

Male

Option - 1

Age/ Term	Full Underwriting																																																On Death
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	
18	3.4	4.2	5.0	5.8	6.7	7.6	8.5	9.4	10.3	11.3	12.2	13.1	14.1	15.0	16.0	16.9	17.7	18.6	19.4	20.1	20.9	21.7	22.4	23.1	23.8	24.4	25.0	25.6	26.1	26.6	27.1	27.6	28.1	28.6	29.1	29.7	30.3	31.0	31.6	32.4	33.1	33.9	34.6	35.4	36.3	37.1	38.0	38.8	
19	3.5	4.3	5.1	6.0	6.9	7.8	8.7	9.6	10.6	11.5	12.5	13.4	14.4	15.3	16.3	17.3	18.1	19.0	19.8	20.6	21.4	22.1	22.9	23.6	24.3	25.0	25.6	26.1	26.7	27.2	27.8	28.3	28.8	29.4	30.0	30.6	31.3	32.1	32.8	33.6	34.5	35.3	36.2	37.0	37.9	38.9	39.8		
20	3.5	4.4	5.2	6.1	7.0	7.9	8.9	9.8	10.8	11.7	12.7	13.7	14.6	15.6	16.6	17.6	18.5	19.3	20.1	21.0	21.8	22.6	23.3	24.1	24.8	25.5	26.1	26.7	27.3	27.8	28.4	28.9	29.5	30.2	30.9	31.7	32.5	33.3	34.1	35.0	35.9	36.9	37.8	38.8	39.8	40.7			
21	3.6	4.5	5.3	6.2	7.1	8.1	9.0	10.0	10.9	11.9	12.9	13.9	14.9	15.9	16.9	17.9	18.8	19.6	20.5	21.3	22.2	23.0	23.8	24.5	25.3	26.0	26.6	27.2	27.8	28.4	29.0	29.6	30.4	31.2	32.0	32.8	33.7	34.6	35.6	36.6	37.6	38.6	39.6	40.7	41.7				
22	3.7	4.5	5.4	6.3	7.2	8.2	9.1	10.1	11.1	12.1	13.1	14.1	15.1	16.1	17.1	18.2	19.1	20.0	20.8	21.7	22.6	23.4	24.2	25.0	25.7	26.5	27.1	27.8	28.4	29.0	29.7	30.5	31.4	32.2	33.2	34.1	35.1	36.1	37.2	38.3	39.4	40.5	41.6	42.8					
23	3.7	4.6	5.5	6.4	7.3	8.3	9.2	10.2	11.2	12.2	13.2	14.3	15.3	16.3	17.4	18.4	19.4	20.3	21.2	22.1	22.9	23.8	24.6	25.4	26.2	27.0	27.7	28.3	29.0	29.8	30.6	31.5	32.5	33.5	34.5	35.6	36.7	37.8	39.0	40.2	41.4	42.6	43.8						
24	3.8	4.6	5.5	6.5	7.4	8.4	9.3	10.3	11.3	12.4	13.4	14.4	15.5	16.6	17.6	18.7	19.7	20.6	21.5	22.4	23.3	24.2	25.1	25.9	26.7	27.5	28.2	28.9	29.8	30.7	31.7	32.8	33.8	35.0	36.1	37.3	38.5	39.7	41.0	42.3	43.6	44.9							
25	3.8	4.7	5.6	6.5	7.5	8.4	9.4	10.4	11.5	12.5	13.6	14.6	15.7	16.8	17.9	19.0	20.0	21.0	21.9	22.9	23.8	24.7	25.6	26.5	27.3	28.1	28.9	29.8	30.8	31.9	33.0	34.2	35.4	36.6	37.9	39.2	40.5	41.9	43.3	44.7	46.1								
26	3.8	4.7	5.6	6.6	7.5	8.5	9.5	10.5	11.6	12.6	13.7	14.8	15.9	17.1	18.2	19.3	20.3	21.3	22.3	23.3	24.3	25.2	26.1	27.1	27.9	28.8	29.9	30.9	32.1	33.3	34.6	35.9	37.2	38.6	40.0	41.4	42.9	44.3	45.8	47.4									
27	3.8	4.7	5.7	6.6	7.6	8.6	9.6	10.6	11.7	12.8	13.9	15.1	16.2	17.4	18.5	19.7	20.8	21.8	22.8	23.9	24.9	25.8	26.8	27.8	28.7	29.9	31.1	32.3	33.6	35.0	36.4	37.8	39.3	40.8	42.3	43.9	45.5	47.1	48.7										
28	3.9	4.8	5.7	6.6	7.6	8.7	9.7	10.8	11.9	13.0	14.2	15.4	16.5	17.7	19.0	20.2	21.3	22.4	23.4	24.5	25.6	26.6	27.6	28.7	29.9	31.3	32.6	34.0	35.5	37.0	38.5	40.1	41.7	43.3	45.0	46.7	48.5	50.2											
29	3.9	4.8	5.7	6.7	7.7	8.8	9.9	11.0	12.1	13.3	14.5	15.7	17.0	18.2	19.5	20.8	21.9	23.1	24.2	25.3	26.4	27.5	28.7	30.0	31.5	33.0	34.5	36.1	37.6	39.3	41.0	42.7	44.5	46.3	48.1	49.9	51.8												
30	3.9	4.9	5.8	6.8	7.9	9.0	10.1	11.3	12.5	13.7	15.0	16.2	17.5	18.9	20.2	21.5	22.7	23.9	25.1	26.3	27.5	28.8	30.2	31.8	33.4	35.1	36.7	38.4	40.2	42.0	43.8	45.7	47.6	49.6	51.6	53.6													
31	4.0	5.0	6.0	7.0	8.1	9.3	10.5	11.7	13.0	14.3	15.6	16.9	18.3	19.7	21.1	22.5	23.8	25.1	26.4	27.6	28.9	30.5	32.2	33.9	35.7	37.5	39.3	41.2	43.1	45.1	47.1	49.1	51.2	53.4	55.6														
32	4.1	5.2	6.2	7.3	8.5	9.7	10.9	12.2	13.6	14.9	16.3	17.8	19.2	20.7	22.2	23.7	25.1	26.5	27.8	29.2	30.9	32.6	34.5	36.4	38.3	40.3	42.3	44.4	46.5	48.6	50.8	53.1	55.3	57.7															
33	4.3	5.4	6.5	7.7	8.9	10.2	11.5	12.9	14.3	15.8	17.2	18.8	20.3	21.9	23.5	25.1	26.6	28.1	29.6	31.3	33.1	35.1	37.1	39.2	41.3	43.5	45.7	48.0	50.3	52.6	55.0	57.5	60.0																
34	4.5	5.7	6.9	8.1	9.4	10.8	12.2	13.7	15.2	16.7	18.3	19.9	21.6	23.3	25.0	26.8	28.4	30.0	31.7	33.7	35.7	37.9	40.1	42.4	44.7	47.1	49.5	52.0	54.5	57.1	59.7	62.4																	
35	4.8	6.0	7.3	8.6	10.0	11.5	13.0	14.5	16.2	17.8	19.5	21.3	23.1	24.9	26.8	28.7	30.4	32.2	34.2	36.4	38.7	41.1	43.5	46.0	48.5	51.2	53.8	56.5	59.2	62.0	64.9																		
36	5.1	6.4	7.7	9.2	10.7	12.2	13.9	15.5	17.3	19.1	20.9	22.8	24.8	26.8	28.8	30.8	32.7	34.8	37.1	39.5	42.0	44.6	47.3	50.0	52.8	55.7	58.5	61.4	64.4	67.5																			
37	5.4	6.8	8.3	9.8	11.4	13.1	14.9	16.7	18.6	20.5	22.5	24.6	26.7	28.8	31.0	33.2	35.4	37.8	40.3	43.0	45.7	48.5	51.4	54.4	57.5	60.6	63.8	67.0	70.2																				
38	5.8	7.3	8.9	10.5	12.3	14.1	16.0	18.0	20.0	22.1	24.3	26.5	28.8	31.2	33.5	35.9	38.5	41.1	43.9	46.8	49.8	52.9	56.1	59.4	62.7	66.1	69.6	73.1																					
39	6.3	7.9	9.6	11.4	13.2	15.2	17.3	19.4	21.6	23.9	26.3	28.7	31.2	33.8	36.3	39.1	41.9	44.9	47.9	51.1	54.4	57.8	61.2	64.8	68.5	72.2	76.0																						
40	6.8	8.5	10.3	12.2	14.3	16.4	18.6	21.0	23.4	25.9	28.5	31.1	33.9	36.6	39.5	42.6	45.7	49.0	52.4	55.8	59.4	63.1	66.9	70.8	74.8	78.9																							
41	7.3	9.1	11.1	13.2	15.4	17.7	20.2	22.7	25.3	28.1	30.9	33.8	36.7	39.8	43.1	46.5	49.9	53.5	57.2	61.0	64.9	69.0	73.1	77.4	81.8																								
42	7.8	9.8	12.0	14.2	16.6	19.2	21.8	24.6	27.5	30.5	33.6	36.7	40.0	43.4	47.0	50.9	54.6	58.5	62.5	66.7	71.0	75.4	80.0	84.6																									
43	8.4	10.6	13.0	15.5	18.1	20.9	23.8	26.9	30.0	33.3	36.7	40.1	43.7	47.5	51.5	55.7	59.8	64.1	68.5	73.1	77.8	82.6																											
44	9.2	11.6	14.2	16.9	19.8	22.9	26.1	29.4	32.9	36.5	40.2	44.0	48.0	52.2	56.6	61.1	65.6	70.3	75.1	80.1	85.3																												
45	10.1	12.8	15.6	18.6	21.8	25.2	28.7	32.4	36.2	40.1	44.2	48.4	52.8	57.4	62.2	67.1	72.1	77.2	82.5	87.9																													
46	11.1	14.1	17.2	20.5	24.0	27.7	31.6	35.7	39.8	44.2	48.6	53.2	58.0	63.1	68.3	73.8	79.2	84.8	90.6																														
47	12.3	15.5	19.0	22.6	26.5	30.6	34.8	39.3	43.9	48.6	53.5	58.5	63.8	69.3	75.1	81.0	86.9	93.1																															
48	13.5	17.1	20.9	25.0	29.2	33.7	38.4	43.2	48.2	53.4	58.8	64.3	70.1	76.1	82.4	88.9	95.4	102.2																															
49	14.9	18.9	23.1	27.5	32.2	37.1	42.2	47.5	53.0	58.7	64.6	70.6	76.9	83.5	90.4	97.5	104.7																																
50	16.5	20.8	25.4	30.3	35.4	40.8	46.3	52.1	58.2	64.4	70.8	77.4	84.3	91.5	99.1	106.9																																	
51	18.1	22.9	27.9	33.2	38.8	44.7	50.8	57.1	63.7	70.5	77.6	84.8	92.4	100.3	108.5																																		
52	19.9	25.1	30.6	36.4	42.5	48.9	55.6	62.5	69.7	77.2	84.8	92.8	101.1	109.8																																			
53	21.8	27.5	33.5	39.8	46.4	53.4	60.7	68.3	76.2	84.3	92.7	101.5	110.6																																				
54	23.8	30.0	36.5	43.4	50.6	58.2	66.2	74.5	83.1	92.0	101.3	110.9																																					
55	25.9	32.6	39.7	47.2	55.1	63.5	72.2	81.2	90.7	100.5	110.6																																						
56	28.1	35.4	43.1	51.3	60.0	69.1	78.6	88.6	98.9	109.7																																							
57	30.4	38.3	46.8	55.8	65.3	75.2	85.7	96.6	108.0																																								
58	33.0	41.7	51.0	60.9	71.3	82.2	93.7	105.8																																									
59	36.2	45.7	56.0	66.8	78.2	90.3	103.0																																										
60	39.8	50.4	61.6	73.5	86.1	99.5																																											
61	44.0	55.5	67.9	81.0	95.0																																												
62	48.5	61.2	74.9	89.4																																													
63	53.3	67.4	82.5																																														
64	58.6	74.2																																															
65	64.2																																																

Female

Option - 1

Age/ Term	Full Underwriting																																																		On Death	
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52				
18	3.4	4.2	5.0	5.8	6.7	7.6	8.5	9.4	10.3	11.3	12.2	13.1	14.1	15.0	16.0	16.9	17.7	18.6	19.4	20.1	20.9	21.7	22.4	23.1	23.8	24.4	25.0	25.6	26.1	26.6	27.1	27.6	28.1	28.6	29.1	29.7	30.3	31.0	31.6	32.4	33.1	33.9	34.6	35.4	36.3	37.1	38.0	38.8				
19	3.4	4.2	5.0	5.8	6.7	7.6	8.5	9.4	10.3	11.3	12.2	13.1	14.1	15.0	16.0	16.9	17.7	18.6	19.4	20.1	20.9	21.7	22.4	23.1	23.8	24.4	25.0	25.6	26.1	26.6	27.1	27.6	28.1	28.6	29.1	29.7	30.3	31.0	31.6	32.4	33.1	33.9	34.6	35.4	36.3	37.1	38.0					
20	3.4	4.2	5.0	5.8	6.7	7.6	8.5	9.4	10.3	11.3	12.2	13.1	14.1	15.0	16.0	16.9	17.7	18.6	19.4	20.1	20.9	21.7	22.4	23.1	23.8	24.4	25.0	25.6	26.1	26.6	27.1	27.6	28.1	28.6	29.1	29.7	30.3	31.0	31.6	32.4	33.1	33.9	34.6	35.4	36.3	37.1						
21	3.4	4.2	5.0	5.8	6.7	7.6	8.5	9.4	10.3	11.3	12.2	13.1	14.1	15.0	16.0	16.9	17.7	18.6	19.4	20.1	20.9	21.7	22.4	23.1	23.8	24.4	25.0	25.6	26.1	26.6	27.1	27.6	28.1	28.6	29.1	29.7	30.3	31.0	31.6	32.4	33.1	33.9	34.6	35.4	36.3							
22	3.5	4.3	5.1	6.0	6.9	7.8	8.7	9.6	10.6	11.5	12.5	13.4	14.4	15.3	16.3	17.3	18.1	19.0	19.8	20.6	21.4	22.1	22.9	23.6	24.3	25.0	25.6	26.1	26.7	27.2	27.8	28.3	28.8	29.4	30.0	30.6	31.3	32.1	32.8	33.6	34.5	35.3	36.2	37.0								
23	3.5	4.4	5.2	6.1	7.0	7.9	8.9	9.8	10.8	11.7	12.7	13.7	14.6	15.6	16.6	17.6	18.5	19.3	20.1	21.0	21.8	22.6	23.3	24.1	24.8	25.5	26.1	26.7	27.3	27.8	28.4	28.9	29.5	30.2	30.9	31.7	32.5	33.3	34.1	35.0	35.9	36.9	37.8									
24	3.6	4.5	5.3	6.2	7.1	8.1	9.0	10.0	10.9	11.9	12.9	13.9	14.9	15.9	16.9	17.9	18.8	19.6	20.5	21.3	22.2	23.0	23.8	24.5	25.3	26.0	26.6	27.2	27.8	28.4	29.0	29.6	30.4	31.2	32.0	32.8	33.7	34.6	35.6	36.6	37.6	38.6										
25	3.7	4.5	5.4	6.3	7.2	8.2	9.1	10.1	11.1	12.1	13.1	14.1	15.1	16.1	17.1	18.2	19.1	20.0	20.8	21.7	22.6	23.4	24.2	25.0	25.7	26.5	27.1	27.8	28.4	29.0	29.7	30.5	31.4	32.2	33.2	34.1	35.1	36.1	37.2	38.3	39.4											
26	3.7	4.6	5.5	6.4	7.3	8.3	9.2	10.2	11.2	12.2	13.2	14.3	15.3	16.3	17.4	18.4	19.4	20.3	21.2	22.1	22.9	23.8	24.6	25.4	26.2	27.0	27.7	28.3	29.0	29.8	30.6	31.5	32.5	33.5	34.5	35.6	36.7	37.8	39.0	40.2												
27	3.8	4.6	5.5	6.5	7.4	8.4	9.3	10.3	11.3	12.4	13.4	14.4	15.5	16.6	17.6	18.7	19.7	20.6	21.5	22.4	23.3	24.2	25.1	25.9	26.7	27.5	28.2	28.9	29.8	30.7	31.7	32.8	33.8	35.0	36.1	37.3	38.5	39.7	41.0													
28	3.8	4.7	5.6	6.5	7.5	8.4	9.4	10.4	11.5	12.5	13.6	14.6	15.7	16.8	17.9	19.0	20.0	21.0	21.9	22.9	23.8	24.7	25.6	26.5	27.3	28.1	28.9	29.8	30.8	31.9	33.0	34.2	35.4	36.6	37.9	39.2	40.5	41.9														
29	3.8	4.7	5.6	6.6	7.5	8.5	9.5	10.5	11.6	12.6	13.7	14.8	15.9	17.1	18.2	19.3	20.3	21.3	22.3	23.3	24.3	25.2	26.1	27.1	27.9	28.8	29.9	30.9	32.1	33.3	34.6	35.9	37.2	38.6	40.0	41.4	42.9															
30	3.8	4.7	5.7	6.6	7.6	8.6	9.6	10.6	11.7	12.8	13.9	15.1	16.2	17.4	18.5	19.7	20.8	21.8	22.8	23.9	24.9	25.8	26.8	27.8	28.7	29.9	31.1	32.3	33.6	35.0	36.4	37.8	39.3	40.8	42.3	43.9																
31	3.9	4.8	5.7	6.6	7.6	8.7	9.7	10.8	11.9	13.0	14.2	15.4	16.5	17.7	19.0	20.2	21.3	22.4	23.4	24.5	25.6	26.6	27.6	28.7	29.9	31.3	32.6	34.0	35.5	37.0	38.5	40.1	41.7	43.3	45.0																	
32	3.9	4.8	5.7	6.7	7.7	8.8	9.9	11.0	12.1	13.3	14.5	15.7	17.0	18.2	19.5	20.8	21.9	23.1	24.2	25.3	26.4	27.5	28.7	30.0	31.5	33.0	34.5	36.1	37.6	39.3	41.0	42.7	44.5	46.3																		
33	3.9	4.9	5.8	6.8	7.9	9.0	10.1	11.3	12.5	13.7	15.0	16.2	17.5	18.9	20.2	21.5	22.7	23.9	25.1	26.3	27.5	28.8	30.2	31.8	33.4	35.1	36.7	38.4	40.2	42.0	43.8	45.7	47.6																			
34	4.0	5.0	6.0	7.0	8.1	9.3	10.5	11.7	13.0	14.3	15.6	16.9	18.3	19.7	21.1	22.5	23.8	25.1	26.4	27.6	28.9	30.5	32.2	33.9	35.7	37.5	39.3	41.2	43.1	45.1	47.1	49.1																				
35	4.1	5.2	6.2	7.3	8.5	9.7	10.9	12.2	13.6	14.9	16.3	17.8	19.2	20.7	22.2	23.7	25.1	26.5	27.8	29.2	30.9	32.6	34.5	36.4	38.3	40.3	42.3	44.4	46.5	48.6	50.8																					
36	4.3	5.4	6.5	7.7	8.9	10.2	11.5	12.9	14.3	15.8	17.2	18.8	20.3	21.9	23.5	25.1	26.6	28.1	29.6	31.3	33.1	35.1	37.1	39.2	41.3	43.5	45.7	48.0	50.3	52.6																						
37	4.5	5.7	6.9	8.1	9.4	10.8	12.2	13.7	15.2	16.7	18.3	19.9	21.6	23.3	25.0	26.8	28.4	30.0	31.7	33.7	35.7	37.9	40.1	42.4	44.7	47.1	49.5	52.0	54.5																							
38	4.8	6.0	7.3	8.6	10.0	11.5	13.0	14.5	16.2	17.8	19.5	21.3	23.1	24.9	26.8	28.7	30.4	32.2	34.2	36.4	38.7	41.1	43.5	46.0	48.5	51.2	53.8	56.5																								
39	5.1	6.4	7.7	9.2	10.7	12.2	13.9	15.5	17.3	19.1	20.9	22.8	24.8	26.8	28.8	30.8	32.7	34.8	37.1	39.5	42.0	44.6	47.3	50.0	52.8	55.7	58.5																									
40	5.4	6.8	8.3	9.8	11.4	13.1	14.9	16.7	18.6	20.5	22.5	24.6	26.7	28.8	31.0	33.2	35.4	37.8	40.3	43.0	45.7	48.5	51.4	54.4	57.5	60.6																										
41	5.8	7.3	8.9	10.5	12.3	14.1	16.0	18.0	20.0	22.1	24.3	26.5	28.8	31.2	33.5	35.9	38.5	41.1	43.9	46.8	49.8	52.9	56.1	59.4	62.7																											
42	6.3	7.9	9.6	11.4	13.2	15.2	17.3	19.4	21.6	23.9	26.3	28.7	31.2	33.8	36.3	39.1	41.9	44.9	47.9	51.1	54.4	57.8	61.2	64.8																												
43	6.8	8.5	10.3	12.2	14.3	16.4	18.6	21.0	23.4	25.9	28.5	31.1	33.9	36.6	39.5	42.6	45.7	49.0	52.4	55.8	59.4	63.1	66.9																													
44	7.3	9.1	11.1	13.2	15.4	17.7	20.2	22.7	25.3	28.1	30.9	33.8	36.7	39.8	43.1	46.5	49.9	53.5	57.2	61.0	64.9	69.0																														
45	7.8	9.8	12.0	14.2	16.6	19.2	21.8	24.6	27.5	30.5	33.6	36.7	40.0	43.4	47.0	50.9	54.6	58.5	62.5	66.7	71.0																															
46	8.4	10.6	13.0	15.5	18.1	20.9	23.8	26.9	30.0	33.3	36.7	40.1	43.7	47.5	51.5	55.7	59.8	64.1	68.5	73.1																																
47	9.2	11.6	14.2	16.9	19.8	22.9	26.1	29.4	32.9	36.5	40.2	44.0	48.0	52.2	56.6	61.1	65.6	70.3	75.1																																	
48	10.1	12.8	15.6	18.6	21.8	25.2	28.7	32.4	36.2	40.1	44.2	48.4	52.8	57.4	62.2	67.1	72.1	77.2																																		
49	11.1	14.1	17.2	20.5	24.0	27.7	31.6	35.7	39.8	44.2	48.6	53.2	58.0	63.1	68.3	73.8	79.2																																			
50	12.3	15.5	19.0	22.6	26.5	30.6	34.8	39.3	43.9	48.6	53.5	58.5	63.8	69.3	75.1	81.0																																				
51	13.5	17.1	20.9	25.0	29.2	33.7	38.4	43.2	48.2	53.4	58.8	64.3	70.1	76.1	82.4																																					
52	14.9	18.9	23.1	27.5	32.2	37.1	42.2	47.5	53.0	58.7	64.6	70.6	76.9	83.5																																						
53	16.5	20.8	25.4	30.3	35.4	40.8	46.3	52.1	58.2	64.4	70.8	77.4	84.3																																							
54	18.1	22.9	27.9	33.2	38.8	44.7	50.8	57.1	63.7	70.5	77.6	84.8																																								
55	19.9	25.1	30.6	36.4	42.5	48.9	55.6	62.5	69.7	77.2	84.8																																									
56	21.8	27.5	33.5	39.8	46.4	53.4	60.7	68.3	76.2	84.3																																										
57	23.8	30.0	36.5	43.4	50.6	58.2	66.2	74.5	83.1																																											
58	25.9	32.6	39.7	47.2	55.1	63.5	72.2	81.2																																												
59	28.1	35.4	43.1	51.3	60.0	69.1	78.6																																													
60	30.4	38.3	46.8	55.8	65.3	75.2																																														
61	33.0	41.7	51.0	60.9	71.3																																															
62	36.2	45.7	56.0	66.8																																																
63	39.8	50.4	61.6																																																	
64	44.0	55.5																																																		
65	48.5																																																			

Male

Age/ Term	Simplified Underwriting																																																	Option - 1
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52		
18	4.0	4.9	5.9	6.9	7.9	9.0	10.1	11.2	12.3	13.4	14.5	15.6	16.7	17.8	19.0	20.1	21.1	22.0	23.0	23.9	24.8	25.7	26.6	27.4	28.2	29.0	29.7	30.4	31.0	31.7	32.3	32.8	33.4	34.1	34.8	35.5	36.3	37.2	38.0	39.0	39.9	40.9	41.9	42.9	43.9	45.0	46.0	47.1		
19	4.1	5.1	6.1	7.1	8.1	9.2	10.3	11.4	12.5	13.7	14.8	15.9	17.1	18.2	19.4	20.5	21.5	22.5	23.5	24.5	25.4	26.3	27.2	28.0	28.9	29.7	30.4	31.1	31.8	32.4	33.0	33.6	34.3	35.1	35.9	36.8	37.7	38.6	39.6	40.6	41.6	42.7	43.8	44.9	46.0	47.2	48.3			
20	4.2	5.2	6.2	7.3	8.3	9.4	10.5	11.7	12.8	13.9	15.1	16.3	17.4	18.6	19.8	20.9	22.0	23.0	24.0	25.0	25.9	26.8	27.8	28.6	29.5	30.3	31.1	31.8	32.5	33.1	33.8	34.5	35.3	36.2	37.1	38.1	39.1	40.2	41.3	42.4	43.5	44.7	45.9	47.1	48.3	49.5				
21	4.3	5.3	6.3	7.4	8.5	9.6	10.7	11.9	13.0	14.2	15.3	16.5	17.7	18.9	20.1	21.3	22.3	23.4	24.4	25.4	26.4	27.4	28.3	29.2	30.1	31.0	31.7	32.5	33.2	33.9	34.6	35.5	36.5	37.5	38.5	39.6	40.8	41.9	43.1	44.3	45.6	46.9	48.1	49.5	50.8					
22	4.4	5.4	6.4	7.5	8.6	9.7	10.9	12.0	13.2	14.4	15.6	16.8	18.0	19.2	20.4	21.6	22.7	23.8	24.8	25.9	26.9	27.9	28.8	29.8	30.7	31.6	32.4	33.1	33.9	34.7	35.7	36.7	37.8	38.9	40.1	41.3	42.6	43.8	45.2	46.5	47.9	49.2	50.6	52.1						
23	4.4	5.5	6.5	7.6	8.7	9.9	11.0	12.2	13.4	14.6	15.8	17.0	18.2	19.5	20.7	22.0	23.1	24.2	25.3	26.3	27.4	28.4	29.4	30.4	31.3	32.2	33.0	33.8	34.7	35.8	36.9	38.1	39.3	40.5	41.9	43.2	44.6	46.0	47.4	48.9	50.4	51.9	53.4							
24	4.5	5.5	6.6	7.7	8.8	10.0	11.1	12.3	13.5	14.7	16.0	17.2	18.5	19.8	21.0	22.3	23.5	24.6	25.7	26.8	27.9	28.9	30.0	31.0	31.9	32.9	33.7	34.7	35.9	37.1	38.3	39.7	41.0	42.4	43.9	45.3	46.9	48.4	50.0	51.6	53.2	54.8								
25	4.5	5.6	6.7	7.8	8.9	10.0	11.2	12.4	13.7	14.9	16.2	17.5	18.7	20.1	21.4	22.7	23.9	25.0	26.2	27.3	28.4	29.5	30.6	31.6	32.6	33.6	34.7	35.9	37.2	38.6	40.0	41.5	43.0	44.6	46.2	47.8	49.4	51.1	52.8	54.5	56.3									
26	4.6	5.6	6.7	7.8	9.0	10.1	11.3	12.6	13.8	15.1	16.4	17.7	19.0	20.4	21.7	23.1	24.3	25.5	26.7	27.9	29.0	30.2	31.3	32.4	33.4	34.7	36.0	37.4	38.9	40.5	42.0	43.7	45.3	47.0	48.8	50.5	52.3	54.2	56.0	57.9										
27	4.6	5.6	6.7	7.9	9.0	10.2	11.4	12.7	14.0	15.3	16.6	18.0	19.4	20.8	22.2	23.6	24.8	26.1	27.3	28.6	29.8	30.9	32.1	33.3	34.7	36.2	37.7	39.3	40.9	42.6	44.3	46.1	48.0	49.8	51.7	53.6	55.6	57.6	59.6											
28	4.6	5.7	6.8	7.9	9.1	10.3	11.6	12.9	14.2	15.6	17.0	18.4	19.8	21.2	22.7	24.2	25.5	26.8	28.1	29.4	30.6	31.9	33.1	34.6	36.3	38.0	39.7	41.5	43.3	45.1	47.0	49.0	51.0	53.0	55.1	57.2	59.3	61.5												
29	4.6	5.7	6.8	8.0	9.2	10.5	11.8	13.1	14.5	15.9	17.4	18.8	20.3	21.8	23.4	24.9	26.3	27.7	29.0	30.4	31.7	33.1	34.7	36.5	38.3	40.2	42.1	44.0	46.0	48.0	50.1	52.3	54.4	56.7	58.9	61.2	63.5													
30	4.7	5.8	7.0	8.2	9.4	10.8	12.1	13.5	15.0	16.4	17.9	19.5	21.0	22.6	24.2	25.8	27.3	28.8	30.2	31.6	33.1	34.9	36.7	38.7	40.7	42.8	44.9	47.0	49.2	51.4	53.7	56.0	58.4	60.8	63.2	65.7														
31	4.8	5.9	7.2	8.4	9.8	11.1	12.6	14.0	15.5	17.1	18.7	20.3	22.0	23.6	25.3	27.1	28.6	30.2	31.7	33.3	35.1	37.1	39.2	41.4	43.6	45.9	48.1	50.5	52.9	55.3	57.8	60.3	62.9	65.5	68.2															
32	5.0	6.2	7.4	8.8	10.2	11.6	13.1	14.7	16.3	18.0	19.6	21.4	23.1	24.9	26.7	28.6	30.2	31.9	33.6	35.5	37.6	39.8	42.1	44.5	46.9	49.4	51.9	54.4	57.0	59.7	62.4	65.2	68.0	70.9																
33	5.2	6.5	7.8	9.2	10.7	12.2	13.8	15.5	17.2	19.0	20.8	22.6	24.5	26.4	28.4	30.3	32.1	33.9	35.9	38.2	40.5	43.0	45.5	48.1	50.7	53.4	56.1	58.9	61.8	64.7	67.6	70.6	73.7																	
34	5.4	6.8	8.2	9.7	11.3	13.0	14.7	16.5	18.3	20.2	22.1	24.1	26.1	28.2	30.3	32.4	34.3	36.4	38.7	41.2	43.8	46.5	49.2	52.1	55.0	57.9	60.9	63.9	67.0	70.2	73.4	76.7																		
35	5.8	7.2	8.8	10.4	12.1	13.8	15.7	17.6	19.5	21.6	23.7	25.8	28.0	30.2	32.5	34.8	36.9	39.3	42.0	44.7	47.5	50.5	53.5	56.6	59.7	63.0	66.2	69.5	72.9	76.4	79.9																			
36	6.1	7.7	9.4	11.1	12.9	14.8	16.8	18.8	21.0	23.1	25.4	27.7	30.1	32.5	35.0	37.4	39.9	42.7	45.6	48.6	51.7	54.9	58.2	61.6	65.0	68.6	72.1	75.7	79.4	83.2																				
37	6.6	8.3	10.0	11.9	13.9	15.9	18.0	20.3	22.6	24.9	27.4	29.9	32.5	35.1	37.7	40.5	43.4	46.5	49.6	52.9	56.3	59.8	63.4	67.1	70.9	74.8	78.6	82.6	86.6																					
38	7.1	8.9	10.8	12.8	14.9	17.1	19.4	21.9	24.4	26.9	29.6	32.3	35.1	38.0	40.9	44.1	47.3	50.7	54.2	57.8	61.5	65.3	69.2	73.3	77.4	81.6	85.8	90.2																						
39	7.6	9.6	11.6	13.8	16.1	18.5	21.0	23.6	26.4	29.2	32.1	35.1	38.1	41.2	44.5	48.1	51.7	55.3	59.2	63.1	67.2	71.4	75.7	80.1	84.6	89.2	93.8																							
40	8.2	10.3	12.6	14.9	17.4	20.0	22.8	25.6	28.6	31.7	34.8	38.1	41.4	44.9	48.6	52.6	56.5	60.5	64.7	69.0	73.4	78.0	82.7	87.5	92.4	97.5																								
41	8.9	11.1	13.5	16.1	18.8	21.7	24.7	27.8	31.0	34.4	37.8	41.4	45.1	49.0	53.1	57.5	61.7	66.2	70.7	75.4	80.3	85.3	90.4	95.7	101.1																									
42	9.5	12.0	14.6	17.4	20.4	23.5	26.8	30.2	33.7	37.4	41.2	45.2	49.3	53.6	58.2	62.9	67.6	72.4	77.4	82.6	87.9	93.4	99.0	104.7																										
43	10.3	13.0	15.9	19.0	22.2	25.7	29.3	33.0	36.9	41.0	45.2	49.5	54.1	58.8	63.8	69.0	74.1	79.4	84.9	90.5	96.4	102.3	108.5																											
44	11.3	14.3	17.4	20.8	24.4	28.2	32.1	36.3	40.6	45.0	49.6	54.4	59.5	64.7	70.1	75.8	81.4	87.2	93.2	99.4	105.7	112.3																												
45	12.4	15.7	19.2	22.9	26.9	31.0	35.4	40.0	44.7	49.6	54.7	59.9	65.4	71.2	77.1	83.3	89.5	95.8	102.4	109.1	116.1																													
46	13.7	17.3	21.2	25.3	29.7	34.3	39.1	44.1	49.3	54.6	60.2	66.0	72.0	78.3	84.8	91.6	98.3	105.3	112.5	119.9																														
47	15.1	19.1	23.4	28.0	32.8	37.8	43.1	48.6	54.3	60.2	66.3	72.6	79.2	86.1	93.2	100.7	108.0	115.6	123.5																															
48	16.7	21.2	25.9	30.9	36.2	41.7	47.5	53.6	59.8	66.3	72.9	79.9	87.1	94.6	102.4	110.5	118.6	127.0																																
49	18.5	23.4	28.6	34.1	39.9	46.0	52.3	58.9	65.8	72.8	80.2	87.7	95.6	103.9	112.4	121.3	130.2																																	
50	20.4	25.8	31.5	37.5	43.9	50.6	57.5	64.7	72.2	80.0	88.0	96.3	104.9	113.9	123.3	133.1																																		
51	22.5	28.4	34.6	41.3	48.2	55.5	63.1	71.0	79.2	87.7	96.4	105.5	115.0	124.8	135.1																																			
52	24.7	31.2	38.0	45.2	52.8	60.8	69.1	77.7	86.7	96.0	105.6	115.5	125.9	136.7																																				
53	27.1	34.1	41.6	49.5	57.7	66.4	75.5	85.0	94.8	105.0	115.5	126.4	137.7																																					
54	29.6	37.3	45.4	54.0	63.0	72.5	82.4	92.8	103.5	114.7	126.2	138.2																																						
55	32.2	40.6	49.4	58.8	68.7	79.0	89.9	101.2	113.0	125.2	137.9																																							
56	35.0	44.0	53.7	63.9	74.8	86.1	98.0	110.4	123.3	136.8																																								
57	37.9	47.8	58.3	69.5	81.4	93.8	106.9	120.5	134.8																																									
58	41.2	52.0	63.6	75.9	88.9	102.6	117.0	132.0																																										
59	45.1	57.1	69.8	83.4	97.7	112.8	128.7																																											
60	49.7	62.9	76.9	91.8	107.6	124.3																																												
61	54.9	69.4	84.8	101.3	118.8																																													
62	60.6	76.5	93.6	111.8																																														
63	66.7	84.3	103.3																																															
64	73.3	92.9																																																
65	80.4																																																	

Female

Age/ Term	Simplified Underwriting																																																	Option - 1
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52		
18	4.0	4.9	5.9	6.9	7.9	9.0	10.1	11.2	12.3	13.4	14.5	15.6	16.7	17.8	19.0	20.1	21.1	22.0	23.0	23.9	24.8	25.7	26.6	27.4	28.2	29.0	29.7	30.4	31.0	31.7	32.3	32.8	33.4	34.1	34.8	35.5	36.3	37.2	38.0	39.0	39.9	40.9	41.9	42.9	43.9	45.0	46.0	47.1		
19	4.0	4.9	5.9	6.9	7.9	9.0	10.1	11.2	12.3	13.4	14.5	15.6	16.7	17.8	19.0	20.1	21.1	22.0	23.0	23.9	24.8	25.7	26.6	27.4	28.2	29.0	29.7	30.4	31.0	31.7	32.3	32.8	33.4	34.1	34.8	35.5	36.3	37.2	38.0	39.0	39.9	40.9	41.9	42.9	43.9	45.0	46.0			
20	4.0	4.9	5.9	6.9	7.9	9.0	10.1	11.2	12.3	13.4	14.5	15.6	16.7	17.8	19.0	20.1	21.1	22.0	23.0	23.9	24.8	25.7	26.6	27.4	28.2	29.0	29.7	30.4	31.0	31.7	32.3	32.8	33.4	34.1	34.8	35.5	36.3	37.2	38.0	39.0	39.9	40.9	41.9	42.9	43.9	45.0				
21	4.0	4.9	5.9	6.9	7.9	9.0	10.1	11.2	12.3	13.4	14.5	15.6	16.7	17.8	19.0	20.1	21.1	22.0	23.0	23.9	24.8	25.7	26.6	27.4	28.2	29.0	29.7	30.4	31.0	31.7	32.3	32.8	33.4	34.1	34.8	35.5	36.3	37.2	38.0	39.0	39.9	40.9	41.9	42.9	43.9					
22	4.1	5.1	6.1	7.1	8.1	9.2	10.3	11.4	12.5	13.7	14.8	15.9	17.1	18.2	19.4	20.5	21.5	22.5	23.5	24.5	25.4	26.3	27.2	28.0	28.9	29.7	30.4	31.1	31.8	32.4	33.0	33.6	34.3	35.1	35.9	36.8	37.7	38.6	39.6	40.6	41.6	42.7	43.8	44.9						
23	4.2	5.2	6.2	7.3	8.3	9.4	10.5	11.7	12.8	13.9	15.1	16.3	17.4	18.6	19.8	20.9	22.0	23.0	24.0	25.0	25.9	26.8	27.8	28.6	29.5	30.3	31.1	31.8	32.5	33.1	33.8	34.5	35.3	36.2	37.1	38.1	39.1	40.2	41.3	42.4	43.5	44.7	45.9							
24	4.3	5.3	6.3	7.4	8.5	9.6	10.7	11.9	13.0	14.2	15.3	16.5	17.7	18.9	20.1	21.3	22.3	23.4	24.4	25.4	26.4	27.4	28.3	29.2	30.1	31.0	31.7	32.5	33.2	33.9	34.6	35.5	36.5	37.5	38.5	39.6	40.8	41.9	43.1	44.3	45.6	46.9								
25	4.4	5.4	6.4	7.5	8.6	9.7	10.9	12.0	13.2	14.4	15.6	16.8	18.0	19.2	20.4	21.6	22.7	23.8	24.8	25.9	26.9	27.9	28.8	29.8	30.7	31.6	32.4	33.1	33.9	34.7	35.7	36.7	37.8	38.9	40.1	41.3	42.6	43.8	45.2	46.5	47.9									
26	4.4	5.5	6.5	7.6	8.7	9.9	11.0	12.2	13.4	14.6	15.8	17.0	18.2	19.5	20.7	22.0	23.1	24.2	25.3	26.3	27.4	28.4	29.4	30.4	31.3	32.2	33.0	33.8	34.7	35.8	36.9	38.1	39.3	40.5	41.9	43.2	44.6	46.0	47.4	48.9										
27	4.5	5.5	6.6	7.7	8.8	10.0	11.1	12.3	13.5	14.7	16.0	17.2	18.5	19.8	21.0	22.3	23.5	24.6	25.7	26.8	27.9	28.9	30.0	31.0	31.9	32.9	33.7	34.7	35.9	37.1	38.3	39.7	41.0	42.4	43.9	45.3	46.9	48.4	50.0											
28	4.5	5.6	6.7	7.8	8.9	10.0	11.2	12.4	13.7	14.9	16.2	17.5	18.7	20.1	21.4	22.7	23.9	25.0	26.2	27.3	28.4	29.5	30.6	31.6	32.6	33.6	34.7	35.9	37.2	38.6	40.0	41.5	43.0	44.6	46.2	47.8	49.4	51.1												
29	4.6	5.6	6.7	7.8	9.0	10.1	11.3	12.6	13.8	15.1	16.4	17.7	19.0	20.4	21.7	23.1	24.3	25.5	26.7	27.9	29.0	30.2	31.3	32.4	33.4	34.7	36.0	37.4	38.9	40.5	42.0	43.7	45.3	47.0	48.8	50.5	52.3													
30	4.6	5.6	6.7	7.9	9.0	10.2	11.4	12.7	14.0	15.3	16.6	18.0	19.4	20.8	22.2	23.6	24.8	26.1	27.3	28.6	29.8	30.9	32.1	33.3	34.7	36.2	37.7	39.3	40.9	42.6	44.3	46.1	48.0	49.8	51.7	53.6														
31	4.6	5.7	6.8	7.9	9.1	10.3	11.6	12.9	14.2	15.6	17.0	18.4	19.8	21.2	22.7	24.2	25.5	26.8	28.1	29.4	30.6	31.9	33.1	34.6	36.3	38.0	39.7	41.5	43.3	45.1	47.0	49.0	51.0	53.0	55.1															
32	4.6	5.7	6.8	8.0	9.2	10.5	11.8	13.1	14.5	15.9	17.4	18.8	20.3	21.8	23.4	24.9	26.3	27.7	29.0	30.4	31.7	33.1	34.7	36.5	38.3	40.2	42.1	44.0	46.0	48.0	50.1	52.3	54.4	56.7																
33	4.7	5.8	7.0	8.2	9.4	10.8	12.1	13.5	15.0	16.4	17.9	19.5	21.0	22.6	24.2	25.8	27.3	28.8	30.2	31.6	33.1	34.9	36.7	38.7	40.7	42.8	44.9	47.0	49.2	51.4	53.7	56.0	58.4																	
34	4.8	5.9	7.2	8.4	9.8	11.1	12.6	14.0	15.5	17.1	18.7	20.3	22.0	23.6	25.3	27.1	28.6	30.2	31.7	33.3	35.1	37.1	39.2	41.4	43.6	45.9	48.1	50.5	52.9	55.3	57.8	60.3																		
35	5.0	6.2	7.4	8.8	10.2	11.6	13.1	14.7	16.3	18.0	19.6	21.4	23.1	24.9	26.7	28.6	30.2	31.9	33.6	35.5	37.6	39.8	42.1	44.5	46.9	49.4	51.9	54.4	57.0	59.7	62.4																			
36	5.2	6.5	7.8	9.2	10.7	12.2	13.8	15.5	17.2	19.0	20.8	22.6	24.5	26.4	28.4	30.3	32.1	33.9	35.9	38.2	40.5	43.0	45.5	48.1	50.7	53.4	56.1	58.9	61.8	64.7																				
37	5.4	6.8	8.2	9.7	11.3	13.0	14.7	16.5	18.3	20.2	22.1	24.1	26.1	28.2	30.3	32.4	34.3	36.4	38.7	41.2	43.8	46.5	49.2	52.1	55.0	57.9	60.9	63.9	67.0																					
38	5.8	7.2	8.8	10.4	12.1	13.8	15.7	17.6	19.5	21.6	23.7	25.8	28.0	30.2	32.5	34.8	36.9	39.3	42.0	44.7	47.5	50.5	53.5	56.6	59.7	63.0	66.2	69.5																						
39	6.1	7.7	9.4	11.1	12.9	14.8	16.8	18.8	21.0	23.1	25.4	27.7	30.1	32.5	35.0	37.4	39.9	42.7	45.6	48.6	51.7	54.9	58.2	61.6	65.0	68.6	72.1																							
40	6.6	8.3	10.0	11.9	13.9	15.9	18.0	20.3	22.6	24.9	27.4	29.9	32.5	35.1	37.7	40.5	43.4	46.5	49.6	52.9	56.3	59.8	63.4	67.1	70.9	74.8																								
41	7.1	8.9	10.8	12.8	14.9	17.1	19.4	21.9	24.4	26.9	29.6	32.3	35.1	38.0	40.9	44.1	47.3	50.7	54.2	57.8	61.5	65.3	69.2	73.3	77.4																									
42	7.6	9.6	11.6	13.8	16.1	18.5	21.0	23.6	26.4	29.2	32.1	35.1	38.1	41.2	44.5	48.1	51.7	55.3	59.2	63.1	67.2	71.4	75.7	80.1																										
43	8.2	10.3	12.6	14.9	17.4	20.0	22.8	25.6	28.6	31.7	34.8	38.1	41.4	44.9	48.6	52.6	56.5	60.5	64.7	69.0	73.4	78.0	82.7																											
44	8.9	11.1	13.5	16.1	18.8	21.7	24.7	27.8	31.0	34.4	37.8	41.4	45.1	49.0	53.1	57.5	61.7	66.2	70.7	75.4	80.3	85.3																												
45	9.5	12.0	14.6	17.4	20.4	23.5	26.8	30.2	33.7	37.4	41.2	45.2	49.3	53.6	58.2	62.9	67.6	72.4	77.4	82.6	87.9																													
46	10.3	13.0	15.9	19.0	22.2	25.7	29.3	33.0	36.9	41.0	45.2	49.5	54.1	58.8	63.8	69.0	74.1	79.4	84.9	90.5																														
47	11.3	14.3	17.4	20.8	24.4	28.2	32.1	36.3	40.6	45.0	49.6	54.4	59.5	64.7	70.1	75.8	81.4	87.2	93.2																															
48	12.4	15.7	19.2	22.9	26.9	31.0	35.4	40.0	44.7	49.6	54.7	59.9	65.4	71.2	77.1	83.3	89.5	95.8																																
49	13.7	17.3	21.2	25.3	29.7	34.3	39.1	44.1	49.3	54.6	60.2	66.0	72.0	78.3	84.8	91.6	98.3																																	
50	15.1	19.1	23.4	28.0	32.8	37.8	43.1	48.6	54.3	60.2	66.3	72.6	79.2	86.1	93.2	100.7																																		
51	16.7	21.2	25.9	30.9	36.2	41.7	47.5	53.6	59.8	66.3	72.9	79.9	87.1	94.6	102.4																																			
52	18.5	23.4	28.6	34.1	39.9	46.0	52.3	58.9	65.8	72.8	80.2	87.7	95.6	103.9																																				
53	20.4	25.8	31.5	37.5	43.9	50.6	57.5	64.7	72.2	80.0	88.0	96.3	104.9																																					
54	22.5	28.4	34.6	41.3	48.2	55.5	63.1	71.0	79.2	87.7	96.4	105.5																																						
55	24.7	31.2	38.0	45.2	52.8	60.8	69.1	77.7	86.7	96.0	105.6																																							
56	27.1	34.1	41.6	49.5	57.7	66.4	75.5	85.0	94.8	105.0																																								
57	29.6	37.3	45.4	54.0	63.0	72.5	82.4	92.8	103.5																																									
58	32.2	40.6	49.4	58.8	68.7	79.0	89.9	101.2																																										
59	35.0	44.0	53.7	63.9	74.8	86.1	98.0																																											
60	37.9	47.8	58.3	69.5	81.4	93.8																																												
61	41.2	52.0	63.6	75.9	88.9																																													
62	45.1	57.1	69.8	83.4																																														
63	49.7	62.9	76.9																																															
64	54.9	69.4																																																
65	60.6																																																	

Male

Option - 2

Full Underwriting

On ATPD or CI

Age/ Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
18	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.7	16.3	16.9	17.5	18.2	18.8	19.3	19.8	20.3	20.8	21.2	21.7	22.2	22.8	23.3	23.9	24.5	25.1	25.7	26.3	26.9	27.6	28.2	28.8	29.5	30.1	30.8	31.5
19	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.4	16.0	16.7	17.4	18.0	18.7	19.3	19.8	20.4	20.9	21.4	21.9	22.5	23.1	23.7	24.3	25.0	25.6	26.3	26.9	27.6	28.3	29.0	29.7	30.4	31.1	31.8	32.5	
20	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.1	15.8	16.5	17.2	17.9	18.6	19.3	20.0	20.5	21.1	21.7	22.2	22.8	23.5	24.1	24.8	25.5	26.2	26.9	27.7	28.4	29.1	29.9	30.6	31.4	32.2	33.0	33.7			
21	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.6	16.4	17.1	17.9	18.6	19.4	20.1	20.8	21.4	22.0	22.6	23.3	24.0	24.7	25.4	26.2	26.9	27.7	28.5	29.3	30.1	30.9	31.7	32.6	33.4	34.2	35.1			
22	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.0	15.5	16.3	17.1	17.9	18.7	19.5	20.3	21.1	21.8	22.5	23.2	23.8	24.6	25.3	26.1	26.9	27.8	28.6	29.5	30.3	31.2	32.1	33.0	33.9	34.8	35.7	36.6				
23	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.0	15.4	16.3	17.2	18.0	18.9	19.8	20.6	21.5	22.3	23.1	23.8	24.6	25.3	26.2	27.0	27.9	28.8	29.7	30.6	31.6	32.5	33.5	34.4	35.4	36.4	37.3	38.3					
24	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.0	15.3	16.3	17.2	18.2	19.1	20.1	21.0	21.9	22.9	23.7	24.6	25.4	26.2	27.1	28.0	28.9	29.9	30.9	31.9	32.9	33.9	34.9	36.0	37.0	38.1	39.2	40.2						
25	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	15.1	16.3	17.4	18.4	19.4	20.5	21.5	22.5	23.5	24.5	25.5	26.4	27.3	28.2	29.1	30.1	31.2	32.2	33.3	34.4	35.5	36.6	37.7	38.9	40.0	41.2	42.3							
26	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	15.0	16.2	17.6	18.7	19.8	20.9	22.1	23.2	24.3	25.4	26.4	27.5	28.5	29.5	30.5	31.5	32.6	33.8	34.9	36.1	37.3	38.5	39.7	40.9	42.1	43.4	44.6								
27	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	12.5	15.0	15.0	16.1	17.6	19.1	20.3	21.6	22.8	24.0	25.2	26.4	27.6	28.8	29.9	31.1	32.1	33.2	34.3	35.6	36.8	38.0	39.3	40.6	41.9	43.2	44.5	45.9	47.2									
28	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	12.5	13.2	15.0	16.1	17.6	19.2	20.9	22.2	23.6	24.9	26.3	27.6	28.9	30.2	31.5	32.8	34.0	35.1	36.3	37.5	38.8	40.2	41.5	42.9	44.3	45.7	47.1	48.6	50.0										
29	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.5	13.0	14.5	16.0	17.6	19.3	21.1	22.9	24.4	25.9	27.4	28.8	30.3	31.8	33.2	34.6	35.9	37.3	38.5	39.7	41.1	42.5	43.9	45.4	46.9	48.4	50.0	51.5	53.1											
30	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	12.7	14.3	15.9	17.6	19.4	21.3	23.2	25.2	26.8	28.5	30.1	31.7	33.3	34.9	36.5	38.0	39.5	41.0	42.3	43.6	45.0	46.5	48.1	49.7	51.3	53.0	54.6	56.3												
31	10.0	10.0	10.0	10.0	10.0	10.0	12.5	12.5	14.0	15.7	17.5	19.4	21.4	23.4	25.6	27.8	29.6	31.4	33.2	35.0	36.7	38.4	40.2	41.8	43.5	45.1	46.5	47.9	49.4	51.0	52.7	54.4	56.2	57.9	59.8													
32	10.0	10.0	10.0	10.0	10.0	10.4	12.5	13.7	15.5	17.4	19.4	21.5	23.6	25.9	28.3	30.7	32.7	34.7	36.6	38.6	40.5	42.4	44.3	46.1	47.9	49.7	51.2	52.8	54.3	56.0	57.8	59.6	61.5	63.5														
33	10.0	10.0	10.0	10.0	10.0	11.5	13.3	15.2	17.2	19.3	21.5	23.8	26.2	28.7	31.3	34.0	36.2	38.4	40.5	42.7	44.8	46.9	48.9	50.9	52.9	54.8	56.5	58.2	59.8	61.6	63.5	65.4	67.5															
34	10.0	10.0	10.0	10.0	11.0	12.8	14.8	16.9	19.1	21.4	23.9	26.5	29.1	31.9	34.7	37.7	40.1	42.5	44.9	47.2	49.6	51.9	54.1	56.3	58.4	60.5	62.4	64.2	66.0	67.8	69.8	71.9																
35	10.0	10.0	10.0	10.4	12.3	14.4	16.6	18.9	21.4	24.0	26.7	29.5	32.5	35.5	38.7	41.9	44.6	47.2	49.8	52.4	55.0	57.5	59.9	62.3	64.7	67.0	69.0	71.0	73.0	74.9	76.9																	
36	10.0	10.0	10.0	11.7	13.9	16.2	18.6	21.2	24.0	26.8	29.8	33.0	36.2	39.6	43.1	46.7	49.6	52.5	55.4	58.2	61.0	63.8	66.5	69.1	71.7	74.2	76.4	78.6	80.7	82.8																		
37	10.0	10.0	11.0	13.2	15.7	18.2	21.0	23.9	26.9	30.1	33.4	36.9	40.5	44.2	48.1	52.1	55.3	58.5	61.6	64.7	67.8	70.8	73.7	76.6	79.4	82.2	84.6	87.0	89.3																			
38	10.0	10.1	12.5	15.0	17.7	20.6	23.6	26.8	30.2	33.7	37.4	41.2	45.2	49.3	53.6	58.0	61.5	65.0	68.4	71.8	75.2	78.5	81.7	84.8	87.9	90.9	93.6	96.2																				
39	10.0	11.5	14.1	17.0	20.0	23.1	26.5	30.0	33.8	37.6	41.7	45.9	50.3	54.8	59.5	64.3	68.2	72.0	75.8	79.5	83.1	86.7	90.2	93.7	97.0	100.3	103.2																					
40	10.3	13.0	15.9	19.0	22.3	25.8	29.5	33.4	37.5	41.8	46.2	50.8	55.6	60.6	65.7	71.0	75.2	79.4	83.5	87.5	91.5	95.4	99.2	103.0	106.6	110.2																						
41	11.5	14.5	17.7	21.1	24.7	28.6	32.6	36.9	41.3	46.0	50.8	55.9	61.1	66.6	72.1	77.9	82.4	87.0	91.4	95.8	100.1	104.4	108.5	112.6	116.5																							
42	12.6	15.9	19.4	23.1	27.0	31.2	35.6	40.2	45.0	50.1	55.4	60.9	66.5	72.4	78.5	84.7	89.6	94.5	99.3	104.1	108.7	113.3	117.8	122.2																								
43	13.7	17.3	21.0	25.1	29.3	33.8	38.6	43.6	48.8	54.3	60.0	65.9	72.1	78.4	85.0	91.7	97.0	102.3	107.5	112.6	117.6	122.6	127.4																									
44	14.9	18.7	22.8	27.2	31.8	36.7	41.8	47.2	52.9	58.8	65.0	71.4	78.0	84.9	91.9	99.2	104.9	110.6	116.2	121.7	127.2	132.5																										
45	16.2	20.3	24.7	29.4	34.4	39.7	45.3	51.1	57.3	63.6	70.3	77.2	84.4	91.8	99.4	107.3	113.4	119.6	125.6	131.6	137.4																											
46	17.5	22.0	26.8	31.9	37.3	43.0	49.0	55.3	61.9	68.8	76.0	83.5	91.2	99.2	107.4	115.9	122.5	129.1	135.7	142.1																												
47	18.9	23.7	28.9	34.4	40.2	46.4	52.9	59.7	66.9	74.3	82.1	90.1	98.5	107.1	115.9	125.0	132.2	139.3	146.4																													
48	20.4	25.6	31.2	37.1	43.4	50.1	57.1	64.5	72.2	80.2	88.6	97.2	106.2	115.5	125.0	134.9	142.6	150.3																														
49	22.0	27.6	33.7	40.1	46.9	54.1	61.7	69.6	77.9	86.5	95.5	104.9	114.6	124.6	134.9	145.5	153.9																															
50	23.8	29.8	36.3	43.3	50.6	58.4	66.5	75.1	84.0	93.3	103.0	113.1	123.6	134.4	145.5	157.0																																
51	25.7	32.2	39.2	46.7	54.6	63.0	71.8	81.0	90.7	100.7	111.2	122.0	133.3	145.0	157.1																																	
52	27.7	34.8	42.4	50.4	59.0	68.0	77.5	87.4	97.8	108.6	119.9	131.7	143.9	156.6																																		
53	29.9	37.6	45.7	54.4	63.7	73.4	83.6	94.3	105.4	117.1	129.4	142.1	155.4																																			
54	32.3	40.5	49.3	58.7	68.6	79.1	90.1	101.6	113.7	126.4	139.6	153.4																																				
55	34.8	43.7	53.2	63.3	74.0	85.2	97.1	109.5	122.6	136.3	150.7																																					
56	37.5	47.1	57.3	68.1	79.6	91.7	104.5	118.1	132.3	147.1																																						
57	40.3	50.6	61.6	73.2	85.6	98.7	112.6	127.3	142.7																																							
58	43.3	54.4	66.1	78.7	92.0	106.3	121.5	137.4																																								
59	46.5	58.4	71.0	84.6	99.3	114.8	131.3																																									
60	50.0	62.7	76.5	91.4	107.4	124.3																																										
61	53.7	67.6	82.8	99.1	116.5																																											
62	58.0	73.4	90.0	107.9																																												
63	63.2	80.2	98.5																																													
64	69.7	88.4																																														
65	78.0																																															





Female

Option - 2

Simplified Underwriting

On ATPD or CI

Age/ Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
18	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.0	19.6	20.2	20.8	21.3	21.8	22.3	22.8	23.3	23.8	24.2	24.7	25.3	25.8	26.3	26.9	27.4	27.9	28.5	29.0	29.5	30.1	30.6	31.1	31.6
19	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.0	19.7	20.3	21.0	21.6	22.1	22.7	23.2	23.7	24.2	24.7	25.3	25.8	26.4	27.0	27.6	28.1	28.7	29.3	29.9	30.4	31.0	31.6	32.1	32.7
20	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.0	19.8	20.5	21.2	21.9	22.5	23.1	23.7	24.3	24.8	25.3	25.9	26.5	27.1	27.7	28.4	29.0	29.6	30.2	30.9	31.5	32.1	32.7	33.3	33.9		
21	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.2	20.0	20.8	21.5	22.3	23.0	23.7	24.3	24.9	25.5	26.1	26.7	27.3	28.0	28.7	29.3	30.0	30.7	31.4	32.0	32.7	33.3	34.0	34.6	35.3			
22	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	19.4	20.3	21.2	22.0	22.8	23.6	24.4	25.1	25.8	26.5	27.1	27.7	28.4	29.1	29.8	30.5	31.2	31.9	32.7	33.4	34.1	34.8	35.5	36.2	36.9				
23	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	18.8	18.8	19.7	20.7	21.6	22.6	23.5	24.4	25.2	26.1	26.8	27.6	28.3	29.0	29.6	30.3	31.1	31.8	32.6	33.4	34.1	34.9	35.7	36.4	37.2	37.9	38.7						
24	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	19.0	20.0	21.0	22.1	23.1	24.1	25.0	26.0	26.9	27.9	28.7	29.4	30.2	30.9	31.7	32.4	33.2	34.0	34.8	35.7	36.5	37.3	38.1	38.9	39.8	40.6							
25	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.8	19.1	20.2	21.4	22.5	23.6	24.7	25.7	26.8	27.8	28.8	29.8	30.7	31.5	32.3	33.1	33.9	34.7	35.5	36.4	37.3	38.2	39.0	39.9	40.8	41.7	42.5							
26	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	18.9	20.4	21.6	22.9	24.1	25.2	26.4	27.6	28.7	29.8	30.9	32.0	32.9	33.8	34.7	35.5	36.3	37.2	38.1	39.0	39.9	40.9	41.8	42.7	43.7	44.6								
27	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	18.8	20.3	21.9	23.2	24.5	25.8	27.1	28.4	29.6	30.9	32.0	33.2	34.3	35.3	36.3	37.3	38.2	39.0	39.9	40.9	41.8	42.8	43.8	44.8	45.8	46.8									
28	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	15.7	18.8	18.8	20.1	21.8	23.6	25.0	26.4	27.8	29.2	30.5	31.9	33.2	34.5	35.7	37.0	38.0	39.1	40.1	41.1	42.0	42.9	43.9	44.9	46.0	47.0	48.1	49.1										
29	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	15.7	16.5	18.8	19.9	21.7	23.5	25.4	27.0	28.5	30.0	31.5	33.0	34.5	35.9	37.3	38.6	39.9	41.1	42.2	43.3	44.3	45.3	46.3	47.3	48.4	49.5	50.6	51.7											
30	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	16.1	17.8	19.7	21.5	23.5	25.5	27.6	29.2	30.9	32.5	34.2	35.8	37.3	38.9	40.4	41.8	43.2	44.5	45.7	46.8	48.0	49.0	50.1	51.1	52.2	53.3	54.5												
31	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	15.7	17.5	19.4	21.4	23.4	25.6	27.7	30.0	31.8	33.6	35.4	37.2	38.9	40.6	42.2	43.8	45.4	46.9	48.3	49.6	50.8	52.0	53.2	54.3	55.4	56.5	57.6													
32	12.5	12.5	12.5	12.5	12.5	12.5	15.7	15.7	17.2	19.2	21.3	23.4	25.7	28.0	30.4	32.8	34.8	36.8	38.7	40.6	42.5	44.3	46.1	47.8	49.5	51.2	52.6	54.0	55.3	56.7	57.9	59.1	60.3	61.5														
33	12.5	12.5	12.5	12.5	12.5	13.0	15.7	16.8	18.9	21.1	23.4	25.7	28.2	30.7	33.3	36.0	38.2	40.3	42.4	44.5	46.5	48.5	50.4	52.3	54.1	55.9	57.4	58.9	60.4	61.8	63.1	64.5	65.7															
34	12.5	12.5	12.5	12.5	12.5	14.3	16.4	18.6	20.8	23.2	25.7	28.3	31.0	33.7	36.6	39.5	41.8	44.2	46.4	48.7	50.9	53.0	55.1	57.1	59.1	61.0	62.6	64.3	65.8	67.3	68.8	70.2																
35	12.5	12.5	12.5	12.5	13.6	15.8	18.0	20.4	22.9	25.5	28.2	31.1	34.0	37.0	40.1	43.3	45.8	48.3	50.8	53.2	55.5	57.8	60.1	62.3	64.4	66.4	68.2	70.0	71.7	73.3	74.9																	
36	12.5	12.5	12.5	12.8	15.0	17.4	19.9	22.5	25.2	28.0	31.0	34.1	37.3	40.5	43.9	47.4	50.1	52.8	55.4	58.0	60.6	63.1	65.5	67.8	70.1	72.3	74.2	76.1	77.9	79.7																		
37	12.5	12.5	12.5	14.1	16.5	19.1	21.8	24.7	27.6	30.7	34.0	37.3	40.8	44.3	48.0	51.7	54.7	57.6	60.4	63.2	66.0	68.6	71.2	73.7	76.2	78.5	80.6	82.6	84.6																			
38	12.5	12.5	13.0	15.5	18.2	21.0	23.9	27.0	30.3	33.6	37.2	40.8	44.5	48.4	52.3	56.4	59.6	62.7	65.7	68.7	71.7	74.5	77.3	80.0	82.6	85.1	87.4	89.5																				
39	12.5	12.5	14.3	17.1	19.9	23.0	26.2	29.5	33.0	36.7	40.5	44.4	48.5	52.6	56.9	61.2	64.6	68.0	71.3	74.5	77.6	80.7	83.6	86.5	89.3	92.0	94.4																					
40	12.5	12.9	15.7	18.6	21.8	25.0	28.5	32.2	36.0	39.9	44.0	48.3	52.6	57.1	61.7	66.3	70.0	73.5	77.0	80.5	83.8	87.0	90.2	93.3	96.3	99.2																						
41	12.5	14.1	17.1	20.2	23.6	27.2	30.9	34.9	39.0	43.3	47.7	52.2	56.9	61.6	66.5	71.5	75.4	79.2	82.9	86.6	90.1	93.6	97.0	100.3	103.4																							
42	12.5	15.2	18.4	21.8	25.4	29.3	33.3	37.6	42.0	46.5	51.2	56.1	61.1	66.1	71.3	76.7	80.8	84.8	88.8	92.6	96.4	100.1	103.7	107.2																								
43	13.0	16.2	19.7	23.4	27.3	31.4	35.7	40.3	45.0	49.8	54.8	60.0	65.3	70.7	76.2	81.8	86.2	90.5	94.6	98.7	102.7	106.7	110.5																									
44	13.9	17.4	21.1	25.1	29.3	33.7	38.4	43.2	48.2	53.4	58.7	64.2	69.8	75.5	81.4	87.4	92.0	96.5	100.9	105.3	109.5	113.7																										
45	14.9	18.7	22.7	27.0	31.5	36.3	41.2	46.4	51.7	57.2	62.8	68.6	74.6	80.7	86.9	93.2	98.1	102.8	107.6	112.2	116.7																											
46	16.1	20.2	24.5	29.1	33.9	39.0	44.3	49.7	55.4	61.2	67.2	73.3	79.6	86.1	92.6	99.3	104.5	109.6	114.6	119.5																												
47	17.4	21.8	26.5	31.4	36.5	41.9	47.5	53.3	59.2	65.4	71.7	78.2	84.9	91.7	98.6	105.8	111.2	116.6	121.9																													
48	18.9	23.6	28.5	33.8	39.2	44.9	50.8	56.9	63.2	69.7	76.4	83.2	90.3	97.4	104.8	112.3	118.1	123.8																														
49	20.4	25.4	30.6	36.1	41.8	47.8	54.0	60.4	67.1	73.9	80.9	88.1	95.5	103.1	110.9	118.9	125.0																															
50	21.8	27.1	32.6	38.3	44.3	50.6	57.1	63.8	70.7	77.9	85.3	92.8	100.6	108.6	116.8	125.2																																
51	23.1	28.6	34.3	40.3	46.5	53.0	59.8	66.8	74.1	81.5	89.2	97.1	105.3	113.7	122.4																																	
52	24.0	29.6	35.5	41.7	48.2	54.9	61.9	69.2	76.7	84.4	92.4	100.7	109.2	118.1																																		
53	24.6	30.4	36.5	42.8	49.5	56.5	63.7	71.2	78.9	86.9	95.3	104.0	113.0																																			
54	25.2	31.2	37.5	44.1	51.0	58.1	65.6	73.3	81.4	89.9	98.7	107.8																																				
55	25.9	32.1	38.6	45.4	52.5	60.0	67.7	75.8	84.3	93.2	102.5																																					
56	26.7	33.1	39.9	46.9	54.3	62.0	70.1	78.7	87.8	97.2																																						
57	27.7	34.3	41.3	48.7	56.3	64.5	73.1	82.3	91.9																																							
58	28.8	35.7	42.9	50.6	58.7	67.4	76.7	86.5																																								
59	29.9	37.1	44.6	52.7	61.5	70.9	80.9																																									
60	31.1	38.5	46.6	55.4	65.0	75.2																																										
61	32.3	40.3	49.2	58.9	69.3																																											
62	33.9	42.9	52.7	63.4																																												
63	36.5	46.6	57.5																																													
64	40.6	51.9																																														
65	46.9																																															



Male

Option - 3

Age/ Term	Full Underwriting																																															On Death or ATPD or CI				
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52				
18	12.0	12.0	12.0	12.0	12.0	12.0	14.0	14.9	16.3	17.8	19.3	20.8	22.3	23.9	25.4	26.9	28.3	29.6	31.0	32.3	33.6	34.8	36.0	37.2	38.4	39.5	40.5	41.5	42.4	43.4	44.2	45.1	46.1	47.2	48.3	49.4	50.6	51.9	53.1	54.4	55.7	57.0	58.4	59.8	61.1	62.5	63.9	65.3				
19	12.0	12.0	12.0	12.0	12.0	12.2	14.0	15.1	16.6	18.1	19.7	21.2	22.8	24.3	25.9	27.5	28.9	30.3	31.7	33.0	34.4	35.7	36.9	38.2	39.4	40.6	41.6	42.6	43.6	44.5	45.5	46.5	47.7	48.9	50.1	51.4	52.7	54.1	55.5	56.9	58.3	59.8	61.2	62.7	64.2	65.7	67.2					
20	12.0	12.0	12.0	12.0	12.0	12.4	14.0	15.4	16.9	18.5	20.1	21.6	23.2	24.9	26.5	28.1	29.6	31.0	32.4	33.8	35.2	36.6	37.9	39.2	40.4	41.7	42.8	43.8	44.8	45.8	47.0	48.2	49.5	50.8	52.2	53.7	55.1	56.6	58.1	59.7	61.2	62.8	64.4	66.0	67.6	69.2						
21	12.0	12.0	12.0	12.0	12.0	12.6	14.2	15.7	17.3	18.9	20.5	22.1	23.7	25.4	27.1	28.8	30.3	31.8	33.3	34.7	36.2	37.6	39.0	40.3	41.6	42.9	44.0	45.2	46.2	47.4	48.8	50.1	51.6	53.1	54.6	56.2	57.8	59.5	61.1	62.8	64.5	66.2	67.9	69.6	71.3							
22	12.0	12.0	12.0	12.0	12.0	12.9	14.4	16.0	17.6	19.3	20.9	22.6	24.3	26.0	27.8	29.5	31.1	32.7	34.2	35.8	37.3	38.7	40.2	41.6	43.0	44.3	45.5	46.7	48.0	49.4	50.9	52.4	54.0	55.7	57.4	59.1	60.9	62.7	64.5	66.3	68.1	69.9	71.8	73.6								
23	12.0	12.0	12.0	12.0	12.0	13.1	14.7	16.4	18.0	19.7	21.4	23.2	25.0	26.8	28.6	30.4	32.1	33.7	35.3	36.9	38.5	40.1	41.6	43.1	44.5	45.9	47.2	48.5	50.0	51.7	53.3	55.1	56.8	58.7	60.5	62.4	64.3	66.3	68.2	70.2	72.1	74.1	76.1									
24	12.0	12.0	12.0	12.0	12.0	13.4	15.1	16.8	18.5	20.2	22.0	23.8	25.7	27.6	29.5	31.4	33.2	34.9	36.6	38.3	39.9	41.6	43.2	44.7	46.2	47.7	49.2	50.8	52.5	54.3	56.2	58.1	60.0	62.0	64.1	66.1	68.2	70.3	72.4	74.5	76.6	78.8										
25	12.0	12.0	12.0	12.0	12.1	13.8	15.5	17.2	19.0	20.8	22.7	24.6	26.6	28.6	30.6	32.6	34.4	36.2	38.1	39.8	41.6	43.3	45.0	46.6	48.3	49.9	51.6	53.4	55.4	57.4	59.4	61.5	63.7	65.8	68.0	70.3	72.5	74.8	77.0	79.3	81.6											
26	12.0	12.0	12.0	12.0	12.5	14.2	15.9	17.8	19.6	21.6	23.5	25.6	27.6	29.7	31.8	34.0	35.9	37.9	39.8	41.7	43.5	45.3	47.1	48.9	50.6	52.5	54.5	56.6	58.7	60.9	63.2	65.4	67.8	70.1	72.5	74.9	77.3	79.8	82.2	84.7												
27	12.0	12.0	12.0	12.0	12.9	14.7	16.5	18.4	20.4	22.5	24.6	26.7	28.9	31.1	33.4	35.6	37.7	39.8	41.8	43.8	45.8	47.8	49.7	51.5	53.5	55.7	57.9	60.2	62.6	65.0	67.4	69.9	72.4	75.0	77.6	80.2	82.8	85.4	88.1													
28	12.0	12.0	12.0	12.0	13.4	15.3	17.2	19.3	21.4	23.5	25.8	28.1	30.4	32.8	35.2	37.6	39.8	42.0	44.2	46.4	48.5	50.6	52.6	54.7	57.0	59.4	61.9	64.4	66.9	69.6	72.2	74.9	77.7	80.4	83.2	86.0	88.8	91.7														
29	12.0	12.0	12.0	12.1	14.0	16.0	18.1	20.3	22.5	24.8	27.2	29.7	32.2	34.7	37.3	39.9	42.3	44.7	47.0	49.3	51.6	53.8	56.0	58.4	61.0	63.7	66.3	69.1	71.9	74.7	77.6	80.5	83.5	86.5	89.5	92.5	95.6															
30	12.0	12.0	12.0	12.7	14.7	16.9	19.1	21.5	23.9	26.4	29.0	31.6	34.3	37.0	39.8	42.6	45.2	47.7	50.2	52.7	55.1	57.5	59.9	62.6	65.5	68.5	71.4	74.4	77.4	80.5	83.6	86.8	90.0	93.2	96.4	99.7																
31	12.0	12.0	12.0	13.4	15.6	17.9	20.4	22.9	25.5	28.2	31.0	33.9	36.8	39.7	42.7	45.7	48.5	51.2	53.9	56.6	59.2	61.8	64.5	67.5	70.7	73.9	77.0	80.3	83.6	86.9	90.3	93.7	97.2	100.6	104.2																	
32	12.0	12.0	12.1	14.4	16.7	19.2	21.9	24.6	27.5	30.4	33.4	36.5	39.7	42.9	46.1	49.4	52.3	55.3	58.2	61.1	64.0	66.8	69.8	73.0	76.5	80.0	83.4	86.9	90.5	94.1	97.7	101.4	105.1	108.9																		
33	12.0	12.0	13.0	15.4	18.0	20.8	23.6	26.6	29.7	32.9	36.2	39.6	43.0	46.5	50.0	53.5	56.8	60.0	63.1	66.3	69.3	72.4	75.7	79.2	82.9	86.7	90.4	94.2	98.1	102.0	105.9	109.9	113.9																			
34	12.0	12.0	14.0	16.7	19.6	22.6	25.7	29.0	32.3	35.8	39.4	43.0	46.7	50.5	54.3	58.2	61.7	65.2	68.6	72.0	75.4	78.6	82.2	86.1	90.1	94.2	98.2	102.3	106.4	110.6	114.9	119.2																				
35	12.0	12.5	15.3	18.3	21.4	24.7	28.1	31.6	35.3	39.1	43.0	47.0	51.0	55.1	59.3	63.5	67.3	71.1	74.8	78.5	82.1	85.7	89.5	93.7	98.0	102.4	106.7	111.1	115.6	120.2	124.8																					
36	12.0	13.7	16.8	20.0	23.4	27.0	30.8	34.7	38.7	42.8	47.1	51.4	55.8	60.3	64.8	69.4	73.6	77.7	81.7	85.7	89.6	93.5	97.6	102.0	106.7	111.4	116.1	120.8	125.6	130.5																						
37	12.0	15.1	18.5	22.1	25.8	29.8	33.9	38.1	42.5	47.0	51.7	56.4	61.2	66.1	71.0	76.0	80.5	85.0	89.4	93.7	97.9	102.1	106.4	111.2	116.2	121.2	126.3	131.4	136.6																							
38	13.3	16.8	20.5	24.4	28.5	32.8	37.3	41.9	46.7	51.6	56.7	61.8	67.1	72.4	77.8	83.2	88.1	92.9	97.7	102.4	107.0	111.5	116.1	121.1	126.5	131.9	137.3	142.9																								
39	14.7	18.6	22.6	26.9	31.4	36.1	41.0	46.0	51.3	56.6	62.1	67.8	73.5	79.3	85.1	91.0	96.3	101.5	106.7	111.8	116.7	121.6	126.4	131.9	137.6	143.4	149.3																									
40	16.3	20.5	24.9	29.5	34.4	39.5	44.9	50.4	56.1	61.9	67.9	74.0	80.2	86.5	92.8	99.2	104.9	110.6	116.2	121.7	127.0	132.3	137.5	143.2	149.4	155.7																										
41	17.8	22.4	27.2	32.2	37.5	43.1	48.9	54.9	61.0	67.4	73.9	80.5	87.2	94.0	100.9	107.7	113.9	120.1	126.1	132.0	137.7	143.4	148.9	155.1	161.7																											
42	19.3	24.2	29.4	34.9	40.6	46.7	52.9	59.4	66.1	72.9	80.0	87.1	94.4	101.7	109.1	116.5	123.2	129.7	136.2	142.5	148.7	154.8	160.8	167.5																												
43	20.9	26.1	31.8	37.7	43.9	50.4	57.2	64.2	71.4	78.8	86.4	94.1	101.9	109.8	117.8	125.8	132.9	140.0	146.9	153.7	160.4	166.9	173.3																													
44	22.5	28.3	34.3	40.8	47.5	54.5	61.9	69.4	77.3	85.3	93.5	101.8	110.2	118.7	127.2	135.8	143.5	151.1	158.6	165.9	173.0	180.0																														
45	24.4	30.6	37.1	44.1	51.4	59.0	66.9	75.1	83.6	92.2	101.1	110.0	119.1	128.2	137.4	146.7	154.9	163.1	171.1	178.9	186.6																															
46	26.4	33.1	40.2	47.7	55.6	63.9	72.5	81.3	90.4	99.8	109.3	118.9	128.7	138.5	148.4	158.3	167.2	176.0	184.6	193.0																																
47	28.5	35.8	43.5	51.7	60.2	69.2	78.4	88.0	97.8	107.9	118.1	128.5	139.0	149.6	160.2	170.9	180.4	189.8	199.0																																	
48	31.0	38.8	47.2	56.0	65.3	75.0	85.0	95.3	105.9	116.7	127.7	138.9	150.2	161.6	173.0	184.4	194.7	204.8																																		
49	33.5	42.1	51.2	60.7	70.7	81.1	91.9	103.0	114.4	126.0	137.9	149.9	162.0	174.2	186.5	198.8	209.8																																			
50	36.3	45.5	55.3	65.6	76.4	87.6	99.2	111.2	123.4	135.9	148.6	161.5	174.6	187.7	200.9	214.1																																				
51	39.3	49.3	59.9	71.0	82.6	94.6	107.1	119.9	133.0	146.5	160.1	173.9	187.9	202.0	216.2																																					
52	42.5	53.3	64.7	76.6	89.1	102.0	115.4	129.1	143.3	157.7	172.3	187.1	202.2	217.3																																						
53	45.9	57.5	69.7	82.5	95.8	109.7	124.0	138.8	153.9	169.3	185.0	201.0	217.1																																							
54	49.4	61.8	74.8	88.5	102.8	117.7	133.0	148.8	165.0	181.5	198.4	215.4																																								
55	53.0	66.2	80.2	94.8	110.1	126.0	142.4	159.3	176.6	194.4	212.4																																									
56	56.6	70.7	85.6	101.3	117.6	134.6	152.1	170.3	188.8	207.9																																										
57	60.2	75.3	91.2	107.9	125.4	143.5	162.3	181.8	201.7																																											
58	64.0	80.1	97.1	115.0	133.7	153.1	173.3	194.1																																												
59	68.3	85.6	103.8	122.9	143.0	163.9	185.6																																													
60	73.1	91.6	111.1	131.8	153.4	176.0																																														
61	78.3	98.1	119.2	141.4	164.8																																															
62	83.9	105.4	128.1	152.2																																																
63	90.3	113.5	138.3																																																	
64	97.4	122.7																																																		
65	105.5																																																			

Female

Option - 3

Age/ Term	Full Underwriting																																															On Death or ATPD or CI		
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52		
18	12.0	12.0	12.0	12.0	12.0	12.0	14.0	14.0	14.9	16.3	17.7	19.1	20.5	22.0	23.4	24.8	26.1	27.4	28.6	29.8	31.0	32.1	33.3	34.4	35.4	36.5	37.4	38.2	39.1	39.9	40.7	41.5	42.2	43.0	43.7	44.4	45.3	46.1	47.0	48.0	48.9	49.9	50.8	51.8	52.8	53.8	54.8	55.8		
19	12.0	12.0	12.0	12.0	12.0	12.0	14.0	14.0	15.4	16.8	18.3	19.7	21.2	22.7	24.2	25.7	27.0	28.3	29.6	30.8	32.1	33.3	34.4	35.6	36.8	38.0	39.1	40.1	41.0	42.2	43.0	43.8	44.5	45.3	46.2	47.1	48.1	49.1	50.1	51.1	52.1	53.2	54.2	55.3	56.4	57.5				
20	12.0	12.0	12.0	12.0	12.0	12.0	14.0	14.4	15.9	17.4	18.9	20.4	21.9	23.4	25.0	26.5	27.9	29.2	30.6	31.9	33.2	34.4	35.6	36.8	38.0	39.1	40.1	41.0	42.0	42.8	43.7	44.6	45.4	46.2	47.1	48.1	49.1	50.2	51.2	52.3	53.4	54.5	55.7	56.8	58.0	59.1				
21	12.0	12.0	12.0	12.0	12.0	12.0	14.0	14.9	16.4	17.9	19.5	21.1	22.6	24.2	25.8	27.4	28.9	30.3	31.6	33.0	34.3	35.6	36.9	38.2	39.4	40.5	41.5	42.5	43.5	44.4	45.4	46.2	47.1	48.1	49.1	50.2	51.3	52.4	53.6	54.8	56.0	57.2	58.4	59.6	60.9					
22	12.0	12.0	12.0	12.0	12.0	12.4	14.0	15.4	17.0	18.6	20.2	21.8	23.5	25.1	26.8	28.4	29.9	31.4	32.8	34.3	35.6	37.0	38.3	39.6	40.9	42.1	43.2	44.2	45.2	46.2	47.2	48.1	49.1	50.2	51.3	52.5	53.7	54.9	56.2	57.5	58.8	60.1	61.4	62.7						
23	12.0	12.0	12.0	12.0	12.0	12.8	14.4	16.0	17.6	19.3	20.9	22.6	24.3	26.1	27.8	29.5	31.1	32.6	34.1	35.6	37.0	38.5	39.9	41.2	42.5	43.8	44.9	46.0	47.1	48.1	49.1	50.1	51.3	52.5	53.7	55.0	56.4	57.7	59.1	60.4	61.8	63.2	64.6							
24	12.0	12.0	12.0	12.0	12.0	13.3	14.9	16.5	18.2	19.9	21.7	23.4	25.2	27.0	28.8	30.6	32.2	33.9	35.4	37.0	38.5	40.0	41.4	42.8	44.2	45.6	46.7	47.9	49.0	50.1	51.1	52.3	53.6	55.0	56.3	57.8	59.2	60.6	62.1	63.6	65.1	66.6								
25	12.0	12.0	12.0	12.0	12.1	13.7	15.4	17.1	18.9	20.6	22.4	24.3	26.1	28.0	29.9	31.8	33.5	35.1	36.8	38.4	40.0	41.5	43.1	44.5	46.0	47.4	48.6	49.8	51.0	52.1	53.4	54.7	56.2	57.6	59.1	60.7	62.2	63.8	65.4	67.0	68.6									
26	12.0	12.0	12.0	12.0	12.5	14.2	15.9	17.7	19.5	21.3	23.2	25.1	27.1	29.0	31.0	33.0	34.7	36.5	38.2	39.9	41.6	43.2	44.8	46.4	47.9	49.3	50.6	51.9	53.1	54.4	55.8	57.3	58.9	60.5	62.2	63.8	65.5	67.2	68.9	70.6										
27	12.0	12.0	12.0	12.0	12.9	14.6	16.4	18.3	20.2	22.1	24.1	26.1	28.1	30.1	32.2	34.3	36.1	38.0	39.8	41.6	43.3	45.0	46.7	48.3	49.9	51.5	52.8	54.2	55.5	56.9	58.6	60.2	61.9	63.7	65.5	67.3	69.1	70.9	72.8											
28	12.0	12.0	12.0	12.0	13.3	15.1	17.0	18.9	20.9	22.9	24.9	27.0	29.2	31.3	33.5	35.6	37.6	39.5	41.4	43.3	45.1	46.9	48.7	50.4	52.1	53.7	55.1	56.5	58.1	59.7	61.5	63.4	65.2	67.1	69.0	71.0	72.9	74.9												
29	12.0	12.0	12.0	12.0	13.7	15.6	17.6	19.6	21.7	23.8	25.9	28.1	30.4	32.6	34.9	37.2	39.2	41.3	43.3	45.3	47.2	49.1	50.9	52.8	54.5	56.2	57.7	59.3	61.0	62.9	64.9	66.8	68.9	70.9	73.0	75.1	77.2													
30	12.0	12.0	12.0	12.3	14.2	16.2	18.2	20.4	22.5	24.8	27.0	29.4	31.7	34.1	36.5	38.9	41.1	43.2	45.3	47.4	49.5	51.5	53.4	55.4	57.2	59.0	60.6	62.4	64.4	66.4	68.6	70.7	72.9	75.1	77.4	79.6														
31	12.0	12.0	12.0	12.8	14.8	16.9	19.0	21.3	23.6	25.9	28.3	30.8	33.3	35.8	38.3	40.8	43.1	45.4	47.7	49.9	52.1	54.2	56.3	58.3	60.2	62.1	63.9	66.0	68.1	70.4	72.7	75.0	77.4	79.8	82.2															
32	12.0	12.0	12.0	13.4	15.5	17.7	20.0	22.4	24.8	27.3	29.8	32.4	35.1	37.7	40.4	43.1	45.6	48.0	50.4	52.7	55.0	57.3	59.5	61.6	63.7	65.7	67.8	70.0	72.4	74.8	77.3	79.8	82.4	85.0																
33	12.0	12.0	12.0	14.1	16.3	18.7	21.1	23.6	26.2	28.9	31.6	34.4	37.2	40.0	42.9	45.8	48.4	51.0	53.5	56.0	58.4	60.8	63.2	65.5	67.7	69.8	72.1	74.6	77.1	79.8	82.4	85.2	87.9																	
34	12.0	12.0	12.6	14.9	17.3	19.8	22.4	25.1	27.9	30.7	33.6	36.6	39.6	42.6	45.7	48.7	51.5	54.3	57.0	59.7	62.3	64.8	67.3	69.7	72.1	74.5	77.0	79.6	82.4	85.2	88.1	91.0																		
35	12.0	12.0	13.4	15.8	18.4	21.1	23.9	26.8	29.7	32.8	35.9	39.0	42.2	45.5	48.7	52.0	55.0	57.9	60.8	63.7	66.5	69.2	71.8	74.4	76.9	79.5	82.3	85.1	88.1	91.2	94.3																			
36	12.0	12.0	14.3	16.9	19.7	22.6	25.5	28.6	31.8	35.0	38.4	41.7	45.2	48.7	52.2	55.7	58.9	62.0	65.1	68.1	71.1	74.0	76.8	79.6	82.3	85.1	88.1	91.2	94.4	97.7																				
37	12.0	12.6	15.3	18.1	21.1	24.2	27.4	30.7	34.1	37.6	41.1	44.8	48.5	52.2	55.9	59.7	63.1	66.5	69.8	73.0	76.2	79.3	82.3	85.2	88.1	91.2	94.4	97.7	101.2																					
38	12.0	13.6	16.5	19.5	22.7	26.0	29.4	33.0	36.6	40.4	44.2	48.1	52.1	56.0	60.1	64.1	67.7	71.3	74.9	78.3	81.7	85.0	88.3	91.4	94.5	97.8	101.3	104.9																						
39	12.0	14.6	17.7	21.0	24.4	28.0	31.6	35.5	39.4	43.4	47.5	51.7	55.9	60.2	64.5	68.8	72.7	76.6	80.3	84.0	87.7	91.2	94.6	98.0	101.3	104.9	108.6																							
40	12.6	15.8	19.1	22.6	26.3	30.1	34.0	38.1	42.3	46.6	51.1	55.5	60.1	64.7	69.3	73.9	78.1	82.2	86.2	90.1	94.0	97.8	101.4	105.0	108.5	112.5																								
41	13.6	16.9	20.5	24.3	28.2	32.3	36.5	40.9	45.5	50.1	54.8	59.6	64.5	69.4	74.3	79.3	83.7	88.1	92.4	96.6	100.7	104.7	108.6	112.4	116.2																									
42	14.5	18.1	21.9	26.0	30.2	34.5	39.1	43.8	48.7	53.6	58.7	63.8	69.0	74.2	79.5	84.8	89.5	94.2	98.7	103.2	107.6	111.9	116.1	120.1																										
43	15.5	19.3	23.4	27.7	32.2	36.9	41.8	46.9	52.1	57.4	62.8	68.2	73.8	79.3	85.0	90.6	95.6	100.6	105.5	110.2	114.9	119.4	123.9																											
44	16.5	20.6	25.0	29.6	34.4	39.5	44.7	50.1	55.7	61.3	67.1	72.9	78.8	84.8	90.8	96.7	102.1	107.4	112.6	117.6	122.6	127.5																												
45	17.5	22.0	26.7	31.7	36.9	42.3	47.9	53.7	59.6	65.6	71.8	78.0	84.3	90.6	97.0	103.4	109.1	114.7	120.2	125.6	130.9																													
46	18.8	23.6	28.7	34.0	39.6	45.4	51.4	57.6	63.9	70.4	76.9	83.6	90.3	97.0	103.8	110.6	116.7	122.7	128.6	134.4																														
47	20.3	25.5	30.9	36.7	42.7	48.9	55.3	61.9	68.7	75.6	82.6	89.7	96.8	104.0	111.2	118.5	125.0	131.4	137.7																															
48	21.8	27.4	33.3	39.4	45.8	52.5	59.3	66.4	73.6	80.9	88.4	96.0	103.6	111.2	118.9	126.7	133.6	140.4																																
49	23.6	29.6	35.9	42.4	49.3	56.4	63.7	71.2	78.9	86.7	94.6	102.7	110.8	119.0	127.2	135.4	142.8																																	
50	25.4	31.8	38.5	45.5	52.8	60.3	68.1	76.1	84.3	92.6	101.0	109.6	118.2	126.9	135.7	144.5																																		
51	27.2	34.0	41.1	48.6	56.3	64.3	72.6	81.0	89.7	98.5	107.5	116.6	125.8	135.0	144.4																																			
52	28.9	36.1	43.6	51.5	59.6	68.1	76.8	85.8	95.0	104.3	113.8	123.4	133.2	143.1																																				
53	30.4	38.0	46.0	54.3	62.9	71.9	81.1	90.6	100.2	110.1	120.2	130.5	140.8																																					
54	32.1	40.1	48.6	57.3	66.5	75.9	85.7	95.7	105.9	116.4	127.2	138.0																																						
55	33.9	42.4	51.3	60.6	70.2	80.2	90.5	101.1	112.0	123.2	134.6																																							
56	35.8	44.8	54.2	64.0	74.2	84.7	95.7	107.0	118.6	130.5																																								
57	37.9	47.3	57.2	67.6	78.4	89.6	101.3	113.4	125.8																																									
58	40.0	50.0	60.5	71.5	83.0	95.0	107.5	120.4																																										
59	42.2	52.8	63.9	75.6	87.9	100.8	114.2																																											
60	44.6	55.7	67.6	80.1	93.4	107.2																																												

Male

Option - 3

Age/ Term	Simplified Underwriting																																													On Death or ATPD or CI		
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
18	15.0	15.0	15.0	15.0	15.0	15.0	17.5	17.7	19.4	21.2	22.9	24.7	26.5	28.4	30.2	32.0	33.6	35.2	36.8	38.4	39.9	41.4	42.9	44.3	45.7	47.0	48.2	49.4	50.5	51.6	52.7	53.9	55.1	56.5	57.9	59.3	60.8	62.4	64.0	65.6	67.2	68.9	70.6	72.3	73.9	75.6	77.3	79.1
19	15.0	15.0	15.0	15.0	15.0	15.0	17.5	18.0	19.8	21.6	23.4	25.2	27.1	29.0	30.8	32.7	34.4	36.1	37.7	39.3	40.9	42.5	44.0	45.5	46.9	48.3	49.6	50.8	52.0	53.1	54.3	55.7	57.2	58.7	60.2	61.9	63.5	65.3	67.0	68.7	70.5	72.3	74.1	76.0	77.8	79.6	81.4	
20	15.0	15.0	15.0	15.0	15.0	15.0	17.5	18.3	20.2	22.0	23.9	25.8	27.7	29.6	31.5	33.5	35.2	37.0	38.7	40.3	42.0	43.6	45.2	46.7	48.2	49.7	51.0	52.3	53.5	54.8	56.3	57.9	59.5	61.2	62.9	64.7	66.6	68.4	70.3	72.2	74.2	76.1	78.1	80.0	82.0	84.0		
21	15.0	15.0	15.0	15.0	15.0	15.1	17.5	18.7	20.6	22.5	24.4	26.3	28.3	30.3	32.3	34.3	36.1	37.9	39.7	41.5	43.2	44.9	46.5	48.1	49.7	51.3	52.6	53.9	55.4	56.9	58.6	60.4	62.2	64.1	66.0	68.0	70.0	72.0	74.1	76.2	78.2	80.3	82.4	84.6	86.7			
22	15.0	15.0	15.0	15.0	15.0	15.4	17.5	19.1	21.0	23.0	24.9	27.0	29.0	31.1	33.2	35.3	37.2	39.0	40.9	42.7	44.5	46.3	48.0	49.7	51.4	53.0	54.4	55.9	57.6	59.4	61.3	63.3	65.3	67.4	69.5	71.6	73.8	76.0	78.3	80.5	82.8	85.0	87.3	89.6				
23	15.0	15.0	15.0	15.0	15.0	15.7	17.6	19.5	21.5	23.5	25.6	27.7	29.8	32.0	34.2	36.4	38.4	40.3	42.3	44.2	46.1	48.0	49.8	51.6	53.3	55.0	56.6	58.4	60.3	62.3	64.5	66.6	68.9	71.1	73.4	75.8	78.2	80.5	83.0	85.4	87.8	90.2	92.7					
24	15.0	15.0	15.0	15.0	15.0	16.0	18.0	20.0	22.1	24.2	26.3	28.5	30.7	33.0	35.3	37.6	39.7	41.8	43.8	45.9	47.9	49.8	51.8	53.6	55.5	57.3	59.2	61.3	63.4	65.7	68.1	70.4	72.9	75.4	77.9	80.4	83.0	85.6	88.2	90.8	93.4	96.0						
25	15.0	15.0	15.0	15.0	15.0	16.5	18.5	20.6	22.7	24.9	27.2	29.5	31.8	34.2	36.6	39.1	41.3	43.5	45.7	47.8	49.9	52.0	54.0	56.0	58.0	60.1	62.3	64.7	67.1	69.6	72.2	74.8	77.4	80.1	82.9	85.6	88.4	91.2	94.0	96.8	99.6							
26	15.0	15.0	15.0	15.0	15.0	17.0	19.1	21.3	23.5	25.8	28.2	30.7	33.1	35.7	38.2	40.8	43.2	45.5	47.8	50.1	52.3	54.5	56.7	58.8	61.1	63.5	66.0	68.6	71.3	74.1	76.9	79.7	82.6	85.5	88.5	91.4	94.4	97.4	100.4	103.4								
27	15.0	15.0	15.0	15.0	15.4	17.6	19.8	22.1	24.5	27.0	29.5	32.1	34.7	37.4	40.1	42.9	45.4	47.9	50.4	52.8	55.2	57.5	59.9	62.2	64.8	67.6	70.4	73.2	76.2	79.2	82.2	85.3	88.4	91.6	94.7	98.0	101.2	104.4	107.7									
28	15.0	15.0	15.0	15.0	16.1	18.3	20.7	23.2	25.7	28.3	31.0	33.8	36.6	39.5	42.4	45.4	48.0	50.7	53.3	56.0	58.5	61.0	63.5	66.2	69.2	72.3	75.3	78.5	81.6	84.9	88.2	91.6	94.9	98.3	101.8	105.2	108.7	112.2										
29	15.0	15.0	15.0	15.0	16.8	19.3	21.8	24.4	27.1	29.9	32.8	35.8	38.9	41.9	45.1	48.2	51.1	54.0	56.8	59.6	62.4	65.1	67.8	70.9	74.2	77.6	80.9	84.3	87.8	91.3	94.9	98.5	102.2	105.9	109.6	113.3	117.0											
30	15.0	15.0	15.0	15.3	17.8	20.4	23.1	25.9	28.8	31.9	35.0	38.2	41.5	44.8	48.2	51.6	54.7	57.8	60.8	63.8	66.8	69.7	72.8	76.3	79.9	83.6	87.2	90.9	94.7	98.5	102.4	106.3	110.2	114.2	118.2	122.2												
31	15.0	15.0	15.0	16.2	18.9	21.7	24.6	27.7	30.9	34.2	37.6	41.0	44.6	48.2	51.8	55.5	58.8	62.2	65.5	68.7	71.9	75.1	78.7	82.5	86.4	90.4	94.3	98.4	102.4	106.6	110.7	114.9	119.2	123.5	127.8													
32	15.0	15.0	15.0	17.4	20.3	23.3	26.5	29.8	33.3	36.9	40.6	44.3	48.2	52.1	56.0	60.0	63.7	67.3	70.8	74.4	77.8	81.3	85.3	89.4	93.6	98.0	102.3	106.6	111.0	115.5	120.0	124.5	129.1	133.7														
33	15.0	15.0	15.8	18.7	21.9	25.2	28.7	32.4	36.2	40.1	44.1	48.2	52.3	56.6	60.9	65.2	69.2	73.1	77.0	80.8	84.5	88.3	92.6	97.1	101.7	106.4	111.0	115.7	120.5	125.3	130.2	135.1	140.0															
34	15.0	15.0	17.1	20.3	23.8	27.5	31.3	35.3	39.4	43.7	48.0	52.5	57.0	61.7	66.3	71.1	75.3	79.6	83.8	87.9	92.0	96.1	100.8	105.6	110.6	115.7	120.7	125.7	130.9	136.1	141.3	146.6																
35	15.0	15.3	18.6	22.2	26.1	30.1	34.3	38.6	43.2	47.8	52.6	57.4	62.4	67.4	72.5	77.7	82.4	87.0	91.5	96.0	100.4	104.9	109.9	115.1	120.5	125.9	131.3	136.8	142.3	147.9	153.5																	
36	15.0	16.8	20.5	24.5	28.7	33.1	37.7	42.4	47.4	52.5	57.7	63.0	68.4	73.9	79.5	85.1	90.1	95.2	100.1	105.0	109.8	114.6	119.9	125.5	131.3	137.1	142.9	148.8	154.8	160.8																		
37	15.0	18.5	22.7	27.0	31.6	36.5	41.5	46.7	52.1	57.7	63.4	69.2	75.1	81.1	87.2	93.3	98.8	104.3	109.7	115.0	120.1	125.3	130.9	136.9	143.1	149.4	155.6	161.9	168.4																			
38	16.3	20.5	25.1	29.9	35.0	40.3	45.8	51.5	57.4	63.5	69.7	76.0	82.5	89.0	95.6	102.3	108.3	114.2	120.1	125.8	131.4	136.9	142.9	149.3	155.9	162.7	169.4	176.2																				
39	18.1	22.8	27.8	33.0	38.6	44.4	50.4	56.6	63.1	69.7	76.5	83.4	90.5	97.6	104.8	112.0	118.5	125.0	131.3	137.5	143.6	149.5	155.8	162.6	169.7	177.0	184.2																					
40	20.0	25.2	30.6	36.4	42.4	48.7	55.3	62.1	69.1	76.4	83.7	91.3	98.9	106.7	114.5	122.3	129.3	136.3	143.1	149.9	156.4	162.8	169.4	176.7	184.4	192.2																						
41	22.0	27.6	33.5	39.7	46.3	53.2	60.3	67.7	75.4	83.2	91.2	99.4	107.7	116.1	124.5	133.0	140.6	148.1	155.5	162.7	169.7	176.6	183.7	191.6	199.8																							
42	23.8	29.9	36.3	43.1	50.2	57.6	65.4	73.4	81.7	90.2	98.8	107.7	116.6	125.7	134.8	143.9	152.1	160.2	168.1	175.9	183.4	190.8	198.5	206.9																								
43	25.8	32.3	39.2	46.6	54.3	62.3	70.7	79.4	88.4	97.5	106.9	116.5	126.1	135.9	145.6	155.5	164.3	173.0	181.5	189.8	197.9	205.8	214.1																									
44	27.9	35.0	42.5	50.4	58.8	67.5	76.6	86.0	95.7	105.6	115.7	126.0	136.4	146.9	157.5	168.1	177.5	186.8	196.0	204.9	213.6	222.1																										
45	30.2	37.9	46.0	54.6	63.7	73.1	83.0	93.1	103.6	114.3	125.3	136.4	147.6	158.9	170.2	181.6	191.8	201.8	211.6	221.2	230.5																											
46	32.7	41.0	49.8	59.2	69.0	79.2	89.9	100.9	112.2	123.8	135.6	147.5	159.6	171.7	184.0	196.2	207.1	217.9	228.4	238.7																												
47	35.4	44.4	54.0	64.2	74.8	85.9	97.4	109.3	121.5	134.0	146.7	159.5	172.5	185.6	198.7	211.9	223.6	235.1	246.4																													
48	38.4	48.2	58.7	69.6	81.1	93.2	105.6	118.4	131.6	145.0	158.7	172.5	186.5	200.6	214.7	228.8	241.4	253.8																														
49	41.7	52.3	63.6	75.5	87.9	100.9	114.3	128.1	142.3	156.7	171.4	186.3	201.4	216.5	231.7	246.8	260.3																															
50	45.1	56.7	68.9	81.7	95.1	109.1	123.5	138.4	153.6	169.2	184.9	200.9	217.1	233.3	249.6	265.9																																
51	48.9	61.3	74.5	88.4	102.8	117.8	133.4	149.3	165.7	182.4	199.4	216.5	233.8	251.3	268.8																																	
52	53.0	66.4	80.6	95.5	111.0	127.2	143.8	161.0	178.6	196.5	214.7	233.1	251.7	270.4																																		
53	57.2	71.7	86.9	102.9	119.6	136.9	154.7	173.1	192.0	211.2	230.7	250.5	270.4																																			
54	61.6	77.1	93.4	110.5	128.3	146.9	166.0	185.7	205.9	226.5	247.4	268.6																																				
55	66.1	82.6	100.1	118.4	137.5	157.4	177.9	198.9	220.6	242.7	265.1																																					
56	70.6	88.3	107.0	126.6	147.0	168.2	190.2	212.8	236.0	259.6																																						
57	75.2	94.1	114.0	134.9	156.8	179.5	203.0	227.2	252.1																																							
58	80.0	100.2	121.5	143.8	167.2	191.6	216.8	242.8																																								
59	85.4	107.0	129.8	153.8	179.0	205.2	232.3																																									
60	91.5	114.7	139.2	165.0	192.1	220.4																																										
61	98.0	122.9	149.3	177.3	206.6																																											
62	105.1	132.0	160.7	190.9																																												
63	113.2	142.4	173.4																																													
64	122.2	153.9																																														
65	132.4																																															

Female

Option - 3

Age/ Term	Simplified Underwriting																																																On Death or ATPD or CI	
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52		
18	15.0	15.0	15.0	15.0	15.0	15.0	17.5	17.5	17.6	19.2	20.9	22.6	24.3	26.0	27.7	29.4	30.9	32.4	33.9	35.3	36.7	38.1	39.4	40.7	42.0	43.2	44.3	45.3	46.4	47.3	48.3	49.2	50.1	51.0	51.9	52.9	54.0	55.1	56.3	57.4	58.7	59.9	61.1	62.3	63.6	64.8	66.1	67.3		
19	15.0	15.0	15.0	15.0	15.0	15.0	17.5	17.5	18.2	19.9	21.6	23.4	25.1	26.9	28.7	30.4	32.0	33.6	35.1	36.6	38.0	39.5	40.9	42.2	43.6	44.8	46.0	47.1	48.1	49.1	50.1	51.1	52.0	53.0	54.0	55.2	56.4	57.6	58.8	60.1	61.4	62.7	64.1	65.4	66.7	68.0	69.4			
20	15.0	15.0	15.0	15.0	15.0	15.0	17.5	17.5	18.8	20.6	22.4	24.2	26.0	27.8	29.7	31.5	33.1	34.7	36.3	37.9	39.4	40.9	42.4	43.8	45.2	46.5	47.7	48.8	49.9	51.0	52.0	53.0	54.0	55.1	56.3	57.6	58.9	60.2	61.6	63.0	64.4	65.8	67.2	68.6	70.0	71.5				
21	15.0	15.0	15.0	15.0	15.0	15.0	17.5	17.7	19.5	21.3	23.2	25.0	26.9	28.8	30.7	32.6	34.3	36.0	37.7	39.3	40.9	42.4	44.0	45.4	46.9	48.3	49.5	50.7	51.9	53.0	54.1	55.1	56.3	57.5	58.9	60.3	61.7	63.1	64.6	66.1	67.6	69.1	70.6	72.1	73.7					
22	15.0	15.0	15.0	15.0	15.0	15.0	17.5	18.3	20.2	22.1	24.0	26.0	27.9	29.9	31.9	33.9	35.7	37.4	39.2	40.9	42.5	44.1	45.7	47.3	48.8	50.2	51.5	52.8	54.0	55.2	56.3	57.5	58.8	60.2	61.7	63.2	64.7	66.3	67.9	69.5	71.1	72.7	74.3	76.0						
23	15.0	15.0	15.0	15.0	15.0	15.3	17.5	19.1	21.0	23.0	25.0	27.0	29.0	31.1	33.2	35.2	37.1	38.9	40.8	42.5	44.3	46.0	47.6	49.3	50.8	52.4	53.7	55.0	56.3	57.5	58.8	60.1	61.6	63.2	64.8	66.4	68.1	69.8	71.5	73.2	74.9	76.6	78.4							
24	15.0	15.0	15.0	15.0	15.0	15.8	17.8	19.8	21.8	23.8	25.9	28.0	30.1	32.3	34.5	36.6	38.6	40.5	42.4	44.3	46.1	47.9	49.6	51.3	53.0	54.6	56.0	57.4	58.7	60.0	61.4	63.0	64.6	66.3	68.1	69.8	71.6	73.5	75.3	77.1	79.0	80.9								
25	15.0	15.0	15.0	15.0	15.0	16.4	18.4	20.5	22.5	24.7	26.8	29.0	31.3	33.5	35.8	38.0	40.1	42.1	44.1	46.0	47.9	49.8	51.6	53.4	55.2	56.8	58.3	59.8	61.2	62.6	64.3	66.0	67.8	69.7	71.6	73.5	75.4	77.4	79.4	81.4	83.4									
26	15.0	15.0	15.0	15.0	15.0	17.0	19.0	21.2	23.3	25.6	27.8	30.1	32.5	34.8	37.2	39.5	41.7	43.8	45.9	47.9	49.9	51.9	53.8	55.7	57.5	59.3	60.9	62.4	63.9	65.6	67.4	69.4	71.3	73.4	75.4	77.5	79.6	81.7	83.8	85.9										
27	15.0	15.0	15.0	15.0	15.4	17.5	19.7	21.9	24.2	26.5	28.9	31.3	33.7	36.2	38.7	41.2	43.4	45.6	47.8	50.0	52.1	54.2	56.2	58.1	60.1	61.9	63.6	65.2	66.9	68.9	70.9	73.0	75.2	77.4	79.6	81.8	84.1	86.3	88.6											
28	15.0	15.0	15.0	15.0	15.9	18.1	20.4	22.7	25.1	27.5	30.0	32.5	35.1	37.6	40.3	42.9	45.2	47.6	49.9	52.1	54.4	56.5	58.7	60.7	62.8	64.7	66.5	68.2	70.3	72.4	74.7	77.0	79.3	81.7	84.1	86.5	88.9	91.4												
29	15.0	15.0	15.0	15.0	16.5	18.8	21.1	23.6	26.1	28.6	31.2	33.9	36.6	39.3	42.0	44.8	47.3	49.8	52.2	54.6	56.9	59.2	61.5	63.7	65.8	67.8	69.7	71.8	74.1	76.4	78.9	81.4	83.9	86.4	89.0	91.6	94.2													
30	15.0	15.0	15.0	15.0	17.1	19.5	22.0	24.5	27.2	29.9	32.6	35.4	38.3	41.1	44.0	47.0	49.6	52.2	54.8	57.3	59.8	62.2	64.6	66.9	69.1	71.3	73.4	75.8	78.3	80.9	83.5	86.2	88.9	91.7	94.5	97.3														
31	15.0	15.0	15.0	15.4	17.8	20.3	23.0	25.7	28.4	31.3	34.2	37.2	40.2	43.2	46.3	49.4	52.2	55.0	57.7	60.4	63.0	65.6	68.1	70.5	72.9	75.2	77.6	80.3	83.0	85.8	88.7	91.6	94.5	97.5	100.5															
32	15.0	15.0	15.0	16.1	18.7	21.4	24.1	27.0	30.0	33.0	36.1	39.3	42.5	45.7	49.0	52.3	55.2	58.2	61.1	63.9	66.7	69.5	72.1	74.7	77.2	79.8	82.5	85.4	88.4	91.4	94.5	97.6	100.8	104.0																
33	15.0	15.0	15.0	17.0	19.7	22.6	25.6	28.6	31.8	35.0	38.3	41.7	45.1	48.5	52.0	55.5	58.7	61.9	64.9	68.0	71.0	73.9	76.7	79.5	82.2	85.0	88.0	91.1	94.3	97.6	100.9	104.3	108.0	111.8	115.7															
34	15.0	15.0	15.3	18.1	21.0	24.0	27.2	30.5	33.9	37.3	40.8	44.4	48.1	51.8	55.5	59.3	62.7	66.0	69.3	72.6	75.7	78.8	81.9	84.8	87.7	90.8	94.1	97.4	100.9	104.4	108.0	111.6																		
35	15.0	15.0	16.2	19.2	22.4	25.6	29.0	32.5	36.1	39.8	43.6	47.5	51.4	55.3	59.3	63.4	67.0	70.6	74.1	77.6	81.0	84.3	87.5	90.6	93.7	97.2	100.7	104.3	108.0	111.8	115.7																			
36	15.0	15.0	17.4	20.6	23.9	27.5	31.1	34.9	38.7	42.7	46.8	50.9	55.1	59.3	63.6	67.9	71.8	75.7	79.4	83.1	86.8	90.3	93.7	97.1	100.4	104.2	107.9	111.9	115.9	119.9																				
37	15.0	15.4	18.6	22.1	25.7	29.5	33.4	37.5	41.6	45.9	50.2	54.7	59.2	63.7	68.3	73.0	77.1	81.2	85.3	89.2	93.1	96.9	100.6	104.1	107.8	111.8	115.8	120.0	124.4																					
38	15.0	16.6	20.1	23.8	27.7	31.8	36.0	40.3	44.8	49.4	54.1	58.9	63.7	68.6	73.5	78.5	82.9	87.3	91.6	95.9	100.0	104.0	108.0	111.8	115.7	120.0	124.4	128.9																						
39	15.0	17.9	21.7	25.7	29.9	34.2	38.7	43.4	48.2	53.2	58.2	63.3	68.5	73.8	79.1	84.4	89.1	93.8	98.5	103.0	107.4	111.7	115.9	120.0	124.2	128.9	133.6																							
40	15.4	19.3	23.4	27.7	32.2	36.9	41.7	46.7	51.9	57.2	62.7	68.2	73.7	79.4	85.0	90.7	95.8	100.8	105.8	110.6	115.3	119.9	124.4	128.8	133.3	138.3																								
41	16.6	20.8	25.2	29.8	34.6	39.6	44.9	50.3	55.9	61.6	67.4	73.3	79.2	85.3	91.3	97.4	102.9	108.2	113.5	118.6	123.7	128.6	133.4	138.0	142.9																									
42	17.8	22.3	27.0	31.9	37.1	42.5	48.1	53.9	59.9	66.0	72.2	78.5	84.9	91.3	97.8	104.3	110.1	115.8	121.4	126.9	132.3	137.5	142.6	147.6																										
43	19.0	23.8	28.8	34.1	39.7	45.5	51.5	57.7	64.1	70.7	77.3	84.1	90.9	97.7	104.6	111.6	117.8	123.8	129.8	135.7	141.4	146.9	152.4																											
44	20.2	25.4	30.8	36.5	42.4	48.7	55.1	61.8	68.6	75.6	82.7	89.9	97.2	104.5	111.9	119.3	125.9	132.3	138.7	144.9	151.0	156.9																												
45	21.6	27.1	32.9	39.0	45.5	52.2	59.1	66.2	73.5	81.0	88.6	96.3	104.0	111.9	119.7	127.5	134.6	141.5	148.2	154.9	161.4																													
46	23.2	29.1	35.4	42.0	48.9	56.1	63.5	71.1	79.0	86.9	95.1	103.3	111.6	119.9	128.2	136.6	144.1	151.5	158.7	165.8																														
47	25.1	31.5	38.2	45.3	52.7	60.4	68.4	76.6	84.9	93.5	102.1	110.9	119.7	128.6	137.5	146.5	154.5	162.3	170.0																															
48	27.0	33.9	41.2	48.8	56.7	65.0	73.4	82.2	91.1	100.2	109.4	118.8	128.2	137.7	147.2	156.7	165.2	173.6																																
49	29.2	36.6	44.4	52.6	61.0	69.8	78.9	88.2	97.7	107.4	117.3	127.2	137.2	147.3	157.5	167.7	176.8																																	
50	31.5	39.4	47.7	56.4	65.4	74.8	84.5	94.4	104.5	114.8	125.3	135.9	146.5	157.3	168.1	179.0																																		
51	33.8	42.2	51.0	60.3	69.9	79.8	90.1	100.6	111.3	122.3	133.4	144.6	156.0	167.5	179.0																																			
52	35.8	44.7	54.1	63.9	74.1	84.6	95.4	106.6	117.9	129.5	141.3	153.3	165.4	177.5																																				
53	37.8	47.2	57.1	67.4	78.2	89.3	100.8	112.6	124.6	136.9	149.4	162.1	174.9																																					
54	39.9	49.9	60.3	71.3	82.6	94.4	106.5	119.0	131.7	144.8	158.1	171.6																																						
55	42.1	52.7	63.8	75.3	87.3	99.8	112.6	125.8	139.4	153.3	167.4																																							
56	44.5	55.7	67.4	79.6	92.3	105.5	119.1	133.2	147.7	162.5																																								
57	47.1	58.9	71.3	84.2	97.6	111.6	126.2	141.2	156.7																																									
58	49.8	62.3	75.4	89.1	103.4	118.4	134.0	150.1																																										
59	52.6	65.8	79.6	94.2	109.6	125.7	142.4																																											
60	55.5	69.5	84.3	100.0	116.5	133.8																																												
61	58.7	73.6	89.6	106.6	124.4																																													
62	62.4	78.6	96.0	114.3																																														
63	66.8	84.6	103.4																																															
64	72.5	91.8																																																
65	79.8																																																	