
Pay premiums using your MediSave account	Enjoy the flexibility to use up to S\$600 from your MediSave account (per insured per calendar year) to pay for your Care Secure premiums

Care Secure – yearly premium rates (\$\$, Premiums include GST.)
Pay Up to 84 Age Last Birthday (ALB)

Pay Up To 84 ALB	1,200		1,300		1,400		1,500		1,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	175.30	245.40	214.10	297.00	271.20	373.00	328.40	447.60	385.50	530.20
31	181.80	254.40	231.30	320.70	290.30	398.80	349.30	475.50	408.30	560.90
32	188.40	263.40	249.30	345.30	310.20	425.70	371.10	504.70	432.00	593.00
33	205.50	287.00	268.10	371.00	331.00	453.70	393.90	535.00	456.80	626.30
34	222.90	311.00	287.80	398.00	352.80	483.20	417.80	566.80	482.70	661.20
35	241.30	336.50	308.50	426.20	375.60	513.90	442.80	600.00	510.00	697.80
36	261.50	365.00	330.40	457.20	399.60	548.10	469.00	637.70	538.50	738.60
37	282.20	394.20	354.40	491.10	426.30	586.10	498.10	679.50	569.70	783.40
38	303.50	424.20	378.20	525.00	453.00	624.30	527.70	722.20	602.40	830.40
39	325.90	455.90	403.30	560.60	480.60	664.10	557.90	766.10	635.30	877.80
40	349.50	489.30	429.70	598.30	509.80	706.10	589.90	812.60	670.00	928.00
41	374.40	524.10	457.40	637.40	540.40	749.50	623.40	860.60	706.40	979.70
42	400.40	560.50	486.40	678.20	572.40	795.00	658.50	910.80	744.50	1,034.00
43	427.70	598.70	516.90	721.20	606.10	842.90	695.30	963.70	784.60	1,091.00
44	456.50	639.00	549.00	766.50	641.60	893.40	734.20	1,019.50	826.80	1,151.20
45	488.60	684.00	585.10	817.40	681.60	950.30	778.10	1,082.60	874.70	1,219.50
46	520.70	730.10	621.00	868.70	721.20	1,006.80	821.50	1,144.40	921.70	1,286.80
47	554.80	778.90	659.00	923.20	763.20	1,066.80	867.40	1,209.90	971.60	1,358.20
48	590.80	830.60	699.20	980.80	807.50	1,130.30	916.00	1,279.20	1,024.30	1,433.70
49	628.90	885.40	741.70	1,041.80	854.50	1,197.60	967.30	1,352.60	1,080.10	1,513.80
50	669.20	943.50	786.60	1,106.50	904.10	1,268.80	1,021.70	1,430.30	1,139.20	1,598.60
51	713.10	1,006.80	835.00	1,176.30	957.80	1,346.00	1,080.90	1,515.40	1,203.20	1,690.80
52	760.20	1,074.90	888.40	1,253.20	1,016.70	1,430.80	1,145.00	1,607.60	1,273.20	1,791.80
53	809.00	1,145.60	943.00	1,332.10	1,076.90	1,517.60	1,210.80	1,702.30	1,344.70	1,895.20
54	861.20	1,221.10	1,001.10	1,416.20	1,141.20	1,610.60	1,281.10	1,803.80	1,421.10	2,005.60
55	917.10	1,302.20	1,063.40	1,506.50	1,210.00	1,710.10	1,356.40	1,912.60	1,502.80	2,124.00
56	977.10	1,389.30	1,130.50	1,603.80	1,283.90	1,817.10	1,437.30	2,029.40	1,590.50	2,251.00
57	1,043.70	1,486.20	1,205.00	1,711.80	1,366.80	1,937.20	1,527.80	2,160.30	1,687.50	2,391.70
58	1,115.00	1,590.00	1,284.60	1,827.50	1,454.00	2,063.70	1,623.60	2,299.00	1,793.30	2,545.30
59	1,190.90	1,700.60	1,369.40	1,950.90	1,547.90	2,200.00	1,726.20	2,447.70	1,904.60	2,707.10
60	1,273.70	1,821.30	1,461.60	2,085.20	1,649.50	2,347.80	1,837.40	2,609.10	2,025.40	2,882.90
61	1,363.90	1,950.30	1,562.10	2,229.90	1,760.50	2,508.60	1,958.80	2,786.40	2,157.20	3,074.00
62	1,462.50	2,091.30	1,672.20	2,388.50	1,882.10	2,685.00	2,091.80	2,980.70	2,301.50	3,283.40
63	1,571.10	2,246.70	1,793.60	2,563.40	2,016.10	2,879.70	2,238.60	3,195.60	2,461.10	3,515.30
64	1,696.00	2,425.20	1,932.90	2,764.00	2,169.90	3,102.90	2,406.90	3,441.90	2,643.90	3,780.70

Pay Up To 84 ALB	1,700		1,800		1,900		2,000		2,100	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	442.70	614.30	499.80	699.70	557.00	779.70	614.10	859.80	671.30	939.80
31	467.20	647.80	526.20	736.10	585.20	818.60	644.20	901.10	703.10	983.60
32	492.90	682.80	553.80	774.10	614.70	859.30	675.60	944.40	736.50	1,029.50
33	519.70	719.30	582.70	813.80	645.60	901.70	708.50	989.60	771.40	1,077.50
34	547.70	757.30	612.70	855.00	677.60	945.70	742.60	1,036.30	807.50	1,127.00
35	577.20	797.30	644.40	898.60	711.60	992.30	778.70	1,086.00	845.90	1,179.70
36	607.90	841.20	677.40	945.40	746.90	1,042.30	816.30	1,139.30	885.80	1,236.20
37	641.40	888.90	713.00	995.90	784.70	1,096.00	856.30	1,196.00	928.00	1,296.10
38	677.20	939.90	751.90	1,051.00	826.60	1,155.40	901.40	1,259.90	976.10	1,364.40
39	712.70	990.80	790.00	1,105.20	867.40	1,213.40	944.80	1,321.60	1,022.10	1,429.90
40	750.10	1,044.50	830.20	1,162.20	910.30	1,274.40	990.40	1,386.50	1,070.50	1,498.70
41	789.40	1,100.00	872.40	1,221.30	955.40	1,337.50	1,038.40	1,453.70	1,121.40	1,569.90
42	830.60	1,158.20	916.70	1,283.40	1,002.80	1,403.90	1,088.90	1,524.40	1,175.00	1,644.90
43	873.80	1,219.20	963.00	1,348.20	1,052.20	1,473.10	1,141.50	1,598.00	1,230.70	1,722.90
44	919.40	1,283.70	1,012.00	1,416.80	1,104.60	1,546.50	1,197.20	1,676.10	1,289.90	1,805.80
45	971.20	1,356.90	1,067.80	1,494.90	1,164.40	1,630.10	1,260.90	1,765.30	1,357.50	1,900.50
46	1,022.00	1,429.80	1,122.30	1,573.40	1,222.50	1,714.00	1,322.80	1,854.50	1,423.10	1,995.10
47	1,075.90	1,507.20	1,180.10	1,656.80	1,284.30	1,803.10	1,388.50	1,949.50	1,492.70	2,095.80
48	1,132.60	1,588.90	1,241.00	1,744.80	1,349.30	1,897.10	1,457.60	2,049.40	1,565.90	2,201.70
49	1,192.90	1,675.70	1,305.70	1,838.40	1,418.50	1,997.20	1,531.20	2,156.00	1,644.00	2,314.80
50	1,256.70	1,767.70	1,374.20	1,937.60	1,491.70	2,103.20	1,609.20	2,268.90	1,726.70	2,434.60
51	1,325.40	1,867.10	1,447.70	2,044.10	1,570.00	2,216.80	1,692.20	2,389.40	1,814.50	2,562.00
52	1,401.40	1,976.90	1,529.60	2,162.80	1,657.80	2,344.00	1,785.90	2,525.30	1,914.10	2,706.60
53	1,478.70	2,088.90	1,612.70	2,283.50	1,746.60	2,473.20	1,880.60	2,662.90	2,014.60	2,852.60
54	1,561.10	2,208.40	1,701.10	2,412.10	1,841.10	2,610.60	1,981.10	2,809.10	2,121.10	3,007.60
55	1,649.20	2,336.30	1,795.60	2,549.70	1,941.90	2,757.50	2,088.30	2,965.40	2,234.70	3,173.20
56	1,743.70	2,473.70	1,896.90	2,697.40	2,050.10	2,915.20	2,203.30	3,133.10	2,356.50	3,351.00
57	1,847.20	2,624.20	2,006.90	2,857.80	2,166.60	3,085.20	2,326.30	3,312.60	2,486.00	3,540.00
58	1,963.00	2,792.60	2,132.70	3,041.10	2,302.30	3,283.10	2,472.00	3,525.10	2,641.70	3,767.00
59	2,083.10	2,967.60	2,261.50	3,229.40	2,439.90	3,484.20	2,618.40	3,739.00	2,796.80	3,993.90
60	2,213.50	3,157.90	2,401.50	3,434.10	2,589.50	3,703.00	2,777.50	3,971.90	2,965.60	4,240.70
61	2,355.60	3,362.70	2,554.00	3,652.30	2,752.50	3,936.00	2,950.90	4,219.70	3,149.30	4,503.40
62	2,511.20	3,586.80	2,720.90	3,890.90	2,930.60	4,190.70	3,140.30	4,490.60	3,350.00	4,790.50
63	2,683.70	3,835.40	2,906.20	4,155.80	3,128.70	4,474.00	3,351.20	4,792.20	3,573.80	5,110.50
64	2,880.80	4,119.60	3,117.80	4,458.50	3,354.80	4,797.30	3,591.70	5,136.20	3,828.70	5,475.00

Pay Up To 84 ALB	2,200		2,300		2,400		2,500		2,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	728.40	1,019.80	785.60	1,099.80	842.70	1,179.80	899.90	1,259.80	957.00	1,339.80
31	762.10	1,066.10	821.10	1,148.60	880.10	1,231.10	939.10	1,313.60	998.00	1,396.10
32	797.40	1,114.70	858.30	1,199.80	919.20	1,284.90	980.10	1,370.00	1,041.00	1,455.20
33	834.40	1,165.40	897.30	1,253.30	960.20	1,341.20	1,023.20	1,429.10	1,086.10	1,516.90
34	872.50	1,217.60	937.40	1,308.30	1,002.40	1,398.90	1,067.30	1,489.60	1,132.30	1,580.30
35	913.10	1,273.40	980.30	1,367.00	1,047.50	1,460.70	1,114.70	1,554.40	1,181.80	1,648.10
36	955.30	1,333.20	1,024.70	1,430.10	1,094.20	1,527.10	1,163.70	1,624.00	1,233.10	1,721.00
37	999.60	1,396.10	1,071.20	1,496.20	1,142.90	1,596.30	1,214.50	1,696.30	1,286.20	1,796.40
38	1,050.80	1,468.80	1,125.60	1,573.30	1,200.30	1,677.80	1,275.00	1,782.20	1,349.80	1,886.70
39	1,099.50	1,538.10	1,176.90	1,646.30	1,254.20	1,754.60	1,331.60	1,862.80	1,409.00	1,971.00
40	1,150.60	1,610.80	1,230.70	1,722.90	1,310.80	1,835.10	1,390.90	1,947.20	1,471.00	2,059.40
41	1,204.30	1,686.10	1,287.30	1,802.20	1,370.30	1,918.40	1,453.30	2,034.60	1,536.30	2,150.80
42	1,261.00	1,765.40	1,347.10	1,885.90	1,433.20	2,006.50	1,519.30	2,127.00	1,605.40	2,247.50
43	1,319.90	1,847.90	1,409.10	1,972.80	1,498.40	2,097.70	1,587.60	2,222.60	1,676.80	2,347.50
44	1,382.50	1,935.50	1,475.10	2,065.10	1,567.70	2,194.80	1,660.30	2,324.50	1,753.00	2,454.10
45	1,454.10	2,035.70	1,550.60	2,170.90	1,647.20	2,306.10	1,743.80	2,441.30	1,840.40	2,576.50
46	1,523.30	2,135.70	1,623.60	2,276.30	1,723.90	2,416.90	1,824.10	2,557.40	1,924.40	2,698.00
47	1,597.00	2,242.10	1,701.20	2,388.40	1,805.40	2,534.80	1,909.60	2,681.10	2,013.80	2,827.40
48	1,674.30	2,354.00	1,782.60	2,506.30	1,890.90	2,658.60	1,999.20	2,810.90	2,107.60	2,963.20
49	1,756.80	2,473.60	1,869.60	2,632.40	1,982.40	2,791.20	2,095.20	2,950.00	2,207.90	3,108.80
50	1,844.20	2,600.20	1,961.70	2,765.90	2,079.10	2,931.60	2,196.60	3,097.20	2,314.10	3,262.90
51	1,936.70	2,734.60	2,059.00	2,907.30	2,181.20	3,079.90	2,303.50	3,252.50	2,425.80	3,425.20
52	2,042.30	2,887.80	2,170.50	3,069.10	2,298.70	3,250.30	2,426.90	3,431.60	2,555.10	3,612.80
53	2,148.50	3,042.30	2,282.50	3,232.00	2,416.40	3,421.70	2,550.40	3,611.30	2,684.40	3,801.00
54	2,261.00	3,206.10	2,401.00	3,404.60	2,541.00	3,603.20	2,681.00	3,801.70	2,821.00	4,000.20
55	2,381.10	3,381.10	2,527.40	3,589.00	2,673.80	3,796.80	2,820.20	4,004.70	2,966.60	4,212.50
56	2,509.80	3,568.90	2,663.00	3,786.70	2,816.20	4,004.60	2,969.40	4,222.50	3,122.60	4,440.40
57	2,645.70	3,767.50	2,805.40	3,994.90	2,965.10	4,222.30	3,124.80	4,449.70	3,284.50	4,677.10
58	2,811.40	4,009.00	2,981.10	4,251.00	3,150.70	4,492.90	3,320.40	4,734.90	3,490.10	4,976.90
59	2,975.30	4,248.70	3,153.70	4,503.50	3,332.20	4,758.30	3,510.60	5,013.20	3,689.10	5,268.00
60	3,153.60	4,509.60	3,341.60	4,778.50	3,529.60	5,047.30	3,717.70	5,316.20	3,905.70	5,585.10
61	3,347.70	4,787.20	3,546.10	5,070.90	3,744.50	5,354.60	3,942.90	5,638.30	4,141.30	5,922.10
62	3,559.70	5,090.40	3,769.40	5,390.30	3,979.10	5,690.20	4,188.90	5,990.00	4,398.60	6,289.90
63	3,796.30	5,428.70	4,018.80	5,746.90	4,241.30	6,065.10	4,463.90	6,383.30	4,686.40	6,701.50
64	4,065.70	5,813.90	4,302.60	6,152.80	4,539.60	6,491.60	4,776.60	6,830.50	5,013.60	7,169.40

Pay Up To 84 ALB	2,700		2,800		2,900		3,000		3,100	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	1,014.20	1,419.80	1,071.30	1,499.90	1,128.50	1,579.90	1,185.60	1,659.90	1,242.80	1,739.90
31	1,057.00	1,478.60	1,116.00	1,561.10	1,175.00	1,643.60	1,233.90	1,726.10	1,292.90	1,808.60
32	1,101.90	1,540.30	1,162.80	1,625.40	1,223.70	1,710.60	1,284.60	1,795.70	1,345.50	1,880.80
33	1,149.00	1,604.80	1,211.90	1,692.70	1,274.90	1,780.60	1,337.80	1,868.50	1,400.70	1,956.40
34	1,197.20	1,670.90	1,262.20	1,761.60	1,327.20	1,852.20	1,392.10	1,942.90	1,457.10	2,033.50
35	1,249.00	1,741.80	1,316.20	1,835.50	1,383.40	1,929.20	1,450.60	2,022.90	1,517.80	2,116.60
36	1,302.60	1,817.90	1,372.00	1,914.90	1,441.50	2,011.80	1,511.00	2,108.80	1,580.40	2,205.70
37	1,357.80	1,896.50	1,429.50	1,996.50	1,501.10	2,096.60	1,572.70	2,196.70	1,644.40	2,296.70
38	1,424.50	1,991.20	1,499.20	2,095.60	1,574.00	2,200.10	1,648.70	2,304.50	1,723.40	2,409.00
39	1,486.40	2,079.30	1,563.70	2,187.50	1,641.10	2,295.70	1,718.50	2,403.90	1,795.80	2,512.20
40	1,551.10	2,171.50	1,631.20	2,283.70	1,711.30	2,395.80	1,791.40	2,508.00	1,871.50	2,620.10
41	1,619.30	2,267.00	1,702.30	2,383.20	1,785.30	2,499.40	1,868.30	2,615.60	1,951.30	2,731.80
42	1,691.40	2,368.00	1,777.50	2,488.50	1,863.60	2,609.00	1,949.70	2,729.60	2,035.80	2,850.10
43	1,766.00	2,472.40	1,855.30	2,597.30	1,944.50	2,722.20	2,033.70	2,847.20	2,122.90	2,972.10
44	1,845.60	2,583.80	1,938.20	2,713.50	2,030.80	2,843.10	2,123.40	2,972.80	2,216.10	3,102.50
45	1,936.90	2,711.70	2,033.50	2,846.90	2,130.10	2,982.10	2,226.60	3,117.30	2,323.20	3,252.50
46	2,024.70	2,838.60	2,125.00	2,979.20	2,225.20	3,119.70	2,325.50	3,260.30	2,425.80	3,400.90
47	2,118.10	2,973.70	2,222.30	3,120.10	2,326.50	3,266.40	2,430.70	3,412.70	2,534.90	3,559.00
48	2,215.90	3,115.50	2,324.20	3,267.80	2,432.50	3,420.10	2,540.90	3,572.40	2,649.20	3,724.80
49	2,320.70	3,267.60	2,433.50	3,426.40	2,546.30	3,585.20	2,659.10	3,744.00	2,771.90	3,902.80
50	2,431.60	3,428.60	2,549.10	3,594.30	2,666.60	3,759.90	2,784.10	3,925.60	2,901.60	4,091.30
51	2,548.00	3,597.80	2,670.30	3,770.40	2,792.50	3,943.00	2,914.80	4,115.70	3,037.10	4,288.30
52	2,683.20	3,794.10	2,811.40	3,975.30	2,939.60	4,156.60	3,067.80	4,337.90	3,196.00	4,519.10
53	2,818.30	3,990.70	2,952.30	4,180.40	3,086.20	4,370.10	3,220.20	4,559.80	3,354.20	4,749.50
54	2,961.00	4,198.70	3,101.00	4,397.20	3,241.00	4,595.70	3,381.00	4,794.20	3,521.00	4,992.70
55	3,112.90	4,420.40	3,259.30	4,628.20	3,405.70	4,836.10	3,552.10	5,043.90	3,698.50	5,251.80
56	3,275.80	4,658.20	3,429.10	4,876.10	3,582.30	5,094.00	3,735.50	5,311.80	3,888.70	5,529.70
57	3,444.20	4,904.50	3,603.90	5,131.90	3,763.60	5,359.40	3,923.30	5,586.80	4,083.00	5,814.20
58	3,659.80	5,218.80	3,829.50	5,460.80	3,999.20	5,702.80	4,168.80	5,944.70	4,338.50	6,186.70
59	3,867.50	5,522.80	4,046.00	5,777.60	4,224.40	6,032.50	4,402.90	6,287.30	4,581.30	6,542.10
60	4,093.70	5,854.00	4,281.70	6,122.80	4,469.70	6,391.70	4,657.80	6,660.60	4,845.80	6,929.50
61	4,339.70	6,205.80	4,538.10	6,489.50	4,736.60	6,773.30	4,935.00	7,057.00	5,133.40	7,340.70
62	4,608.30	6,589.80	4,818.00	6,889.70	5,027.70	7,189.60	5,237.40	7,489.50	5,447.10	7,789.30
63	4,908.90	7,019.70	5,131.50	7,338.00	5,354.00	7,656.20	5,576.50	7,974.40	5,799.00	8,292.60
64	5,250.50	7,508.20	5,487.50	7,847.10	5,724.50	8,185.90	5,961.40	8,524.80	6,198.40	8,863.70

Pay Up To 84 ALB	3,200		3,300		3,400		3,500		3,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	1,299.90	1,819.90	1,357.10	1,899.90	1,414.30	1,979.90	1,471.40	2,059.90	1,528.60	2,140.00
31	1,351.90	1,891.10	1,410.90	1,973.60	1,469.80	2,056.10	1,528.80	2,138.60	1,587.80	2,221.10
32	1,406.50	1,965.90	1,467.40	2,051.10	1,528.30	2,136.20	1,589.20	2,221.30	1,650.10	2,306.50
33	1,463.70	2,044.30	1,526.60	2,132.20	1,589.50	2,220.10	1,652.40	2,308.00	1,715.40	2,395.90
34	1,522.00	2,124.20	1,587.00	2,214.80	1,651.90	2,305.50	1,716.90	2,396.10	1,781.80	2,486.80
35	1,584.90	2,210.30	1,652.10	2,304.00	1,719.30	2,397.60	1,786.50	2,491.30	1,853.70	2,585.00
36	1,649.90	2,302.60	1,719.40	2,399.60	1,788.80	2,496.50	1,858.30	2,593.50	1,927.80	2,690.40
37	1,716.00	2,396.80	1,787.70	2,496.90	1,859.30	2,596.90	1,931.00	2,697.00	2,002.60	2,797.10
38	1,798.20	2,513.50	1,872.90	2,617.90	1,947.60	2,722.40	2,022.40	2,826.90	2,097.10	2,931.30
39	1,873.20	2,620.40	1,950.60	2,728.60	2,027.90	2,836.90	2,105.30	2,945.10	2,182.70	3,053.30
40	1,951.60	2,732.30	2,031.70	2,844.40	2,111.80	2,956.50	2,191.90	3,068.70	2,272.00	3,180.80
41	2,034.30	2,847.90	2,117.30	2,964.10	2,200.20	3,080.30	2,283.20	3,196.50	2,366.20	3,312.70
42	2,121.90	2,970.60	2,207.90	3,091.10	2,294.00	3,211.60	2,380.10	3,332.10	2,466.20	3,452.60
43	2,212.10	3,097.00	2,301.40	3,221.90	2,390.60	3,346.80	2,479.80	3,471.70	2,569.00	3,596.60
44	2,308.70	3,232.10	2,401.30	3,361.80	2,493.90	3,491.40	2,586.50	3,621.10	2,679.10	3,750.80
45	2,419.80	3,387.70	2,516.40	3,522.90	2,612.90	3,658.10	2,709.50	3,793.30	2,806.10	3,928.50
46	2,526.00	3,541.50	2,626.30	3,682.00	2,726.60	3,822.60	2,826.80	3,963.20	2,927.10	4,103.80
47	2,639.20	3,705.40	2,743.40	3,851.70	2,847.60	3,998.00	2,951.80	4,144.30	3,056.10	4,290.70
48	2,757.50	3,877.10	2,865.80	4,029.40	2,974.20	4,181.70	3,082.50	4,334.00	3,190.80	4,486.30
49	2,884.60	4,061.60	2,997.40	4,220.40	3,110.20	4,379.20	3,223.00	4,538.00	3,335.80	4,696.80
50	3,019.10	4,256.90	3,136.60	4,422.60	3,254.10	4,588.30	3,371.60	4,753.90	3,489.10	4,919.60
51	3,159.30	4,460.90	3,281.60	4,633.60	3,403.80	4,806.20	3,526.10	4,978.80	3,648.30	5,151.40
52	3,324.20	4,700.40	3,452.40	4,881.60	3,580.60	5,062.90	3,708.70	5,244.10	3,836.90	5,425.40
53	3,488.10	4,939.20	3,622.10	5,128.90	3,756.10	5,318.60	3,890.00	5,508.20	4,024.00	5,697.90
54	3,661.00	5,191.20	3,800.90	5,389.70	3,940.90	5,588.20	4,080.90	5,786.70	4,220.90	5,985.20
55	3,844.80	5,459.60	3,991.20	5,667.50	4,137.60	5,875.30	4,284.00	6,083.20	4,430.30	6,291.00
56	4,041.90	5,747.60	4,195.10	5,965.50	4,348.40	6,183.30	4,501.60	6,401.20	4,654.80	6,619.10
57	4,242.70	6,041.60	4,402.40	6,269.00	4,562.10	6,496.40	4,721.80	6,723.80	4,881.50	6,951.30
58	4,508.20	6,428.70	4,677.90	6,670.60	4,847.60	6,912.60	5,017.20	7,154.60	5,186.90	7,396.50
59	4,759.80	6,796.90	4,938.20	7,051.70	5,116.70	7,306.60	5,295.10	7,561.40	5,473.60	7,816.20
60	5,033.80	7,198.30	5,221.80	7,467.20	5,409.90	7,736.10	5,597.90	8,005.00	5,785.90	8,273.80
61	5,331.80	7,624.40	5,530.20	7,908.20	5,728.60	8,191.90	5,927.00	8,475.60	6,125.40	8,759.30
62	5,656.80	8,089.20	5,866.50	8,389.10	6,076.20	8,689.00	6,285.90	8,988.90	6,495.60	9,288.80
63	6,021.60	8,610.80	6,244.10	8,929.00	6,466.60	9,247.20	6,689.10	9,565.50	6,911.70	9,883.70
64	6,435.40	9,202.50	6,672.30	9,541.40	6,909.30	9,880.30	7,146.30	10,219.10	7,383.20	10,558.00

Pay Up To 84 ALB	3,700		3,800		3,900		4,000		4,100	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	1,585.70	2,220.00	1,642.90	2,300.00	1,700.00	2,380.00	1,757.20	2,460.00	1,814.30	2,540.00
31	1,646.80	2,303.70	1,705.70	2,386.20	1,764.70	2,468.70	1,823.70	2,551.20	1,882.70	2,633.70
32	1,711.00	2,391.60	1,771.90	2,476.70	1,832.80	2,561.80	1,893.70	2,647.00	1,954.60	2,732.10
33	1,778.30	2,483.80	1,841.20	2,571.70	1,904.10	2,659.60	1,967.10	2,747.40	2,030.00	2,835.30
34	1,846.80	2,577.40	1,911.70	2,668.10	1,976.70	2,758.70	2,041.70	2,849.40	2,106.60	2,940.00
35	1,920.90	2,678.70	1,988.10	2,772.40	2,055.20	2,866.10	2,122.40	2,959.80	2,189.60	3,053.50
36	1,997.20	2,787.40	2,066.70	2,884.30	2,136.10	2,981.30	2,205.60	3,078.20	2,275.10	3,175.20
37	2,074.20	2,897.10	2,145.90	2,997.20	2,217.50	3,097.30	2,289.20	3,197.30	2,360.80	3,297.40
38	2,171.80	3,035.80	2,246.60	3,140.30	2,321.30	3,244.70	2,396.00	3,349.20	2,470.80	3,453.60
39	2,260.00	3,161.60	2,337.40	3,269.80	2,414.80	3,378.00	2,492.10	3,486.20	2,569.50	3,594.50
40	2,352.10	3,293.00	2,432.20	3,405.10	2,512.30	3,517.30	2,592.50	3,629.40	2,672.60	3,741.60
41	2,449.20	3,428.90	2,532.20	3,545.10	2,615.20	3,661.30	2,698.20	3,777.50	2,781.20	3,893.60
42	2,552.30	3,573.20	2,638.40	3,693.70	2,724.40	3,814.20	2,810.50	3,934.70	2,896.60	4,055.20
43	2,658.30	3,721.60	2,747.50	3,846.50	2,836.70	3,971.40	2,925.90	4,096.30	3,015.20	4,221.20
44	2,771.80	3,880.40	2,864.40	4,010.10	2,957.00	4,139.80	3,049.60	4,269.40	3,142.20	4,399.10
45	2,902.60	4,063.70	2,999.20	4,198.90	3,095.80	4,334.10	3,192.30	4,469.30	3,288.90	4,604.50
46	3,027.40	4,244.40	3,127.60	4,384.90	3,227.90	4,525.50	3,328.20	4,666.10	3,428.40	4,806.70
47	3,160.30	4,437.00	3,264.50	4,583.30	3,368.70	4,729.70	3,472.90	4,876.00	3,577.20	5,022.30
48	3,299.10	4,638.60	3,407.50	4,790.90	3,515.80	4,943.20	3,624.10	5,095.50	3,732.40	5,247.80
49	3,448.60	4,855.60	3,561.30	5,014.40	3,674.10	5,173.20	3,786.90	5,332.00	3,899.70	5,490.80
50	3,606.60	5,085.30	3,724.10	5,250.90	3,841.60	5,416.60	3,959.10	5,582.30	4,076.60	5,748.00
51	3,770.60	5,324.10	3,892.90	5,496.70	4,015.10	5,669.30	4,137.40	5,842.00	4,259.60	6,014.60
52	3,965.10	5,606.60	4,093.30	5,787.90	4,221.50	5,969.20	4,349.70	6,150.40	4,477.90	6,331.70
53	4,157.90	5,887.60	4,291.90	6,077.30	4,425.90	6,267.00	4,559.80	6,456.70	4,693.80	6,646.40
54	4,360.90	6,183.80	4,500.90	6,382.30	4,640.90	6,580.80	4,780.90	6,779.30	4,920.90	6,977.80
55	4,576.70	6,498.90	4,723.10	6,706.80	4,869.50	6,914.60	5,015.80	7,122.50	5,162.20	7,330.30
56	4,808.00	6,837.00	4,961.20	7,054.80	5,114.40	7,272.70	5,267.60	7,490.60	5,420.90	7,708.40
57	5,041.20	7,178.70	5,200.90	7,406.10	5,360.60	7,633.50	5,520.30	7,860.90	5,680.00	8,088.30
58	5,356.60	7,638.50	5,526.30	7,880.50	5,696.00	8,122.40	5,865.70	8,364.40	6,035.30	8,606.40
59	5,652.00	8,071.00	5,830.40	8,325.90	6,008.90	8,580.70	6,187.30	8,835.50	6,365.80	9,090.30
60	5,973.90	8,542.70	6,162.00	8,811.60	6,350.00	9,080.50	6,538.00	9,349.30	6,726.00	9,618.20
61	6,323.80	9,043.10	6,522.20	9,326.80	6,720.70	9,610.50	6,919.10	9,894.20	7,117.50	10,178.00
62	6,705.40	9,588.60	6,915.10	9,888.50	7,124.80	10,188.40	7,334.50	10,488.30	7,544.20	10,788.20
63	7,134.20	10,201.90	7,356.70	10,520.10	7,579.30	10,838.30	7,801.80	11,156.50	8,024.30	11,474.70
64	7,620.20	10,896.90	7,857.20	11,235.70	8,094.10	11,574.60	8,331.10	11,913.40	8,568.10	12,252.30

Pay Up To 84 ALB	4,200		4,300		4,400		4,500		4,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	1,871.50	2,620.00	1,928.60	2,700.00	1,985.80	2,780.10	2,042.90	2,860.10	2,100.10	2,940.10
31	1,941.60	2,716.20	2,000.60	2,798.70	2,059.60	2,881.20	2,118.60	2,963.70	2,177.50	3,046.20
32	2,015.50	2,817.20	2,076.40	2,902.40	2,137.30	2,987.50	2,198.20	3,072.60	2,259.10	3,157.70
33	2,092.90	2,923.20	2,155.90	3,011.10	2,218.80	3,099.00	2,281.70	3,186.90	2,344.60	3,274.80
34	2,171.60	3,030.70	2,236.50	3,121.40	2,301.50	3,212.00	2,366.40	3,302.70	2,431.40	3,393.30
35	2,256.80	3,147.20	2,324.00	3,240.90	2,391.20	3,334.60	2,458.30	3,428.20	2,525.50	3,521.90
36	2,344.50	3,272.10	2,414.00	3,369.10	2,483.50	3,466.00	2,552.90	3,562.90	2,622.40	3,659.90
37	2,432.40	3,397.40	2,504.10	3,497.50	2,575.70	3,597.60	2,647.40	3,697.60	2,719.00	3,797.70
38	2,545.50	3,558.10	2,620.20	3,662.60	2,695.00	3,767.00	2,769.70	3,871.50	2,844.40	3,976.00
39	2,646.90	3,702.70	2,724.20	3,810.90	2,801.60	3,919.20	2,879.00	4,027.40	2,956.30	4,135.60
40	2,752.70	3,853.70	2,832.80	3,965.80	2,912.90	4,078.00	2,993.00	4,190.10	3,073.10	4,302.30
41	2,864.20	4,009.80	2,947.20	4,126.00	3,030.20	4,242.20	3,113.20	4,358.40	3,196.10	4,474.60
42	2,982.70	4,175.70	3,068.80	4,296.30	3,154.90	4,416.80	3,240.90	4,537.30	3,327.00	4,657.80
43	3,104.40	4,346.10	3,193.60	4,471.00	3,282.80	4,595.90	3,372.10	4,720.90	3,461.30	4,845.80
44	3,234.90	4,528.80	3,327.50	4,658.40	3,420.10	4,788.10	3,512.70	4,917.80	3,605.30	5,047.40
45	3,385.50	4,739.70	3,482.10	4,874.90	3,578.60	5,010.10	3,675.20	5,145.30	3,771.80	5,280.50
46	3,528.70	4,947.20	3,629.00	5,087.80	3,729.30	5,228.40	3,829.50	5,369.00	3,929.80	5,509.60
47	3,681.40	5,168.60	3,785.60	5,315.00	3,889.80	5,461.30	3,994.00	5,607.60	4,098.30	5,753.90
48	3,840.80	5,400.10	3,949.10	5,552.40	4,057.40	5,704.70	4,165.70	5,857.00	4,274.10	6,009.30
49	4,012.50	5,649.60	4,125.30	5,808.40	4,238.00	5,967.20	4,350.80	6,126.00	4,463.60	6,284.80
50	4,194.10	5,913.60	4,311.60	6,079.30	4,429.10	6,245.00	4,546.60	6,410.60	4,664.10	6,576.30
51	4,381.90	6,187.20	4,504.10	6,359.80	4,626.40	6,532.50	4,748.70	6,705.10	4,870.90	6,877.70
52	4,606.00	6,512.90	4,734.20	6,694.20	4,862.40	6,875.40	4,990.60	7,056.70	5,118.80	7,237.90
53	4,827.80	6,836.10	4,961.70	7,025.80	5,095.70	7,215.50	5,229.60	7,405.20	5,363.60	7,594.80
54	5,060.90	7,176.30	5,200.90	7,374.80	5,340.90	7,573.30	5,480.80	7,771.80	5,620.80	7,970.30
55	5,308.60	7,538.20	5,455.00	7,746.00	5,601.30	7,953.90	5,747.70	8,161.70	5,894.10	8,369.60
56	5,574.10	7,926.30	5,727.30	8,144.20	5,880.50	8,362.10	6,033.70	8,579.90	6,186.90	8,797.80
57	5,839.70	8,315.70	5,999.40	8,543.20	6,159.10	8,770.60	6,318.80	8,998.00	6,478.50	9,225.40
58	6,205.00	8,848.30	6,374.70	9,090.30	6,544.40	9,332.30	6,714.10	9,574.20	6,883.80	9,816.20
59	6,544.20	9,345.10	6,722.70	9,600.00	6,901.10	9,854.80	7,079.60	10,109.60	7,258.00	10,364.40
60	6,914.10	9,887.10	7,102.10	10,155.90	7,290.10	10,424.80	7,478.10	10,693.70	7,666.10	10,962.60
61	7,315.90	10,461.70	7,514.30	10,745.40	7,712.70	11,029.10	7,911.10	11,312.90	8,109.50	11,596.60
62	7,753.90	11,088.10	7,963.60	11,387.90	8,173.30	11,687.80	8,383.00	11,987.70	8,592.70	12,287.60
63	8,246.80	11,793.00	8,469.40	12,111.20	8,691.90	12,429.40	8,914.40	12,747.60	9,136.90	13,065.80
64	8,805.00	12,591.20	9,042.00	12,930.00	9,279.00	13,268.90	9,515.90	13,607.80	9,752.90	13,946.60

Pay Up To 84 ALB	4,700		4,800		4,900		5,000	
Entry Age (ALB)	M	F	M	F	M	F	M	F
30	2,157.20	3,020.10	2,214.40	3,100.10	2,271.50	3,180.10	2,328.70	3,260.10
31	2,236.50	3,128.70	2,295.50	3,211.20	2,354.50	3,293.70	2,413.40	3,376.20
32	2,320.00	3,242.90	2,380.90	3,328.00	2,441.80	3,413.10	2,502.70	3,498.30
33	2,407.60	3,362.70	2,470.50	3,450.60	2,533.40	3,538.50	2,596.40	3,626.40
34	2,496.30	3,484.00	2,561.30	3,574.60	2,626.20	3,665.30	2,691.20	3,755.90
35	2,592.70	3,615.60	2,659.90	3,709.30	2,727.10	3,803.00	2,794.30	3,896.70
36	2,691.90	3,756.80	2,761.30	3,853.80	2,830.80	3,950.70	2,900.30	4,047.70
37	2,790.70	3,897.80	2,862.30	3,997.80	2,933.90	4,097.90	3,005.60	4,198.00
38	2,919.10	4,080.40	2,993.90	4,184.90	3,068.60	4,289.30	3,143.30	4,393.80
39	3,033.70	4,243.90	3,111.10	4,352.10	3,188.40	4,460.30	3,265.80	4,568.60
40	3,153.20	4,414.40	3,233.30	4,526.60	3,313.40	4,638.70	3,393.50	4,750.90
41	3,279.10	4,590.80	3,362.10	4,707.00	3,445.10	4,823.10	3,528.10	4,939.30
42	3,413.10	4,778.30	3,499.20	4,898.80	3,585.30	5,019.30	3,671.30	5,139.90
43	3,550.50	4,970.70	3,639.70	5,095.60	3,729.00	5,220.50	3,818.20	5,345.40
44	3,697.90	5,177.10	3,790.60	5,306.80	3,883.20	5,436.40	3,975.80	5,566.10
45	3,868.30	5,415.70	3,964.90	5,550.80	4,061.50	5,686.00	4,158.00	5,821.20
46	4,030.10	5,650.10	4,130.30	5,790.70	4,230.60	5,931.30	4,330.90	6,071.90
47	4,202.50	5,900.30	4,306.70	6,046.60	4,410.90	6,192.90	4,515.10	6,339.20
48	4,382.40	6,161.60	4,490.70	6,313.90	4,599.00	6,466.20	4,707.40	6,618.50
49	4,576.40	6,443.60	4,689.20	6,602.40	4,802.00	6,761.10	4,914.80	6,919.90
50	4,781.50	6,742.00	4,899.00	6,907.60	5,016.50	7,073.30	5,134.00	7,239.00
51	4,993.20	7,050.40	5,115.40	7,223.00	5,237.70	7,395.60	5,360.00	7,568.20
52	5,247.00	7,419.20	5,375.20	7,600.50	5,503.30	7,781.70	5,631.50	7,963.00
53	5,497.60	7,784.50	5,631.50	7,974.20	5,765.50	8,163.90	5,899.50	8,353.60
54	5,760.80	8,168.80	5,900.80	8,367.30	6,040.80	8,565.90	6,180.80	8,764.40
55	6,040.50	8,577.40	6,186.80	8,785.30	6,333.20	8,993.10	6,479.60	9,201.00
56	6,340.20	9,015.70	6,493.40	9,233.50	6,646.60	9,451.40	6,799.80	9,669.30
57	6,638.20	9,452.80	6,797.90	9,680.20	6,957.60	9,907.60	7,117.30	10,135.00
58	7,053.40	10,058.20	7,223.10	10,300.10	7,392.80	10,542.10	7,562.50	10,784.10
59	7,436.50	10,619.30	7,614.90	10,874.10	7,793.40	11,128.90	7,971.80	11,383.70
60	7,854.20	11,231.40	8,042.20	11,500.30	8,230.20	11,769.20	8,418.20	12,038.10
61	8,307.90	11,880.30	8,506.30	12,164.10	8,704.80	12,447.80	8,903.20	12,731.50
62	8,802.40	12,587.50	9,012.20	12,887.40	9,221.90	13,187.20	9,431.60	13,487.10
63	9,359.50	13,384.00	9,582.00	13,702.20	9,804.50	14,020.40	10,027.10	14,338.70
64	9,989.90	14,285.50	10,226.80	14,624.30	10,463.80	14,963.20	10,700.80	15,302.10

Pay Up to 67 Age Last Birthday (ALB)

Pay Up To 67 ALB	1,200		1,300		1,400		1,500		1,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	218.40	337.40	266.70	405.90	338.20	507.00	409.70	600.00	481.10	709.10
31	228.20	352.40	290.70	440.90	365.10	546.20	439.50	651.60	513.90	756.90
32	238.70	368.40	316.20	478.20	393.60	588.00	471.10	697.90	548.60	807.80
33	263.40	403.10	343.20	517.80	424.00	632.50	504.70	747.20	585.50	861.90
34	289.70	442.90	374.20	562.50	458.10	682.40	541.70	802.20	625.80	922.00
35	317.00	483.50	405.60	609.70	494.30	735.80	582.90	862.10	671.40	988.20
36	346.30	526.60	438.90	658.80	531.60	791.00	624.20	923.10	716.90	1,055.20
37	377.70	573.00	474.60	711.60	571.60	850.10	668.50	988.60	765.50	1,127.20
38	411.50	623.00	513.00	768.40	614.60	913.80	716.10	1,059.20	817.80	1,204.60
39	447.80	677.00	554.40	829.70	660.90	982.60	767.40	1,135.40	874.00	1,288.20
40	487.40	735.40	599.30	896.20	711.30	1,057.10	823.20	1,217.90	935.00	1,378.70
41	533.30	802.90	651.80	973.50	769.70	1,143.30	886.60	1,312.20	1,004.90	1,482.50
42	579.70	873.60	704.60	1,053.80	829.50	1,233.90	954.40	1,414.00	1,079.30	1,594.00
43	630.30	949.40	762.10	1,139.90	893.80	1,330.40	1,025.80	1,521.00	1,157.50	1,711.40
44	685.50	1,032.50	824.80	1,234.30	964.20	1,436.20	1,103.70	1,638.10	1,242.90	1,840.20
45	746.50	1,123.90	894.20	1,338.40	1,041.90	1,552.70	1,189.60	1,767.00	1,337.30	1,981.40
46	814.20	1,225.90	971.20	1,454.20	1,128.20	1,682.20	1,285.20	1,910.40	1,442.20	2,138.50
47	894.00	1,347.20	1,062.40	1,592.40	1,230.60	1,837.60	1,398.90	2,082.90	1,567.10	2,328.20

Pay Up To 67 ALB	1,700		1,800		1,900		2,000		2,100	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	552.60	810.10	624.00	911.10	695.40	1,012.20	766.90	1,113.20	838.30	1,214.20
31	588.20	862.20	662.60	967.60	737.00	1,072.90	811.40	1,178.20	885.80	1,283.60
32	626.10	917.60	703.70	1,027.50	781.20	1,137.30	858.70	1,247.20	936.20	1,357.00
33	666.30	976.60	747.00	1,091.40	827.80	1,206.10	908.60	1,320.80	989.30	1,435.50
34	709.80	1,041.90	793.90	1,161.70	877.90	1,281.50	962.00	1,401.30	1,046.10	1,521.20
35	760.00	1,114.40	848.60	1,240.60	937.10	1,366.70	1,025.70	1,492.90	1,114.30	1,619.00
36	809.50	1,187.30	902.20	1,319.40	994.90	1,451.40	1,087.60	1,583.50	1,180.20	1,715.60
37	862.40	1,265.70	959.30	1,404.30	1,056.20	1,542.90	1,153.20	1,681.50	1,250.10	1,820.00
38	919.40	1,350.10	1,021.00	1,495.50	1,122.70	1,640.90	1,224.30	1,786.30	1,325.90	1,931.70
39	980.50	1,441.00	1,087.10	1,593.80	1,193.70	1,746.60	1,300.20	1,899.40	1,406.80	2,052.20
40	1,046.90	1,539.60	1,158.70	1,700.40	1,270.50	1,861.20	1,382.30	2,022.00	1,494.20	2,182.80
41	1,123.10	1,652.70	1,241.40	1,822.90	1,359.60	1,993.20	1,477.90	2,163.40	1,596.10	2,333.60
42	1,204.30	1,774.00	1,329.30	1,954.10	1,454.30	2,134.10	1,579.30	2,314.10	1,704.30	2,494.10
43	1,289.30	1,901.80	1,421.00	2,092.20	1,552.70	2,282.60	1,684.50	2,473.00	1,816.20	2,663.40
44	1,382.20	2,042.20	1,521.50	2,244.30	1,660.80	2,446.30	1,800.10	2,648.40	1,939.40	2,850.40
45	1,485.10	2,195.70	1,632.80	2,410.10	1,780.60	2,624.50	1,928.30	2,838.80	2,076.10	3,053.20
46	1,599.20	2,366.50	1,756.20	2,594.60	1,913.20	2,822.60	2,070.20	3,050.70	2,227.20	3,278.70
47	1,735.30	2,573.50	1,903.50	2,818.70	2,071.80	3,064.00	2,240.00	3,309.30	2,408.20	3,554.60

Pay Up To 67 ALB	2,200		2,300		2,400		2,500		2,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	909.80	1,315.30	981.20	1,416.30	1,052.60	1,517.30	1,124.10	1,618.30	1,195.50	1,719.40
31	960.10	1,388.90	1,034.50	1,494.30	1,108.90	1,599.60	1,183.30	1,704.90	1,257.60	1,810.30
32	1,013.70	1,466.80	1,091.30	1,576.70	1,168.80	1,686.50	1,246.30	1,796.40	1,323.80	1,906.20
33	1,070.10	1,550.20	1,150.80	1,664.90	1,231.60	1,779.60	1,312.40	1,894.30	1,393.10	2,009.00
34	1,130.10	1,641.00	1,214.20	1,760.80	1,298.20	1,880.60	1,382.30	2,000.50	1,466.30	2,120.30
35	1,202.80	1,745.20	1,291.40	1,871.40	1,380.00	1,997.50	1,468.50	2,123.70	1,557.10	2,249.80
36	1,272.90	1,847.70	1,365.60	1,979.80	1,458.20	2,111.90	1,550.90	2,244.00	1,643.60	2,376.10
37	1,347.00	1,958.60	1,443.90	2,097.20	1,540.90	2,235.80	1,637.80	2,374.30	1,734.70	2,512.90
38	1,427.60	2,077.10	1,529.20	2,222.50	1,630.90	2,367.90	1,732.50	2,513.40	1,834.10	2,658.80
39	1,513.30	2,205.10	1,619.90	2,357.90	1,726.40	2,510.70	1,833.00	2,663.50	1,939.50	2,816.30
40	1,606.00	2,343.60	1,717.80	2,504.40	1,829.60	2,665.30	1,941.40	2,826.10	2,053.30	2,986.90
41	1,714.40	2,503.90	1,832.70	2,674.10	1,950.90	2,844.40	2,069.20	3,014.60	2,187.40	3,184.80
42	1,829.30	2,674.10	1,954.30	2,854.10	2,079.30	3,034.20	2,204.30	3,214.20	2,329.30	3,394.20
43	1,947.90	2,853.80	2,079.70	3,044.20	2,211.40	3,234.60	2,343.10	3,425.00	2,474.90	3,615.40
44	2,078.60	3,052.50	2,217.90	3,254.60	2,357.20	3,456.60	2,496.50	3,658.70	2,635.80	3,860.70
45	2,223.80	3,267.60	2,371.50	3,482.00	2,519.30	3,696.30	2,667.00	3,910.70	2,814.80	4,125.10
46	2,384.30	3,506.80	2,541.30	3,734.80	2,698.30	3,962.90	2,855.30	4,190.90	3,012.30	4,419.00
47	2,576.40	3,799.80	2,744.60	4,045.10	2,912.80	4,290.40	3,081.00	4,535.70	3,249.20	4,780.90

Pay Up To 67 ALB	2,700		2,800		2,900		3,000		3,100	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	1,267.00	1,820.40	1,338.40	1,921.40	1,409.80	2,022.50	1,481.30	2,123.50	1,552.70	2,224.50
31	1,332.00	1,915.60	1,406.40	2,020.90	1,480.80	2,126.30	1,555.20	2,231.60	1,629.50	2,336.90
32	1,401.30	2,016.10	1,478.90	2,125.90	1,556.40	2,235.80	1,633.90	2,345.60	1,711.40	2,455.40
33	1,473.90	2,123.70	1,554.70	2,238.40	1,635.40	2,353.20	1,716.20	2,467.90	1,796.90	2,582.60
34	1,550.40	2,240.10	1,634.40	2,359.90	1,718.50	2,479.80	1,802.60	2,599.60	1,886.60	2,719.40
35	1,645.60	2,376.00	1,734.20	2,502.20	1,822.80	2,628.30	1,911.30	2,754.50	1,999.90	2,880.60
36	1,736.20	2,508.10	1,828.90	2,640.20	1,921.60	2,772.30	2,014.20	2,904.40	2,106.90	3,036.50
37	1,831.60	2,651.50	1,928.60	2,790.10	2,025.50	2,928.60	2,122.40	3,067.20	2,219.30	3,205.80
38	1,935.80	2,804.20	2,037.40	2,949.60	2,139.00	3,095.00	2,240.70	3,240.40	2,342.30	3,385.80
39	2,046.10	2,969.10	2,152.60	3,121.90	2,259.20	3,274.70	2,365.70	3,427.50	2,472.30	3,580.30
40	2,165.10	3,147.70	2,276.90	3,308.50	2,388.70	3,469.30	2,500.50	3,630.20	2,612.40	3,791.00
41	2,305.70	3,355.10	2,423.90	3,525.30	2,542.20	3,695.60	2,660.40	3,865.80	2,778.70	4,036.00
42	2,454.30	3,574.20	2,579.30	3,754.20	2,704.30	3,934.30	2,829.30	4,114.30	2,954.30	4,294.30
43	2,606.60	3,805.80	2,738.30	3,996.20	2,870.10	4,186.60	3,001.80	4,377.00	3,133.50	4,567.40
44	2,775.10	4,062.80	2,914.30	4,264.90	3,053.60	4,466.90	3,192.90	4,669.00	3,332.20	4,871.00
45	2,962.50	4,339.40	3,110.30	4,553.80	3,258.00	4,768.20	3,405.80	4,982.50	3,553.50	5,196.90
46	3,169.30	4,647.00	3,326.40	4,875.10	3,483.40	5,103.10	3,640.40	5,331.20	3,797.40	5,559.20
47	3,417.50	5,026.20	3,585.70	5,271.50	3,753.90	5,516.80	3,922.10	5,762.00	4,090.30	6,007.30

Pay Up To 67 ALB	3,200		3,300		3,400		3,500		3,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	1,624.20	2,325.50	1,695.60	2,426.60	1,767.00	2,527.60	1,838.50	2,628.60	1,909.90	2,729.70
31	1,703.90	2,442.30	1,778.30	2,547.60	1,852.70	2,652.90	1,927.00	2,758.30	2,001.40	2,863.60
32	1,788.90	2,565.30	1,866.50	2,675.10	1,944.00	2,785.00	2,021.50	2,894.80	2,099.00	3,004.70
33	1,877.70	2,697.30	1,958.50	2,812.00	2,039.20	2,926.70	2,120.00	3,041.40	2,200.70	3,156.10
34	1,970.70	2,839.20	2,054.70	2,959.10	2,138.80	3,078.90	2,222.80	3,198.70	2,306.90	3,318.60
35	2,088.50	3,006.80	2,177.00	3,133.00	2,265.60	3,259.10	2,354.20	3,385.30	2,442.70	3,511.40
36	2,199.60	3,168.60	2,292.30	3,300.70	2,384.90	3,432.80	2,477.60	3,564.80	2,570.30	3,696.90
37	2,316.30	3,344.30	2,413.20	3,482.90	2,510.10	3,621.50	2,607.00	3,760.10	2,704.00	3,898.60
38	2,443.90	3,531.30	2,545.60	3,676.70	2,647.20	3,822.10	2,748.90	3,967.50	2,850.50	4,112.90
39	2,578.80	3,733.20	2,685.40	3,886.00	2,791.90	4,038.80	2,898.50	4,191.60	3,005.00	4,344.40
40	2,724.20	3,951.80	2,836.00	4,112.60	2,947.80	4,273.40	3,059.60	4,434.20	3,171.50	4,595.00
41	2,897.00	4,206.30	3,015.20	4,376.50	3,133.50	4,546.80	3,251.70	4,717.00	3,370.00	4,887.20
42	3,079.30	4,474.30	3,204.30	4,654.30	3,329.20	4,834.30	3,454.20	5,014.40	3,579.20	5,194.40
43	3,265.30	4,757.80	3,397.00	4,948.20	3,528.70	5,138.60	3,660.50	5,329.10	3,792.20	5,519.50
44	3,471.50	5,073.10	3,610.70	5,275.10	3,750.00	5,477.20	3,889.30	5,679.30	4,028.60	5,881.30
45	3,701.20	5,411.30	3,849.00	5,625.70	3,996.70	5,840.00	4,144.50	6,054.40	4,292.20	6,268.80
46	3,954.40	5,787.30	4,111.40	6,015.30	4,268.40	6,243.40	4,425.50	6,471.40	4,582.50	6,699.50
47	4,258.50	6,252.60	4,426.70	6,497.90	4,594.90	6,743.20	4,763.20	6,988.40	4,931.40	7,233.70

Pay Up To 67 ALB	3,700		3,800		3,900		4,000		4,100	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	1,981.40	2,830.70	2,052.80	2,931.70	2,124.20	3,032.70	2,195.70	3,133.80	2,267.10	3,234.80
31	2,075.80	2,969.00	2,150.20	3,074.30	2,224.60	3,179.60	2,298.90	3,285.00	2,373.30	3,390.30
32	2,176.50	3,114.50	2,254.10	3,224.40	2,331.60	3,334.20	2,409.10	3,444.10	2,486.60	3,553.90
33	2,281.50	3,270.80	2,362.30	3,385.50	2,443.00	3,500.20	2,523.80	3,615.00	2,604.60	3,729.70
34	2,391.00	3,438.40	2,475.00	3,558.20	2,559.10	3,678.00	2,643.10	3,797.90	2,727.20	3,917.70
35	2,531.30	3,637.60	2,619.90	3,763.80	2,708.40	3,889.90	2,797.00	4,016.10	2,885.60	4,142.20
36	2,662.90	3,829.00	2,755.60	3,961.10	2,848.30	4,093.20	2,940.90	4,225.30	3,033.60	4,357.40
37	2,800.90	4,037.20	2,897.80	4,175.80	2,994.70	4,314.40	3,091.70	4,452.90	3,188.60	4,591.50
38	2,952.10	4,258.30	3,053.80	4,403.70	3,155.40	4,549.10	3,257.00	4,694.60	3,358.70	4,840.00
39	3,111.60	4,497.20	3,218.10	4,650.00	3,324.70	4,802.80	3,431.20	4,955.60	3,537.80	5,108.40
40	3,283.30	4,755.90	3,395.10	4,916.70	3,506.90	5,077.50	3,618.80	5,238.30	3,730.60	5,399.10
41	3,488.20	5,057.50	3,606.50	5,227.70	3,724.70	5,398.00	3,843.00	5,568.20	3,961.30	5,738.40
42	3,704.20	5,374.40	3,829.20	5,554.40	3,954.20	5,734.40	4,079.20	5,914.50	4,204.20	6,094.50
43	3,923.90	5,709.90	4,055.60	5,900.30	4,187.40	6,090.70	4,319.10	6,281.10	4,450.80	6,471.50
44	4,167.90	6,083.40	4,307.20	6,285.40	4,446.40	6,487.50	4,585.70	6,689.50	4,725.00	6,891.60
45	4,440.00	6,483.10	4,587.70	6,697.50	4,735.40	6,911.90	4,883.20	7,126.20	5,030.90	7,340.60
46	4,739.50	6,927.50	4,896.50	7,155.60	5,053.50	7,383.60	5,210.50	7,611.70	5,367.60	7,839.70
47	5,099.60	7,479.00	5,267.80	7,724.30	5,436.00	7,969.50	5,604.20	8,214.80	5,772.40	8,460.10

Pay Up To 67 ALB	4,200		4,300		4,400		4,500		4,600	
Entry Age (ALB)	M	F	M	F	M	F	M	F	M	F
30	2,338.60	3,335.80	2,410.00	3,436.90	2,481.40	3,537.90	2,552.90	3,638.90	2,624.30	3,739.90
31	2,447.70	3,495.60	2,522.10	3,601.00	2,596.50	3,706.30	2,670.80	3,811.60	2,745.20	3,917.00
32	2,564.10	3,663.70	2,641.60	3,773.60	2,719.20	3,883.40	2,796.70	3,993.30	2,874.20	4,103.10
33	2,685.30	3,844.40	2,766.10	3,959.10	2,846.80	4,073.80	2,927.60	4,188.50	3,008.40	4,303.20
34	2,811.20	4,037.50	2,895.30	4,157.30	2,979.30	4,277.20	3,063.40	4,397.00	3,147.50	4,516.80
35	2,974.10	4,268.40	3,062.70	4,394.60	3,151.30	4,520.70	3,239.80	4,646.90	3,328.40	4,773.00
36	3,126.30	4,489.50	3,218.90	4,621.50	3,311.60	4,753.60	3,404.30	4,885.70	3,497.00	5,017.80
37	3,285.50	4,730.10	3,382.40	4,868.60	3,479.40	5,007.20	3,576.30	5,145.80	3,673.20	5,284.40
38	3,460.30	4,985.40	3,562.00	5,130.80	3,663.60	5,276.20	3,765.20	5,421.60	3,866.90	5,567.00
39	3,644.30	5,261.30	3,750.90	5,414.10	3,857.40	5,566.90	3,964.00	5,719.70	4,070.50	5,872.50
40	3,842.40	5,559.90	3,954.20	5,720.80	4,066.00	5,881.60	4,177.90	6,042.40	4,289.70	6,203.20
41	4,079.50	5,908.70	4,197.80	6,078.90	4,316.00	6,249.20	4,434.30	6,419.40	4,552.50	6,589.60
42	4,329.20	6,274.50	4,454.20	6,454.50	4,579.20	6,634.50	4,704.20	6,814.50	4,829.20	6,994.60
43	4,582.60	6,661.90	4,714.30	6,852.30	4,846.00	7,042.70	4,977.80	7,233.10	5,109.50	7,423.50
44	4,864.30	7,093.70	5,003.60	7,295.70	5,142.90	7,497.80	5,282.10	7,699.80	5,421.40	7,901.90
45	5,178.70	7,555.00	5,326.40	7,769.40	5,474.20	7,983.70	5,621.90	8,198.10	5,769.60	8,412.50
46	5,524.60	8,067.80	5,681.60	8,295.80	5,838.60	8,523.90	5,995.60	8,751.90	6,152.60	8,980.00
47	5,940.60	8,705.40	6,108.90	8,950.60	6,277.10	9,195.90	6,445.30	9,441.20	6,613.50	9,686.50

Pay Up To 67 ALB	4,700		4,800		4,900		5,000	
Entry Age (ALB)	M	F	M	F	M	F	M	F
30	2,695.80	3,841.00	2,767.20	3,942.00	2,838.60	4,043.00	2,910.10	4,144.10
31	2,819.60	4,022.30	2,894.00	4,127.60	2,968.30	4,233.00	3,042.70	4,338.30
32	2,951.70	4,213.00	3,029.20	4,322.80	3,106.80	4,432.70	3,184.30	4,542.50
33	3,089.10	4,417.90	3,169.90	4,532.60	3,250.70	4,647.30	3,331.40	4,762.00
34	3,231.50	4,636.60	3,315.60	4,756.50	3,399.60	4,876.30	3,483.70	4,996.10
35	3,416.90	4,899.20	3,505.50	5,025.40	3,594.10	5,151.50	3,682.60	5,277.70
36	3,589.60	5,149.90	3,682.30	5,282.00	3,775.00	5,414.10	3,867.60	5,546.20
37	3,770.10	5,422.90	3,867.10	5,561.50	3,964.00	5,700.10	4,060.90	5,838.70
38	3,968.50	5,712.40	4,070.10	5,857.90	4,171.80	6,003.30	4,273.40	6,148.70
39	4,177.10	6,025.30	4,283.60	6,178.10	4,390.20	6,330.90	4,496.80	6,483.70
40	4,401.50	6,364.00	4,513.30	6,524.80	4,625.10	6,685.60	4,737.00	6,846.50
41	4,670.80	6,759.90	4,789.00	6,930.10	4,907.30	7,100.40	5,025.60	7,270.60
42	4,954.20	7,174.60	5,079.20	7,354.60	5,204.20	7,534.60	5,329.20	7,714.60
43	5,241.20	7,613.90	5,373.00	7,804.30	5,504.70	7,994.70	5,636.40	8,185.10
44	5,560.70	8,104.00	5,700.00	8,306.00	5,839.30	8,508.10	5,978.50	8,710.10
45	5,917.40	8,626.80	6,065.10	8,841.20	6,212.90	9,055.60	6,360.60	9,269.90
46	6,309.70	9,208.00	6,466.70	9,436.10	6,623.70	9,664.10	6,780.70	9,892.20
47	6,781.70	9,931.70	6,949.90	10,177.00	7,118.10	10,422.30	7,286.30	10,667.60