Filing at a Glance

Company:	Hartford Life and Accident Insurance Company
Product Name:	Group Critical Illness
State:	District of Columbia
TOI:	H07G Group Health - Specified Disease - Limited Benefit
Sub-TOI:	H07G.001 Critical Illness
Filing Type:	Rate
Date Submitted:	06/19/2014
SERFF Tr Num:	FRCS-129601305
SERFF Status:	Pending Industry Response
State Tr Num:	
State Status:	
Co Tr Num:	6134.1
Implementation Date Requested:	On Approval
Author(s):	Marilyn Odell
Reviewer(s):	Darniece Shirley (primary), Alula Selassie, John Morgan
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

General Information

Project Name: HARTFORD-GrpCI/61.1
Project Number: 61.1
Requested Filing Mode:

Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer, Other
Overall Rate Impact:

Deemer Date:
Submitted By: Marilyn Odell

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: This filing is being submitted in the domicile state (CT) on or about this same date.

Market Type: Group
Group Market Size: Small and Large
Explanation for Other Group Market Type: Labor Unions
Filing Status Changed: 07/28/2014
State Status Changed:
Created By: Marilyn Odell
Corresponding Filing Tracking Number: FRCS-129543118

Filing Description:
RATE FILING

We have been retained by Hartford Life and Accident Insurance Company to file the enclosed forms for approval in your state.

The company's group number is 91.

We are submitting the enclosed group insurance rates for your review and approval on a general use basis. These submitted rates are new and not intended to replace any on file with your Department. These rates are intended to comply with all applicable laws, rules, bulletins and published guidelines of your state.

We request that the enclosed rate and actuarial material be handled on a confidential basis as allowed by your Department.

The forms pertaining to this rate filing are intended for use with eligible group policyholders, as and allowed by the laws and regulations of your state, with the exception of associations. The coverage provided under those forms is a group critical illness (specified disease) insurance plan designed to allow for coverage of a combination of specified diseases.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions or need additional information, please call toll-free 1-800-927-2730. Thank you for your assistance.

Company and Contact

Filing Contact Information

Marilyn Odell, Compliance Specialist
1020 Central
Suite 201
Kansas City, MO 64105

marilyn.odell@firstconsulting.com
800-927-2730 [Phone] 2835 [Ext]
816-391-2755 [FAX]

State:	*District of Columbia*	**Filing Company:**	*Hartford Life and Accident Insurance Company*
TOI/Sub-TOI:	*H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness*		
Product Name:	*Group Critical Illness*		
Project Name/Number:	*HARTFORD-GrpCI/61.1/61.1*		

Filing Company Information

(This filing was made by a third party - FC01)

Hartford Life and Accident Insurance Company	CoCode: 70815	State of Domicile: Connecticut
200 Hopmeadow Street	Group Code: 91	Company Type:
Simsbury, CT 06089	Group Name: Hartford Fire & Casualty	State ID Number:
(860) 843-9312 ext. [Phone]	FEIN Number: 06-0838648	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

Rate Information

Rate data applies to filing.

Filing Method: For approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Hartford Life and Accident Insurance Company	0.000%	0.000%	$0	0	$0	0.000%	0.000%

State: *District of Columbia* **Filing Company:** *Hartford Life and Accident Insurance Company*
TOI/Sub-TOI: *H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness*
Product Name: *Group Critical Illness*
Project Name/Number: *HARTFORD-GrpCI/61.1/61.1*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Manual	Form GBD-2700 (DC), Form GBD-2600	New		DC_CI 2013_Rates_Rate Manual_CI 2 0_GBD-2700_HLA.pdf,

Hartford Life and Accident Insurance Company

Group Critical Illness Insurance Policy
Rules and Rate Manual

Policy Form: GBD-2600

Certificate Form: GBD-2700

Hartford Life and Accident Insurance Company
Group Critical Illness Insurance Policy
Policy Form: GBD-2600
Certificate Form: GBD-2700

Table of Contents

Section I: Rating Worksheets / Rating Explanations
A) General Rating Worksheet

Section II: Annual Critical Illness Claim Costs
A) Attained Age First Occurrence Claim Costs per $1,000
B) Attained Age Additional Benefit Claim Costs per Specified Unit
C) Issue Age First Occurrence Claim Costs per $1,000
D) Issue Age Additional Claim Costs per Specified Unit

Section III: Rating Adjustments
A) Recurrence Benefit Adjustments
B) Group Adjustments
C) SIC Adjustments
D) Trigger Specific Adjustments

Hartford Life and Accident Insurance Company
Section I.A: General Rating Worksheet

STEP 1: Coverage Rating Characteristics

A)	Issue Age / Attained Age Rates	
B)	Tobacco Status (Uni-Tobacco / Non-Tobacco / Tobacco)	
C)	Benefit Reduction at Specified Age (e.g. 50% benefit reduction at age 70)	
D)	Termination Age (70, 75, 80, 85)	
E)	First Occurrence Critical Illness Benefit Face Amount in $1,000's	$
F)	Recurrence Critical Illness Benefit Percentage Payable [25%, 50%, 75%, 100%]	%
G)	Rehabilitation Facility Benefit Amount Per Day (Base unit = $100 per day)	$
H)	Home Health Care Benefit Amount Per Visit (Base unit = $100 per visit)	$
I)	Physical Therapy Benefit Amount Per Visit (Base unit = $100 per visit)	$
J)	Health Screening Benefit Amount Per Day (Base unit = $50 per day)	$
K)	Lodging Benefit Amount Per Day (Base unit = $100 per day)	$
L)	Transportation Benefit Amount Per Trip (Base unit = $100 per trip)	$
M)	Second Opinion Cancer Benefit Amount Per Opinion (Base unit = $500 per opinion)	$
N)	Prosthesis / Wig Benefit Amount Per Prosthesis (Base unit = $500 per prosthesis)	$

STEP 2: First Occurrence Critical Illness Benefit Claim Cost

A) Total First Occurrence Critical Illness Claim Cost Per $1,000 of Benefit Face Amount

Step 2.A: The first occurrence critical illness claim costs are illustrated in Section II.A and Section II.C. The claim costs are represented on an attained age basis or an issue age basis and vary by benefit trigger, gender (male, female), and tobacco status (uni-tobacco, non-tobacco, tobacco). Each covered benefit trigger will have a corresponding claim cost and each benefit trigger must be individually calculated. Some benefit triggers are represented as payable at less than 100% of face amount (e.g. non-invasive cancer claim cost reflects a payable percentage of 25%). These types of benefits must be scaled appropriately if they are offered at any percentage other than the base percentage shown in Section II.A and Section II.C. Furthermore, depending on benefit definitions and policy specifications, individual trigger rating adjustments may be necessary. All trigger-specific adjustments are found in Section III.D - Trigger Specific Adjustments. After applying all proper adjustments to each individual benefit claim cost, sum all claim costs to calculate the total annual first occurrence critical illness claim cost per $1,000 of coverage.

STEP 3: Recurrence Critical Illness Benefit Claim Cost

A) Total Recurrence Claim Cost Per $1,000 of Benefit Face Amount

Step 3.A: This step is only applicable if the policy includes the Recurrence Benefit. The recurrence benefit claim costs are calculated as a percentage of the first occurrence benefit claim costs. The recurrence benefit adjustments are illustrated in Section III.A - Recurrence Benefit Adjustments. The recurrence benefit adjustments vary by benefit trigger (benign brain tumor, coma, heart attack, heart transplant, invasive cancer, major organ transplant, stroke), tobacco status (uni-tobacco, non-tobacco, tobacco) and treatment free period (1, 2, 3, 6, 12 months). Similar to Step 2 described above, each recurrence claim cost must be individually calculated by benefit trigger and it is necessary to apply all definition specific adjustments. After applying all proper adjustments to each individual benefit claim cost, sum all claim costs and multiply by the recurrence critical illness benefit percentage payable listed in Step 1.B above to calculate the total annual recurrence critical illness benefit claim cost per $1,000 of coverage.

STEP 4: Additional Critical Illness Benefit Claim Cost

A) Total Additional Critical Illness Benefit Claim Costs

Step 4.A.: The additional critical illness benefit claim costs are illustrated in Section II.B and Section II.D. The claim costs are represented on an attained age basis or an issue age basis and vary by benefit trigger, gender (male, female), and tobacco status (uni-tobacco, non-tobacco, tobacco). Each covered benefit trigger will have a corresponding claim cost and each benefit trigger must be individually calculated. Depending on benefit definitions and policy specifications, individual benefit rating adjustments may be necessary. All trigger-specific adjustments are found in Section III.D - Trigger Specific Adjustments. After applying all proper adjustments to each individual benefit claim cost, sum all claim costs to calculate the total annual additional critical illness benefit claim cost. Note, the additional claim cost benefits must be scaled by the base specified unit amount listed in Steps 1.E - 1.L (e.g. if the policy pays a $200 per day rehabilitation facility benefit amount then the $100 base unit claim cost must be scaled up by a multiplier of 2).

STEP 5: Group Rating Adjustments

A)	Group Rating Adjustment for First Occurrence and Recurrence	
B)	Group Rating Adjustment for Additional Critical Illness Benefits	

Step 5: The cumulative group rating adjustment is calculated based on the specified group characteristics (e.g. group size, group participation, rate guarantee, SIC industry etc.). All group rating adjustments can be found in Section III.B and III.C of the rate manual. A separate adjustment is calculated for the additional critical illness benefits as some group rating adjustments do not apply to these benefits (e.g. Benefit Maximum Adjustment).

STEP 6: Calculation of Adjusted First Occurrence and Recurrence Claim Costs

A) Total First Occurrence Claim Cost (Step 1.E * Step 2.A):	
B) Total Recurrence Claim Cost (Step 1.E * Step 1.F * Step 3.A):	
C) Group Claim Cost Adjustment for First Occurrence and Recurrence (Step 5.A):	
D) Adjusted First Occurrence and Recurrence Claim Cost = (Step 6.A + Step 6.B) * Step 6.C	

STEP 7: Calculation of Adjusted Additional Critical Illness Benefit Claim Costs

A) Total Additional Critical Illness Benefit Claim Cost (Step 4.A):	
B) Group Claim Cost Adjustment for Additional Critical Illness Benefits (Step 5.B):	
C) Adjusted Additional Critical Illness Benefit Claim Cost = Step 7.A * Step 7.B	

STEP 8: Calculation of Annual Premium

A) Final Claim Cost per Insured (Step 6.D + Step 7.C):	
B) Target Loss Ratio*	
C) Final Annual Premium = (Step 8.A / Step 8.B)	

** Premiums may be rated for alternate loss ratios by adjusting the commissions, expenses, and/or profit targets as a percent of premium.*

Additional Rating Explanations

Additional Rating Considerations

Other adjustments may be made in circumstances where it is deemed that the risk or other considerations are not appropriately reflected in the rates. A number of factors could dictate such an adjustment. These factors include the following.

1) Significantly high or low employee turnover rate
2) Existence of other Hartford Life and Accident Coverages
3) Use of alternate distribution systems
4) Non-standard underwriting

Family Tier Calculations

Step 1 through Step 8 described above apply to calculating the annual premium for a "Primary Insured Only". In order to develop the annual premium for a specific family tier the same process can be followed for each additional insured (e.g. spouse, child). After establishing the appropriate spouse and child premium, family tiers may be calculated using the process described below.

Primary Insured Only = Primary Insured Only Premium

Couple = (Primary Insured Premium + Spouse Premium)

Primary + Child(ren) = [Primary Insured Premium + (Child Premium x 1.63)]

where 1.63 is the assumed number of children for the "Primary Insured + Child(ren)" tier

Family = [Primary Insured Premium + Spouse Premium + (Child Premium x 2.02)]

where 2.02 is the assumed number of children for the "Family" tier

Experience Rating Methodology

When experience on a case is available to the company under a policy issued by the company or issued by another insurer, the premium rates and benefit limits may be adjusted, on a prospective rating basis, to produce anticipated experience for the case approximating the target loss ratio.

Hartford Life and Accident Insurance Company
Section II.A - Annual Attained Age First Occurrence Claim Costs Per $1,000

Uni-Tobacco

	Cancer Benefits																Vascular Benefits												Other Specified Critical Illness Benefits												Neurological Benefits						Occupational Benefits				Child Specified Benefits											
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Failure		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%	
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00273		0.22145		0.00297		0.00370		0.00868		0.00370		0.00868		0.00000		0.00903		0.00453		0.00000		0.00000		0.00777		0.11422		0.24275		0.09436		0.00101		0.01427		0.00183		0.00187		0.00054		0.11593		0.00017		0.00022		0.00672	
18	0.00574	0.08563	0.25501	0.22526	0.00850	0.00550	0.00668	0.00285	0.07653	0.07653	0.02049	0.01639	0.00173	0.00049	0.00000	0.00000	0.11246	0.03618	0.00352	0.00529	0.03434	0.03596	0.01069	0.00696	0.03638	0.03000	0.08154	0.12575	0.29885	0.09361	0.05988	0.05886	0.03169	0.02967	0.00250	0.00155	0.00198	0.00099	0.01564	0.03284	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.00664	0.12456	0.27834	0.25309	0.00736	0.00725	0.00645	0.00278	0.07653	0.07653	0.02049	0.01639	0.00302	0.00058	0.00000	0.00000	0.11231	0.03623	0.00379	0.00586	0.03434	0.03596	0.01161	0.00758	0.04075	0.03400	0.08381	0.11583	0.27959	0.08756	0.06332	0.05731	0.03302	0.03087	0.00300	0.00311	0.00211	0.00105	0.01825	0.03634	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.00795	0.18350	0.30168	0.28393	0.00821	0.00900	0.00622	0.00270	0.07653	0.07653	0.02049	0.01639	0.00432	0.00067	0.00000	0.00000	0.11216	0.03628	0.00409	0.00662	0.04780	0.04971	0.01253	0.00817	0.04513	0.03800	0.08608	0.10591	0.25254	0.08151	0.06675	0.05976	0.03436	0.03227	0.00750	0.00466	0.00223	0.00112	0.02087	0.04383	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.00906	0.24143	0.32501	0.30876	0.00907	0.01075	0.00600	0.00263	0.09949	0.09949	0.06423	0.02734	0.02187	0.00261	0.00000	0.00000	0.11201	0.03633	0.00443	0.00756	0.06126	0.06345	0.01345	0.00877	0.04950	0.04200	0.08835	0.09599	0.22939	0.07546	0.07019	0.05421	0.03570	0.03358	0.01000	0.00622	0.00235	0.00118	0.02349	0.04632	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.01016	0.30137	0.34835	0.33660	0.00993	0.01250	0.00577	0.00256	0.12245	0.09133	0.03419	0.02735	0.00291	0.00084	0.00000	0.00000	0.11189	0.03638	0.00482	0.00876	0.07471	0.07720	0.01438	0.00937	0.05388	0.04600	0.09062	0.08607	0.20623	0.06941	0.07363	0.05265	0.03704	0.03488	0.01250	0.00777	0.00248	0.00124	0.02610	0.05482	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.01182	0.30439	0.37268	0.38860	0.01079	0.01425	0.00581	0.00257	0.14541	0.09963	0.04185	0.03284	0.00350	0.00093	0.00000	0.00000	0.11181	0.03638	0.00558	0.00972	0.08817	0.09094	0.01447	0.00941	0.05825	0.05050	0.09289	0.07615	0.18308	0.06336	0.07707	0.05110	0.03728	0.03581	0.01373	0.00859	0.00269	0.00155	0.03129	0.06571	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.01349	0.30741	0.39701	0.43939	0.01164	0.01600	0.00584	0.00258	0.16837	0.10733	0.04790	0.03832	0.00360	0.00103	0.00000	0.00000	0.11576	0.03739	0.00841	0.01073	0.10143	0.10469	0.01456	0.00944	0.06263	0.05400	0.09516	0.06623	0.15992	0.05731	0.08051	0.04955	0.03752	0.03515	0.01500	0.00932	0.00353	0.00187	0.03648	0.07661	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.01515	0.33043	0.42138	0.49077	0.01250	0.01775	0.00588	0.00259	0.19133	0.11503	0.05475	0.04380	0.00385	0.00112	0.00000	0.00000	0.11770	0.03789	0.01031	0.01180	0.11509	0.11843	0.01496	0.00948	0.06705	0.05800	0.09743	0.05633	0.13671	0.05125	0.08395	0.04759	0.03776	0.03508	0.01625	0.01010	0.00405	0.00218	0.04167	0.08751	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.01682	0.31346	0.44567	0.54214	0.01336	0.01950	0.00592	0.00260	0.21429	0.12273	0.06160	0.04928	0.00429	0.00122	0.00000	0.00000	0.11965	0.03839	0.01231	0.01293	0.10891	0.11186	0.01475	0.00991	0.07730	0.06390	0.09970	0.04639	0.11362	0.04520	0.08739	0.04644	0.03800	0.03542	0.01750	0.01088	0.00458	0.00249	0.04686	0.09846	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.01848	0.31649	0.46999	0.59350	0.01421	0.02125	0.00596	0.00261	0.23275	0.13043	0.06846	0.05477	0.00464	0.00131	0.00000	0.00000	0.12160	0.03899	0.01439	0.01412	0.10285	0.10542	0.01484	0.00955	0.08780	0.06980	0.10197	0.03647	0.08046	0.03915	0.08903	0.04489	0.03824	0.03555	0.01875	0.01166	0.00510	0.00280	0.05205	0.10930	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.02095	0.30950	0.49760	0.66840	0.01507	0.02350	0.00599	0.00262	0.26021	0.13812	0.07531	0.06025	0.00499	0.00141	0.00000	0.00000	0.12355	0.03939	0.01657	0.01537	0.09693	0.09911	0.01493	0.00959	0.09790	0.07575	0.10424	0.03555	0.08731	0.03310	0.09047	0.04324	0.03848	0.03569	0.02000	0.01243	0.00552	0.00371	0.05731	0.11998	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.02341	0.30072	0.52521	0.77928	0.01593	0.02475	0.00603	0.00263	0.28317	0.14582	0.08216	0.06573	0.00534	0.00150	0.00000	0.00000	0.12550	0.03989	0.01885	0.01670	0.09112	0.09294	0.01503	0.00962	0.10820	0.08160	0.10651	0.01663	0.04415	0.02705	0.09771	0.04178	0.03872	0.03582	0.02125	0.01321	0.00794	0.00461	0.06257	0.13062	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.02588	0.29284	0.55283	0.87213	0.01679	0.02650	0.00681	0.00263	0.30613	0.15352	0.08902	0.07121	0.00137	0.00314	0.00000	0.00000	0.12745	0.04039	0.02124	0.01811	0.08544	0.08920	0.01760	0.01106	0.11850	0.08750	0.10878	0.00671	0.02100	0.02100	0.10115	0.04823	0.04123	0.03765	0.02250	0.01399	0.00935	0.00551	0.06764	0.14128	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.02835	0.28496	0.58044	0.96496	0.01764	0.02825	0.00758	0.00324	0.39796	0.18423	0.14243	0.11394	0.01740	0.00477	0.00000	0.00000	0.12911	0.04076	0.02353	0.02227	0.07989	0.08100	0.02018	0.01250	0.12880	0.09340	0.12092	0.00993	0.02100	0.02100	0.09795	0.03997	0.04373	0.04007	0.02375	0.01476	0.01078	0.00642	0.07310	0.15194	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.03081	0.27708	0.60805	1.05777	0.01850	0.03000	0.00836	0.00354	0.49980	0.21493	0.19564	0.15667	0.02343	0.00640	0.00000	0.00000	0.13077	0.04113	0.03607	0.02658	0.07446	0.07523	0.02276	0.01394	0.13919	0.09930	0.13307	0.01314	0.02100	0.02100	0.09475	0.03972	0.04624	0.04220	0.02500	0.01554	0.01120	0.00732	0.07836	0.16260	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.03458	0.28518	0.64876	1.19134	0.01996	0.03311	0.00913	0.00385	0.58164	0.24564	0.24925	0.19940	0.02946	0.00804	0.00000	0.00000	0.13243	0.04150	0.04388	0.03107	0.06915	0.06959	0.02533	0.01538	0.14940	0.10520	0.14521	0.01636	0.02100	0.02100	0.09155	0.03946	0.04875	0.04432	0.02625	0.01632	0.01419	0.00874	0.08109	0.16780	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.03834	0.29327	0.69946	1.32466	0.02141	0.03622	0.00991	0.00435	0.67348	0.27634	0.30266	0.24213	0.03549	0.00967	0.00000	0.00000	0.13469	0.04187	0.05197	0.03571	0.06397	0.06549	0.02791	0.01682	0.15970	0.11110	0.15735	0.01958	0.02100	0.02100	0.08835	0.03920	0.05125	0.04645	0.02750	0.01709	0.01619	0.01016	0.08381	0.17299	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.04211	0.30137	0.73016	1.45827	0.02287	0.03933	0.01069	0.00446	0.76531	0.30705	0.35607	0.28486	0.04152	0.01139	0.00000	0.00000	0.13575	0.04224	0.06035	0.04055	0.05891	0.05972	0.03049	0.01835	0.17000	0.11700	0.16950	0.02280	0.02100	0.02100	0.08515	0.03884	0.05379	0.04857	0.02875	0.01787	0.01818	0.01158	0.08854	0.17819	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.04587	0.30947	0.77994	1.58162	0.02433	0.04243	0.01146	0.00476	0.85715	0.33775	0.40948	0.32758	0.04755	0.01284	0.00000	0.00000	0.13741	0.04262	0.06904	0.04557	0.05597	0.05574	0.03328	0.01989	0.18710	0.12420	0.18184	0.02601	0.02100	0.02100	0.08195	0.03868	0.05627	0.05070	0.03000	0.01885	0.02018	0.01299	0.09927	0.18339	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.04964	0.31756	0.81152	1.72492	0.02578	0.04554	0.01224	0.00507	0.94899	0.36945	0.46289	0.37031	0.05358	0.01457	0.00000	0.00000	0.13907	0.04299	0.07805	0.05080	0.05309	0.05282	0.03564	0.02113	0.20420	0.13660	0.19379	0.02923	0.02100	0.02100	0.07976	0.03843	0.05877	0.05282	0.03125	0.01943	0.02217	0.01441	0.09199	0.18858	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.08068	0.33849	0.90980	1.96481	0.02724	0.04865	0.01301	0.00537	1.04083	0.39916	0.51830	0.41304	0.05961	0.01621	0.01051	0.00038	0.14073	0.04336	0.08742	0.05624	0.05628	0.04996	0.03821	0.02257	0.22130	0.14640	0.20593	0.03245	0.02100	0.02100	0.07556	0.03817	0.06128	0.05495	0.03750	0.02331	0.02351	0.01557	0.08680	0.17760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.07173	0.35941	1.08807	2.35485	0.02870	0.05176	0.01379	0.00568	1.13266	0.42986	0.56971	0.45577	0.06564	0.01784	0.00303	0.00076	0.14239	0.04373	0.09715	0.06192	0.04753	0.04717	0.04079	0.02401	0.23840	0.15820	0.21897	0.03567	0.02100	0.02100	0.07236	0.03791	0.06379	0.05707	0.04375	0.02720	0.02484	0.01672	0.08166	0.16682	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.08277	0.38033	1.10634	2.44443	0.03015	0.05487	0.01464	0.00597	1.22450	0.46057	0.62312	0.49850	0.10928	0.02891	0.00454	0.00114	0.14405	0.04410	0.10727	0.06784	0.04494	0.04444	0.04477	0.02604	0.25550	0.16600	0.23022	0.03888	0.02100	0.02100	0.06916	0.03765	0.06634	0.05906	0.05000	0.03108	0.02617	0.01787	0.07640	0.15564	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.09392	0.40126	1.20442	2.66417	0.03161	0.05768	0.01549	0.00626	1.30035	0.50890	0.79187	0.62550	0.15292	0.03986	0.00605	0.00151	0.39941	0.10763	0.13463	0.08318	0.04222	0.04178	0.04874	0.02808	0.27240	0.17580	0.24236	0.04210	0.02100	0.02100	0.06596	0.03740	0.06899	0.06104	0.05625	0.03497	0.02750	0.01903	0.07121	0.14465	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.10486	0.42218	1.30289	2.92388	0.03307	0.06109	0.01639	0.00665	1.77619	0.65322	0.94062	0.75249	0.19857	0.05105	0.00756	0.00189	0.57477	0.11716	0.16417	0.09858	0.03996	0.03918	0.05272	0.03011	0.28970	0.18580	0.25490	0.04532	0.02100	0.02100	0.06276	0.03714	0.07144	0.06303	0.06250	0.03885	0.02883	0.02018	0.06601	0.13367	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.13427	0.41746	1.49162	3.22848	0.03452	0.06420	0.01730	0.00685	2.05203	0.74955	1.09936	0.87949	0.24021	0.06211	0.01134	0.00284	1.79013	0.23468	0.19617	0.11408	0.03716	0.03604	0.05670	0.03215	0.30680	0.19540	0.26685	0.04854	0.02100	0.02100	0.05956	0.03688	0.07490	0.06602	0.07500	0.04662	0.03155	0.02251	0.06343	0.12819	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.16367	0.41274	1.68024	3.53284	0.03598	0.06730	0.01805	0.00714	2.32788	0.84588	1.25811	1.00649	0.28385	0.07318	0.01513	0.00378	1.05549	0.29821	0.23094	0.12968	0.03472	0.03418	0.06067	0.03418	0.32390	0.20530	0.27879	0.05175	0.02100	0.02100	0.05637	0.03662	0.07855	0.06700	0.08750	0.05439	0.03427	0.02484	0.06685	0.12270	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.19308	0.40832	1.86874	3.83698	0.03743	0.07041	0.01890	0.00743	2.60372	0.94221	1.41688	1.13349	0.32748	0.08425	0.01891	0.00473	1.22885	0.36174	0.26887	0.14518	0.03235	0.03177	0.06465	0.03622	0.34100	0.21500	0.29060	0.05497	0.02100	0.02100	0.05317	0.03537	0.07910	0.06899	0.10000	0.06216	0.03709	0.02717	0.05828	0.11721	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.22248	0.40330	2.05712	4.14083	0.03899	0.07352	0.01976	0.00773	2.87957	1.03853	1.57561	1.26049	0.37112	0.09532	0.02269	0.00567	1.43621	0.42527	0.31040	0.16084	0.03094	0.03031	0.06863	0.03826	0.37840	0.23970	0.30308	0.05819	0.02100	0.02100	0.04997	0.03611	0.08165	0.07098	0.11250	0.06993	0.03972	0.02950	0.05570	0.11173	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.25189	0.39858	2.24539	4.44445	0.04035	0.07663	0.02081	0.00802	3.15541	1.13486	1.73435	1.38748	0.41477	0.10639	0.02647	0.00662	1.65157	0.48880	0.35607	0.17657	0.02955	0.02888	0.07260	0.04028	0.41580	0.26440	0.31532	0.06141	0.02100	0.02100	0.04677	0.03585	0.08429	0.07296	0.12500	0.07770	0.04244	0.03183	0.05312	0.10824	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	0.32659	0.41002	2.61731	4.78959	0.04180	0.07974	0.02146	0.00831	3.43126	1.22113	1.89310	1.51448	0.45841	0.11746	0.03025	0.00756	1.86893	0.55233	0.46654	0.19236	0.02800	0.02749	0.07658	0.04218	0.45320	0.28910	0.32735	0.06462	0.02100	0.02100	0.04357	0.03559	0.08876	0.07495	0.14375	0.08826	0.04325	0.03286	0.04807	0.09531	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	0.40130	0.43946	2.98906	5.13466	0.04326	0.08285	0.02231	0.00860	3.70710	1.32752	2.05185	1.64148	0.50205	0.12852	0.03403	0.00851	2.08229	0.61586	0.46260	0.20822	0.02688	0.02613	0.08656	0.04435	0.49080	0.31380	0.33951	0.06784	0.02100	0.02100	0.04037	0.03533	0.08931	0.07694	0.16250	0.10101	0.04395	0.03389	0.04303	0.08439	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	0.47600	0.45950	3.36064	5.47986	0.04472	0.08596	0.02466	0.00942	3.98265	1.42384	2.21060	1.76948	0.54569	0.13959	0.03782	0.00945	2.29795	0.67938	0.52524	0.22414	0.02559	0.02488	0.09641	0.04835	0.52800	0.33850	0.35185	0.07106	0.02100	0.02100	0.03718	0.03508	0.09736	0.08338	0.18125	0.11267	0.04471	0.03462	0.03799	0.07348	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	0.55071	0.48034	3.73207	5.82480	0.04617	0.08907	0.02700	0.01025	4.38044	1.61997	2.39754	1.91803	0.58933	0.15066	0.04160	0.01040	2.34240	0.68954	0.61662	0.25539	0.02482	0.02397	0.10028	0.05434	0.58540	0.36320	0.36380	0.07428	0.02100	0.02100	0.03398	0.03482	0.10542	0.08981	0.20000	0.12432	0.04587	0.03595	0.03294	0.06253	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	0.62541	0.50078	4.10132	6.16947	0.04763	0.09217	0.02935	0.01107	4.77794	1.81659	2.58447	2.08758	0.63297	0.16173	0.04538	0.01135	2.38714	0.69970	0.72330	0.28729	0.02405	0.02315	0.11011	0.05934	0.60280	0.38790	0.37594	0.07749	0.02100	0.02100	0.03078	0.03456	0.11947	0.09625	0.21875	0.13598	0.04623	0.03698	0.02790	0.05161	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	0.74748	0.49061	4.58064	6.54271	0.04909	0.09528	0.03169	0.01189	5.17543	2.01221	2.77141	2.21713	0.67862	0.17280	0.04816	0.01229	2.43189	0.70986	0.84950	0.31986	0.02327	0.02232	0.11997	0.06433	0.64020	0.41260	0.38808	0.08071	0.02100	0.02100	0.02758	0.03430	0.12152	0.10269	0.24063	0.14957	0.04777	0.03875	0.02526	0.04628	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	0.86905	0.48043	5.05741	6.91565	0.05054	0.09839	0.03403	0.01271	5.57292	2.20833	2.95604	2.36668	0.72026	0.18387	0.05294	0.01324	2.47653	0.72002	1.05111	0.35312	0.02258	0.02149	0.12992	0.06933	0.67790	0.43730	0.40023	0.08393	0.02100	0.02100	0.02438	0.03405	0.12958	0.10813	0.26250	0.16317	0.04931	0.04053	0.02262	0.04096	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	0.99162	0.47026	5.53366	7.28830	0.05200	0.10150	0.03639	0.01353	5.97042	2.40445	3.14528	2.51622	0.76390	0.19494	0.05672	0.01418	2.52137	0.73018	1.18665	0.38709	0.02173	0.02067	0.13967	0.07432	0.71500	0.46200	0.41237	0.08715	0.02100	0.02100	0.02118	0.03379	0.13763	0.11557	0.28438	0.17677	0.05085	0.04230	0.01998	0.03564	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	1.11368	0.46008	6.00937	7.66065	0.05507	0.10797	0.03872	0.01435	6.36791	2.60858	3.33322	2.66577	0.84466	0.23958	0.06050	0.01513	2.56611	0.74034	1.41855	0.42179	0.02151	0.02017	0.14952	0.07932	0.77100	0.53129	0.46675	0.13804	0.02100	0.02169	0.02278	0.03412	0.14569	0.12200	0.30625	0.19037	0.05339	0.04407	0.01724	0.03032	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	1.23575	0.44691	6.48454	8.03271	0.05993	0.11443	0.04167	0.01518	6.76541	2.79670	3.51915

Hartford Life and Accident Insurance Company
Section II.A - Annual Attained Age First Occurrence Claim Costs Per $1,000

Non-Tobacco

	Cancer Benefits						Vascular Benefits																		Other Specified Critical Illness Benefits												Neurological Benefits						Occupational Benefits						Child Specified Benefits									
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Sight		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Occupational HIV		Occupational Hepatitis (B or C)		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%		100%	
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00023		0.02140		0.00797		0.00452		0.08966		0.03370		0.00366		0.00000		0.00363		0.40453		0.00053		0.00898		0.00777		0.11422		0.42479		0.09638		0.03195		0.00167		0.00101		0.00187		0.00054		0.00167		0.00184		0.01917		0.00922		0.00872	
18	0.00572	0.08546	0.25421	0.22468	0.00850	0.00550	0.00654	0.00282	0.07323	0.07466	0.02005	0.01620	0.00165	0.00048	0.00000	0.00000	0.10761	0.03529	0.00352	0.00529	0.03434	0.03596	0.01048	0.00648	0.03560	0.02965	0.08154	0.12575	0.29885	0.09361	0.05989	0.05886	0.03102	0.02915	0.00250	0.00155	0.00198	0.00099	0.01564	0.02284	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.00681	0.12413	0.27715	0.25231	0.00736	0.00725	0.00627	0.00273	0.07219	0.07405	0.01981	0.01614	0.00191	0.00056	0.00000	0.00000	0.10594	0.03506	0.00379	0.00588	0.03434	0.03596	0.01128	0.00745	0.03961	0.03347	0.08381	0.11583	0.27959	0.08756	0.06332	0.05731	0.03210	0.02926	0.00300	0.00311	0.00211	0.00105	0.01825	0.03834	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.00790	0.18266	0.29999	0.27964	0.00821	0.00900	0.00800	0.00265	0.07104	0.07338	0.01975	0.01606	0.00215	0.00064	0.00000	0.00000	0.10411	0.03479	0.00409	0.00662	0.04780	0.04971	0.01208	0.00800	0.04351	0.03725	0.08608	0.10591	0.25254	0.08151	0.06675	0.05576	0.03313	0.03132	0.00750	0.00466	0.00223	0.00112	0.03087	0.04383	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.00899	0.24103	0.32272	0.30698	0.00907	0.01075	0.00973	0.00257	0.09972	0.07993	0.02613	0.02133	0.00238	0.00071	0.00000	0.00000	0.10213	0.03448	0.00443	0.00756	0.06126	0.06345	0.01286	0.00855	0.04730	0.04096	0.08835	0.09599	0.22939	0.07546	0.07019	0.05421	0.03412	0.03335	0.01000	0.00622	0.00235	0.00118	0.02349	0.04632	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.01008	0.29944	0.34559	0.33444	0.00993	0.01250	0.00549	0.00249	0.11057	0.08680	0.03252	0.02661	0.00262	0.00079	0.00000	0.00000	0.10101	0.03435	0.00482	0.00876	0.07471	0.07720	0.01367	0.00912	0.05123	0.04476	0.09062	0.08607	0.20623	0.06941	0.07363	0.05285	0.03522	0.03348	0.01250	0.00777	0.00248	0.00124	0.02810	0.05482	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.01172	0.30244	0.36951	0.38552	0.01079	0.01425	0.00549	0.00249	0.13002	0.09360	0.03864	0.03187	0.00291	0.00088	0.00000	0.00000	0.10176	0.03485	0.00658	0.00972	0.08817	0.08094	0.01388	0.00913	0.05512	0.05038	0.09280	0.07615	0.18306	0.06336	0.07707	0.05110	0.03527	0.03349	0.01375	0.00855	0.00260	0.00155	0.03129	0.06571	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.01337	0.30545	0.39339	0.43859	0.01164	0.01600	0.00550	0.00249	0.14906	0.10034	0.04510	0.03710	0.00319	0.00096	0.00000	0.00000	0.10248	0.03495	0.00841	0.01073	0.10143	0.10469	0.01371	0.00914	0.05896	0.05229	0.09516	0.06623	0.15992	0.05731	0.08051	0.04955	0.03532	0.03350	0.01500	0.00932	0.00263	0.00187	0.03648	0.07661	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.01506	0.30845	0.41723	0.48764	0.01250	0.01775	0.00551	0.00250	0.16771	0.10701	0.05128	0.04231	0.00346	0.00104	0.00000	0.00000	0.10317	0.03524	0.01031	0.01180	0.11908	0.11843	0.01373	0.00915	0.06276	0.05602	0.09743	0.05631	0.13877	0.05125	0.08395	0.04799	0.03527	0.03351	0.01625	0.01010	0.00405	0.00218	0.04167	0.08751	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.01669	0.31146	0.44103	0.53868	0.01336	0.01950	0.00551	0.00250	0.18595	0.11361	0.05741	0.04749	0.00373	0.00113	0.00000	0.00000	0.10383	0.03554	0.01231	0.01293	0.13891	0.13186	0.01374	0.00917	0.07203	0.06158	0.09970	0.04639	0.11362	0.04520	0.08739	0.04644	0.03541	0.03352	0.01750	0.01089	0.00458	0.00249	0.04686	0.09840	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.01827	0.31446	0.48480	0.58972	0.01421	0.02125	0.00552	0.00251	0.20380	0.12018	0.06346	0.05265	0.00399	0.00121	0.00000	0.00000	0.10446	0.03583	0.01439	0.01412	0.15385	0.14542	0.01376	0.00918	0.08120	0.06710	0.10247	0.03647	0.08946	0.03915	0.09083	0.04489	0.03545	0.03353	0.01875	0.01166	0.00510	0.00280	0.05205	0.10930	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.02068	0.30624	0.49124	0.66116	0.01507	0.02300	0.00552	0.00251	0.22126	0.12684	0.06974	0.05824	0.00429	0.00130	0.00000	0.00000	0.10509	0.03611	0.01657	0.01532	0.06923	0.09911	0.01377	0.00918	0.09027	0.07265	0.10424	0.03655	0.06731	0.03310	0.09427	0.04324	0.03548	0.03354	0.02000	0.01243	0.00552	0.00371	0.05731	0.11998	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.02307	0.28605	0.51758	0.77236	0.01593	0.02475	0.00553	0.00251	0.23832	0.13306	0.07536	0.06399	0.00449	0.00137	0.00000	0.00000	0.10562	0.03640	0.01885	0.01670	0.09112	0.09294	0.01378	0.00921	0.09924	0.07807	0.10651	0.01663	0.04415	0.02705	0.09771	0.04178	0.03551	0.03355	0.02125	0.01321	0.00794	0.00461	0.06257	0.13062	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.02545	0.28997	0.54378	0.86331	0.01679	0.02650	0.00621	0.00280	0.25500	0.13942	0.08120	0.06798	0.00947	0.00285	0.00000	0.00000	0.10616	0.03658	0.02124	0.01811	0.08544	0.08620	0.01606	0.01058	0.10830	0.08352	0.10878	0.00671	0.02105	0.02330	0.10115	0.04823	0.03761	0.03542	0.02250	0.01399	0.00928	0.00551	0.06784	0.14128	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.02784	0.28167	0.56999	0.95384	0.01764	0.02825	0.00689	0.00308	0.32874	0.16628	0.12935	0.10843	0.01437	0.00430	0.00000	0.00000	0.10865	0.03679	0.02853	0.02227	0.07989	0.08100	0.01833	0.01190	0.11698	0.08888	0.12092	0.00993	0.02100	0.02100	0.09795	0.03997	0.03972	0.03723	0.02375	0.01476	0.01078	0.00642	0.07310	0.15194	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.03021	0.27348	0.59612	1.04406	0.01850	0.03000	0.00756	0.00336	0.40126	0.19279	0.17708	0.14864	0.01919	0.00574	0.00000	0.00000	0.10712	0.03699	0.03607	0.02598	0.07542	0.07523	0.02058	0.01322	0.12578	0.09421	0.13307	0.01314	0.02100	0.02100	0.09475	0.03972	0.04181	0.03903	0.02500	0.01554	0.01120	0.00732	0.07836	0.16260	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.03366	0.28094	0.63147	1.17385	0.01996	0.03311	0.00822	0.00364	0.47352	0.21884	0.22440	0.18858	0.02394	0.00716	0.00000	0.00000	0.10761	0.03699	0.04388	0.03107	0.06915	0.06959	0.02281	0.01494	0.13451	0.09949	0.14521	0.01636	0.02100	0.02100	0.09155	0.03946	0.04389	0.04081	0.02625	0.01632	0.01419	0.00874	0.08109	0.16780	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.03706	0.28835	0.66633	1.30260	0.02141	0.03622	0.00888	0.00391	0.54284	0.24473	0.27122	0.22826	0.02861	0.00856	0.00000	0.00000	0.10808	0.03708	0.05197	0.03571	0.06397	0.06439	0.02502	0.01585	0.14318	0.10473	0.15735	0.01958	0.02100	0.02100	0.08835	0.03920	0.04585	0.04257	0.02750	0.01709	0.01619	0.01016	0.08381	0.17268	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.04041	0.29572	0.70071	1.43093	0.02387	0.03933	0.00954	0.00419	0.61196	0.27017	0.31784	0.26766	0.03320	0.00995	0.00000	0.00000	0.10855	0.03717	0.06035	0.04055	0.05891	0.05872	0.02721	0.01715	0.15175	0.10994	0.16950	0.02280	0.02100	0.02100	0.08515	0.03894	0.04799	0.04430	0.02875	0.01787	0.01818	0.01158	0.08654	0.17819	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.04372	0.30304	0.73462	1.55859	0.02433	0.04243	0.01018	0.00446	0.68002	0.29524	0.36387	0.30679	0.03772	0.01131	0.00000	0.00000	0.10901	0.03725	0.06904	0.04557	0.05587	0.05574	0.02939	0.01844	0.16631	0.11875	0.18104	0.02631	0.02100	0.02100	0.08185	0.03868	0.05001	0.04602	0.03000	0.01885	0.02018	0.01299	0.08927	0.18328	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.04698	0.31032	0.76908	1.68560	0.02578	0.04554	0.01083	0.00473	0.74705	0.31994	0.40973	0.34565	0.04218	0.01265	0.00000	0.00000	0.10947	0.03733	0.07805	0.05080	0.05309	0.05282	0.03155	0.01972	0.18075	0.12750	0.19378	0.02923	0.02100	0.02100	0.07876	0.03843	0.05202	0.04771	0.03125	0.01943	0.02217	0.01441	0.09199	0.18858	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.05683	0.32992	0.85299	1.91505	0.02774	0.04865	0.01147	0.00500	0.81307	0.34427	0.45511	0.38421	0.04857	0.01398	0.00118	0.00033	0.10993	0.03740	0.08742	0.05624	0.05028	0.04996	0.03369	0.02059	0.19507	0.13618	0.20503	0.03245	0.02100	0.02100	0.07556	0.03817	0.05402	0.04939	0.03750	0.02331	0.02351	0.01557	0.09880	0.17760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.06649	0.34928	0.93440	2.14310	0.02870	0.05176	0.01210	0.00526	0.87811	0.36823	0.50012	0.42249	0.05588	0.01638	0.00235	0.00065	0.11039	0.03746	0.09715	0.06192	0.04753	0.04717	0.03561	0.02238	0.20928	0.14488	0.21807	0.03567	0.02100	0.02100	0.07256	0.03791	0.05690	0.05104	0.04375	0.02720	0.02484	0.01672	0.08166	0.16662	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.07594	0.36873	1.01507	2.36988	0.03015	0.05487	0.01280	0.00551	0.94222	0.39182	0.54478	0.46048	0.08409	0.02459	0.00349	0.00097	0.11084	0.03752	0.10727	0.06784	0.04484	0.04444	0.03914	0.02406	0.22338	0.15334	0.23022	0.03888	0.02100	0.02100	0.06916	0.03765	0.05800	0.05265	0.05000	0.03108	0.02617	0.01787	0.07640	0.15564	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.08528	0.38925	1.09486	2.59715	0.03161	0.05798	0.01350	0.00577	1.14807	0.47215	0.68150	0.57678	0.11702	0.03389	0.00603	0.00128	0.27502	0.09125	0.13463	0.08318	0.04222	0.04178	0.04249	0.02589	0.23760	0.16211	0.24236	0.04210	0.02100	0.02100	0.06596	0.03740	0.06005	0.05418	0.05625	0.03497	0.02750	0.01903	0.07121	0.14485	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.09445	0.40771	1.17360	2.82362	0.03307	0.06109	0.01421	0.00603	1.35187	0.55198	0.81746	0.69270	0.14961	0.04313	0.00576	0.00160	0.43746	0.14463	0.16417	0.09858	0.03996	0.03918	0.04582	0.02772	0.25177	0.17085	0.25459	0.04532	0.02100	0.02100	0.06276	0.03714	0.06209	0.05581	0.06250	0.03889	0.02883	0.02018	0.06601	0.13367	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.11930	0.40059	1.32542	3.09799	0.03452	0.06420	0.01490	0.00629	1.55374	0.63136	0.95271	0.80829	0.18188	0.05232	0.00859	0.00235	0.59826	0.19768	0.19617	0.11408	0.03716	0.03634	0.04913	0.02954	0.26597	0.17958	0.26685	0.04854	0.02100	0.02100	0.05956	0.03688	0.06412	0.05743	0.07500	0.04862	0.03155	0.02251	0.06343	0.12819	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.14353	0.39362	1.47351	3.36917	0.03598	0.06730	0.01560	0.00655	1.75380	0.71031	1.08728	0.92354	0.21385	0.06145	0.01140	0.00318	0.75753	0.25042	0.23094	0.12958	0.03472	0.03418	0.05244	0.03136	0.27992	0.18829	0.27879	0.05175	0.02100	0.02100	0.05637	0.03662	0.06615	0.05905	0.08750	0.05439	0.03427	0.02484	0.06685	0.12270	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.16719	0.38679	1.61815	3.63735	0.03743	0.07041	0.01629	0.00681	1.95218	0.78887	1.22122	1.03950	0.24934	0.07054	0.01418	0.00396	0.93325	0.30287	0.26867	0.14518	0.03235	0.03177	0.05572	0.03318	0.29391	0.19698	0.29002	0.05497	0.02100	0.02100	0.05317	0.03637	0.06818	0.06067	0.10000	0.06218	0.03709	0.02717	0.05928	0.11721	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.19039	0.38011	1.75960	3.90269	0.03889	0.07352	0.01705	0.00708	2.16468	0.87118	1.36692	1.15599	0.27899	0.07996	0.01706	0.00476	1.07966	0.35674	0.31040	0.16084	0.03094	0.03031	0.05924	0.03508	0.32662	0.21983	0.30308	0.05819	0.02100	0.02100	0.04997	0.03611	0.07049	0.06250	0.11250	0.06993	0.03972	0.02950	0.05570	0.11173	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.21260	0.37355	1.88808	4.18537	0.04055	0.07663	0.01781	0.00736	2.37839	0.95388	1.49922	1.27370	0.31362	0.08941	0.01995	0.00556	1.24403	0.41081	0.35607	0.17657	0.02855	0.02808	0.06308	0.03948	0.35943	0.24272	0.31522	0.06141	0.02100	0.02100	0.04677	0.03585	0.07279	0.06434	0.12500	0.07770	0.04344	0.03183	0.05312	0.10624	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	0.27384	0.38618	2.19452	4.43710	0.04189	0.07974	0.01858	0.00764	2.59305	1.03673	1.63882	1.39165	0.34643	0.09891	0.02286	0.00637	1.41087	0.46509	0.40654	0.19236	0.02820	0.02749	0.06629	0.03899	0.39233	0.26565	0.32736	0.06462	0.02100	0.02100	0.04357	0.03559	0.07510	0.06619	0.14375	0.08936	0.04320	0.03266	0.04807	0.09531	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	0.33383	0.40260	2.48657	4.70396	0.04326	0.08285	0.01934	0.00791	2.80894	1.11998	1.77884	1.50982	0.38941	0.10843	0.02579	0.00718	1.57780	0.51958	0.46260	0.20822	0.02688	0.02613	0.06984	0.04083	0.42532	0.28863	0.33951	0.06784	0.02100	0.02100	0.04037	0.03533	0.07743	0.06804	0.16250	0.10101	0.04395	0.03389	0.04303	0.08439	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	0.39298	0.41662	2.77451	4.96634	0.04472	0.08596	0.02141	0.00868	3.07598	1.20351	1.91935	1.62823	0.41458	0.11800	0.02873	0.00799	1.74561	0.57427	0.52524	0.22414	0.02559	0.02480	0.07649	0.04544	0.45841	0.31166	0.35185	0.07106	0.02100	0.02100	0.03718	0.03508	0.08453	0.07384	0.18125	0.11267	0.04471	0.03492	0.03799	0.07348	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	0.45133	0.43086	3.05863	5.22461	0.04617	0.08907	0.02348	0.00964	3.33984	1.37198	2.08460	1.76766	0.44893	0.12760	0.03169	0.00881	1.79434	0.58398	0.61662	0.25539	0.02482	0.02397	0.08718	0.05008	0.49160	0.33473	0.36380	0.07428	0.02100	0.02100	0.03398	0.03482	0.09166	0.07965	0.20000	0.12432	0.04547	0.03595	0.03294	0.06253	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	0.50894	0.44474	3.33917	5.47911	0.04763	0.09217	0.02555	0.01021	3.64937	1.54102	2.25042	1.90726	0.48346	0.13723	0.03466	0.00963	1.82329	0.59372	0.72330	0.28729	0.02405	0.02315	0.09588	0.05474	0.52489	0.35794	0.37934	0.07749	0.02100	0.02100	0.03078	0.03456	0.09880	0.08548	0.21875	0.13598	0.04623	0.03868	0.02790	0.05161	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	0.60414	0.43105	3.70224	5.75517	0.04909	0.09528	0.02763	0.01098	3.96357	1.71072	2.41673	2.04733	0.51818	0.14691	0.03765	0.01045	1.86244	0.60351	0.84950	0.31886	0.02337	0.02232	0.10461	0.05941	0.55827	0.38100	0.38808	0.08071	0.02100	0.02100	0.02758	0.03430	0.10597	0.09133	0.24063	0.14957	0.04777	0.03875	0.02526	0.04628	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	0.69819	0.41873	4.08079	6.02745	0.05054	0.09839	0.02972	0.01175	4.27945	1.88109	2.58353	2.18759	0.55305	0.15662	0.04065	0.01172	1.90181	0.61333	1.00111	0.35312	0.02250	0.02149	0.11337	0.06408	0.59175	0.40421	0.40023	0.08393	0.02100	0.02100	0.02438	0.03405	0.11316	0.09719	0.26250	0.16317	0.04931	0.04053	0.02262	0.04098	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	0.79118	0.40625	4.41513	6.29626	0.05200	0.10150	0.03182	0.01252	4.59705	2.05211	2.75081	2.32811	0.58818	0.16637	0.04368	0.01210	1.94138	0.62318	1.18665	0.38709	0.02173	0.02067	0.12215	0.06877	0.62533	0.42746	0.41237	0.08715	0.02100	0.02100	0.02118	0.03379	0.12037	0.10307	0.28438	0.17677	0.05085	0.04230	0.01998	0.03564	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	0.88731	0.38533	4.78786	6.58245	0.05597	0.10797	0.03401	0.01332	4.94172	2.23082	2.92977	2.47269	0.65571	0.20052	0.04995	0.01298	1.99139	0.63008	1.41855	0.42179	0.02151	0.02037	0.13133	0.07358	0.67719	0.47428	0.46675	0.13804	0.02100	0.02169	0.02078	0.03412	0.12796	0.10602	0.30625	0.19037	0.05239	0.04407	0.01724	0.03032	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	0.98376	0.38490	5.16211	6.87026	0.05993	0.11443	0.03623	0.01412	5.29186	2.41136	3.10424	2.61842	0.72432	0.24507	0.05028	0.01386	2.04219	0.64710	1.71823	0.45726	0.02128	0.01967	0.14059	0.07841	0.72950	0.52136	0.52512	0.18893	0.02100	0.02237	0.04438	0.03446	0.13561	0.11542	0.32813	0.20366	0.05393	0.04584	0.01470	0.02509	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	1.13730	0.40632	5.77407	7.38692	0.06398	0.12090	0.03947	0.01412	5.64762	2.59377	3.28325	2.76471	0.79403	0.28602	0.05632	0.01548	2.23322	0.69867	2.11838	0.49351	0.02106	0.01917	0.14154	0.07844	0.78225	0.56868	0.58130	0.23982	0.02100	0.02396	0.05598	0.03489	0.13854	0.11589	0.37734	0.23456	0.05449	0.04688	0.01271	0.02142	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	1.29154	0.42788	6.38897	7.90470	0.06787	0.12737	0.03872	0.01412	6.05908	2.77802	3.46389	2.91176	0.86486	0.32539	0.06245	0.01711	2.38751	0.74274	2.68604	0.53058	0.02094	0.01887	0.14292	0.07847	0.85547	0.61625	0.63797	0.29071	0.02100	0.02374	0.06758	0.03513	0.13740	0.11577	0.42656	0.26515	0.05505	0.04753	0.01073	0.01765	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/

Hartford Life and Accident Insurance Company
Section II.A - Annual Attained Age First Occurrence Claim Costs Per $1,000

Tobacco

| | Cancer Benefits | | | | | | | | Vascular Benefits | | | | | | | |

Hartford Life and Accident Insurance Company
Section II.B - Annual Attained Age Additional Claim Costs Per Specified Unit

Uni-Tobacco

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.12597	0.09977	0.07558	0.05986	0.00757	0.00897	8.42881	9.87018	0.45164	0.39084	0.08029	0.06948	0.09836	0.08688	0.00615	0.05430
19	0.12621	0.10099	0.07573	0.06060	0.00800	0.00959	9.00890	10.69049	0.48540	0.43155	0.08629	0.07672	0.10604	0.09642	0.00663	0.06026
20	0.12767	0.10346	0.07660	0.06207	0.00968	0.01150	9.58899	11.51081	0.51818	0.47113	0.09212	0.08376	0.11349	0.10568	0.00709	0.06605
21	0.13182	0.10707	0.07909	0.06424	0.01197	0.01389	10.16908	12.33113	0.54998	0.50956	0.09777	0.09059	0.12072	0.11468	0.00754	0.07168
22	0.13584	0.11058	0.08150	0.06635	0.01419	0.01624	10.74917	13.15144	0.58079	0.54685	0.10325	0.09722	0.12773	0.12342	0.00798	0.07714
23	0.14011	0.11641	0.08407	0.06984	0.01663	0.01894	10.71887	13.22123	0.60982	0.60978	0.10841	0.10841	0.13487	0.14042	0.00843	0.08776
24	0.14424	0.12205	0.08654	0.07323	0.01901	0.02157	10.68856	13.29101	0.63788	0.67085	0.11340	0.11926	0.14179	0.15693	0.00886	0.09808
25	0.14821	0.12750	0.08893	0.07650	0.02133	0.02412	10.65826	13.36080	0.66497	0.73007	0.11822	0.12979	0.14847	0.17294	0.00928	0.10809
26	0.15084	0.13116	0.09050	0.07870	0.02188	0.02484	10.62796	13.43058	0.69805	0.78965	0.12410	0.14038	0.15492	0.18846	0.00968	0.11779
27	0.15336	0.13470	0.09202	0.08082	0.02242	0.02555	10.59765	13.50036	0.72997	0.84732	0.12977	0.15064	0.16114	0.20348	0.01007	0.12718
28	0.15613	0.14164	0.09368	0.08498	0.02304	0.02627	10.72746	13.54647	0.76449	0.95050	0.13591	0.16898	0.16824	0.23207	0.01051	0.14504
29	0.15878	0.14835	0.09527	0.08901	0.02366	0.02698	10.85726	13.59258	0.79776	1.05041	0.14182	0.18674	0.17507	0.25976	0.01094	0.16235
30	0.16223	0.15526	0.09734	0.09315	0.02426	0.02768	10.98707	13.63869	0.83585	1.15115	0.14860	0.20465	0.18164	0.28656	0.01135	0.17910
31	0.17738	0.16866	0.10643	0.10119	0.02902	0.03160	11.11688	13.68480	0.87251	1.24850	0.15511	0.22196	0.18795	0.31246	0.01175	0.19529
32	0.19205	0.18162	0.11523	0.10897	0.03365	0.03541	11.24668	13.73091	0.90773	1.34248	0.16137	0.23866	0.19400	0.33748	0.01212	0.21092
33	0.20715	0.19706	0.12429	0.11824	0.03801	0.03873	11.25084	13.79925	0.95605	1.47778	0.16996	0.26272	0.20390	0.37442	0.01274	0.23401
34	0.22174	0.21198	0.13304	0.12719	0.04226	0.04195	11.25499	13.86760	1.00249	1.60830	0.17822	0.28592	0.21340	0.41007	0.01334	0.25629
35	0.23581	0.22636	0.14149	0.13582	0.04638	0.04509	11.25915	13.93594	1.04704	1.73405	0.18614	0.30827	0.22252	0.44443	0.01391	0.27777
36	0.25003	0.24067	0.15002	0.14440	0.05054	0.04829	11.26330	14.00429	1.09660	1.85897	0.19495	0.33048	0.23125	0.47749	0.01445	0.29843
37	0.26371	0.25443	0.15822	0.15266	0.05458	0.05140	11.26746	14.07263	1.14405	1.97899	0.20339	0.35182	0.23959	0.50926	0.01497	0.31829
38	0.28088	0.27444	0.16853	0.16466	0.05823	0.05343	11.53247	14.17156	1.24588	2.19870	0.22149	0.39088	0.26427	0.57073	0.01652	0.35671
39	0.29738	0.29368	0.17843	0.17621	0.06176	0.05538	11.79749	14.27049	1.34377	2.41010	0.23889	0.42846	0.28802	0.62990	0.01800	0.39369
40	0.31595	0.31284	0.18957	0.18770	0.06517	0.05727	12.06251	14.36941	1.43915	2.61363	0.25585	0.46465	0.31083	0.68677	0.01943	0.42923
41	0.36966	0.34655	0.22180	0.20793	0.07690	0.06553	12.32753	14.46834	1.53054	2.80886	0.27210	0.49935	0.33270	0.74134	0.02079	0.46334
42	0.42148	0.37891	0.25289	0.22735	0.08834	0.07349	12.59254	14.56727	1.61793	2.99577	0.28763	0.53258	0.35364	0.79362	0.02210	0.49601
43	0.47830	0.41501	0.28698	0.24901	0.10018	0.08183	12.93313	14.57874	1.78275	3.23287	0.31693	0.57473	0.39777	0.86093	0.02486	0.53808
44	0.53300	0.44958	0.31980	0.26975	0.11173	0.08984	13.27372	14.59022	1.94057	3.45941	0.34499	0.61501	0.44006	0.92527	0.02750	0.57829
45	0.58559	0.48261	0.35136	0.28957	0.12300	0.09752	13.61431	14.60170	2.09139	3.67539	0.37180	0.65340	0.48053	0.98665	0.03003	0.61665
46	0.63745	0.51510	0.38247	0.30906	0.13407	0.10491	13.95489	14.61318	2.25250	3.89352	0.40045	0.69218	0.51918	1.04507	0.03245	0.65317
47	0.68719	0.54602	0.41231	0.32761	0.14489	0.11197	14.29548	14.62465	2.40598	4.10064	0.42773	0.72900	0.55600	1.10053	0.03475	0.68783
48	0.74610	0.57773	0.44766	0.34664	0.15560	0.11851	14.32915	14.63544	2.70245	4.33100	0.48044	0.76996	0.63563	1.16319	0.03973	0.72699
49	0.80252	0.60779	0.48151	0.36467	0.16612	0.12471	14.36281	14.64623	2.98535	4.54918	0.53073	0.80874	0.71168	1.22254	0.04448	0.76409
50	0.85721	0.63666	0.51433	0.38199	0.17648	0.13058	14.39647	14.65702	3.26481	4.76144	0.58041	0.84648	0.78415	1.27859	0.04901	0.79912
51	0.90950	0.66869	0.54570	0.40122	0.18956	0.13830	14.43014	14.66781	3.53030	4.96127	0.62761	0.88200	0.85304	1.33134	0.05332	0.83209
52	0.95972	0.69888	0.57583	0.41933	0.20281	0.14562	14.46380	14.67860	3.78184	5.14867	0.67233	0.91532	0.91836	1.38079	0.05740	0.86299
53	1.01423	0.72924	0.60854	0.43755	0.21674	0.15300	14.46621	14.71909	4.09794	5.34467	0.72852	0.95016	1.00338	1.43317	0.06271	0.89573
54	1.06681	0.75765	0.64008	0.45459	0.23123	0.15996	14.46862	14.75959	4.39641	5.52717	0.78158	0.98261	1.08373	1.48193	0.06773	0.92620
55	1.11782	0.78412	0.67069	0.47047	0.24665	0.16650	14.47103	14.80008	4.67728	5.69619	0.83152	1.01266	1.15943	1.52707	0.07246	0.95442
56	1.17385	0.81431	0.70431	0.48859	0.26356	0.17264	14.47344	14.84058	4.95517	5.87105	0.88092	1.04374	1.23049	1.56861	0.07691	0.98038
57	1.22941	0.84230	0.73764	0.50538	0.28277	0.17835	14.47585	14.88107	5.21482	6.03156	0.92708	1.07228	1.29691	1.60654	0.08106	1.00409
58	1.30829	0.88335	0.78498	0.53001	0.30701	0.18452	14.47858	14.88149	5.63851	6.34458	1.00240	1.12793	1.41648	1.69281	0.08853	1.05800
59	1.38960	0.92142	0.83376	0.55285	0.33747	0.19022	14.48132	14.88190	6.03511	6.63495	1.07291	1.17955	1.52860	1.77288	0.09554	1.10805
60	1.47848	0.95653	0.88709	0.57392	0.37929	0.19545	14.48405	14.88231	6.40464	6.90269	1.13860	1.22714	1.63328	1.84678	0.10208	1.15424
61	1.53814	1.00634	0.92288	0.60381	0.39483	0.21082	14.48678	14.88272	6.74713	7.14783	1.19949	1.27073	1.73053	1.91451	0.10816	1.19657
62	1.59275	1.05298	0.95565	0.63179	0.40915	0.22588	14.48952	14.88313	7.06260	7.37040	1.25557	1.31029	1.82035	1.97607	0.11377	1.23505
63	1.65199	1.10614	0.99119	0.66368	0.41900	0.23885	14.49769	14.88443	7.43098	7.59627	1.32106	1.35045	1.92830	2.04248	0.12052	1.27655
64	1.70557	1.15590	1.02334	0.69354	0.42779	0.25194	14.50587	14.88573	7.76740	7.79798	1.38087	1.38631	2.02726	2.10207	0.12670	1.31379
65	1.75349	1.20253	1.05209	0.72152	0.43549	0.26542	14.51404	14.88702	8.07194	7.97559	1.43501	1.41788	2.11725	2.15486	0.13233	1.34679
66	1.79573	1.24645	1.07744	0.74787	0.44210	0.27970	14.52222	14.88832	8.34469	8.12913	1.48350	1.44518	2.19829	2.20086	0.13739	1.37554
67	1.83230	1.28825	1.09938	0.77295	0.44759	0.29535	14.53039	14.88961	8.58570	8.25866	1.52635	1.46821	2.27041	2.24008	0.14190	1.40005
68	1.87434	1.32594	1.12460	0.79557	0.45280	0.31381	14.53039	14.88961	8.93445	8.31826	1.58835	1.47880	2.37610	2.26116	0.14851	1.41322
69	1.90999	1.36444	1.14599	0.81866	0.45682	0.33632	14.53039	14.88961	9.24294	8.35722	1.64319	1.48573	2.47027	2.27632	0.15439	1.42270
70	1.94035	1.40768	1.16421	0.84461	0.45964	0.36618	14.53039	14.88961	9.52618	8.38421	1.69354	1.49053	2.55292	2.28556	0.15956	1.42847
71	1.99143	1.41171	1.19486	0.84703	0.46709	0.35263	14.53039	14.88961	9.76851	8.39004	1.73662	1.49156	2.62407	2.28889	0.16400	1.43056
72	2.04855	1.45312	1.22913	0.87187	0.48736	0.38029	14.53039	14.88961	9.96967	8.37467	1.77239	1.48883	2.68373	2.28632	0.16773	1.42895
73	2.08687	1.49107	1.25212	0.89464	0.50808	0.41302	14.53039	14.88961	9.96168	8.27471	1.77097	1.47106	2.68214	2.25906	0.16763	1.41191
74	2.11847	1.52529	1.27108	0.91518	0.52789	0.44549	14.53039	14.88961	9.92551	8.15843	1.76454	1.45039	2.67290	2.22733	0.16706	1.39208
75	2.14216	1.55375	1.28530	0.93225	0.54564	0.47566	14.53039	14.88961	9.86121	8.02584	1.75310	1.42682	2.65604	2.19115	0.16600	1.36947
76	2.15597	1.57355	1.29358	0.94413	0.56077	0.50269	14.53039	14.88961	9.74917	7.84938	1.73319	1.39545	2.63157	2.15052	0.16447	1.34407
77	2.16117	1.58650	1.29670	0.95190	0.57300	0.52614	14.53039	14.88961	9.61080	7.65906	1.70859	1.36161	2.59950	2.10544	0.16247	1.31590
78	2.15341	1.58827	1.29204	0.95296	0.58362	0.54756	14.53039	14.88961	9.36968	7.37591	1.66572	1.31127	2.53719	2.03252	0.15857	1.27033
79	2.13707	1.58301	1.28224	0.94980	0.59078	0.56466	14.53039	14.88961	9.10992	7.08660	1.61954	1.25984	2.46956	1.95744	0.15435	1.22340
80	2.11221	1.57069	1.26733	0.94241	0.59447	0.57744	14.53039	14.88961	8.83255	6.79100	1.57023	1.20729	2.39662	1.88020	0.14979	1.17513
81	2.02103	1.49061	1.21262	0.89437	0.56252	0.54684	14.53039	14.88961	8.53721	6.48939	1.51773	1.15367	2.31836	1.80080	0.14490	1.12550
82	1.92765	1.41024	1.15659	0.84614	0.53066	0.51626	14.53039	14.88961	8.22304	6.18162	1.46187	1.09895	2.23478	1.71924	0.13967	1.07452
83	1.82113	1.32080	1.09268	0.79248	0.49891	0.48573	14.53039	14.88961	7.74223	5.74886	1.37640	1.02202	2.10208	1.60030	0.13138	1.00019
84	1.71377	1.23216	1.02826	0.73929	0.46724	0.45521	14.53039	14.88961	7.26104	5.32453	1.29085	0.94658	1.96954	1.48354	0.12310	0.92721

Hartford Life and Accident Insurance Company
Section II.B - Annual Attained Age Additional Claim Costs Per Specified Unit

Non-Tobacco

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.12385	0.09875	0.07431	0.05925	0.00753	0.00895	8.42881	9.87018	0.44823	0.38881	0.07969	0.06912	0.09805	0.08666	0.00613	0.05416
19	0.12341	0.09963	0.07405	0.05978	0.00794	0.00957	9.00890	10.69049	0.48056	0.42861	0.08543	0.07620	0.10558	0.09608	0.00660	0.06005
20	0.12413	0.10172	0.07448	0.06103	0.00962	0.01147	9.58899	11.51081	0.51158	0.46706	0.09095	0.08303	0.11285	0.10520	0.00705	0.06575
21	0.12727	0.10486	0.07636	0.06292	0.01185	0.01384	10.16908	12.33113	0.54129	0.50414	0.09623	0.08962	0.11987	0.11402	0.00749	0.07126
22	0.13060	0.10810	0.07836	0.06486	0.01404	0.01617	10.74917	13.15144	0.57065	0.54052	0.10145	0.09609	0.12672	0.12263	0.00792	0.07664
23	0.13416	0.11367	0.08049	0.06820	0.01643	0.01885	10.71887	13.22123	0.59834	0.60267	0.10637	0.10714	0.13373	0.13952	0.00836	0.08720
24	0.13753	0.11905	0.08252	0.07143	0.01876	0.02146	10.68856	13.29101	0.62500	0.66296	0.11111	0.11786	0.14050	0.15592	0.00878	0.09745
25	0.14072	0.12424	0.08443	0.07455	0.02102	0.02399	10.65826	13.36080	0.65064	0.72140	0.11567	0.12825	0.14702	0.17184	0.00919	0.10740
26	0.14251	0.12764	0.08550	0.07658	0.02151	0.02469	10.62796	13.43058	0.68174	0.78013	0.12120	0.13869	0.15331	0.18726	0.00958	0.11704
27	0.14415	0.13091	0.08649	0.07854	0.02199	0.02537	10.59765	13.50036	0.71157	0.83694	0.12650	0.14879	0.15936	0.20219	0.00996	0.12637
28	0.14598	0.13749	0.08759	0.08249	0.02255	0.02606	10.72746	13.54647	0.74324	0.93797	0.13213	0.16675	0.16608	0.23030	0.01038	0.14394
29	0.14766	0.14382	0.08859	0.08629	0.02309	0.02675	10.85726	13.59258	0.77350	1.03551	0.13751	0.18409	0.17252	0.25745	0.01078	0.16091
30	0.14999	0.15030	0.08999	0.09018	0.02362	0.02742	10.98707	13.63869	0.80789	1.13344	0.14363	0.20150	0.17867	0.28366	0.01117	0.17729
31	0.16280	0.16287	0.09768	0.09772	0.02796	0.03115	11.11688	13.68480	0.84100	1.22748	0.14951	0.21822	0.18457	0.30886	0.01154	0.19304
32	0.17506	0.17494	0.10503	0.10497	0.03216	0.03477	11.24668	13.73091	0.87257	1.31786	0.15512	0.23429	0.19019	0.33311	0.01189	0.20819
33	0.18738	0.18936	0.11243	0.11362	0.03606	0.03788	11.25084	13.79925	0.91312	1.44812	0.16233	0.25744	0.19846	0.36886	0.01240	0.23054
34	0.19912	0.20318	0.11947	0.12191	0.03983	0.04088	11.25499	13.86760	0.95141	1.57312	0.16914	0.27967	0.20624	0.40319	0.01289	0.25199
35	0.21028	0.21641	0.12617	0.12985	0.04347	0.04378	11.25915	13.93594	0.98749	1.69286	0.17555	0.30095	0.21355	0.43609	0.01335	0.27256
36	0.22147	0.22949	0.13288	0.13769	0.04713	0.04673	11.26330	14.00429	1.02753	1.81106	0.18267	0.32197	0.22039	0.46758	0.01377	0.29224
37	0.23208	0.24196	0.13925	0.14517	0.05065	0.04958	11.26746	14.07263	1.06519	1.92391	0.18937	0.34203	0.22677	0.49765	0.01417	0.31103
38	0.24565	0.26037	0.14739	0.15622	0.05378	0.05133	11.53247	14.17156	1.15052	2.13254	0.20454	0.37912	0.24751	0.55628	0.01547	0.34767
39	0.25845	0.27791	0.15507	0.16675	0.05678	0.05301	11.79749	14.27049	1.23070	2.33190	0.21879	0.41456	0.26697	0.61233	0.01669	0.38271
40	0.27262	0.29519	0.16357	0.17711	0.05966	0.05460	12.06251	14.36941	1.30715	2.52245	0.23238	0.44843	0.28519	0.66582	0.01782	0.41614
41	0.31478	0.32552	0.18887	0.19531	0.06997	0.06217	12.32753	14.46834	1.37977	2.70608	0.24529	0.48108	0.30242	0.71731	0.01890	0.44832
42	0.35506	0.35451	0.21303	0.21271	0.07998	0.06943	12.59254	14.56727	1.44790	2.88115	0.25740	0.51220	0.31855	0.76641	0.01991	0.47901
43	0.39926	0.38614	0.23956	0.23168	0.09040	0.07709	12.93313	14.57874	1.57858	3.09153	0.28064	0.54960	0.35344	0.82613	0.02209	0.51633
44	0.44133	0.41614	0.26480	0.24969	0.10054	0.08441	13.27372	14.59022	1.70032	3.28974	0.30228	0.58484	0.38592	0.88240	0.02412	0.55150
45	0.48132	0.44455	0.28879	0.26673	0.11042	0.09141	13.61431	14.60170	1.81356	3.47612	0.32241	0.61798	0.41610	0.93532	0.02601	0.58457
46	0.52265	0.47300	0.31359	0.28380	0.12047	0.09832	13.95489	14.61318	1.93516	3.66328	0.34403	0.65125	0.44409	0.98496	0.02776	0.61560
47	0.56233	0.49996	0.33740	0.29998	0.13033	0.10492	14.29548	14.62465	2.04852	3.83877	0.36418	0.68245	0.47000	1.03143	0.02938	0.64464
48	0.61026	0.52597	0.36615	0.31558	0.14016	0.11105	14.32915	14.63544	2.28568	4.01232	0.40634	0.71330	0.53295	1.07758	0.03331	0.67349
49	0.65612	0.55035	0.39367	0.33021	0.14987	0.11687	14.36281	14.64623	2.50855	4.17230	0.44597	0.74174	0.59204	1.11999	0.03700	0.69999
50	0.70063	0.57356	0.42038	0.34413	0.15949	0.12240	14.39647	14.65702	2.72639	4.32487	0.48469	0.76887	0.64739	1.15881	0.04046	0.72426
51	0.74367	0.59952	0.44620	0.35971	0.17168	0.12970	14.43014	14.66781	2.93044	4.46470	0.52097	0.79372	0.69912	1.19420	0.04369	0.74637
52	0.78512	0.62380	0.47107	0.37428	0.18412	0.13666	14.46380	14.67860	3.12108	4.59223	0.55486	0.81640	0.74734	1.22628	0.04671	0.76642
53	0.83024	0.64824	0.49814	0.38894	0.19732	0.14370	14.46621	14.71909	3.36213	4.72638	0.59771	0.84025	0.81097	1.26066	0.05069	0.78791
54	0.87394	0.67094	0.52436	0.40256	0.21116	0.15037	14.46862	14.75959	3.58666	4.84776	0.63763	0.86182	0.87017	1.29160	0.05439	0.80725
55	0.91659	0.69191	0.54995	0.41515	0.22599	0.15665	14.47103	14.80008	3.79509	4.95678	0.67468	0.88120	0.92507	1.31922	0.05782	0.82451
56	0.96800	0.71836	0.58080	0.43102	0.24281	0.16277	14.47344	14.84058	4.01811	5.08685	0.71433	0.90433	0.98037	1.34783	0.06127	0.84240
57	1.01996	0.74314	0.61198	0.44589	0.26203	0.16851	14.47585	14.88107	4.22818	5.20696	0.75168	0.92568	1.03242	1.37405	0.06453	0.85878
58	1.09181	0.77940	0.65508	0.46764	0.28638	0.17475	14.47858	14.88149	4.56952	5.45900	0.81236	0.97049	1.12732	1.44221	0.07046	0.90138
59	1.16739	0.81330	0.70043	0.48798	0.31703	0.18057	14.48132	14.88190	4.89149	5.69358	0.86960	1.01219	1.21695	1.50566	0.07606	0.94104
60	1.25187	0.84488	0.75112	0.50693	0.35914	0.18596	14.48405	14.88231	5.19461	5.91134	0.92349	1.05090	1.30146	1.56459	0.08134	0.97787
61	1.30658	0.89054	0.78395	0.53432	0.37334	0.20108	14.48678	14.88272	5.47934	6.11280	0.97410	1.08672	1.38101	1.61917	0.08631	1.01198
62	1.35780	0.93389	0.81468	0.56034	0.38663	0.21599	14.48952	14.88313	5.74606	6.29847	1.02152	1.11973	1.45571	1.66954	0.09098	1.04346
63	1.41272	0.98321	0.84763	0.58993	0.39572	0.22890	14.49769	14.88443	6.05852	6.48958	1.07707	1.15370	1.54615	1.72513	0.09663	1.07820
64	1.46378	1.03019	0.87827	0.61811	0.40402	0.24201	14.50587	14.88573	6.35004	6.66430	1.12890	1.18476	1.63081	1.77618	0.10193	1.11011
65	1.51092	1.07509	0.90655	0.64505	0.41149	0.25559	14.51404	14.88702	6.62096	6.82300	1.17706	1.21298	1.70979	1.82282	0.10686	1.13926
66	1.55413	1.11832	0.93248	0.67099	0.41811	0.27005	14.52222	14.88832	6.87159	6.96600	1.22162	1.23840	1.78318	1.86514	0.11145	1.16571
67	1.59334	1.16046	0.95600	0.69628	0.42384	0.28595	14.53039	14.88961	7.10216	7.09356	1.26261	1.26108	1.85107	1.90322	0.11569	1.18951
68	1.64126	1.20364	0.98476	0.72218	0.42949	0.30472	14.53039	14.88961	7.47380	7.21552	1.32868	1.28276	1.96229	1.94211	0.12264	1.21382
69	1.68457	1.24825	1.01074	0.74895	0.43415	0.32761	14.53039	14.88961	7.81954	7.32070	1.39014	1.30146	2.06622	1.97624	0.12914	1.23515
70	1.72416	1.29813	1.03450	0.77888	0.43780	0.35790	14.53039	14.88961	8.15211	7.41675	1.44926	1.31853	2.16250	2.00544	0.13516	1.25340
71	1.78336	1.30800	1.07001	0.78480	0.44429	0.34309	14.53039	14.88961	8.45575	7.49433	1.50324	1.33233	2.25076	2.02952	0.14067	1.26845
72	1.85046	1.35594	1.11027	0.81356	0.46416	0.36989	14.53039	14.88961	8.72887	7.55280	1.55180	1.34272	2.33064	2.04831	0.14567	1.28019
73	1.89067	1.39619	1.13440	0.83771	0.48308	0.40120	14.53039	14.88961	8.77728	7.50354	1.56041	1.33396	2.34571	2.03599	0.14661	1.27250
74	1.92492	1.43299	1.15495	0.85980	0.50130	0.43238	14.53039	14.88961	8.80145	7.43890	1.56470	1.32247	2.35427	2.01949	0.14714	1.26218
75	1.95201	1.46430	1.17121	0.87858	0.51766	0.46140	14.53039	14.88961	8.80093	7.35864	1.56461	1.30820	2.35619	1.99872	0.14726	1.24920
76	1.96999	1.48726	1.18199	0.89236	0.53161	0.48742	14.53039	14.88961	8.75675	7.23581	1.55676	1.28637	2.35134	1.97361	0.14696	1.23350
77	1.98002	1.50358	1.18801	0.90215	0.54286	0.51000	14.53039	14.88961	8.68860	7.09918	1.54464	1.26208	2.33957	1.94408	0.14622	1.21505
78	1.97561	1.50790	1.18537	0.90474	0.55271	0.53069	14.53039	14.88961	8.49130	6.85552	1.50956	1.21876	2.28974	1.88252	0.14311	1.17658
79	1.96316	1.50534	1.17790	0.90320	0.55930	0.54720	14.53039	14.88961	8.27617	6.60489	1.47132	1.17420	2.23482	1.81858	0.13968	1.13661
80	1.94272	1.49587	1.16563	0.89752	0.56263	0.55953	14.53039	14.88961	8.04405	6.34709	1.43005	1.12837	2.17477	1.75222	0.13592	1.09514
81	1.85986	1.42082	1.11592	0.85249	0.53235	0.52987	14.53039	14.88961	7.79450	6.08233	1.38569	1.08130	2.10955	1.68343	0.13185	1.05215
82	1.77494	1.34539	1.06497	0.80723	0.50216	0.50024	14.53039	14.88961	7.52651	5.81037	1.33805	1.03295	2.03912	1.61219	0.12745	1.00762
83	1.67661	1.26015	1.00597	0.75609	0.47209	0.47064	14.53039	14.88961	7.08673	5.40354	1.25986	0.96063	1.91805	1.50066	0.11988	0.93791
84	1.57753	1.17565	0.94652	0.70539	0.44209	0.44107	14.53039	14.88961	6.64658	5.00465	1.18161	0.88972	1.79711	1.39116	0.11232	0.86948

Hartford Life and Accident Insurance Company
Section II.B - Annual Attained Age Additional Claim Costs Per Specified Unit

Tobacco

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.13599	0.10591	0.08159	0.06354	0.00776	0.00908	8.42881	9.87018	0.46764	0.40298	0.08314	0.07164	0.09982	0.08822	0.00624	0.05514
19	0.13708	0.10778	0.08225	0.06467	0.00821	0.00971	9.00890	10.69049	0.50424	0.44620	0.08964	0.07932	0.10780	0.09810	0.00674	0.06131
20	0.13926	0.11083	0.08356	0.06650	0.00991	0.01163	9.58899	11.51081	0.53982	0.48834	0.09597	0.08682	0.11556	0.10772	0.00722	0.06733
21	0.14459	0.11514	0.08675	0.06908	0.01228	0.01407	10.16908	12.33113	0.57434	0.52936	0.10210	0.09411	0.12310	0.11710	0.00769	0.07319
22	0.15031	0.11963	0.09019	0.07178	0.01462	0.01649	10.74917	13.15144	0.60885	0.57001	0.10824	0.10133	0.13052	0.12631	0.00816	0.07894
23	0.15636	0.12642	0.09382	0.07585	0.01718	0.01926	10.71887	13.22123	0.64112	0.63583	0.11398	0.11304	0.13801	0.14371	0.00863	0.08982
24	0.16229	0.13302	0.09737	0.07981	0.01969	0.02196	10.68856	13.29101	0.67251	0.69979	0.11956	0.12441	0.14527	0.16060	0.00908	0.10038
25	0.16809	0.13945	0.10085	0.08367	0.02214	0.02460	10.65826	13.36080	0.70299	0.76190	0.12498	0.13545	0.15232	0.17699	0.00952	0.11062
26	0.17266	0.14411	0.10360	0.08646	0.02283	0.02541	10.62796	13.43058	0.74075	0.82466	0.13169	0.14661	0.15914	0.19287	0.00995	0.12055
27	0.17714	0.14864	0.10629	0.08918	0.02353	0.02622	10.59765	13.50036	0.77750	0.88553	0.13822	0.15743	0.16573	0.20825	0.01036	0.13016
28	0.18202	0.15694	0.10921	0.09416	0.02431	0.02704	10.72746	13.54647	0.81868	0.99667	0.14554	0.17719	0.17372	0.23859	0.01086	0.14912
29	0.18679	0.16506	0.11207	0.09904	0.02509	0.02786	10.85726	13.59258	0.85883	1.10539	0.15268	0.19651	0.18149	0.26827	0.01134	0.16767
30	0.19266	0.17355	0.11559	0.10413	0.02586	0.02866	10.98707	13.63869	0.90532	1.21657	0.16095	0.21628	0.18903	0.29727	0.01181	0.18580
31	0.21371	0.18967	0.12823	0.11380	0.03166	0.03322	11.11688	13.68480	0.95103	1.32484	0.16907	0.23553	0.19638	0.32554	0.01227	0.20346
32	0.23450	0.20545	0.14070	0.12327	0.03739	0.03770	11.24668	13.73091	0.99560	1.43036	0.17700	0.25429	0.20350	0.35309	0.01272	0.22068
33	0.25668	0.22410	0.15401	0.13446	0.04291	0.04171	11.25084	13.79925	1.06366	1.58189	0.18910	0.28122	0.21751	0.39394	0.01359	0.24621
34	0.27858	0.24234	0.16715	0.14540	0.04835	0.04566	11.25499	13.86760	1.13089	1.72977	0.20105	0.30752	0.23141	0.43383	0.01446	0.27114
35	0.30018	0.26014	0.18011	0.15608	0.05373	0.04953	11.25915	13.93594	1.19718	1.87391	0.21283	0.33314	0.24515	0.47272	0.01532	0.29545
36	0.32223	0.27802	0.19334	0.16681	0.05918	0.05350	11.26330	14.00429	1.27126	2.01898	0.22600	0.35893	0.25873	0.51060	0.01617	0.31912
37	0.34391	0.29541	0.20634	0.17725	0.06453	0.05738	11.26746	14.07263	1.34405	2.16000	0.23894	0.38400	0.27212	0.54742	0.01701	0.34214
38	0.37048	0.31996	0.22229	0.19197	0.06953	0.06020	11.53247	14.17156	1.48845	2.41263	0.26461	0.42891	0.30691	0.61747	0.01918	0.38592
39	0.39669	0.34387	0.23801	0.20632	0.07444	0.06295	11.79749	14.27049	1.63221	2.65895	0.29017	0.47270	0.34172	0.68581	0.02136	0.42863
40	0.42682	0.36813	0.25609	0.22088	0.07925	0.06563	12.06251	14.36941	1.77690	2.89925	0.31589	0.51542	0.37645	0.75238	0.02353	0.47024
41	0.51205	0.41336	0.30723	0.24802	0.09488	0.07622	12.32753	14.46834	1.92172	3.13550	0.34164	0.55742	0.41129	0.81773	0.02571	0.51108
42	0.59625	0.45762	0.35775	0.27457	0.11032	0.08657	12.59254	14.56727	2.06531	3.36547	0.36717	0.59831	0.44597	0.88137	0.02787	0.55086
43	0.68918	0.50953	0.41351	0.30572	0.12627	0.09737	12.93313	14.57874	2.32756	3.69558	0.41379	0.65699	0.51603	0.97483	0.03225	0.60927
44	0.78109	0.56068	0.46866	0.33641	0.14200	0.10789	13.27372	14.59022	2.59078	4.02317	0.46058	0.71523	0.58660	1.06771	0.03666	0.66732
45	0.87186	0.61098	0.52312	0.36659	0.15753	0.11812	13.61431	14.60170	2.85411	4.34758	0.50740	0.77290	0.65743	1.15979	0.04109	0.72487
46	0.95716	0.65929	0.57430	0.39557	0.17195	0.12750	13.95489	14.61318	3.13632	4.68204	0.55757	0.83236	0.72830	1.25091	0.04552	0.78182
47	1.03999	0.70621	0.62399	0.42373	0.18602	0.13646	14.29548	14.62465	3.41602	5.01131	0.60729	0.89090	0.79900	1.34085	0.04994	0.83803
48	1.13557	0.76055	0.68134	0.45633	0.19986	0.14484	14.32915	14.63544	3.89734	5.45648	0.69286	0.97004	0.93000	1.46551	0.05813	0.91595
49	1.22843	0.81384	0.73706	0.48830	0.21340	0.15282	14.36281	14.64623	4.37248	5.90112	0.77733	1.04909	1.05975	1.59039	0.06623	0.99399
50	1.31955	0.86660	0.79173	0.51996	0.22666	0.16039	14.39647	14.65702	4.85455	6.35225	0.86303	1.12929	1.18795	1.71504	0.07425	1.07190
51	1.40647	0.92479	0.84388	0.55488	0.24315	0.17011	14.43014	14.66781	5.32799	6.79964	0.94720	1.20883	1.31434	1.83906	0.08215	1.14941
52	1.49086	0.98136	0.89452	0.58882	0.25967	0.17934	14.46380	14.67860	5.79188	7.24193	1.02967	1.28745	1.43863	1.96204	0.08991	1.22628
53	1.58244	1.03892	0.94946	0.62335	0.27672	0.18855	14.46621	14.71909	6.37033	7.70849	1.13250	1.37040	1.59760	2.09269	0.09985	1.30793
54	1.67158	1.09464	1.00295	0.65678	0.29420	0.19724	14.46862	14.75959	6.93551	8.16738	1.23298	1.45198	1.75339	2.22155	0.10959	1.38847
55	1.75855	1.14840	1.05513	0.68904	0.31245	0.20543	14.47103	14.80008	7.48626	8.61725	1.33089	1.53196	1.90565	2.34821	0.11910	1.46763
56	1.85955	1.21043	1.11573	0.72626	0.33270	0.21340	14.47344	14.84058	8.07669	9.10838	1.43586	1.61927	2.06368	2.48001	0.12898	1.55001
57	1.96018	1.27056	1.17611	0.76234	0.35515	0.22088	14.47585	14.88107	8.65725	9.59314	1.53907	1.70545	2.21971	2.61070	0.13873	1.63169
58	2.10038	1.35369	1.26023	0.81221	0.38253	0.22873	14.47858	14.88149	9.54976	10.35174	1.69774	1.84031	2.47446	2.82673	0.15465	1.76670
59	2.24332	1.43470	1.34599	0.86082	0.41599	0.23603	14.48132	14.88190	10.42881	11.10374	1.85401	1.97400	2.72596	3.04143	0.17037	1.90089
60	2.39401	1.51347	1.43640	0.90808	0.46070	0.24278	14.48405	14.88231	11.29318	11.84759	2.00768	2.10624	2.97384	3.25435	0.18587	2.03397
61	2.52343	1.61432	1.51406	0.96859	0.48625	0.26195	14.48678	14.88272	12.14162	12.58171	2.15851	2.23675	3.21775	3.46502	0.20111	2.16564
62	2.64746	1.71226	1.58848	1.02736	0.51027	0.28065	14.48952	14.88313	12.97282	13.30454	2.30628	2.36525	3.45731	3.67300	0.21608	2.29562
63	2.78734	1.82516	1.67240	1.09510	0.52947	0.29709	14.49769	14.88443	13.94354	14.06960	2.47885	2.50126	3.74169	3.89878	0.23386	2.43674
64	2.92088	1.93456	1.75253	1.16074	0.54725	0.31347	14.50587	14.88573	14.89140	14.82027	2.64736	2.63471	4.01994	4.12073	0.25125	2.57546
65	3.04785	2.04056	1.82871	1.22434	0.56355	0.33005	14.51404	14.88702	15.81467	15.55472	2.81150	2.76528	4.29156	4.33830	0.26822	2.71144
66	3.16800	2.14338	1.90080	1.28603	0.57836	0.34723	14.52222	14.88832	16.71153	16.27105	2.97094	2.89263	4.55603	4.55093	0.28475	2.84433
67	3.28106	2.24342	1.96864	1.34605	0.59162	0.36559	14.53039	14.88961	17.58006	16.96730	3.12534	3.01641	4.81277	4.75804	0.30080	2.97377
68	3.38753	2.30549	2.03252	1.38329	0.60414	0.38654	14.53039	14.88961	18.41740	17.15009	3.27420	3.04890	5.06271	4.81643	0.31642	3.01027
69	3.48278	2.36547	2.08967	1.41928	0.61499	0.41132	14.53039	14.88961	19.17470	17.28723	3.40884	3.07329	5.28952	4.86156	0.33060	3.03847
70	3.56824	2.42747	2.14094	1.45648	0.62414	0.44324	14.53039	14.88961	19.87273	17.39061	3.53293	3.09166	5.49275	4.89327	0.34330	3.05829
71	3.69024	2.46037	2.21414	1.47622	0.65322	0.44915	14.53039	14.88961	20.48648	17.44665	3.64204	3.10163	5.67193	4.91143	0.35450	3.06965
72	3.81180	2.52677	2.28708	1.51606	0.69385	0.49513	14.53039	14.88961	21.01408	17.45491	3.73584	3.10309	5.82661	4.91593	0.36416	3.07246
73	3.83329	2.53935	2.29998	1.52361	0.73055	0.54363	14.53039	14.88961	20.50400	16.79474	3.64516	2.98573	5.67663	4.72350	0.35479	2.95219
74	3.84120	2.54505	2.30472	1.52703	0.76454	0.59033	14.53039	14.88961	19.93080	16.10787	3.54325	2.86362	5.50900	4.52365	0.34431	2.82728
75	3.83469	2.54204	2.30081	1.52522	0.79464	0.63320	14.53039	14.88961	19.29878	15.39718	3.43089	2.73728	5.32499	4.31723	0.33281	2.69827
76	3.81133	2.52692	2.28680	1.51615	0.82030	0.67137	14.53039	14.88961	18.58269	14.62826	3.30359	2.60058	5.12591	4.10510	0.32037	2.56569
77	3.77356	2.50251	2.26414	1.50151	0.84124	0.70444	14.53039	14.88961	17.81930	13.84472	3.16788	2.46128	4.91310	3.88816	0.30707	2.43010
78	3.73598	2.47618	2.24159	1.48571	0.85876	0.73393	14.53039	14.88961	17.18814	13.12528	3.05567	2.33338	4.73976	3.68974	0.29623	2.30609
79	3.68501	2.44108	2.21101	1.46465	0.87100	0.75756	14.53039	14.88961	16.53109	12.40862	2.93886	2.20598	4.55903	3.49167	0.28494	2.18229
80	3.62087	2.39727	2.17252	1.43836	0.87796	0.77532	14.53039	14.88961	15.85096	11.69535	2.81795	2.07917	4.37129	3.29418	0.27321	2.05886
81	3.45554	2.26167	2.07332	1.35700	0.83108	0.73431	14.53039	14.88961	15.14810	10.98666	2.69299	1.95318	4.17692	3.09752	0.26106	1.93595
82	3.28685	2.12674	1.97211	1.27605	0.78430	0.69332	14.53039	14.88961	14.42292	10.28324	2.56407	1.82813	3.97629	2.90194	0.24852	1.81371
83	3.10752	1.99094	1.86451	1.19456	0.73763	0.65237	14.53039	14.88961	13.57680	9.56398	2.41365	1.70026	3.74019	2.70119	0.23376	1.68824
84	2.92644	1.85645	1.75587	1.11387	0.69104	0.61143	14.53039	14.88961	12.73036	8.85868	2.26318	1.57488	3.50436	2.50409	0.21902	1.56506

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Uni-Tobacco - Termination Age: 70 - No Reduction in Benefits

	Cancer Benefits						Vascular Benefits												Other Specified Critical Illness Benefits																		Neurological Benefits						Occupational Benefits				Child Specified Benefits									
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Amyotrophic Lateral Sclerosis (ALS)		Coma		Paralysis		Major Organ Transplant		End Stage Renal Failure		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.22145		0.00097		0.00040		0.00860		0.00370		0.00088		0.00000		0.00363		0.00453		0.00053		0.00188		0.00777		0.01422		0.24275		0.09436		0.01357		0.00101		0.00187		0.00183		0.00187		0.00854		0.11693		0.00817		0.00222		0.39572	
18	0.03035	0.23674	0.50131	0.71046	0.01262	0.01881	0.00747	0.00318	0.35206	0.17276	0.15419	0.12426	0.02682	0.00717	0.00125	0.00032	0.17962	0.05605	0.03322	0.02116	0.06399	0.06578	0.01834	0.01138	0.08908	0.06685	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.04521	0.03716	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03488	0.26428	0.54133	0.76255	0.01308	0.02078	0.00758	0.00323	0.38412	0.18764	0.17467	0.14075	0.03093	0.00832	0.00148	0.00037	0.19055	0.05927	0.03894	0.02371	0.06854	0.07035	0.01953	0.01208	0.08699	0.07246	0.11511	0.07935	0.18540	0.08501	0.07933	0.04788	0.04153	0.03832	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.04002	0.28757	0.58411	0.86089	0.01485	0.02278	0.00774	0.00329	0.44242	0.20518	0.19806	0.15958	0.03560	0.00965	0.00173	0.00044	0.20307	0.06293	0.04587	0.02654	0.07427	0.07630	0.02075	0.01275	0.10539	0.07831	0.11981	0.06337	0.13858	0.05187	0.07801	0.04763	0.04284	0.03945	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04581	0.30537	0.62997	0.94869	0.01584	0.02482	0.00795	0.00327	0.49820	0.22523	0.22487	0.18115	0.04088	0.01117	0.00203	0.00051	0.21738	0.06710	0.05439	0.02967	0.07994	0.08077	0.02199	0.01345	0.11437	0.08444	0.12486	0.05716	0.12546	0.04720	0.07982	0.04642	0.04413	0.04054	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.05241	0.31647	0.67933	1.04089	0.01685	0.02689	0.00822	0.00347	0.55843	0.24712	0.25467	0.20502	0.04686	0.01291	0.00237	0.00060	0.23373	0.07184	0.06393	0.03318	0.08239	0.08418	0.02325	0.01413	0.12400	0.09089	0.13031	0.05147	0.11511	0.04294	0.08143	0.04526	0.04537	0.04157	0.02966	0.01853	0.00986	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05686	0.33899	0.73261	1.14514	0.01788	0.02902	0.00850	0.00360	0.62367	0.27110	0.28763	0.22147	0.05363	0.01490	0.00275	0.00070	0.25240	0.07723	0.07463	0.03708	0.08437	0.08608	0.02451	0.01499	0.13438	0.09769	0.13621	0.04636	0.08964	0.03882	0.08282	0.04414	0.04656	0.04251	0.03246	0.02028	0.01090	0.00718	0.05395	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.06923	0.32120	0.79027	1.25682	0.01893	0.03119	0.00895	0.00374	0.69459	0.29743	0.32478	0.26384	0.06127	0.01716	0.00320	0.00081	0.27347	0.08347	0.08641	0.04148	0.08460	0.08617	0.02591	0.01595	0.14568	0.10492	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04789	0.04354	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.07761	0.32334	0.85284	1.37702	0.02001	0.03342	0.00937	0.00390	0.77194	0.33642	0.36603	0.29353	0.06992	0.01974	0.00370	0.00094	0.29723	0.09008	0.09939	0.04647	0.08262	0.08409	0.02747	0.01638	0.15806	0.11264	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04929	0.04469	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.08814	0.32524	0.92094	1.50707	0.02112	0.03572	0.00985	0.00408	0.85664	0.35844	0.41219	0.33002	0.07970	0.02268	0.00427	0.00108	0.32402	0.09895	0.11373	0.05215	0.07778	0.07887	0.02921	0.01731	0.17178	0.12096	0.15724	0.03542	0.04990	0.02858	0.08526	0.04118	0.05087	0.04597	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.09997	0.32676	0.99530	1.64871	0.02227	0.03809	0.01038	0.00428	0.94980	0.39393	0.46398	0.37087	0.09077	0.02602	0.00492	0.00124	0.35419	0.10844	0.12991	0.05884	0.07312	0.07395	0.03117	0.01837	0.18598	0.12961	0.16567	0.03363	0.03949	0.02588	0.08535	0.04036	0.05263	0.04740	0.04554	0.02848	0.01593	0.01081	0.06811	0.13648	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.11327	0.32785	1.07674	1.80429	0.02346	0.04055	0.01099	0.00450	1.05271	0.43339	0.52228	0.41677	0.10335	0.02963	0.00565	0.00143	0.38817	0.11927	0.14723	0.06611	0.06885	0.06923	0.03340	0.01956	0.20072	0.13864	0.17530	0.03303	0.03093	0.02367	0.08495	0.03964	0.05461	0.04801	0.04941	0.03060	0.01751	0.01197	0.08641	0.14095	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.12806	0.32977	1.16584	1.96840	0.02469	0.04311	0.01168	0.00477	1.16702	0.47747	0.58812	0.46856	0.11766	0.03418	0.00648	0.00164	0.42643	0.13161	0.16682	0.07477	0.06439	0.06473	0.03595	0.02093	0.21606	0.14809	0.18541	0.03285	0.02458	0.02203	0.08396	0.03904	0.05686	0.05088	0.05360	0.03354	0.01911	0.01316	0.07032	0.14660	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.14452	0.33332	1.28280	2.14228	0.02588	0.04579	0.01249	0.00507	1.29566	0.52751	0.66305	0.52743	0.13435	0.03917	0.00765	0.00188	0.46950	0.14565	0.18899	0.08492	0.06034	0.06047	0.03891	0.02253	0.23208	0.15800	0.19715	0.03062	0.02100	0.02112	0.08224	0.03860	0.05947	0.05301	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.16061	0.33620	1.35800	2.31577	0.02727	0.04849	0.01330	0.00538	1.43142	0.57793	0.74228	0.59021	0.15040	0.04394	0.00837	0.00212	0.51340	0.15910	0.21093	0.09390	0.05655	0.05649	0.04192	0.02415	0.24777	0.16765	0.20977	0.04056	0.02100	0.02113	0.07948	0.03837	0.06208	0.05517	0.06287	0.03934	0.02235	0.01564	0.07276	0.14904	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.17724	0.34517	1.46156	2.50109	0.02884	0.05135	0.01412	0.00568	1.57383	0.63152	0.82465	0.65565	0.16810	0.04811	0.00945	0.00239	0.56279	0.17424	0.23515	0.10354	0.05301	0.05278	0.04499	0.02580	0.26421	0.17781	0.22148	0.04482	0.02100	0.02115	0.07676	0.03813	0.06470	0.05732	0.06803	0.04257	0.02402	0.01694	0.07312	0.14945	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.19648	0.35483	1.57587	2.70084	0.03010	0.05441	0.01495	0.00599	1.72305	0.68815	0.91156	0.72414	0.18738	0.05476	0.01067	0.00270	0.61844	0.19130	0.26160	0.11389	0.04973	0.04935	0.04812	0.02747	0.28153	0.18858	0.23529	0.04922	0.02100	0.02117	0.07410	0.03790	0.06735	0.05949	0.07371	0.04613	0.02576	0.01833	0.07270	0.14825	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.21780	0.36479	1.70022	2.91010	0.03156	0.05749	0.01578	0.00630	1.88910	0.74827	1.00271	0.79913	0.20843	0.06095	0.01206	0.00305	0.68132	0.21059	0.29054	0.12505	0.04675	0.04625	0.05148	0.02918	0.29991	0.20005	0.24621	0.05378	0.02100	0.02119	0.07150	0.03768	0.07001	0.06167	0.08001	0.05007	0.02746	0.01971	0.07163	0.14613	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.24150	0.37513	1.83622	3.13058	0.03303	0.06056	0.01663	0.00661	2.04624	0.81241	1.09910	0.87218	0.23160	0.06777	0.01364	0.00345	0.75257	0.23246	0.32231	0.13710	0.04411	0.04352	0.05465	0.03093	0.31955	0.21237	0.26126	0.05853	0.02100	0.02121	0.06898	0.03745	0.07271	0.06385	0.08702	0.05446	0.02911	0.02108	0.07042	0.14291	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.26797	0.38596	1.98587	3.36452	0.03451	0.06363	0.01748	0.00692	2.22303	0.88123	1.20166	0.95298	0.25277	0.07532	0.01546	0.00391	0.83371	0.25734	0.35728	0.15017	0.04188	0.04125	0.05808	0.03272	0.34077	0.22573	0.27447	0.06248	0.02100	0.02124	0.06653	0.03723	0.07544	0.06606	0.09448	0.05937	0.03073	0.02246	0.06835	0.13838	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.29770	0.39748	2.15183	3.61509	0.03599	0.06672	0.01835	0.00723	2.41247	0.95555	1.31153	1.03943	0.28592	0.08376	0.01757	0.00444	0.92666	0.28584	0.39592	0.16439	0.03974	0.03906	0.06164	0.03458	0.36259	0.23958	0.28786	0.06887	0.02100	0.02127	0.06418	0.03702	0.07820	0.06827	0.10377	0.06462	0.03228	0.02382	0.06544	0.13211	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.33130	0.41091	2.33768	3.88687	0.03748	0.06980	0.01923	0.00754	2.61701	1.03638	1.43013	1.13260	0.31821	0.09325	0.02004	0.00506	1.03384	0.31866	0.43877	0.17993	0.03770	0.03697	0.06536	0.03850	0.38511	0.25401	0.30145	0.07414	0.02100	0.02131	0.06193	0.03680	0.08101	0.07050	0.11393	0.07127	0.03375	0.02517	0.06142	0.12860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.36810	0.42134	2.53621	4.16411	0.03898	0.07290	0.02014	0.00786	2.83992	1.12921	1.55933	1.23397	0.35507	0.10405	0.02355	0.00571	1.15855	0.35688	0.48651	0.19790	0.03576	0.03499	0.06928	0.03851	0.40844	0.26919	0.31539	0.07991	0.02100	0.02135	0.05979	0.03660	0.08387	0.07275	0.12469	0.07768	0.03525	0.02656	0.05756	0.11543	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.40861	0.43121	2.74964	4.44792	0.04049	0.07600	0.02106	0.00818	3.08501	1.22335	1.70192	1.34568	0.39793	0.11653	0.02545	0.00641	1.30579	0.40174	0.54002	0.21588	0.03393	0.03310	0.07348	0.04063	0.43271	0.28496	0.32939	0.08604	0.02100	0.02139	0.05778	0.03640	0.08679	0.07502	0.13614	0.08512	0.03679	0.02800	0.05388	0.10764	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.45352	0.43931	2.98081	4.73977	0.04202	0.07912	0.02291	0.00850	3.36243	1.33410	1.86199	1.47093	0.44089	0.12925	0.02845	0.00717	1.48317	0.45573	0.60050	0.23702	0.03221	0.03133	0.07769	0.04277	0.46811	0.30173	0.34381	0.09259	0.02100	0.02144	0.05592	0.03621	0.08977	0.07733	0.14843	0.09278	0.03839	0.02950	0.05042	0.10031	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.50374	0.44508	3.23359	5.04172	0.04358	0.08226	0.02297	0.00882	3.64036	1.44729	2.02306	1.59856	0.48399	0.14225	0.03174	0.00799	1.65644	0.50873	0.66598	0.25902	0.03061	0.02968	0.08198	0.04493	0.48487	0.31959	0.35866	0.09959	0.02100	0.02150	0.05423	0.03602	0.09283	0.07970	0.16178	0.10109	0.04007	0.03108	0.04724	0.09358	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.56050	0.44772	3.51341	5.35681	0.04512	0.08541	0.02395	0.00916	3.92020	1.56334	2.18537	1.72270	0.52725	0.15558	0.03539	0.00891	1.82505	0.56060	0.73697	0.28202	0.02915	0.02817	0.08634	0.04713	0.51326	0.33876	0.37391	0.10714	0.02100	0.02157	0.05273	0.03584	0.09598	0.08214	0.17647	0.11024	0.04187	0.03278	0.04443	0.08762	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.62157	0.45151	3.80832	5.67540	0.04671	0.08859	0.02495	0.00950	4.20243	1.68279	2.34922	1.84949	0.57074	0.16929	0.03905	0.00982	1.98833	0.61120	0.81405	0.30619	0.02784	0.02680	0.09078	0.04936	0.54367	0.35953	0.38949	0.11531	0.02100	0.02164	0.05144	0.03567	0.09923	0.08466	0.19158	0.11964	0.04354	0.03440	0.04155	0.08153	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.68780	0.45871	4.12145	5.98944	0.04833	0.09180	0.02599	0.00986	4.48769	1.80631	2.51463	1.97714	0.61452	0.18344	0.04272	0.01074	2.14542	0.66031	0.89787	0.33170	0.02676	0.02580	0.09534	0.05185	0.57696	0.38233	0.40606	0.12421	0.02100	0.02173	0.05041	0.03552	0.10262	0.08728	0.20721	0.12937	0.04508	0.03592	0.03860	0.07526	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.76031	0.46367	4.45699	6.32711	0.04998	0.09505	0.02707	0.01022	4.77681	1.93476	2.69296	2.10591	0.65864	0.19812	0.04640	0.01166	2.29522	0.70766	0.98919	0.35681	0.02577	0.02460	0.10005	0.05401	0.61307	0.40778	0.42314	0.13393	0.02100	0.02183	0.04966	0.03537	0.10618	0.09003	0.22350	0.13949	0.04640	0.03733	0.03553	0.06876	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.84073	0.47294	4.82098	6.66313	0.05167	0.09835	0.02821	0.01061	5.07095	2.06928	2.89385	2.23614	0.70321	0.21342	0.05010	0.01259	2.43622	0.75287	1.08891	0.38781	0.02491	0.02387	0.10496	0.05645	0.64985	0.43356	0.44104	0.14462	0.02100	0.02194	0.04925	0.03524	0.10987	0.09295	0.24062	0.15014	0.04751	0.03858	0.03230	0.06192	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	0.93141	0.48538	5.22228	7.00891	0.05341	0.10170	0.02942	0.01102	5.37159	2.21131	3.02938	2.36825	0.74832	0.22964	0.05381	0.01352	2.58553	0.79546	1.19808	0.41998	0.02413	0.02280	0.11014	0.05903	0.68647	0.45972	0.45991	0.15646	0.02105	0.02207	0.04921	0.03513	0.11496	0.09611	0.25887	0.16148	0.04826	0.03963	0.02803	0.05457	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	1.02557	0.49665	5.63258	7.35853	0.05522	0.10512	0.03074	0.01147	5.68086	2.36281	3.20725	2.50282	0.79415	0.24635	0.05756	0.01446	2.68345	0.83469	1.31805	0.45309	0.02342	0.02201	0.11571	0.06180	0.72360	0.48639	0.47996	0.16965	0.02102	0.02222	0.04954	0.03504	0.11856	0.09959	0.27726	0.17291	0.04912	0.04070	0.02557	0.04769	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	1.12411	0.50645	6.05428	7.71319	0.05709	0.10863	0.03221	0.01197	6.00210	2.52674	3.39201	2.64067	0.84089	0.26433	0.06138	0.01541	2.78282	0.88941	1.49557	0.49004	0.02281	0.02131	0.12188	0.06485	0.76117	0.51367	0.50144	0.18447	0.02100	0.02240	0.05061	0.03497	0.12367	0.10354	0.29585	0.18446	0.04986	0.04180	0.02254	0.04134	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.22824	0.51438	6.49083	8.07450	0.05906	0.11226	0.03358	0.01243	6.34047	2.70759	3.58443	2.78302	0.88883	0.28365	0.06520	0.01637	2.85810	0.89775	1.59806	0.53237	0.02233	0.02072	0.12759	0.06765	0.79932	0.54177	0.52471	0.20131	0.02100	0.02280	0.05224	0.03492	0.12842	0.10719	0.31474	0.19619	0.05083	0.04294	0.01981	0.03567	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.33978	0.51976	6.94711	8.44471	0.06115	0.11603	0.03463	0.01284	6.67528	2.88886	3.78053	2.92639	0.93836	0.30465	0.06911	0.01735	2.93922	0.92010	1.75904	0.57642	0.02187	0.02015	0.13276	0.07018	0.83828	0.57093	0.55025	0.22068	0.02100	0.02284	0.05470	0.03491	0.13275	0.11047	0.33408	0.20819	0.05176	0.04412	0.01744	0.03085	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.46146	0.52152	7.43041	8.82711	0.06340	0.12001	0.03592	0.01320	7.06904	3.07093	3.98141	3.07123	0.99000	0.32782	0.07313	0.01836	3.02765	0.94592	1.93479	0.62309	0.02147	0.01961	0.13729	0.07236	0.87832	0.60147	0.57864	0.24323	0.02100	0.02313	0.05819	0.03495	0.13656	0.11332	0.35410	0.22060	0.05277	0.04539	0.01556	0.02714	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.58587	0.52534	7.92571	9.21962	0.06585	0.12424	0.03882	0.01349	7.33387	3.25438	4.18851	3.21816	1.04448	0.35381	0.07728	0.01945	3.12540	1.00436	2.13640	0.67288	0.02112	0.01912	0.14124	0.07412	0.91985	0.63388	0.61083	0.26994	0.02100	0.02347	0.06302	0.03504	0.13976	0.11563	0.37440	0.23218	0.05371	0.04660	0.01377	0.02363	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.71409	0.53180	8.43764	9.62610	0.06859	0.12984	0.03751	0.01369	7.65749	3.43993	4.46381	3.36802	1.10299	0.38369	0.08161	0.02048	3.23512	1.05016	2.33452	0.72646	0.02085	0.01867	0.14382	0.07537	0.96350	0.66891	0.64821	0.30229	0.02100	0.02390	0.06967	0.03520	0.14219	0.11729	0.39516	0.24603	0.05456	0.04774	0.01208	0.02034	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	1.84768	0.54188	8.97308	10.05228	0.07175	0.13397	0.03992	0.01378	7.97726	3.62877	4.63018	3.52336	1.16739	0.41808	0.08819	0.02162	3.36070	1.10355	2.55833	0.78478	0.02068	0.01828	0.14538	0.07596	1.01027	0.70777	0.69300	0.34235	0.02100	0.02444	0.07888	0.03546	0.14364	0.11811	0.41669	0.25933	0.05531	0.04879	0.01051	0.01732	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	1.98922	0.55630	9.54279	10.50733	0.07485	0.13902	0.03789	0.01374	8.29321	3.82259	4.87174	3.68211	1.23363	0.45395	0.09115	0.02286	3.50819	1.16709	2.79411	0.84919	0.02051	0.01792	0.14524	0.07568	1.05694	0.74598	0.73712	0.38238	0.02100	0.02498	0.08796	0.03572	0.14377	0.11781	0.43951	0.27341	0.05592	0.04973	0.00910	0.01466	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	2.14281	0.57770	10.16433	11.00602	0.07791	0.14398	0.03735	0.01348	8.60549	4.02375	5.13425	3.85072	1.29328	0.48825	0.09965	0.02423	3.68725	1.24472	3.03328	0.92157	0.02035	0.01758	0.14282	0.07416	1.10136	0.76353	0.78056	0.42149	0.02100	0.02551	0.09689	0.03598	0.14207	0.11584	0.46452	0.28882	0.05634	0.05052	0.00789	0.01247	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	2.29520	0.59892	10.78316	11.48873	0.08091	0.14887	0.03685	0.01318	8.91446	4.23584	5.42664	4.03182	1.35473	0.52168	0.10506	0.02558	3.87094	1.33131	3.29536	1.00490	0.02018	0.01722	0.13969	0.07231	1.15004	0.80336	0.82329	0.45994	0.02100	0.02602	0.10567	0.03623	0.13886	0.11387	0.48564	0.30180	0.05675	0.05130	0.00679	0.01048	0.00408	0

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Non-Tobacco - Termination Age: 70 - No Reduction in Benefits

	Cancer Benefits						Vascular Benefits																																													
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.02148		0.00237		0.00455		0.00955		0.03270		0.00486		0.00300		0.01903		0.01453		0.00053		0.00288		0.00777		0.01422		0.04275		0.09436		0.00302		0.00181		0.00167		0.00054		0.01917		0.00422		0.01193		0.00217		0.00422		0.00872	
18	0.02737	0.23251	0.47590	0.68846	0.01262	0.01881	0.00696	0.00306	0.28546	0.15505	0.13715	0.11618	0.02092	0.00617	0.00095	0.00027	0.15132	0.05071	0.03322	0.02118	0.06399	0.06578	0.01692	0.01089	0.08155	0.06380	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.03755	0.03516	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03135	0.26058	0.51142	0.75665	0.01388	0.02078	0.00702	0.00309	0.31794	0.16769	0.15512	0.11648	0.02418	0.00716	0.00113	0.00032	0.15859	0.05324	0.03894	0.02371	0.06854	0.07035	0.01793	0.01152	0.08847	0.06900	0.11511	0.07935	0.18540	0.08531	0.07933	0.04888	0.03957	0.03610	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.03566	0.28333	0.54963	0.83059	0.01485	0.02278	0.00712	0.00314	0.35551	0.18234	0.17569	0.14898	0.02771	0.00830	0.00132	0.00037	0.16716	0.05617	0.04587	0.02654	0.07427	0.07630	0.01896	0.01214	0.09579	0.07442	0.11981	0.06337	0.13858	0.05167	0.07801	0.04763	0.03956	0.03701	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04058	0.30059	0.58903	0.91119	0.01584	0.02482	0.00727	0.00321	0.39921	0.19942	0.19933	0.16905	0.03185	0.00960	0.00155	0.00044	0.17724	0.05954	0.05439	0.02967	0.07994	0.08077	0.02001	0.01277	0.10360	0.08008	0.12486	0.05716	0.12146	0.04720	0.07982	0.04642	0.04056	0.03788	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.04614	0.31115	0.63173	0.99861	0.01685	0.02689	0.00748	0.00330	0.44623	0.21811	0.22557	0.19124	0.03644	0.01110	0.00182	0.00051	0.18906	0.06344	0.06393	0.03318	0.08239	0.08418	0.02106	0.01339	0.11200	0.08605	0.13031	0.05147	0.10511	0.04394	0.08143	0.04526	0.04153	0.03870	0.02966	0.01853	0.00986	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05242	0.31307	0.67747	1.09724	0.01788	0.02902	0.00776	0.00341	0.49992	0.23855	0.25475	0.21582	0.04170	0.01262	0.00212	0.00059	0.20275	0.06790	0.07443	0.03708	0.08437	0.08608	0.02212	0.01398	0.12104	0.09234	0.13621	0.04636	0.08964	0.03892	0.08282	0.04414	0.04242	0.03944	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.05943	0.31480	0.72658	1.20162	0.01893	0.03119	0.00807	0.00354	0.55185	0.26099	0.28724	0.24311	0.04765	0.01477	0.00246	0.00069	0.21833	0.07311	0.08641	0.04148	0.08460	0.08617	0.02330	0.01497	0.13087	0.09900	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04342	0.04026	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.06727	0.31629	0.77942	1.31343	0.02001	0.03342	0.00843	0.00368	0.61163	0.28571	0.32352	0.27347	0.05439	0.01700	0.00285	0.00080	0.23603	0.07914	0.09939	0.04647	0.08282	0.08400	0.02461	0.01542	0.14185	0.10612	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04453	0.04118	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.07609	0.31745	0.83654	1.43387	0.02112	0.03572	0.00882	0.00384	0.67703	0.31301	0.36413	0.30735	0.06203	0.01954	0.00330	0.00092	0.25612	0.08812	0.11373	0.05215	0.07778	0.07887	0.02609	0.01627	0.15361	0.11377	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.04578	0.04221	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.08597	0.31812	0.88648	1.56485	0.02227	0.03809	0.00927	0.00402	0.74893	0.34331	0.40971	0.34530	0.07069	0.02243	0.00381	0.00107	0.27891	0.09414	0.12961	0.05884	0.07312	0.07395	0.02777	0.01722	0.16595	0.12173	0.16567	0.03363	0.03949	0.02588	0.08535	0.04039	0.04720	0.04339	0.04554	0.03068	0.01583	0.01081	0.06611	0.13648	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.09690	0.31804	0.95591	1.70823	0.02346	0.04055	0.00979	0.00422	0.81941	0.37704	0.46105	0.38754	0.08054	0.02574	0.00439	0.00123	0.30472	0.10335	0.14723	0.06612	0.06905	0.06923	0.02966	0.01836	0.17872	0.13002	0.17500	0.03303	0.03093	0.02367	0.08495	0.03964	0.04881	0.04473	0.04941	0.03060	0.01751	0.01197	0.06841	0.14095	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.10915	0.31912	1.03932	1.85881	0.02469	0.04311	0.01038	0.00446	0.91681	0.41476	0.51912	0.43609	0.09178	0.02952	0.00504	0.00141	0.33997	0.11388	0.16682	0.07477	0.06439	0.06473	0.03188	0.01957	0.19200	0.13868	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.05067	0.04629	0.05360	0.03354	0.01911	0.01316	0.07032	0.14660	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.12276	0.32153	1.11933	2.01769	0.02588	0.04579	0.01108	0.00474	1.01597	0.45722	0.58525	0.49083	0.10467	0.03386	0.00578	0.00162	0.36706	0.12500	0.18869	0.08492	0.06034	0.06047	0.03445	0.02104	0.20585	0.14776	0.19715	0.03562	0.02100	0.02112	0.08224	0.03860	0.05280	0.04813	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.13550	0.32524	1.19636	2.17608	0.02727	0.04849	0.01177	0.00502	1.12116	0.50058	0.65460	0.54907	0.11737	0.03797	0.00652	0.00182	0.40048	0.13728	0.21093	0.09390	0.05655	0.05649	0.03704	0.02252	0.21934	0.15654	0.20977	0.04056	0.02100	0.02113	0.07948	0.03837	0.05503	0.04993	0.06287	0.03934	0.02235	0.01564	0.07276	0.14904	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.14983	0.33092	1.28010	2.34458	0.02884	0.05135	0.01247	0.00530	1.22042	0.54608	0.72738	0.60965	0.13188	0.04242	0.00736	0.00205	0.43813	0.15011	0.23515	0.10354	0.05301	0.05278	0.03969	0.02402	0.23348	0.16579	0.22246	0.04482	0.02100	0.02115	0.07676	0.03813	0.05722	0.05174	0.06803	0.04257	0.02402	0.01694	0.07312	0.14945	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.16536	0.33914	1.37195	2.52553	0.03010	0.05441	0.01317	0.00557	1.34453	0.59407	0.80314	0.67294	0.14597	0.04727	0.00831	0.00232	0.48068	0.16460	0.26160	0.11389	0.04973	0.04935	0.04238	0.02594	0.24837	0.17558	0.23529	0.04922	0.02100	0.02117	0.07410	0.03790	0.05942	0.05356	0.07371	0.04613	0.02576	0.01833	0.07270	0.14825	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.18274	0.34755	1.47151	2.71398	0.03156	0.05749	0.01388	0.00585	1.46435	0.64496	0.88276	0.73938	0.16224	0.05258	0.00939	0.00262	0.52886	0.18100	0.29054	0.12508	0.04675	0.04625	0.04514	0.02710	0.26417	0.18604	0.24821	0.05378	0.02100	0.02119	0.07150	0.03768	0.06164	0.05538	0.08001	0.05007	0.02746	0.01971	0.07183	0.14613	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.20202	0.35620	1.58009	2.91140	0.03303	0.06056	0.01460	0.00613	1.59098	0.69925	0.96689	0.80951	0.18013	0.05842	0.01063	0.00296	0.58355	0.19962	0.32231	0.13710	0.04411	0.04352	0.04798	0.02899	0.28109	0.19728	0.26126	0.05853	0.02100	0.02121	0.06898	0.03745	0.06389	0.05721	0.08702	0.05446	0.02911	0.02108	0.07042	0.14291	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.22352	0.36522	1.69933	3.11977	0.03451	0.06363	0.01533	0.00641	1.72573	0.75752	1.05027	0.88399	0.19994	0.06481	0.01205	0.00336	0.64592	0.22085	0.35728	0.15017	0.04188	0.04125	0.05092	0.03032	0.29940	0.20948	0.27447	0.06348	0.02100	0.02124	0.06653	0.03723	0.06617	0.05906	0.09488	0.05937	0.03073	0.02246	0.06825	0.13838	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.24763	0.37476	1.83142	3.34191	0.03599	0.06672	0.01606	0.00669	1.87027	0.82054	1.15224	0.96368	0.22207	0.07214	0.01369	0.00381	0.71749	0.24518	0.39592	0.16439	0.03974	0.03906	0.05397	0.03200	0.31825	0.22217	0.28788	0.06887	0.02100	0.02127	0.06418	0.03702	0.06849	0.06093	0.10377	0.06492	0.03228	0.02382	0.06544	0.13211	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.27490	0.38512	1.97933	3.58203	0.03748	0.06980	0.01682	0.00697	2.02663	0.88922	1.25580	1.04961	0.24701	0.08028	0.01561	0.00434	0.80008	0.27523	0.43877	0.17993	0.03770	0.03697	0.05717	0.03376	0.33773	0.23539	0.30145	0.07414	0.02100	0.02131	0.06193	0.03785	0.07085	0.06282	0.11393	0.07127	0.03375	0.02517	0.06142	0.12980	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.30462	0.39415	2.13642	3.82451	0.03898	0.07290	0.01758	0.00726	2.19750	0.96475	1.36878	1.14319	0.27755	0.08955	0.01764	0.00491	0.89624	0.30584	0.48851	0.19790	0.03576	0.03499	0.06055	0.03559	0.35796	0.24926	0.31538	0.07991	0.02100	0.02135	0.05978	0.03860	0.07327	0.06475	0.12469	0.07766	0.03525	0.02656	0.05756	0.11543	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.33723	0.40161	2.30455	4.07017	0.04049	0.07600	0.01839	0.00755	2.38677	1.04883	1.49359	1.24646	0.30865	0.10028	0.01981	0.00551	1.00981	0.34429	0.54002	0.21588	0.03393	0.03310	0.06417	0.03753	0.37910	0.26389	0.32939	0.08604	0.02100	0.02139	0.05778	0.03840	0.07576	0.06671	0.13614	0.08512	0.03679	0.02800	0.05388	0.10764	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.37130	0.40714	2.48614	4.32006	0.04302	0.07912	0.01921	0.00784	2.60017	1.14389	1.63398	1.36247	0.34192	0.11123	0.02215	0.00616	1.14661	0.39048	0.60050	0.23792	0.03221	0.03133	0.06785	0.03950	0.40132	0.27944	0.34383	0.09259	0.02100	0.02144	0.05592	0.03821	0.07834	0.06875	0.14843	0.09278	0.03839	0.02950	0.05042	0.10031	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.41356	0.41017	2.68423	4.57533	0.04358	0.08226	0.02004	0.00815	2.81558	1.24133	1.77554	1.47898	0.37539	0.12245	0.02471	0.00686	1.28036	0.43588	0.66598	0.25902	0.03061	0.02968	0.07159	0.04150	0.42484	0.29604	0.35886	0.09959	0.02100	0.02150	0.05423	0.03802	0.08099	0.07088	0.16178	0.10109	0.04007	0.03108	0.04724	0.09358	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.45906	0.40883	2.90125	4.83792	0.04512	0.08541	0.02090	0.00848	3.03377	1.34163	1.91885	1.59619	0.40916	0.13400	0.02756	0.00765	1.42696	0.48044	0.73697	0.28202	0.02915	0.02817	0.07541	0.04354	0.44990	0.31390	0.37391	0.10714	0.02100	0.02157	0.05273	0.03784	0.08375	0.07304	0.17647	0.11024	0.04187	0.03278	0.04443	0.08762	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.50778	0.41054	3.13323	5.10029	0.04671	0.08859	0.02179	0.00878	3.25572	1.44543	2.06378	1.71436	0.44336	0.14593	0.03043	0.00844	1.53824	0.52410	0.81405	0.30619	0.02794	0.02680	0.07933	0.04562	0.47690	0.33332	0.38969	0.11531	0.02100	0.02164	0.05144	0.03567	0.08664	0.07533	0.19158	0.11964	0.04354	0.03440	0.04155	0.08153	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.56046	0.41248	3.37710	5.36293	0.04833	0.09180	0.02272	0.00911	3.48267	1.55350	2.21150	1.83382	0.47814	0.15832	0.03333	0.00924	1.66202	0.56681	0.89787	0.33170	0.02876	0.02580	0.08339	0.04776	0.50635	0.35469	0.40606	0.12421	0.02100	0.02173	0.05041	0.03352	0.08969	0.07773	0.20721	0.12907	0.04508	0.03592	0.03860	0.07526	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.61810	0.41596	3.63862	5.62668	0.04998	0.09505	0.02370	0.00946	3.71634	1.66685	2.36259	1.95498	0.51370	0.17127	0.03627	0.01004	1.78205	0.60844	0.98919	0.35881	0.02577	0.02460	0.08762	0.04999	0.53908	0.37864	0.42314	0.13393	0.02100	0.02183	0.04966	0.03337	0.09295	0.08030	0.22350	0.13949	0.04640	0.03733	0.03553	0.06876	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.68205	0.42141	3.92319	5.98241	0.05167	0.09835	0.02473	0.00983	3.95560	1.78594	2.51883	2.07782	0.54987	0.18482	0.03925	0.01086	1.89631	0.64851	1.08891	0.38781	0.02481	0.02367	0.09326	0.05230	0.57209	0.40295	0.44104	0.14482	0.02100	0.02194	0.04925	0.03524	0.09641	0.08302	0.24062	0.15014	0.04751	0.03858	0.03230	0.06192	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	0.75416	0.42952	4.23862	6.16128	0.05341	0.10170	0.02583	0.01022	4.20171	1.91204	2.67489	2.20274	0.58677	0.19906	0.04227	0.01168	2.00337	0.68659	1.19808	0.41908	0.02413	0.02280	0.09672	0.05474	0.60545	0.42769	0.45991	0.15646	0.02100	0.02207	0.04921	0.03513	0.10014	0.08596	0.25887	0.16148	0.04830	0.03963	0.02883	0.05457	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	0.82911	0.43662	4.56009	6.43219	0.05522	0.10512	0.02703	0.01064	4.45850	2.04690	2.83765	2.33030	0.62452	0.21415	0.04533	0.01252	2.10124	0.72208	1.31805	0.45309	0.02342	0.02201	0.10176	0.05735	0.63925	0.45296	0.47996	0.16965	0.02100	0.02222	0.04954	0.03504	0.10425	0.08920	0.27726	0.17291	0.04912	0.04070	0.02557	0.04769	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	0.90717	0.44248	4.89603	6.70988	0.05709	0.10863	0.02837	0.01112	4.72274	2.19312	3.00635	2.46131	0.66334	0.23004	0.04846	0.01336	2.18878	0.75403	1.45057	0.49054	0.02281	0.02131	0.10723	0.06023	0.67361	0.47889	0.50144	0.18447	0.02100	0.02240	0.05061	0.03497	0.10981	0.09287	0.29585	0.18446	0.04986	0.04180	0.02254	0.04134	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	0.98961	0.44682	5.23168	6.98667	0.05906	0.11226	0.02962	0.01155	5.00469	2.35463	3.18273	2.59693	0.70348	0.24758	0.05166	0.01423	2.35007	0.78887	1.59806	0.53237	0.02233	0.02072	0.11252	0.06290	0.70868	0.50566	0.52471	0.20131	0.02100	0.02260	0.05224	0.03492	0.11327	0.09628	0.31474	0.19619	0.05083	0.04294	0.01981	0.03567	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.07738	0.44906	5.58956	7.27473	0.06115	0.11603	0.03077	0.01195	5.28705	2.51751	3.36348	2.73404	0.74530	0.26640	0.05495	0.01512	2.52900	0.81065	1.75904	0.57642	0.02187	0.02015	0.11778	0.06531	0.74449	0.53151	0.55023	0.22068	0.02100	0.02284	0.05470	0.03491	0.11730	0.09939	0.33408	0.20819	0.05176	0.04412	0.01744	0.03085	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.17460	0.44834	5.97024	7.57439	0.06349	0.12001	0.03179	0.01230	5.57023	2.68255	3.54975	2.87311	0.78929	0.28738	0.05836	0.01663	2.69896	0.84402	1.93479	0.62309	0.02147	0.01961	0.12150	0.06742	0.78192	0.56277	0.57864	0.24323	0.02100	0.02313	0.05819	0.03485	0.12091	0.10213	0.35410	0.22060	0.05277	0.04539	0.01556	0.02714	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.27363	0.44975	6.36239	7.88464	0.06585	0.12424	0.03267	0.01259	5.85485	2.85015	3.74308	3.01484	0.83613	0.31088	0.06193	0.01698	2.49861	0.88182	2.12640	0.67288	0.02112	0.01912	0.12559	0.06916	0.82078	0.59390	0.61681	0.26994	0.02100	0.02347	0.06302	0.03504	0.12461	0.10443	0.37440	0.23318	0.05371	0.04660	0.01377	0.02363	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.37623	0.45379	6.77117	8.21001	0.06858	0.12884	0.03335	0.01280	6.14195	3.02140	3.94561	3.16019	0.88680	0.33791	0.06569	0.01799	2.60113	0.92519	2.33452	0.72646	0.02085	0.01867	0.12788	0.07043	0.86191	0.62764	0.64821	0.30229	0.02100	0.02390	0.06967	0.03520	0.12649	0.10617	0.39516	0.24603	0.05456	0.04774	0.01208	0.02034	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	1.48411	0.46115	7.20407	8.55719	0.07175	0.13397	0.03380	0.01291	6.43314	3.19789	4.16046	3.31058	0.94331	0.36987	0.06974	0.01906	2.71768	0.97578	2.55833	0.78478	0.02068	0.01828	0.12962	0.07111	0.90631	0.66517	0.69300	0.34285	0.02100	0.02444	0.07388	0.03546	0.12816	0.10720	0.41669	0.25923	0.05531	0.04879	0.01051	0.01732	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	1.59869	0.47287	7.66695	8.93128	0.07485	0.13902	0.03360	0.01289	6.72443	3.37976	4.39005	3.46711	0.99959	0.40179	0.07411	0.02021	2.85266	1.03551	2.79411	0.84919	0.02051	0.01792	0.12991	0.07097	0.95081	0.70222	0.73712	0.38238	0.02100	0.02498	0.08796	0.03572	0.12869	0.10722	0.43951	0.27341	0.05592	0.04973	0.00910	0.01466	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	1.72381	0.48050	8.17414	9.34511	0.07791	0.14398	0.03353	0.01287	7.01585	3.56939	4.63363	3.63216	1.05570	0.43337	0.07897	0.02149	3.01393	1.10793	3.03328	0.92157	0.02035	0.01756	0.13115	0.06969	0.99551	0.73819	0.78006	0.42149	0.02100	0.02551	0.09689	0.03598	0.12758	0.10583	0.46452	0.28882	0.05634	0.05052	0.00789	0.01247	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	1.84858	0.50814	8.68272	9.75658	0.08093	0.14887	0.03350	0.01341	7.30765	3.76996	4.91731	3.85947	1.11163	0.46467	0.08381	0.02276	3.18070	1.18872	3.29536	1.00490	0.02019	0.01722	0.12575	0.06808	1.04051	0.77481	0.82329	0.45994	0.02100	0.02602	0.10597	0.03923	0.12602	0.10404	0.48564	0.30180	0.05675	0.05130	0.00676	0.01048	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Tobacco - Termination Age: 70 - No Reduction in Benefits

| | Cancer Benefits | | | | | | | | Vascular Benefits | | | | | | | |

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Uni-Tobacco - Termination Age: 75 - No Reduction in Benefits

	Cancer Benefits						Vascular Benefits												Other Specified Critical Illness Benefits												Neurological Benefits						Occupational Benefits				Child Specified Benefits									
	Non-Invasive Cancer		Invasive Cancer		Barrion Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Anoiocolasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.02145		0.00097		0.00042		0.00860		0.00370		0.0088		0.00777		0.00903		0.00460		0.00253		0.00858		0.00777		0.00101		0.02475		0.00436		0.00357		0.00101		0.00187		0.00183		0.00187		0.00854		0.11593		0.00817		0.00222		0.36672	
18	0.03035	0.23674	0.50131	0.71046	0.01262	0.01881	0.00747	0.00318	0.35206	0.17276	0.15419	0.12426	0.02682	0.00717	0.00125	0.00032	0.17962	0.05635	0.03322	0.02116	0.06399	0.06578	0.01834	0.01138	0.08908	0.06685	0.11072	0.07713	0.17483	0.06112	0.07389	0.05016	0.04521	0.03716	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03488	0.26428	0.54133	0.76256	0.01308	0.02078	0.00758	0.00323	0.39412	0.18764	0.17467	0.14075	0.03093	0.00832	0.00148	0.00037	0.19055	0.05927	0.03894	0.02371	0.06854	0.07035	0.01953	0.01208	0.08699	0.07246	0.11511	0.07935	0.15540	0.05631	0.07933	0.04888	0.04153	0.03832	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.04002	0.28757	0.58411	0.86089	0.01485	0.02278	0.00774	0.00329	0.44242	0.20518	0.19806	0.15958	0.03560	0.00865	0.00173	0.00044	0.20307	0.06293	0.04587	0.02654	0.07427	0.07630	0.02075	0.01275	0.10539	0.07831	0.11981	0.06337	0.13858	0.05167	0.07801	0.04783	0.04284	0.03945	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04561	0.30537	0.62997	0.94869	0.01584	0.02462	0.00795	0.00327	0.49820	0.22523	0.22487	0.18115	0.04088	0.01117	0.00203	0.00051	0.21738	0.06710	0.05439	0.02967	0.07994	0.08077	0.02199	0.01345	0.11437	0.08444	0.12486	0.05716	0.12146	0.04720	0.07982	0.04642	0.04413	0.04054	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.05241	0.31647	0.67933	1.04089	0.01685	0.02689	0.00822	0.00347	0.55843	0.24712	0.25467	0.20502	0.04686	0.01291	0.00237	0.00060	0.23373	0.07184	0.06393	0.03318	0.08239	0.08418	0.02325	0.01413	0.12400	0.09089	0.13031	0.05147	0.10511	0.04294	0.08143	0.04526	0.04537	0.04157	0.02966	0.01853	0.00986	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05686	0.33898	0.73261	1.14514	0.01788	0.02902	0.00856	0.00360	0.62367	0.27110	0.28763	0.22147	0.05363	0.01490	0.00275	0.00070	0.25240	0.07723	0.07451	0.03708	0.08437	0.08608	0.02451	0.01486	0.13438	0.09769	0.13621	0.04636	0.08964	0.03882	0.08282	0.04414	0.04656	0.04251	0.03146	0.02028	0.01090	0.00718	0.05395	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.06923	0.32120	0.79027	1.25682	0.01893	0.03119	0.00895	0.00374	0.69459	0.29743	0.32478	0.26384	0.06127	0.01716	0.00320	0.00081	0.27347	0.08347	0.08641	0.04148	0.08460	0.08617	0.02591	0.01555	0.14568	0.10492	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04789	0.04354	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.07761	0.32334	0.85284	1.37702	0.02001	0.03342	0.00937	0.00390	0.77194	0.33642	0.36603	0.29353	0.06992	0.01974	0.00370	0.00094	0.29723	0.09008	0.09939	0.04647	0.08262	0.08409	0.02747	0.01638	0.15806	0.11264	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04929	0.04469	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.08814	0.32524	0.92094	1.50707	0.02112	0.03572	0.00985	0.00408	0.85664	0.35844	0.41219	0.33002	0.07970	0.02268	0.00427	0.00108	0.32402	0.09895	0.11373	0.05215	0.07778	0.07887	0.02921	0.01731	0.17178	0.12096	0.15724	0.03542	0.04990	0.02858	0.08526	0.04118	0.05087	0.04597	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.09997	0.32676	0.99530	1.64871	0.02227	0.03809	0.01038	0.00428	0.94980	0.39393	0.46398	0.37087	0.09077	0.02602	0.00492	0.00124	0.35419	0.10844	0.12991	0.05884	0.07312	0.07395	0.03117	0.01837	0.18598	0.12961	0.16567	0.03363	0.03949	0.02588	0.08535	0.04036	0.05263	0.04740	0.04554	0.02848	0.01593	0.01081	0.06611	0.13648	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.11327	0.32785	1.07674	1.80429	0.02366	0.04055	0.01099	0.00450	1.05271	0.43339	0.52226	0.41677	0.10335	0.02983	0.00565	0.00143	0.38817	0.11927	0.14723	0.06611	0.06885	0.06923	0.03340	0.01956	0.20072	0.13864	0.17315	0.03303	0.03093	0.02367	0.08495	0.03964	0.05461	0.04801	0.04941	0.03060	0.01751	0.01197	0.06841	0.14095	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.12806	0.32977	1.16584	1.96840	0.02469	0.04311	0.01168	0.00477	1.16702	0.47747	0.58812	0.46856	0.11766	0.03418	0.00648	0.00164	0.42643	0.13161	0.16682	0.07477	0.06439	0.06473	0.03595	0.02093	0.21606	0.14809	0.18541	0.03285	0.02458	0.02203	0.08396	0.03904	0.05686	0.05088	0.05360	0.03354	0.01911	0.01316	0.07032	0.14660	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.14452	0.33332	1.28360	2.14228	0.02568	0.04579	0.01249	0.00507	1.29486	0.52761	0.66305	0.52743	0.13235	0.03917	0.00747	0.00188	0.46950	0.14565	0.18859	0.08492	0.06024	0.06047	0.03891	0.02253	0.23208	0.15830	0.19715	0.03063	0.02100	0.02112	0.08224	0.03860	0.05947	0.05301	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.16288	0.33859	1.37117	2.32748	0.02734	0.04861	0.01331	0.00538	1.43964	0.58314	0.74911	0.59500	0.15181	0.04461	0.00849	0.00215	0.51798	0.16160	0.21322	0.09700	0.05652	0.05646	0.04193	0.02415	0.24888	0.16846	0.21058	0.04122	0.02100	0.02114	0.07957	0.03837	0.06209	0.05517	0.06315	0.03953	0.02237	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.18138	0.34599	1.48997	2.52599	0.02977	0.05161	0.01413	0.00568	1.59155	0.64383	0.84030	0.66713	0.17105	0.05053	0.00969	0.00246	0.57240	0.17947	0.23932	0.10858	0.05236	0.05271	0.04500	0.02580	0.26657	0.17953	0.22442	0.04643	0.02100	0.02117	0.07716	0.03829	0.06472	0.05732	0.06861	0.04297	0.02405	0.01699	0.07500	0.14920	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.20634	0.35614	1.62174	2.74048	0.03032	0.05483	0.01495	0.00599	1.75166	0.70655	0.93725	0.74436	0.19109	0.05697	0.01107	0.00281	0.63359	0.19851	0.26754	0.12059	0.04965	0.04926	0.04813	0.02747	0.28529	0.19131	0.23870	0.05209	0.02100	0.02121	0.07486	0.03839	0.06737	0.05948	0.07462	0.04674	0.02579	0.01839	0.07752	0.14785	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.23174	0.36664	1.76588	2.96606	0.03187	0.05807	0.01579	0.00630	1.92037	0.77483	1.04068	0.82723	0.21489	0.06403	0.01263	0.00320	0.70243	0.22204	0.29826	0.13337	0.04665	0.04613	0.05135	0.02917	0.30522	0.20391	0.25347	0.05825	0.02100	0.02125	0.07287	0.03867	0.07004	0.06165	0.08123	0.05089	0.02758	0.01978	0.07758	0.14557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.25999	0.37757	1.92357	3.20455	0.03344	0.06132	0.01663	0.00660	2.10112	0.84829	1.15146	0.91679	0.24005	0.07179	0.01442	0.00366	0.78022	0.24743	0.33184	0.14710	0.04399	0.04438	0.05465	0.03090	0.32659	0.21748	0.26878	0.06496	0.02101	0.02130	0.07114	0.03916	0.07274	0.06382	0.08853	0.05549	0.02915	0.02117	0.07610	0.14220	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.28864	0.38885	2.08365	3.44661	0.03496	0.06449	0.01748	0.00691	2.28402	0.92129	1.26020	1.00284	0.26897	0.07982	0.01633	0.00414	0.86448	0.27409	0.36786	0.16137	0.04176	0.04110	0.05805	0.03288	0.34860	0.23141	0.28288	0.07070	0.02101	0.02134	0.06899	0.03916	0.07545	0.06600	0.09654	0.06049	0.03076	0.02254	0.08801	0.13758	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.32085	0.40045	2.26121	3.70608	0.03649	0.06765	0.01834	0.00722	2.46018	1.00026	1.37696	1.09511	0.29637	0.08878	0.01853	0.00470	0.96084	0.30455	0.40763	0.17693	0.03962	0.03891	0.06159	0.03452	0.37131	0.24591	0.29727	0.07679	0.02101	0.02139	0.06697	0.03919	0.07820	0.06820	0.10559	0.06615	0.03231	0.02391	0.08507	0.13127	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.35722	0.41126	2.45993	3.98753	0.03803	0.07084	0.01922	0.00753	2.68208	1.08624	1.50320	1.19475	0.32978	0.09884	0.02111	0.00535	1.07170	0.33954	0.45170	0.19396	0.03758	0.03682	0.06528	0.03642	0.39480	0.26104	0.31198	0.08326	0.02101	0.02143	0.06509	0.03926	0.08100	0.07040	0.11592	0.07260	0.03377	0.02526	0.08103	0.12792	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.39709	0.42491	2.67278	4.27544	0.03959	0.07404	0.02011	0.00784	2.92831	1.18056	1.64888	1.30328	0.36786	0.11027	0.02384	0.00604	1.20039	0.38505	0.50075	0.21270	0.03964	0.03482	0.06916	0.03841	0.41920	0.27691	0.32707	0.08916	0.02101	0.02149	0.06338	0.03938	0.08383	0.07352	0.12885	0.07943	0.03527	0.02665	0.07575	0.11458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.44102	0.43516	2.90211	4.57097	0.04117	0.07726	0.02103	0.00815	3.17777	1.28515	1.79283	1.42290	0.41201	0.12344	0.02677	0.00677	1.35176	0.42757	0.55565	0.23344	0.03380	0.03294	0.07329	0.04049	0.44466	0.29364	0.34260	0.09756	0.02101	0.02155	0.06185	0.03954	0.08672	0.07485	0.13849	0.08669	0.03680	0.02809	0.05344	0.10667	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.48972	0.44367	3.15092	4.87557	0.04277	0.08051	0.02196	0.00846	3.46345	1.40273	1.96319	1.55983	0.45639	0.13882	0.02992	0.00756	1.53340	0.48413	0.61757	0.25652	0.03208	0.03117	0.07746	0.04259	0.47137	0.31135	0.35862	0.10552	0.02101	0.02163	0.06054	0.03975	0.08967	0.07711	0.15097	0.09448	0.03838	0.02958	0.04696	0.09029	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.54412	0.44995	3.42318	5.19188	0.04440	0.08379	0.02290	0.00878	3.75153	1.52349	2.13574	1.69213	0.50104	0.15076	0.03336	0.00843	1.71133	0.54041	0.68457	0.28091	0.03049	0.02951	0.08167	0.04471	0.49956	0.33025	0.37531	0.11413	0.02101	0.02171	0.05948	0.04003	0.09268	0.07943	0.16450	0.10291	0.04004	0.03115	0.04676	0.09251	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.60548	0.45319	3.72443	5.52207	0.04605	0.08710	0.02398	0.00911	4.04249	1.64762	2.31084	1.82903	0.54601	0.16502	0.03718	0.00939	1.88505	0.59572	0.75711	0.30646	0.02903	0.02800	0.08593	0.04684	0.52953	0.35055	0.39246	0.12348	0.02102	0.02180	0.05868	0.04038	0.09576	0.08179	0.17936	0.11217	0.04181	0.03284	0.04382	0.08649	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.67163	0.45764	4.04305	5.85745	0.04774	0.09045	0.02484	0.00944	4.33688	1.77663	2.48895	1.96782	0.59136	0.17976	0.04103	0.01035	2.05395	0.65015	0.83576	0.33346	0.02772	0.02663	0.09026	0.04901	0.56166	0.37255	0.41046	0.13366	0.02102	0.02190	0.05821	0.04081	0.09894	0.08423	0.19464	0.12168	0.04345	0.03444	0.04102	0.08034	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.74345	0.46335	4.38233	6.19885	0.04947	0.09365	0.02585	0.00978	4.62541	1.91037	2.67057	2.10885	0.63716	0.19505	0.04490	0.01133	2.21724	0.70254	0.92111	0.36212	0.02808	0.02542	0.09447	0.05121	0.59651	0.39667	0.42933	0.14482	0.02102	0.02202	0.05809	0.04133	0.10224	0.08675	0.21043	0.13151	0.04464	0.03594	0.03804	0.07402	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.82207	0.47128	4.74680	6.54761	0.05125	0.09731	0.02689	0.01013	4.93900	2.05007	2.85632	2.25253	0.68351	0.21097	0.04880	0.01231	2.37389	0.75568	1.01387	0.39273	0.02566	0.02443	0.09921	0.05346	0.63491	0.42552	0.44921	0.15708	0.02102	0.02216	0.05838	0.04196	0.10569	0.08938	0.22684	0.14172	0.04624	0.03732	0.03495	0.06749	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.90913	0.48137	5.14198	6.90551	0.05307	0.10083	0.02799	0.01049	5.24886	2.19936	3.04598	2.39938	0.73950	0.22764	0.05274	0.01330	2.52255	0.80626	1.11484	0.42560	0.02480	0.02349	0.10390	0.05578	0.67388	0.45682	0.47024	0.17062	0.02102	0.02231	0.05915	0.04271	0.10923	0.09215	0.24406	0.15242	0.04730	0.03854	0.03171	0.06063	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	1.00693	0.49462	5.57729	7.27503	0.05496	0.10443	0.02914	0.01088	5.56650	2.35250	3.24346	2.55003	0.77825	0.24516	0.05673	0.01430	2.66147	0.85495	1.22496	0.46114	0.02402	0.02262	0.10881	0.05820	0.71287	0.47864	0.49262	0.18563	0.02105	0.02249	0.06046	0.04360	0.11323	0.09512	0.26235	0.16378	0.04805	0.03956	0.02825	0.05338	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	1.10888	0.50681	6.02500	7.65055	0.05693	0.10812	0.03038	0.01129	5.89408	2.51871	3.44665	2.70528	0.82693	0.26371	0.06078	0.01532	2.78821	0.90109	1.34539	0.49986	0.02332	0.02183	0.11406	0.06077	0.75261	0.50709	0.51659	0.20239	0.02103	0.02269	0.06240	0.04465	0.11750	0.09836	0.28072	0.17519	0.04881	0.04060	0.02499	0.04644	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	1.21586	0.51767	6.48784	8.03338	0.05898	0.11193	0.03176	0.01176	6.23486	2.69851	3.65903	2.86618	0.87675	0.28346	0.06669	0.01636	2.89896	0.94071	1.47765	0.54244	0.02271	0.02113	0.11981	0.06358	0.79303	0.53530	0.54246	0.22118	0.02104	0.02292	0.06509	0.04589	0.12231	0.10202	0.29922	0.18668	0.04958	0.04164	0.02198	0.04613	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.32912	0.52685	6.98940	8.42522	0.06115	0.11587	0.03302	0.01217	6.59380	2.89623	3.88182	3.03418	0.92801	0.30469	0.08609	0.01741	2.98773	0.98119	1.62379	0.58884	0.02223	0.02053	0.12503	0.06611	0.83428	0.56646	0.57066	0.24244	0.02104	0.02319	0.06968	0.04734	0.12671	0.10532	0.31793	0.19828	0.05037	0.04271	0.01926	0.03450	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.45036	0.53373	7.47472	8.82837	0.06345	0.11999	0.03413	0.01253	6.95089	3.09596	4.11164	3.20628	0.98107	0.32772	0.07340	0.01850	3.08381	1.02287	1.78203	0.64000	0.02178	0.01996	0.13964	0.06831	0.87659	0.59780	0.60155	0.26667	0.02105	0.02350	0.07334	0.04905	0.13062	0.10821	0.33696	0.21007	0.05120	0.04362	0.01691	0.02972	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.58225	0.53735	8.01099	9.24604	0.06592	0.12432	0.03509	0.01283	7.36018	3.29825	4.35060	3.38330	1.03643	0.35300	0.07784	0.01962	3.18874	1.06951	1.95312	0.69331	0.02138	0.01942	0.13353	0.07013	0.92026	0.63064	0.63594	0.29458	0.02106	0.02387	0.07931	0.05106	0.13397	0.11060	0.35648	0.22214	0.05208	0.04488	0.01504	0.02604	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.71758	0.54321	8.56435	9.67626	0.06890	0.12893	0.03582	0.01305	7.85974	3.50378	4.59997	3.56630	1.09477	0.38113	0.08524	0.02078	3.30455	1.12210	2.13751	0.75029	0.02104	0.01893	0.13655	0.07148	0.96557	0.66538	0.67489	0.32708	0.02106	0.02430	0.08693	0.05343	0.13663	0.11241	0.37607	0.22425	0.05287	0.04607	0.01327	0.02258	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.85739	0.55181	9.13859	10.12263	0.07158	0.13392	0.03631	0.01318	8.01165	3.71340	4.86239	3.75660	1.15714	0.41304	0.08728	0.02199	3.43384	1.18189	2.33498	0.81160	0.02077	0.01848	0.13851	0.07227	1.01341	0.70274	0.71915	0.36558	0.02107	0.02482	0.09666	0.05621	0.13846	0.11350	0.39586	0.24644	0.05356	0.04706	0.01160	0.01932	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	2.00309	0.56289	9.74120	10.58027	0.07456	0.13941	0.03950	0.01319	8.36204	3.93837	5.14110	3.95599	1.22517	0.45016	0.09228	0.02317	3.58025	1.25055	2.54373	0.87808	0.02060	0.01816	0.13818	0.07237	1.06437	0.74372	0.77138	0.41223	0.02108	0.02546	0.10923	0.05851	0.13936	0.11371	0.41653	0.25885	0.05411	0.04794	0.01007	0.01637	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	2.15692	0.58058	10.38180	11.08710	0.07831	0.14485	0.03629	0.01306	8.71113	4.15037	5.44047	4.16680	1.29235	0.48673	0.09789	0.02465	3.74919	1.33052	2.75900	0.95094	0.02043	0.01774	0.13813	0.07158	1.11544	0.78408	0.82383	0.45895	0.02110	0.02610	0.12215	0.06329	0.13872	0.11278	0.43698	0.27170	0.05449	0.04867	0.00870	0.01379	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	2.32235	0.60259	11.07573	11.62542	0.08162	0.15022	0.03555	0.01272	9.05922	4.38159	5.76628	4.39206	1.35859	0.52269	0.10393	0.02616	3.94899	1.42529	2.97138	1.03171	0.02027	0.01738	0.13483	0.06960	1.16674	0.82378	0.87661	0.50582	0.02111	0.02675	0.13550	0.06765	0.13641	0.11034	0.45937	0.28539	0.05465	0.04923	0.00754	0.01168	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	2.48693	0.62645	11.77243	12.15889	0.08489	0.15553	0.03464	0.01233	9.40686	4.62524	6.12683	4.63905	1.42385	0.55800	0.10992	0.02765	4.15443	1.53000	3.16932	1.12296	0.02012	0.01705	0.13078	0.06725	1.21845	0.86274	0.92987	0.55294	0.02113	0.02740	0.14938	0.07271	0.13509	0.10746	0.47749	0.29643	0.05475	0.04973	0.00650	0.00978	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Non-Tobacco - Termination Age: 75 - No Reduction in Benefits

| | Cancer Benefits | | | | | | | | Vascular Benefits | | | | | | | |

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Tobacco - Termination Age: 75 - No Reduction in Benefits

	Cancer Benefits						Vascular Benefits																																									
Payable %	Non-Invasive Cancer 25%		Invasive Cancer 100%		Benign Brain Tumor 50%		Heart Transplant 100%		Heart Attack (Myocardial Infarction) 100%		Stroke 100%		Coronary Artery Bypass Graft 25%		Aneurysm 25%		Angioplasty / Stent 25%		Coma 100%		Paralysis 100%		Major Organ Transplant 100%		End Stage Renal Disease 100%		Loss of Hearing 100%		Loss of Speech 100%		Loss of Vision 100%		Bone Marrow Transplant 100%		Neurological Benefits: Advanced Parkinson's Disease 100%		Amyotrophic Lateral Sclerosis (ALS) 100%		Advanced Multiple Sclerosis 100%		Occupational Benefits: Occupational HIV 25%		Occupational Hepatitis B or C 25%		Child Specified Benefits: Muscular Dystrophy 100%		Cerebral Palsy 100%		Cystic Fibrosis 100%		Spina Bifida 100%		Congenital Heart Disease 100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00023		0.02145		0.00297		0.00452		0.00866		0.01453		0.00386		0.00365		0.00363		0.00677		0.00853		0.00898		0.02777		0.11422		0.24275		0.09438		0.00195		0.00347		0.00167		0.00153		0.00167		0.00854		0.13593		0.00217		0.30872	
18	0.03923	0.24645	0.57483	0.79056	0.01262	0.01881	0.00892	0.00363	0.53677	0.23674	0.20157	0.15276	0.04353	0.01070	0.00212	0.00049	0.26134	0.07577	0.03322	0.02118	0.06399	0.06578	0.02230	0.01316	0.10979	0.07791	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.04772	0.04461	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.04599	0.27788	0.62868	0.87779	0.01388	0.02078	0.00915	0.00372	0.60559	0.26092	0.22823	0.17356	0.05043	0.01248	0.00251	0.00058	0.28188	0.08130	0.03894	0.02371	0.06854	0.07035	0.02394	0.01404	0.12029	0.08488	0.11511	0.07005	0.19540	0.08631	0.07933	0.04888	0.04969	0.04642	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.05350	0.30294	0.68788	0.97380	0.01485	0.02278	0.00944	0.00382	0.68439	0.28721	0.26080	0.19729	0.05829	0.01453	0.00295	0.00068	0.30512	0.08753	0.04587	0.02654	0.07427	0.07610	0.02564	0.01494	0.13154	0.09222	0.11981	0.06337	0.13858	0.05167	0.07801	0.04763	0.05168	0.04822	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.06231	0.32272	0.75252	1.08020	0.01584	0.02482	0.00979	0.00394	0.77925	0.31812	0.29664	0.22445	0.06273	0.01659	0.00346	0.00080	0.33148	0.09457	0.05439	0.02967	0.07894	0.08077	0.02739	0.01585	0.14385	0.09998	0.12486	0.05716	0.12146	0.04720	0.07982	0.04642	0.05367	0.05001	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.07252	0.33586	0.82397	1.19830	0.01685	0.02689	0.01022	0.00409	0.87423	0.35222	0.33736	0.25464	0.07738	0.01960	0.00405	0.00093	0.36147	0.10253	0.06393	0.03318	0.08239	0.08418	0.02921	0.01678	0.15675	0.10822	0.13031	0.05147	0.10511	0.04394	0.08143	0.04526	0.05568	0.05178	0.02966	0.01853	0.00998	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.08425	0.34630	0.90297	1.33022	0.01788	0.02903	0.01074	0.00427	0.98276	0.38950	0.38267	0.28822	0.08850	0.02271	0.00477	0.00109	0.39542	0.11151	0.07443	0.03708	0.08437	0.08608	0.03106	0.01770	0.17095	0.11621	0.14261	0.04636	0.08964	0.03892	0.08282	0.04414	0.05764	0.05348	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.09763	0.34492	0.99030	1.47393	0.01893	0.03119	0.01131	0.00447	1.10174	0.43127	0.43317	0.32562	0.10196	0.02625	0.00549	0.00127	0.43362	0.12185	0.08541	0.04187	0.08660	0.08617	0.03309	0.01871	0.18644	0.12631	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.05975	0.05527	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.11294	0.34972	1.08736	1.63115	0.02001	0.03342	0.01344	0.00469	1.22247	0.47712	0.48886	0.36735	0.11675	0.03020	0.00637	0.00147	0.47659	0.13375	0.09939	0.04647	0.08282	0.08400	0.03534	0.01983	0.20345	0.13632	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.06203	0.05723	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.13040	0.35498	1.19533	1.80381	0.02112	0.03572	0.01263	0.00493	1.37647	0.52791	0.55347	0.41402	0.13351	0.03492	0.00736	0.00170	0.52495	0.14737	0.11373	0.05215	0.07778	0.07887	0.03784	0.02108	0.22231	0.14712	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.06452	0.05936	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.15031	0.35971	1.31565	1.98482	0.02227	0.03809	0.01341	0.00520	1.52359	0.58431	0.62560	0.46834	0.15253	0.04010	0.00850	0.00196	0.57935	0.16294	0.12961	0.05864	0.07312	0.07395	0.04093	0.02247	0.24203	0.15844	0.16567	0.03363	0.03949	0.02588	0.08535	0.04039	0.06725	0.06189	0.04554	0.03068	0.01583	0.01081	0.06611	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.17268	0.36496	1.45002	2.20710	0.02366	0.04055	0.01439	0.00550	1.71199	0.64712	0.70561	0.52317	0.17412	0.04618	0.00979	0.00225	0.64554	0.18069	0.14723	0.06612	0.06885	0.06923	0.04377	0.02408	0.26269	0.17033	0.17500	0.03303	0.03093	0.02367	0.08495	0.03964	0.07027	0.06427	0.04941	0.03560	0.01751	0.01197	0.06841	0.14595	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.19846	0.37121	1.59946	2.43523	0.02469	0.04311	0.01527	0.00585	1.90839	0.71729	0.79678	0.59159	0.19871	0.05303	0.01125	0.00259	0.70938	0.20089	0.16682	0.07477	0.06439	0.06473	0.04734	0.02583	0.28438	0.18282	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.07385	0.06715	0.05360	0.03354	0.01911	0.01316	0.07032	0.14860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.22711	0.37963	1.76588	2.68094	0.02568	0.04579	0.01641	0.00625	2.12842	0.79087	0.90049	0.66704	0.22684	0.06069	0.01291	0.00297	0.78883	0.22363	0.18809	0.08492	0.06034	0.06047	0.05145	0.02758	0.30721	0.19598	0.19715	0.03662	0.02100	0.02112	0.08224	0.03860	0.07749	0.07062	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.25931	0.38028	1.95153	2.94677	0.02734	0.04861	0.01756	0.00665	2.37709	0.88515	1.01948	0.75354	0.25757	0.06953	0.01479	0.00340	0.87397	0.24986	0.21322	0.09700	0.05652	0.05646	0.05568	0.03001	0.33133	0.20991	0.21059	0.04122	0.02100	0.02114	0.07957	0.03837	0.08140	0.07372	0.06315	0.03953	0.02237	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.29553	0.40366	2.15936	3.23576	0.02877	0.05161	0.01874	0.00706	2.64146	0.98071	1.14677	0.84856	0.29113	0.07885	0.01692	0.00389	0.97163	0.27898	0.23632	0.10856	0.05295	0.05271	0.06003	0.03217	0.35686	0.22468	0.22442	0.04643	0.02100	0.02117	0.07710	0.03829	0.08536	0.07705	0.06861	0.04297	0.02405	0.01699	0.07500	0.14920	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.33633	0.42050	2.39174	3.55192	0.03002	0.05483	0.01994	0.00747	2.92313	1.08345	1.28325	0.94681	0.32788	0.08828	0.01935	0.00445	1.08122	0.31160	0.26754	0.12059	0.04965	0.04926	0.06450	0.03437	0.38401	0.24044	0.23876	0.05209	0.02100	0.02121	0.07486	0.03839	0.08938	0.08041	0.07462	0.04674	0.02579	0.01839	0.07752	0.14785	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.38154	0.43838	2.64736	3.88993	0.03137	0.05807	0.02115	0.00788	3.22385	1.19418	1.42987	1.05928	0.36823	0.10062	0.02212	0.00508	1.20438	0.34820	0.29826	0.13337	0.04665	0.04613	0.06912	0.03662	0.41299	0.25731	0.25347	0.05825	0.02100	0.02125	0.07287	0.03887	0.09345	0.08380	0.08123	0.05089	0.02750	0.01978	0.07158	0.14557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.43176	0.45713	2.92892	4.25286	0.03344	0.06132	0.02239	0.00829	3.54587	1.31386	1.58781	1.17233	0.41272	0.11312	0.02527	0.00581	1.34314	0.38937	0.33184	0.14710	0.04399	0.04338	0.07390	0.03894	0.44410	0.27548	0.26878	0.06496	0.02101	0.02130	0.07114	0.03916	0.09759	0.08722	0.08853	0.05548	0.02915	0.02117	0.07010	0.14220	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.48222	0.47635	3.21159	4.61986	0.03496	0.06448	0.02365	0.00871	3.87267	1.43258	1.74288	1.28503	0.45857	0.12600	0.02862	0.00657	1.49209	0.43224	0.36786	0.16137	0.04176	0.04110	0.07884	0.04132	0.47608	0.29410	0.28288	0.07070	0.02101	0.02134	0.06899	0.03916	0.10178	0.09067	0.09854	0.06049	0.03076	0.02254	0.06801	0.13758	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.53859	0.49693	3.52637	5.01893	0.03649	0.06765	0.02463	0.00913	4.22477	1.56132	1.90956	1.40621	0.51190	0.14038	0.03247	0.00746	1.66204	0.48114	0.40763	0.17693	0.03962	0.03891	0.08400	0.04379	0.50925	0.31356	0.29727	0.07679	0.02101	0.02139	0.06697	0.03919	0.10604	0.09416	0.10559	0.06615	0.03231	0.02391	0.06507	0.13127	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.60314	0.51958	3.87932	5.45686	0.03803	0.07084	0.02625	0.00956	4.60635	1.70125	2.09046	1.53733	0.57080	0.15855	0.03695	0.00848	1.85709	0.53719	0.45170	0.19396	0.03758	0.03692	0.08940	0.04635	0.54374	0.33392	0.31198	0.08336	0.02101	0.02143	0.06509	0.03926	0.11037	0.09768	0.11592	0.07260	0.03377	0.02526	0.06103	0.12272	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.67418	0.54188	4.26292	5.91846	0.03959	0.07404	0.02799	0.00999	5.02301	1.85601	2.28807	1.68034	0.63787	0.17460	0.04175	0.00958	2.08297	0.60137	0.50075	0.21270	0.03564	0.03482	0.09508	0.04902	0.57971	0.35532	0.32707	0.09016	0.02101	0.02149	0.06318	0.03938	0.11479	0.10124	0.12885	0.07943	0.03527	0.02665	0.05715	0.11458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.75311	0.56374	4.68144	6.40717	0.04117	0.07726	0.02897	0.01042	5.48282	2.02708	2.50626	1.83804	0.71546	0.19662	0.04693	0.01075	2.34772	0.67777	0.55665	0.23344	0.03380	0.03294	0.10114	0.05184	0.61735	0.37791	0.34260	0.09756	0.02101	0.02155	0.06185	0.03954	0.11929	0.10484	0.13849	0.08669	0.03680	0.02809	0.05344	0.10667	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.84118	0.58401	5.14029	6.92737	0.04277	0.08051	0.03037	0.01088	5.99770	2.21930	2.75068	2.01458	0.79443	0.21785	0.05254	0.01203	2.66425	0.76814	0.61757	0.25962	0.03208	0.03117	0.10727	0.05498	0.65691	0.40188	0.35852	0.10552	0.02101	0.02163	0.06054	0.03975	0.12389	0.10851	0.15097	0.09448	0.03838	0.02958	0.04996	0.09629	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.93999	0.60500	5.64637	7.48443	0.04440	0.08379	0.03179	0.01130	6.52170	2.41787	2.99973	2.19371	0.87473	0.24043	0.05868	0.01342	2.97848	0.85828	0.68457	0.28091	0.03049	0.02951	0.11348	0.05795	0.68983	0.42740	0.37521	0.11413	0.02101	0.02171	0.05948	0.04003	0.12858	0.11223	0.16450	0.10291	0.04004	0.03315	0.04676	0.09251	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	1.05165	0.62341	6.29920	8.08810	0.04605	0.08710	0.03324	0.01175	7.08470	2.62331	3.25360	2.37950	0.95631	0.26381	0.06651	0.01497	3.28892	0.94795	0.75711	0.30646	0.02903	0.02800	0.11978	0.06045	0.74286	0.45473	0.39246	0.12348	0.02102	0.02180	0.05868	0.04038	0.13331	0.11601	0.17936	0.11217	0.04181	0.03284	0.04382	0.08649	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	1.17369	0.64452	6.81339	8.71799	0.04774	0.09045	0.03470	0.01220	7.59650	2.83521	3.51246	2.56006	1.03913	0.28809	0.07244	0.01654	3.59371	1.03689	0.83576	0.33346	0.02772	0.02663	0.12613	0.06337	0.79007	0.48420	0.41046	0.13368	0.02102	0.02190	0.05821	0.04081	0.13816	0.11983	0.19464	0.12168	0.04345	0.03444	0.04102	0.08034	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	1.30758	0.66734	7.46435	9.38361	0.04947	0.09365	0.03919	0.01356	8.14955	3.05722	3.77646	2.74742	1.12307	0.31325	0.07946	0.01812	3.89040	1.12651	0.92111	0.36212	0.02808	0.02542	0.13258	0.06632	0.84094	0.51632	0.42933	0.14482	0.02102	0.02202	0.05809	0.04133	0.14311	0.12271	0.21043	0.13151	0.04494	0.03594	0.03804	0.07401	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	1.45529	0.69403	8.16911	10.08745	0.05125	0.09731	0.03771	0.01313	8.70432	3.28706	4.04559	2.93756	1.20794	0.33944	0.08656	0.01972	4.17570	1.21008	1.01387	0.39273	0.02566	0.02443	0.13912	0.06939	0.88645	0.55181	0.44921	0.15708	0.02102	0.02216	0.05838	0.04196	0.14816	0.12765	0.22684	0.14172	0.04624	0.03732	0.03495	0.06749	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	1.61850	0.72507	8.93745	10.83572	0.05307	0.10083	0.03939	0.01361	9.27754	3.52956	4.32295	3.13242	1.29465	0.36695	0.09379	0.02135	4.44878	1.29379	1.11484	0.42568	0.02488	0.02249	0.14598	0.07237	0.95273	0.58797	0.47024	0.17082	0.02103	0.02231	0.05815	0.04271	0.15351	0.13188	0.24406	0.15242	0.04730	0.03854	0.03171	0.06063	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	1.80400	0.76194	9.78326	11.63718	0.05496	0.10443	0.04097	0.01413	9.86935	3.78719	4.60995	3.33284	1.38348	0.39569	0.10116	0.02300	4.70979	1.37506	1.22496	0.46114	0.02442	0.02262	0.15302	0.07558	1.01000	0.62492	0.49262	0.18563	0.02103	0.02249	0.06046	0.04360	0.15924	0.13625	0.26235	0.16378	0.04805	0.03956	0.02825	0.05330	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	2.00011	0.79822	10.87155	12.47193	0.05693	0.10812	0.04279	0.01468	10.48384	4.06326	4.90842	3.53992	1.47479	0.42684	0.10871	0.02469	4.95166	1.45301	1.34539	0.49986	0.02332	0.02183	0.16062	0.07899	1.06817	0.66282	0.51859	0.20239	0.02103	0.02269	0.06240	0.04465	0.16551	0.14111	0.28072	0.17519	0.04881	0.04060	0.02499	0.04644	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	2.20956	0.83347	11.80779	13.34230	0.05898	0.11193	0.04480	0.01529	11.12756	4.36256	5.22073	3.75509	1.56984	0.45881	0.11645	0.02642	5.18904	1.53612	1.47765	0.54244	0.02271	0.02113	0.16896	0.08272	1.12770	0.70184	0.54246	0.22118	0.02104	0.02292	0.06509	0.04589	0.17256	0.14857	0.29922	0.18668	0.04958	0.04164	0.02198	0.04013	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	2.43466	0.86709	12.59910	14.25144	0.06115	0.11587	0.04665	0.01585	11.80954	4.69215	5.55009	3.98035	1.66984	0.49535	0.12443	0.02819	5.35187	1.59192	1.62379	0.58984	0.02223	0.02053	0.17680	0.08610	1.18880	0.74224	0.57060	0.24244	0.02104	0.02319	0.06968	0.04734	0.17907	0.15155	0.31793	0.19828	0.05037	0.04271	0.01926	0.03450	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	2.67872	0.88813	13.85540	15.20368	0.06345	0.11999	0.04831	0.01634	12.49668	5.02747	5.93200	4.21191	1.76900	0.53402	0.13269	0.03002	5.55060	1.66509	1.78203	0.64000	0.02178	0.01996	0.18343	0.08906	1.25184	0.78433	0.60155	0.26667	0.02105	0.02350	0.07334	0.04905	0.18495	0.15597	0.33696	0.21007	0.05120	0.04362	0.01691	0.02972	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	2.94651	0.92509	14.79069	16.20515	0.06592	0.12432	0.04979	0.01675	13.19025	5.36968	6.24890	4.45099	1.87855	0.57656	0.14130	0.03192	5.78849	1.74699	1.95312	0.69331	0.02138	0.01942	0.18929	0.09154	1.31727	0.82856	0.63594	0.29458	0.02106	0.02387	0.07931	0.05106	0.19008	0.15972	0.35648	0.22214	0.05208	0.04498	0.01504	0.02604	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	3.22758	0.95583	15.88588	17.25928	0.06860	0.12893	0.05092	0.01706	13.89195	5.72029	6.62361	4.69914	1.99095	0.62389	0.15034	0.03391	6.00988	1.83031	2.13751	0.75029	0.02104	0.01893	0.19399	0.09343	1.38573	0.87550	0.67469	0.32708	0.02106	0.02430	0.08693	0.05343	0.19431	0.16268	0.37607	0.23425	0.05287	0.04607	0.01327	0.02258	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	3.52429	0.99146	17.25210	18.36139	0.07158	0.13392	0.05175	0.01725	14.60428	6.08130	7.02117	4.95836	2.11440	0.67785	0.15991	0.03600	6.28041	1.94429	2.33498	0.81160	0.02077	0.01848	0.19728	0.09462	1.45820	0.92609	0.71915	0.36558	0.02107	0.02482	0.09666	0.05621	0.19744	0.16464	0.39586	0.24644	0.05356	0.04706	0.01160	0.01932	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	3.84004	1.03351	18.80520	19.53566	0.07496	0.13941	0.05218	0.01730	15.33084	6.45558	7.44615	5.23132	2.25927	0.74055	0.17018	0.03823	6.58804	2.06493	2.54373	0.87809	0.02060	0.01810	0.19882	0.09466	1.53912	0.98172	0.77136	0.41223	0.02108	0.02546	0.10923	0.05951	0.19922	0.16546	0.41603	0.25885	0.05411	0.04794	0.01007	0.01637	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	4.17791	1.08372	20.05775	20.78990	0.07831	0.14485	0.05205	0.01716	16.06378	6.84397	7.90329	5.52030	2.38622	0.80285	0.18125	0.04063	6.93808	2.20461	2.75900	0.95094	0.02043	0.01774	0.19797	0.09406	1.61468	1.03677	0.82383	0.45895	0.02110	0.02610	0.12215	0.06329	0.19911	0.16453	0.43698	0.27170	0.05449	0.04867	0.00870	0.01379	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	4.54427	1.14532	21.65642	22.13974	0.08162	0.15022	0.05116	0.01676	16.80323	7.29317	8.40105	5.82934	2.52209	0

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Uni-Tobacco - Termination Age: 80 - No Reduction in Benefits

	Cancer Benefits						Vascular Benefits																																																	
	Non-Invasive Cancer		Invasive Cancer		Barrion Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Anjioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.22145		0.00097		0.00045		0.00860		0.00077		0.00088		0.00000		0.00003		0.00455		0.00053		0.00188		0.00777		0.00101		0.01422		0.24275		0.09436		0.01357		0.00121		0.00183		0.00187		0.00854		0.01617		0.01293		0.00817		0.00222		0.39572	
18	0.03035	0.23674	0.50131	0.71046	0.01262	0.01881	0.00747	0.00318	0.35206	0.17276	0.15419	0.12426	0.02682	0.00717	0.00125	0.00032	0.17962	0.05605	0.03322	0.02116	0.06399	0.06578	0.01834	0.01138	0.08908	0.06685	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.04521	0.03716	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03488	0.26428	0.54133	0.76256	0.01308	0.02078	0.00758	0.00323	0.39412	0.18784	0.17467	0.14075	0.03093	0.00832	0.00148	0.00037	0.19655	0.05927	0.03894	0.02371	0.06854	0.07035	0.01953	0.01208	0.08699	0.07246	0.11511	0.07935	0.19540	0.09501	0.07933	0.04888	0.04153	0.03832	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.04002	0.28757	0.58411	0.86089	0.01485	0.02278	0.00774	0.00329	0.44242	0.20518	0.19806	0.15958	0.03560	0.00965	0.00173	0.00044	0.20307	0.06293	0.04587	0.02654	0.07427	0.07630	0.02075	0.01275	0.10539	0.07831	0.11981	0.08337	0.13858	0.05187	0.07801	0.04783	0.04284	0.03945	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04581	0.30537	0.62997	0.94869	0.01584	0.02462	0.00795	0.00337	0.49820	0.22523	0.22487	0.18115	0.04088	0.01117	0.00203	0.00051	0.21738	0.06710	0.05439	0.02967	0.07994	0.08077	0.02199	0.01345	0.11437	0.08444	0.12486	0.05716	0.12146	0.04720	0.07982	0.04642	0.04413	0.04054	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.05241	0.31647	0.67933	1.04089	0.01685	0.02689	0.00822	0.00347	0.55843	0.24712	0.25467	0.20502	0.04686	0.01291	0.00237	0.00060	0.23373	0.07184	0.06393	0.03318	0.08239	0.08418	0.02325	0.01413	0.12400	0.09089	0.13031	0.05147	0.10511	0.04294	0.08143	0.04526	0.04537	0.04157	0.02966	0.01853	0.00986	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05986	0.33898	0.73261	1.14514	0.01788	0.02922	0.00850	0.00360	0.62367	0.27110	0.28763	0.22147	0.05363	0.01490	0.00275	0.00070	0.25240	0.07723	0.07453	0.03708	0.08437	0.08608	0.02451	0.01499	0.13438	0.09769	0.13621	0.04636	0.08964	0.03882	0.08282	0.04414	0.04656	0.04251	0.03246	0.02028	0.01099	0.00718	0.05395	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.06823	0.32120	0.79027	1.25682	0.01893	0.03119	0.00895	0.00374	0.69459	0.29743	0.32478	0.26384	0.06127	0.01716	0.00320	0.00081	0.27347	0.08347	0.08641	0.04148	0.08460	0.08617	0.02591	0.01595	0.14568	0.10492	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04789	0.04354	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.07761	0.32334	0.85284	1.37702	0.02001	0.03342	0.00937	0.00390	0.77194	0.33642	0.36603	0.29353	0.06992	0.01974	0.00370	0.00094	0.29723	0.09008	0.09939	0.04647	0.08262	0.08400	0.02747	0.01638	0.15806	0.11264	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04929	0.04469	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.08814	0.32524	0.92094	1.50707	0.02112	0.03572	0.00985	0.00408	0.85664	0.35844	0.41219	0.33002	0.07970	0.02268	0.00427	0.00108	0.32402	0.09895	0.11373	0.05215	0.07778	0.07887	0.02921	0.01731	0.17178	0.12096	0.15724	0.03542	0.04990	0.02858	0.08526	0.04118	0.05087	0.04597	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.09997	0.32676	0.99530	1.64871	0.02227	0.03809	0.01038	0.00428	0.94980	0.39393	0.46398	0.37087	0.09077	0.02602	0.00492	0.00124	0.35419	0.10844	0.12991	0.05884	0.07312	0.07395	0.03117	0.01837	0.18598	0.12991	0.16507	0.03363	0.03949	0.02588	0.08535	0.04036	0.05263	0.04740	0.04554	0.02848	0.01593	0.01081	0.06611	0.13648	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.11327	0.32785	1.07674	1.80429	0.02366	0.04055	0.01099	0.00450	1.05271	0.43339	0.52228	0.41877	0.10335	0.02983	0.00565	0.00143	0.38817	0.11927	0.14723	0.06611	0.06865	0.06923	0.03340	0.01956	0.20072	0.13864	0.17530	0.03303	0.03093	0.02367	0.08495	0.03964	0.05461	0.04801	0.04941	0.03060	0.01751	0.01197	0.06841	0.14095	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.12806	0.32977	1.16584	1.96840	0.02469	0.04311	0.01168	0.00477	1.16702	0.47747	0.58812	0.46856	0.11766	0.03418	0.00648	0.00164	0.42643	0.13161	0.16682	0.07477	0.06439	0.06473	0.03595	0.02093	0.21606	0.14809	0.18541	0.03285	0.02458	0.02203	0.08396	0.03904	0.05686	0.05088	0.05360	0.03354	0.01911	0.01316	0.07032	0.14660	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.14452	0.33332	1.28260	2.14228	0.02568	0.04579	0.01249	0.00507	1.29486	0.52761	0.66305	0.52743	0.13335	0.03917	0.00767	0.00188	0.46950	0.14565	0.18859	0.08492	0.06024	0.06047	0.03891	0.02253	0.23208	0.15800	0.19715	0.03042	0.02100	0.02112	0.08224	0.03850	0.05947	0.05301	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.16288	0.33859	1.37117	2.32748	0.02734	0.04861	0.01331	0.00538	1.43964	0.58314	0.74911	0.59500	0.15181	0.04461	0.00849	0.00215	0.51798	0.16160	0.21322	0.09700	0.05652	0.05646	0.04192	0.02415	0.24888	0.16846	0.21058	0.04122	0.02100	0.02114	0.07957	0.03837	0.06209	0.05517	0.06315	0.03953	0.02237	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.18338	0.34599	1.48997	2.52599	0.02977	0.05161	0.01413	0.00568	1.59155	0.64383	0.84030	0.66713	0.17105	0.05053	0.00969	0.00246	0.57240	0.17947	0.23932	0.10856	0.05236	0.05271	0.04500	0.02580	0.26657	0.17953	0.22442	0.04643	0.02100	0.02117	0.07710	0.03929	0.06472	0.05732	0.06861	0.04297	0.02405	0.01699	0.07500	0.14920	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.20634	0.35614	1.62174	2.74048	0.03032	0.05463	0.01495	0.00599	1.75166	0.70655	0.93725	0.74436	0.19199	0.05697	0.01107	0.00281	0.63359	0.19851	0.26754	0.12059	0.04965	0.04926	0.04813	0.02747	0.28529	0.19131	0.23870	0.05209	0.02100	0.02121	0.07486	0.03839	0.06737	0.05948	0.07462	0.04674	0.02579	0.01839	0.07252	0.14785	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.23174	0.36664	1.76568	2.96606	0.03187	0.05807	0.01579	0.00630	1.92107	0.77483	1.04068	0.82713	0.21499	0.06403	0.01263	0.00320	0.70243	0.22204	0.29826	0.13337	0.04665	0.04613	0.05135	0.02917	0.30522	0.20391	0.25347	0.05625	0.02100	0.02125	0.07287	0.03807	0.07004	0.06165	0.08123	0.05089	0.02758	0.01978	0.07158	0.14557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.25999	0.37757	1.92357	3.20455	0.03344	0.06132	0.01663	0.00660	2.10112	0.84828	1.15146	0.91679	0.24005	0.07179	0.01442	0.00366	0.78022	0.24743	0.33184	0.14710	0.04399	0.04438	0.05465	0.03090	0.32659	0.21748	0.26878	0.06496	0.02101	0.02130	0.07114	0.03916	0.07274	0.06382	0.08853	0.05549	0.02915	0.02117	0.07010	0.14220	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.29134	0.38905	2.09756	3.45630	0.03502	0.06460	0.01748	0.00691	2.29348	0.92766	1.27954	1.01363	0.26788	0.08039	0.01646	0.00418	0.86843	0.27816	0.36869	0.16192	0.04175	0.04108	0.05805	0.03288	0.34971	0.23222	0.28407	0.07228	0.02101	0.02136	0.06972	0.03987	0.07546	0.06599	0.09966	0.06057	0.03076	0.02254	0.06796	0.13748	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.32646	0.40128	2.29048	3.73055	0.03663	0.06791	0.01834	0.00722	2.50022	1.01390	1.39952	1.11897	0.29886	0.08993	0.01882	0.0478	0.96800	0.30883	0.40928	0.17801	0.03959	0.03887	0.06158	0.03451	0.37360	0.24755	0.30120	0.08028	0.02101	0.02144	0.06861	0.04083	0.07821	0.06817	0.10579	0.06629	0.03229	0.02390	0.06499	0.13107	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.36597	0.41457	2.50610	4.02596	0.03825	0.07125	0.01922	0.00752	2.72385	1.10810	1.53967	1.23411	0.33364	0.10062	0.02156	0.00547	1.08433	0.34617	0.45414	0.19555	0.03754	0.03676	0.06526	0.03640	0.39835	0.26356	0.31843	0.08903	0.02102	0.02152	0.06785	0.04206	0.08100	0.07036	0.11617	0.07278	0.03375	0.02525	0.06091	0.12243	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.40919	0.42673	2.73734	4.32889	0.03990	0.07461	0.02011	0.00783	2.96771	1.21167	1.69314	1.36077	0.37316	0.11271	0.02447	0.00622	1.21769	0.38519	0.50396	0.21482	0.03859	0.03476	0.06912	0.03836	0.42410	0.28015	0.33644	0.09882	0.02102	0.02152	0.06746	0.04357	0.08383	0.07358	0.12712	0.07962	0.03522	0.02663	0.05698	0.11412	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.45668	0.43754	2.98664	4.64060	0.04157	0.07801	0.02102	0.00814	3.23961	1.32658	1.86282	1.50132	0.41881	0.12659	0.02760	0.00701	1.37398	0.43035	0.55960	0.23611	0.03375	0.03288	0.07323	0.04042	0.45100	0.29799	0.35531	0.10915	0.02103	0.02173	0.06749	0.04540	0.08671	0.07475	0.13875	0.08688	0.03673	0.02805	0.05325	0.10619	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.50720	0.44632	3.24531	4.95271	0.04321	0.08134	0.02194	0.00845	3.52867	1.44890	2.04152	1.64468	0.46388	0.14041	0.03084	0.00783	1.55769	0.49734	0.62176	0.25952	0.03203	0.03109	0.07736	0.04250	0.47942	0.31617	0.37291	0.11857	0.02103	0.02192	0.06691	0.04637	0.08964	0.07600	0.15121	0.09465	0.03830	0.02953	0.04675	0.09880	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.56361	0.45289	3.52852	5.27686	0.04469	0.08471	0.02288	0.00876	3.82381	1.57493	2.22341	1.79055	0.50928	0.15462	0.03439	0.00873	1.73789	0.55478	0.68896	0.28404	0.03045	0.02943	0.08154	0.04459	0.50739	0.33558	0.39128	0.12881	0.02104	0.02193	0.06668	0.04751	0.09263	0.07928	0.16470	0.10305	0.03994	0.03108	0.04654	0.09199	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.62717	0.45950	3.84194	5.61612	0.04660	0.08812	0.02383	0.00908	4.12257	1.70521	2.40989	1.93931	0.55507	0.16928	0.03832	0.00972	1.91410	0.61158	0.76167	0.30982	0.02897	0.02792	0.08576	0.04670	0.53821	0.35645	0.41053	0.14000	0.02104	0.02205	0.06684	0.04882	0.09568	0.08162	0.17950	0.11226	0.04169	0.03275	0.04369	0.08594	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.69575	0.46135	4.17384	5.96125	0.04835	0.09158	0.02480	0.00941	4.42559	1.84043	2.59885	2.09143	0.60132	0.18447	0.04229	0.01072	2.08572	0.66767	0.84041	0.33705	0.02766	0.02655	0.09004	0.04883	0.57127	0.37905	0.43079	0.15226	0.02105	0.02218	0.06744	0.05035	0.09884	0.08401	0.19470	0.12172	0.04330	0.03433	0.04078	0.07977	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.77022	0.46775	4.52792	6.31338	0.05014	0.09510	0.02580	0.00974	4.73366	1.98137	2.79364	2.24742	0.64611	0.20024	0.04630	0.01173	2.25202	0.72295	0.92576	0.36596	0.02653	0.02534	0.09440	0.05098	0.60714	0.40301	0.45221	0.16575	0.02105	0.02234	0.06853	0.05211	0.10210	0.08648	0.21039	0.13147	0.04475	0.03580	0.03773	0.07343	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.85175	0.47589	4.90849	6.67383	0.05199	0.09868	0.02682	0.01008	5.04778	2.12907	2.99418	2.40791	0.69553	0.21670	0.05036	0.01276	2.41200	0.77709	1.01837	0.39677	0.02561	0.02434	0.09888	0.05318	0.64663	0.43135	0.47495	0.18064	0.02106	0.02251	0.07021	0.05415	0.10550	0.08905	0.22666	0.14157	0.04692	0.03715	0.03469	0.06688	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.94195	0.48648	5.32174	7.04452	0.05388	0.10235	0.02789	0.01044	5.36923	2.28478	3.20142	2.57366	0.74367	0.23394	0.05447	0.01380	2.56435	0.82997	1.11900	0.42983	0.02475	0.02341	0.10346	0.05544	0.68659	0.45938	0.49921	0.19714	0.02107	0.02271	0.07254	0.05650	0.10808	0.09175	0.24369	0.15214	0.04704	0.03833	0.03145	0.06001	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	1.04311	0.50024	5.77652	7.42795	0.05588	0.10611	0.02902	0.01081	5.69963	2.45007	3.41858	2.74556	0.79268	0.25208	0.05885	0.01485	2.70740	0.88118	1.23852	0.46550	0.02397	0.02254	0.10826	0.05778	0.72711	0.48798	0.52524	0.21548	0.02108	0.02294	0.07563	0.05920	0.11291	0.09462	0.26174	0.16333	0.04775	0.03932	0.02798	0.05269	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	1.14870	0.51301	6.24569	7.81865	0.05795	0.10997	0.03023	0.01121	6.04121	2.62698	3.64886	2.92470	0.84272	0.27129	0.06290	0.01593	2.83880	0.93017	1.34799	0.50426	0.02327	0.02175	0.11337	0.06028	0.76829	0.51730	0.55331	0.23598	0.02109	0.02320	0.07950	0.06231	0.11709	0.09776	0.27981	0.17452	0.04845	0.04030	0.02473	0.04584	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	1.25963	0.52454	6.73214	8.21800	0.06011	0.11397	0.03158	0.01165	6.38720	2.81847	3.87632	3.11246	0.89401	0.29176	0.06725	0.01703	2.95490	0.97602	1.47879	0.54677	0.02267	0.02104	0.11895	0.06298	0.81028	0.54742	0.58380	0.25898	0.02110	0.02350	0.08458	0.06590	0.12178	0.10128	0.29794	0.18574	0.04917	0.04129	0.02172	0.03955	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.37711	0.53448	7.23960	8.62777	0.06240	0.11812	0.03279	0.01205	6.77286	3.02884	4.12532	3.31066	0.94683	0.31373	0.07171	0.01816	3.04994	1.01719	1.62283	0.59391	0.02219	0.02044	0.12397	0.06538	0.85324	0.57854	0.61716	0.28495	0.02112	0.02384	0.09077	0.07003	0.12603	0.10442	0.31618	0.19701	0.04989	0.04230	0.01901	0.03394	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.50385	0.54225	7.77231	9.05025	0.06483	0.12245	0.03385	0.01238	7.14831	3.24254	4.38480	3.51680	1.00155	0.33752	0.07630	0.01933	3.15288	1.06291	1.77916	0.64361	0.02174	0.01987	0.13836	0.06744	0.89743	0.61088	0.65396	0.31447	0.02113	0.02423	0.09659	0.07478	0.12979	0.10713	0.33463	0.20838	0.05064	0.04332	0.01667	0.02918	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.63936	0.54696	8.34017	9.48873	0.06744	0.12702	0.03474	0.01285	7.52388	3.46023	4.65666	3.73220	1.05864	0.36356	0.08106	0.02053	3.35339	1.11397	1.94529	0.69620	0.02134	0.01934	0.13199	0.06909	0.94311	0.64477	0.69494	0.34826	0.02115	0.02469	0.10772	0.08026	0.13295	0.10932	0.35344	0.21965	0.05143	0.04439	0.01480	0.02551	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.77660	0.55399	8.92671	9.94118	0.07038	0.13189	0.03542	0.01284	7.89697	3.68279	4.94322	3.95850	1.11876	0.39241	0.08601	0.02179	3.38919	1.17131	2.12437	0.75208	0.02105	0.01884	0.13472	0.07027	0.99008	0.68058	0.74107	0.38731	0.02117	0.02522	0.11914	0.08658	0.13541	0.11090	0.37216	0.23144	0.05211	0.04537	0.01303	0.02205	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.92453	0.56383	9.53761	10.41111	0.07342	0.13713	0.03584	0.01294	8.27059	3.91098	5.24738	4.19765	1.18290	0.42494	0.09122	0.02311	3.52709	1.23616	2.31484	0.81183	0.02073	0.01840	0.13638	0.07097	1.04072	0.71891	0.79377	0.43304	0.02120	0.02585	0.13318	0.09369	0.13702	0.11175	0.39088	0.24289	0.05267	0.04623	0.01138	0.01884	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	2.07551	0.57735	10.17938	10.90341	0.07936	0.14260	0.03596	0.01292	8.85446	4.14640	5.57387	4.45215	1.25359	0.46247	0.09804	0.02450	3.68248	1.31000	2.51448	0.87611	0.02056	0.01802	0.13670	0.07077	1.09407	0.76077	0.85512	0.48757	0.02123	0.02661	0.15800	0.10236	0.13759	0.11171	0.40974	0.25438	0.05307	0.04897	0.00966	0.01582	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	2.23458	0.59512	10.86157	11.42542	0.08049	0.14861	0.03568	0.01275	9.03398	4.39071	5.92456	4.72512	1.32145	0.49938	0.10268	0.02600	3.86047	1.39544	2.71817	0.94586	0.02040	0.01766	0.13535	0.06978	1.14770	0.80199	0.91790	0.54316	0.02126	0.02739	0.16906	0.11206	0.13663	0.11054	0.42906	0.26609	0.05329	0.04754	0.00850	0.01338	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	2.40493	0.61303	11.59973	11.98845	0.08299	0.15429	0.03487	0.01239	9.41582	4.64616	6.30864	5.02943	1.38937	0.53557	0.10919	0.02764	4.08878	1.48532	2.91626	1.02235	0.02024	0.01731	0.13177	0.06762	1.20172	0.84250	0.98241	0.60002	0.02129	0.02819	0.18877	0.12322	0.13423	0.10788	0.44941	0.27838	0.05327	0.04791	0.00736	0.01130	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	2.57440	0.64216	12.34301	12.54761	0.08747	0.15992	0.03390	0.01188	9.80089	4.91587	6.73368	5.34319	1.45527	0.57096	0.11569	0.02927	4.28280	1.60489	3.08899	1.10734	0.02009	0.01698	0.12745	0.06511	1.25632	0.88221	1.04903	0.65843	0.02134	0.02992	0.20595	0.13808	0.13128	0.10478	0.46524	0.28785	0.05316	0.04819	0.00625	0.00944	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	2.74

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Non-Tobacco - Termination Age: 80 - No Reduction in Benefits

	Cancer Benefits						Vascular Benefits																							
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.02140		0.00297		0.00452		0.00000		0.00370		0.00000		0.00000		0.00903	
18	0.02737	0.23251	0.47590	0.68846	0.01262	0.01881	0.00696	0.00306	0.28546	0.15505	0.13715	0.11618	0.02092	0.00617	0.00095	0.00027	0.15132	0.05071
19	0.03135	0.26058	0.51142	0.75665	0.01388	0.02078	0.00702	0.00309	0.31794	0.16769	0.15512	0.11648	0.02418	0.00716	0.00113	0.00032	0.15859	0.05324
20	0.03566	0.28333	0.54963	0.83059	0.01485	0.02278	0.00712	0.00314	0.35551	0.18234	0.17569	0.14898	0.02771	0.00830	0.00132	0.00037	0.16716	0.05617
21	0.04058	0.30059	0.58903	0.91119	0.01584	0.02482	0.00727	0.00321	0.39921	0.19942	0.19933	0.16905	0.03185	0.00960	0.00155	0.00044	0.17724	0.05954
22	0.04614	0.31115	0.63173	0.99861	0.01685	0.02689	0.00746	0.00330	0.44623	0.21811	0.22557	0.19124	0.03644	0.01110	0.00182	0.00051	0.18906	0.06344
23	0.05242	0.31307	0.67747	1.09724	0.01793	0.02903	0.00776	0.00341	0.49932	0.23855	0.25475	0.21582	0.04170	0.01282	0.00212	0.00059	0.20275	0.06790
24	0.05943	0.31480	0.72656	1.20162	0.01893	0.03119	0.00807	0.00354	0.55185	0.26099	0.28724	0.24311	0.04765	0.01477	0.00246	0.00069	0.21833	0.07311
25	0.06727	0.31629	0.77942	1.31343	0.02001	0.03342	0.00843	0.00368	0.61163	0.28571	0.32352	0.27347	0.05439	0.01700	0.00285	0.00080	0.23603	0.07914
26	0.07609	0.31745	0.83654	1.43387	0.02112	0.03572	0.00882	0.00384	0.67703	0.31301	0.36413	0.30735	0.06203	0.01954	0.00330	0.00092	0.25612	0.08612
27	0.08597	0.31812	0.88648	1.56485	0.02227	0.03809	0.00927	0.00402	0.74893	0.34331	0.40971	0.34530	0.07069	0.02243	0.00381	0.00107	0.27891	0.09414
28	0.09690	0.31804	0.96591	1.70813	0.02348	0.04055	0.00979	0.00422	0.82841	0.37704	0.46105	0.38754	0.08054	0.02574	0.00439	0.00123	0.30472	0.10335
29	0.10915	0.31912	1.03932	1.85881	0.02469	0.04311	0.01038	0.00446	0.91681	0.41476	0.51912	0.43609	0.09178	0.02952	0.00504	0.00141	0.33997	0.11388
30	0.12276	0.32153	1.11953	2.01769	0.02588	0.04579	0.01108	0.00474	1.01597	0.45722	0.58525	0.49083	0.10467	0.03386	0.00578	0.00162	0.38706	0.12500
31	0.13793	0.32556	1.20747	2.18624	0.02734	0.04861	0.01178	0.00502	1.12842	0.50542	0.66131	0.55370	0.11860	0.03859	0.00662	0.00185	0.44049	0.13959
32	0.15487	0.33160	1.30424	2.36629	0.02877	0.05161	0.01248	0.00530	1.24618	0.55863	0.74182	0.62076	0.13389	0.04373	0.00758	0.00212	0.44863	0.15497
33	0.17382	0.34024	1.41122	2.56030	0.03032	0.05483	0.01319	0.00557	1.37012	0.61129	0.82739	0.69254	0.15009	0.04933	0.00867	0.00242	0.49413	0.17225
34	0.19476	0.34910	1.52784	2.76326	0.03187	0.05807	0.01399	0.00585	1.50115	0.66986	0.91805	0.76964	0.16801	0.05546	0.00991	0.00277	0.54772	0.19170
35	0.21797	0.35827	1.65559	2.97678	0.03344	0.06132	0.01481	0.00613	1.64042	0.73291	1.01643	0.85279	0.18770	0.06219	0.01132	0.00316	0.60832	0.21364
36	0.24381	0.36785	1.79628	3.20260	0.03502	0.06460	0.01533	0.00640	1.78937	0.80118	1.12169	0.94286	0.20947	0.06964	0.01294	0.00361	0.67712	0.23849
37	0.27271	0.37802	1.95227	3.44466	0.03663	0.06791	0.01607	0.00668	1.94974	0.87545	1.23563	1.04091	0.23372	0.07792	0.01480	0.00413	0.75563	0.26675
38	0.30522	0.38905	2.12671	3.70520	0.03825	0.07125	0.01682	0.00696	2.12365	0.95679	1.35970	1.14821	0.26095	0.08721	0.01697	0.00474	0.84571	0.29808
39	0.34066	0.38884	2.31303	3.97206	0.03990	0.07461	0.01758	0.00723	2.31388	1.04646	1.49575	1.26640	0.29189	0.09771	0.01928	0.00538	0.94987	0.33632
40	0.37951	0.40713	2.51332	4.24321	0.04157	0.07801	0.01837	0.00752	2.52429	1.14631	1.64641	1.39775	0.32765	0.10976	0.02175	0.00607	1.07189	0.37973
41	0.42056	0.41330	2.73345	4.51149	0.04321	0.08134	0.01917	0.00780	2.75252	1.25245	1.80466	1.53145	0.36292	0.12177	0.02431	0.00678	1.21481	0.42977
42	0.46634	0.41707	2.94478	4.78698	0.04489	0.08471	0.01999	0.00810	2.98433	1.36219	1.96620	1.66774	0.39859	0.13415	0.02717	0.00756	1.35531	0.47944
43	0.51791	0.41763	3.19391	5.07177	0.04660	0.08812	0.02082	0.00839	3.22055	1.47617	2.13166	1.80709	0.43478	0.14888	0.03022	0.00842	1.49335	0.53076
44	0.57336	0.41933	3.45735	5.35859	0.04835	0.09158	0.02169	0.00870	3.46258	1.59513	2.30179	1.95003	0.47164	0.16033	0.03338	0.00930	1.62884	0.57773
45	0.63348	0.42238	3.73831	5.64829	0.05014	0.09510	0.02258	0.00901	3.71156	1.71999	2.47748	2.09722	0.50934	0.17429	0.03660	0.01018	1.76169	0.62834
46	0.69927	0.42706	4.04082	5.94181	0.05199	0.09868	0.02351	0.00934	3.96941	1.85189	2.65983	2.24943	0.54811	0.18896	0.03989	0.01109	1.89177	0.67458
47	0.77213	0.43378	4.37046	6.24038	0.05390	0.10235	0.02449	0.00967	4.22523	1.99146	2.84685	2.40703	0.58778	0.20409	0.04327	0.01201	2.01723	0.72205
48	0.85403	0.44324	4.73510	6.54534	0.05588	0.10611	0.02552	0.01003	4.51046	2.14009	3.04624	2.57091	0.62850	0.22070	0.04672	0.01296	2.13687	0.76845
49	0.93935	0.45186	5.11109	6.85599	0.05795	0.10997	0.02663	0.01041	4.79705	2.29984	3.25277	2.74212	0.67043	0.23863	0.05027	0.01393	2.24895	0.81336
50	1.02896	0.46950	5.50133	7.17412	0.06011	0.11397	0.02785	0.01083	5.09784	2.47272	3.47038	2.92301	0.71378	0.25855	0.05393	0.01493	2.35078	0.85600
51	1.12394	0.48588	5.90950	7.50199	0.06240	0.11812	0.02897	0.01121	5.41704	2.66316	3.70136	3.11236	0.75881	0.27650	0.05772	0.01596	2.43808	0.89512
52	1.22581	0.47557	6.34049	7.84219	0.06483	0.12245	0.02997	0.01154	5.74023	2.85798	3.94328	3.31096	0.80590	0.29816	0.06166	0.01702	2.53303	0.93857
53	1.33676	0.47283	6.80097	8.19847	0.06744	0.12702	0.03081	0.01181	6.08614	3.05792	4.19807	3.51915	0.85547	0.32193	0.06578	0.01814	2.63711	0.98709
54	1.45127	0.47751	7.28084	8.57002	0.07028	0.13189	0.03149	0.01200	6.45172	3.26390	4.46869	3.73860	0.90816	0.34832	0.07012	0.01930	2.75221	1.04159
55	1.57045	0.48504	7.78550	8.96117	0.07342	0.13713	0.03195	0.01211	6.74226	3.47713	4.75634	3.97136	0.96489	0.37810	0.07474	0.02053	2.88080	1.10324
56	1.69583	0.49607	8.32227	9.37788	0.07696	0.14260	0.03215	0.01211	7.08159	3.69924	5.06671	4.22000	1.02708	0.41249	0.07969	0.02185	3.02626	1.17257
57	1.82869	0.51130	8.88653	9.82415	0.08049	0.14861	0.03201	0.01188	7.44642	3.93080	5.40247	4.48692	1.08935	0.44659	0.08503	0.02326	3.19119	1.25429
58	1.97172	0.53206	9.52057	10.30314	0.08399	0.15429	0.03140	0.01167	7.80726	4.17382	5.76930	4.77583	1.15165	0.48033	0.09088	0.02481	3.36163	1.34829
59	2.11544	0.55331	10.15630	10.79803	0.08747	0.15992	0.03062	0.01135	8.17481	4.43109	6.17509	5.05161	1.21374	0.51361	0.09679	0.02636	3.57945	1.45147
60	2.26015	0.57418	10.80684	11.28888	0.09092	0.16549	0.02967	0.01086	8.55010	4.70684	6.63156	5.44110	1.27566	0.54634	0.10278	0.02793	3.78536	1.56821
61	2.40628	0.59556	11.47632	11.78388	0.09436	0.17101	0.02844	0.01032	8.93452	5.00753	7.15607	5.83413	1.33721	0.57838	0.10884	0.02950	4.00199	1.69569
62	2.55447	0.61754	12.17050	12.28480	0.09778	0.17648	0.02686	0.00965	9.32618	5.30963	7.69309	6.24697	1.39922	0.60959	0.11498	0.03109	4.23311	1.84629
63	2.70588	0.63997	12.89755	12.79427	0.10117	0.18188	0.02476	0.00880	9.73612	5.6133	8.24428	6.68407	1.45846	0.63977	0.12122	0.03270	4.48470	2.02579
64	2.85513	0.66225	13.63971	13.30260	0.10455	0.18723	0.02279	0.00800	10.13571	5.91904	8.81330	7.15139	1.51761	0.66868	0.12755	0.03432	4.73107	2.19804
65	3.00227	0.68434	14.40023	13.80976	0.10791	0.19251	0.02095	0.00725	10.55691	6.22724	9.40494	7.65710	1.57527	0.69600	0.13401	0.03596	4.97031	2.36118
66	3.14639	0.70615	15.18587	14.31540	0.11125	0.19772	0.01930	0.00657	10.99260	6.53884	10.02697	8.21294	1.63087	0.72127	0.14061	0.03764	5.19880	2.51264
67	3.28805	0.72757	16.00675	14.81851	0.11459	0.20286	0.01790	0.00589	11.44713	6.85521	10.68885	8.83394	1.68363	0.74387	0.14740	0.03936	5.41588	2.64873
68	3.41979	0.74839	16.87966	15.32179	0.11792	0.20793	0.01685	0.00554	11.92669	7.17830	11.40176	9.54944	1.73249	0.76291	0.15442	0.04113	5.61354	2.76466
69	3.54672	0.76890	17.73358	15.81227	0.12127	0.21294	0.01629	0.00525	12.44104	7.51128	12.13007	10.39012	1.77583	0.77706	0.16179	0.04299	5.78519	2.85270
70	3.66981	0.78859	18.55791	16.28825	0.12484	0.21787	0.01584	0.00503	12.96293	7.85965	12.88777	11.41838	1.81437	0.79127	0.16956	0.04489	5.95677	2.94004

	Other Specified Critical Illness Benefits																							
	Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C	
Payable %	100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00453		0.00253		0.00898		0.00777		0.11422		0.04279		0.09438		0.00345		0.00101		0.00302		0.00143		0.00167	
18	0.06399	0.06578	0.01692	0.01089	0.08155	0.06380	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.03755	0.03516	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324
19	0.06854	0.07035	0.01793	0.01152	0.08847	0.06900	0.11511	0.07935	0.18540	0.08631	0.07933	0.04888	0.03857	0.03610	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324
20	0.07427	0.07630	0.01896	0.01214	0.09579	0.07442	0.11981	0.08337	0.19658	0.09187	0.08507	0.04763	0.03958	0.03701	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324
21	0.08077	0.08307	0.02001	0.01277	0.10360	0.08029	0.12486	0.08716	0.21245	0.09720	0.07982	0.04642	0.04056	0.03788	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324
22	0.08816	0.09067	0.02106	0.01339	0.11200	0.08605	0.13031	0.09147	0.22911	0.10283	0.08143	0.04526	0.04153	0.03870	0.02966	0.01853	0.00986	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324
23	0.09658	0.09924	0.02212	0.01398	0.12104	0.09182	0.13621	0.09598	0.24664	0.10863	0.08284	0.04414	0.04242	0.03944	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324
24	0.10607	0.10890	0.02322	0.01457	0.13087	0.09900	0.14261	0.09492	0.26500	0.11479	0.08427	0.04302	0.04326	0.04009	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324
25	0.11664	0.11973	0.02433	0.01516	0.14165	0.10681	0.14929	0.09383	0.28473	0.12132	0.08569	0.04197	0.04412	0.04073	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324
26	0.12837	0.13171	0.02551	0.01577	0.15331	0.11527	0.15631	0.09274	0.30587	0.12815	0.08711	0.04094	0.04502	0.04138	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324
27	0.14122	0.14488	0.02674	0.01642	0.16600	0.12438	0.16363	0.09168	0.32857	0.13537	0.08854	0.03993	0.04594	0.04201	0.04554	0.02848	0.01593	0.01081	0.06651	0.13848	0.00408	0.00408	0.00324	0.00324
28	0.15534	0.15928	0.02803	0.01711	0.17972	0.13402	0.17129	0.09063	0.35287	0.14303	0.08997	0.03894	0.04687	0.04264	0.04941	0.03090	0.01751	0.01197	0.06961	0.14595	0.00408	0.00408	0.00324	0.00324
29	0.17089	0.17518	0.02937	0.01780	0.19500	0.14428	0.17929	0.08961	0.37900	0.15117	0.09143	0.03795	0.04781	0.04329	0.05360	0.03354	0.01911	0.01316	0.07332	0.15460	0.00408	0.00408	0.00324	0.00324
30	0.18798	0.19270	0.03076	0.01850	0.21157	0.15532	0.18762	0.08860	0.40704	0.15982	0.09288	0.03699	0.04877	0.04395	0.05817	0.03640	0.02072	0.01439	0.07778	0.16731	0.00408	0.00408	0.00324	0.00324
31	0.20678	0.21200	0.03221	0.01922	0.22952	0.16713	0.19630	0.08759	0.43700	0.16900	0.09433	0.03604	0.04975	0.04463	0.06315	0.03953	0.02247	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324
32	0.22738	0.23320	0.03372	0.01997	0.24900	0.17978	0.20540	0.08659	0.46900	0.17875	0.09579	0.03509	0.05074	0.04533	0.06851	0.04297	0.02405	0.01699	0.07930	0.14620	0.00408	0.00408	0.00324	0.00324
33	0.24992	0.25632	0.03529	0.02074	0.27000	0.19350	0.21500	0.08559	0.50300	0.18900	0.09724	0.03417	0.05175	0.04603	0.07462	0.04674	0.02578	0.01839	0.07752	0.14785	0.00408	0.00408	0.00324	0.00324
34	0.27446	0.28151	0.03691	0.02152	0.29300	0.20833	0.22500	0.08459	0.53900	0.19975	0.09869	0.03327	0.05278	0.04674	0.08123	0.05089	0.02750	0.01978	0.07558	0.14957	0.00408	0.00408	0.00324	0.00324
35	0.30107	0.30829	0.03857	0.02233	0.31800	0.22433	0.23544	0.08362	0.57800	0.21164	0.10016	0.03237	0.05382	0.04744	0.08853	0.05549	0.02915	0.02117	0.07010	0.14220	0.00408	0.00408	0.00324	0.00324
36	0.33000	0.33741	0.04027	0.02318	0.34500	0.24166	0.24630	0.08268	0.62000	0.22428	0.10163	0.03150	0.05488	0.04815	0.09666	0.06057	0.03076	0.02254	0.06796	0.13748	0.00408	0.00408	0.00324	0.00324
37	0.36127	0.36863	0.04202	0.02407	0.37400	0.26000	0.25750	0.08175	0.66500	0.23787	0.10313	0.03067	0.05597	0.04886	0.10579	0.06629	0.03229	0.02390	0.06499	0.13107	0.00408	0.00408	0.00324	0.00324
38	0.39522	0.40239	0.04386	0.02497	0.40500	0.27900	0.26900	0.08082	0.71300	0.25220	0.10463	0.02985	0.05709	0.04958	0.11617	0.07278	0.03375	0.02525	0.06091	0.12243	0.00408	0.00408	0.00324	0.00324
39	0.43246	0.43929	0.04577	0.02589	0.43800	0.29900	0.28100	0.07989	0.76400	0.26742	0.10614	0.02904	0.05823	0.05032	0.12712	0.07962	0.03522	0.02663	0.05698	0.11412	0.00408	0.00408	0.00324	0.00324
40	0.47351	0.48000	0.04777	0.02683	0.47400	0.32100	0.29300	0.07900	0.81900	0.28400	0.10768	0.02824	0.05940	0.05107	0.13875	0.08688	0.03673	0.02805	0.05325	0.10619	0.00408	0.00408	0.00324	0.00324
41	0.51836	0.52400	0.04986	0.02780	0.51300	0.34500	0.30600	0.07815	0.87800	0.30200	0.10923	0.02745	0.06057	0.05182	0.15121	0.09465	0.03830	0.02953	0.04975	0.09880	0.00408	0.00408	0.00324	0.00324
42	0.56724	0.57200	0.05207	0.02880	0.55600	0.37100	0.31900	0.07732	0.94200	0.32100	0.11079	0.02668	0.06174	0.05258	0.16470	0.10305	0.03994	0.03108	0.04654	0.09199	0.00408	0.00408	0.00324	0.00324
43	0.62064	0.62500	0.05437	0.02983	0.60300	0.39900	0.33300	0.07650	1.01000	0.34100	0.11236	0.02593	0.06292	0.05335	0.17950	0.11226	0.04169	0.03275	0.04369	0.08594	0.00408	0.00408	0.00324	0.00324
44	0.67936	0.68300	0.05680	0.03089	0.65400	0.42900	0.34800	0.07569	1.08200	0.36200	0.11394	0.02518	0.06413	0.05413	0.19470	0.12172	0.04350	0.03433	0.04078	0.07977	0.00408	0.00408	0.00324	0.00324
45	0.74400	0.74700	0.05929	0.03198	0.70900	0.46100	0.36400	0.07489	1.15900	0.38400	0.11557	0.02444	0.06537	0.05492	0.21039	0.13147	0.04475	0.03590	0.03779	0.07341	0.00408	0.00408	0.00324	0.00324
46	0.81500	0.81700	0.06182	0.03311	0.76900	0.49500	0.38000	0.07411	1.24100	0.40700	0.11724	0.02374	0.06664	0.05571	0.22666	0.14157	0.04602	0.03715	0.03469	0.06688	0.00408	0.00408	0.00324	0.00324
47	0.89300	0.89400	0.06444	0.03428	0.83400	0.53100	0.39600	0.07334	1.32900	0.43100	0.11895	0.02307	0.06794	0.05650	0.24369	0.15214	0.04734	0.03833	0.03145	0.06001	0.00408	0.00408	0.00324	0.00324
48	0.97800	0.97800	0.06717	0.03550	0.90400	0.57000	0.41300	0.07258	1.42300	0.45600	0.12069	0.02241	0.06929	0.05730	0.26174	0.16333	0.04775	0.03932	0.02798	0.05269	0.00408	0.00408	0.00324	0.00324
49	1.07100	1.07000	0.07000	0.03677	0.97900	0.61200	0.43000	0.07184	1.52300	0.48200	0.12244	0.02177	0.07063	0.05809	0.27981	0.17452	0.04845	0.04030	0.02472	0.04584	0.00408	0.00408	0.00324	0.00324
50	1.17300	1.17000	0.07289	0.03810	1.06000	0.65700	0.44800	0.07111	1.63000	0.50900	0.12419	0.02116	0.07200	0.05889	0.29794	0.18574	0.04917	0.04129	0.02172	0.03955	0.00408	0.00408	0.00324	0.00324
51	1.28900	1.28500	0.07589	0.03948	1.14800	0.70500	0.46600	0.07040	1.74300	0.53800	0.12594	0.02057	0.07337	0.05970	0.31618	0.19701	0.04989	0.04230	0.01901	0.03394	0.00408	0.00408	0.00324	0.00324
52	1.41200	1.40700	0.07900	0.04091	1.24300	0.75600	0.48500	0.06969	1.86400	0.56900	0.12769	0.02000	0.07478	0.06056	0.33463	0.20838	0.05064	0.04332	0.01667	0.02918	0.00408	0.00408	0.00324	0.00324
53	1.54300	1.53700	0.08222	0.04238	1.34600	0.81000	0.50500	0.06899	1.99300	0.60200	0.12944	0.01945	0.07620	0.06144	0.35344	0.21985	0.05143	0.04439	0.01480	0.02551	0.00408	0.00408	0.00324	0.00324
54	1.68100	1.67400	0.08556	0.04391	1.45700	0.86700	0.52600	0.06830	2.12900	0.63700	0.13121	0.01892	0.07764	0.06233	0.37216	0.23144	0.05211	0.04537	0.01303	0.02205	0.00408	0.00408	0.00324	0.00324
55	1.83100	1.82300	0.08901	0.04550	1.57800	0.92800	0.54800	0.06762	2.27400	0.67400	0.13301	0.01840	0.07911	0.06324	0.39088	0.24389	0.05287	0.04623	0.01138	0.01884	0.00408	0.00408	0.00324	0.00324
56	1.99400	1.98500	0.09257	0.04714	1.70900	0.99300	0.57100	0.06694	2.42900	0.71300	0.13486	0.01790	0.08062	0.06418	0.41074	0.25438	0.05367	0.04697	0.00986	0.01592	0.00408	0.00408	0.00324	0.00324
57	2.17200	2.16200	0.09627	0.04882	1.85100	1.06200	0.59500	0.06626	2.59600	0.75400	0.13674	0.01742	0.08215	0.06513	0.43164	0.26509	0.05447	0.04771	0.00856	0.01338	0.00408	0.00408	0.00324	0.00324
58	2.36600	2.35500	0.10010	0.05053	2.00400	1.13500	0.62000	0.06558	2.77300	0.79800	0.13866	0.01695	0.08371	0.06609	0.45349	0.27638	0.05527	0.04851	0.00735	0.01130	0.00408	0.00408	0.00324	0.00324
59	2.57800	2.56600	0.10404	0.05229	2.16900	1.21300	0.64600	0.06491	2.96300	0.84500	0.14061	0.01650	0.08530	0.06706	0.47630	0.28821	0.05608	0.04931	0.00625	0.00944	0.00408	0.00408	0.00324	0.00324
60	2.81000	2.79700	0.10810	0.05410	2.34100	1.29300	0.67300	0.06425	3.16500	0.89500	0.14258	0.01606	0.08691	0.06804	0.50064	0.30076	0.05688	0.05013	0.00528	0.00784	0.00408	0.00408	0.00324	0.00324
61	3.06000	3.04500	0.11230	0.05597	2.52600	1.37800	0.70100	0.06360	3.38100	0.94800	0.14457	0.01564	0.08854	0.06903	0.52600	0.31391	0.05768	0.05095	0.00447	0.00648	0.00408	0.00408	0.00324	0.00324
62	3.32800	3.31000	0.11664	0.05788	2.72300	1.46900	0.73000	0.06297	3.61000	1.00400	0.14659	0.01523	0.09020	0.07000	0.55300	0.32707	0.05849	0.05177	0.00378	0.00537	0.00408	0.00408	0.00324	0.00324
63	3.62100	3.60000	0.12114	0.05984	2.93200	1.56600	0.76000	0.06235	3.85000	1.06300	0.14864	0.01483	0.09189	0.07097	0.58200	0.34024	0.05931	0.05259	0.00319	0.00444	0.00408	0.00408	0.00324	0.

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Tobacco - Termination Age: 80 - No Reduction in Benefits

	Cancer Benefits						Vascular Benefits																																															
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00023		0.02140		0.00297		0.00452		0.00855		0.00386		0.00366		0.00277		0.00363		0.00453		0.00053		0.00898		0.00777		0.01422		0.04279		0.09438		0.00195		0.00347		0.00167		0.00202		0.00143		0.00167		0.00054		0.13593		0.00217		0.00022		0.00872	
18	0.03923	0.24645	0.57483	0.79056	0.01262	0.01881	0.00892	0.00363	0.53677	0.23674	0.20157	0.15276	0.04353	0.01070	0.00212	0.00049	0.26134	0.07577	0.03322	0.02118	0.06399	0.06578	0.02230	0.01316	0.10979	0.07791	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.04772	0.04461	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.04599	0.27788	0.62868	0.87779	0.01388	0.02078	0.00915	0.00372	0.60559	0.26030	0.22823	0.17356	0.05043	0.01248	0.00251	0.00058	0.28188	0.08130	0.03894	0.02371	0.06854	0.07035	0.02394	0.01404	0.12029	0.08488	0.11511	0.07935	0.19540	0.08631	0.07933	0.04888	0.04969	0.04642	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.05350	0.30294	0.68768	0.97380	0.01485	0.02278	0.00944	0.00382	0.68439	0.28721	0.26080	0.19729	0.05829	0.01453	0.00295	0.00068	0.30512	0.08753	0.04587	0.02654	0.07427	0.07610	0.02564	0.01494	0.13154	0.09222	0.11981	0.06337	0.13858	0.05167	0.07801	0.04763	0.05168	0.04822	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.06231	0.32272	0.75252	1.08020	0.01584	0.02462	0.00979	0.00394	0.77925	0.31812	0.29664	0.22445	0.06273	0.01659	0.00346	0.00083	0.33148	0.09457	0.05439	0.02967	0.07894	0.08077	0.02739	0.01585	0.14385	0.09998	0.12486	0.05716	0.12145	0.04720	0.07982	0.04642	0.05367	0.05001	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.07252	0.33586	0.82397	1.19830	0.01685	0.02689	0.01022	0.00409	0.87423	0.35222	0.33736	0.25464	0.07738	0.01960	0.00405	0.00093	0.35147	0.10253	0.06393	0.03318	0.08239	0.08418	0.02921	0.01678	0.15675	0.10822	0.13031	0.05147	0.10511	0.04394	0.08143	0.04526	0.05568	0.05178	0.02966	0.01853	0.00998	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.08423	0.34630	0.90297	1.33022	0.01788	0.02920	0.01074	0.00427	0.96276	0.38968	0.38267	0.28822	0.08890	0.02271	0.00477	0.00109	0.36542	0.11151	0.07453	0.03708	0.08437	0.08608	0.03106	0.01770	0.17095	0.11691	0.13521	0.04636	0.08964	0.03892	0.08282	0.04414	0.05764	0.05348	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.09763	0.34492	0.99030	1.47393	0.01893	0.03119	0.01131	0.00447	1.10174	0.43127	0.43317	0.32562	0.10196	0.02625	0.00549	0.00127	0.43362	0.12185	0.08461	0.04148	0.08460	0.08617	0.03309	0.01871	0.18644	0.12631	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.05975	0.05537	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.11294	0.34972	1.08736	1.63113	0.02001	0.03342	0.01194	0.00469	1.22247	0.47712	0.48886	0.36735	0.11675	0.03026	0.00637	0.00147	0.47659	0.13375	0.09939	0.04647	0.08262	0.08400	0.03534	0.01983	0.20345	0.13632	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.06203	0.05723	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.13040	0.35498	1.19533	1.80391	0.02112	0.03572	0.01263	0.00493	1.37647	0.52791	0.55347	0.41402	0.13351	0.03492	0.00736	0.00170	0.52495	0.14737	0.11373	0.05215	0.07778	0.07887	0.03784	0.02108	0.22231	0.14712	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.06452	0.05936	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.15031	0.35971	1.31565	1.98482	0.02227	0.03809	0.01341	0.00520	1.53259	0.58431	0.62560	0.46834	0.15253	0.04018	0.00850	0.00196	0.57935	0.16294	0.12961	0.05864	0.07312	0.07335	0.04093	0.02247	0.24203	0.15844	0.16567	0.03363	0.03949	0.02588	0.08535	0.04038	0.06725	0.06189	0.04554	0.03068	0.01583	0.01081	0.06611	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.17268	0.36496	1.45002	2.20720	0.02366	0.04055	0.01439	0.00550	1.71199	0.64712	0.70561	0.52317	0.17412	0.04618	0.00979	0.00225	0.64554	0.18059	0.14723	0.06612	0.06885	0.06923	0.04377	0.02408	0.26269	0.17033	0.17500	0.03303	0.03093	0.02367	0.08495	0.03964	0.07027	0.06427	0.04941	0.03560	0.01751	0.01197	0.06841	0.14595	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.19846	0.37121	1.59946	2.43523	0.02469	0.04311	0.01527	0.00585	1.90839	0.71729	0.79678	0.59159	0.19871	0.05303	0.01125	0.00259	0.70938	0.20089	0.16682	0.07477	0.06439	0.06473	0.04734	0.02583	0.28438	0.18282	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.07385	0.06715	0.05360	0.03354	0.01911	0.01316	0.07032	0.14860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.22711	0.37963	1.76588	2.68394	0.02568	0.04579	0.01641	0.00625	2.12842	0.79007	0.90049	0.66704	0.22584	0.06069	0.01291	0.00297	0.78833	0.22363	0.18859	0.08492	0.06034	0.06047	0.05145	0.02798	0.30721	0.19598	0.19715	0.03642	0.02100	0.02112	0.08224	0.03850	0.07749	0.07062	0.05817	0.03560	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.25931	0.39028	1.95153	2.94677	0.02734	0.04861	0.01756	0.00665	2.37709	0.88515	1.01948	0.75354	0.25757	0.06953	0.01479	0.00340	0.87397	0.24986	0.21322	0.09700	0.05652	0.05646	0.05568	0.03001	0.33133	0.20991	0.21059	0.04122	0.02100	0.02114	0.07957	0.03837	0.08140	0.07372	0.06315	0.03953	0.02237	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.29553	0.40366	2.15936	3.23576	0.02877	0.05161	0.01874	0.00706	2.64146	0.98071	1.14677	0.84856	0.29113	0.07885	0.01692	0.00389	0.97163	0.27898	0.23932	0.10856	0.05295	0.05271	0.06003	0.03217	0.35698	0.22468	0.22442	0.04643	0.02100	0.02117	0.07710	0.03829	0.08536	0.07705	0.06861	0.04297	0.02405	0.01699	0.07500	0.14920	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.33633	0.42050	2.39174	3.55192	0.03032	0.05483	0.01994	0.00747	2.92313	1.08345	1.28325	0.94681	0.32788	0.08828	0.01935	0.00445	1.08122	0.31160	0.26754	0.12059	0.04965	0.04926	0.06450	0.03437	0.38401	0.24044	0.23876	0.05209	0.02100	0.02121	0.07486	0.03839	0.08938	0.08041	0.07462	0.04674	0.02578	0.01839	0.07752	0.14785	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.38154	0.43838	2.64736	3.88993	0.03187	0.05807	0.02115	0.00788	3.22385	1.19418	1.42987	1.05008	0.36823	0.10062	0.02212	0.00508	1.20438	0.34820	0.29826	0.13337	0.04685	0.04613	0.06912	0.03662	0.41299	0.25731	0.25347	0.05825	0.02100	0.02125	0.07287	0.03887	0.09345	0.08380	0.08123	0.05089	0.02750	0.01978	0.07158	0.14557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.43176	0.45713	2.92892	4.25286	0.03344	0.06132	0.02239	0.00829	3.54587	1.31386	1.58791	1.17233	0.41272	0.11312	0.02527	0.00581	1.34314	0.38937	0.33184	0.14710	0.04399	0.04338	0.07390	0.03894	0.44410	0.27548	0.26878	0.06496	0.02101	0.02130	0.07114	0.03916	0.09759	0.08722	0.08853	0.05548	0.02915	0.02117	0.07010	0.14220	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.48770	0.47726	3.24010	4.64450	0.03502	0.06460	0.02365	0.00871	3.89201	1.44369	1.75853	1.29971	0.46203	0.12697	0.02888	0.00664	1.50014	0.43585	0.36959	0.16192	0.04175	0.04108	0.07885	0.04132	0.47779	0.28523	0.28407	0.07228	0.02101	0.02136	0.06972	0.03987	0.10179	0.09066	0.09666	0.06057	0.03076	0.02254	0.06796	0.13748	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.55022	0.49898	3.58558	5.06986	0.03663	0.06791	0.02494	0.00913	4.26579	1.58515	1.94383	1.43865	0.51699	0.14239	0.03303	0.00759	1.67670	0.48861	0.40928	0.17801	0.03959	0.03887	0.08400	0.04377	0.51278	0.31582	0.30120	0.08028	0.02101	0.02144	0.06861	0.04083	0.10606	0.09414	0.10579	0.06629	0.03229	0.02390	0.06499	0.13107	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.62044	0.52275	3.97147	5.53576	0.03825	0.07125	0.02625	0.00955	4.67149	1.73997	2.14587	1.59086	0.57870	0.15865	0.03786	0.00870	1.88294	0.54878	0.45414	0.19555	0.03754	0.03676	0.08939	0.04632	0.54922	0.33738	0.31843	0.08903	0.02102	0.02152	0.06785	0.04206	0.11040	0.09764	0.11617	0.07278	0.03375	0.02525	0.06591	0.12243	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.69760	0.54625	4.36062	6.02722	0.03990	0.07461	0.02759	0.00998	5.11477	1.91040	2.36747	1.75852	0.64875	0.17918	0.04303	0.00989	2.11843	0.61795	0.50396	0.21482	0.03576	0.03505	0.09505	0.04897	0.58726	0.36002	0.33644	0.09882	0.02102	0.02162	0.06746	0.04357	0.11482	0.10118	0.12712	0.07962	0.03522	0.02663	0.06598	0.11412	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.78363	0.56936	4.84748	6.54781	0.04157	0.07801	0.02896	0.01040	5.60376	2.09956	2.61262	1.94471	0.72946	0.20154	0.04861	0.01117	2.39346	0.69840	0.55960	0.23611	0.03375	0.03288	0.10107	0.05175	0.62712	0.38390	0.35531	0.10915	0.02103	0.02173	0.06749	0.04540	0.11932	0.10474	0.13875	0.08888	0.03673	0.02805	0.05325	0.10619	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.87538	0.59115	5.32586	7.08347	0.04301	0.08134	0.03036	0.01084	6.13007	2.30014	2.89977	2.13410	0.80990	0.22397	0.05441	0.01250	2.71453	0.79307	0.63176	0.25952	0.03203	0.03109	0.10717	0.05458	0.66778	0.40852	0.37291	0.11857	0.02103	0.02182	0.06951	0.04637	0.12389	0.10838	0.15121	0.09465	0.03830	0.02953	0.04675	0.09880	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.97804	0.61193	5.85359	7.65749	0.04469	0.08471	0.03177	0.01127	6.67096	2.50801	3.13310	2.32764	0.89182	0.24721	0.06077	0.01394	3.03374	0.88348	0.68896	0.28404	0.03043	0.02943	0.11334	0.05742	0.71071	0.43475	0.39128	0.12881	0.02104	0.02193	0.06968	0.04751	0.12853	0.11379	0.16470	0.10305	0.03994	0.03108	0.04654	0.09199	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	1.09404	0.63111	6.44034	8.27785	0.04660	0.08812	0.03330	0.01172	7.22047	2.72380	3.40288	2.52951	0.97518	0.27132	0.06784	0.01555	3.34865	0.97589	0.76167	0.30982	0.02897	0.02792	0.11957	0.06027	0.75627	0.46284	0.41053	0.14000	0.02104	0.02205	0.06984	0.04882	0.13327	0.11979	0.17950	0.11226	0.04169	0.03275	0.04369	0.08594	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	1.22089	0.65258	7.07102	8.92979	0.04835	0.09158	0.03465	0.01216	7.78057	2.94819	3.67861	2.72834	1.05985	0.29637	0.07503	0.01718	3.68046	1.06781	0.84041	0.33706	0.02796	0.02655	0.12587	0.06315	0.80494	0.49315	0.43079	0.15226	0.02105	0.02218	0.06744	0.05035	0.13809	0.11956	0.19470	0.12172	0.04336	0.03433	0.04078	0.07977	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	1.36000	0.67681	7.75124	9.61749	0.05014	0.09510	0.03613	0.01261	8.35201	3.18197	3.96396	2.93911	1.14802	0.32243	0.08234	0.01884	3.96381	1.15874	0.92576	0.36596	0.02653	0.02534	0.13223	0.06604	0.85740	0.52617	0.45221	0.16575	0.02105	0.02234	0.06653	0.05211	0.14268	0.12337	0.21039	0.13147	0.04475	0.03590	0.03779	0.07341	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	1.51345	0.70449	8.48823	10.34534	0.05199	0.09868	0.03762	0.01307	9.01118	3.42800	4.25573	3.14920	1.23324	0.34957	0.08976	0.02051	4.25649	1.24798	1.01837	0.39677	0.02561	0.02434	0.13868	0.06896	0.91463	0.56262	0.47495	0.18064	0.02106	0.02251	0.07021	0.05415	0.14798	0.12723	0.22666	0.14157	0.04602	0.03715	0.03469	0.06688	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	1.68387	0.73858	9.29191	11.11855	0.05399	0.10235	0.03918	0.01354	9.52928	3.66420	4.55848	3.36985	1.32253	0.37812	0.09735	0.02223	4.53877	1.33579	1.11900	0.42680	0.02475	0.02341	0.14534	0.07185	0.97281	0.59981	0.49921	0.19714	0.02107	0.02271	0.07254	0.05850	0.15325	0.13128	0.24369	0.15214	0.04704	0.03833	0.03145	0.06001	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	1.87509	0.77453	10.17624	11.94885	0.05588	0.10611	0.04083	0.01404	10.14853	3.95918	4.87369	3.59927	1.41413	0.40829	0.10512	0.02398	4.80795	1.42164	1.22852	0.46550	0.02397	0.02254	0.15231	0.07507	1.03208	0.63789	0.52524	0.21548	0.02108	0.02294	0.07563	0.05920	0.15889	0.13580	0.26174	0.16333	0.04775	0.03932	0.02798	0.05269	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	2.07837	0.81198	11.10681	12.81358	0.05795	0.10997	0.04260	0.01458	10.79335	4.25434	5.20462	3.83896	1.50847	0.44035	0.11311	0.02577	5.06014	1.50471	1.34799	0.50426	0.02327	0.02175	0.15972	0.07837	1.09262	0.67699	0.55331	0.23598	0.02109	0.02320	0.07950	0.06231	0.16503	0.14031	0.27981	0.17452	0.04845	0.04030	0.02472	0.04584	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	2.29557	0.84852	12.08026	13.71610	0.06011	0.11397	0.04466	0.01517	11.47015	4.57455	5.55350	4.09082	1.60800	0.47461	0.12134	0.02761	5.28927	1.58560	1.47879	0.54677	0.02267	0.02104	0.16782	0.08196	1.15466	0.71726	0.58380	0.25898	0.02115	0.02350	0.08458	0.06590	0.17192	0.14558	0.29794	0.18574	0.04917	0.04129	0.02172	0.03955	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	2.52894	0.88257	13.10099	14.65948	0.06240	0.11812	0.04635	0.01570	12.18834	4.92685	5.92217	4.35731	1.70733	0.51152	0.12987	0.02952	5.48568	1.65598	1.62283	0.59391	0.02219	0.02044	0.17519	0.08517	1.21850	0.75906	0.61716	0.28495	0.02112	0.02384	0.09077	0.07003	0.17824	0.15034	0.31618	0.19701	0.04989	0.04230	0.01901	0.03394	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	2.78188	0.91622	14.34189	15.54760	0.06483	0.12245	0.04796	0.01615	12.91552	5.29726	6.30925	4.63534	1.81326	0.55160	0.13873	0.03149	5.69932	1.73636	1.77916	0.64361	0.02174	0.01987	0.18171	0.08795	1.28450	0.80259	0.65396	0.31447	0.02113	0.02423	0.09659	0.07479	0.18361	0.15450	0.33463	0.20838	0.05064	0.04332	0.01667	0.02918	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	3.05840	0.94504	15.42584	16.68716	0.06744	0.12702	0.04930	0.01653	13.65332	5.65714	6.71692	4.92681	1.92481	0.59557	0.14801	0.03355	6.93349	1.82612	1.94529	0.69620	0.02134	0.01934	0.18721	0.09022	1.35318	0.84829	0.69494	0.34826	0.02115	0.02469	0.10172	0.08026	0.18879	0.15786	0.35344	0.21985	0.05143	0.04439	0.01480	0.02551	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	3.34872	0.97774	16.84412	17.77614	0.07028	0.13189	0.05038	0.01693	14.40388	6.03821	7.14885	5.23405	2.04336	0.64436	0.15778	0.03571	8.19248	1.92695	2.12437	0.75208	0.02100	0.01884	0.19152	0.09188	1.42509	0.89674	0.74107	0.38731	0.02117	0.02522	0.11014	0.08658	0.19274	0.16068	0.37216	0.23144	0.05211	0.04537	0.01303	0.02205	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	3.65485	1.01535	18.02758	18.92306	0.07342	0.13713	0.05112	0.01695	15.17009	6.43270	7.61014	5.55990	2.17101	0.69949	0.16816	0.03799	8.48181	2.04599	2.31484	0.81183	0.02073	0.01840	0.19437	0.09281	1.50124	0.94877	0.79377	0.43304	0.02120	0.02585	0.11318	0.09389	0.19557	0.16222	0.39088	0.24289	0.05267	0.04623	0.01138	0.01884	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	3.97987	1.05933	19.45125	20.13526	0.07596	0.14260	0.05144	0.01696	15.95808	6.84359	8.10674	5.90799	2.32093	0.76310	0.17930	0.04042	8.80969	2.17111	2.51448	0.87611	0.02056	0.01802	0.19548	0.09285	1.58300	1.00571	0.85512	0.48757	0.02121	0.02661	0.15906	0.10236	0.19702	0.16262	0.43974	0.25438	0.05307	0.04897	0.00986	0.01592	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	4.32647	1.11126	20.97693	21.42315	0.08049	0.14861	0.05121	0.01677	16.75445	7.27198	8.64395	6.28169	2.45503	0.82619	0.19131	0.04304	7.18017	2.32044	2.71817	0.94586	0.02040	0.01766	0.19413	0.09174	1.66566	1.06203	0.91790	0.54316	0.02126	0.02739	0.16906	0.11206	0.19660	0.16139	0.42906	0.26609	0.05329	0.04754	0.00850	0.01338	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	4.70038	1.17408	22.62658	22.80468	0.08399	0.15429	0.05024	0.01634	17.58833	7.72357	9.23089	6.68617	2.59116	0.88861	0.20449	0.04590	7.69303	2.49434	2.91626	1.02235	0.02024	0.01731	0.18966	0.08909	1.74941	1.11762	0.98241	0.60002	0.02128	0.02819	0.18877	0.12322	0.19369	0.15808	0.44941	0.27838	0.05327	0.04791	0.00735	0.01130	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	5.08073	1.23771	24.32864	24.20501	0.08747	0.15992	0.04962	0.01582	18.39333	8.19752	9.88015	7.12825	2.73091	0.95019	0.21778	0.04877	8.05376	2.68522	3.08999	1.10734	0.02008	0.01698	0.18408	0.08596	1.83449	1.17126	1.04903	0.65843	0.02134	0.02902	0.20986	0.13808	0.18897	0.15395	0.46524	0.28785	0.05316	0.04819	0.00635	0.00944	0.00408	0.00408

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Uni-Tobacco - Termination Age: 80 - 50% Reduction in Benefits at Age 70

	Cancer Benefits						Vascular Benefits																																									
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Occupational HIV		Occupational Hepatitis B or C		Advanced Multiple Sclerosis		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		100%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00023		0.02140		0.00297		0.00450		0.08960		0.04853		0.00253		0.00300		0.00303		0.00483		0.00053		0.00898		0.00777		0.11422		0.04279		0.06438		0.03155		0.00347		0.00101		0.00102		0.00143		0.00167		0.00854		0.11593		0.00917		0.00922		0.00872	
18	0.03035	0.23674	0.50131	0.71046	0.01262	0.01881	0.00747	0.00318	0.35206	0.17276	0.15419	0.12426	0.02682	0.00717	0.00125	0.00032	0.17962	0.05605	0.03322	0.02118	0.06399	0.06578	0.01834	0.01138	0.08908	0.06685	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.04021	0.03716	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03488	0.26439	0.54133	0.76256	0.01388	0.02078	0.00758	0.00323	0.39412	0.18784	0.17487	0.14075	0.03093	0.00832	0.00148	0.00037	0.19055	0.05927	0.03894	0.02371	0.06854	0.07035	0.01953	0.01208	0.08699	0.07245	0.11511	0.07935	0.18540	0.08631	0.07933	0.04888	0.04153	0.03832	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.04002	0.28757	0.58411	0.86099	0.01485	0.02278	0.00774	0.00329	0.44242	0.20518	0.19806	0.15958	0.03560	0.00965	0.00173	0.00044	0.20307	0.06293	0.04587	0.02654	0.07427	0.07630	0.02075	0.01275	0.10539	0.07831	0.11981	0.08337	0.13858	0.05167	0.07801	0.04763	0.04284	0.03945	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04583	0.30537	0.62997	0.94669	0.01584	0.02482	0.00795	0.00337	0.49820	0.22523	0.22487	0.18115	0.04088	0.01117	0.00203	0.00051	0.21738	0.06710	0.05439	0.02967	0.07994	0.08077	0.02169	0.01345	0.11437	0.08444	0.12486	0.05716	0.12145	0.04720	0.07862	0.04642	0.04413	0.04054	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.05241	0.31647	0.67933	1.04088	0.01685	0.02689	0.00822	0.00347	0.55843	0.24712	0.25467	0.20502	0.04686	0.01291	0.00237	0.00060	0.23373	0.07184	0.06393	0.03318	0.08239	0.08418	0.02325	0.01413	0.12400	0.09089	0.13031	0.05147	0.13511	0.04394	0.08143	0.04526	0.04537	0.04157	0.02966	0.01853	0.00986	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05986	0.31899	0.75261	1.14514	0.01788	0.02902	0.00850	0.00360	0.62367	0.27110	0.28783	0.23147	0.05363	0.01460	0.00275	0.00070	0.25240	0.07723	0.07443	0.03708	0.08437	0.08608	0.02451	0.01480	0.13438	0.09769	0.13621	0.04636	0.08964	0.03892	0.08282	0.04414	0.04656	0.04251	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.06823	0.32120	0.79027	1.25882	0.01893	0.03119	0.00895	0.00374	0.69459	0.29743	0.32478	0.26084	0.06127	0.01716	0.00320	0.00081	0.27347	0.08347	0.08641	0.04148	0.08460	0.08617	0.02591	0.01555	0.14588	0.10492	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04786	0.04397	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.07761	0.32334	0.85284	1.37702	0.02001	0.03342	0.00937	0.00390	0.77194	0.32642	0.36663	0.29353	0.06992	0.01974	0.00370	0.00094	0.29723	0.09008	0.09939	0.04647	0.08262	0.08460	0.02747	0.01638	0.15806	0.11264	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04929	0.04469	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.08814	0.32524	0.92094	1.50707	0.02112	0.03572	0.00985	0.00408	0.85664	0.35844	0.41219	0.33002	0.07970	0.02268	0.00427	0.00108	0.32402	0.09895	0.11373	0.05215	0.07778	0.07887	0.02921	0.01731	0.17178	0.12096	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.05087	0.04597	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.09997	0.32676	0.99530	1.64871	0.02227	0.03809	0.01038	0.00428	0.94080	0.39393	0.46398	0.37087	0.08977	0.02602	0.00493	0.00124	0.35419	0.10844	0.12961	0.05884	0.07312	0.07395	0.03117	0.01837	0.18598	0.12961	0.16567	0.03363	0.03949	0.02588	0.08535	0.04036	0.05263	0.04748	0.04554	0.02968	0.01583	0.01081	0.06611	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.11327	0.32785	1.07674	1.80429	0.02366	0.04055	0.01099	0.00455	1.05271	0.43339	0.52226	0.41877	0.10335	0.02963	0.00565	0.00143	0.38817	0.11927	0.14723	0.06512	0.06885	0.06923	0.03340	0.01956	0.20072	0.13894	0.17500	0.03303	0.03093	0.02367	0.08495	0.03964	0.05462	0.04801	0.04941	0.03060	0.01751	0.01197	0.06841	0.14595	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.12806	0.32977	1.18584	1.96940	0.02469	0.04311	0.01168	0.00477	1.16702	0.47747	0.58812	0.46856	0.11766	0.03418	0.00648	0.00164	0.42643	0.13161	0.16682	0.07477	0.06439	0.06473	0.03595	0.02093	0.21606	0.14809	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.05686	0.05088	0.05360	0.03354	0.01911	0.01316	0.07032	0.14860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.14452	0.33132	1.28360	2.14228	0.02588	0.04579	0.01249	0.00507	1.29486	0.52751	0.66305	0.52743	0.13406	0.03917	0.00742	0.00188	0.46850	0.14565	0.18869	0.08492	0.06034	0.06047	0.03891	0.02253	0.23208	0.15850	0.19715	0.03562	0.02100	0.02112	0.08224	0.03860	0.05947	0.05301	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.16139	0.33825	1.38406	2.32067	0.02729	0.04853	0.01330	0.00538	1.43498	0.58030	0.74541	0.59236	0.15105	0.04428	0.00842	0.00213	0.51550	0.16028	0.21199	0.09541	0.05652	0.05645	0.04191	0.02414	0.24823	0.16799	0.21009	0.04087	0.02099	0.02113	0.07949	0.03835	0.06206	0.05514	0.06298	0.03942	0.02235	0.01564	0.07271	0.14891	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.18017	0.34528	1.47458	2.51137	0.02868	0.05143	0.01411	0.00568	1.58142	0.63663	0.83196	0.66082	0.16944	0.04978	0.00956	0.00242	0.56714	0.17676	0.23705	0.10596	0.05294	0.05270	0.04496	0.02577	0.26518	0.17652	0.22327	0.04558	0.02088	0.02114	0.07987	0.03818	0.06466	0.05727	0.06826	0.04273	0.02402	0.01695	0.07300	0.14919	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.20116	0.35500	1.59679	2.71695	0.03017	0.05455	0.01493	0.00598	1.73516	0.69641	0.92324	0.73325	0.18944	0.05579	0.01085	0.00275	0.62521	0.19514	0.26424	0.11708	0.04963	0.04924	0.04807	0.02743	0.28306	0.18968	0.23670	0.05059	0.02097	0.02116	0.07438	0.03809	0.06727	0.05941	0.07407	0.04637	0.02574	0.01833	0.07252	0.14784	0.00407	0.00407	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.22438	0.36501	1.72991	2.92240	0.03166	0.05766	0.01576	0.00628	1.89722	0.76016	1.01990	0.81019	0.21128	0.06237	0.01232	0.00312	0.69065	0.21591	0.29388	0.12897	0.04662	0.04610	0.05125	0.02912	0.30203	0.20158	0.25040	0.05591	0.02096	0.02118	0.07058	0.03810	0.06990	0.06154	0.08048	0.05039	0.02743	0.01971	0.07158	0.14557	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.25015	0.37539	1.87556	3.15953	0.03316	0.06079	0.01659	0.00659	2.06885	0.82826	1.12269	0.89225	0.23528	0.06961	0.01400	0.00354	0.76462	0.23835	0.32631	0.14175	0.04395	0.04334	0.05452	0.03083	0.32231	0.21438	0.26446	0.06159	0.02085	0.02120	0.06990	0.03821	0.07255	0.06367	0.08757	0.05483	0.02906	0.02107	0.07009	0.14219	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.27885	0.38825	2.02578	3.40040	0.03466	0.06361	0.01743	0.00689	2.25161	0.90157	1.23256	0.98020	0.26181	0.07761	0.01592	0.00403	0.84857	0.26591	0.36182	0.15555	0.04169	0.04103	0.05789	0.03259	0.34422	0.22924	0.27875	0.06767	0.02094	0.02123	0.06793	0.03843	0.07522	0.06581	0.09549	0.05978	0.03065	0.02242	0.06795	0.13747	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.31059	0.38778	2.21322	3.65821	0.03617	0.06704	0.01829	0.00719	2.44744	0.98087	1.35069	1.07500	0.29134	0.08650	0.01813	0.00459	0.94441	0.29618	0.40114	0.17053	0.03952	0.03891	0.06138	0.03446	0.36676	0.24260	0.29348	0.07430	0.02093	0.02127	0.06616	0.03878	0.07792	0.06795	0.10440	0.06534	0.03217	0.02377	0.06497	0.13105	0.00406	0.00406	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.34716	0.41028	2.41145	3.93734	0.03770	0.07018	0.01914	0.00750	2.65875	1.06715	1.47852	1.17780	0.32451	0.09648	0.02071	0.00524	1.05447	0.33085	0.44450	0.18686	0.03745	0.03689	0.06502	0.03627	0.39001	0.25754	0.30859	0.08122	0.02091	0.02131	0.06461	0.03925	0.08064	0.07039	0.11454	0.07167	0.03360	0.02509	0.06089	0.12241	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.38668	0.42156	2.62327	4.22203	0.03923	0.07333	0.02001	0.00780	2.88870	1.16173	1.61794	1.29012	0.36223	0.10777	0.02344	0.00593	1.16195	0.37056	0.49264	0.20475	0.03548	0.03467	0.06883	0.03821	0.41410	0.27113	0.32418	0.08880	0.02090	0.02136	0.06331	0.03987	0.08340	0.07223	0.12524	0.07824	0.03505	0.02644	0.05696	0.11409	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.43008	0.43138	2.85087	4.51332	0.04077	0.07648	0.02091	0.00810	3.14193	1.26645	1.77168	1.41414	0.40587	0.12075	0.02636	0.00667	1.33168	0.41775	0.54642	0.22450	0.03362	0.03275	0.07288	0.04024	0.43914	0.28949	0.34028	0.09700	0.02088	0.02141	0.06227	0.04065	0.08620	0.07436	0.13659	0.08541	0.03953	0.02783	0.05322	0.10617	0.00405	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.47714	0.43936	3.09191	4.80902	0.04232	0.07961	0.02182	0.00841	3.42169	1.38103	1.93854	1.54626	0.44926	0.13381	0.02945	0.00744	1.50990	0.47296	0.60687	0.24641	0.03169	0.03086	0.07698	0.04238	0.46501	0.30558	0.35592	0.10485	0.02087	0.02146	0.06102	0.04101	0.08907	0.07858	0.14877	0.09299	0.03807	0.02928	0.04973	0.09877	0.00405	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.52963	0.44504	3.35512	5.11458	0.04387	0.08275	0.02274	0.00872	3.70289	1.49827	2.10701	1.67940	0.49275	0.14717	0.03281	0.00829	1.68388	0.52724	0.67213	0.26923	0.03028	0.02929	0.08110	0.04436	0.49224	0.32476	0.37209	0.11332	0.02085	0.02152	0.06002	0.04144	0.09198	0.07979	0.16194	0.10118	0.03968	0.03081	0.04651	0.09195	0.00405	0.00405	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.58875	0.44762	3.64576	5.42280	0.04545	0.08591	0.02367	0.00903	3.98583	1.61861	2.27736	1.81375	0.53638	0.16087	0.03654	0.00922	1.85302	0.58048	0.74264	0.29310	0.02880	0.02776	0.08527	0.04644	0.52108	0.34421	0.38881	0.12250	0.02083	0.02159	0.05930	0.04197	0.09496	0.08185	0.17638	0.11015	0.04140	0.03244	0.04365	0.08590	0.00404	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.65228	0.45132	3.95201	5.75407	0.04705	0.08908	0.02462	0.00935	4.27089	1.74256	2.44993	1.94952	0.58018	0.17496	0.04027	0.01016	2.01663	0.63251	0.81888	0.31816	0.02746	0.02637	0.08948	0.04854	0.55189	0.36522	0.40624	0.13248	0.02081	0.02167	0.05891	0.04261	0.09802	0.08337	0.19118	0.11933	0.04297	0.03398	0.04074	0.07972	0.00404	0.00403	0.00321	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.72102	0.45636	4.27682	6.07911	0.04867	0.09227	0.02559	0.00967	4.55855	1.87072	2.62508	2.08697	0.62418	0.18849	0.04401	0.01110	2.17381	0.68015	0.89139	0.34458	0.02831	0.02514	0.09376	0.05096	0.58520	0.38417	0.42442	0.14339	0.02076	0.02176	0.05899	0.04336	0.10117	0.08576	0.20639	0.12876	0.04439	0.03540	0.03774	0.07338	0.00403	0.00403	0.00320	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.79603	0.46307	4.62412	6.40885	0.05033	0.09549	0.02659	0.01001	4.84947	2.00390	2.80329	2.22642	0.66842	0.20454	0.04777	0.01204	2.32342	0.73213	0.99077	0.37260	0.02535	0.02412	0.09814	0.05291	0.62179	0.41366	0.44348	0.15535	0.02075	0.02186	0.05928	0.04425	0.10445	0.08824	0.22214	0.13851	0.04590	0.03670	0.03464	0.06682	0.00403	0.00402	0.00320	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.87881	0.47196	4.99950	6.74462	0.05202	0.09873	0.02763	0.01035	5.14852	2.14312	2.98510	2.36826	0.71298	0.22018	0.05154	0.01298	2.46398	0.77908	1.08773	0.40247	0.02446	0.02315	0.10264	0.05502	0.65844	0.43936	0.46355	0.16851	0.02072	0.02197	0.06016	0.04529	0.10789	0.09083	0.23857	0.14888	0.04656	0.03782	0.03139	0.05985	0.00402	0.00401	0.00319	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	0.97152	0.48381	5.41115	7.08835	0.05375	0.10201	0.02872	0.01071	5.46484	2.28965	3.17123	2.51296	0.75786	0.23650	0.05532	0.01393	2.59359	0.82556	1.19305	0.43451	0.02364	0.02225	0.10734	0.05732	0.69519	0.46533	0.48480	0.18307	0.02068	0.02210	0.06159	0.04651	0.11156	0.09358	0.25593	0.15941	0.04721	0.03874	0.02792	0.05262	0.00401	0.00400	0.00319	0.00318	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	1.06747	0.49439	5.83113	7.43385	0.05552	0.10534	0.02980	0.01110	5.75211	2.44521	3.36256	2.66113	0.80321	0.25364	0.05913	0.01489	2.70867	0.86488	1.30775	0.46915	0.02290	0.02142	0.11232	0.05974	0.73207	0.49161	0.50744	0.19924	0.02064	0.02224	0.06367	0.04794	0.11555	0.09658	0.27322	0.17008	0.04784	0.03965	0.02466	0.04576	0.00400	0.00399	0.00318	0.00317	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	1.16740	0.50342	6.26139	7.78148	0.05736	0.10871	0.03119	0.01152	6.06902	2.61225	3.56031	2.81360	0.84914	0.27174	0.06297	0.01585	2.80827	0.90199	1.43310	0.50696	0.02225	0.02057	0.11776	0.06237	0.76915	0.51835	0.53170	0.21733	0.02059	0.02241	0.06649	0.04960	0.12003	0.09994	0.29045	0.18070	0.04848	0.04055	0.02164	0.03848	0.00399	0.00398	0.00317	0.00316	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.27228	0.51051	6.70461	8.13266	0.05927	0.11215	0.03236	0.01190	6.39977	2.79496	3.76618	2.97154	0.89583	0.29101	0.06694	0.01682	2.88329	0.93318	1.57090	0.54674	0.02170	0.02002	0.12262	0.06469	0.80650	0.54550	0.55795	0.23768	0.02054	0.02261	0.07021	0.05153	0.12405	0.10290	0.30767	0.19129	0.04911	0.04146	0.01892	0.03384	0.00398	0.00397	0.00316	0.00315	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.38360	0.51504	7.16461	8.48802	0.06127	0.11568	0.03336	0.01222	6.72390	2.97833	3.97625	3.13168	0.94354	0.31173	0.07076	0.01791	2.96332	0.96751	1.71909	0.59231	0.02118	0.01939	0.13682	0.06685	0.84425	0.57337	0.58661	0.26079	0.02047	0.02283	0.07500	0.05377	0.12753	0.10540	0.32485	0.20189	0.04974	0.04227	0.01656	0.02907	0.00397	0.00395	0.00315	0.00314	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.50356	0.51603	7.64711	8.84982	0.06339	0.11932	0.03418	0.01247	7.04057	3.15832	4.19141	3.29445	0.99258	0.33424	0.07475	0.01880	3.04843	1.00552	1.87802	0.63788	0.02072	0.01879	0.13024	0.06830	0.88256	0.60211	0.61834	0.28725	0.02040	0.02310	0.08109	0.05538	0.13038	0.10736	0.34242	0.21257	0.05041	0.04331	0.01469	0.02398	0.00396	0.00394	0.00314	0.00313	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.62477	0.51879	8.13656	9.21404	0.06566	0.12313	0.03478	0.01263	7.34885	3.33921	4.41273	3.46045	1.04345	0.35905	0.07882	0.01982	3.14307	1.04792	2.04768	0.68575	0.02029	0.01822	0.13273	0.06925	0.92185	0.63203	0.65363	0.31790	0.02032	0.02341	0.08878	0.05942	0.13248	0.10987	0.35960	0.22304	0.05085	0.04413	0.01260	0.02190	0.00395	0.00393	0.00312	0.00311	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.74779	0.52375	8.63562	9.58295	0.06815	0.12715	0.03511	0.01270	7.64759	3.51977	4.64188	3.63040	1.09933	0.38694	0.08301	0.02087	3.24614	1.09563	2.22728	0.73627	0.01992	0.01769	0.13410	0.06971	0.96191	0.66364	0.68395	0.35398	0.02022	0.02379	0.09852	0.06265	0.13367	0.11921	0.37654	0.23332	0.05134	0.04482	0.01122	0.01867	0.00391	0.00390	0.00310	0.00309	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	1.87348	0.53149	9.14630	9.95910	0.07093	0.13152	0.03512	0.01264	7.92544	3.70032	4.88073	3.80535	1.15432	0.41615	0.08726	0.02195	3.36133	1.14669	2.41441	0.78996	0.01963	0.01721	0.13410	0.06945	1.00399	0.69775	0.74101	0.39743	0.02011	0.02427	0.11068	0.06758	0.13376	0.10882	0.39334	0.24347	0.05156	0.04536	0.00968	0.01573	0.00389	0.00387	0.00309	0.00307	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	2.00330	0.54294	9.68121	10.34732	0.07358	0.13562	0.03472	0.01244	8.21084	3.88144	5.13219	3.98668	1.20894	0.44992	0.09194	0.02308	3.49281	1.21250	2.60360	0.84749	0.01933	0.01673	0.13237	0.06827	1.04457	0.73004	0.78727	0.44024	0.01998	0.02471	0.12371	0.07179	0.13245	0.10723	0.41029	0.25364	0.05156	0.04570	0.00830	0.01316	0.00386	0.00384	0.00306	0.00305	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	2.13973	0.55954	10.24524	10.75991	0.07837	0.13944	0.03377	0.01203	8.47194	4.06393	5.40003	4.17620	1.26937	0

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Non-Tobacco - Termination Age: 80 - 50% Reduction in Benefits at Age 70

	Cancer Benefits						Vascular Benefits																																									
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.02145		0.00797		0.00452		0.00966		0.00966		0.00377		0.00300		0.00603		0.00453		0.00953		0.00898		0.00777		0.00101		0.00275		0.00638		0.00155		0.00357		0.00101		0.00122		0.00167		0.00854		0.13593		0.00817		0.00374		0.00374	
18	0.02737	0.23251	0.47590	0.68846	0.01262	0.01881	0.00696	0.00306	0.28546	0.15505	0.13715	0.11618	0.02092	0.00617	0.00095	0.00027	0.15132	0.05071	0.03322	0.02118	0.06399	0.06578	0.01692	0.01089	0.08155	0.06380	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.03755	0.03516	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03135	0.26058	0.51142	0.75665	0.01388	0.02078	0.00702	0.00309	0.31794	0.16769	0.15512	0.11648	0.02418	0.00716	0.00113	0.00032	0.15859	0.05324	0.03894	0.02371	0.06854	0.07035	0.01793	0.01152	0.08847	0.06900	0.11511	0.07935	0.19540	0.08631	0.07933	0.04888	0.03857	0.03610	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.03564	0.28333	0.54963	0.83059	0.01485	0.02278	0.00712	0.00314	0.35551	0.18234	0.17569	0.14898	0.02771	0.00830	0.00132	0.00037	0.16716	0.05617	0.04587	0.02654	0.07427	0.07610	0.01896	0.01214	0.09579	0.07442	0.11981	0.06337	0.13858	0.05167	0.07801	0.04763	0.03958	0.03701	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04058	0.30059	0.58903	0.91119	0.01584	0.02482	0.00727	0.00321	0.39921	0.19942	0.19933	0.16905	0.03185	0.00960	0.00155	0.00044	0.17724	0.05954	0.05439	0.02967	0.07994	0.08077	0.02001	0.01277	0.10360	0.08009	0.12486	0.05716	0.12146	0.04720	0.07962	0.04642	0.04056	0.03788	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.04614	0.31115	0.63173	0.99861	0.01685	0.02689	0.00748	0.00330	0.44623	0.21811	0.22557	0.19124	0.03644	0.01110	0.00182	0.00051	0.18906	0.06344	0.06393	0.03318	0.08239	0.08418	0.02106	0.01339	0.11200	0.08605	0.13031	0.05147	0.10511	0.04394	0.08143	0.04526	0.04153	0.03970	0.02966	0.01853	0.00998	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05242	0.31307	0.67747	1.09724	0.01788	0.02902	0.00776	0.00341	0.49992	0.23855	0.25475	0.21582	0.04170	0.01262	0.00212	0.00059	0.20275	0.06790	0.07443	0.03708	0.08437	0.08608	0.02212	0.01398	0.12104	0.09304	0.13621	0.04636	0.08964	0.03892	0.08282	0.04414	0.04242	0.03944	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.05943	0.31480	0.72658	1.20162	0.01893	0.03119	0.00807	0.00354	0.55185	0.26099	0.28724	0.24311	0.04765	0.01477	0.00246	0.00069	0.21833	0.07311	0.08641	0.04148	0.08460	0.08617	0.02330	0.01497	0.13087	0.09900	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04342	0.04026	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.06727	0.31629	0.77942	1.31343	0.02001	0.03342	0.00843	0.00368	0.61163	0.28571	0.32352	0.27347	0.05439	0.01700	0.00285	0.00080	0.23603	0.07914	0.09939	0.04647	0.08692	0.08400	0.02461	0.01542	0.14185	0.10612	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04453	0.04118	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.07609	0.31745	0.83654	1.43387	0.02112	0.03572	0.00882	0.00384	0.67703	0.31301	0.36413	0.30735	0.06203	0.01954	0.00330	0.00092	0.25612	0.08612	0.11373	0.05215	0.07778	0.07887	0.02609	0.01627	0.15361	0.11377	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.04578	0.04221	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.08587	0.31812	0.88648	1.56485	0.02227	0.03809	0.00927	0.00402	0.74893	0.34331	0.40971	0.34530	0.07069	0.02243	0.00381	0.00107	0.27891	0.09414	0.12961	0.05864	0.07312	0.07395	0.02777	0.01772	0.16595	0.12173	0.16567	0.03363	0.03949	0.02588	0.08535	0.04039	0.04720	0.04339	0.04554	0.03068	0.01583	0.01081	0.06611	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.09690	0.31804	0.95591	1.70810	0.02366	0.04055	0.00979	0.00422	0.81941	0.37704	0.46165	0.38754	0.08054	0.02574	0.00439	0.00123	0.30472	0.10335	0.14723	0.06612	0.06905	0.06923	0.02966	0.01833	0.17872	0.13002	0.17500	0.03303	0.03093	0.02367	0.08495	0.03964	0.04881	0.04473	0.04941	0.03560	0.01751	0.01197	0.06841	0.14595	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.10915	0.31912	1.03932	1.85881	0.02469	0.04311	0.01038	0.00446	0.91681	0.41476	0.51912	0.43609	0.09178	0.02952	0.00504	0.00141	0.33997	0.11388	0.16682	0.07477	0.06439	0.06473	0.03188	0.01957	0.19200	0.13868	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.05067	0.04629	0.05360	0.03354	0.01911	0.01316	0.07032	0.14860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.12276	0.32153	1.11953	2.01769	0.02588	0.04579	0.01108	0.00474	1.01657	0.45722	0.58525	0.49083	0.10467	0.03386	0.00578	0.00162	0.36706	0.12500	0.18869	0.08492	0.06034	0.06047	0.03445	0.02104	0.20585	0.14776	0.19715	0.03562	0.02100	0.02112	0.08224	0.03860	0.05280	0.04813	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.13667	0.32527	1.20146	2.18027	0.02729	0.04853	0.01177	0.00502	1.12436	0.50280	0.65785	0.55116	0.11794	0.03828	0.00657	0.00184	0.40232	0.13838	0.21199	0.09541	0.05652	0.05645	0.03703	0.02251	0.21978	0.15687	0.21009	0.04087	0.02099	0.02113	0.07949	0.03835	0.05502	0.04991	0.06298	0.03942	0.02235	0.01564	0.07271	0.14891	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.15213	0.33097	1.29114	2.35340	0.02868	0.05143	0.01246	0.00529	1.23711	0.55088	0.73401	0.61468	0.13228	0.04304	0.00746	0.00208	0.44203	0.15241	0.23705	0.10596	0.05294	0.05270	0.03966	0.02400	0.23441	0.16648	0.22327	0.04558	0.02088	0.02114	0.07987	0.03818	0.05718	0.05170	0.06826	0.04273	0.02402	0.01695	0.07300	0.14919	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.16938	0.33922	1.38983	2.53944	0.03017	0.05455	0.01316	0.00557	1.35561	0.60186	0.81424	0.68181	0.14785	0.04823	0.00848	0.00237	0.48689	0.16820	0.26424	0.11708	0.04963	0.04924	0.04234	0.02591	0.24984	0.17668	0.23676	0.05059	0.02097	0.02116	0.07438	0.03809	0.05935	0.05349	0.07407	0.04637	0.02574	0.01833	0.07752	0.14784	0.00407	0.00407	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.18842	0.34795	1.49704	2.73135	0.03166	0.05766	0.01386	0.00584	1.48013	0.65616	0.89913	0.75308	0.16483	0.05391	0.00963	0.00269	0.53734	0.18600	0.29388	0.12897	0.04862	0.04810	0.04507	0.02704	0.26923	0.18756	0.25040	0.05591	0.02096	0.02118	0.07058	0.03810	0.06155	0.05527	0.08048	0.05039	0.02743	0.01971	0.07158	0.14557	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.20952	0.35632	1.61411	2.93662	0.03316	0.06079	0.01457	0.00611	1.61195	0.71429	0.98938	0.82907	0.18349	0.06016	0.01095	0.00305	0.59456	0.20612	0.32631	0.14175	0.04995	0.04934	0.04787	0.02890	0.28378	0.19927	0.26446	0.06159	0.02095	0.02120	0.06990	0.03821	0.06379	0.05706	0.08757	0.05483	0.02906	0.02107	0.07009	0.14219	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.23199	0.38534	1.74272	3.15117	0.03466	0.06361	0.01528	0.00638	1.75239	0.77887	1.08587	0.91054	0.20411	0.06706	0.01246	0.00347	0.65859	0.22895	0.36182	0.15555	0.04169	0.04103	0.05077	0.03020	0.30277	0.21197	0.27875	0.06767	0.02094	0.02123	0.06793	0.03843	0.06599	0.05885	0.09549	0.05978	0.03065	0.02242	0.06795	0.13747	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.25928	0.37487	1.88509	3.37979	0.03617	0.06704	0.01601	0.00666	1.90311	0.84468	1.18969	0.99840	0.22707	0.07474	0.01420	0.00396	0.73391	0.25498	0.40114	0.17053	0.03952	0.03891	0.05376	0.03195	0.32233	0.22516	0.29348	0.07430	0.02093	0.02127	0.06616	0.03878	0.06825	0.06065	0.10440	0.06534	0.03217	0.02377	0.06497	0.13105	0.00406	0.00406	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.28863	0.38520	2.04418	3.62653	0.03770	0.07018	0.01674	0.00693	2.06609	0.91864	1.30214	1.09376	0.25397	0.08335	0.01622	0.00452	0.81932	0.28481	0.44450	0.18686	0.03745	0.03689	0.05688	0.03355	0.34256	0.23890	0.30859	0.08122	0.02091	0.02131	0.06461	0.03925	0.07055	0.06287	0.11454	0.07167	0.03360	0.02509	0.06089	0.12241	0.00406	0.00406	0.00323	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.32102	0.39418	2.21335	3.87582	0.03923	0.07333	0.01749	0.00725	2.24398	1.00000	1.42497	1.19808	0.28223	0.09310	0.01837	0.00512	0.91938	0.31928	0.49264	0.20475	0.03548	0.03467	0.06016	0.03532	0.36356	0.25329	0.32418	0.08880	0.02090	0.02136	0.06331	0.03987	0.07289	0.06430	0.12524	0.07824	0.03505	0.02644	0.05696	0.11409	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.35625	0.40158	2.38447	4.12838	0.04077	0.07648	0.01826	0.00748	2.44054	1.09927	1.56062	1.31344	0.31621	0.10432	0.02066	0.00575	1.03651	0.35962	0.54642	0.22450	0.03362	0.03275	0.06369	0.03718	0.38500	0.26843	0.34028	0.09700	0.02088	0.02141	0.06227	0.04065	0.07529	0.06616	0.13659	0.08541	0.03953	0.02783	0.05322	0.10617	0.00405	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.39418	0.40702	2.58515	4.38185	0.04232	0.07961	0.01905	0.00776	2.65760	1.18918	1.70773	1.43626	0.34999	0.11562	0.02307	0.00642	1.17257	0.40706	0.60687	0.24641	0.03189	0.03096	0.06725	0.03908	0.40824	0.28432	0.35592	0.10485	0.02087	0.02146	0.06102	0.04101	0.07776	0.06809	0.14877	0.09299	0.03807	0.02928	0.04973	0.09877	0.00405	0.00405	0.00322	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.43664	0.40998	2.79298	4.64059	0.04387	0.08275	0.01986	0.00805	2.87738	1.29075	1.85863	1.56024	0.38398	0.12722	0.02571	0.00715	1.30757	0.45379	0.67213	0.26923	0.03028	0.02929	0.07085	0.04099	0.43227	0.30126	0.37209	0.11332	0.02085	0.02152	0.06002	0.04144	0.08030	0.07097	0.16194	0.10118	0.03968	0.03081	0.04651	0.09195	0.00405	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.46432	0.40962	3.02225	4.90638	0.04545	0.08591	0.02067	0.00834	3.09993	1.39546	2.00775	1.68565	0.41826	0.13915	0.02864	0.00796	1.43936	0.49979	0.74264	0.29310	0.02880	0.02776	0.07451	0.04291	0.45786	0.31944	0.38883	0.12250	0.02083	0.02159	0.05930	0.04197	0.08292	0.07211	0.17638	0.11015	0.04140	0.03244	0.04365	0.08590	0.00404	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.53539	0.41029	3.26315	5.17168	0.04705	0.08908	0.02152	0.00864	3.32575	1.50392	2.16161	1.81279	0.45295	0.15148	0.03159	0.00877	1.56779	0.54498	0.81888	0.31816	0.02746	0.02637	0.07823	0.04497	0.48534	0.33914	0.40624	0.13248	0.02081	0.02167	0.05891	0.04261	0.08564	0.07422	0.19118	0.11933	0.04297	0.03398	0.04074	0.07972	0.00404	0.00403	0.00321	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.59046	0.41215	3.51848	5.43698	0.04867	0.09227	0.02239	0.00894	3.55667	1.61685	2.31881	1.94304	0.48813	0.16428	0.03457	0.00959	1.69256	0.58832	0.89139	0.34458	0.02831	0.02514	0.08205	0.04698	0.51523	0.36973	0.42442	0.14339	0.02076	0.02176	0.05899	0.04336	0.08848	0.07642	0.20639	0.12878	0.04439	0.03540	0.03774	0.07338	0.00403	0.00403	0.00320	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.65055	0.41549	3.79186	5.70278	0.05033	0.09549	0.02330	0.00926	3.79400	1.73522	2.48013	2.07390	0.52415	0.17763	0.03760	0.01042	1.81347	0.63270	0.99077	0.37260	0.02535	0.02412	0.08600	0.04890	0.54827	0.38477	0.44348	0.15535	0.02075	0.02186	0.05928	0.04425	0.09149	0.07874	0.22214	0.13851	0.04590	0.03670	0.03464	0.06682	0.00403	0.00402	0.00320	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.71692	0.42059	4.08835	5.96982	0.05202	0.09873	0.02424	0.00959	4.03946	1.85943	2.64543	2.20837	0.56063	0.19157	0.04067	0.01126	1.93851	0.67465	1.08773	0.40247	0.02446	0.02315	0.09007	0.05099	0.58152	0.40908	0.46205	0.16851	0.02072	0.02197	0.06016	0.04529	0.09466	0.08118	0.23857	0.14888	0.04656	0.03782	0.03139	0.05985	0.00402	0.00401	0.00319	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	0.79143	0.42841	4.41523	6.23896	0.05375	0.10201	0.02524	0.00993	4.28508	1.99058	2.81536	2.34595	0.59772	0.20619	0.04378	0.01210	2.03626	0.71478	1.19305	0.43451	0.02364	0.02225	0.09432	0.05316	0.61502	0.43372	0.48480	0.18307	0.02068	0.02210	0.06159	0.04651	0.09803	0.08376	0.25593	0.15941	0.04721	0.03874	0.02792	0.05262	0.00401	0.00400	0.00319	0.00318	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	0.86933	0.43506	4.74815	6.50683	0.05552	0.10534	0.02631	0.01030	4.54132	2.13023	2.99083	2.48721	0.63550	0.22158	0.04693	0.01296	2.13481	0.75254	1.30775	0.46915	0.02290	0.02142	0.09884	0.05546	0.64881	0.45874	0.50744	0.19924	0.02064	0.02224	0.06367	0.04794	0.10170	0.08657	0.27322	0.17008	0.04784	0.03965	0.02466	0.04576	0.00400	0.00399	0.00318	0.00317	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	0.94831	0.44044	5.08921	6.78048	0.05735	0.10871	0.02749	0.01071	4.80748	2.28063	3.17281	2.63297	0.67412	0.23760	0.05014	0.01383	2.22117	0.78704	1.43310	0.50696	0.02225	0.02057	0.10377	0.05795	0.68297	0.48425	0.53170	0.21733	0.02059	0.02241	0.06649	0.04960	0.10581	0.08971	0.29045	0.18070	0.04848	0.04055	0.02164	0.03848	0.00399	0.00398	0.00317	0.00316	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.03238	0.44426	5.46114	7.05527	0.05927	0.11215	0.02856	0.01107	5.08703	2.44519	3.36329	2.78438	0.71374	0.25534	0.05341	0.01471	2.29078	0.81697	1.57090	0.54674	0.02170	0.02002	0.10822	0.06017	0.71758	0.51024	0.55795	0.23768	0.02054	0.02261	0.07021	0.05153	0.10953	0.09252	0.30767	0.19129	0.04911	0.04146	0.01892	0.03384	0.00398	0.00397	0.00316	0.00315	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.12135	0.44602	5.80768	7.33492	0.06127	0.11568	0.02950	0.01138	5.36482	2.61043	3.55871	2.93949	0.75462	0.27414	0.05676	0.01561	2.36546	0.84970	1.71909	0.59231	0.02119	0.01939	0.11212	0.06208	0.75279	0.53700	0.58661	0.26079	0.02047	0.02283	0.07500	0.05377	0.11382	0.09402	0.32485	0.20189	0.04974	0.04227	0.01656	0.02907	0.00397	0.00395	0.00315	0.00314	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.21803	0.44693	6.19423	7.62189	0.06339	0.11932	0.03028	0.01162	5.64063	2.77854	3.76013	3.09578	0.79708	0.29462	0.06020	0.01652	2.44628	0.88608	1.87802	0.63788	0.02072	0.01879	0.11536	0.06398	0.78876	0.56469	0.61824	0.28725	0.02040	0.02310	0.08109	0.05638	0.11557	0.09688	0.34242	0.21257	0.05041	0.04331	0.01469	0.02538	0.00395	0.00394	0.00314	0.00313	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.31560	0.44576	6.58910	7.91402	0.06566	0.12313	0.03088	0.01179	5.91432	2.94377	3.96878	3.25692	0.84159	0.31724	0.06376	0.01747	2.53465	0.92667	2.04768	0.68575	0.02029	0.01822	0.11762	0.06464	0.82573	0.59361	0.65363	0.31790	0.02032	0.02341	0.08878	0.05942	0.11770	0.09885	0.35960	0.22304	0.05085	0.04413	0.01260	0.02190	0.00393	0.00392	0.00312	0.00311	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.41593	0.44888	6.99585	8.21402	0.06815	0.12715	0.03126	0.01187	6.18588	3.11253	4.18837	3.42275	0.88880	0.34271	0.06747	0.01845	2.63245	0.97234	2.22728	0.73627	0.01992	0.01769	0.11934	0.06517	0.86413	0.62428	0.69395	0.35398	0.02022	0.02379	0.09852	0.06265	0.11909	0.09897	0.37654	0.23332	0.05134	0.04482	0.01122	0.01867	0.00391	0.00390	0.00310	0.00309	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	1.51920	0.45484	7.41963	8.52592	0.07093	0.13152	0.03137	0.01185	6.45558	3.28350	4.41518	3.59445	0.94021	0.37213	0.07139	0.01947	2.74237	1.02632	2.41441	0.78996	0.01963	0.01721	0.11979	0.06505	0.90462	0.65744	0.74101	0.38743	0.02011	0.02427	0.11068	0.06758	0.11954	0.09888	0.39334	0.24347	0.05156	0.04536	0.00968	0.01573	0.00389	0.00387	0.00309	0.00307	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	1.62648	0.46422	7.88317	8.85151	0.07358	0.13562	0.03111	0.01167	6.71832	3.45615	4.65659	3.77274	0.99600	0.40052	0.07552	0.02055	2.86619	1.08389	2.60360	0.84749	0.01933	0.01673	0.11853	0.06407	0.94602	0.68903	0.78727	0.44024	0.01998	0.02471	0.12371	0.07179	0.11875	0.09773	0.41029	0.25364	0.05156	0.04570	0.00830	0.01316	0.00386	0.00384	0.00306	0.00305	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	1.73985	0.47834	8.33564	9.19817	0.07637	0.13944	0.03086	0.01132	6.97235

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Tobacco - Termination Age: 80 - 50% Reduction in Benefits at Age 70

	Cancer Benefits						Vascular Benefits												Other Specified Critical Illness Benefits												Neurological Benefits						Occupational Benefits						Child Specified Benefits									
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00023		0.02145		0.00297		0.00452		0.00855		0.00453		0.00386		0.00300		0.00303		0.00483		0.00053		0.00898		0.00777		0.01422		0.02475		0.00638		0.00392		0.00343		0.00167		0.00854		0.12593		0.00217		0.00272		0.38572	
18	0.03923	0.24645	0.57483	0.79056	0.01262	0.01881	0.00892	0.00363	0.53677	0.23674	0.20157	0.15276	0.04353	0.01070	0.00212	0.00049	0.26134	0.07577	0.03322	0.02118	0.06399	0.06578	0.02230	0.01316	0.10979	0.07791	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.04772	0.04461	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.04599	0.27798	0.62868	0.87779	0.01388	0.02078	0.00915	0.00372	0.60559	0.26030	0.22823	0.17356	0.05043	0.01248	0.00251	0.00058	0.28188	0.08130	0.03894	0.02371	0.06854	0.07035	0.02394	0.01404	0.12029	0.08488	0.11511	0.07935	0.19540	0.08631	0.07933	0.04888	0.04969	0.04642	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.05350	0.30294	0.68768	0.97380	0.01485	0.02278	0.00944	0.00382	0.68439	0.28721	0.26080	0.19729	0.05829	0.01453	0.00295	0.00068	0.30512	0.08753	0.04587	0.02654	0.07427	0.07630	0.02564	0.01494	0.13154	0.09222	0.11981	0.06337	0.13858	0.05167	0.07801	0.04763	0.05168	0.04822	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.06231	0.32372	0.75252	1.08020	0.01584	0.02462	0.00979	0.00394	0.77925	0.31812	0.29664	0.22445	0.06723	0.01659	0.00346	0.00080	0.33148	0.09457	0.05439	0.02967	0.07894	0.08077	0.02739	0.01585	0.14385	0.09998	0.12486	0.05716	0.12146	0.04720	0.07862	0.04642	0.05367	0.05001	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.07252	0.33598	0.82397	1.19830	0.01685	0.02689	0.01022	0.00409	0.87423	0.35222	0.33736	0.25464	0.07738	0.01960	0.00405	0.00093	0.35147	0.10253	0.06393	0.03318	0.08239	0.08418	0.02921	0.01678	0.15675	0.10822	0.13031	0.05147	0.10511	0.04394	0.08143	0.04526	0.05568	0.05178	0.02966	0.01853	0.00998	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.08423	0.34630	0.90287	1.33022	0.01788	0.02922	0.01074	0.00427	0.98276	0.39980	0.38257	0.28822	0.08850	0.02271	0.00477	0.00109	0.39542	0.11151	0.07443	0.03708	0.08437	0.08608	0.03106	0.01770	0.17095	0.11697	0.13621	0.04636	0.08964	0.03892	0.08282	0.04414	0.05764	0.05348	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.09763	0.34492	0.99030	1.47393	0.01893	0.03119	0.01131	0.00447	1.10174	0.43127	0.43317	0.32562	0.09976	0.02597	0.00557	0.00127	0.43362	0.12185	0.08641	0.04148	0.08460	0.08617	0.03309	0.01871	0.18644	0.12631	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.05975	0.05537	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.11294	0.34972	1.08736	1.63115	0.02001	0.03342	0.01194	0.00469	1.22247	0.47712	0.48886	0.36735	0.11675	0.03026	0.00637	0.00147	0.47659	0.13375	0.09939	0.04647	0.08282	0.08400	0.03534	0.01983	0.20345	0.13632	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.06203	0.05723	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.13040	0.35498	1.19533	1.80381	0.02112	0.03572	0.01263	0.00493	1.37647	0.52791	0.55347	0.41402	0.13351	0.03492	0.00736	0.00170	0.52495	0.14737	0.11373	0.05215	0.07778	0.07887	0.03784	0.02108	0.22231	0.14712	0.15724	0.03542	0.04990	0.02858	0.08526	0.04118	0.06452	0.05936	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.15031	0.35971	1.31565	1.98482	0.02227	0.03809	0.01341	0.00520	1.53559	0.58431	0.62560	0.46834	0.15253	0.04018	0.00850	0.00196	0.57935	0.16294	0.12961	0.05884	0.07312	0.07335	0.04093	0.02247	0.24203	0.15844	0.16587	0.03363	0.03949	0.02588	0.08535	0.04039	0.06725	0.06189	0.04554	0.03068	0.01583	0.01081	0.06611	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.17268	0.36496	1.45002	2.20720	0.02366	0.04055	0.01439	0.00550	1.71199	0.64712	0.70561	0.52317	0.17412	0.04618	0.00979	0.00225	0.64554	0.18069	0.14723	0.06612	0.06905	0.06923	0.04377	0.02408	0.26269	0.17033	0.17500	0.03303	0.03093	0.02367	0.08495	0.03964	0.07027	0.06427	0.04941	0.03560	0.01751	0.01197	0.06841	0.14595	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.19846	0.37121	1.59948	2.43523	0.02469	0.04311	0.01527	0.00585	1.90839	0.71729	0.79678	0.59159	0.19871	0.05303	0.01125	0.00259	0.70938	0.20089	0.16682	0.07477	0.06439	0.06473	0.04734	0.02583	0.28438	0.18282	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.07385	0.06715	0.05360	0.03354	0.01911	0.01316	0.07032	0.14860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.22711	0.37963	1.76588	2.68094	0.02568	0.04579	0.01641	0.00625	2.12842	0.79007	0.90049	0.66704	0.22984	0.06069	0.01291	0.00297	0.78833	0.22363	0.18899	0.08492	0.06034	0.06047	0.05145	0.02790	0.30721	0.19598	0.19715	0.03562	0.02100	0.02112	0.08224	0.03860	0.07749	0.07042	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.25609	0.38956	1.93625	2.93219	0.02729	0.04853	0.01756	0.00665	2.36795	0.88030	1.01395	0.74998	0.25908	0.06882	0.01467	0.00337	0.88909	0.24762	0.21199	0.09541	0.05652	0.05645	0.05565	0.03000	0.33035	0.20927	0.21009	0.04087	0.02099	0.02113	0.07949	0.03835	0.08135	0.07369	0.06298	0.03942	0.02235	0.01564	0.07271	0.14891	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.28860	0.40213	2.12590	3.20445	0.02898	0.05143	0.01872	0.00705	2.62149	0.97007	1.13427	0.83804	0.28796	0.07767	0.01666	0.00383	0.96117	0.27424	0.23705	0.10596	0.05294	0.05270	0.05996	0.03214	0.35478	0.22332	0.22327	0.04558	0.02088	0.02114	0.07987	0.03818	0.08506	0.07698	0.06826	0.04273	0.02402	0.01695	0.07300	0.14919	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.32513	0.41605	2.33784	3.50142	0.03017	0.05455	0.01990	0.00746	2.89048	1.06602	1.26222	0.93179	0.32283	0.08725	0.01893	0.00435	1.06472	0.30411	0.26424	0.11708	0.04963	0.04924	0.06440	0.03432	0.38065	0.23825	0.23670	0.05059	0.02097	0.02116	0.07438	0.03809	0.08923	0.08029	0.07407	0.04637	0.02574	0.01833	0.07752	0.14784	0.00407	0.00407	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.36569	0.43479	2.57039	3.81818	0.03166	0.05766	0.02111	0.00786	3.17856	1.16884	1.39862	1.03189	0.36108	0.09777	0.02151	0.00494	1.18103	0.33766	0.29388	0.12897	0.04662	0.04610	0.06898	0.03658	0.40818	0.25418	0.25040	0.05591	0.02096	0.02118	0.07058	0.03810	0.09324	0.08363	0.08048	0.05039	0.02743	0.01971	0.07158	0.14557	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.41083	0.45250	2.82633	4.15753	0.03316	0.06079	0.02233	0.00827	3.48180	1.27939	1.54452	1.13912	0.40324	0.10926	0.02444	0.00561	1.31218	0.37545	0.32631	0.14175	0.04395	0.04334	0.07371	0.03898	0.43768	0.27130	0.26446	0.06159	0.02085	0.02120	0.06990	0.03821	0.09731	0.08700	0.08757	0.05483	0.02906	0.02107	0.07009	0.14219	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.46120	0.47137	3.10909	4.52301	0.03466	0.06361	0.02357	0.00869	3.80880	1.39875	1.70122	1.25446	0.44996	0.12220	0.02788	0.00638	1.46071	0.41821	0.36182	0.15555	0.04169	0.04103	0.07861	0.04120	0.46953	0.28609	0.27875	0.06767	0.02094	0.02123	0.06793	0.03843	0.10144	0.09038	0.09549	0.05978	0.03065	0.02242	0.06795	0.13747	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.51761	0.49199	3.42304	4.91934	0.03617	0.06704	0.02484	0.00910	4.16086	1.52822	1.87032	1.37914	0.50204	0.13650	0.03167	0.00727	1.62984	0.46682	0.40114	0.17053	0.03952	0.03891	0.08370	0.04363	0.52249	0.30912	0.29348	0.07430	0.02093	0.02127	0.06616	0.03878	0.10562	0.09378	0.10440	0.06534	0.03217	0.02377	0.06497	0.13105	0.00406	0.00406	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.58110	0.51392	3.77398	5.35300	0.03770	0.07018	0.02813	0.00952	4.54199	1.66939	2.05379	1.51463	0.56053	0.15252	0.03617	0.00830	1.82358	0.52239	0.44450	0.18686	0.03745	0.03689	0.08902	0.04615	0.53667	0.32923	0.30859	0.08122	0.02091	0.02131	0.06461	0.03925	0.10987	0.09722	0.11454	0.07167	0.03360	0.02509	0.06089	0.12241	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.65112	0.53566	4.15417	5.80858	0.03923	0.07333	0.02745	0.00993	4.95755	1.82431	2.25422	1.66287	0.62700	0.17066	0.04098	0.00940	2.04737	0.58644	0.49264	0.20475	0.03948	0.03467	0.09462	0.04878	0.57220	0.35028	0.32418	0.08880	0.02090	0.02136	0.06331	0.03987	0.11418	0.10087	0.12524	0.07824	0.03505	0.02644	0.05696	0.11409	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.72882	0.55684	4.56763	6.28915	0.04077	0.07648	0.02880	0.01035	5.41533	1.99589	2.47536	1.82667	0.70373	0.19148	0.04615	0.01058	2.30935	0.66118	0.54642	0.22450	0.03962	0.03275	0.10056	0.05151	0.60927	0.37240	0.34028	0.09700	0.02088	0.02141	0.06227	0.04065	0.11856	0.10414	0.13659	0.08541	0.03953	0.02783	0.05322	0.10617	0.00405	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.81312	0.57701	5.00996	6.79146	0.04232	0.07961	0.03017	0.01078	5.91917	2.18310	2.71468	2.00084	0.78082	0.21281	0.05164	0.01183	2.61949	0.74805	0.60687	0.24641	0.03189	0.03096	0.10659	0.05430	0.64760	0.39554	0.35592	0.10485	0.02087	0.02146	0.06102	0.04101	0.12304	0.10771	0.14877	0.09299	0.03807	0.02928	0.04973	0.09877	0.00405	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.90777	0.59596	5.49617	7.32771	0.04387	0.08275	0.03156	0.01121	6.43030	2.37584	2.95779	2.17714	0.85885	0.23438	0.05763	0.01319	2.92632	0.83601	0.67213	0.26923	0.03028	0.02929	0.11268	0.05711	0.68790	0.42009	0.37209	0.11332	0.02085	0.02152	0.06002	0.04144	0.12757	0.11131	0.16194	0.10118	0.03968	0.03081	0.04651	0.09195	0.00405	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	1.01459	0.61307	6.03617	7.90510	0.04545	0.08591	0.03298	0.01164	6.94833	2.57448	3.20473	2.35950	0.93801	0.25682	0.06429	0.01469	3.23818	0.92229	0.74264	0.29310	0.02880	0.02776	0.11882	0.05983	0.73048	0.44628	0.38883	0.12250	0.02083	0.02159	0.05930	0.04197	0.13217	0.11494	0.17838	0.11015	0.04140	0.03244	0.04365	0.08590	0.00404	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	1.13096	0.63219	6.61376	8.50875	0.04705	0.08908	0.03439	0.01208	7.47268	2.77945	3.45552	2.53619	1.01789	0.27969	0.07101	0.01622	3.52303	1.00723	0.81888	0.31816	0.02746	0.02637	0.12502	0.06276	0.77576	0.47444	0.40624	0.13248	0.02081	0.02167	0.05891	0.04261	0.13684	0.11859	0.19118	0.11933	0.04297	0.03398	0.04074	0.07972	0.00404	0.00403	0.00321	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	1.25825	0.65377	7.23366	9.14145	0.04867	0.09227	0.03582	0.01252	8.00251	2.99118	3.71009	2.71886	1.09842	0.30391	0.07779	0.01774	3.80825	1.09024	0.89139	0.34458	0.02831	0.02514	0.13128	0.06569	0.82437	0.50502	0.42442	0.14339	0.02076	0.02176	0.05899	0.04336	0.14158	0.12228	0.20639	0.12878	0.04439	0.03540	0.03774	0.07338	0.00403	0.00403	0.00320	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	1.39821	0.67842	7.90207	9.80685	0.05033	0.09549	0.03727	0.01296	8.53650	3.21018	3.96821	2.90345	1.17833	0.32862	0.08661	0.01928	4.08032	1.17050	0.99077	0.37260	0.02535	0.02412	0.13760	0.06846	0.87723	0.53868	0.44348	0.15535	0.02075	0.02186	0.05928	0.04425	0.14639	0.12599	0.22214	0.13851	0.04590	0.03670	0.03464	0.06682	0.00403	0.00402	0.00320	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	1.55329	0.70707	8.62768	10.51011	0.05202	0.09873	0.03879	0.01342	9.08204	3.43985	4.23388	3.09172	1.26142	0.35441	0.09551	0.02063	4.33914	1.24815	1.08773	0.40247	0.02446	0.02315	0.14412	0.07139	0.93043	0.57273	0.46355	0.16851	0.02072	0.02197	0.06016	0.04529	0.15145	0.12888	0.23857	0.14888	0.04956	0.03782	0.03139	0.05985	0.00402	0.00401	0.00319	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	1.72658	0.74112	9.42311	11.25871	0.05375	0.10201	0.04039	0.01391	9.64143	3.68258	4.50458	3.28432	1.34486	0.38144	0.09850	0.02239	4.58160	1.32234	1.19305	0.43451	0.02364	0.02225	0.15092	0.07443	0.98403	0.60721	0.48480	0.18307	0.02068	0.02210	0.06159	0.04651	0.15685	0.13402	0.25593	0.15941	0.04721	0.03874	0.02792	0.05262	0.00401	0.00400	0.00319	0.00318	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	1.91037	0.77412	10.25229	12.03158	0.05552	0.10534	0.04210	0.01442	10.21797	3.94692	4.78528	3.48209	1.42988	0.40993	0.10560	0.02397	4.80331	1.39219	1.30775	0.46915	0.02290	0.02142	0.15815	0.07764	1.03810	0.64223	0.50764	0.19924	0.02064	0.02224	0.06367	0.04794	0.16272	0.13851	0.27322	0.17008	0.04784	0.03965	0.02466	0.04576	0.00400	0.00399	0.00318	0.00317	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	2.10481	0.80559	11.11896	12.82940	0.05736	0.10871	0.04399	0.01499	10.81680	4.21917	5.07865	3.68616	1.51676	0.44012	0.11282	0.02558	4.99763	1.45602	1.43310	0.50696	0.02225	0.02007	0.16603	0.08113	1.08275	0.67785	0.53170	0.21733	0.02059	0.02241	0.06649	0.04960	0.16929	0.14354	0.29045	0.18070	0.04848	0.04055	0.02164	0.03848	0.00399	0.00398	0.00317	0.00316	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	2.31215	0.83486	12.03823	13.65332	0.05927	0.11215	0.04570	0.01550	11.44581	4.52359	5.38126	3.88914	1.60591	0.47237	0.12018	0.02721	5.15425	1.51121	1.57090	0.54874	0.02170	0.02002	0.17316	0.08423	1.14813	0.71434	0.55795	0.23768	0.02054	0.02261	0.07021	0.05153	0.17526	0.14803	0.30767	0.19129	0.04911	0.04146	0.01892	0.03384	0.00398	0.00397	0.00318	0.00316	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	2.53506	0.86690	12.98742	14.50525	0.06127	0.11568	0.04720	0.01563	12.07084	4.82839	5.69363	4.11388	1.69789	0.50715	0.12771	0.02887	5.32229	1.57195	1.71909	0.59231	0.02119	0.01939	0.17939	0.08888	1.20446	0.75180	0.58661	0.26079	0.02047	0.02283	0.07500	0.05377	0.18051	0.15188	0.32485	0.20189	0.04974	0.04227	0.01656	0.02907	0.00397	0.00395	0.00315	0.00314	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	2.77755	0.88218	14.00728	15.38837	0.06339	0.11932	0.04846	0.01627	12.69142	5.13860	6.01620	4.33410	1.79343	0.54505	0.13545	0.03057	5.50413	1.63925	1.87802	0.63788	0.02072	0.01879	0.18458	0.08901	1.26201	0.79557	0.61824	0.28725	0.02040	0.02310	0.08109	0.05538	0.18495	0.15498	0.34242	0.21257	0.05041	0.04331	0.01469	0.02538	0.00395	0.00394	0.00314	0.00313	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	3.02853	0.90630	15.08542	16.29947	0.06566	0.12313	0.04941	0.01651	13.30722	5.44597	6.35067	4.55969	1.89357	0.58860	0.14646	0.03232	5.70297	1.71433	2.04768	0.68575	0.02029	0.01822	0.19851	0.09050	1.32117	0.83106	0.65363	0.31790	0.02032	0.02341	0.08878	0.05942	0.18833	0.15720	0.35960	0.22304	0.05085	0.04413	0.01260	0.02190	0.00393	0.00392	0.00312	0.00311	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	3.28934	0.93387	16.16837	17.23906	0.06815	0.12715	0.05002	0.01682	13.91822	5.75817	6.69820	4.79185	2.00002	0.63401	0.15182	0.03413	5.92302	1.79883	2.22728	0.73627	0.01992	0.01769	0.19094	0.09124	1.38261	0.87397	0.69395	0.35398	0.02022	0.02379	0.09852	0.06285	0.19653	0.15836	0.37654	0.23332	0.05134	0.04482	0.01122	0.01867	0.00391	0.00390	0.00310	0.00309	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	3.56205	0.96642	17.32608	18.21622	0.07093	0.13152	0.05518	0.01848	14.52507	6.07448	7.06429	5.03222	2.11547	0.68845	0.16862	0.03802	6.17034	1.89499	2.41441	0.78994	0.01963	0.01721	0.19152	0.09107	1.44740	0.92041	0.74101	0.38743	0.02011	0.02427	0.11068	0.06758	0.19126	0.15822	0.39334	0.24347	0.05156	0.04536	0.00968	0.01571	0.00389	0.00387	0.00309	0.00307	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	3.84815	1.00519	18.54387	19.23223	0.07358	0.13952	0.04977	0.01634	15.11621	6.39389	7.45055	5.28184	2.22727	0.74086	0.16993	0.03801	6.44892	2.00521	2.60360	0.84749	0.01933	0.01673	0.18965	0.08999	1.51043	0.96465	0.78727	0.44024	0.01998	0.02471	0.12371	0.07179	0.19001	0.15636	0.41029	0.25364	0.05156	0.04570	0.00830	0.01316	0.00386	0.00384	0.00306	0.00305	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	4.15160	1.05281	19.84067	20.20079	0.07837	0.13944	0.04858	0.01584	15.68780	6.71769	7.86243	5.54308	2.33451	0.79117	0.17968	0.04015	6.77952	2.13394	2.79489	0.90989	0.01902	0.01525	0.18452	0.08876	1.57140	1.00629	0.83262	0.48237	0.01983	0.02513	0.13676	0.07718	0.18813	0.15326	0.42789	0.26415	0.05128	0.04581	0.00713	0.01105	0.00382	0.00381	0.00304	0.00302	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	4.45069	1.09898	21.12372	21.31709	0.07337	0.14261	0.04711	0.01525	16.23535	7.04859	8.30613	5.81544	2.43816	0.83862	0.18862	0.04219	7.09052	2.27257	2.93837	0.97858	0.01899	0.01377	0.17817	0.08328	1.65000	1.04489	0.87695	0.52371	0.01966	0.02552	0.15022	0.08336	0.18129	0.14737	0.44852	0.27155	0.05087	0.04579	0.00608	0.00915	0.00379	0.00377	0.00301	0.00299	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Uni-Tobacco - Termination Age: 80 - 50% Reduction in Benefits at Age 75

	Cancer Benefits						Vascular Benefits																		Other Specified Critical Illness Benefits												Neurological Benefits						Occupational Benefits				Child Specified Benefits									
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00023		0.02148		0.00797		0.00492		0.00965		0.03370		0.00386		0.00300		0.00803		0.04853		0.00053		0.00898		0.00777		0.11422		0.24279		0.06438		0.04195		0.00347		0.00101		0.00192		0.00167		0.00854		0.11993		0.00917		0.00022		0.30872	
18	0.03035	0.23674	0.50131	0.71046	0.01262	0.01881	0.00747	0.00318	0.35206	0.17276	0.15419	0.12426	0.02682	0.00717	0.00125	0.00032	0.17962	0.05605	0.03322	0.02118	0.06399	0.06578	0.01834	0.01138	0.08908	0.06685	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.04021	0.03716	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03488	0.26439	0.54133	0.78256	0.01388	0.02078	0.00758	0.00323	0.39412	0.18784	0.17487	0.14075	0.03093	0.00832	0.00148	0.00037	0.19055	0.05927	0.03894	0.02371	0.06854	0.07035	0.01953	0.01208	0.09699	0.07246	0.11511	0.07935	0.19540	0.08631	0.07933	0.04888	0.04153	0.03832	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.04002	0.28757	0.58411	0.86099	0.01485	0.02278	0.00774	0.00329	0.44242	0.20518	0.19806	0.15958	0.03560	0.00965	0.00173	0.00044	0.20307	0.06293	0.04587	0.02654	0.07427	0.07610	0.02075	0.01275	0.10539	0.07931	0.11981	0.06337	0.13858	0.05167	0.07801	0.04763	0.04284	0.03945	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04583	0.30537	0.62997	0.94869	0.01584	0.02462	0.00795	0.00337	0.49820	0.22523	0.22487	0.18115	0.04088	0.01117	0.00203	0.00051	0.21738	0.06710	0.05439	0.02967	0.07894	0.08077	0.02189	0.01345	0.11437	0.08444	0.12486	0.05716	0.12345	0.04720	0.07982	0.04642	0.04413	0.04054	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.05241	0.31647	0.67933	1.04088	0.01685	0.02689	0.00822	0.00347	0.55843	0.24712	0.25467	0.20502	0.04686	0.01291	0.00237	0.00060	0.23373	0.07184	0.06393	0.03318	0.08239	0.08418	0.02325	0.01413	0.12400	0.09089	0.13031	0.05147	0.11511	0.04394	0.08143	0.04526	0.04537	0.04167	0.02966	0.01853	0.00986	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05986	0.31899	0.75261	1.14514	0.01788	0.02903	0.00850	0.00360	0.62367	0.27110	0.28763	0.23147	0.05363	0.01460	0.00275	0.00070	0.25240	0.07723	0.07443	0.03708	0.08437	0.08608	0.02451	0.01480	0.13438	0.09769	0.13621	0.04636	0.08964	0.03892	0.08282	0.04414	0.04656	0.04251	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.06923	0.32120	0.79027	1.25882	0.01893	0.03119	0.00895	0.00374	0.69459	0.29743	0.32478	0.26084	0.06127	0.01716	0.00320	0.00081	0.27347	0.08347	0.08641	0.04148	0.08460	0.08617	0.02591	0.01555	0.14588	0.10492	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04786	0.04397	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.07761	0.32334	0.85284	1.37702	0.02001	0.03342	0.00937	0.00390	0.77194	0.32642	0.36663	0.29353	0.06992	0.01974	0.00370	0.00094	0.29723	0.09008	0.09939	0.04647	0.08282	0.08400	0.02747	0.01638	0.15806	0.11264	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04929	0.04469	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.08814	0.32524	0.92094	1.50707	0.02112	0.03572	0.00985	0.00408	0.85664	0.35844	0.41219	0.33002	0.07970	0.02268	0.00427	0.00108	0.32402	0.09895	0.11373	0.05215	0.07778	0.07887	0.02921	0.01731	0.17178	0.12096	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.05087	0.04597	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.09997	0.32676	0.99530	1.64871	0.02227	0.03809	0.01038	0.00428	0.94080	0.39393	0.46388	0.37087	0.09077	0.02602	0.00493	0.00124	0.35419	0.10844	0.12961	0.05884	0.07312	0.07395	0.03117	0.01837	0.18598	0.12961	0.16567	0.03363	0.03949	0.02588	0.08535	0.04039	0.05263	0.04748	0.04554	0.03068	0.01583	0.01081	0.06611	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.11327	0.32785	1.07674	1.80429	0.02366	0.04055	0.01099	0.00455	1.05271	0.43339	0.52226	0.41877	0.10335	0.02963	0.00565	0.00143	0.38817	0.11927	0.14723	0.06612	0.06885	0.06923	0.03340	0.01956	0.20072	0.13894	0.17569	0.03303	0.03093	0.02367	0.08495	0.03964	0.05482	0.04801	0.04941	0.03560	0.01751	0.01197	0.06841	0.14595	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.12806	0.32977	1.16584	1.96940	0.02469	0.04311	0.01168	0.00477	1.16702	0.47747	0.58812	0.46856	0.11766	0.03418	0.00648	0.00164	0.42643	0.13161	0.16682	0.07477	0.06439	0.06473	0.03595	0.02093	0.21606	0.14809	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.05686	0.05086	0.05360	0.03354	0.01911	0.01316	0.07032	0.14860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.14452	0.33132	1.28360	2.14228	0.02588	0.04579	0.01249	0.00507	1.29486	0.52751	0.66305	0.52743	0.13436	0.03917	0.00742	0.00188	0.46950	0.14565	0.18869	0.08492	0.06034	0.06047	0.03891	0.02253	0.23208	0.15850	0.19715	0.03562	0.02100	0.02112	0.08224	0.03860	0.05947	0.05301	0.05817	0.03560	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.16288	0.33359	1.37117	2.32748	0.02734	0.04861	0.01331	0.00538	1.43964	0.58314	0.74911	0.59500	0.15181	0.04461	0.00849	0.00215	0.51798	0.16160	0.21322	0.09700	0.05852	0.05646	0.04192	0.02415	0.24888	0.16846	0.21059	0.04122	0.02010	0.02114	0.07957	0.03837	0.06209	0.05517	0.06315	0.03953	0.02237	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.18338	0.34599	1.48997	2.52599	0.02877	0.05161	0.01413	0.00568	1.59155	0.64383	0.84030	0.66713	0.17105	0.05053	0.00969	0.00245	0.57240	0.17947	0.23632	0.10856	0.05295	0.05271	0.04500	0.02580	0.26657	0.17953	0.22442	0.04643	0.02100	0.02117	0.07710	0.03929	0.06472	0.05732	0.06861	0.04297	0.02405	0.01699	0.07500	0.14920	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.20634	0.35614	1.62174	2.74048	0.03002	0.05483	0.01495	0.00599	1.75166	0.70855	0.93725	0.74436	0.19109	0.05697	0.01107	0.00281	0.63355	0.19951	0.26754	0.12059	0.04965	0.04926	0.04813	0.02747	0.28529	0.19131	0.23876	0.05209	0.02100	0.02121	0.07486	0.03839	0.06737	0.05948	0.07462	0.04674	0.02578	0.01839	0.07752	0.14785	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.23174	0.36954	1.76588	2.96606	0.03187	0.05807	0.01579	0.00630	1.92107	0.77483	1.04068	0.82733	0.21489	0.06403	0.01263	0.00320	0.70243	0.22204	0.29826	0.13337	0.04685	0.04613	0.05135	0.02917	0.30522	0.20391	0.25347	0.05825	0.02100	0.02125	0.07287	0.03807	0.07004	0.06165	0.08123	0.05089	0.02750	0.01978	0.07158	0.14557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.25999	0.37757	1.92357	3.20455	0.03344	0.06132	0.01663	0.00660	2.10112	0.84828	1.15146	0.91679	0.24005	0.07179	0.01442	0.00366	0.78022	0.24743	0.33184	0.14710	0.04399	0.04438	0.05465	0.03090	0.32659	0.21748	0.26878	0.06496	0.02101	0.02130	0.07114	0.03916	0.07274	0.06382	0.08853	0.05548	0.02915	0.02117	0.07010	0.14220	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.29000	0.38871	2.08992	3.45117	0.03498	0.06452	0.01747	0.00691	2.28800	0.92413	1.26501	1.00786	0.26719	0.08007	0.01639	0.00416	0.86617	0.27503	0.38815	0.16158	0.04174	0.04108	0.05803	0.03267	0.34604	0.23173	0.28368	0.07146	0.02100	0.02134	0.06933	0.03950	0.07543	0.06597	0.09857	0.06051	0.03075	0.02253	0.06796	0.13748	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.32343	0.40055	2.27429	3.71541	0.03653	0.06773	0.01833	0.00721	2.48850	1.00630	1.38729	1.10619	0.29741	0.08928	0.01866	0.00473	0.96426	0.30645	0.40817	0.17733	0.03958	0.03886	0.06154	0.03449	0.37220	0.24654	0.29903	0.07847	0.02100	0.02139	0.06774	0.03998	0.07815	0.06813	0.10582	0.06617	0.03228	0.02389	0.06498	0.13107	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.36121	0.41341	2.48037	4.00184	0.03810	0.07095	0.01920	0.00752	2.70507	1.09583	1.51982	1.21266	0.33336	0.09961	0.02131	0.00540	1.07687	0.34044	0.45243	0.19452	0.03752	0.03675	0.06520	0.03637	0.39615	0.26198	0.31487	0.08604	0.02099	0.02145	0.06840	0.04061	0.08091	0.07029	0.11592	0.07260	0.03372	0.02523	0.06590	0.12643	0.00408	0.00407	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.40254	0.42509	2.70105	4.29477	0.03969	0.07420	0.02008	0.00782	2.94098	1.19407	1.66455	1.32977	0.36996	0.11130	0.02412	0.00612	1.20723	0.38358	0.50160	0.21338	0.03956	0.03473	0.06904	0.03832	0.42102	0.27814	0.33127	0.09424	0.02098	0.02152	0.06532	0.04140	0.08370	0.07246	0.12880	0.07929	0.03519	0.02859	0.06598	0.11411	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.44799	0.43536	2.93888	4.59537	0.04129	0.07746	0.02098	0.00812	3.20096	1.30293	1.82401	1.45887	0.41461	0.12473	0.02713	0.00688	1.36021	0.43248	0.55653	0.23425	0.03371	0.03282	0.07312	0.04036	0.44696	0.29514	0.34828	0.10313	0.02098	0.02159	0.06455	0.04238	0.08654	0.07463	0.13835	0.08659	0.03669	0.02800	0.06324	0.10619	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.49738	0.44385	3.19113	4.90185	0.04260	0.08072	0.02230	0.00843	3.48838	1.42221	1.99801	1.59975	0.45912	0.13831	0.03032	0.00768	1.54215	0.48859	0.61830	0.25741	0.03188	0.03105	0.07724	0.04244	0.47385	0.31296	0.36497	0.11177	0.02098	0.02187	0.06360	0.04336	0.08945	0.07688	0.15075	0.09422	0.03826	0.02948	0.04875	0.09879	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.55250	0.45011	3.46727	5.21918	0.04453	0.08400	0.02283	0.00875	3.77827	1.54478	2.17423	1.73642	0.50390	0.15225	0.03379	0.00855	1.72032	0.54603	0.68505	0.28166	0.03038	0.02939	0.08140	0.04452	0.50223	0.33196	0.38230	0.12114	0.02097	0.02215	0.06260	0.04447	0.09546	0.08144	0.17892	0.11185	0.04163	0.03269	0.04368	0.08593	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.61461	0.45336	3.77258	5.56097	0.04620	0.08732	0.02378	0.00907	4.07108	1.67116	2.35337	1.87817	0.54899	0.16661	0.03765	0.00952	1.89424	0.60170	0.75725	0.30714	0.02892	0.02798	0.08560	0.04662	0.53237	0.35235	0.40038	0.13133	0.02097	0.02185	0.06260	0.04447	0.09546	0.08144	0.17892	0.11185	0.04163	0.03269	0.04368	0.08593	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.68154	0.45780	4.09549	5.88763	0.04789	0.09068	0.02474	0.00939	4.36734	1.80194	2.53592	2.02233	0.59444	0.18144	0.04153	0.01050	2.06325	0.65649	0.83540	0.33402	0.02760	0.02649	0.08988	0.04873	0.56467	0.37442	0.41931	0.14246	0.02097	0.02196	0.06264	0.04543	0.09857	0.08381	0.19405	0.12125	0.04324	0.03426	0.04077	0.07975	0.00407	0.00406	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.75414	0.46268	4.43923	6.23011	0.04963	0.09408	0.02573	0.00972	4.66772	1.93786	2.72242	2.16929	0.64033	0.19983	0.04543	0.01146	2.22859	0.71027	0.93509	0.36252	0.02646	0.02528	0.09419	0.05088	0.59996	0.39857	0.43921	0.15468	0.02096	0.02209	0.06319	0.04655	0.10180	0.08625	0.20964	0.13084	0.04468	0.03572	0.03778	0.07342	0.00407	0.00406	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.83353	0.47135	4.88805	6.57966	0.05141	0.09753	0.02675	0.01006	4.97310	2.07985	2.91352	2.31953	0.68671	0.21283	0.04938	0.01247	2.38320	0.76280	1.01196	0.39289	0.02553	0.02427	0.09862	0.05307	0.63817	0.42543	0.46023	0.16812	0.02096	0.02223	0.06406	0.04785	0.10516	0.08878	0.22582	0.14097	0.04594	0.03706	0.03468	0.06686	0.00406	0.00406	0.00323	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.92131	0.48134	5.28792	6.93794	0.05324	0.10105	0.02781	0.01041	5.28451	2.22908	3.11802	2.47364	0.73368	0.22806	0.05336	0.01348	2.53170	0.81385	1.11173	0.42542	0.02466	0.02332	0.10320	0.05531	0.67700	0.45288	0.48254	0.18298	0.02095	0.02239	0.06557	0.04937	0.10870	0.09145	0.24274	0.15147	0.04985	0.03823	0.03143	0.05989	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	1.01971	0.49443	5.64747	7.30727	0.05513	0.10463	0.02892	0.01078	5.60368	2.38698	3.31286	2.63230	0.78136	0.24713	0.05739	0.01449	2.67039	0.86287	1.22027	0.46051	0.02387	0.02244	0.10796	0.05764	0.71623	0.48041	0.50633	0.19943	0.02094	0.02258	0.06772	0.05113	0.11247	0.09429	0.26066	0.16256	0.04764	0.03920	0.02797	0.05267	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	1.12215	0.50642	6.09928	7.68190	0.05710	0.10830	0.03012	0.01117	5.93235	2.55550	3.52326	2.79535	0.82887	0.26568	0.06148	0.01552	2.79681	0.90942	1.33863	0.49861	0.02316	0.02164	0.11303	0.06010	0.75595	0.50870	0.53186	0.21779	0.02094	0.02279	0.07062	0.05317	0.11659	0.09738	0.27858	0.17365	0.04834	0.04017	0.02471	0.04582	0.00406	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	1.22948	0.51706	6.56587	8.06294	0.05915	0.11207	0.03145	0.01161	6.27368	2.72741	3.74279	2.96693	0.87942	0.28540	0.06563	0.01657	2.90721	0.95250	1.48817	0.54637	0.02254	0.02092	0.11856	0.06278	0.79626	0.53767	0.55944	0.23835	0.02093	0.02303	0.07446	0.05553	0.12121	0.10085	0.29855	0.18475	0.04964	0.04114	0.02170	0.03953	0.00405	0.00405	0.00322	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.34284	0.52599	7.05064	8.45182	0.06130	0.11597	0.03365	0.01200	6.63237	2.93688	3.97357	3.14553	0.93024	0.30651	0.06987	0.01763	2.99574	0.99050	1.61076	0.58665	0.02203	0.02030	0.12354	0.06516	0.83731	0.56748	0.58947	0.26154	0.02092	0.02331	0.07919	0.05826	0.12539	0.10394	0.31460	0.19589	0.04974	0.04213	0.01899	0.03392	0.00405	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.46387	0.53262	7.55824	8.85047	0.06358	0.12001	0.03369	0.01233	6.98949	3.13859	4.21217	3.32927	0.98268	0.32932	0.07421	0.01873	3.09123	1.03259	1.76443	0.63536	0.02157	0.01972	0.12786	0.06718	0.87930	0.59833	0.62246	0.28789	0.02091	0.02363	0.08522	0.06142	0.12906	0.10658	0.33283	0.20711	0.05047	0.04313	0.01664	0.02915	0.00404	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.59496	0.53601	8.09537	9.26180	0.06602	0.12425	0.03456	0.01259	7.34188	3.34150	4.46007	3.51904	1.03716	0.35424	0.07867	0.01985	3.19510	1.07950	1.92965	0.68682	0.02114	0.01916	0.13143	0.06891	0.92247	0.63049	0.65907	0.31805	0.02089	0.02400	0.09272	0.06508	0.13212	0.10870	0.35139	0.21851	0.05123	0.04417	0.01477	0.02568	0.00404	0.00403	0.00321	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.73898	0.54153	8.64762	9.68277	0.06866	0.12873	0.03521	0.01278	7.69237	3.54762	4.71909	3.71597	1.09427	0.38181	0.08329	0.02101	3.30915	1.13210	2.19854	0.74143	0.02078	0.01884	0.13438	0.06994	0.96715	0.66432	0.70018	0.35294	0.02088	0.02444	0.10204	0.06931	0.13446	0.11019	0.36983	0.22979	0.05189	0.04512	0.01300	0.02201	0.00403	0.00403	0.00320	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.86675	0.54994	9.21962	10.11692	0.07157	0.13354	0.03561	0.01286	8.03973	3.75714	4.99153	3.92143	1.15494	0.41286	0.08811	0.02222	3.43573	1.19150	2.29448	0.79968	0.02048	0.01817	0.13564	0.07090	1.01386	0.70041	0.74709	0.38389	0.02088	0.02497	0.11366	0.07422	0.13594	0.11095	0.38821	0.24101	0.05241	0.04595	0.01134	0.01879	0.00403	0.00402	0.00320	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	2.00946	0.56315	9.81518	10.56782	0.07485	0.13880	0.03568	0.01283	8.38370	3.97088	5.28041	4.13720	1.22063	0.44471	0.09319	0.02349	3.57804	1.25920	2.49122	0.86225	0.02027	0.01776	0.13588	0.07035	1.06337	0.73947	0.80176	0.44293	0.02084	0.02561	0.12829	0.07993	0.13635	0.11078	0.40669	0.25224	0.05278	0.04864	0.00981	0.01587	0.00402	0.00401	0.00319	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	2.15897	0.57665	10.44465	11.04229	0.07806	0.14394	0.03539	0.01265	8.72401	4.19044	5.58974	4.36554	1.29486	0.48366	0.09862	0.02485	3.74090	1.33730	2.69154	0.93005	0.02007	0.01735	0.13438	0.06930	1.11255	0.77791	0.85681	0.49219	0.02082	0.02624	0.14352	0.08646	0.13541	0.10948	0.42557	0.26365	0.05296	0.04717	0.00845	0.01332	0.00401	0.00400	0.00318	0.00318	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	2.31823	0.59808	11.12057	11.59243	0.08121	0.14894	0.03452	0.01226	9.06038	4.41720	5.92471	4.60934	1.34742	0.51760	0.10453	0.02632	3.93167	1.42886	2.88572	1.00426	0.01986	0.01696	0.13068	0.06707	1.16141	0.81498	0.91237	0.54178	0.02079	0.02688	0.15948	0.09394	0.13270	0.10687	0.44541	0.27583	0.05289	0.04749	0.00720	0.01124	0.00400	0.00399	0.00318	0.00317	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	2.47480	0.61898	11.79275	12.04668	0.08437	0.15379	0.03340	0.01184	9.39258	4.65371	6.29083	4.87250	1.40850	0.55039	0.11033	0.02776	4.12530	1.52873	3.05351	1.08564	0.01906	0.01658	0.12616	0.06448	1.21002	0.85068	0.96856	0.56172	0.02076	0.02752	0.17032	0.10256	0.12962	0.10341	0.46564	0.28455	0.05273	0.04771	0.00626	0.00927	0.00399	0.00398

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Non-Tobacco - Termination Age: 80 - 50% Reduction in Benefits at Age 75

	Cancer Benefits						Vascular Benefits																		Other Specified Critical Illness Benefits												Neurological Benefits						Occupational Benefits				Child Specified Benefits									
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.02148		0.00797		0.00452		0.00966		0.03370		0.00966		0.00300		0.00363		0.00453		0.00053		0.00898		0.00777		0.11422		0.24275		0.06438		0.04155		0.00347		0.00101		0.00192		0.00143		0.00167		0.00854		0.13593		0.00917		0.00922		0.00972	
18	0.02737	0.23251	0.47590	0.68846	0.01262	0.01881	0.00696	0.00306	0.28546	0.15505	0.13715	0.11618	0.02092	0.00617	0.00095	0.00027	0.15132	0.05071	0.03322	0.02118	0.06399	0.06578	0.01692	0.01089	0.08155	0.06380	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.03755	0.03516	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03135	0.30058	0.51142	0.75665	0.01388	0.02078	0.00702	0.00309	0.31794	0.16769	0.15512	0.11648	0.02418	0.00716	0.00113	0.00032	0.15859	0.05324	0.03894	0.02371	0.06854	0.07035	0.01793	0.01152	0.08847	0.06900	0.11511	0.07935	0.19540	0.08631	0.07933	0.04888	0.03957	0.03610	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.03566	0.28333	0.54963	0.83059	0.01485	0.02278	0.00712	0.00314	0.35551	0.18234	0.17569	0.14898	0.02771	0.00830	0.00132	0.00037	0.16716	0.05617	0.04587	0.02654	0.07427	0.07610	0.01896	0.01214	0.09579	0.07442	0.11981	0.06337	0.13858	0.05167	0.07801	0.04763	0.03958	0.03701	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04058	0.30059	0.58593	0.91119	0.01584	0.02482	0.00727	0.00321	0.39921	0.19942	0.19933	0.16905	0.03185	0.00960	0.00155	0.00044	0.17724	0.05954	0.05439	0.02967	0.07994	0.08077	0.02001	0.01277	0.10360	0.08008	0.12486	0.05716	0.12146	0.04720	0.07982	0.04642	0.04056	0.03788	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.04614	0.31115	0.63173	0.99861	0.01685	0.02689	0.00748	0.00330	0.44623	0.21811	0.22557	0.19124	0.03644	0.01110	0.00182	0.00051	0.18906	0.06344	0.06393	0.03318	0.08239	0.08418	0.02106	0.01339	0.11200	0.08605	0.13031	0.05147	0.10511	0.04394	0.08143	0.04526	0.04153	0.03870	0.02966	0.01853	0.00998	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05242	0.31307	0.67747	1.09734	0.01788	0.02903	0.00776	0.00341	0.49992	0.23855	0.25475	0.21582	0.04170	0.01282	0.00212	0.00059	0.20275	0.06790	0.07443	0.03708	0.08437	0.08608	0.02212	0.01398	0.12104	0.09234	0.13621	0.04636	0.08964	0.03892	0.08282	0.04414	0.04242	0.03944	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.05943	0.31480	0.72658	1.20162	0.01893	0.03119	0.00807	0.00354	0.55185	0.26099	0.28724	0.24311	0.04765	0.01477	0.00246	0.00069	0.21833	0.07311	0.08541	0.04146	0.08460	0.08617	0.02330	0.01497	0.13087	0.09900	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04342	0.04026	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.06727	0.31629	0.77942	1.31343	0.02001	0.03342	0.00843	0.00368	0.61163	0.28571	0.32352	0.27347	0.05439	0.01700	0.00285	0.00080	0.23603	0.07914	0.09939	0.04647	0.08282	0.08400	0.02461	0.01542	0.14185	0.10612	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04453	0.04118	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.07609	0.31745	0.83654	1.43387	0.02112	0.03572	0.00882	0.00384	0.67703	0.31301	0.36413	0.30735	0.06203	0.01954	0.00330	0.00092	0.25612	0.08812	0.11373	0.05215	0.07778	0.07887	0.02609	0.01627	0.15361	0.11377	0.15724	0.03542	0.04990	0.02858	0.08526	0.04118	0.04578	0.04221	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.08587	0.31812	0.88648	1.56485	0.02227	0.03809	0.00927	0.00402	0.74893	0.34331	0.40971	0.34530	0.07069	0.02243	0.00381	0.00107	0.27891	0.09414	0.12961	0.05864	0.07312	0.07395	0.02777	0.01722	0.16595	0.12123	0.16567	0.03363	0.03949	0.02588	0.08535	0.04039	0.04720	0.04339	0.04554	0.03068	0.01583	0.01081	0.06611	0.13648	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.09690	0.31804	0.95591	1.70813	0.02346	0.04055	0.00979	0.00422	0.81941	0.37704	0.46105	0.38754	0.08054	0.02574	0.00439	0.00123	0.30472	0.10335	0.14723	0.06612	0.06885	0.06923	0.02998	0.01838	0.17872	0.13002	0.17509	0.03303	0.03093	0.02367	0.08495	0.03964	0.04881	0.04473	0.04941	0.03560	0.01751	0.01197	0.06841	0.14095	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.10915	0.31912	1.03932	1.85881	0.02469	0.04311	0.01038	0.00446	0.91681	0.41476	0.51912	0.43609	0.09178	0.02952	0.00504	0.00141	0.33397	0.11388	0.16682	0.07477	0.06439	0.06473	0.03188	0.01957	0.19200	0.13868	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.05067	0.04629	0.05360	0.03354	0.01911	0.01316	0.07032	0.14660	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.12276	0.32153	1.11953	2.01769	0.02598	0.04579	0.01108	0.00474	1.01597	0.45722	0.58525	0.49083	0.10467	0.03386	0.00578	0.00162	0.36706	0.12500	0.18869	0.08492	0.06034	0.06047	0.03445	0.02104	0.20585	0.14776	0.19715	0.03562	0.02100	0.02112	0.08224	0.03860	0.05280	0.04813	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.13793	0.32556	1.20747	2.18624	0.02734	0.04861	0.01178	0.00502	1.12842	0.50542	0.66131	0.55370	0.11860	0.03859	0.00662	0.00185	0.40449	0.13959	0.21322	0.09700	0.05652	0.05646	0.03705	0.02252	0.22039	0.15733	0.21059	0.04122	0.02100	0.02114	0.07957	0.03837	0.05504	0.04993	0.06315	0.03953	0.02237	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.15487	0.33160	1.30424	2.36329	0.02877	0.05161	0.01248	0.00530	1.24618	0.55863	0.74182	0.62076	0.13389	0.04373	0.00758	0.00212	0.44863	0.15497	0.23632	0.10856	0.05295	0.05271	0.03970	0.02402	0.23571	0.16745	0.22442	0.04643	0.02100	0.02117	0.07710	0.03829	0.05724	0.05175	0.06861	0.04297	0.02405	0.01699	0.07500	0.14920	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.17362	0.34024	1.41122	2.56030	0.03002	0.05483	0.01319	0.00557	1.37012	0.61129	0.82739	0.69254	0.15009	0.04933	0.00867	0.00242	0.49413	0.17225	0.26754	0.12059	0.04965	0.04926	0.04240	0.02554	0.25194	0.17825	0.23876	0.05209	0.02100	0.02121	0.07486	0.03839	0.05945	0.05356	0.07462	0.04674	0.02579	0.01839	0.07752	0.14785	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.19476	0.34910	1.52784	2.76326	0.03187	0.05807	0.01389	0.00585	1.50115	0.66986	0.91885	0.76964	0.16801	0.05546	0.00991	0.00277	0.54772	0.19170	0.29826	0.13337	0.04665	0.04613	0.04516	0.02708	0.28923	0.18980	0.25347	0.05825	0.02100	0.02125	0.07287	0.03887	0.06169	0.05538	0.08123	0.05089	0.02750	0.01978	0.07158	0.14557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.21797	0.35827	1.65559	2.97678	0.03344	0.06132	0.01461	0.00613	1.64042	0.73291	1.01643	0.85279	0.18770	0.06219	0.01132	0.00316	0.60832	0.21364	0.33184	0.14710	0.04399	0.04438	0.04799	0.02897	0.28779	0.20228	0.26878	0.06496	0.02101	0.02130	0.07114	0.03916	0.06394	0.05720	0.08853	0.05548	0.02915	0.02117	0.07010	0.14220	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.24252	0.36754	1.78953	3.19640	0.03498	0.06452	0.01533	0.00640	1.79451	0.79787	1.11638	0.93727	0.20886	0.06605	0.01288	0.00359	0.67511	0.23742	0.36815	0.16158	0.04174	0.04108	0.05090	0.03027	0.30735	0.21535	0.28368	0.07146	0.02100	0.02134	0.06933	0.03950	0.06619	0.05901	0.09857	0.06051	0.03075	0.02253	0.06796	0.13748	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.27001	0.37735	1.93786	3.43082	0.03653	0.06773	0.01606	0.00667	1.93934	0.86835	1.22410	1.02854	0.23243	0.07732	0.01467	0.00409	0.75142	0.26453	0.40817	0.17733	0.03958	0.03886	0.05391	0.03169	0.32744	0.22897	0.29903	0.07847	0.02100	0.02139	0.06774	0.03998	0.06849	0.06083	0.10582	0.06617	0.03228	0.02389	0.06498	0.13107	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.30097	0.38799	2.10373	3.68407	0.03810	0.07095	0.01680	0.00695	2.10697	0.94533	1.34098	1.12774	0.25892	0.08626	0.01675	0.00467	0.83907	0.29559	0.45243	0.19452	0.03752	0.03675	0.05708	0.03364	0.34832	0.24319	0.31468	0.08604	0.02099	0.02145	0.06640	0.04061	0.07080	0.06287	0.11592	0.07260	0.03372	0.02523	0.06590	0.12443	0.00408	0.00407	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.33472	0.39733	2.28055	3.94070	0.03969	0.07420	0.01755	0.00723	2.28012	1.03005	1.46879	1.23640	0.28905	0.09639	0.01897	0.00529	0.94058	0.33144	0.50160	0.21338	0.03556	0.03473	0.06036	0.03542	0.37007	0.25813	0.33127	0.09424	0.02098	0.02152	0.06532	0.04140	0.07317	0.06453	0.12880	0.07929	0.03519	0.02859	0.06696	0.11411	0.00407	0.00407	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.37172	0.40513	2.47034	4.20156	0.04129	0.07746	0.01833	0.00750	2.46263	1.12422	1.61010	1.35667	0.32391	0.10803	0.02133	0.00595	1.05968	0.37332	0.55653	0.23425	0.03371	0.03282	0.06391	0.03730	0.39284	0.27389	0.34828	0.10313	0.02098	0.02159	0.06455	0.04238	0.07561	0.06641	0.13835	0.08659	0.03669	0.02800	0.06324	0.10619	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.41175	0.41103	2.67088	4.46448	0.04260	0.08072	0.01913	0.00779	2.71676	1.22751	1.76383	1.48506	0.35870	0.11981	0.02384	0.00664	1.20101	0.42253	0.61830	0.25741	0.03198	0.03105	0.06750	0.03921	0.41654	0.29048	0.36497	0.11177	0.02098	0.02187	0.06360	0.04336	0.07812	0.06838	0.15075	0.09422	0.03826	0.02948	0.04875	0.09879	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.45639	0.41451	2.88988	4.73389	0.04453	0.08400	0.01994	0.00808	2.94390	1.33403	1.91982	1.61535	0.39392	0.13194	0.02658	0.00740	1.33972	0.47127	0.68505	0.28166	0.03038	0.02939	0.07113	0.04114	0.44166	0.30822	0.38230	0.12114	0.02097	0.02219	0.06293	0.04365	0.08071	0.07049	0.16418	0.10268	0.03989	0.03103	0.04653	0.09198	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.50666	0.41474	3.13183	5.01179	0.04620	0.08732	0.02078	0.00838	3.17493	1.44436	2.07922	1.74791	0.42939	0.14448	0.02962	0.00824	1.47571	0.51953	0.75725	0.30714	0.02892	0.02798	0.07482	0.04308	0.46847	0.32730	0.40038	0.13133	0.02097	0.02185	0.06260	0.04447	0.08338	0.07248	0.17892	0.11185	0.04163	0.03269	0.04368	0.08593	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.56063	0.41606	3.38712	5.29081	0.04789	0.09068	0.02163	0.00868	3.41086	1.55918	2.24246	1.88315	0.46554	0.15751	0.03270	0.00909	1.60889	0.56729	0.83540	0.33402	0.02760	0.02649	0.07859	0.04506	0.49735	0.34802	0.41931	0.14246	0.02097	0.02196	0.06264	0.04543	0.08615	0.07463	0.19405	0.12125	0.04324	0.03426	0.04077	0.07975	0.00407	0.00406	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.61906	0.41899	3.65881	5.57165	0.04963	0.09408	0.02252	0.00899	3.65301	1.67924	2.41024	2.02160	0.50243	0.17110	0.03583	0.00995	1.73911	0.61454	0.93509	0.36252	0.02646	0.02528	0.08245	0.04707	0.52892	0.37077	0.43921	0.15468	0.02096	0.02209	0.06319	0.04655	0.08908	0.07689	0.20964	0.13084	0.04468	0.03572	0.03778	0.07342	0.00407	0.00406	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.68295	0.42288	3.95079	5.85514	0.05141	0.09753	0.02344	0.00931	3.90311	1.80593	2.58377	2.16389	0.54028	0.18535	0.03902	0.01083	1.86619	0.66124	1.01196	0.39289	0.02553	0.02427	0.08645	0.04914	0.56366	0.39614	0.46023	0.16812	0.02096	0.02223	0.06406	0.04785	0.09216	0.07927	0.22582	0.14097	0.04594	0.03706	0.03468	0.06686	0.00406	0.00406	0.00323	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.75302	0.42906	4.28844	6.14227	0.05324	0.10105	0.02441	0.00965	4.16010	1.93942	2.76287	2.31023	0.57891	0.20031	0.04228	0.01172	1.98825	0.70934	1.11173	0.42540	0.02466	0.02332	0.09059	0.05127	0.58896	0.42195	0.48254	0.18298	0.02095	0.02239	0.06557	0.04937	0.09542	0.08177	0.24274	0.15147	0.04985	0.03823	0.03143	0.05989	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	0.83305	0.43788	4.61942	6.43424	0.05513	0.10463	0.02543	0.01000	4.42526	2.08117	2.94852	2.46128	0.61845	0.21607	0.04560	0.01262	2.10400	0.75135	1.22027	0.46051	0.02387	0.02244	0.09491	0.05348	0.63479	0.44829	0.50633	0.19943	0.02094	0.02258	0.06772	0.05113	0.09889	0.08444	0.26066	0.16256	0.04764	0.03920	0.02797	0.05267	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	0.91556	0.44579	4.97984	6.73009	0.05710	0.10830	0.02652	0.01038	4.70038	2.23287	3.14189	2.61790	0.65902	0.23279	0.04900	0.01355	2.21166	0.79397	1.33863	0.49861	0.02316	0.02164	0.09951	0.05581	0.67125	0.47524	0.53186	0.21779	0.02094	0.02279	0.07062	0.05317	0.10267	0.08733	0.27858	0.17365	0.04834	0.04017	0.02471	0.04582	0.00406	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	1.00194	0.45251	5.35229	7.03138	0.05915	0.11207	0.02774	0.01079	4.98808	2.39702	3.34468	2.78116	0.70082	0.25061	0.05249	0.01449	2.33844	0.83402	1.48817	0.54637	0.02254	0.02092	0.10453	0.05835	0.70845	0.50292	0.55944	0.23835	0.02093	0.02303	0.07446	0.05553	0.10662	0.09058	0.29855	0.18475	0.04964	0.04114	0.02170	0.03953	0.00405	0.00405	0.00322	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.09323	0.45607	5.74012	7.33996	0.06130	0.11597	0.02884	0.01117	5.29230	2.57725	3.55827	2.95254	0.74409	0.26975	0.05608	0.01546	2.38996	0.87018	1.61076	0.58665	0.02203	0.02030	0.10908	0.06062	0.74654	0.53148	0.58947	0.26154	0.02092	0.02331	0.07919	0.05826	0.11080	0.09350	0.31460	0.19589	0.04974	0.04213	0.01899	0.03392	0.00405	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.19088	0.46170	6.14781	7.65924	0.06358	0.12001	0.02981	0.01149	5.58832	2.76041	3.76851	3.12945	0.78915	0.29051	0.05980	0.01646	2.47829	0.91025	1.76443	0.63536	0.02157	0.01972	0.11310	0.06258	0.78573	0.56112	0.62246	0.28789	0.02091	0.02363	0.08522	0.06142	0.11425	0.09604	0.33283	0.20711	0.05047	0.04313	0.01664	0.02915	0.00404	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.29698	0.46275	6.58155	7.98938	0.06602	0.12425	0.03064	0.01175	5.90654	2.94702	4.01271	3.31284	0.83640	0.31323	0.06366	0.01750	2.57477	0.95490	1.92965	0.68682	0.02114	0.01916	0.11647	0.06417	0.82626	0.59210	0.65907	0.31805	0.02089	0.02400	0.09272	0.06508	0.11721	0.09813	0.35139	0.21851	0.05123	0.04417	0.01477	0.02548	0.00404	0.00403	0.00321	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.40591	0.46654	7.03058	8.33213	0.06866	0.12873	0.03129	0.01183	6.21748	3.13773	4.25677	3.50388	0.88842	0.33841	0.06771	0.01858	2.68114	1.00497	2.19654	0.74143	0.02078	0.01884	0.11909	0.06531	0.86850	0.62480	0.70018	0.35294	0.02088	0.02444	0.10204	0.06931	0.11957	0.09869	0.36983	0.22979	0.05189	0.04512	0.01330	0.02201	0.00403	0.00403	0.00320	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.51867	0.47197	7.46994	8.69023	0.07157	0.13354	0.03173	0.01203	6.53195	3.33343	4.51510	3.70402	0.94007	0.36682	0.07198	0.01971	2.79968	1.06152	2.29448	0.79968	0.02048	0.01817	0.12078	0.06594	0.91295	0.65978	0.74709	0.38389	0.02086	0.02497	0.11366	0.07422	0.12121	0.10061	0.38821	0.24101	0.05241	0.04595	0.01134	0.01879	0.00403	0.00402	0.00320	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	1.63685	0.48118	7.99534	9.06692	0.07485	0.13880	0.03180	0.01203	6.85118	3.53538	4.79096	3.91516	0.99970	0.39963	0.07853	0.02091	2.93353	1.13601	2.49122	0.86225	0.02027	0.01776	0.12138	0.06958	0.96043	0.69794	0.80176	0.44293	0.02084	0.02561	0.12829	0.07993	0.12197	0.10076	0.40669	0.25224	0.05278	0.04864	0.00981	0.01587	0.00402	0.00401	0.00319	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	1.76099	0.49429	8.52283	9.47146	0.07806	0.14394	0.03172	0.01188	7.17120	3.74372	5.08678	4.13890	1.05686	0.43191	0.08142	0.02219	3.08502	1.19999	2.69154	0.93005	0.02007	0.01735	0.12042	0.06506	1.00790	0.73528	0.85681	0.46219	0.02082	0.02624	0.14352	0.08646	0.12154	0.09987	0.42557	0.26365	0.05296	0.04717	0.00845	0.01332	0.00401	0.00400	0.00318	0.00318	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	1.89403	0.51262	9.08208	9.90690	0.08121	0.14894	0.03166	0.01156	7.48166	3.95985	5.40701	4.37795	1.11435	0.46354	0.08874	0.02358	3.28019	1.28621	2.88572	1.00426	0.01986	0.01696	0.11749	0.06311	1.05538	0.77165	0.91237	0.54178	0.02079	0.02688	0.15948	0.09394	0.11952	0.09760	0.44541	0.27593	0.05289	0.04749	0.00720	0.01124	0.00400	0.00399	0.00318	0.00317	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	2.02618	0.53074	9.66404	10.33628	0.08457	0.15379	0.03020	0.01117	7.81227	4.18821	5.75925	4.63904	1.17095	0.49409	0.09504	0.02495	3.43960	1.38038	3.05391	1.08664	0.01906	0.01658	0.11395	0.06079	1.10290	0.80688	0.96856	0.56172	0.02076	0.02752	0.17832	0.10256	0.10847	0.09491	0.46564	0.28455	0.05273	0.04771	0.00626	0.00927	0.00399

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Tobacco - Termination Age: 80 - 50% Reduction in Benefits at Age 75

| | Cancer Benefits | | | | | | Vascular Benefits | | | | | |

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Uni-Tobacco - Termination Age: 85 - No Reduction in Benefits

	Cancer Benefits						Vascular Benefits																																									
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Anticoagulo / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	200%		100%		100%		100%		100%		200%		200%		200%		200%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		200%		200%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.02147		0.00097		0.00040		0.00860		0.00370		0.00868		0.00000		0.00903		0.00455		0.00253		0.00894		0.00777		0.00101		0.01422		0.02475		0.00436		0.00357		0.00101		0.00101		0.00167		0.00183		0.00167		0.00854		0.01593		0.00617		0.02222		0.39572	
18	0.03035	0.23674	0.50131	0.71046	0.01262	0.01881	0.00747	0.00318	0.35206	0.17276	0.15419	0.12426	0.02682	0.00717	0.00125	0.00032	0.17962	0.05605	0.03322	0.02116	0.06399	0.06578	0.01834	0.01138	0.08908	0.06685	0.11072	0.07713	0.17483	0.06112	0.07389	0.05016	0.04521	0.03716	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03488	0.26428	0.54133	0.76256	0.01308	0.02078	0.00758	0.00323	0.39412	0.18764	0.17467	0.14075	0.03093	0.00832	0.00148	0.00037	0.19055	0.05927	0.03894	0.02371	0.06854	0.07035	0.01953	0.01208	0.08699	0.07246	0.11511	0.07005	0.15540	0.05631	0.07933	0.04888	0.04153	0.03832	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.04002	0.28757	0.58411	0.86089	0.01485	0.02278	0.00774	0.00329	0.44242	0.20518	0.19806	0.15958	0.03560	0.00865	0.00173	0.00044	0.20307	0.06293	0.04587	0.02654	0.07427	0.07630	0.02075	0.01275	0.10539	0.07831	0.11981	0.06337	0.13858	0.05167	0.07801	0.04783	0.04284	0.03945	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04582	0.30537	0.62997	0.94869	0.01584	0.02462	0.00795	0.00337	0.49820	0.22523	0.22487	0.18115	0.04088	0.01117	0.00203	0.00051	0.21738	0.06710	0.05439	0.02967	0.07994	0.08077	0.02199	0.01345	0.11437	0.08444	0.12486	0.05716	0.12146	0.04720	0.07582	0.04642	0.04413	0.04054	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.05241	0.31647	0.67933	1.04089	0.01685	0.02689	0.00822	0.00347	0.55843	0.24712	0.25467	0.20502	0.04686	0.01291	0.00237	0.00060	0.23373	0.07184	0.06393	0.03318	0.08239	0.08418	0.02325	0.01413	0.12400	0.09089	0.13031	0.05147	0.10511	0.04294	0.08143	0.04526	0.04537	0.04157	0.02966	0.01853	0.00986	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05986	0.33189	0.73261	1.14514	0.01788	0.02922	0.00850	0.00360	0.62367	0.27110	0.28763	0.22147	0.05363	0.01490	0.00275	0.00070	0.25240	0.07723	0.07451	0.03708	0.08437	0.08908	0.02451	0.01498	0.13438	0.09769	0.13621	0.04636	0.08964	0.03882	0.08282	0.04414	0.04656	0.04251	0.03246	0.02028	0.01090	0.00718	0.05395	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.06823	0.32120	0.79027	1.25682	0.01893	0.03119	0.00895	0.00374	0.69459	0.29743	0.32478	0.26384	0.06127	0.01716	0.00320	0.00081	0.27347	0.08347	0.08641	0.04148	0.08460	0.08617	0.02591	0.01555	0.14568	0.10492	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04789	0.04354	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.07761	0.32334	0.85284	1.37702	0.02001	0.03342	0.00937	0.00390	0.77194	0.33642	0.36803	0.29353	0.06992	0.01974	0.00370	0.00094	0.29723	0.09008	0.09939	0.04647	0.08262	0.08400	0.02747	0.01638	0.15806	0.11264	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04929	0.04469	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.08814	0.32524	0.92094	1.50707	0.02112	0.03572	0.00985	0.00408	0.85664	0.35844	0.41219	0.33002	0.07970	0.02268	0.00427	0.00108	0.32402	0.09895	0.11373	0.05215	0.07778	0.07887	0.02921	0.01731	0.17178	0.12096	0.15724	0.03542	0.04990	0.02858	0.08526	0.04118	0.05087	0.04597	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.09997	0.32676	0.99530	1.64871	0.02227	0.03809	0.01038	0.00428	0.94980	0.39393	0.46398	0.37087	0.08927	0.02602	0.00492	0.00124	0.35419	0.10844	0.12991	0.05884	0.07312	0.07395	0.03117	0.01837	0.18598	0.12961	0.16567	0.03363	0.03949	0.02588	0.08535	0.04036	0.05263	0.04740	0.04554	0.02848	0.01593	0.01081	0.06611	0.13648	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.11327	0.32785	1.07674	1.80429	0.02366	0.04055	0.01099	0.00450	1.05271	0.43339	0.52228	0.41877	0.10335	0.02983	0.00565	0.00143	0.38817	0.11927	0.14723	0.06611	0.06885	0.06923	0.03340	0.01956	0.20072	0.13864	0.17530	0.03303	0.03093	0.02367	0.08495	0.03964	0.05461	0.04801	0.04941	0.03060	0.01751	0.01197	0.06841	0.14095	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.12806	0.32977	1.16584	1.96840	0.02469	0.04311	0.01168	0.00477	1.16702	0.47747	0.58812	0.46856	0.11766	0.03418	0.00648	0.00164	0.42643	0.13161	0.16682	0.07477	0.06439	0.06473	0.03595	0.02093	0.21606	0.14809	0.18541	0.03285	0.02458	0.02203	0.08396	0.03904	0.05686	0.05088	0.05360	0.03354	0.01911	0.01316	0.07032	0.14660	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.14452	0.33132	1.28360	2.14228	0.02568	0.04579	0.01249	0.00507	1.29486	0.52751	0.66305	0.52743	0.13435	0.03917	0.00742	0.00188	0.46950	0.14565	0.18859	0.08492	0.06034	0.06047	0.03891	0.02253	0.23208	0.15800	0.19715	0.03062	0.02100	0.02112	0.08224	0.03860	0.05947	0.05301	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.16288	0.33859	1.37117	2.32748	0.02734	0.04861	0.01331	0.00538	1.43964	0.58314	0.74911	0.59500	0.15181	0.04461	0.00849	0.00215	0.51798	0.16160	0.21322	0.09700	0.05652	0.05646	0.04193	0.02415	0.24888	0.16846	0.21058	0.04122	0.02100	0.02114	0.07957	0.03837	0.06209	0.05517	0.06315	0.03953	0.02237	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.18338	0.34599	1.48997	2.52599	0.02977	0.05161	0.01413	0.00568	1.59155	0.64283	0.84030	0.66713	0.17105	0.05053	0.00969	0.00246	0.57240	0.17947	0.23932	0.10858	0.05235	0.05271	0.04500	0.02580	0.26657	0.17953	0.22442	0.04643	0.02100	0.02117	0.07716	0.03829	0.06472	0.05732	0.06861	0.04297	0.02405	0.01699	0.07300	0.14920	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.20634	0.35614	1.62174	2.74048	0.03032	0.05483	0.01495	0.00599	1.75166	0.70655	0.93725	0.74436	0.19109	0.05697	0.01107	0.00281	0.63359	0.19851	0.26754	0.12059	0.04965	0.04926	0.04813	0.02747	0.28529	0.19131	0.23870	0.05209	0.02100	0.02121	0.07486	0.03839	0.06737	0.05948	0.07462	0.04674	0.02579	0.01839	0.07252	0.14785	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.23174	0.36664	1.76588	2.96606	0.03187	0.05807	0.01579	0.00630	1.92107	0.77483	1.04068	0.82723	0.21489	0.06403	0.01263	0.00320	0.70243	0.22204	0.29826	0.13337	0.04665	0.04613	0.05135	0.02917	0.30522	0.20391	0.25347	0.05625	0.02100	0.02125	0.07287	0.03867	0.07004	0.06165	0.08123	0.05089	0.02758	0.01978	0.07158	0.14557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.25999	0.37757	1.92357	3.20455	0.03344	0.06132	0.01663	0.00660	2.10112	0.84829	1.15146	0.91679	0.24005	0.07179	0.01442	0.00366	0.78022	0.24743	0.33184	0.14710	0.04399	0.04338	0.05465	0.03090	0.32659	0.21748	0.26878	0.06496	0.02101	0.02130	0.07114	0.03916	0.07274	0.06382	0.08853	0.05549	0.02915	0.02117	0.07010	0.14220	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.29134	0.38905	2.09756	3.45630	0.03502	0.06460	0.01748	0.00691	2.29348	0.92766	1.27954	1.01363	0.26788	0.08039	0.01646	0.00418	0.86843	0.27616	0.36869	0.16192	0.04175	0.04108	0.05805	0.03288	0.34971	0.23222	0.28407	0.07228	0.02101	0.02136	0.06972	0.03987	0.07546	0.06599	0.09966	0.06057	0.03076	0.02254	0.06796	0.13748	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.32646	0.40128	2.29048	3.73055	0.03663	0.06791	0.01834	0.00722	2.50022	1.01390	1.39952	1.11897	0.29886	0.08993	0.01882	0.0478	0.96800	0.30883	0.40928	0.17801	0.03959	0.03887	0.06158	0.03451	0.37360	0.24755	0.30120	0.08028	0.02101	0.02144	0.06861	0.04083	0.07821	0.06817	0.10579	0.06629	0.03229	0.02390	0.06499	0.13107	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.36597	0.41457	2.50610	4.02596	0.03825	0.07125	0.01922	0.00752	2.72385	1.10810	1.53967	1.23411	0.33364	0.10062	0.02156	0.00547	1.08433	0.34617	0.45414	0.19555	0.03754	0.03676	0.06526	0.03640	0.39835	0.26356	0.31843	0.08903	0.02102	0.02152	0.06785	0.04206	0.08100	0.07036	0.11617	0.07278	0.03375	0.02525	0.06091	0.12243	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.40919	0.42673	2.73734	4.32889	0.03980	0.07461	0.02011	0.00783	2.96771	1.21167	1.69314	1.36077	0.37316	0.11271	0.02447	0.00622	1.21769	0.38519	0.50396	0.21482	0.03859	0.03476	0.06912	0.03836	0.42410	0.28015	0.33644	0.09882	0.02102	0.02152	0.06746	0.04357	0.08383	0.07358	0.12712	0.07962	0.03522	0.02663	0.05698	0.11412	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.45668	0.43754	2.98664	4.64060	0.04157	0.07801	0.02102	0.00814	3.23661	1.32658	1.86282	1.50132	0.41881	0.12659	0.02760	0.00701	1.37398	0.43635	0.55960	0.23611	0.03375	0.03288	0.07323	0.04042	0.45100	0.29799	0.35531	0.10915	0.02103	0.02173	0.06749	0.04540	0.08671	0.07475	0.13875	0.08688	0.03673	0.02805	0.05325	0.10619	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.50918	0.44667	3.25705	4.96271	0.04337	0.08146	0.02194	0.00845	3.53759	1.45552	2.05263	1.65919	0.46477	0.14082	0.03097	0.00787	1.56658	0.49887	0.62220	0.25986	0.03202	0.03108	0.07736	0.04249	0.47924	0.31668	0.37511	0.12071	0.02104	0.02185	0.06797	0.04758	0.08964	0.07688	0.15119	0.09463	0.03829	0.02952	0.04673	0.09874	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.56761	0.45363	3.55265	5.29740	0.04501	0.08495	0.02288	0.00876	3.84188	1.58876	2.24672	1.82063	0.51110	0.15545	0.03465	0.00881	1.74378	0.55786	0.68978	0.28469	0.03042	0.02942	0.08152	0.04456	0.50906	0.33658	0.39580	0.13328	0.02105	0.02200	0.06885	0.05002	0.09262	0.07925	0.16464	0.10301	0.03991	0.03106	0.04649	0.09187	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.63325	0.45765	3.87903	5.64779	0.04669	0.08849	0.02382	0.00908	4.15004	1.72661	2.44473	1.98610	0.55788	0.17054	0.03873	0.00985	1.92312	0.61625	0.76262	0.31080	0.02896	0.02798	0.08572	0.04685	0.54076	0.35793	0.41750	0.14697	0.02105	0.02215	0.07019	0.05276	0.09568	0.08155	0.17938	0.11217	0.04163	0.03270	0.04362	0.08577	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.70394	0.46294	4.22454	6.00440	0.04861	0.09210	0.02479	0.00940	4.46273	1.86984	2.64762	2.15618	0.60515	0.18615	0.04286	0.01090	2.09799	0.67394	0.84181	0.33835	0.02785	0.02651	0.08998	0.04875	0.57473	0.38100	0.44034	0.16193	0.02106	0.02233	0.07204	0.05583	0.09882	0.08392	0.19449	0.12154	0.04322	0.03425	0.04069	0.07954	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.78058	0.46976	4.59261	6.36835	0.05049	0.09577	0.02578	0.00972	4.78079	2.01832	2.85614	2.33151	0.65301	0.20237	0.04704	0.01198	2.26767	0.73802	0.92731	0.36754	0.02801	0.02533	0.09431	0.05088	0.61152	0.40921	0.46449	0.17835	0.02107	0.02253	0.07449	0.05928	0.10207	0.08625	0.21005	0.13118	0.04485	0.03570	0.03766	0.07316	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.86321	0.47818	4.98050	6.73447	0.05237	0.09943	0.02680	0.01006	5.10012	2.17134	3.06429	2.50231	0.70093	0.21903	0.05118	0.01303	2.42620	0.78582	1.01983	0.39843	0.02559	0.02431	0.09874	0.05306	0.65146	0.43395	0.48878	0.19483	0.02108	0.02273	0.07694	0.06224	0.10549	0.08899	0.22623	0.14122	0.04590	0.03702	0.03458	0.06669	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.95460	0.48902	5.40178	7.11133	0.05433	0.10318	0.02786	0.01041	5.42733	2.33185	3.28007	2.67965	0.74961	0.23649	0.05539	0.01410	2.58327	0.83959	1.12028	0.43154	0.02473	0.02337	0.10331	0.05529	0.69191	0.46219	0.51479	0.21310	0.02110	0.02296	0.08016	0.06564	0.10982	0.09155	0.24314	0.15169	0.04590	0.03919	0.03134	0.05973	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	1.05703	0.50305	5.86535	7.50149	0.05635	0.10703	0.02898	0.01078	5.76410	2.50244	3.50474	2.88457	0.79921	0.25488	0.05968	0.01519	2.73525	0.89178	1.23952	0.46724	0.02395	0.02250	0.10807	0.05761	0.73297	0.49102	0.54278	0.23345	0.02111	0.02322	0.08425	0.06954	0.11383	0.09439	0.26104	0.16275	0.04758	0.03915	0.02788	0.05241	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	1.16399	0.51612	6.34421	7.89951	0.05847	0.11099	0.03019	0.01117	6.11272	2.68519	3.73865	3.05834	0.84989	0.27434	0.06405	0.01631	2.86183	0.94189	1.34855	0.50600	0.02325	0.02171	0.11313	0.06005	0.77474	0.52054	0.57308	0.25630	0.02112	0.02351	0.08936	0.07400	0.11697	0.09747	0.27893	0.17380	0.04826	0.04011	0.02462	0.04557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	1.27639	0.52798	6.84133	8.30683	0.06070	0.11509	0.03152	0.01161	6.47853	2.88306	3.98741	3.26256	0.90187	0.29506	0.06853	0.01745	2.98041	0.98897	1.47874	0.54844	0.02265	0.02100	0.11985	0.06270	0.81737	0.55088	0.60606	0.28173	0.02114	0.02384	0.09563	0.07911	0.12162	0.10063	0.29884	0.18484	0.04985	0.04106	0.02162	0.03929	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.39542	0.53829	7.36053	8.72523	0.06305	0.11936	0.03271	0.01199	6.88056	3.10042	4.24997	3.47927	0.95543	0.31730	0.07314	0.01863	3.07833	1.03155	1.62189	0.59546	0.02217	0.02040	0.12360	0.06505	0.86104	0.58223	0.64223	0.31053	0.02116	0.02423	0.10328	0.08497	0.12583	0.10400	0.31483	0.19580	0.04984	0.04203	0.01891	0.03369	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.52380	0.54651	7.96697	9.15705	0.06555	0.12363	0.03376	0.01232	7.24540	3.32183	4.52468	3.70622	1.01085	0.34137	0.07789	0.02084	3.18444	1.07979	1.77602	0.64488	0.02172	0.01984	0.12791	0.06704	0.90598	0.61478	0.68221	0.34322	0.02118	0.02467	0.11255	0.09169	0.12952	0.10663	0.33266	0.20703	0.05035	0.04301	0.01657	0.02894	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.66098	0.55175	8.48789	9.60547	0.06824	0.12854	0.03463	0.01258	7.63139	3.54802	4.81366	3.94505	1.06889	0.36766	0.08283	0.02113	1.30032	1.13147	1.94154	0.69712	0.02133	0.01930	0.13145	0.06893	0.95248	0.64883	0.72676	0.38057	0.02121	0.02518	0.12376	0.09940	0.13263	0.10873	0.35140	0.21830	0.05109	0.04403	0.01470	0.02527	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.80296	0.55934	8.98969	10.06858	0.07117	0.13355	0.03528	0.01275	8.01894	3.77988	5.11946	4.19771	1.12989	0.39673	0.08799	0.02243	3.42796	1.19053	2.11850	0.75258	0.02099	0.01880	0.13408	0.06973	1.00003	0.68477	0.77690	0.42356	0.02123	0.02578	0.13731	0.10826	0.13502	0.11021	0.36987	0.22943	0.05172	0.04494	0.01294	0.02182	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.94969	0.56979	9.71719	10.54981	0.07440	0.13896	0.03569	0.01283	8.40850	4.01848	5.44520	4.46652	1.19494	0.42942	0.09342	0.02381	3.56989	1.25716	2.30620	0.81150	0.02072	0.01836	0.13563	0.07025	1.05189	0.72319	0.81407	0.47366	0.02127	0.02648	0.15375	0.11844	0.13655	0.11196	0.38784	0.24044	0.05221	0.04573	0.01128	0.01862	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	2.10247	0.58378	10.37888	11.05390	0.07804	0.14468	0.03577	0.01288	8.80063	4.25523	5.79489	4.75435	1.26952	0.46702	0.09818	0.02529	3.72952	1.33292	2.50230	0.87477	0.02055	0.01798	0.13584	0.07006	1.10621	0.76502	0.90041	0.53298	0.02131	0.02732	0.17388	0.13018	0.13706	0.11681	0.40805	0.25142	0.05255	0.04639	0.00977	0.01572	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	2.26329	0.60231	11.07823	11.58797	0.08186	0.15078	0.03547	0.01282	9.19599	4.52193	6.17362	5.06475	1.33531	0.50392	0.10539	0.02687	3.91186	1.41996	2.70154	0.94315	0.02039	0.01762	0.13438	0.06899	1.16085	0.80613	0.96882	0.58395	0.02135	0.02818	0.19542	0.14359	0.13623	0.10953	0.42459	0.26253	0.05270	0.04687	0.00842	0.01318	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	2.43519	0.62693	11.83546	12.16288	0.08528	0.15665	0.03465	0.01225	9.98541	4.79884	6.58782	5.40203	1.46420	0.54005	0.11219	0.02859	4.12462	1.52135	2.89421	1.01777	0.02023	0.01728	0.13072	0.06677	1.21595	0.84643	1.03971	0.65685	0.02140	0.02908	0.21964	0.15896	0.13368	0.10678	0.44398	0.27468	0.05259	0.04714	0.00728	0.01112	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	2.60612	0.65146	12.60029	12.74335	0.08889	0.16249	0.03366	0.01182	10.00001	5.07507	7.04625	5.77172	1.47216	0.57539	0.11902	0.03033	4.34285	1.63217	3.08070	1.08202	0.02008	0.01695	0.12632	0.06418	1.27167	0.88581	1.11354	0.72201	0.02146	0.03001	0.24282	0.17661	0.13080	0.10350	0.45875	0.28272	0.05238	0.04731	0.00627	0.00928	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Non-Tobacco - Termination Age: 85 - No Reduction in Benefits

	Cancer Benefits																Vascular Benefits																								Other Specified Critical Illness Benefits												Neurological Benefits						Occupational Benefits						Child Specified Benefits									
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.02148		0.00297		0.00370		0.00896		0.00370		0.00896		0.00300		0.00300		0.00453		0.00053		0.00896		0.00777		0.00777		0.11422		0.04275		0.06438		0.06438		0.00357		0.00357		0.00357		0.00167		0.00453		0.00453		0.00054		0.17093		0.00017		0.00022		0.00072	
18	0.02737	0.23251	0.47590	0.68846	0.01262	0.01881	0.00696	0.00306	0.28546	0.15505	0.13715	0.11618	0.02092	0.00617	0.00095	0.00027	0.15132	0.05071	0.03322	0.02118	0.06399	0.06578	0.01692	0.01089	0.08155	0.06380	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.03755	0.03516	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03135	0.26058	0.51142	0.75665	0.01388	0.02078	0.00702	0.00309	0.31794	0.16769	0.15512	0.11648	0.02418	0.00716	0.00113	0.00032	0.15859	0.05324	0.03894	0.02371	0.06854	0.07035	0.01793	0.01152	0.08847	0.06900	0.11511	0.07935	0.18540	0.08631	0.07933	0.04888	0.03857	0.03610	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.03566	0.28333	0.54963	0.83059	0.01485	0.02278	0.00712	0.00314	0.35551	0.18234	0.17569	0.14898	0.02771	0.00830	0.00132	0.00037	0.16716	0.05617	0.04587	0.02654	0.07427	0.07610	0.01896	0.01214	0.09579	0.07442	0.11981	0.06337	0.13858	0.05167	0.07801	0.04763	0.03958	0.03701	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04058	0.30059	0.58903	0.91119	0.01584	0.02482	0.00727	0.00321	0.39921	0.19942	0.19933	0.16905	0.03185	0.00960	0.00155	0.00044	0.17724	0.05954	0.05439	0.02967	0.07994	0.08077	0.02001	0.01277	0.10360	0.08008	0.12486	0.05716	0.12145	0.04720	0.07982	0.04642	0.04056	0.03788	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.04614	0.31115	0.63173	0.99861	0.01685	0.02689	0.00748	0.00330	0.44623	0.21811	0.22557	0.19124	0.03644	0.01110	0.00182	0.00051	0.18908	0.06344	0.06393	0.03318	0.08239	0.08418	0.02106	0.01339	0.11200	0.08605	0.13031	0.05147	0.10511	0.04394	0.08143	0.04526	0.04153	0.03870	0.02966	0.01853	0.00986	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05242	0.31307	0.67747	1.09724	0.01788	0.02903	0.00776	0.00341	0.49992	0.23855	0.25475	0.21582	0.04170	0.01262	0.00213	0.00059	0.20275	0.06790	0.07443	0.03708	0.08437	0.08608	0.02212	0.01398	0.12104	0.09234	0.13621	0.04636	0.08964	0.03892	0.08282	0.04414	0.04242	0.03944	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.05943	0.31480	0.72658	1.20162	0.01893	0.03119	0.00807	0.00354	0.55185	0.26099	0.28724	0.24311	0.04765	0.01477	0.00246	0.00069	0.21633	0.07311	0.08641	0.04148	0.08460	0.08617	0.02330	0.01497	0.13087	0.09900	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04342	0.04026	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.06727	0.31629	0.77942	1.31343	0.02001	0.03342	0.00843	0.00368	0.61163	0.28571	0.32352	0.27347	0.05439	0.01700	0.00285	0.00080	0.23603	0.07914	0.09939	0.04647	0.08692	0.08400	0.02461	0.01542	0.14185	0.10612	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04453	0.04118	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.07609	0.31745	0.83654	1.43387	0.02112	0.03572	0.00882	0.00384	0.67703	0.31301	0.36413	0.30735	0.06203	0.01954	0.00330	0.00092	0.25612	0.08812	0.11373	0.05215	0.07778	0.07887	0.02609	0.01627	0.15361	0.11377	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.04578	0.04221	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.08587	0.31812	0.88648	1.56485	0.02227	0.03809	0.00927	0.00402	0.74893	0.34331	0.40971	0.34530	0.07069	0.02243	0.00381	0.00107	0.27891	0.09414	0.12961	0.05864	0.07312	0.07395	0.02777	0.01722	0.16595	0.12173	0.16567	0.03363	0.03949	0.02588	0.08535	0.04038	0.04720	0.04339	0.04554	0.03068	0.01583	0.01081	0.06611	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.09660	0.31804	0.95591	1.70813	0.02366	0.04055	0.00979	0.00422	0.81941	0.37704	0.46105	0.38754	0.08054	0.02574	0.00439	0.00123	0.30472	0.10335	0.14723	0.06612	0.06905	0.06923	0.02998	0.01833	0.17872	0.13002	0.17500	0.03303	0.03093	0.02367	0.08495	0.03964	0.04881	0.04473	0.04941	0.03560	0.01751	0.01197	0.06841	0.14595	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.10915	0.31912	1.03932	1.85881	0.02469	0.04311	0.01038	0.00446	0.91681	0.41476	0.51912	0.43609	0.09178	0.02952	0.00504	0.00141	0.33997	0.11388	0.16682	0.07477	0.06439	0.06473	0.03188	0.01957	0.19200	0.13868	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.05067	0.04629	0.05360	0.03354	0.01911	0.01316	0.07032	0.14860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.12276	0.32153	1.11953	2.01769	0.02588	0.04579	0.01108	0.00474	1.01597	0.45722	0.58525	0.49083	0.10467	0.03386	0.00578	0.00162	0.36706	0.12500	0.18869	0.08492	0.06034	0.06047	0.03445	0.02104	0.20585	0.14776	0.19715	0.03542	0.02100	0.02112	0.08224	0.03860	0.05280	0.04811	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.13793	0.32556	1.20747	2.18624	0.02734	0.04861	0.01178	0.00502	1.12842	0.50542	0.66131	0.55370	0.11880	0.03859	0.00662	0.00185	0.40449	0.13959	0.21322	0.09700	0.05652	0.05646	0.03705	0.02252	0.22039	0.15733	0.21059	0.04122	0.02100	0.02114	0.07957	0.03837	0.05504	0.04993	0.06315	0.03953	0.02237	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.15487	0.33160	1.30424	2.36629	0.02877	0.05161	0.01248	0.00530	1.24618	0.55863	0.74182	0.62076	0.13389	0.04373	0.00758	0.00212	0.44863	0.15497	0.23632	0.10856	0.05295	0.05271	0.03970	0.02402	0.23571	0.16745	0.22442	0.04643	0.02100	0.02117	0.07710	0.03829	0.05724	0.05175	0.06861	0.04297	0.02405	0.01699	0.07500	0.14920	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.17362	0.34024	1.41122	2.56030	0.03022	0.05483	0.01319	0.00557	1.37012	0.61129	0.82739	0.69254	0.15009	0.04933	0.00867	0.00242	0.49413	0.17225	0.26754	0.12059	0.04965	0.04926	0.04240	0.02594	0.25194	0.17825	0.23876	0.05209	0.02100	0.02121	0.07486	0.03839	0.05945	0.05356	0.07462	0.04674	0.02578	0.01839	0.07752	0.14785	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.19476	0.34910	1.52784	2.76326	0.03187	0.05807	0.01389	0.00585	1.50115	0.66986	0.91805	0.76964	0.16801	0.05546	0.00991	0.00277	0.54772	0.19175	0.29826	0.13337	0.04685	0.04613	0.04516	0.02709	0.28923	0.18980	0.25347	0.05825	0.02100	0.02125	0.07287	0.03887	0.06169	0.05538	0.08123	0.05089	0.02750	0.01978	0.07716	0.14657	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.21797	0.35827	1.65559	2.97678	0.03344	0.06132	0.01461	0.00613	1.64042	0.73291	1.01643	0.85279	0.18770	0.06219	0.01132	0.00316	0.60832	0.21364	0.33184	0.14710	0.04399	0.04338	0.04799	0.02897	0.28779	0.20236	0.26878	0.06496	0.02101	0.02130	0.07114	0.03916	0.06394	0.05720	0.08853	0.05548	0.02915	0.02117	0.07010	0.14220	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.24381	0.36785	1.79628	3.20260	0.03502	0.06460	0.01533	0.00640	1.78937	0.80118	1.12169	0.94286	0.20947	0.06904	0.01294	0.00361	0.67712	0.23849	0.36899	0.16192	0.04175	0.04108	0.05092	0.03028	0.30793	0.21582	0.28407	0.07228	0.02101	0.02136	0.06972	0.03987	0.06622	0.05903	0.09966	0.06057	0.03076	0.02254	0.06796	0.13748	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.27271	0.37802	1.95227	3.44466	0.03663	0.06791	0.01607	0.00668	1.94974	0.87545	1.23563	1.04091	0.23372	0.07792	0.01480	0.00413	0.75563	0.26675	0.40928	0.17801	0.03959	0.03887	0.05395	0.03195	0.32877	0.22995	0.30120	0.08028	0.02101	0.02144	0.06861	0.04083	0.06853	0.06087	0.10579	0.06629	0.03229	0.02390	0.06499	0.13107	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.30522	0.38905	2.12671	3.70520	0.03825	0.07125	0.01682	0.00696	2.12365	0.95679	1.35970	1.14821	0.26935	0.08721	0.01697	0.00474	0.84571	0.29808	0.45414	0.19555	0.03754	0.03676	0.05712	0.03367	0.35040	0.24472	0.31843	0.08903	0.02102	0.02152	0.06785	0.04206	0.07089	0.06273	0.11617	0.07278	0.03375	0.02525	0.06091	0.12243	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.34066	0.39894	2.31303	3.97206	0.03990	0.07461	0.01758	0.00723	2.31388	1.04646	1.49575	1.26640	0.29188	0.09771	0.01928	0.00538	0.94987	0.33632	0.50396	0.21482	0.03959	0.03476	0.06046	0.03546	0.37298	0.26024	0.33644	0.09882	0.02102	0.02162	0.06746	0.04357	0.07329	0.06482	0.12712	0.07962	0.03522	0.02663	0.05698	0.11412	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.37951	0.40713	2.51332	4.24321	0.04157	0.07801	0.01837	0.00752	2.52429	1.14631	1.64641	1.39775	0.32765	0.10976	0.02175	0.00607	1.07189	0.37973	0.55960	0.23611	0.03375	0.03386	0.06401	0.03736	0.39666	0.27664	0.35531	0.10915	0.02103	0.02173	0.06749	0.04540	0.07576	0.06653	0.13875	0.08888	0.03673	0.02805	0.05325	0.10619	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.42237	0.41363	2.73021	4.52597	0.04337	0.08146	0.01917	0.00782	2.76064	1.25878	1.81548	1.54554	0.36373	0.12215	0.02442	0.00682	1.22746	0.43122	0.62220	0.25985	0.03202	0.03108	0.06761	0.03926	0.42164	0.29408	0.37511	0.12071	0.02104	0.02185	0.06797	0.04758	0.07830	0.06850	0.15119	0.09463	0.03829	0.02952	0.04973	0.09874	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.47002	0.41776	2.96698	4.80634	0.04501	0.08495	0.01999	0.00809	3.00081	1.37526	1.98831	1.69894	0.40027	0.13484	0.02735	0.00764	1.38074	0.48237	0.68978	0.28469	0.03040	0.02942	0.07125	0.04118	0.44814	0.31271	0.39580	0.13328	0.02105	0.02200	0.06885	0.05002	0.08091	0.07052	0.16464	0.10301	0.03991	0.03106	0.04649	0.09187	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.52352	0.41873	3.23921	5.10173	0.04679	0.08849	0.02082	0.00839	3.24574	1.49639	2.16558	1.85252	0.43737	0.14817	0.03059	0.00855	1.50168	0.53326	0.76262	0.31088	0.02896	0.02789	0.07496	0.04312	0.47644	0.33273	0.41750	0.14697	0.02105	0.02215	0.07019	0.05276	0.08361	0.07260	0.17938	0.11217	0.04163	0.03270	0.04362	0.08577	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.58095	0.42086	3.50425	5.39996	0.04861	0.09210	0.02169	0.00889	3.49659	1.62296	2.34611	2.01292	0.47518	0.16194	0.03389	0.00947	1.64022	0.58372	0.84181	0.33835	0.02765	0.02651	0.07871	0.04508	0.50691	0.35443	0.44034	0.16193	0.02106	0.02233	0.07204	0.05583	0.08641	0.07475	0.19449	0.12154	0.04322	0.03425	0.04069	0.07954	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.64310	0.42437	3.78831	5.70070	0.05049	0.09577	0.02257	0.00899	3.75481	1.75592	2.53885	2.17891	0.51389	0.17632	0.03727	0.01041	1.77627	0.63393	0.92731	0.36754	0.02651	0.02531	0.08258	0.04708	0.54016	0.37932	0.46449	0.17835	0.02107	0.02253	0.07449	0.05926	0.08935	0.07700	0.21005	0.13119	0.04465	0.03570	0.03768	0.07316	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.70995	0.42928	4.10776	5.99984	0.05297	0.09943	0.02350	0.00932	4.01754	1.89106	2.72646	2.34114	0.55312	0.19119	0.04065	0.01135	1.90785	0.68296	1.01983	0.39843	0.02559	0.02431	0.08658	0.04914	0.57632	0.40445	0.48878	0.19483	0.02108	0.02273	0.07694	0.06224	0.09247	0.07939	0.22623	0.14122	0.04590	0.03702	0.03458	0.06669	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.78396	0.43627	4.44507	6.30456	0.05433	0.10318	0.02447	0.00985	4.28877	2.03611	2.92382	2.51000	0.59332	0.20984	0.04410	0.01230	2.03498	0.73129	1.12028	0.43154	0.02473	0.02337	0.09072	0.05126	0.61317	0.43124	0.51479	0.21310	0.02110	0.02298	0.08016	0.06564	0.09575	0.08189	0.24314	0.15189	0.04660	0.03819	0.03134	0.05973	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	0.86710	0.44600	4.81815	6.61632	0.05635	0.10703	0.02549	0.01000	4.56999	2.18982	3.13016	2.68656	0.63461	0.22339	0.04766	0.01328	2.15649	0.77956	1.22952	0.46724	0.02395	0.02250	0.09504	0.05345	0.65074	0.45865	0.54278	0.23345	0.02111	0.02322	0.08425	0.06954	0.09925	0.08456	0.26104	0.16275	0.04758	0.03915	0.02788	0.05241	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	0.95377	0.45494	5.20349	6.93445	0.05847	0.11099	0.02659	0.01038	4.86321	2.35496	3.34696	2.87201	0.67716	0.24097	0.05132	0.01429	2.27068	0.82464	1.34855	0.50600	0.02325	0.02171	0.09963	0.05577	0.68916	0.48681	0.57308	0.25620	0.02112	0.02351	0.08936	0.07400	0.10307	0.08745	0.27893	0.17380	0.04826	0.04011	0.02462	0.04557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	1.04484	0.46252	5.60410	7.26080	0.06070	0.11509	0.02781	0.01079	5.17131	2.53420	3.57610	3.06793	0.72118	0.25975	0.05510	0.01532	2.37489	0.86849	1.47874	0.54844	0.02265	0.02100	0.10464	0.05829	0.72858	0.51583	0.60609	0.28173	0.02114	0.02384	0.09563	0.07911	0.10734	0.09089	0.29884	0.18484	0.04985	0.04106	0.02162	0.03829	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.14140	0.46972	6.02374	7.59761	0.06305	0.11936	0.02891	0.01116	5.49854	2.73134	3.82002	3.27628	0.76935	0.27997	0.05902	0.01640	2.49493	0.90897	1.62189	0.59544	0.02217	0.02040	0.10919	0.06053	0.76917	0.54589	0.64223	0.31053	0.02116	0.02423	0.10328	0.08497	0.11125	0.09360	0.31483	0.19580	0.04964	0.04303	0.01891	0.03369	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.24485	0.47488	6.49736	7.94767	0.06555	0.12363	0.02899	0.01148	5.83063	2.93358	4.07649	3.49512	0.81482	0.30191	0.06311	0.01752	2.56269	0.95369	1.77602	0.64488	0.02172	0.01984	0.11319	0.06246	0.81118	0.57725	0.68221	0.34322	0.02118	0.02467	0.11255	0.09169	0.11475	0.09613	0.33296	0.20703	0.05035	0.04301	0.01657	0.02894	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.35767	0.47771	6.94169	8.31459	0.06824	0.12854	0.03072	0.01173	6.16841	3.14170	4.34752	3.72611	0.86524	0.32584	0.06740	0.01868	2.67026	1.00398	1.94154	0.69712	0.02133	0.01930	0.11655	0.06402	0.85490	0.61004	0.72676	0.38057	0.02121	0.02518	0.12376	0.09940	0.11775	0.09822	0.35140	0.21830	0.05109	0.04403	0.01470	0.02527	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.47405	0.48299	7.40690	8.69785	0.07117	0.13355	0.03138	0.01192	6.51263	3.35571	4.63569	3.97120	0.91881	0.35256	0.07193	0.01991	2.78894	1.06016	2.11850	0.75258	0.02099	0.01880	0.11915	0.06513	0.90073	0.64481	0.77690	0.42358	0.02123	0.02578	0.13731	0.10826	0.12016	0.09977	0.36967	0.22943	0.05172	0.04494	0.01294	0.02182	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.59521	0.49117	7.95816	9.10115	0.07440	0.13896	0.03182	0.01201	6.86557	3.57987	4.94481	4.23279	0.97645	0.38254	0.07675	0.02121	2.92136	1.12354	2.30620	0.81150	0.02072	0.01836	0.12084	0.06572	0.94525	0.68207	0.83407	0.47366	0.02127	0.02648	0.15375	0.11844	0.12187	0.10069	0.38784	0.24044	0.05221	0.04573	0.01128	0.01862	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	1.72264	0.50289	8.51310	9.53095	0.07804	0.14488	0.03200	0.01201	7.22827	3.81284	5.27823	4.51382	1.03955	0.41702	0.08163	0.02260	3.07686	1.19562	2.50230	0.87477	0.02055	0.01799	0.12142	0.06597	1.00130	0.72274	0.90041	0.53298	0.02131	0.02732	0.17388	0.13018	0.12271	0.10085	0.40605	0.25142	0.05255	0.04629	0.00977	0.01572	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	1.85759	0.51880	9.10699	9.99094	0.08186	0.15078	0.03184	0.01186	7.59791	4.05628	5.63974	4.81711	1.10277	0.45118	0.08752	0.02409	3.23997	1.27894	2.70154	0.94315	0.02039	0.01762	0.12050	0.06490	1.05399	0.76789	0.96882	0.59395	0.02135	0.02818	0.19542	0.14359	0.12239	0.09998	0.42459	0.26253	0.05270	0.04887	0.00842	0.01318	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	2.00258	0.54022	9.75193	10.40081	0.08528	0.15665	0.03121	0.01153	7.97514	4.31220	6.03526	5.14679	1.16802	0.48480	0.09364	0.02572	3.43485	1.37354	2.89421	1.01777	0.02023	0.01728	0.11763	0.06394	1.10740	0.80243	1.03971	0.65585	0.02140	0.02908	0.21364	0.15898	0.12653	0.09778	0.44398	0.27408	0.05259	0.04714	0.00728	0.01112	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	2.14830	0.56185	10.41037	10.90362	0.08889	0.16249	0.03042	0.01115	8.36082	4.58337	6.47384	5.50814	1.22918	0.51810	0.09985	0.02737	3.63666	1.47801	3.09970	1.08052	0.02008	0.01695	0.11407	0.06054	1.16170	0.84125	1.11394	0.72

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Tobacco - Termination Age: 85 - No Reduction in Benefits

	Cancer Benefits						Vascular Benefits																																													
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.02145		0.00797		0.00452		0.00855		0.00386		0.00386		0.00300		0.00363		0.00453		0.00563		0.00898		0.02777		0.11422		0.04279		0.09438		0.09195		0.00357		0.00187		0.00183		0.00187		0.00854		0.13593		0.00917		0.00722		0.30872	
18	0.03923	0.24845	0.57483	0.79056	0.01262	0.01881	0.00892	0.00363	0.53677	0.23674	0.20157	0.15276	0.04353	0.01070	0.00212	0.00049	0.26134	0.07577	0.03322	0.02118	0.06399	0.06578	0.02230	0.01316	0.10979	0.07791	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.04772	0.04461	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.04599	0.27798	0.62868	0.87779	0.01388	0.02078	0.00915	0.00372	0.60559	0.26092	0.22823	0.17356	0.05043	0.01248	0.00251	0.00058	0.28188	0.08136	0.03894	0.02371	0.06854	0.07035	0.02394	0.01404	0.12029	0.08488	0.11511	0.07005	0.19540	0.08631	0.07933	0.04888	0.04969	0.04642	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.05350	0.30294	0.68768	0.97380	0.01485	0.02278	0.00944	0.00382	0.68439	0.28721	0.26080	0.19729	0.05829	0.01453	0.00295	0.00068	0.30512	0.08753	0.04587	0.02654	0.07427	0.07610	0.02564	0.01494	0.13154	0.09222	0.11981	0.06337	0.13858	0.05167	0.07801	0.04763	0.05168	0.04822	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.06231	0.32272	0.75252	1.08020	0.01584	0.02462	0.00979	0.00394	0.77925	0.31812	0.29694	0.22445	0.06723	0.01655	0.00346	0.00080	0.33148	0.09457	0.05439	0.02967	0.07894	0.08077	0.02739	0.01585	0.14385	0.09998	0.12486	0.05716	0.12146	0.04720	0.07962	0.04642	0.05367	0.05001	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.07252	0.33586	0.82397	1.19830	0.01685	0.02689	0.01022	0.00409	0.87423	0.35222	0.33736	0.25464	0.07738	0.01960	0.00405	0.00093	0.35147	0.10253	0.06393	0.03318	0.08239	0.08418	0.02921	0.01678	0.15675	0.10822	0.13031	0.05147	0.10511	0.04394	0.08143	0.04526	0.05568	0.05178	0.02966	0.01853	0.00998	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.08423	0.34630	0.90297	1.33022	0.01788	0.02923	0.01074	0.00427	0.98276	0.38960	0.38257	0.28822	0.08850	0.02271	0.00477	0.00109	0.36542	0.11151	0.07443	0.03708	0.08437	0.08608	0.03196	0.01770	0.17095	0.11621	0.04636	0.08964	0.03892	0.08282	0.04614	0.05764	0.05348	0.05527	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.09763	0.34492	0.99030	1.47393	0.01893	0.03119	0.01131	0.00447	1.10174	0.43127	0.43317	0.32562	0.10186	0.02625	0.00549	0.00127	0.43362	0.12185	0.08641	0.04148	0.08460	0.08617	0.03309	0.01871	0.18644	0.12631	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.05975	0.05527	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.11294	0.34972	1.08736	1.63113	0.02001	0.03342	0.01344	0.00469	1.22247	0.47712	0.48886	0.36735	0.11675	0.03026	0.00637	0.00147	0.47659	0.13375	0.09939	0.04647	0.08262	0.08400	0.03534	0.01983	0.20345	0.13632	0.14959	0.03823	0.08187	0.03169	0.08478	0.04210	0.06203	0.05723	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.13040	0.35498	1.19533	1.80381	0.02112	0.03572	0.01263	0.00493	1.37647	0.52791	0.55347	0.41402	0.13351	0.03492	0.00736	0.00170	0.52495	0.14737	0.11373	0.05215	0.07778	0.07887	0.03784	0.02108	0.22231	0.14712	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.06452	0.05936	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.15031	0.35971	1.31565	1.98482	0.02227	0.03809	0.01341	0.00520	1.52059	0.58431	0.62560	0.46834	0.15253	0.04018	0.00850	0.00196	0.57935	0.16294	0.12961	0.05864	0.07312	0.07335	0.04093	0.02247	0.24203	0.15844	0.16567	0.03363	0.03949	0.02588	0.08535	0.04039	0.06725	0.06189	0.04554	0.03068	0.01583	0.01081	0.06811	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.17268	0.36496	1.45002	2.20720	0.02366	0.04055	0.01439	0.00550	1.71199	0.64712	0.70561	0.52517	0.17412	0.04618	0.00979	0.00225	0.64554	0.18069	0.14723	0.06612	0.06885	0.06923	0.04377	0.02408	0.26269	0.17033	0.17500	0.03303	0.03093	0.02367	0.08495	0.03964	0.07027	0.06427	0.04941	0.03360	0.01751	0.01197	0.06841	0.14095	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.19846	0.37121	1.59946	2.43523	0.02469	0.04311	0.01527	0.00585	1.90839	0.71729	0.79678	0.59159	0.19871	0.05303	0.01125	0.00259	0.70938	0.20089	0.16682	0.07477	0.06439	0.06473	0.04734	0.02563	0.28438	0.18282	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.07385	0.06715	0.05360	0.03354	0.01911	0.01316	0.07032	0.14460	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.22711	0.37963	1.76588	2.68094	0.02568	0.04579	0.01641	0.00625	2.11842	0.79807	0.90049	0.66704	0.22684	0.06069	0.01291	0.00297	0.78683	0.22363	0.18869	0.08492	0.06034	0.06047	0.05145	0.02798	0.30721	0.19598	0.19715	0.03642	0.02100	0.02112	0.08224	0.03860	0.07749	0.07062	0.05817	0.03560	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.25931	0.39028	1.95153	2.94677	0.02734	0.04861	0.01756	0.00665	2.37709	0.88515	1.01948	0.75354	0.25757	0.06953	0.01479	0.00340	0.87397	0.24986	0.21322	0.09700	0.05652	0.05646	0.05568	0.03001	0.33133	0.20991	0.21059	0.04122	0.02100	0.02114	0.07957	0.03837	0.08140	0.07372	0.06315	0.03953	0.02237	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.29553	0.40366	2.15936	3.23576	0.02877	0.05161	0.01874	0.00706	2.64146	0.98071	1.14677	0.84656	0.29113	0.07885	0.01692	0.00389	0.97163	0.27898	0.23632	0.10856	0.05295	0.05271	0.06003	0.03217	0.35686	0.22468	0.22442	0.04643	0.02100	0.02117	0.07710	0.03829	0.08536	0.07705	0.06861	0.04297	0.02405	0.01699	0.07500	0.14920	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.33633	0.42050	2.39174	3.55192	0.03032	0.05483	0.01994	0.00747	2.92313	1.08345	1.28325	0.94681	0.32788	0.08828	0.01935	0.00445	1.08122	0.31160	0.26754	0.12059	0.04965	0.04926	0.06450	0.03437	0.38401	0.24044	0.23876	0.05209	0.02100	0.02121	0.07486	0.03839	0.08938	0.08041	0.07462	0.04674	0.02579	0.01839	0.07752	0.14785	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.38154	0.43838	2.64736	3.88993	0.03187	0.05807	0.02115	0.00788	3.22385	1.19418	1.42987	1.05508	0.36823	0.10062	0.02212	0.00508	1.20438	0.34826	0.29826	0.13337	0.04685	0.04613	0.06912	0.03842	0.41299	0.25731	0.25347	0.05825	0.02100	0.02125	0.07287	0.03887	0.09345	0.08380	0.08123	0.05089	0.02750	0.01978	0.07158	0.14557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.43176	0.45713	2.92892	4.25286	0.03344	0.06132	0.02239	0.00829	3.54587	1.31386	1.58791	1.17233	0.41272	0.11312	0.02527	0.00581	1.34314	0.38937	0.33184	0.14710	0.04399	0.04338	0.07390	0.03894	0.44410	0.27548	0.26878	0.06496	0.02101	0.02130	0.07114	0.03916	0.09759	0.08722	0.08853	0.05548	0.02915	0.02117	0.07010	0.14220	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.48770	0.47726	3.24010	4.64450	0.03502	0.06460	0.02365	0.00871	3.89201	1.44369	1.75853	1.29971	0.46203	0.12697	0.02888	0.00664	1.50014	0.43585	0.36899	0.16192	0.04175	0.04108	0.07885	0.04132	0.47779	0.28523	0.28407	0.07228	0.02101	0.02136	0.06972	0.03987	0.10179	0.09066	0.09866	0.06057	0.03076	0.02254	0.06796	0.13748	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.55022	0.48698	3.58558	5.06986	0.03663	0.06791	0.02464	0.00913	4.26579	1.58515	1.94383	1.43865	0.51699	0.14239	0.03303	0.00759	1.67670	0.48861	0.40928	0.17801	0.03959	0.03887	0.08400	0.04377	0.51278	0.31582	0.30120	0.08028	0.02101	0.02144	0.06861	0.04083	0.10606	0.09414	0.10579	0.06629	0.03229	0.02390	0.06499	0.13107	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.62044	0.52275	3.97147	5.53576	0.03825	0.07125	0.02625	0.00955	4.67149	1.72997	2.14587	1.59086	0.57870	0.15965	0.03786	0.00870	1.88294	0.54878	0.45414	0.19555	0.03754	0.03676	0.08939	0.04632	0.54922	0.33738	0.31843	0.08903	0.02102	0.02152	0.06785	0.04206	0.11040	0.09764	0.11617	0.07278	0.03375	0.02525	0.06591	0.12243	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.69760	0.54625	4.36062	6.02722	0.03990	0.07461	0.02799	0.00998	5.11477	1.91040	2.36747	1.75852	0.64875	0.17918	0.04303	0.00989	2.11843	0.61795	0.50396	0.21482	0.03956	0.03876	0.09505	0.04897	0.58726	0.36002	0.33644	0.09882	0.02102	0.02162	0.06746	0.04357	0.11482	0.10118	0.12712	0.07962	0.03522	0.02663	0.06586	0.11412	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.78363	0.56936	4.84748	6.54781	0.04157	0.07801	0.02896	0.01040	5.60376	2.09956	2.61262	1.94471	0.72946	0.20154	0.04861	0.01117	2.39346	0.69840	0.55960	0.23611	0.03375	0.03386	0.10107	0.05175	0.62712	0.38390	0.35531	0.10915	0.02103	0.02173	0.06749	0.04540	0.11932	0.10474	0.13875	0.08888	0.03673	0.02805	0.05325	0.10619	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.87891	0.59189	5.34756	7.10198	0.04337	0.08146	0.03036	0.01083	6.15037	2.31187	2.88709	2.15383	0.81174	0.22469	0.05667	0.01257	2.72050	0.79355	0.62220	0.25985	0.03202	0.03108	0.10717	0.05456	0.66905	0.40921	0.37511	0.12071	0.02104	0.02185	0.06797	0.04758	0.12390	0.10838	0.15119	0.09463	0.03829	0.02952	0.04973	0.09874	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.98534	0.61343	5.89792	7.69517	0.04501	0.08495	0.03177	0.01127	6.70807	2.53220	3.16849	2.36853	0.89560	0.24866	0.06131	0.01409	3.04597	0.88889	0.68978	0.28469	0.03040	0.02942	0.11332	0.05738	0.71329	0.43612	0.39580	0.13328	0.02105	0.02200	0.06885	0.05002	0.12855	0.11202	0.16464	0.10201	0.03991	0.03106	0.04649	0.09187	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	1.10507	0.63342	6.50623	8.33512	0.04678	0.08849	0.03330	0.01171	7.27688	2.76123	3.45727	2.58923	0.98103	0.27352	0.06867	0.01578	3.36843	0.98412	0.76262	0.31088	0.02898	0.02789	0.11953	0.06022	0.76021	0.46488	0.41750	0.14697	0.02105	0.02215	0.07019	0.05276	0.13327	0.11572	0.17938	0.11217	0.04163	0.03270	0.04362	0.08577	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	1.23568	0.65572	7.16323	9.00769	0.04861	0.09210	0.03464	0.01215	7.85711	2.99989	3.75392	2.81638	1.06792	0.29934	0.07619	0.01751	3.68608	1.07690	0.84181	0.33835	0.02765	0.02651	0.12580	0.06308	0.81027	0.49586	0.44034	0.16193	0.02106	0.02233	0.07204	0.05583	0.13809	0.11944	0.19449	0.12154	0.04322	0.03425	0.04069	0.07954	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	1.37869	0.68691	7.86861	9.71617	0.05049	0.09577	0.03611	0.01259	8.44833	3.24845	4.05896	3.05047	1.15625	0.32619	0.08388	0.01926	3.99660	1.17277	0.92731	0.36754	0.02651	0.02531	0.13213	0.06591	0.88416	0.52951	0.46449	0.17835	0.02107	0.02253	0.07449	0.05928	0.14297	0.12330	0.21005	0.13119	0.04465	0.03570	0.03768	0.07316	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	1.53411	0.70889	8.61871	10.45381	0.05297	0.09943	0.03760	0.01304	9.03947	3.50013	4.36233	3.27759	1.24453	0.35371	0.09145	0.02099	4.29267	1.28247	1.01983	0.39843	0.02559	0.02431	0.13853	0.06890	0.96210	0.56624	0.48878	0.19483	0.02108	0.02273	0.07694	0.06224	0.14795	0.12762	0.22623	0.14122	0.04590	0.03702	0.03458	0.06669	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	1.76965	0.74141	9.43675	11.23854	0.05433	0.10318	0.03915	0.01351	9.64974	3.76981	4.67812	3.51402	1.33497	0.38266	0.09824	0.02276	4.57871	1.35289	1.12028	0.43154	0.02473	0.02337	0.14515	0.07176	0.98106	0.60373	0.51479	0.21310	0.02110	0.02296	0.08016	0.06564	0.15320	0.13103	0.24314	0.15169	0.04960	0.03819	0.03134	0.05973	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	1.90007	0.77979	10.33672	12.07899	0.05635	0.10703	0.04079	0.01400	10.28248	4.05116	5.00826	3.76119	1.42787	0.41327	0.10723	0.02457	4.85210	1.44052	1.22952	0.46724	0.02395	0.02250	0.15207	0.07494	1.04118	0.64211	0.54278	0.23345	0.02111	0.02322	0.08425	0.06954	0.15880	0.13529	0.26104	0.16275	0.04758	0.03915	0.02788	0.05241	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	2.10578	0.81770	11.28441	12.95563	0.05847	0.11099	0.04255	0.01453	10.94221	4.35868	5.35513	4.02082	1.52361	0.44578	0.11546	0.02643	5.16902	1.52558	1.34855	0.50600	0.02325	0.02171	0.15941	0.07808	1.10286	0.68153	0.57308	0.25620	0.02112	0.02351	0.08936	0.07400	0.16491	0.13993	0.27893	0.17380	0.04826	0.04011	0.02462	0.04557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	2.32552	0.85475	12.38556	13.87073	0.06070	0.11509	0.04449	0.01511	11.63545	4.68826	5.72178	4.29510	1.62266	0.48053	0.12397	0.02835	5.34351	1.60670	1.47874	0.54844	0.02265	0.02100	0.16743	0.08161	1.16572	0.72216	0.60609	0.28173	0.02114	0.02384	0.09563	0.07911	0.17174	0.14511	0.29884	0.18484	0.04885	0.04106	0.02162	0.03829	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	2.56154	0.89036	13.34757	14.82733	0.06305	0.11936	0.04626	0.01562	12.37171	5.05298	6.11203	4.58679	1.72564	0.51794	0.13280	0.03034	5.54609	1.68159	1.62189	0.59544	0.02217	0.02040	0.17470	0.08475	1.23067	0.76424	0.64223	0.31053	0.02116	0.02423	0.10328	0.08497	0.17800	0.14977	0.31463	0.19580	0.04964	0.04303	0.01891	0.03369	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	2.81698	0.92363	14.48040	15.82045	0.06555	0.12363	0.04783	0.01607	13.11891	5.42711	6.52238	4.88317	1.83334	0.55853	0.14200	0.03240	5.76850	1.76470	1.77602	0.64488	0.02172	0.01984	0.18110	0.08745	1.29789	0.80808	0.68221	0.34322	0.02118	0.02467	0.11255	0.09169	0.18360	0.15382	0.33296	0.20703	0.05035	0.04301	0.01657	0.02894	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	3.09638	0.95315	15.69780	16.88269	0.06824	0.12854	0.04916	0.01643	13.87893	5.81215	6.95619	5.21655	1.94678	0.60299	0.15165	0.03456	6.08809	1.85738	1.94154	0.69712	0.02133	0.01930	0.18648	0.08962	1.36784	0.85406	0.72676	0.38057	0.02121	0.02518	0.12376	0.09940	0.18840	0.15715	0.35140	0.21830	0.05109	0.04403	0.01470	0.02527	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	3.38938	0.98657	16.98110	17.98971	0.07117	0.13355	0.05030	0.01684	14.65409	6.20992	7.41758	5.55968	2.08732	0.65224	0.16184	0.03663	6.27511	1.96129	2.11850	0.75258	0.02099	0.01880	0.19095	0.09118	1.44117	0.90273	0.77690	0.42358	0.02123	0.02578	0.13711	0.10826	0.19206	0.15864	0.36987	0.22943	0.05172	0.04494	0.01294	0.02182	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	3.69809	1.02491	18.34127	19.14527	0.07440	0.13896	0.05091	0.01682	15.44754	6.62276	7.91170	5.92590	2.19702	0.70770	0.17269	0.03924	6.57306	2.07854	2.30620	0.81150	0.02072	0.01836	0.19335	0.09201	1.51880	0.95490	0.83407	0.47366	0.02127	0.02648	0.15375	0.11844	0.19489	0.16112	0.38784	0.24044	0.05221	0.04573	0.01128	0.01862	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	4.02546	1.08954	19.76263	20.37115	0.07904	0.14488	0.05120	0.01680	16.28262	7.05375	8.44517	6.31935	2.33898	0.77149	0.18434	0.04161	6.90944	2.21195	2.50230	0.87477	0.02055	0.01799	0.19427	0.09194	1.60209	1.03183	0.90041	0.53298	0.02131	0.02732	0.17388	0.13018	0.19634	0.16136	0.40605	0.25142	0.05255	0.04629	0.00977	0.01572	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	4.37336	1.12201	21.34686	21.66994	0.08166	0.15078	0.05093	0.01660	17.09531	7.50411	9.02358	6.74396	2.48123	0.83467	0.19691	0.04457	7.28993	2.36437	2.70154	0.94315	0.02039	0.01762	0.19281	0.09071	1.68638	1.06805	0.96882	0.59395	0.02135	0.02818	0.19542	0.14359	0.19583	0.15998	0.42459	0.26253	0.05270	0.04687	0.00842	0.01318	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	4.74902	1.18512	23.03893	23.05917	0.08528	0.15665	0.04984	0.01615	17.94406	7.97756	9.65641	7.20550	2.82353	0.89707	0.21068	0.04759	7.72841	2.54106	2.89421	1.01777	0.02023	0.01728	0.18823	0.08798	1.77184	1.12340	1.03971	0.65585	0.02140	0.02908	0.21964	0.15898	0.19285	0.15645	0.44398	0.27408	0.05259	0.04714	0.00728	0.01112	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	5.12369	1.24859	24.75544	24.46459	0.08889	0.16249	0.04892	0.01581	18.81184	8.47824	10.39934	7.71140	2.76565	0.95848	0.22487	0.05054	8.18248	2.73632	3.09970	1.08502	0.02008	0.01695	0.18252	0.08478	1.85972	1.17775	1.11394	0.72201	0.02146	0.03001	0.24283	0.17861	0.18968	0.15227	0.45975	0.28272	0.05238	0.04731	0.00527	0.00918	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	5.51573	1.31312	26.52847

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Uni-Tobacco - Termination Age: 85 - 50% Reduction in Benefits at Age 70

| | Cancer Benefits | | | | | | | | Vascular Benefits | | | | | | | |

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Non-Tobacco - Termination Age: 85 - 50% Reduction in Benefits at Age 70

	Cancer Benefits						Vascular Benefits																																																	
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.02148		0.00797		0.00432		0.00088		0.00153		0.00088		0.00300		0.00363		0.00483		0.00053		0.00898		0.00777		0.01422		0.04279		0.00161		0.00122		0.00183		0.00167		0.00854		0.11993		0.00917		0.00722		0.30872	
18	0.02737	0.23251	0.47590	0.68846	0.01262	0.01881	0.00686	0.00306	0.28546	0.15505	0.13715	0.11618	0.02092	0.00617	0.00095	0.00027	0.15132	0.05071	0.03322	0.02118	0.06399	0.06578	0.01692	0.01089	0.08155	0.06380	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.03755	0.03516	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03135	0.26058	0.51142	0.75665	0.01388	0.02078	0.00702	0.00309	0.31794	0.16769	0.15512	0.11648	0.02418	0.00716	0.00113	0.00032	0.15859	0.05324	0.03894	0.02371	0.06854	0.07035	0.01793	0.01152	0.08847	0.06900	0.11511	0.07935	0.19540	0.08631	0.07933	0.04888	0.03857	0.03610	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.03566	0.28333	0.54963	0.83059	0.01485	0.02278	0.00712	0.00314	0.35551	0.18234	0.17569	0.14898	0.02771	0.00830	0.00132	0.00037	0.16716	0.05617	0.04587	0.02654	0.07427	0.07610	0.01896	0.01214	0.09579	0.07442	0.11981	0.08337	0.13858	0.05167	0.07801	0.04763	0.03958	0.03701	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04058	0.30059	0.58903	0.91119	0.01584	0.02482	0.00727	0.00321	0.39921	0.19942	0.19933	0.16905	0.03185	0.00960	0.00155	0.00044	0.17724	0.05954	0.05439	0.02967	0.07994	0.08077	0.02001	0.01277	0.10360	0.08008	0.12486	0.05716	0.12146	0.04720	0.07962	0.04642	0.04056	0.03788	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.04614	0.31115	0.63173	0.99861	0.01685	0.02689	0.00748	0.00330	0.44623	0.21811	0.22557	0.19124	0.03644	0.01110	0.00182	0.00051	0.18908	0.06344	0.06393	0.03318	0.08239	0.08418	0.02106	0.01339	0.11200	0.08605	0.13031	0.05147	0.13511	0.04394	0.08143	0.04526	0.04153	0.03870	0.02966	0.01853	0.00998	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05242	0.31307	0.67747	1.09724	0.01788	0.02902	0.00776	0.00341	0.49992	0.23855	0.25475	0.21582	0.04170	0.01262	0.00212	0.00059	0.20275	0.06790	0.07463	0.03708	0.08437	0.08608	0.02212	0.01398	0.12104	0.09234	0.13621	0.04636	0.08964	0.03882	0.08282	0.04414	0.04242	0.03944	0.03246	0.02019	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.05943	0.31480	0.72656	1.20162	0.01893	0.03119	0.00807	0.00354	0.55185	0.26099	0.28724	0.24311	0.04765	0.01477	0.00246	0.00069	0.21633	0.07311	0.08641	0.04148	0.08460	0.08617	0.02330	0.01467	0.13087	0.09900	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04342	0.04026	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.06727	0.31629	0.77942	1.31343	0.02001	0.03342	0.00843	0.00368	0.61163	0.28571	0.32352	0.27347	0.05439	0.01700	0.00285	0.00080	0.23603	0.07914	0.09939	0.04647	0.08282	0.08400	0.02461	0.01542	0.14185	0.10612	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04453	0.04118	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.07609	0.31745	0.83654	1.43387	0.02112	0.03572	0.00882	0.00384	0.67703	0.31301	0.36413	0.30735	0.06203	0.01954	0.00330	0.00092	0.25612	0.08812	0.11373	0.05215	0.07778	0.07887	0.02609	0.01627	0.15361	0.11377	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.04578	0.04221	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.08587	0.31812	0.88648	1.56485	0.02227	0.03809	0.00927	0.00402	0.74893	0.34331	0.40971	0.34530	0.07069	0.02243	0.00381	0.00107	0.27891	0.09414	0.12961	0.05864	0.07312	0.07395	0.02777	0.01772	0.16595	0.12173	0.16567	0.03363	0.03949	0.02588	0.08535	0.04039	0.04720	0.04339	0.04554	0.02968	0.01583	0.01081	0.06611	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.09690	0.31804	0.95591	1.70810	0.02368	0.04055	0.00979	0.00422	0.81941	0.37704	0.46105	0.38754	0.08054	0.02574	0.00439	0.00123	0.30472	0.10335	0.14723	0.06612	0.06905	0.06923	0.02998	0.01916	0.17872	0.13002	0.17569	0.03303	0.03093	0.02367	0.08495	0.03964	0.04881	0.04473	0.04941	0.03360	0.01751	0.01197	0.06841	0.14595	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.10915	0.31912	1.03932	1.85881	0.02469	0.04311	0.01038	0.00446	0.91681	0.41476	0.51912	0.43609	0.09178	0.02952	0.00504	0.00141	0.33997	0.11388	0.16682	0.07477	0.06439	0.06473	0.03188	0.01957	0.19200	0.13868	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.05067	0.04629	0.05360	0.03354	0.01911	0.01316	0.07032	0.14860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.12276	0.32153	1.11853	2.01769	0.02568	0.04579	0.01108	0.00474	1.01597	0.45722	0.58525	0.49083	0.10467	0.03386	0.00578	0.00162	0.36706	0.12500	0.18869	0.08492	0.06034	0.06047	0.03445	0.02104	0.20585	0.14776	0.19715	0.03562	0.02100	0.02112	0.08224	0.03860	0.05280	0.04813	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.13667	0.32527	1.20148	2.18027	0.02729	0.04853	0.01177	0.00502	1.12436	0.50280	0.65785	0.55116	0.11794	0.03828	0.00657	0.00184	0.40232	0.13838	0.21199	0.09541	0.05652	0.05645	0.03703	0.02251	0.21978	0.15687	0.21009	0.04087	0.02099	0.02113	0.07949	0.03835	0.05502	0.04991	0.06298	0.03942	0.02235	0.01564	0.07271	0.14891	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.15213	0.33097	1.29114	2.35340	0.02898	0.05143	0.01246	0.00529	1.23731	0.55088	0.73401	0.61468	0.13228	0.04304	0.00746	0.00208	0.44203	0.15241	0.23705	0.10596	0.05294	0.05270	0.03966	0.02400	0.23441	0.16648	0.22327	0.04558	0.02088	0.02114	0.07987	0.03818	0.05718	0.05170	0.06826	0.04273	0.02402	0.01695	0.07300	0.14919	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.16938	0.33922	1.38983	2.53944	0.03017	0.05455	0.01316	0.00557	1.35561	0.60186	0.81424	0.68181	0.14785	0.04823	0.00848	0.00237	0.48689	0.16820	0.26424	0.11708	0.04963	0.04924	0.04234	0.02551	0.24984	0.17668	0.23676	0.05059	0.02097	0.02116	0.07438	0.03809	0.05935	0.05349	0.07407	0.04637	0.02574	0.01833	0.07252	0.14784	0.00407	0.00407	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.18842	0.34795	1.49704	2.73135	0.03166	0.05766	0.01386	0.00584	1.48013	0.65616	0.89913	0.75308	0.16483	0.05331	0.00963	0.00269	0.53734	0.18600	0.29388	0.12897	0.04862	0.04810	0.04507	0.02704	0.26923	0.18756	0.25040	0.05591	0.02096	0.02118	0.07058	0.03810	0.06155	0.05527	0.08048	0.05039	0.02743	0.01971	0.07158	0.14557	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.20952	0.35632	1.61411	2.93662	0.03316	0.06079	0.01457	0.00611	1.61195	0.71429	0.98938	0.82907	0.18349	0.06016	0.01095	0.00305	0.59456	0.20612	0.32631	0.14175	0.04995	0.04934	0.04787	0.02890	0.28378	0.19927	0.26446	0.06159	0.02095	0.02120	0.06990	0.03821	0.06379	0.05706	0.08757	0.05483	0.02906	0.02107	0.07009	0.14219	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.23289	0.36534	1.74272	3.15117	0.03466	0.06361	0.01528	0.00638	1.75239	0.77887	1.08587	0.91054	0.20411	0.06706	0.01246	0.00347	0.65859	0.22885	0.36182	0.15555	0.04169	0.04103	0.05077	0.03020	0.30277	0.21197	0.27875	0.06767	0.02094	0.02123	0.06793	0.03843	0.06599	0.05885	0.09549	0.05978	0.03065	0.02242	0.06795	0.13747	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.25928	0.37487	1.88509	3.37979	0.03617	0.06704	0.01601	0.00666	1.90311	0.84468	1.18969	0.99840	0.22707	0.07474	0.01420	0.00396	0.73391	0.25498	0.40114	0.17053	0.03952	0.03891	0.05376	0.03195	0.32233	0.22516	0.29348	0.07430	0.02093	0.02127	0.06616	0.03878	0.06825	0.06065	0.10440	0.06534	0.03217	0.02377	0.06497	0.13105	0.00406	0.00406	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.28863	0.38520	2.04418	3.62653	0.03770	0.07018	0.01674	0.00693	2.06609	0.91864	1.30214	1.09376	0.25397	0.08335	0.01622	0.00452	0.81932	0.28481	0.44450	0.18686	0.03745	0.03689	0.05689	0.03355	0.34256	0.23890	0.30859	0.08122	0.02091	0.02131	0.06461	0.03925	0.07055	0.06237	0.11454	0.07167	0.03360	0.02509	0.06089	0.12241	0.00406	0.00406	0.00323	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.32102	0.39418	2.21335	3.87582	0.03923	0.07333	0.01749	0.00725	2.24398	1.00000	1.42497	1.19808	0.28223	0.09310	0.01837	0.00512	0.91938	0.31928	0.49264	0.20475	0.03548	0.03467	0.06016	0.03532	0.36356	0.25329	0.32418	0.08880	0.02090	0.02136	0.06331	0.03987	0.07289	0.06430	0.12524	0.07824	0.03505	0.02644	0.05696	0.11409	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.35625	0.40158	2.38447	4.12838	0.04077	0.07648	0.01826	0.00748	2.44054	1.09927	1.56062	1.31344	0.31621	0.10432	0.02066	0.00575	1.03651	0.35962	0.54642	0.22450	0.03362	0.03275	0.06369	0.03718	0.38550	0.26843	0.34028	0.09700	0.02088	0.02141	0.06227	0.04065	0.07529	0.06616	0.13659	0.08541	0.03953	0.02783	0.05322	0.10617	0.00405	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.39509	0.40706	2.58991	4.38520	0.04204	0.07964	0.01905	0.00776	2.66131	1.19200	1.71273	1.44288	0.35032	0.11578	0.02312	0.00644	1.17361	0.40765	0.60694	0.24650	0.03188	0.03095	0.06723	0.03906	0.40854	0.28448	0.35695	0.10589	0.02086	0.02147	0.06153	0.04160	0.07774	0.06807	0.14872	0.09295	0.03806	0.02927	0.04970	0.09871	0.00405	0.00405	0.00322	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.43827	0.41006	2.80271	4.64730	0.04391	0.08282	0.01984	0.00804	2.88417	1.29648	1.86677	1.57389	0.38463	0.12753	0.02582	0.00719	1.30963	0.45498	0.67220	0.26939	0.03025	0.02927	0.07081	0.04095	0.43286	0.30156	0.37417	0.11549	0.02084	0.02154	0.06107	0.04268	0.08029	0.07002	0.16183	0.10109	0.03965	0.03078	0.04646	0.09183	0.00405	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.48677	0.40976	3.03711	4.91648	0.04551	0.08601	0.02066	0.00833	3.10685	1.40422	2.02320	1.70975	0.41923	0.13961	0.02880	0.00801	1.44241	0.50152	0.74263	0.29330	0.02876	0.02772	0.07443	0.04285	0.45873	0.31986	0.39202	0.12587	0.02082	0.02162	0.06094	0.04391	0.08286	0.07202	0.17618	0.10999	0.04134	0.03238	0.04353	0.08573	0.00404	0.00404	0.00321	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.53860	0.41047	3.28320	5.18501	0.04713	0.08922	0.02149	0.00882	3.33922	1.51580	2.18253	1.84182	0.45424	0.15208	0.03182	0.00885	1.57178	0.54724	0.81869	0.31837	0.02743	0.02631	0.07812	0.04477	0.48649	0.33963	0.41059	0.13716	0.02079	0.02171	0.06116	0.04530	0.08555	0.07408	0.19086	0.11907	0.04289	0.03389	0.04065	0.07950	0.00403	0.00403	0.00320	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.59449	0.41239	3.54376	5.45335	0.04878	0.09244	0.02235	0.00882	3.57343	1.63198	2.34540	1.97853	0.48979	0.16500	0.03488	0.00969	1.69752	0.59208	0.90091	0.34477	0.02636	0.02508	0.08190	0.04672	0.51664	0.36127	0.42999	0.14946	0.02076	0.02181	0.06179	0.04688	0.08836	0.07523	0.20593	0.12838	0.04427	0.03529	0.03764	0.07311	0.00403	0.00402	0.00320	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.65492	0.41574	3.81960	5.72018	0.05044	0.09567	0.02329	0.00923	3.81220	1.75183	2.50972	2.11572	0.52585	0.17840	0.03792	0.01053	1.81870	0.63564	0.99000	0.37269	0.02530	0.02405	0.08581	0.04874	0.54976	0.38529	0.44973	0.16216	0.02073	0.02192	0.06257	0.04822	0.09134	0.07851	0.22157	0.13805	0.04547	0.03656	0.03453	0.06654	0.00402	0.00401	0.00319	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.72162	0.42096	4.11888	5.98822	0.05214	0.09892	0.02419	0.00955	4.05619	1.87761	2.67804	2.25504	0.56242	0.19327	0.04102	0.01138	1.93401	0.67776	1.08543	0.40242	0.02441	0.02308	0.08985	0.05088	0.58308	0.40905	0.47005	0.17616	0.02070	0.02204	0.06388	0.04978	0.09447	0.08090	0.23787	0.14810	0.04641	0.03766	0.03128	0.05988	0.00401	0.00400	0.00319	0.00318	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	0.79645	0.42896	4.44625	6.25833	0.05387	0.10221	0.02517	0.00989	4.30641	2.01044	2.85195	2.39801	0.59959	0.20701	0.04416	0.01223	2.04205	0.71808	1.19115	0.43429	0.02358	0.02217	0.09405	0.05294	0.61665	0.43411	0.49265	0.19164	0.02066	0.02218	0.06580	0.05159	0.09780	0.08344	0.25506	0.15870	0.04703	0.03855	0.02781	0.05234	0.00400	0.00399	0.00318	0.00317	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	0.87366	0.43531	4.78402	6.52910	0.05566	0.10554	0.02623	0.01025	4.58330	2.15185	3.03146	2.54529	0.63745	0.22242	0.04735	0.01310	2.14060	0.75605	1.30504	0.46868	0.02284	0.02133	0.09851	0.05519	0.65050	0.45902	0.51623	0.20885	0.02060	0.02233	0.06843	0.05368	0.10147	0.08619	0.27215	0.16921	0.04764	0.03943	0.02455	0.04548	0.00399	0.00398	0.00317	0.00316	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	0.95393	0.44069	5.12809	6.80156	0.05751	0.10891	0.02740	0.01065	4.85212	2.30409	3.21808	2.69776	0.67612	0.23874	0.05060	0.01398	2.22763	0.79078	1.42936	0.50616	0.02218	0.02058	0.10337	0.05763	0.69470	0.48425	0.54155	0.22809	0.02056	0.02251	0.07189	0.05609	0.10547	0.08826	0.28915	0.17964	0.04824	0.04030	0.02153	0.03819	0.00398	0.00397	0.00316	0.00315	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.03818	0.44451	5.48315	7.07698	0.05942	0.11235	0.02845	0.01100	5.11333	2.47047	3.41363	2.85563	0.71578	0.25615	0.05391	0.01488	2.39769	0.82087	1.55582	0.54751	0.02163	0.01992	0.10775	0.05978	0.71934	0.51020	0.56897	0.24972	0.02050	0.02272	0.07632	0.05887	0.10913	0.09198	0.30609	0.19001	0.04883	0.04116	0.01881	0.03358	0.00397	0.00395	0.00315	0.00314	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.12761	0.44628	5.85291	7.35706	0.06143	0.11588	0.02936	0.01130	5.38279	2.63764	3.61435	3.01907	0.75865	0.27489	0.05731	0.01579	2.37280	0.85395	1.71229	0.59052	0.02111	0.01929	0.11155	0.06181	0.75455	0.53672	0.58894	0.27424	0.02043	0.02296	0.08191	0.06208	0.11234	0.09429	0.32303	0.20034	0.04943	0.04303	0.01646	0.02881	0.00395	0.00394	0.00314	0.00313	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.22417	0.44524	6.24264	7.64409	0.06356	0.11951	0.03012	0.01153	5.67029	2.80574	3.82185	3.18566	0.79906	0.29526	0.06090	0.01672	2.45400	0.89053	1.88903	0.63540	0.02063	0.01888	0.11469	0.06305	0.79047	0.56409	0.61202	0.30225	0.02035	0.02324	0.08690	0.06579	0.11501	0.09613	0.34610	0.21070	0.05004	0.04291	0.01458	0.02513	0.00393	0.00392	0.00312	0.00311	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.32202	0.44610	6.64076	7.93586	0.06583	0.12330	0.03069	0.01188	5.94565	2.97501	4.03722	3.35717	0.84345	0.31771	0.06441	0.01768	2.54265	0.93125	2.03932	0.68237	0.02019	0.01810	0.11703	0.06403	0.82736	0.59259	0.66901	0.33459	0.02025	0.02357	0.09760	0.07007	0.11764	0.09740	0.36880	0.22079	0.05053	0.04367	0.01279	0.02168	0.00391	0.00390	0.00311	0.00309	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.42188	0.44923	7.05054	8.23492	0.06831	0.12730	0.03104	0.01175	6.21882	3.14583	4.26216	3.53456	0.89053	0.34291	0.06817	0.01868	2.64057	0.97696	2.21205	0.73176	0.01982	0.01756	0.11842	0.06447	0.88559	0.62270	0.71107	0.37249	0.02016	0.02397	0.10848	0.07502	0.11831	0.09799	0.37317	0.23063	0.05086	0.04429	0.01112	0.01844	0.00389	0.00387	0.00309	0.00307	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	1.52478	0.45515	7.47711	8.54504	0.07109	0.13161	0.03111	0.01176	6.49005	3.31884	4.49863	3.71914	0.94148	0.37182	0.07214	0.01972	2.75036	1.02880	2.39464	0.78401	0.01952	0.01707	0.11865	0.06424	0.90582	0.65518	0.76001	0.41783	0.02004	0.02465	0.12220	0.08075	0.11865	0.09777	0.38931	0.24025	0.05108	0.04474	0.00958	0.01551	0.00386	0.00384	0.00307	0.00305	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	1.63146	0.46442	7.92297	8.86774	0.07373	0.13566	0.03082	0.01152	6.75421	3.49347	4.74921	3.91176	0.99069	0.39979	0.07633	0.02081	2.87367	1.08798	2.57873	0.83975	0.01921	0.01658	0.11734	0.06317	0.94486	0.68590	0.80839	0.46276	0.01990	0.02492	0.13607	0.08728	0.11775	0.09648	0.40545	0.24981	0.05093	0.04500	0.00821	0.01295	0.00383	0.00381	0.00304	0.00302	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	1.74380	0.47819	8.38688	9.20993	0.07628	0.13941	0.03005	0.01114	7.00957	3.67034	5.01610	4.11426	1.03774	0.42630	0.08083	0.02198	3.01564	1.15675	2.75366	0.89884	0.01888	0.01609	0.11401	0.06169	0.98250	0.71463	0.86607	0.50723	0.01975	0.02536	0.15105	0.09474	0.11522	0.09378	0.42358	0.25957	0.05056	0.04500	0.00704	0.01085	0.00380	0.00377	0.00302	0.00299	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	1.85169	0.49104	8.85727	9.53104	0.07848	0.14280	0.02910	0.01071	7.25411	3.85052	5.30471	4.32924	1.08215	0.45119	0.08518	0.02316	3.15618	1.22853	2.69969	0.95592	0.01854	0.01559	0.10993	0.05842	1.01855	0.74106	0.90309	0.55118	0.01956	0.02577	0.16836	0.10328	0.11259	0.09081	0.43364	0.26615	0.05008	0.04487	0.00559	0.00897	0.00376	0.00373	0.00298	0.00296	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	1.95445	0.50280	9.30243	9.82

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Tobacco - Termination Age: 85 - 50% Reduction in Benefits at Age 70

	Cancer Benefits						Vascular Benefits																																																	
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00023		0.02145		0.00297		0.00452		0.08966		0.00376		0.00386		0.00300		0.00363		0.00453		0.00953		0.00188		0.02777		0.11422		0.24279		0.09438		0.00192		0.00161		0.00167		0.00164		0.00102		0.00143		0.00167		0.00164		0.17993		0.00217		0.00227		0.30872	
18	0.03923	0.24645	0.57483	0.79056	0.01262	0.01881	0.00892	0.00363	0.53677	0.23674	0.20157	0.15276	0.04353	0.01070	0.00212	0.00049	0.26134	0.07577	0.03322	0.02118	0.06399	0.06578	0.02230	0.01316	0.10979	0.07791	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.04772	0.04461	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.04599	0.27788	0.62868	0.87779	0.01388	0.02078	0.00915	0.00372	0.60559	0.26030	0.22823	0.17356	0.05043	0.01248	0.00251	0.00058	0.28188	0.08130	0.03894	0.02371	0.06854	0.07035	0.02394	0.01456	0.12029	0.08488	0.11511	0.07935	0.19540	0.08631	0.07933	0.04888	0.04969	0.04642	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.05350	0.30294	0.68768	0.97380	0.01485	0.02278	0.00944	0.00382	0.68439	0.28721	0.26080	0.19729	0.05829	0.01453	0.00295	0.00068	0.30512	0.08753	0.04587	0.02654	0.07427	0.07610	0.02564	0.01494	0.13154	0.09222	0.11981	0.08337	0.13858	0.05167	0.07801	0.04763	0.05168	0.04822	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.06231	0.32372	0.75252	1.08020	0.01584	0.02482	0.00979	0.00394	0.77925	0.31812	0.29984	0.22445	0.06723	0.01655	0.00346	0.00080	0.33148	0.09457	0.05439	0.02967	0.07894	0.08077	0.02739	0.01585	0.14385	0.09998	0.12486	0.08716	0.12146	0.04720	0.07982	0.04642	0.05367	0.05001	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.07252	0.33586	0.82397	1.19830	0.01685	0.02689	0.01022	0.00409	0.87423	0.35222	0.33736	0.25464	0.07738	0.01960	0.00405	0.00093	0.36147	0.10253	0.06393	0.03318	0.08239	0.08418	0.02921	0.01678	0.15675	0.10822	0.13031	0.05147	0.10511	0.04394	0.08143	0.04526	0.05568	0.05178	0.02966	0.01853	0.00998	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.08423	0.34630	0.90287	1.33022	0.01788	0.02902	0.01074	0.00427	0.98276	0.38960	0.38257	0.28822	0.08892	0.02271	0.00472	0.00109	0.39542	0.11151	0.07463	0.03708	0.08437	0.08608	0.03106	0.01770	0.17095	0.11697	0.13621	0.04636	0.08964	0.03892	0.08282	0.04414	0.05764	0.05348	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.09763	0.34492	0.99030	1.47393	0.01893	0.03119	0.01131	0.00447	1.10174	0.43127	0.43317	0.32562	0.10196	0.02625	0.00549	0.00127	0.43362	0.12185	0.08461	0.04148	0.08460	0.08617	0.03309	0.01871	0.18644	0.12631	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.05975	0.05527	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.11294	0.34972	1.08736	1.63115	0.02001	0.03342	0.01344	0.00469	1.22247	0.47712	0.48886	0.36725	0.11675	0.03026	0.00637	0.00147	0.47659	0.13375	0.09939	0.04647	0.08262	0.08400	0.03534	0.01983	0.20345	0.13632	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.06203	0.05723	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.13040	0.35498	1.19533	1.80381	0.02112	0.03572	0.01263	0.00493	1.37647	0.52791	0.55347	0.41402	0.13351	0.03492	0.00736	0.00170	0.52495	0.14737	0.11373	0.05215	0.07778	0.07887	0.03784	0.02108	0.22231	0.14712	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.06452	0.05936	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.15031	0.35971	1.31565	1.98482	0.02227	0.03809	0.01341	0.00520	1.53359	0.58431	0.62560	0.46834	0.15253	0.04010	0.00850	0.00196	0.57935	0.16294	0.12961	0.05884	0.07312	0.07335	0.04093	0.02247	0.24203	0.15844	0.16587	0.03363	0.03949	0.02588	0.08535	0.04039	0.06725	0.06169	0.04554	0.03068	0.01583	0.01081	0.06611	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.17268	0.36496	1.45002	2.20720	0.02366	0.04055	0.01439	0.00550	1.71199	0.64712	0.70561	0.52317	0.17412	0.04618	0.00979	0.00225	0.64554	0.18059	0.14723	0.06612	0.06805	0.06923	0.04377	0.02408	0.26269	0.17033	0.17500	0.03303	0.03093	0.02367	0.08495	0.03964	0.07027	0.06427	0.04941	0.03360	0.01751	0.01197	0.06841	0.14595	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.19846	0.37121	1.59948	2.43523	0.02469	0.04311	0.01527	0.00585	1.90839	0.71729	0.79678	0.59159	0.19871	0.05303	0.01125	0.00259	0.70938	0.20089	0.16682	0.07477	0.06439	0.06473	0.04734	0.02583	0.28438	0.18282	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.07385	0.06715	0.05360	0.03354	0.01911	0.01316	0.07032	0.14860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.22711	0.37963	1.76588	2.68094	0.02568	0.04579	0.01641	0.00625	2.12842	0.79007	0.90049	0.66704	0.22684	0.06069	0.01291	0.00297	0.78810	0.22363	0.18809	0.08492	0.06034	0.06047	0.05145	0.02790	0.30721	0.19598	0.19715	0.03562	0.02100	0.02112	0.08224	0.03860	0.07749	0.07042	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.25609	0.38956	1.93625	2.93219	0.02729	0.04853	0.01756	0.00665	2.36795	0.88030	1.01395	0.74998	0.25608	0.06882	0.01467	0.00337	0.88809	0.24762	0.21199	0.09541	0.05652	0.05645	0.05565	0.03000	0.33035	0.20927	0.21009	0.04087	0.02099	0.02113	0.07949	0.03835	0.08135	0.07369	0.06298	0.03942	0.02235	0.01564	0.07271	0.14891	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.28860	0.40213	2.12590	3.20445	0.02898	0.05143	0.01872	0.00705	2.62149	0.97007	1.13427	0.83804	0.28796	0.07767	0.01666	0.00383	0.96117	0.27424	0.23705	0.10596	0.05294	0.05270	0.05996	0.03214	0.35478	0.22332	0.22327	0.04558	0.02088	0.02114	0.07987	0.03818	0.08506	0.07698	0.06826	0.04273	0.02402	0.01695	0.07300	0.14919	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.32513	0.41605	2.33784	3.50142	0.03017	0.05455	0.01990	0.00746	2.89048	1.06602	1.26222	0.93179	0.32283	0.08725	0.01893	0.00435	1.06472	0.30411	0.26424	0.11708	0.04963	0.04924	0.06440	0.03432	0.38065	0.23825	0.23670	0.05059	0.02097	0.02116	0.07438	0.03809	0.08923	0.08029	0.07407	0.04637	0.02574	0.01833	0.07752	0.14784	0.00407	0.00407	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.36569	0.43479	2.57039	3.81818	0.03166	0.05766	0.02111	0.00786	3.17856	1.16884	1.39862	1.03189	0.36108	0.09777	0.02151	0.00494	1.18103	0.33766	0.29388	0.12897	0.04662	0.04610	0.06898	0.03658	0.40818	0.25418	0.25040	0.05591	0.02096	0.02118	0.07058	0.03810	0.09324	0.08363	0.08048	0.05029	0.02743	0.01971	0.07158	0.14557	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.41083	0.45250	2.82633	4.15753	0.03316	0.06079	0.02233	0.00827	3.48180	1.27939	1.54452	1.13912	0.40324	0.10926	0.02444	0.00561	1.31218	0.37545	0.32631	0.14175	0.04395	0.04334	0.07371	0.03898	0.43768	0.27130	0.26446	0.06159	0.02095	0.02120	0.06990	0.03821	0.09731	0.08700	0.08757	0.05483	0.02906	0.02107	0.07009	0.14219	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.46120	0.47137	3.10909	4.52301	0.03456	0.06361	0.02357	0.00869	3.80880	1.39875	1.70122	1.25446	0.44996	0.12220	0.02780	0.00638	1.46071	0.41821	0.36182	0.15555	0.04169	0.04103	0.07861	0.04120	0.48953	0.29009	0.27875	0.06767	0.02094	0.02123	0.06793	0.03843	0.10144	0.09038	0.09549	0.05978	0.03065	0.02242	0.06795	0.13747	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.51761	0.49169	3.42304	4.91936	0.03617	0.06704	0.02484	0.00910	4.16086	1.52822	1.87032	1.37914	0.50204	0.13650	0.03167	0.00727	1.62984	0.46692	0.40114	0.17053	0.03952	0.03881	0.08370	0.04363	0.52249	0.30912	0.29348	0.07420	0.02093	0.02127	0.06616	0.03878	0.10562	0.09378	0.10440	0.06534	0.03217	0.02377	0.06497	0.13105	0.00406	0.00406	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.58110	0.51392	3.77398	5.35300	0.03770	0.07018	0.02613	0.00952	4.54199	1.66939	2.05379	1.51463	0.56053	0.15252	0.03617	0.00830	1.82358	0.52239	0.44450	0.18686	0.03745	0.03669	0.08902	0.04615	0.53667	0.32923	0.30859	0.08122	0.02091	0.02131	0.06461	0.03925	0.10987	0.09722	0.11454	0.07167	0.03360	0.02509	0.06089	0.12241	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.65112	0.53566	4.15417	5.80858	0.03923	0.07333	0.02745	0.00993	4.95755	1.82431	2.25422	1.66287	0.62706	0.17066	0.04068	0.00940	2.04737	0.58644	0.49264	0.20475	0.03548	0.03467	0.09462	0.04878	0.57220	0.35028	0.32418	0.08880	0.02090	0.02136	0.06331	0.03987	0.11418	0.10087	0.12524	0.07824	0.03505	0.02644	0.05696	0.11409	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.72862	0.55684	4.58763	6.28915	0.04077	0.07648	0.02880	0.01035	5.41533	1.99589	2.47536	1.82667	0.70373	0.19148	0.04615	0.01058	2.30935	0.66118	0.54642	0.22450	0.03362	0.03275	0.10056	0.05151	0.60927	0.37240	0.34028	0.09700	0.02088	0.02141	0.06227	0.04065	0.11856	0.10414	0.13659	0.08541	0.03953	0.02783	0.05322	0.10617	0.00405	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.81474	0.57721	5.01933	6.79886	0.04234	0.07964	0.03016	0.01077	5.92688	2.18831	2.72369	2.01011	0.78155	0.21260	0.05175	0.01186	2.62184	0.74668	0.60994	0.24650	0.03188	0.03005	0.10656	0.05438	0.64808	0.39577	0.35695	0.10589	0.02086	0.02147	0.06153	0.04160	0.12301	0.10767	0.14872	0.09295	0.03806	0.02927	0.04970	0.09871	0.00405	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.91099	0.59633	5.51567	7.34195	0.04391	0.08282	0.03154	0.01120	6.44564	2.38646	2.97404	2.19626	0.86941	0.23496	0.05787	0.01325	2.93097	0.83821	0.67220	0.26939	0.03025	0.02927	0.11261	0.05705	0.68885	0.42053	0.37417	0.11549	0.02084	0.02154	0.06107	0.04268	0.12751	0.11171	0.16183	0.10109	0.03965	0.03078	0.04646	0.09183	0.00405	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	1.01935	0.61362	6.06559	7.92607	0.04551	0.08601	0.03293	0.01163	6.97121	2.59070	3.22946	2.38515	0.94420	0.25768	0.06405	0.01480	3.23507	0.92551	0.74263	0.29330	0.02876	0.02772	0.11871	0.05984	0.73189	0.44687	0.39202	0.12587	0.02082	0.02162	0.06094	0.04391	0.13207	0.11478	0.17618	0.10999	0.04134	0.03238	0.04353	0.08573	0.00404	0.00404	0.00321	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	1.13722	0.63288	6.65306	8.53604	0.04713	0.08922	0.03434	0.01206	7.50303	2.80145	3.48900	2.57985	1.02080	0.28110	0.07152	0.01636	3.53210	1.01142	0.81869	0.31837	0.02743	0.02631	0.12485	0.06292	0.77760	0.47514	0.41059	0.13716	0.02079	0.02171	0.06116	0.04530	0.13669	0.11837	0.19086	0.11907	0.04289	0.03389	0.04065	0.07950	0.00403	0.00403	0.00320	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	1.26594	0.65458	7.28274	9.17452	0.04878	0.09244	0.03576	0.01249	8.04022	3.01918	3.75355	2.77134	1.10303	0.30526	0.07944	0.01793	3.81942	1.09534	0.90091	0.34477	0.02826	0.02508	0.13104	0.06541	0.82652	0.50578	0.42999	0.14946	0.02076	0.02181	0.06179	0.04688	0.14137	0.12187	0.20593	0.12838	0.04427	0.03529	0.03764	0.07311	0.00403	0.00402	0.00320	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	1.40647	0.67924	7.95547	9.84141	0.05044	0.09567	0.03720	0.01292	8.57746	3.24089	4.01555	2.96201	1.18315	0.33004	0.08533	0.01948	4.09208	1.17593	0.99000	0.37269	0.02530	0.02405	0.13730	0.06823	0.87961	0.53940	0.44973	0.16216	0.02073	0.02192	0.06257	0.04822	0.14614	0.12562	0.22157	0.13805	0.04547	0.03656	0.03453	0.06654	0.00402	0.00401	0.00319	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	1.56207	0.70786	8.68551	10.54583	0.05214	0.09892	0.03870	0.01337	9.12644	3.47358	4.28504	3.15706	1.26545	0.35369	0.09230	0.02105	4.35152	1.25395	1.08543	0.40242	0.02441	0.02308	0.14376	0.07112	0.93293	0.57337	0.47005	0.17616	0.02070	0.02204	0.06388	0.04978	0.15115	0.12945	0.23787	0.14810	0.04641	0.03766	0.03128	0.05988	0.00401	0.00400	0.00319	0.00318	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	1.73621	0.74182	9.48534	11.29507	0.05387	0.10221	0.04029	0.01385	9.68942	3.71932	4.56312	3.35721	1.34909	0.38297	0.09936	0.02263	4.59462	1.32646	1.19115	0.43429	0.02358	0.02217	0.15049	0.07411	0.98663	0.60776	0.49265	0.19164	0.02066	0.02218	0.06580	0.05159	0.15648	0.13350	0.25506	0.15870	0.04703	0.03855	0.02781	0.05234	0.00400	0.00399	0.00318	0.00317	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	1.91998	0.77472	10.31894	12.06799	0.05566	0.10554	0.04197	0.01436	10.26968	3.96993	4.85034	3.56340	1.43427	0.41148	0.10654	0.02424	4.81704	1.38859	1.30504	0.46868	0.02284	0.02133	0.15762	0.07726	1.04080	0.64263	0.51623	0.20885	0.02061	0.02233	0.06843	0.05368	0.16228	0.13790	0.27215	0.16921	0.04764	0.03943	0.02455	0.04548	0.00399	0.00398	0.00317	0.00316	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	2.11467	0.80935	11.18995	12.80508	0.05751	0.10891	0.04383	0.01491	10.87226	4.26256	5.14883	3.77686	1.52127	0.44187	0.11385	0.02586	5.01217	1.46234	1.42936	0.50616	0.02218	0.02058	0.16540	0.08068	1.08552	0.67808	0.54155	0.22809	0.02056	0.02251	0.07189	0.05609	0.16876	0.14282	0.28915	0.17964	0.04824	0.04030	0.02153	0.03819	0.00398	0.00397	0.00316	0.00315	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	2.32208	0.83515	12.10333	13.68726	0.05942	0.11235	0.04551	0.01540	11.50499	4.57037	5.46149	3.99928	1.61050	0.47387	0.12131	0.02752	5.16980	1.51861	1.55582	0.54751	0.02163	0.01992	0.17239	0.08369	1.15095	0.71428	0.56897	0.24972	0.02050	0.02272	0.07632	0.05887	0.17461	0.14717	0.30609	0.19001	0.04883	0.04116	0.01881	0.03358	0.00397	0.00395	0.00315	0.00314	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	2.54481	0.86059	13.06614	14.53612	0.06143	0.11588	0.04698	0.01582	12.13378	4.87963	5.78296	4.22969	1.70247	0.50854	0.12894	0.02921	5.33880	1.57861	1.71229	0.59052	0.02111	0.01929	0.17948	0.08625	1.20727	0.75141	0.58994	0.27424	0.02043	0.02296	0.08191	0.06208	0.17974	0.15087	0.32303	0.20034	0.04943	0.04303	0.01646	0.02881	0.00395	0.00394	0.00314	0.00313	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	2.78574	0.88205	14.08885	15.41443	0.06356	0.11951	0.04820	0.01614	12.75815	5.19081	6.11496	4.45993	1.79788	0.54624	0.13679	0.03094	5.52150	1.64748	1.88903	0.63540	0.02063	0.01888	0.18350	0.08826	1.28475	0.78972	0.61202	0.30225	0.02035	0.02334	0.08890	0.06579	0.18401	0.15381	0.34010	0.21070	0.05004	0.04291	0.01458	0.02513	0.00393	0.00392	0.00312	0.00311	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	3.03575	0.90579	15.14886	16.31754	0.06583	0.12330	0.04911	0.01636	13.37771	5.50376	6.45855	4.70004	1.89775	0.58777	0.14692	0.03271	5.72597	1.72282	2.03932	0.68237	0.02019	0.01816	0.18725	0.08964	1.32377	0.82963	0.66901	0.33459	0.02025	0.02357	0.09760	0.07007	0.19726	0.15884	0.35880	0.22079	0.05053	0.04367	0.01279	0.02168	0.00391	0.00390	0.00311	0.00309	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	3.39605	0.93304	16.25224	17.24838	0.06831	0.12730	0.04966	0.01645	13.99235	5.81979	6.81947	4.94839	2.00370	0.63408	0.15339	0.03455	5.94129	1.80738	2.21205	0.73176	0.01982	0.01756	0.19947	0.09025	1.38494	0.87178	0.71107	0.37249	0.02016	0.02397	0.10848	0.07502	0.18929	0.15678	0.37317	0.23063	0.05086	0.04429	0.01112	0.01844	0.00389	0.00387	0.00309	0.00307	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	3.56554	0.96459	17.40833	18.21221	0.07109	0.13161	0.04978	0.01638	14.65262	6.13984	7.19865	5.20980	2.11831	0.68805	0.16232	0.03647	6.18831	1.90028	2.39464	0.78401	0.01952	0.01707	0.18984	0.08994	1.44930	0.9172	0.76001	0.41783	0.02004	0.02465	0.12220	0.08075	0.18984	0.15644	0.38931	0.24025	0.05108	0.04474	0.00958	0.01551	0.00386	0.00384	0.00307	0.00305	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	3.84947	1.00290	18.62167	19.21033	0.07373	0.13566	0.04931	0.01612	15.19988	6.46292	7.59874	5.47647	2.22904	0.

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Uni-Tobacco - Termination Age: 85 - 50% Reduction in Benefits at Age 75

	Cancer Benefits						Vascular Benefits																		Other Specified Critical Illness Benefits												Neurological Benefits						Occupational Benefits				Child Specified Benefits									
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		25%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00023		0.02140		0.00097		0.00049		0.00049		0.00370		0.00086		0.00020		0.00063		0.00453		0.00053		0.00886		0.00777		0.01422		0.04275		0.06438		0.00192		0.00161		0.00101		0.00102		0.00143		0.00167		0.00054		0.01993		0.00017		0.00172		0.00174	
18	0.03035	0.23674	0.50131	0.71046	0.01262	0.01881	0.00747	0.00318	0.35206	0.17276	0.15419	0.12426	0.02682	0.00717	0.00125	0.00032	0.17962	0.05605	0.03322	0.02118	0.06399	0.06578	0.01834	0.01138	0.08908	0.06685	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.04021	0.03716	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03488	0.26428	0.54133	0.76256	0.01388	0.02078	0.00758	0.00323	0.39412	0.18784	0.17487	0.14075	0.03093	0.00832	0.00148	0.00037	0.19055	0.05927	0.03894	0.02371	0.06854	0.07035	0.01953	0.01208	0.08699	0.07246	0.11511	0.07935	0.19540	0.08631	0.07933	0.04888	0.04153	0.03832	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.04002	0.28757	0.58411	0.86099	0.01485	0.02278	0.00774	0.00329	0.44242	0.20518	0.19806	0.15958	0.03560	0.00965	0.00173	0.00044	0.20307	0.06293	0.04587	0.02854	0.07427	0.07610	0.02075	0.01275	0.10539	0.07931	0.11981	0.08337	0.13858	0.05167	0.07801	0.04763	0.04284	0.03945	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04583	0.30537	0.62997	0.94669	0.01584	0.02482	0.00795	0.00337	0.49823	0.22523	0.22487	0.18115	0.04088	0.01117	0.00203	0.00051	0.21738	0.06710	0.05439	0.02967	0.07994	0.08077	0.02189	0.01345	0.11437	0.08444	0.12486	0.05716	0.12145	0.04720	0.07982	0.04642	0.04413	0.04054	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.05241	0.31647	0.67933	1.04088	0.01685	0.02689	0.00822	0.00347	0.55843	0.24712	0.25467	0.20502	0.04686	0.01291	0.00237	0.00060	0.23373	0.07184	0.06393	0.03318	0.08239	0.08418	0.02325	0.01413	0.12400	0.09089	0.13031	0.05147	0.13511	0.04394	0.08143	0.04526	0.04537	0.04157	0.02966	0.01853	0.00986	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05986	0.31899	0.75261	1.14514	0.01788	0.02923	0.00850	0.00360	0.62367	0.27110	0.28783	0.22147	0.05363	0.01450	0.00275	0.00070	0.25240	0.07723	0.07463	0.03708	0.08437	0.08608	0.02451	0.01488	0.13438	0.09769	0.13621	0.04636	0.08964	0.03892	0.08282	0.04414	0.04656	0.04251	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.06823	0.32120	0.79027	1.25882	0.01893	0.03119	0.00895	0.00374	0.69459	0.29743	0.32478	0.26084	0.06127	0.01716	0.00320	0.00081	0.27347	0.08347	0.08641	0.04148	0.08460	0.08617	0.02590	0.01555	0.14568	0.10492	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04786	0.04354	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.07761	0.32334	0.85284	1.37702	0.02001	0.03342	0.00937	0.00390	0.77194	0.32642	0.36663	0.29353	0.06992	0.01974	0.00370	0.00094	0.29723	0.09008	0.09939	0.04647	0.08282	0.08400	0.02747	0.01638	0.15806	0.11264	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04929	0.04469	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.08814	0.32524	0.92094	1.50707	0.02112	0.03572	0.00985	0.00408	0.85664	0.35844	0.41219	0.33002	0.07970	0.02268	0.00427	0.00108	0.32402	0.09895	0.11373	0.05215	0.07778	0.07887	0.02921	0.01731	0.17178	0.12096	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.05087	0.04597	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.09997	0.32676	0.99530	1.64871	0.02227	0.03809	0.01038	0.00428	0.94080	0.39393	0.46398	0.37087	0.09077	0.02602	0.00493	0.00124	0.35419	0.10844	0.12961	0.05884	0.07312	0.07395	0.03117	0.01837	0.18598	0.12961	0.16567	0.03363	0.03949	0.02588	0.08525	0.04036	0.05263	0.04748	0.04554	0.03068	0.01583	0.01081	0.06611	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.11327	0.32795	1.07674	1.80429	0.02366	0.04055	0.01099	0.00455	1.05271	0.43339	0.52226	0.41877	0.10335	0.02963	0.00565	0.00143	0.38817	0.11927	0.14723	0.06612	0.06805	0.06923	0.03340	0.01956	0.20072	0.13864	0.17500	0.03303	0.03093	0.02367	0.08495	0.03964	0.05462	0.04801	0.04941	0.03560	0.01751	0.01197	0.06841	0.14595	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.12806	0.32977	1.16584	1.96940	0.02469	0.04311	0.01168	0.00477	1.16702	0.47747	0.58812	0.46856	0.11766	0.03418	0.00648	0.00164	0.42643	0.13161	0.16682	0.07477	0.06439	0.06473	0.03595	0.02093	0.21606	0.14809	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.05686	0.05086	0.05360	0.03354	0.01911	0.01316	0.07032	0.14860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.14452	0.33132	1.28360	2.14228	0.02568	0.04579	0.01249	0.00507	1.29486	0.52761	0.66305	0.52743	0.13406	0.03917	0.00742	0.00188	0.46850	0.14565	0.18859	0.08492	0.06034	0.06047	0.03891	0.02253	0.23208	0.15850	0.19715	0.03562	0.02100	0.02112	0.08224	0.03860	0.05947	0.05301	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.16288	0.33359	1.37117	2.32748	0.02734	0.04861	0.01331	0.00538	1.43964	0.58314	0.74911	0.59500	0.15181	0.04461	0.00849	0.00215	0.51798	0.16160	0.21322	0.09700	0.05852	0.05646	0.04192	0.02415	0.24888	0.16846	0.20159	0.04122	0.02100	0.02114	0.07957	0.03837	0.06209	0.05517	0.06315	0.03953	0.02237	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.18338	0.34599	1.48997	2.52599	0.02877	0.05161	0.01413	0.00568	1.59155	0.64383	0.84030	0.66713	0.17105	0.05053	0.00969	0.00246	0.57240	0.17947	0.23632	0.10856	0.05295	0.05271	0.04500	0.02580	0.26657	0.17953	0.22442	0.04643	0.02100	0.02117	0.07710	0.03829	0.06472	0.05732	0.06861	0.04297	0.02405	0.01699	0.07500	0.14920	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.20634	0.35614	1.62174	2.74048	0.03002	0.05483	0.01495	0.00599	1.75166	0.70855	0.93725	0.74436	0.19109	0.05697	0.01107	0.00281	0.63355	0.19951	0.26754	0.12059	0.04965	0.04926	0.04813	0.02747	0.28529	0.19131	0.23876	0.05209	0.02100	0.02121	0.07486	0.03839	0.06737	0.05948	0.07462	0.04674	0.02579	0.01839	0.07752	0.14785	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.23174	0.36954	1.76588	2.96606	0.03187	0.05807	0.01579	0.00630	1.92107	0.77483	1.04068	0.82733	0.21489	0.06403	0.01263	0.00320	0.70243	0.22204	0.29826	0.13337	0.04985	0.04813	0.05135	0.02917	0.30522	0.20391	0.25347	0.05825	0.02100	0.02125	0.07287	0.03887	0.07004	0.06165	0.08123	0.05089	0.02750	0.01978	0.07716	0.14557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.25999	0.37757	1.92357	3.20455	0.03344	0.06132	0.01663	0.00660	2.10112	0.84828	1.15146	0.91679	0.24005	0.07179	0.01442	0.00366	0.78022	0.24743	0.33184	0.14710	0.04999	0.04838	0.05465	0.03090	0.32659	0.21748	0.26878	0.06496	0.02101	0.02130	0.07114	0.03916	0.07274	0.06382	0.08853	0.05548	0.02915	0.02117	0.07010	0.14220	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.29000	0.38871	2.08992	3.45117	0.03498	0.06452	0.01747	0.00691	2.28800	0.92413	1.26501	1.00786	0.26719	0.08007	0.01639	0.00416	0.86617	0.27503	0.38815	0.16158	0.04174	0.04108	0.05803	0.03287	0.34604	0.23173	0.28368	0.07146	0.02100	0.02134	0.06933	0.03950	0.07543	0.06597	0.09857	0.06051	0.03075	0.02253	0.06796	0.13748	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.32343	0.40055	2.27429	3.71541	0.03653	0.06773	0.01833	0.00721	2.48850	1.00630	1.38729	1.10619	0.29741	0.08928	0.01866	0.00473	0.96426	0.30645	0.40817	0.17733	0.03958	0.03886	0.06154	0.03449	0.37220	0.24654	0.29903	0.07847	0.02100	0.02139	0.06774	0.03998	0.07815	0.06813	0.10582	0.06617	0.03228	0.02389	0.06498	0.13107	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.36121	0.41341	2.48037	4.00184	0.03810	0.07095	0.01920	0.00752	2.70507	1.09583	1.51982	1.21266	0.33336	0.09961	0.02131	0.00540	1.07687	0.34244	0.45243	0.19452	0.03752	0.03675	0.06520	0.03637	0.39615	0.26198	0.31487	0.08604	0.02099	0.02145	0.06640	0.04061	0.08091	0.07029	0.11592	0.07260	0.03372	0.02523	0.06590	0.12643	0.00408	0.00407	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.40254	0.42509	2.70105	4.29477	0.03969	0.07420	0.02008	0.00782	2.94098	1.19407	1.66455	1.32977	0.36996	0.11130	0.02412	0.00612	1.20723	0.38398	0.50160	0.21338	0.03956	0.03473	0.06904	0.03832	0.42102	0.27814	0.33127	0.09424	0.02098	0.02152	0.06532	0.04140	0.08370	0.07246	0.12880	0.07929	0.03519	0.02859	0.06936	0.11411	0.00407	0.00407	0.00324	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.44799	0.43536	2.93868	4.59537	0.04129	0.07746	0.02098	0.00812	3.20096	1.30292	1.82431	1.45887	0.41461	0.12473	0.02713	0.00688	1.36021	0.43248	0.55653	0.23425	0.03371	0.03282	0.07312	0.04036	0.44696	0.29514	0.34828	0.10313	0.02098	0.02159	0.06455	0.04238	0.08654	0.07463	0.13835	0.08659	0.03669	0.02800	0.05324	0.10619	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.49824	0.44389	3.19623	4.90511	0.04262	0.08075	0.02190	0.00843	3.49188	1.42513	2.00322	1.60352	0.45945	0.13847	0.03037	0.00769	1.54321	0.49020	0.61836	0.25749	0.03197	0.03103	0.07772	0.04242	0.47414	0.31312	0.36598	0.11281	0.02097	0.02188	0.06411	0.04355	0.08943	0.07683	0.15071	0.09428	0.03824	0.02946	0.04972	0.09873	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.55432	0.45019	3.47757	5.22608	0.04467	0.08407	0.02282	0.00876	3.78537	1.55070	2.18477	1.75036	0.50458	0.15257	0.03391	0.00859	1.72239	0.54721	0.68511	0.28180	0.03036	0.02936	0.08135	0.04448	0.50280	0.33224	0.38437	0.12330	0.02097	0.02177	0.06398	0.04488	0.09237	0.07905	0.16407	0.10259	0.03985	0.03399	0.04648	0.09186	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.61717	0.45347	3.78820	5.56116	0.04625	0.08742	0.02376	0.00905	4.08158	1.68017	2.36940	1.89969	0.54996	0.16707	0.03782	0.00958	1.89724	0.60242	0.75721	0.30731	0.02889	0.02792	0.08651	0.04855	0.53322	0.35273	0.40205	0.13489	0.02096	0.02188	0.06422	0.04640	0.09537	0.08132	0.17872	0.11168	0.04157	0.03263	0.04361	0.08575	0.00407	0.00406	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.68490	0.45794	4.11639	5.90085	0.04797	0.09081	0.02471	0.00937	4.38114	1.81412	2.55757	2.05190	0.59571	0.18203	0.04177	0.01058	2.06713	0.65871	0.83518	0.33419	0.02756	0.02643	0.08973	0.04863	0.56578	0.37486	0.42363	0.14711	0.02095	0.02201	0.06488	0.04811	0.09845	0.08364	0.19373	0.12069	0.04315	0.03417	0.04068	0.07953	0.00406	0.00406	0.00323	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.75826	0.46385	4.46535	6.24607	0.04973	0.09424	0.02568	0.00969	4.68470	1.95327	2.74987	2.20741	0.64187	0.19753	0.04574	0.01158	2.23126	0.71292	0.91956	0.36264	0.02641	0.02523	0.09401	0.05073	0.60100	0.39904	0.44474	0.16071	0.02094	0.02214	0.06600	0.05005	0.10164	0.08602	0.20918	0.13055	0.04457	0.03560	0.03767	0.07314	0.00406	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.83795	0.47151	4.83643	6.59622	0.05152	0.09770	0.02669	0.01003	4.99134	2.09957	2.94398	2.36200	0.68831	0.21356	0.04971	0.01258	2.38798	0.76558	1.01106	0.39289	0.02548	0.02420	0.09841	0.05299	0.63956	0.42584	0.46643	0.17488	0.02093	0.02229	0.06733	0.05181	0.10497	0.08852	0.22524	0.14050	0.04580	0.03692	0.03457	0.06658	0.00406	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.92598	0.48147	5.23890	6.95496	0.05336	0.10122	0.02774	0.01037	5.30412	2.24739	3.14380	2.52093	0.73533	0.23030	0.05372	0.01360	2.53658	0.81659	1.11035	0.42528	0.02461	0.02325	0.10293	0.05510	0.67643	0.45303	0.48947	0.18654	0.02092	0.02246	0.06927	0.05384	0.10947	0.09114	0.24202	0.15088	0.04679	0.03807	0.03532	0.05971	0.00405	0.00405	0.00322	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	1.02460	0.49450	5.68041	7.32450	0.05526	0.10481	0.02885	0.01073	5.62447	2.40685	3.35031	2.68495	0.78302	0.24787	0.05779	0.01462	2.67534	0.86588	1.21825	0.46015	0.02361	0.02236	0.10765	0.05739	0.71769	0.48063	0.51409	0.20792	0.02091	0.02266	0.07191	0.05618	0.11220	0.09392	0.25977	0.16183	0.04746	0.03901	0.02786	0.05239	0.00405	0.00404	0.00322	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	1.12721	0.50643	6.13449	7.69911	0.05723	0.10848	0.03003	0.01112	5.95437	2.57696	3.56473	2.85497	0.83153	0.26641	0.06191	0.01566	2.80183	0.91255	1.33578	0.49797	0.02309	0.02155	0.11265	0.05981	0.75742	0.50878	0.54054	0.22728	0.02090	0.02288	0.07536	0.05888	0.11626	0.09694	0.27749	0.17276	0.04813	0.03995	0.02460	0.04554	0.00405	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	1.23485	0.51701	6.60135	8.07979	0.05928	0.11225	0.03134	0.01155	6.29685	2.76046	3.78868	3.03215	0.88103	0.28659	0.06610	0.01672	2.91232	0.95573	1.46424	0.53936	0.02247	0.02083	0.11810	0.06243	0.79771	0.53756	0.56914	0.24897	0.02089	0.02313	0.07975	0.06198	0.12081	0.10033	0.29521	0.18366	0.04880	0.04089	0.02159	0.03828	0.00404	0.00403	0.00321	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.34802	0.52585	7.09026	8.46784	0.06144	0.11614	0.03251	0.01193	6.65950	2.96141	4.02428	3.21806	0.93177	0.30713	0.07038	0.01780	3.06100	0.99386	1.60543	0.58512	0.02196	0.02021	0.12298	0.06474	0.83971	0.56712	0.60030	0.27339	0.02088	0.02341	0.08524	0.06555	0.12491	0.10332	0.31297	0.19457	0.04947	0.04183	0.01888	0.03366	0.00404	0.00403	0.00321	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.46892	0.53240	7.59977	8.86507	0.06373	0.12017	0.03353	0.01224	7.01346	3.16413	4.26816	3.40989	0.98406	0.32981	0.07475	0.01890	3.09855	1.03604	1.75731	0.63319	0.02149	0.01961	0.12729	0.06699	0.88061	0.59765	0.63455	0.30109	0.02086	0.02375	0.09205	0.06966	0.12848	0.10585	0.33985	0.20551	0.05015	0.04278	0.01653	0.02890	0.00403	0.00402	0.00320	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.59969	0.53573	8.13840	9.27400	0.06617	0.12439	0.03437	0.01249	7.36751	3.36906	4.52182	3.60864	1.03829	0.35454	0.07926	0.02004	3.20033	1.08294	1.93026	0.68384	0.02106	0.01904	0.13064	0.06823	0.92362	0.62938	0.67254	0.33274	0.02084	0.02413	0.10044	0.07439	0.13144	0.10783	0.34900	0.21657	0.05086	0.04377	0.01466	0.02523	0.00402	0.00401	0.00320	0.00318	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.73316	0.54114	8.69168	9.69197	0.06880	0.12884	0.03498	0.01266	7.71842	3.57648	4.78710	3.81550	1.09505	0.38162	0.08392	0.02121	3.31409	1.13539	2.09426	0.72740	0.02068	0.01851	0.13316	0.06927	0.96806	0.66267	0.71514	0.36922	0.02082	0.02459	0.11075	0.07985	0.13367	0.10922	0.36693	0.22747	0.05146	0.04464	0.01289	0.02177	0.00402	0.00400	0.00319	0.00318	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.87011	0.54910	9.26342	10.12156	0.07170	0.13360	0.03534	0.01273	8.06589	3.78720	5.06629	4.03190	1.15521	0.41247	0.08878	0.02243	3.44007	1.19446	2.27857	0.79434	0.02037	0.01803	0.13458	0.06973	1.01441	0.69807	0.76367	0.41187	0.02079	0.02512	0.12347	0.08614	0.13502	0.10982	0.38473	0.23822	0.05192	0.04540	0.01123	0.01859	0.00401	0.00399	0.00318	0.00317	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	2.01163	0.56023	9.85893	10.56649	0.07496	0.13878	0.03539	0.01288	8.40956	4.00199	5.36238	4.25969	1.22018	0.44772	0.09389	0.02372	3.58134	1.26156	2.47076	0.85534	0.02015	0.01761	0.13464	0.06947	1.06343	0.73642	0.82005	0.46266	0.02076	0.02577	0.13391	0.09341	0.13530	0.11051	0.40250	0.24889	0.05222	0.04600	0.00971	0.01565	0.00400	0.00398	0.00317	0.00316	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	2.15946	0.57548	10.48627	11.03268	0.07816	0.14383	0.03503	0.01248	8.74904	4.22203	5.67931	4.50120	1.28349	0.48194	0.09934	0.02508	3.74250	1.33866	2.66549	0.92090	0.01993	0.01719	0.13301	0.06831	1.11196	0.77755	0.87698	0.51383	0.02073	0.02642	0.15592	0.10170	0.13422	0.10806	0.42052	0.25965	0.05231	0.04643	0.00835	0.01311	0.00398	0.00397	0.00316	0.00315	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	2.31637	0.59633	11.15850	11.52988	0.08126	0.14873	0.03415	0.01209	9.08390	4.44881	6.02211	4.75932	1.34489	0.51468	0.10527	0.02658	3.93060	1.42653	2.85296	0.99239	0.01971	0.01679	0.12915	0.06600	1.15999	0.80927	0.93460	0.56547	0.02068	0.02767	0.17343	0.11119	0.13138	0.10518	0.43933	0.27079	0.05215	0.04884	0.00721	0.01104	0.00397	0.0395	0.00315	0.00314	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	2.46994	0.61653	11.82381	12.01128	0.08439	0.15344	0.03330	0.01163	9.41374	4.68455	6.39798	5.01979	1.40512	0.54867	0.11108	0.02850	4.12070	1.52631	3.01342	1.07120	0.01948	0.01639	0.12452	0.06331	1.20754	0.84138	0.99307	0.61788	0.02064	0.02772	0.19305	0.12205	0.12766	0.10168	0.45342	0.27897	0.05188	0.04874	0.00613	0.00918	0.00395	0.00393	0

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Non-Tobacco - Termination Age: 85 - 50% Reduction in Benefits at Age 75

	Cancer Benefits																																																			
	Non-Invasive Cancer		Invasive Cancer		Benign Brain Tumor		Vascular Benefits																		Other Specified Critical Illness Benefits												Neurological Benefits						Occupational Benefits				Child Specified Benefits							
							Heart Transplant		Heart Attack (Myocardial Infarction)		Stroke		Coronary Artery Bypass Graft		Aneurysm		Angioplasty / Stent		Coma		Paralysis		Major Organ Transplant		End Stage Renal Disease		Loss of Hearing		Loss of Speech		Loss of Vision		Bone Marrow Transplant		Advanced Parkinson's Disease		Amyotrophic Lateral Sclerosis (ALS)		Advanced Multiple Sclerosis		Occupational HIV		Occupational Hepatitis B or C		Muscular Dystrophy		Cerebral Palsy		Cystic Fibrosis		Spina Bifida		Congenital Heart Disease	
Payable %	25%		100%		50%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%		100%		100%		100%		100%		100%		25%		25%		100%		100%		100%		100%		100%	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.00073		0.02148		0.00297		0.00466		0.03370		0.00466		0.00466		0.00300		0.00363		0.00483		0.00053		0.00288		0.00777		0.00161		0.00266		0.00255		0.00357		0.00101		0.00122		0.00167		0.00143		0.00054		0.00117		0.00217		0.00022		0.00372	
18	0.02737	0.23251	0.47590	0.68846	0.01262	0.01881	0.00696	0.00306	0.28546	0.15505	0.13715	0.11618	0.02092	0.00617	0.00095	0.00027	0.15132	0.05071	0.03322	0.02118	0.06399	0.06578	0.01692	0.01089	0.08155	0.06380	0.11072	0.07713	0.17483	0.08112	0.07389	0.05016	0.03755	0.03516	0.01878	0.01173	0.00672	0.00424	0.03748	0.07810	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	0.03135	0.26058	0.51142	0.75665	0.01388	0.02078	0.00702	0.00309	0.31794	0.16769	0.15512	0.11648	0.02418	0.00716	0.00113	0.00032	0.15859	0.05324	0.03894	0.02371	0.06854	0.07035	0.01793	0.01152	0.08847	0.06900	0.11511	0.07935	0.19540	0.08631	0.07933	0.04888	0.03957	0.03610	0.02143	0.01338	0.00738	0.00470	0.04055	0.08443	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	0.03566	0.28333	0.54963	0.83059	0.01485	0.02278	0.00712	0.00314	0.35551	0.18234	0.17569	0.14898	0.02771	0.00830	0.00132	0.00037	0.16716	0.05617	0.04587	0.02654	0.07427	0.07610	0.01896	0.01214	0.09579	0.07442	0.11981	0.08337	0.13858	0.05167	0.07801	0.04763	0.03958	0.03701	0.02413	0.01507	0.00812	0.00522	0.04370	0.09092	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	0.04058	0.30059	0.58593	0.91119	0.01584	0.02482	0.00727	0.00321	0.39921	0.19942	0.19933	0.16905	0.03185	0.00960	0.00155	0.00042	0.17724	0.05954	0.05439	0.02967	0.07994	0.08077	0.02001	0.01277	0.10360	0.08009	0.12486	0.05716	0.12145	0.04720	0.07982	0.04642	0.04056	0.03788	0.02688	0.01679	0.00894	0.00579	0.04695	0.09760	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	0.04614	0.31115	0.63173	0.99861	0.01685	0.02689	0.00748	0.00330	0.44623	0.21811	0.22557	0.19124	0.03644	0.01110	0.00182	0.00051	0.18906	0.06344	0.06393	0.03318	0.08239	0.08418	0.02106	0.01339	0.11200	0.08605	0.13031	0.05147	0.13511	0.04394	0.08143	0.04526	0.04153	0.03970	0.02966	0.01853	0.00998	0.00644	0.05034	0.10458	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	0.05242	0.31307	0.67747	1.09734	0.01788	0.02923	0.00776	0.00341	0.49992	0.23855	0.25475	0.21582	0.04170	0.01282	0.00212	0.00059	0.20275	0.06790	0.07463	0.03708	0.08437	0.08608	0.02212	0.01398	0.12104	0.09304	0.13621	0.04636	0.08964	0.03892	0.08282	0.04414	0.04242	0.03944	0.03246	0.02028	0.01090	0.00718	0.05396	0.11198	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	0.05943	0.31480	0.72658	1.20162	0.01893	0.03119	0.00807	0.00354	0.55185	0.26099	0.28724	0.24311	0.04765	0.01477	0.00246	0.00069	0.21833	0.07311	0.08541	0.04146	0.08460	0.08617	0.02330	0.01497	0.13087	0.09900	0.14261	0.04192	0.07518	0.03515	0.08394	0.04309	0.04342	0.04026	0.03543	0.02214	0.01202	0.00797	0.05737	0.11893	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	0.06727	0.31629	0.77942	1.31343	0.02001	0.03342	0.00843	0.00368	0.61163	0.28571	0.32352	0.27347	0.05439	0.01700	0.00285	0.00080	0.23603	0.07914	0.09939	0.04647	0.08282	0.08400	0.02461	0.01542	0.14185	0.10612	0.14959	0.03823	0.06187	0.03169	0.08478	0.04210	0.04453	0.04118	0.03858	0.02411	0.01322	0.00883	0.06055	0.12538	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	0.07609	0.31745	0.83654	1.43387	0.02112	0.03572	0.00882	0.00384	0.67703	0.31301	0.36413	0.30735	0.06203	0.01954	0.00330	0.00092	0.25612	0.08812	0.11373	0.05215	0.07778	0.07887	0.02609	0.01627	0.15361	0.11377	0.15726	0.03542	0.04990	0.02858	0.08526	0.04118	0.04578	0.04221	0.04194	0.02622	0.01451	0.00977	0.06347	0.13126	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	0.08587	0.31812	0.88648	1.56485	0.02227	0.03809	0.00927	0.00402	0.74893	0.34331	0.40971	0.34530	0.07069	0.02243	0.00381	0.00107	0.27891	0.09414	0.12961	0.05864	0.07312	0.07395	0.02777	0.01722	0.16595	0.12173	0.16567	0.03363	0.03949	0.02588	0.08535	0.04039	0.04720	0.04329	0.04554	0.02968	0.01583	0.01081	0.06611	0.13848	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	0.09690	0.31804	0.95591	1.70810	0.02366	0.04055	0.00979	0.00422	0.81941	0.37704	0.46105	0.38754	0.08054	0.02574	0.00439	0.00123	0.30472	0.10335	0.14723	0.06612	0.06905	0.06923	0.02966	0.01833	0.17872	0.13002	0.17500	0.03303	0.03093	0.02367	0.08495	0.03964	0.04881	0.04473	0.04941	0.03060	0.01751	0.01197	0.06841	0.14595	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	0.10915	0.31912	1.03932	1.85881	0.02469	0.04311	0.01038	0.00446	0.91681	0.41476	0.51912	0.43609	0.09178	0.02952	0.00504	0.00141	0.33997	0.11388	0.16682	0.07477	0.06439	0.06473	0.03188	0.01957	0.19200	0.13868	0.18541	0.03385	0.02458	0.02203	0.08396	0.03904	0.05067	0.04629	0.05360	0.03354	0.01911	0.01316	0.07032	0.14860	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	0.12276	0.32153	1.11953	2.01769	0.02568	0.04579	0.01108	0.00474	1.01597	0.45722	0.58525	0.49083	0.10467	0.03386	0.00578	0.00162	0.36706	0.12560	0.18899	0.08492	0.06034	0.06047	0.03445	0.02104	0.20585	0.14776	0.19715	0.03642	0.02100	0.02112	0.08224	0.03860	0.05280	0.04811	0.05817	0.03640	0.02072	0.01439	0.07178	0.14731	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	0.13793	0.32556	1.20747	2.18624	0.02734	0.04861	0.01178	0.00502	1.12842	0.50542	0.66131	0.55370	0.11860	0.03859	0.00662	0.00185	0.40449	0.13959	0.21322	0.09700	0.05852	0.05646	0.03705	0.02252	0.22039	0.15733	0.21059	0.04122	0.02100	0.02114	0.07957	0.03837	0.05504	0.04993	0.06315	0.03953	0.02237	0.01566	0.07271	0.14892	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	0.15487	0.33160	1.30424	2.36329	0.02877	0.05161	0.01248	0.00530	1.24618	0.55863	0.74182	0.62076	0.13389	0.04373	0.00758	0.00212	0.44863	0.15497	0.23632	0.10856	0.05295	0.05271	0.03970	0.02402	0.23571	0.16745	0.22442	0.04643	0.02100	0.02117	0.07710	0.03829	0.05724	0.05175	0.06861	0.04297	0.02405	0.01699	0.07500	0.14920	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	0.17362	0.34024	1.41122	2.56030	0.03002	0.05483	0.01319	0.00557	1.37012	0.61129	0.82739	0.69254	0.15009	0.04933	0.00867	0.00242	0.49413	0.17225	0.26754	0.12059	0.04965	0.04926	0.04240	0.02554	0.25194	0.17825	0.23876	0.05209	0.02100	0.02121	0.07486	0.03839	0.05945	0.05356	0.07462	0.04674	0.02579	0.01839	0.07752	0.14785	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	0.19476	0.34910	1.52784	2.76326	0.03137	0.05807	0.01389	0.00585	1.50115	0.66986	0.91865	0.76964	0.16801	0.05546	0.00991	0.00277	0.54772	0.18576	0.29826	0.13337	0.04865	0.04813	0.04516	0.02709	0.26923	0.18980	0.25347	0.05825	0.02100	0.02125	0.07287	0.03887	0.06169	0.05538	0.08123	0.05089	0.02750	0.01978	0.07758	0.14557	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	0.21797	0.35827	1.65559	2.97678	0.03344	0.06132	0.01461	0.00613	1.64042	0.73291	1.01643	0.85279	0.18770	0.06219	0.01132	0.00316	0.60832	0.21364	0.33184	0.14710	0.04399	0.04438	0.04799	0.02897	0.28779	0.20228	0.26878	0.06496	0.02101	0.02130	0.07114	0.03916	0.06394	0.05720	0.08853	0.05548	0.02915	0.02117	0.07010	0.14220	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	0.24253	0.36754	1.78953	3.19640	0.03498	0.06452	0.01533	0.00640	1.79451	0.79787	1.11638	0.93727	0.20886	0.06605	0.01288	0.00359	0.67511	0.23742	0.39815	0.16158	0.04174	0.04108	0.05090	0.03027	0.30730	0.21535	0.28369	0.07146	0.02100	0.02134	0.06933	0.03950	0.06619	0.05901	0.09857	0.06051	0.03075	0.02253	0.06796	0.13748	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	0.27001	0.37735	1.93786	3.43082	0.03653	0.06773	0.01606	0.00667	1.93934	0.86835	1.22410	1.02854	0.23243	0.07732	0.01467	0.00409	0.75142	0.26453	0.46817	0.17733	0.03958	0.03886	0.05391	0.03169	0.32744	0.22897	0.29903	0.07847	0.02100	0.02139	0.06774	0.03998	0.06849	0.06083	0.10582	0.06617	0.03228	0.02389	0.06498	0.13107	0.00408	0.00408	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	0.30097	0.38799	2.10373	3.68407	0.03810	0.07095	0.01680	0.00695	2.10697	0.94533	1.34098	1.12774	0.25892	0.08826	0.01675	0.00467	0.83907	0.29559	0.45243	0.19452	0.03752	0.03675	0.05708	0.03364	0.34832	0.24319	0.31487	0.08604	0.02099	0.02145	0.06640	0.04061	0.07080	0.06267	0.11592	0.07260	0.03372	0.02523	0.06060	0.12443	0.00408	0.00407	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	0.33472	0.39733	2.28055	3.94070	0.03969	0.07420	0.01755	0.00723	2.28012	1.03005	1.46879	1.23640	0.28905	0.09639	0.01897	0.00529	0.94058	0.33144	0.50160	0.21338	0.03956	0.03473	0.06036	0.03542	0.37007	0.25813	0.33127	0.09424	0.02098	0.02152	0.06532	0.04140	0.07317	0.06453	0.12880	0.07929	0.03519	0.02859	0.05698	0.11411	0.00407	0.00407	0.00324	0.00324	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	0.37172	0.40513	2.47034	4.20156	0.04129	0.07746	0.01833	0.00750	2.48263	1.12422	1.61010	1.35667	0.32391	0.10863	0.02133	0.00595	1.05968	0.37332	0.55653	0.23425	0.03971	0.03382	0.06391	0.03730	0.39284	0.27389	0.34828	0.10313	0.02098	0.02159	0.06455	0.04238	0.07561	0.06641	0.13835	0.08659	0.03669	0.02800	0.05324	0.10619	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	0.41256	0.41107	2.67580	4.46777	0.04262	0.08075	0.01913	0.00779	2.72014	1.23039	1.76881	1.49165	0.35902	0.11997	0.02389	0.00666	1.20204	0.42113	0.61836	0.25749	0.03197	0.03103	0.06748	0.03919	0.41683	0.29064	0.36598	0.11281	0.02097	0.02188	0.06411	0.04355	0.07810	0.06835	0.15071	0.09428	0.03824	0.02946	0.04972	0.09873	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	0.45800	0.41458	2.89951	4.74049	0.04467	0.08407	0.01993	0.00807	2.95063	1.33971	1.92990	1.62893	0.39445	0.13225	0.02668	0.00743	1.34174	0.47243	0.68511	0.28180	0.03036	0.02936	0.07109	0.04110	0.44224	0.30851	0.38437	0.12330	0.02097	0.02177	0.06398	0.04488	0.08067	0.07034	0.16407	0.10259	0.03985	0.03399	0.04648	0.09186	0.00407	0.00407	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	0.50907	0.41486	3.14651	5.02167	0.04625	0.08742	0.02076	0.00838	3.18486	1.45302	2.09455	1.76889	0.43034	0.14482	0.02978	0.00829	1.47871	0.52122	0.75721	0.30731	0.02889	0.02782	0.07475	0.04302	0.46933	0.32770	0.40205	0.13489	0.02096	0.02188	0.06422	0.04640	0.08332	0.07238	0.17872	0.11168	0.04157	0.03263	0.04361	0.08575	0.00407	0.00406	0.00323	0.00323	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	0.56382	0.41624	3.40690	5.30389	0.04797	0.09081	0.02160	0.00866	3.42415	1.57091	2.26320	1.91199	0.46680	0.15809	0.03292	0.00916	1.61282	0.56849	0.83518	0.33419	0.02756	0.02643	0.07848	0.04496	0.49847	0.34850	0.42363	0.14711	0.02095	0.02201	0.06488	0.04811	0.08607	0.07449	0.19373	0.12069	0.04315	0.03417	0.04068	0.07953	0.00406	0.00406	0.00323	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	0.62301	0.41690	3.68369	5.58754	0.04973	0.09424	0.02248	0.00896	3.66950	1.69423	2.43666	2.05879	0.50450	0.17180	0.03612	0.01005	1.74394	0.61721	0.91956	0.36264	0.02641	0.02521	0.08230	0.04694	0.53019	0.37128	0.44474	0.16071	0.02094	0.02214	0.06600	0.05005	0.08885	0.07669	0.20918	0.13050	0.04457	0.03560	0.03767	0.07314	0.00406	0.00406	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	0.68721	0.42310	3.97801	5.87190	0.05152	0.09770	0.02340	0.00928	3.92096	1.82222	2.61303	2.20533	0.54193	0.18608	0.03934	0.01093	1.87125	0.66405	1.01106	0.39289	0.02548	0.02420	0.08627	0.04898	0.56510	0.39660	0.46643	0.17488	0.02093	0.02229	0.06733	0.05181	0.09201	0.07984	0.22524	0.14050	0.04580	0.03692	0.03457	0.06658	0.00406	0.00405	0.00322	0.00322	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	0.75820	0.42936	4.29810	6.15985	0.05336	0.10122	0.02435	0.00981	4.17938	1.95722	2.79505	2.35640	0.58654	0.20106	0.04252	0.01183	1.99353	0.70890	1.11035	0.42538	0.02461	0.02325	0.09036	0.05108	0.60046	0.42235	0.48947	0.18654	0.02092	0.02246	0.06927	0.05384	0.09523	0.08155	0.24202	0.15088	0.04679	0.03807	0.03132	0.05971	0.00405	0.00405	0.00322	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	0.83790	0.43808	4.65159	6.45259	0.05526	0.10481	0.02536	0.00996	4.44601	2.10053	2.98456	2.51272	0.62024	0.21664	0.04598	0.01275	2.10851	0.75445	1.21825	0.46015	0.02361	0.02236	0.09464	0.05325	0.63634	0.44680	0.51409	0.20792	0.02091	0.02266	0.07191	0.05618	0.09866	0.08411	0.25977	0.16183	0.04746	0.03901	0.02786	0.05239	0.00405	0.00404	0.00322	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	0.92066	0.44597	5.01461	6.74900	0.05723	0.10848	0.02644	0.01033	4.72261	2.25386	3.18184	2.67517	0.66086	0.23356	0.04941	0.01368	2.21740	0.79723	1.33578	0.49797	0.02309	0.02155	0.09918	0.05554	0.67283	0.47543	0.54054	0.22728	0.02090	0.02288	0.07536	0.05888	0.10240	0.08695	0.27749	0.17276	0.04813	0.03995	0.02460	0.04554	0.00405	0.00404	0.00321	0.00321	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	1.00727	0.45277	5.38976	7.05570	0.05928	0.11225	0.02764	0.01074	5.01177	2.41966	3.38873	2.84491	0.70268	0.25135	0.05294	0.01464	2.31444	0.83744	1.46424	0.53936	0.02247	0.02083	0.10412	0.05802	0.71004	0.50294	0.56914	0.24897	0.02089	0.02313	0.07975	0.06198	0.10658	0.09012	0.29521	0.18366	0.04880	0.04089	0.02159	0.03828	0.00404	0.00403	0.00321	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	1.09873	0.45821	5.78032	7.35943	0.06144	0.11614	0.02872	0.01110	5.31735	2.60149	3.60723	3.02346	0.74594	0.27045	0.05657	0.01562	2.39627	0.87377	1.60543	0.58512	0.02196	0.02031	0.10860	0.06023	0.74812	0.53127	0.60030	0.27339	0.02088	0.02341	0.08524	0.06555	0.11039	0.09295	0.31297	0.19457	0.04947	0.04183	0.01888	0.03366	0.00404	0.00403	0.00321	0.00320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	1.19646	0.46182	6.19088	7.67747	0.06373	0.12017	0.02967	0.01141	5.62469	2.78627	3.83463	3.20832	0.79094	0.29111	0.06032	0.01664	2.48485	0.91396	1.75731	0.63319	0.02149	0.01961	0.11252	0.06212	0.78726	0.56062	0.63455	0.30109	0.02086	0.02375	0.09205	0.06966	0.11376	0.09540	0.33985	0.20551	0.05015	0.04278	0.01653	0.02890	0.00403	0.00402	0.00320	0.00319	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	1.30249	0.46288	6.62692	8.00784	0.06617	0.12439	0.03049	0.01185	5.93411	2.97448	4.07245	3.40051	0.83807	0.31368	0.06423	0.01769	2.58148	0.95865	1.93026	0.68384	0.02106	0.01904	0.11579	0.06363	0.82769	0.59122	0.67254	0.33274	0.02084	0.02413	0.10044	0.07439	0.11663	0.09738	0.34900	0.21657	0.05086	0.04377	0.01466	0.02523	0.00402	0.00401	0.00320	0.00318	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	1.41122	0.46615	7.07833	8.34914	0.06880	0.12884	0.03110	0.01182	6.24610	3.16672	4.32362	3.60127	0.88787	0.33864	0.06832	0.01878	2.68763	1.00865	2.09426	0.73740	0.02068	0.01851	0.11839	0.06499	0.86974	0.62142	0.71514	0.36922	0.02082	0.02459	0.11075	0.07985	0.11888	0.09882	0.36693	0.22747	0.05146	0.04464	0.01289	0.02177	0.00402	0.00400	0.00319	0.00318	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	1.52357	0.47202	7.54948	8.70486	0.07170	0.13360	0.03350	0.01191	6.56137	3.36382	4.58754	3.81213	0.94118	0.36670	0.07263	0.01992	2.80609	1.06497	2.27857	0.79434	0.02037	0.01803	0.11985	0.06522	0.91391	0.65775	0.76367	0.41187	0.02079	0.02512	0.12347	0.08614	0.12041	0.09961	0.38473	0.23822	0.05192	0.04540	0.01122	0.01859	0.00401	0.00399	0.00318	0.00317	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	1.64087	0.48110	8.04652	9.07991	0.07496	0.13878	0.03164	0.01188	6.88104	3.56695	4.87043	4.02505	0.99919	0.39900	0.07723	0.02113	2.93929	1.13896	2.47076	0.85534	0.02015	0.01761	0.12029	0.06510	0.96097	0.69506	0.82025	0.46266	0.02076	0.02577	0.13351	0.09341	0.12105	0.09962	0.42250	0.24889	0.05222	0.04600	0.00971	0.01565	0.00400	0.00398	0.00317	0.00316	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	1.76411	0.49398	8.57385	9.47709	0.07816	0.14383	0.03142	0.01172	7.20107	3.77614	5.17368	4.27167	1.05676	0.43064	0.08214	0.02242	3.08559	1.20209	2.66549	0.92060	0.01993	0.01719	0.11921	0.06414	1.00789	0.73136	0.87698	0.51383	0.02073	0.02642	0.15592	0.10170	0.12050	0.09858	0.42052	0.25965	0.05231	0.04643	0.00835	0.01311	0.00398	0.00397	0.00316	0.00315	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	1.89563	0.51190	9.14177	9.90498	0.08126	0.14873	0.03074	0.01136	7.52097	3.99371	5.50188	4.52473	1.11338	0.46149	0.08749	0.02382	3.26275	1.28833	2.85296	0.99239	0.01971	0.01679	0.11815	0.06210	1.05464	0.76647	0.93460	0.56547	0.02068	0.02767	0.17343	0.11119	0.11836	0.09818	0.43933	0.27079	0.05215	0.04884	0.00721	0.01104	0.00397	0.00395	0.00315	0.00314	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	2.02571	0.52952	9.71104	10.32461	0.08436	0.15344	0.02980	0.01097	7.84026	4.21859	5.86158	4.79790	1.16882	0.49195	0.09281	0.02520	3.43941	1.37912	3.01342	1.07120	0.01948	0.01639	0.11728	0.05999	1.10123	0.80019	0.99307	0.61788	0.02064	0.02772	0.19205	0.12205	0.11592	0.09334	0.45342	0.27897	0.05188	0.04874

Hartford Life and Accident Insurance Company
Section II.C - Annual Issue Age First Occurrence Claim Costs Per $1,000

Tobacco - Termination Age: 85 - 50% Reduction in Benefits at Age 75

| | Cancer Benefits | | | | | | Vascular Benefits | | | | | |

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Uni-Tobacco - Termination Age: 70 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.17395	0.14780	0.10437	0.08868	0.02383	0.02389	10.23032	12.38359	0.73128	0.89608	0.13000	0.15930	0.16157	0.22010	0.01010	0.13756
19	0.18128	0.15484	0.10877	0.09290	0.02630	0.02609	10.51950	12.78472	0.77485	0.96967	0.13775	0.17239	0.17155	0.23943	0.01072	0.14964
20	0.18970	0.16274	0.11382	0.09764	0.02913	0.02857	10.76583	13.12552	0.81985	1.04773	0.14575	0.18626	0.18190	0.26009	0.01137	0.16256
21	0.19918	0.17143	0.11951	0.10286	0.03215	0.03114	10.96030	13.39390	0.86657	1.13113	0.15406	0.20109	0.19267	0.28236	0.01204	0.17647
22	0.20937	0.18085	0.12562	0.10851	0.03528	0.03374	11.08954	13.57218	0.91534	1.22101	0.16273	0.21707	0.20395	0.30655	0.01275	0.19159
23	0.22038	0.19114	0.13223	0.11468	0.03851	0.03638	11.13344	13.63415	0.96652	1.31889	0.17182	0.23447	0.21583	0.33312	0.01349	0.20820
24	0.23224	0.20201	0.13935	0.12121	0.04183	0.03899	11.18767	13.69494	1.02077	1.42141	0.18147	0.25269	0.22836	0.36096	0.01427	0.22560
25	0.24510	0.21356	0.14706	0.12814	0.04522	0.04156	11.25407	13.75433	1.07868	1.52956	0.19177	0.27192	0.24165	0.39034	0.01510	0.24396
26	0.25908	0.22589	0.15545	0.13554	0.04868	0.04407	11.33507	13.81203	1.14097	1.64461	0.20284	0.29238	0.25582	0.42159	0.01599	0.26350
27	0.27459	0.23948	0.16475	0.14369	0.05253	0.04682	11.43427	13.86757	1.20713	1.76784	0.21460	0.31428	0.27102	0.45518	0.01694	0.28449
28	0.29188	0.25458	0.17513	0.15275	0.05684	0.04988	11.55695	13.92024	1.27789	1.90151	0.22718	0.33805	0.28743	0.49174	0.01796	0.30734
29	0.31122	0.27083	0.18673	0.16250	0.06168	0.05329	11.67791	13.97384	1.35353	2.03900	0.24063	0.36249	0.30506	0.52928	0.01907	0.33080
30	0.33303	0.28851	0.19982	0.17310	0.06716	0.05713	11.79655	14.02860	1.43496	2.18145	0.25510	0.38781	0.32413	0.56808	0.02026	0.35505
31	0.35650	0.30699	0.21390	0.18420	0.07315	0.06128	11.90995	14.08413	1.51595	2.32451	0.26950	0.41325	0.34315	0.60712	0.02145	0.37945
32	0.38105	0.32620	0.22863	0.19572	0.07928	0.06545	12.01847	14.14160	1.60310	2.47462	0.28500	0.43993	0.36394	0.64818	0.02275	0.40511
33	0.40693	0.34635	0.24416	0.20781	0.08560	0.06964	12.11943	14.20178	1.69782	2.63417	0.30183	0.46830	0.38687	0.69194	0.02418	0.43246
34	0.43426	0.36715	0.26056	0.22029	0.09218	0.07394	12.23459	14.26121	1.79893	2.79729	0.31981	0.49729	0.41158	0.73670	0.02572	0.46043
35	0.46336	0.38879	0.27802	0.23327	0.09908	0.07838	12.36681	14.31990	1.90783	2.96551	0.33917	0.52720	0.43842	0.78287	0.02740	0.48929
36	0.49465	0.41153	0.29679	0.24692	0.10637	0.08301	12.52005	14.37791	2.02636	3.14086	0.36024	0.55837	0.46785	0.83101	0.02924	0.51938
37	0.52854	0.43565	0.31712	0.26139	0.11412	0.08784	12.70029	14.43543	2.15556	3.32548	0.38321	0.59120	0.50048	0.88191	0.03128	0.55120
38	0.56569	0.46160	0.33941	0.27696	0.12244	0.09290	12.91669	14.49290	2.29846	3.52341	0.40862	0.62638	0.53717	0.93677	0.03357	0.58548
39	0.60616	0.48859	0.36369	0.29316	0.13151	0.09848	13.12801	14.54466	2.44734	3.71862	0.43508	0.66109	0.57561	0.99079	0.03598	0.61924
40	0.65100	0.51710	0.39060	0.31026	0.14157	0.10471	13.33382	14.58963	2.60397	3.91212	0.46293	0.69549	0.61626	1.04426	0.03852	0.65266
41	0.70120	0.54764	0.42072	0.32859	0.15295	0.11183	13.53375	14.62635	2.77034	4.10515	0.49251	0.72980	0.65974	1.09752	0.04123	0.68595
42	0.75120	0.57790	0.45072	0.34674	0.16433	0.11882	13.72769	14.65265	2.94954	4.29954	0.52436	0.76436	0.70691	1.15107	0.04418	0.71942
43	0.80139	0.60815	0.48083	0.36489	0.17576	0.12572	13.91592	14.66524	3.14595	4.49793	0.55928	0.79963	0.75900	1.20564	0.04744	0.75352
44	0.85085	0.63765	0.51051	0.38259	0.18719	0.13243	14.08304	14.67806	3.34820	4.69155	0.59524	0.83405	0.81254	1.25857	0.05078	0.78660
45	0.89986	0.66656	0.53992	0.39994	0.19866	0.13898	14.22487	14.69115	3.55897	4.88153	0.63271	0.86783	0.86817	1.31000	0.05426	0.81880
46	0.94877	0.69505	0.56926	0.41703	0.21023	0.14539	14.33574	14.70456	3.78194	5.06938	0.67235	0.90122	0.92679	1.36045	0.05793	0.85028
47	0.99776	0.72316	0.59866	0.43389	0.22196	0.15169	14.40718	14.71838	4.01869	5.25441	0.71443	0.93412	0.98968	1.41010	0.06186	0.88131
48	1.04744	0.75112	0.62847	0.45067	0.23396	0.15792	14.42643	14.73272	4.27588	5.43863	0.76016	0.96687	1.05875	1.45956	0.06617	0.91223
49	1.09614	0.77877	0.65768	0.46726	0.24630	0.16417	14.44367	14.74788	4.52941	5.61723	0.80523	0.99862	1.12678	1.50735	0.07042	0.94209
50	1.14416	0.80638	0.68649	0.48383	0.25913	0.17053	14.45847	14.76412	4.78145	5.79144	0.85004	1.02959	1.19428	1.55375	0.07464	0.97109
51	1.19175	0.83428	0.71505	0.50057	0.27268	0.17711	14.47023	14.78183	5.03265	5.96151	0.89469	1.05982	1.26195	1.59910	0.07887	0.99944
52	1.23941	0.86187	0.74365	0.51713	0.28658	0.18359	14.47802	14.80161	5.28643	6.12920	0.93981	1.08964	1.33077	1.64391	0.08317	1.02744
53	1.28778	0.88952	0.77267	0.53371	0.30095	0.19003	14.48043	14.82447	5.54779	6.29699	0.98627	1.11946	1.40219	1.68883	0.08764	1.05552
54	1.33623	0.91722	0.80173	0.55033	0.31582	0.19640	14.48289	14.84484	5.80499	6.46329	1.03200	1.14903	1.47269	1.73334	0.09204	1.08333
55	1.38537	0.94549	0.83122	0.56730	0.33129	0.20280	14.48542	14.86212	6.06135	6.63109	1.07757	1.17886	1.54316	1.77818	0.09645	1.11136
56	1.43606	0.97509	0.86164	0.58505	0.34744	0.20932	14.48804	14.87544	6.32165	6.80477	1.12385	1.20974	1.61491	1.82444	0.10093	1.14028
57	1.48792	1.00569	0.89275	0.60342	0.36426	0.21612	14.49078	14.88341	6.58951	6.98613	1.17147	1.24198	1.68993	1.87384	0.10562	1.17115
58	1.54201	1.03845	0.92521	0.62307	0.38159	0.22341	14.49370	14.88387	6.87504	7.18386	1.22223	1.27713	1.77141	1.92906	0.11071	1.20566
59	1.59349	1.07092	0.95609	0.64255	0.39854	0.23130	14.49681	14.88434	7.14338	7.36568	1.26993	1.30945	1.84829	1.98009	0.11552	1.23756
60	1.64099	1.10403	0.98459	0.66242	0.41342	0.24021	14.50017	14.88487	7.39651	7.53243	1.31493	1.33910	1.92115	2.02722	0.12007	1.26701
61	1.68069	1.13925	1.00841	0.68355	0.42194	0.25087	14.50392	14.88545	7.63726	7.68517	1.35773	1.36625	1.99088	2.07082	0.12443	1.29427
62	1.71811	1.17338	1.03086	0.70403	0.42921	0.26110	14.50829	14.88614	7.86954	7.82520	1.39903	1.39115	2.05871	2.11143	0.12867	1.31964
63	1.75411	1.20723	1.05246	0.72434	0.43499	0.27083	14.51368	14.88699	8.10031	7.95468	1.44005	1.41417	2.12682	2.14991	0.13293	1.34369
64	1.78653	1.23868	1.07192	0.74321	0.44009	0.28063	14.51877	14.88779	8.31182	8.06763	1.47766	1.43425	2.18951	2.18372	0.13684	1.36482
65	1.81556	1.26784	1.08933	0.76070	0.44452	0.29060	14.52346	14.88852	8.50598	8.16397	1.51217	1.45137	2.24733	2.21283	0.14046	1.38302
66	1.84156	1.29483	1.10493	0.77690	0.44833	0.30089	14.52752	14.88916	8.68663	8.24315	1.54429	1.46545	2.30144	2.23713	0.14384	1.39821
67	1.86549	1.31984	1.11929	0.79191	0.45160	0.31176	14.53039	14.88961	8.86426	8.30303	1.57587	1.47609	2.35500	2.25612	0.14719	1.41008
68	1.88969	1.34259	1.13381	0.80556	0.45453	0.32355	14.53039	14.88961	9.06730	8.33511	1.61197	1.48180	2.41665	2.26772	0.15104	1.41732
69	1.90999	1.36444	1.14599	0.81866	0.45682	0.33632	14.53039	14.88961	9.24294	8.35722	1.64319	1.48573	2.47027	2.27632	0.15439	1.42270
70	1.94035	1.40768	1.16421	0.84461	0.45964	0.36618	14.53039	14.88961	9.52618	8.38421	1.69354	1.49053	2.55292	2.28556	0.15956	1.42847

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Non-Tobacco - Termination Age: 70 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.16088	0.14236	0.09653	0.08542	0.02268	0.02335	10.23032	12.38359	0.69693	0.87131	0.12390	0.15490	0.15507	0.21450	0.00969	0.13406
19	0.16655	0.14871	0.09993	0.08923	0.02499	0.02547	10.51950	12.78472	0.73544	0.94110	0.13074	0.16731	0.16400	0.23291	0.01025	0.14557
20	0.17318	0.15588	0.10391	0.09353	0.02764	0.02787	10.76583	13.12552	0.77486	1.01496	0.13775	0.18044	0.17315	0.25253	0.01082	0.15783
21	0.18073	0.16378	0.10844	0.09827	0.03046	0.03034	10.96030	13.39390	0.81546	1.09373	0.14497	0.19444	0.18258	0.27363	0.01141	0.17102
22	0.18888	0.17239	0.11333	0.10343	0.03336	0.03284	11.08954	13.57218	0.85758	1.17855	0.15246	0.20952	0.19237	0.29653	0.01202	0.18533
23	0.19767	0.18179	0.11860	0.10907	0.03635	0.03537	11.13344	13.63415	0.90143	1.27083	0.16025	0.22593	0.20257	0.32165	0.01266	0.20103
24	0.20713	0.19169	0.12428	0.11501	0.03939	0.03785	11.18767	13.69494	0.94754	1.36710	0.16845	0.24304	0.21322	0.34786	0.01333	0.21741
25	0.21736	0.20217	0.13041	0.12130	0.04248	0.04028	11.25407	13.75433	0.99639	1.46829	0.17714	0.26103	0.22439	0.37541	0.01402	0.23463
26	0.22847	0.21334	0.13708	0.12800	0.04560	0.04262	11.33507	13.81203	1.04859	1.57556	0.18642	0.28010	0.23619	0.40461	0.01476	0.25288
27	0.24085	0.22564	0.14451	0.13538	0.04908	0.04520	11.43427	13.86757	1.10360	1.69008	0.19620	0.30046	0.24873	0.43587	0.01555	0.27242
28	0.25471	0.23931	0.15282	0.14358	0.05298	0.04806	11.55695	13.92024	1.16202	1.81397	0.20658	0.32248	0.26215	0.46981	0.01638	0.29363
29	0.27028	0.25400	0.16216	0.15240	0.05735	0.05125	11.67791	13.97384	1.22408	1.94074	0.21761	0.34502	0.27647	0.50446	0.01728	0.31529
30	0.28792	0.26995	0.17275	0.16197	0.06230	0.05485	11.79655	14.02860	1.29058	2.07141	0.22944	0.36825	0.29184	0.54008	0.01824	0.33755
31	0.30691	0.28660	0.18415	0.17196	0.06770	0.05872	11.90995	14.08413	1.35612	2.20226	0.24109	0.39151	0.30702	0.57582	0.01919	0.35989
32	0.32668	0.30383	0.19601	0.18230	0.07322	0.06259	12.01847	14.14160	1.42613	2.33891	0.25353	0.41581	0.32348	0.61322	0.02022	0.38326
33	0.34745	0.32185	0.20847	0.19311	0.07890	0.06647	12.11943	14.20178	1.50169	2.48362	0.26697	0.44153	0.34150	0.65292	0.02134	0.40807
34	0.36934	0.34036	0.22160	0.20422	0.08481	0.07045	12.23459	14.26121	1.58205	2.63053	0.28125	0.46765	0.36085	0.69321	0.02255	0.43326
35	0.39262	0.35954	0.23557	0.21573	0.09102	0.07456	12.36681	14.31990	1.66840	2.78103	0.29660	0.49441	0.38182	0.73449	0.02386	0.45905
36	0.41766	0.37964	0.25059	0.22779	0.09759	0.07883	12.52005	14.37791	1.76231	2.93699	0.31330	0.52213	0.40479	0.77723	0.02530	0.48577
37	0.44479	0.40090	0.26687	0.24054	0.10457	0.08328	12.70029	14.43543	1.86461	3.10035	0.33149	0.55117	0.43028	0.82219	0.02689	0.51387
38	0.47456	0.42373	0.28473	0.25424	0.11208	0.08795	12.91669	14.49290	1.97786	3.27487	0.35162	0.58220	0.45901	0.87045	0.02869	0.54403
39	0.50700	0.44736	0.30420	0.26842	0.12029	0.09311	13.12801	14.54466	2.09507	3.44484	0.37246	0.61241	0.48886	0.91733	0.03055	0.57333
40	0.54297	0.47222	0.32578	0.28333	0.12942	0.09889	13.33382	14.58963	2.21783	3.61111	0.39428	0.64197	0.52026	0.96304	0.03252	0.60190
41	0.58332	0.49877	0.34999	0.29926	0.13976	0.10553	13.53375	14.62635	2.34792	3.77469	0.41741	0.67106	0.55375	1.00786	0.03461	0.62991
42	0.62361	0.52491	0.37417	0.31495	0.15015	0.11206	13.72769	14.65265	2.48780	3.93663	0.44228	0.69984	0.59001	1.05207	0.03688	0.65754
43	0.66426	0.55086	0.39856	0.33052	0.16066	0.11853	13.91592	14.66524	2.64111	4.09878	0.46953	0.72867	0.63004	1.09618	0.03938	0.68511
44	0.70458	0.57606	0.42275	0.34564	0.17123	0.12484	14.08304	14.67806	2.79848	4.25438	0.49751	0.75633	0.67098	1.13811	0.04194	0.71132
45	0.74490	0.60067	0.44694	0.36040	0.18192	0.13104	14.22487	14.69115	2.96254	4.40441	0.52667	0.78301	0.71346	1.17804	0.04459	0.73628
46	0.78571	0.62487	0.47142	0.37492	0.19282	0.13715	14.33574	14.70456	3.13675	4.55010	0.55764	0.80891	0.75830	1.21619	0.04740	0.76012
47	0.82687	0.64857	0.49612	0.38914	0.20393	0.14318	14.40718	14.71838	3.32242	4.69029	0.59065	0.83383	0.80668	1.25280	0.05042	0.78300
48	0.86895	0.67194	0.52137	0.40316	0.21534	0.14916	14.42643	14.73272	3.52550	4.82612	0.62676	0.85798	0.86030	1.28815	0.05377	0.80509
49	0.91049	0.69509	0.54629	0.41706	0.22714	0.15518	14.44367	14.74788	3.72494	4.95688	0.66221	0.88122	0.91284	1.32198	0.05705	0.82624
50	0.95181	0.71833	0.57109	0.43100	0.23947	0.16134	14.45847	14.76412	3.92292	5.08409	0.69741	0.90384	0.96485	1.35466	0.06030	0.84666
51	0.99319	0.74197	0.59591	0.44518	0.25254	0.16773	14.47023	14.78183	4.12027	5.20837	0.73249	0.92593	1.01698	1.38663	0.06356	0.86664
52	1.03504	0.76553	0.62102	0.45932	0.26603	0.17406	14.47802	14.80161	4.32023	5.33172	0.76804	0.94786	1.07018	1.41844	0.06689	0.88652
53	1.07796	0.78937	0.64677	0.47362	0.28005	0.18038	14.48043	14.82447	4.52734	5.45679	0.80486	0.97009	1.12575	1.45081	0.07036	0.90675
54	1.12155	0.81357	0.67293	0.48814	0.29465	0.18669	14.48289	14.84484	4.73272	5.58275	0.84137	0.99249	1.18101	1.48342	0.07381	0.92714
55	1.16651	0.83867	0.69990	0.50321	0.30991	0.19305	14.48542	14.86212	4.94005	5.71303	0.87823	1.01565	1.23696	1.51717	0.07731	0.94823
56	1.21378	0.86549	0.72826	0.51929	0.32595	0.19959	14.48804	14.87544	5.15461	5.85257	0.91638	1.04046	1.29501	1.55332	0.08094	0.97082
57	1.26230	0.89338	0.75738	0.53603	0.34263	0.20641	14.49078	14.88341	5.37652	6.00043	0.95583	1.06674	1.35614	1.59270	0.08476	0.99544
58	1.31287	0.92337	0.78772	0.55402	0.35981	0.21374	14.49370	14.88387	5.61392	6.16400	0.99803	1.09582	1.42293	1.63764	0.08893	1.02352
59	1.36146	0.95339	0.81687	0.57203	0.37653	0.22165	14.49681	14.88434	5.83945	6.31586	1.03812	1.12282	1.48662	1.67959	0.09291	1.04974
60	1.40656	0.98429	0.84394	0.59058	0.39106	0.23056	14.50017	14.88487	6.05487	6.45696	1.07642	1.14790	1.54777	1.71887	0.09673	1.07429
61	1.44420	1.01747	0.86652	0.61048	0.39902	0.24117	14.50392	14.88545	6.26267	6.58840	1.11336	1.17127	1.60713	1.75588	0.10044	1.09742
62	1.48018	1.04995	0.88811	0.62997	0.40588	0.25139	14.50829	14.88614	6.46611	6.71142	1.14953	1.19314	1.66575	1.79112	0.10411	1.11945
63	1.51516	1.08246	0.90909	0.64947	0.41141	0.26117	14.51368	14.88699	6.67096	6.82802	1.18595	1.21387	1.72546	1.82540	0.10784	1.14087
64	1.54753	1.11323	0.92852	0.66793	0.41640	0.27106	14.51877	14.88779	6.86355	6.93371	1.22019	1.23266	1.78181	1.85667	0.11136	1.16042
65	1.57744	1.14238	0.94647	0.68543	0.42084	0.28115	14.52346	14.88852	7.04582	7.02891	1.25259	1.24959	1.83537	1.88507	0.11471	1.17817
66	1.60522	1.17010	0.96313	0.70206	0.42478	0.29159	14.52752	14.88916	7.22186	7.11419	1.28389	1.26475	1.88736	1.91081	0.11796	1.19425
67	1.63185	1.19678	0.97911	0.71807	0.42827	0.30263	14.53039	14.88961	7.40330	7.19084	1.31615	1.27837	1.94131	1.93439	0.12133	1.20899
68	1.65991	1.22294	0.99595	0.73376	0.43150	0.31462	14.53039	14.88961	7.62269	7.26102	1.35515	1.29085	2.00705	1.95687	0.12544	1.22305
69	1.68457	1.24825	1.01000	0.74895	0.43415	0.32761	14.53039	14.88961	7.81954	7.32070	1.39014	1.30146	2.06622	1.97624	0.12914	1.23515
70	1.72416	1.29813	1.03450	0.77888	0.43780	0.35790	14.53039	14.88961	8.15211	7.41675	1.44926	1.31853	2.16250	2.00544	0.13516	1.25340

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Tobacco - Termination Age: 70 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.21082	0.16786	0.12649	0.10072	0.02699	0.02579	10.23032	12.38359	0.82868	0.98629	0.14732	0.17534	0.18016	0.24038	0.01126	0.15024
19	0.22236	0.17716	0.13342	0.10629	0.02991	0.02826	10.51950	12.78472	0.88638	1.07368	0.15758	0.19088	0.19331	0.26318	0.01208	0.16449
20	0.23549	0.18756	0.14129	0.11253	0.03324	0.03104	10.76583	13.12552	0.94737	1.16739	0.16842	0.20754	0.20730	0.28783	0.01296	0.17989
21	0.25027	0.19904	0.15016	0.11942	0.03685	0.03396	10.96030	13.39390	1.01218	1.26850	0.17994	0.22551	0.22226	0.31466	0.01389	0.19666
22	0.26636	0.21157	0.15982	0.12694	0.04062	0.03695	11.08954	13.57218	1.08144	1.37845	0.19226	0.24506	0.23834	0.34406	0.01490	0.21504
23	0.28385	0.22528	0.17031	0.13517	0.04458	0.04002	11.13344	13.63415	1.15565	1.49891	0.20545	0.26648	0.25568	0.37657	0.01598	0.23536
24	0.30287	0.23994	0.18172	0.14396	0.04870	0.04310	11.18767	13.69494	1.23594	1.62697	0.21972	0.28924	0.27448	0.41119	0.01715	0.25699
25	0.32362	0.25568	0.19417	0.15341	0.05299	0.04621	11.25407	13.75433	1.32327	1.76402	0.23525	0.31361	0.29492	0.44829	0.01843	0.28018
26	0.34634	0.27267	0.20781	0.16360	0.05746	0.04931	11.33507	13.81203	1.41884	1.91180	0.25224	0.33988	0.31724	0.48835	0.01983	0.30522
27	0.37154	0.29144	0.22292	0.17486	0.06245	0.05273	11.43427	13.86757	1.52243	2.07208	0.27065	0.36837	0.34173	0.53198	0.02136	0.33249
28	0.39959	0.31233	0.23975	0.18740	0.06803	0.05653	11.55695	13.92024	1.63532	2.24777	0.29072	0.39960	0.36871	0.58001	0.02304	0.36251
29	0.43089	0.33497	0.25853	0.20098	0.07430	0.06077	11.67791	13.97384	1.75797	2.43174	0.31253	0.43231	0.39826	0.63029	0.02489	0.39393
30	0.46606	0.35972	0.27964	0.21583	0.08140	0.06556	11.79655	14.02860	1.89193	2.62559	0.33634	0.46677	0.43072	0.68322	0.02692	0.42701
31	0.50334	0.38527	0.30201	0.23116	0.08912	0.07073	11.90995	14.08413	2.02391	2.81835	0.35981	0.50104	0.46267	0.73589	0.02892	0.45993
32	0.54280	0.41213	0.32568	0.24727	0.09709	0.07597	12.01847	14.14160	2.16786	3.02339	0.38540	0.53749	0.49802	0.79210	0.03113	0.49506
33	0.58481	0.44059	0.35089	0.26435	0.10535	0.08129	12.11943	14.20178	2.32621	3.24387	0.41355	0.57669	0.53745	0.85275	0.03359	0.53297
34	0.62952	0.47039	0.37771	0.28223	0.11398	0.08679	12.23459	14.26121	2.49697	3.47396	0.44391	0.61759	0.58035	0.91616	0.03627	0.57260
35	0.67742	0.50182	0.40645	0.30109	0.12305	0.09250	12.36681	14.31990	2.68235	3.71594	0.47686	0.66061	0.62728	0.98294	0.03921	0.61433
36	0.72913	0.53525	0.43748	0.32115	0.13265	0.09846	12.52005	14.37791	2.88516	3.97275	0.51292	0.70627	0.67898	1.05390	0.04244	0.65869
37	0.78534	0.57107	0.47120	0.34265	0.14287	0.10472	12.70029	14.43543	3.10735	4.24749	0.55242	0.75511	0.73641	1.13018	0.04603	0.70636
38	0.84705	0.60994	0.50823	0.36597	0.15384	0.11132	12.91669	14.49290	3.35352	4.54565	0.59618	0.80812	0.80089	1.21337	0.05006	0.75836
39	0.91457	0.65114	0.54874	0.39069	0.16580	0.11855	13.12801	14.54466	3.61464	4.85077	0.64260	0.86236	0.86971	1.29857	0.05436	0.81161
40	0.98955	0.69540	0.59373	0.41724	0.17901	0.12661	13.33382	14.58963	3.89349	5.16520	0.69218	0.91826	0.94364	1.38644	0.05898	0.86653
41	1.07351	0.74354	0.64411	0.44612	0.19391	0.13577	13.53375	14.62635	4.19340	5.49198	0.74549	0.97635	1.02369	1.47785	0.06398	0.92366
42	1.15788	0.79244	0.69473	0.47546	0.20879	0.14478	13.72769	14.65265	4.51909	5.83488	0.80339	1.03731	1.11123	1.57390	0.06945	0.98369
43	1.24311	0.84254	0.74587	0.50553	0.22367	0.15365	13.91592	14.66524	4.87753	6.19973	0.86712	1.10217	1.20824	1.67626	0.07551	1.04767
44	1.32771	0.89265	0.79663	0.53559	0.23847	0.16227	14.08304	14.67806	5.25268	6.57201	0.93381	1.16836	1.30987	1.78056	0.08187	1.11285
45	1.41176	0.94290	0.84706	0.56574	0.25320	0.17065	14.22487	14.69115	5.64802	6.95397	1.00409	1.23626	1.41700	1.88735	0.08856	1.17959
46	1.49535	0.99351	0.89721	0.59611	0.26787	0.17878	14.33574	14.70456	6.06851	7.34882	1.07885	1.30646	1.53086	1.99741	0.09568	1.24838
47	1.57956	1.04500	0.94774	0.62700	0.28269	0.18677	14.40718	14.71838	6.51721	7.75828	1.15862	1.37925	1.65329	2.11190	0.10333	1.31994
48	1.66525	1.09798	0.99915	0.65879	0.29776	0.19467	14.42643	14.73272	7.00383	8.18847	1.24513	1.45573	1.78708	2.23258	0.11169	1.39536
49	1.75021	1.15132	1.05013	0.69079	0.31320	0.20258	14.44367	14.74788	7.49661	8.62125	1.33273	1.53267	1.92272	2.35399	0.12017	1.47124
50	1.83489	1.20541	1.10093	0.72325	0.32919	0.21060	14.45847	14.76412	7.99883	9.05780	1.42202	1.61028	2.06098	2.47635	0.12881	1.54772
51	1.91963	1.26065	1.15178	0.75639	0.34599	0.21887	14.47023	14.78183	8.51197	9.49822	1.51324	1.68857	2.20299	2.60010	0.13769	1.62506
52	2.00551	1.31624	1.20331	0.78974	0.36316	0.22701	14.47802	14.80161	9.04193	9.94495	1.60745	1.76799	2.35045	2.72590	0.14690	1.70369
53	2.09362	1.37271	1.25617	0.82363	0.38084	0.23510	14.48043	14.82447	9.59754	10.40186	1.70623	1.84922	2.50594	2.85482	0.15662	1.78426
54	2.18320	1.43018	1.30992	0.85811	0.39911	0.24312	14.48289	14.84484	10.16166	10.86744	1.80652	1.93199	2.66428	2.98631	0.16652	1.86644
55	2.27551	1.48948	1.36531	0.89369	0.41814	0.25118	14.48542	14.86212	10.74120	11.34723	1.90955	2.01729	2.82739	3.12186	0.17671	1.95116
56	2.37242	1.55192	1.42345	0.93116	0.43809	0.25942	14.48804	14.87544	11.34669	11.84993	2.01719	2.10665	2.99818	3.26376	0.18739	2.03985
57	2.47257	1.61685	1.48354	0.97011	0.45892	0.26798	14.49078	14.88341	11.98052	12.37629	2.12987	2.20023	3.17878	3.41378	0.19867	2.13361
58	2.57813	1.68609	1.54688	1.01165	0.48059	0.27710	14.49370	14.88387	12.66110	12.94144	2.25086	2.30070	3.37493	3.57659	0.21093	2.23537
59	2.68145	1.75566	1.60887	1.05340	0.50236	0.28693	14.49681	14.88434	13.32808	13.49239	2.36944	2.39865	3.56772	3.73586	0.22298	2.33491
60	2.78157	1.82674	1.66894	1.09604	0.52283	0.29800	14.50017	14.88487	13.98374	14.02888	2.48600	2.49402	3.75784	3.89158	0.23487	2.43224
61	2.87543	1.90133	1.72526	1.14080	0.53817	0.31118	14.50392	14.88545	14.63200	14.55098	2.60125	2.58684	3.94652	4.04386	0.24666	2.52741
62	2.96720	1.97491	1.78032	1.18495	0.55194	0.32377	14.50829	14.88614	15.27850	15.05866	2.71618	2.67709	4.13553	4.19290	0.25847	2.62056
63	3.05849	2.04872	1.83509	1.22923	0.56389	0.33573	14.51368	14.88699	15.93464	15.55322	2.83282	2.76501	4.32847	4.33941	0.27053	2.71213
64	3.14422	2.11835	1.88653	1.27101	0.57481	0.34760	14.51877	14.88779	16.56253	16.01755	2.94445	2.84756	4.51345	4.47726	0.28209	2.79829
65	3.22417	2.18335	1.93450	1.31000	0.58470	0.35949	14.52346	14.88852	17.15960	16.44399	3.05060	2.92337	4.68971	4.60418	0.29311	2.87761
66	3.29817	2.24278	1.97890	1.34567	0.59358	0.37154	14.52752	14.88916	17.72328	16.81847	3.15080	2.98995	4.85653	4.71607	0.30353	2.94754
67	3.36637	2.29458	2.01983	1.37674	0.60156	0.38401	14.53039	14.88961	18.25307	17.10787	3.24499	3.04140	5.01385	4.80328	0.31337	3.00205
68	3.42855	2.33144	2.05713	1.39886	0.60881	0.39726	14.53039	14.88961	18.74353	17.20941	3.33218	3.05945	5.16039	4.83595	0.32253	3.02247
69	3.48278	2.36547	2.08967	1.41928	0.61499	0.41132	14.53039	14.88961	19.17470	17.28723	3.40884	3.07329	5.28952	4.86156	0.33060	3.03847
70	3.56824	2.42747	2.14094	1.45648	0.62414	0.44324	14.53039	14.88961	19.87273	17.39061	3.53293	3.09166	5.49275	4.89327	0.34330	3.05829

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Uni-Tobacco - Termination Age: 75 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.17395	0.14780	0.10437	0.08868	0.02383	0.02389	10.23032	12.38359	0.73128	0.89608	0.13000	0.15930	0.16157	0.22010	0.01010	0.13756
19	0.18128	0.15484	0.10877	0.09290	0.02630	0.02609	10.51950	12.78472	0.77485	0.96967	0.13775	0.17239	0.17155	0.23943	0.01072	0.14964
20	0.18970	0.16274	0.11382	0.09764	0.02913	0.02857	10.76583	13.12552	0.81985	1.04773	0.14575	0.18626	0.18190	0.26009	0.01137	0.16256
21	0.19918	0.17143	0.11951	0.10286	0.03215	0.03114	10.96030	13.39390	0.86657	1.13113	0.15406	0.20109	0.19267	0.28236	0.01204	0.17647
22	0.20937	0.18085	0.12562	0.10851	0.03528	0.03374	11.08954	13.57218	0.91534	1.22101	0.16273	0.21707	0.20395	0.30655	0.01275	0.19159
23	0.22038	0.19114	0.13223	0.11468	0.03851	0.03638	11.13344	13.63415	0.96652	1.31889	0.17182	0.23447	0.21583	0.33312	0.01349	0.20820
24	0.23224	0.20201	0.13935	0.12121	0.04183	0.03899	11.18767	13.69494	1.02077	1.42141	0.18147	0.25269	0.22836	0.36096	0.01427	0.22560
25	0.24510	0.21356	0.14706	0.12814	0.04522	0.04156	11.25407	13.75433	1.07868	1.52956	0.19177	0.27192	0.24165	0.39034	0.01510	0.24396
26	0.25908	0.22589	0.15545	0.13554	0.04868	0.04407	11.33507	13.81203	1.14097	1.64461	0.20284	0.29238	0.25582	0.42159	0.01599	0.26350
27	0.27459	0.23948	0.16475	0.14369	0.05253	0.04682	11.43427	13.86757	1.20713	1.76784	0.21460	0.31428	0.27102	0.45518	0.01694	0.28449
28	0.29188	0.25458	0.17513	0.15275	0.05684	0.04988	11.55695	13.92024	1.27789	1.90151	0.22718	0.33805	0.28743	0.49174	0.01796	0.30734
29	0.31122	0.27083	0.18673	0.16250	0.06168	0.05329	11.67791	13.97384	1.35353	2.03900	0.24063	0.36249	0.30506	0.52928	0.01907	0.33080
30	0.33303	0.28851	0.19982	0.17310	0.06716	0.05713	11.79655	14.02860	1.43496	2.18145	0.25510	0.38781	0.32413	0.56808	0.02026	0.35505
31	0.35771	0.30790	0.21463	0.18474	0.07344	0.06153	11.91196	14.08479	1.52211	2.32950	0.27060	0.41413	0.34485	0.60850	0.02155	0.38031
32	0.38361	0.32808	0.23016	0.19685	0.07990	0.06596	12.02253	14.14290	1.61609	2.48488	0.28730	0.44176	0.36753	0.65102	0.02297	0.40689
33	0.41096	0.34931	0.24658	0.20959	0.08658	0.07045	12.12558	14.20367	1.71831	2.64999	0.30548	0.47111	0.39255	0.69633	0.02453	0.43520
34	0.43990	0.37129	0.26394	0.22278	0.09356	0.07511	12.24282	14.26365	1.82750	2.81887	0.32489	0.50113	0.41951	0.74269	0.02622	0.46418
35	0.47073	0.39423	0.28244	0.23654	0.10090	0.07996	12.37703	14.32282	1.94509	2.99305	0.34579	0.53210	0.44878	0.79052	0.02805	0.49407
36	0.50280	0.41754	0.30168	0.25053	0.10839	0.08476	12.53076	14.38087	2.06777	3.17091	0.36760	0.56372	0.47939	0.83936	0.02996	0.52460
37	0.53753	0.44227	0.32252	0.26536	0.11635	0.08978	12.71130	14.43840	2.20154	3.35818	0.39139	0.59701	0.51331	0.89100	0.03208	0.55688
38	0.57559	0.46888	0.34535	0.28133	0.12490	0.09506	12.92765	14.49582	2.34941	3.55885	0.41767	0.63268	0.55141	0.94662	0.03446	0.59164
39	0.61703	0.49659	0.37022	0.29795	0.13422	0.10087	13.13877	14.54753	2.50375	3.75701	0.44511	0.66791	0.59140	1.00147	0.03696	0.62592
40	0.66290	0.52586	0.39774	0.31552	0.14455	0.10735	13.34419	14.59245	2.66636	3.95365	0.47402	0.70287	0.63375	1.05581	0.03961	0.65988
41	0.71417	0.55721	0.42850	0.33433	0.15620	0.11474	13.54352	14.62914	2.83923	4.15001	0.50475	0.73778	0.67909	1.11000	0.04244	0.69375
42	0.76530	0.58835	0.45918	0.35301	0.16788	0.12203	13.73659	14.65549	3.02547	4.34790	0.53786	0.77296	0.72828	1.16453	0.04552	0.72783
43	0.81672	0.61956	0.49003	0.37173	0.17964	0.12925	13.92363	14.66829	3.22941	4.54992	0.57412	0.80887	0.78252	1.22012	0.04891	0.76257
44	0.86751	0.65010	0.52051	0.39006	0.19141	0.13632	14.08939	14.68131	3.43982	4.74739	0.61152	0.84398	0.83840	1.27413	0.05240	0.79633
45	0.91794	0.68015	0.55077	0.40809	0.20326	0.14326	14.22979	14.69460	3.65938	4.94143	0.65056	0.87848	0.89658	1.32680	0.05604	0.82925
46	0.96837	0.70988	0.58102	0.42593	0.21524	0.15012	14.33929	14.70820	3.89170	5.13351	0.69186	0.91262	0.95793	1.37840	0.05987	0.86150
47	1.01899	0.73933	0.61139	0.44360	0.22740	0.15691	14.40972	14.72220	4.13830	5.32296	0.73570	0.94630	1.02370	1.42933	0.06398	0.89333
48	1.07037	0.76876	0.64222	0.46126	0.23985	0.16368	14.42887	14.73668	4.40563	5.51172	0.78322	0.97986	1.09575	1.48012	0.06849	0.92508
49	1.12089	0.79799	0.67254	0.47880	0.25266	0.17053	14.44599	14.75194	4.67007	5.69506	0.83023	1.01245	1.16700	1.52932	0.07294	0.95582
50	1.17086	0.82733	0.70251	0.49640	0.26598	0.17754	14.46065	14.76821	4.93379	5.87419	0.87712	1.04430	1.23799	1.57719	0.07737	0.98574
51	1.22050	0.85706	0.73230	0.51424	0.28001	0.18484	14.47231	14.78582	5.19742	6.04930	0.92399	1.07543	1.30937	1.62408	0.08184	1.01505
52	1.27032	0.88664	0.76219	0.53199	0.29439	0.19211	14.48008	14.80532	5.46427	6.22208	0.97143	1.10615	1.38212	1.67045	0.08638	1.04403
53	1.32089	0.91642	0.79253	0.54985	0.30922	0.19943	14.48268	14.82760	5.73906	6.39478	1.02028	1.13685	1.45760	1.71693	0.09110	1.07308
54	1.37159	0.94641	0.82295	0.56785	0.32451	0.20679	14.48534	14.84730	6.01045	6.56579	1.06852	1.16725	1.53242	1.76296	0.09578	1.10185
55	1.42297	0.97709	0.85378	0.58625	0.34034	0.21427	14.48807	14.86384	6.28157	6.73775	1.11672	1.19782	1.60742	1.80923	0.10046	1.13077
56	1.47578	1.00915	0.88547	0.60549	0.35673	0.22199	14.49090	14.87645	6.55676	6.91443	1.16565	1.22923	1.68379	1.85668	0.10524	1.16043
57	1.52957	1.04225	0.91774	0.62535	0.37363	0.23009	14.49386	14.88392	6.83904	7.09700	1.21583	1.26169	1.76331	1.90676	0.11021	1.19172
58	1.58517	1.07738	0.95110	0.64643	0.39084	0.23879	14.49699	14.88441	7.13708	7.29261	1.26881	1.29647	1.84869	1.96169	0.11554	1.22605
59	1.63804	1.11225	0.98282	0.66735	0.40747	0.24816	14.50028	14.88492	7.41845	7.47117	1.31883	1.32821	1.92964	2.01212	0.12060	1.25758
60	1.68693	1.14762	1.01216	0.68857	0.42199	0.25858	14.50380	14.88547	7.68502	7.63332	1.36622	1.35703	2.00673	2.05829	0.12542	1.28643
61	1.72860	1.18465	1.03716	0.71079	0.43072	0.27061	14.50762	14.88606	7.93929	7.77980	1.41143	1.38308	2.08070	2.10047	0.13004	1.31280
62	1.76804	1.22046	1.06082	0.73228	0.43829	0.28236	14.51190	14.88673	8.18493	7.91164	1.45510	1.40651	2.15271	2.13907	0.13454	1.33692
63	1.80597	1.25569	1.08358	0.75341	0.44457	0.29383	14.51690	14.88751	8.42750	8.03027	1.49822	1.42760	2.22446	2.17466	0.13903	1.35916
64	1.84072	1.28856	1.10443	0.77314	0.45028	0.30551	14.52144	14.88822	8.65248	8.13047	1.53822	1.44542	2.29127	2.20503	0.14320	1.37815
65	1.87270	1.31927	1.12362	0.79157	0.45552	0.31754	14.52538	14.88883	8.86259	8.21210	1.57557	1.45993	2.35391	2.23016	0.14712	1.39385
66	1.90252	1.34800	1.14151	0.80880	0.46042	0.33005	14.52849	14.88932	9.06182	8.27459	1.61099	1.47104	2.41353	2.24989	0.15084	1.40618
67	1.93109	1.37479	1.15865	0.82488	0.46518	0.34309	14.53039	14.88961	9.25645	8.31662	1.64559	1.47851	2.47196	2.26386	0.15450	1.41491
68	1.95992	1.39961	1.17595	0.83977	0.47010	0.35669	14.53039	14.88961	9.45751	8.33539	1.68134	1.48185	2.53242	2.27135	0.15828	1.41959
69	1.98735	1.42307	1.19241	0.85384	0.47541	0.37034	14.53039	14.88961	9.63095	8.34267	1.71217	1.48314	2.58431	2.27515	0.16152	1.42197
70	2.01539	1.44413	1.20923	0.86648	0.48188	0.38250	14.53039	14.88961	9.77714	8.33930	1.73816	1.48254	2.62724	2.27526	0.16420	1.42204

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Non-Tobacco - Termination Age: 75 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.16088	0.14236	0.09653	0.08542	0.02268	0.02335	10.23032	12.38359	0.69693	0.87131	0.12390	0.15490	0.15507	0.21450	0.00969	0.13406
19	0.16655	0.14871	0.09993	0.08923	0.02499	0.02547	10.51950	12.78472	0.73544	0.94110	0.13074	0.16731	0.16400	0.23291	0.01025	0.14557
20	0.17318	0.15588	0.10391	0.09353	0.02764	0.02787	10.76583	13.12552	0.77486	1.01496	0.13775	0.18044	0.17315	0.25253	0.01082	0.15783
21	0.18073	0.16378	0.10844	0.09827	0.03046	0.03034	10.96030	13.39390	0.81546	1.09373	0.14497	0.19444	0.18258	0.27363	0.01141	0.17102
22	0.18888	0.17239	0.11333	0.10343	0.03336	0.03284	11.08954	13.57218	0.85758	1.17855	0.15246	0.20952	0.19237	0.29653	0.01202	0.18533
23	0.19767	0.18179	0.11860	0.10907	0.03635	0.03537	11.13344	13.63415	0.90143	1.27083	0.16025	0.22593	0.20257	0.32165	0.01266	0.20103
24	0.20713	0.19169	0.12428	0.11501	0.03939	0.03785	11.18767	13.69494	0.94754	1.36710	0.16845	0.24304	0.21322	0.34786	0.01333	0.21741
25	0.21736	0.20217	0.13041	0.12130	0.04248	0.04028	11.25407	13.75433	0.99639	1.46829	0.17714	0.26103	0.22439	0.37541	0.01402	0.23463
26	0.22847	0.21334	0.13708	0.12800	0.04560	0.04262	11.33507	13.81203	1.04859	1.57556	0.18642	0.28010	0.23619	0.40461	0.01476	0.25288
27	0.24085	0.22564	0.14451	0.13538	0.04908	0.04520	11.43427	13.86757	1.10360	1.69008	0.19620	0.30046	0.24873	0.43587	0.01555	0.27242
28	0.25471	0.23931	0.15282	0.14358	0.05298	0.04806	11.55695	13.92024	1.16202	1.81397	0.20658	0.32248	0.26215	0.46981	0.01638	0.29363
29	0.27028	0.25400	0.16216	0.15240	0.05735	0.05125	11.67791	13.97384	1.22408	1.94074	0.21761	0.34502	0.27647	0.50446	0.01728	0.31529
30	0.28792	0.26995	0.17275	0.16197	0.06230	0.05485	11.79655	14.02860	1.29058	2.07141	0.22944	0.36825	0.29184	0.54008	0.01824	0.33755
31	0.30800	0.28743	0.18480	0.17246	0.06798	0.05896	11.91196	14.08479	1.36134	2.20655	0.24202	0.39228	0.30845	0.57700	0.01928	0.36062
32	0.32899	0.30556	0.19739	0.18334	0.07381	0.06309	12.02253	14.14290	1.43722	2.34779	0.25550	0.41739	0.32652	0.61566	0.02041	0.38479
33	0.35110	0.32459	0.21066	0.19475	0.07984	0.06727	12.12558	14.20367	1.51933	2.49737	0.27010	0.44398	0.34635	0.65669	0.02165	0.41043
34	0.37447	0.34421	0.22468	0.20653	0.08614	0.07159	12.24282	14.26365	1.60678	2.64937	0.28565	0.47100	0.36766	0.69839	0.02298	0.43649
35	0.39936	0.36462	0.23961	0.21877	0.09277	0.07610	12.37703	14.32282	1.70082	2.80515	0.30237	0.49869	0.39076	0.74112	0.02442	0.46320
36	0.42513	0.38525	0.25508	0.23115	0.09952	0.08054	12.53076	14.38087	1.79839	2.96329	0.31971	0.52681	0.41475	0.78447	0.02592	0.49029
37	0.45306	0.40709	0.27183	0.24425	0.10672	0.08519	12.71130	14.43840	1.90473	3.12896	0.33862	0.55626	0.44137	0.83006	0.02759	0.51879
38	0.48369	0.43055	0.29022	0.25833	0.11445	0.09007	12.92765	14.49582	2.02239	3.30587	0.35954	0.58771	0.47133	0.87898	0.02946	0.54936
39	0.51707	0.45486	0.31024	0.27292	0.12291	0.09546	13.13877	14.54753	2.14447	3.47842	0.38124	0.61838	0.50256	0.92656	0.03141	0.57910
40	0.55404	0.48045	0.33242	0.28827	0.13229	0.10149	13.34419	14.59245	2.27259	3.64746	0.40402	0.64844	0.53547	0.97303	0.03347	0.60814
41	0.59543	0.50779	0.35726	0.30467	0.14291	0.10839	13.54352	14.62914	2.40855	3.81402	0.42819	0.67805	0.57061	1.01867	0.03566	0.63667
42	0.63687	0.53479	0.38212	0.32088	0.15360	0.11522	13.73659	14.65549	2.55482	3.97913	0.45419	0.70740	0.60868	1.06376	0.03804	0.66485
43	0.67875	0.56168	0.40725	0.33701	0.16443	0.12201	13.92363	14.66829	2.71502	4.14463	0.48267	0.73682	0.65066	1.10880	0.04067	0.69300
44	0.72041	0.58791	0.43225	0.35275	0.17535	0.12869	14.08939	14.68131	2.87993	4.30385	0.51199	0.76513	0.69375	1.15174	0.04336	0.71984
45	0.76219	0.61365	0.45732	0.36819	0.18641	0.13528	14.22979	14.69460	3.05217	4.45780	0.54261	0.79250	0.73857	1.19278	0.04616	0.74548
46	0.80456	0.63910	0.48274	0.38346	0.19771	0.14183	14.33929	14.70820	3.23518	4.60768	0.57514	0.81914	0.78595	1.23213	0.04912	0.77008
47	0.84741	0.66416	0.50845	0.39850	0.20925	0.14835	14.40972	14.72220	3.43024	4.75243	0.60982	0.84488	0.83704	1.27004	0.05232	0.79377
48	0.89128	0.68903	0.53477	0.41342	0.22111	0.15488	14.42887	14.73668	3.64314	4.89316	0.64767	0.86989	0.89351	1.30681	0.05584	0.81675
49	0.93475	0.71383	0.56085	0.42830	0.23339	0.16150	14.44599	14.75194	3.85329	5.02921	0.68503	0.89408	0.94918	1.34219	0.05932	0.83887
50	0.97816	0.73886	0.58689	0.44332	0.24620	0.16831	14.46065	14.76821	4.06289	5.16211	0.72229	0.91771	1.00459	1.37655	0.06279	0.86035
51	1.02176	0.76444	0.61305	0.45866	0.25976	0.17542	14.47231	14.78582	4.27283	5.29249	0.75961	0.94089	1.06044	1.41034	0.06628	0.88146
52	1.06595	0.79011	0.63957	0.47407	0.27373	0.18255	14.48008	14.80532	4.48627	5.42228	0.79756	0.96396	1.11763	1.44408	0.06985	0.90255
53	1.11132	0.81625	0.66679	0.48975	0.28821	0.18976	14.48268	14.82760	4.70757	5.55400	0.83690	0.98738	1.17742	1.47849	0.07359	0.92405
54	1.15745	0.84292	0.69447	0.50575	0.30322	0.19704	14.48534	14.84730	4.92823	5.68680	0.87613	1.01098	1.23724	1.51323	0.07733	0.94577
55	1.20498	0.87065	0.72298	0.52239	0.31883	0.20448	14.48807	14.86384	5.15176	5.82380	0.91587	1.03534	1.29806	1.54913	0.08113	0.96821
56	1.25472	0.90018	0.75283	0.54011	0.33509	0.21221	14.49090	14.87645	5.38304	5.96940	0.95699	1.06123	1.36120	1.58731	0.08508	0.99207
57	1.30562	0.93089	0.78337	0.55854	0.35186	0.22034	14.49386	14.88392	5.62195	6.12230	0.99946	1.08841	1.42750	1.62846	0.08922	1.01779
58	1.35827	0.96366	0.81496	0.57819	0.36890	0.22906	14.49699	14.88441	5.87554	6.28863	1.04454	1.11798	1.49920	1.67450	0.09370	1.04656
59	1.40889	0.99655	0.84534	0.59793	0.38531	0.23844	14.50028	14.88492	6.11846	6.44294	1.08773	1.14541	1.56818	1.71750	0.09801	1.07343
60	1.45614	1.03028	0.87368	0.61817	0.39949	0.24884	14.50380	14.88547	6.35248	6.58603	1.12933	1.17085	1.63498	1.75773	0.10219	1.09858
61	1.49662	1.06595	0.89797	0.63957	0.40771	0.26082	14.50762	14.88606	6.57990	6.71883	1.16976	1.19446	1.70031	1.79553	0.10627	1.12220
62	1.53562	1.10091	0.92137	0.66055	0.41493	0.27256	14.51190	14.88673	6.80397	6.84247	1.20959	1.21644	1.76518	1.83132	0.11032	1.14457
63	1.57372	1.13573	0.94423	0.68144	0.42099	0.28404	14.51690	14.88751	7.02956	6.95848	1.24970	1.23706	1.83110	1.86571	0.11444	1.16607
64	1.60969	1.16896	0.96581	0.70138	0.42662	0.29576	14.52144	14.88822	7.24580	7.06316	1.28814	1.25567	1.89450	1.89700	0.11841	1.18562
65	1.64392	1.20082	0.98635	0.72049	0.43189	0.30785	14.52538	14.88883	7.45563	7.15704	1.32545	1.27236	1.95624	1.92534	0.12226	1.20334
66	1.67699	1.23152	1.00619	0.73891	0.43689	0.32042	14.52849	14.88932	7.66345	7.24069	1.36239	1.28723	2.01758	1.95093	0.12610	1.21933
67	1.70975	1.26123	1.02585	0.75674	0.44178	0.33349	14.53039	14.88961	7.87626	7.31468	1.40023	1.30039	2.08059	1.97397	0.13004	1.23373
68	1.74371	1.29010	1.04622	0.77406	0.44684	0.34706	14.53039	14.88961	8.10657	7.37977	1.44117	1.31196	2.14894	1.99477	0.13431	1.24673
69	1.77662	1.31763	1.06597	0.79058	0.45221	0.36058	14.53039	14.88961	8.31493	7.43345	1.47821	1.32150	2.21045	2.01197	0.13815	1.25748
70	1.81012	1.34257	1.08607	0.80554	0.45853	0.37241	14.53039	14.88961	8.50018	7.47571	1.51114	1.32901	2.26435	2.02529	0.14152	1.26581

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Tobacco - Termination Age: 75 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.21082	0.16786	0.12649	0.10072	0.02699	0.02579	10.23032	12.38359	0.82868	0.98629	0.14732	0.17534	0.18016	0.24038	0.01126	0.15024
19	0.22236	0.17716	0.13342	0.10629	0.02991	0.02826	10.51950	12.78472	0.88638	1.07368	0.15758	0.19088	0.19331	0.26318	0.01208	0.16449
20	0.23549	0.18756	0.14129	0.11253	0.03324	0.03104	10.76583	13.12552	0.94737	1.16739	0.16842	0.20754	0.20730	0.28783	0.01296	0.17989
21	0.25027	0.19904	0.15016	0.11942	0.03685	0.03396	10.96030	13.39390	1.01218	1.26850	0.17994	0.22551	0.22226	0.31466	0.01389	0.19666
22	0.26636	0.21157	0.15982	0.12694	0.04062	0.03695	11.08954	13.57218	1.08144	1.37845	0.19226	0.24506	0.23834	0.34406	0.01490	0.21504
23	0.28385	0.22528	0.17031	0.13517	0.04458	0.04002	11.13344	13.63415	1.15565	1.49891	0.20545	0.26648	0.25568	0.37657	0.01598	0.23536
24	0.30287	0.23994	0.18172	0.14396	0.04870	0.04310	11.18767	13.69494	1.23594	1.62697	0.21972	0.28924	0.27448	0.41119	0.01715	0.25699
25	0.32362	0.25568	0.19417	0.15341	0.05299	0.04621	11.25407	13.75433	1.32327	1.76402	0.23525	0.31361	0.29492	0.44829	0.01843	0.28018
26	0.34634	0.27267	0.20781	0.16360	0.05746	0.04931	11.33507	13.81203	1.41884	1.91180	0.25224	0.33988	0.31724	0.48835	0.01983	0.30522
27	0.37154	0.29144	0.22292	0.17486	0.06245	0.05273	11.43427	13.86757	1.52243	2.07208	0.27065	0.36837	0.34173	0.53198	0.02136	0.33249
28	0.39959	0.31233	0.23975	0.18740	0.06803	0.05653	11.55695	13.92024	1.63532	2.24777	0.29072	0.39960	0.36871	0.58001	0.02304	0.36251
29	0.43089	0.33497	0.25853	0.20098	0.07430	0.06077	11.67791	13.97384	1.75797	2.43174	0.31253	0.43231	0.39826	0.63029	0.02489	0.39393
30	0.46606	0.35972	0.27964	0.21583	0.08140	0.06556	11.79655	14.02860	1.89193	2.62559	0.33634	0.46677	0.43072	0.68322	0.02692	0.42701
31	0.50570	0.38695	0.30342	0.23217	0.08953	0.07104	11.91196	14.08479	2.03762	2.83035	0.36224	0.50317	0.46653	0.73931	0.02916	0.46207
32	0.54778	0.41565	0.32867	0.24939	0.09796	0.07661	12.02253	14.14290	2.19693	3.04839	0.39057	0.54194	0.50623	0.79924	0.03164	0.49952
33	0.59270	0.44616	0.35562	0.26770	0.10675	0.08234	12.12558	14.20367	2.37231	3.28289	0.42174	0.58363	0.55048	0.86390	0.03440	0.53994
34	0.64055	0.47819	0.38433	0.28691	0.11597	0.08830	12.24282	14.26365	2.56118	3.52760	0.45532	0.62713	0.59852	0.93149	0.03741	0.58218
35	0.69182	0.51203	0.41509	0.30722	0.12569	0.09456	12.37703	14.32282	2.76577	3.78476	0.49169	0.67285	0.65091	1.00262	0.04068	0.62664
36	0.74511	0.54657	0.44707	0.32794	0.13559	0.10075	12.53076	14.38087	2.97822	4.04889	0.52946	0.71980	0.70537	1.07570	0.04409	0.67231
37	0.80303	0.58362	0.48182	0.35017	0.14612	0.10726	12.71130	14.43840	3.21107	4.33160	0.57086	0.77006	0.76586	1.15427	0.04787	0.72142
38	0.86662	0.62381	0.51997	0.37429	0.15744	0.11414	12.92765	14.49582	3.46898	4.63838	0.61671	0.82460	0.83371	1.23995	0.05211	0.77497
39	0.93616	0.66645	0.56169	0.39987	0.16976	0.12168	13.13877	14.54753	3.74305	4.95290	0.66543	0.88052	0.90626	1.32786	0.05664	0.82991
40	1.01329	0.71227	0.60797	0.42736	0.18338	0.13006	13.34419	14.59245	4.03618	5.27758	0.71754	0.93824	0.98429	1.41869	0.06152	0.88668
41	1.09953	0.76209	0.65972	0.45725	0.19870	0.13957	13.54352	14.62914	4.35177	5.61546	0.77365	0.99830	1.06886	1.51330	0.06680	0.94582
42	1.18637	0.81281	0.71183	0.48769	0.21404	0.14896	13.73659	14.65549	4.69459	5.97030	0.83459	1.06139	1.16135	1.61281	0.07258	1.00801
43	1.27428	0.86490	0.76457	0.51894	0.22943	0.15826	13.92363	14.66829	5.07162	6.34789	0.90162	1.12851	1.26374	1.71887	0.07898	1.07430
44	1.36180	0.91717	0.81708	0.55030	0.24478	0.16736	14.08939	14.68131	5.46711	6.73388	0.97193	1.19713	1.37126	1.82716	0.08570	1.14198
45	1.44902	0.96978	0.86941	0.58187	0.26011	0.17626	14.22979	14.69460	5.88458	7.13054	1.04615	1.26765	1.48482	1.93823	0.09280	1.21140
46	1.53607	1.02295	0.92164	0.61377	0.27544	0.18497	14.33929	14.70820	6.32901	7.54100	1.12516	1.34062	1.60566	2.05286	0.10035	1.28304
47	1.62401	1.07722	0.97441	0.64633	0.29097	0.19361	14.40972	14.72220	6.80344	7.96693	1.20950	1.41634	1.73562	2.17219	0.10848	1.35762
48	1.71370	1.13317	1.02822	0.67990	0.30680	0.20223	14.42887	14.73668	7.31735	8.41423	1.30086	1.49586	1.87741	2.29790	0.11734	1.43619
49	1.80300	1.18974	1.08180	0.71384	0.32306	0.21093	14.44599	14.75194	7.83971	8.86506	1.39373	1.57601	2.02173	2.42464	0.12636	1.51540
50	1.89235	1.24729	1.13541	0.74838	0.33993	0.21982	14.46065	14.76821	8.37381	9.32056	1.48868	1.65699	2.16939	2.55263	0.13559	1.59540
51	1.98214	1.30623	1.18928	0.78374	0.35763	0.22905	14.47231	14.78582	8.92120	9.78070	1.58599	1.73879	2.32153	2.68226	0.14510	1.67641
52	2.07339	1.36578	1.24403	0.81947	0.37575	0.23826	14.48008	14.80532	9.48758	10.24770	1.68668	1.82181	2.47978	2.81412	0.15499	1.75883
53	2.16715	1.42647	1.30029	0.85588	0.39442	0.24753	14.48268	14.82760	10.08131	10.72499	1.79223	1.90667	2.64658	2.94919	0.16541	1.84324
54	2.26266	1.48838	1.35759	0.89303	0.41370	0.25687	14.48534	14.84730	10.68577	11.21071	1.89969	1.99302	2.81694	3.08681	0.17606	1.92926
55	2.36108	1.55230	1.41665	0.93138	0.43372	0.26640	14.48807	14.86384	11.30733	11.70956	2.01019	2.08170	2.99263	3.22825	0.18704	2.01765
56	2.46405	1.61938	1.47843	0.97163	0.45463	0.27626	14.49090	14.87645	11.95539	12.22874	2.12540	2.17400	3.17625	3.37540	0.19852	2.10962
57	2.57016	1.68889	1.54210	1.01334	0.47632	0.28659	14.49386	14.88392	12.63121	12.76755	2.24555	2.26979	3.36951	3.52951	0.21059	2.20594
58	2.68115	1.76237	1.60869	1.05742	0.49870	0.29763	14.49699	14.88441	13.35013	13.33778	2.37336	2.37116	3.57720	3.69423	0.22358	2.30889
59	2.78982	1.83598	1.67389	1.10159	0.52104	0.30953	14.50028	14.88492	14.05537	13.88907	2.49873	2.46917	3.78153	3.85407	0.23635	2.40879
60	2.89519	1.91062	1.73712	1.14637	0.54202	0.32272	14.50380	14.88547	14.74819	14.41967	2.62190	2.56350	3.98289	4.00855	0.24893	2.50535
61	2.99452	1.98767	1.79671	1.19261	0.55836	0.33791	14.50762	14.88606	15.43087	14.92772	2.74327	2.65381	4.18200	4.15722	0.26138	2.59826
62	3.09151	2.06300	1.85491	1.23780	0.57329	0.35278	14.51190	14.88673	16.10752	15.41129	2.86356	2.73978	4.38016	4.29963	0.27376	2.68727
63	3.18735	2.13730	1.91241	1.28238	0.58672	0.36735	14.51690	14.88751	16.78531	15.86836	2.98406	2.82104	4.57962	4.43543	0.28623	2.77215
64	3.27776	2.20671	1.96666	1.32402	0.59940	0.38217	14.52144	14.88822	17.43078	16.28124	3.09881	2.89444	4.76988	4.55846	0.29812	2.84904
65	3.36279	2.27071	2.01767	1.36243	0.61149	0.39744	14.52538	14.88883	18.04099	16.63988	3.20729	2.95820	4.95005	4.66573	0.30938	2.91608
66	3.44254	2.32845	2.06553	1.39707	0.62320	0.41341	14.52849	14.88932	18.61191	16.92872	3.30878	3.00955	5.11890	4.75267	0.31993	2.97042
67	3.51712	2.37829	2.11027	1.42697	0.63488	0.43030	14.53039	14.88961	19.13731	17.12208	3.40219	3.04392	5.27454	4.81173	0.32966	3.00733
68	3.58674	2.41723	2.15205	1.45034	0.64707	0.44840	14.53039	14.88961	19.60761	17.17506	3.48580	3.05334	5.41409	4.82971	0.33838	3.01857
69	3.65151	2.45303	2.19091	1.47181	0.66039	0.46768	14.53039	14.88961	20.00679	17.19142	3.55676	3.05625	5.53202	4.83646	0.34575	3.02278
70	3.71376	2.48485	2.22826	1.49091	0.67646	0.48753	14.53039	14.88961	20.32672	17.16656	3.61364	3.05183	5.62526	4.83023	0.35158	3.01890

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Uni-Tobacco - Termination Age: 80 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.17395	0.14780	0.10437	0.08868	0.02383	0.02389	10.23032	12.38359	0.73128	0.89608	0.13000	0.15930	0.16157	0.22010	0.01010	0.13756
19	0.18128	0.15484	0.10877	0.09290	0.02630	0.02609	10.51950	12.78472	0.77485	0.96967	0.13775	0.17239	0.17155	0.23943	0.01072	0.14964
20	0.18970	0.16274	0.11382	0.09764	0.02913	0.02857	10.76583	13.12552	0.81985	1.04773	0.14575	0.18626	0.18190	0.26009	0.01137	0.16256
21	0.19918	0.17143	0.11951	0.10286	0.03215	0.03114	10.96030	13.39390	0.86657	1.13113	0.15406	0.20109	0.19267	0.28236	0.01204	0.17647
22	0.20937	0.18085	0.12562	0.10851	0.03528	0.03374	11.08954	13.57218	0.91534	1.22101	0.16273	0.21707	0.20395	0.30655	0.01275	0.19159
23	0.22038	0.19114	0.13223	0.11468	0.03851	0.03638	11.13344	13.63415	0.96652	1.31889	0.17182	0.23447	0.21583	0.33312	0.01349	0.20820
24	0.23224	0.20201	0.13935	0.12121	0.04183	0.03899	11.18767	13.69494	1.02077	1.42141	0.18147	0.25269	0.22836	0.36096	0.01427	0.22560
25	0.24510	0.21356	0.14706	0.12814	0.04522	0.04156	11.25407	13.75433	1.07868	1.52956	0.19177	0.27192	0.24165	0.39034	0.01510	0.24396
26	0.25908	0.22589	0.15545	0.13554	0.04868	0.04407	11.33507	13.81203	1.14097	1.64461	0.20284	0.29238	0.25582	0.42159	0.01599	0.26350
27	0.27459	0.23948	0.16475	0.14369	0.05253	0.04682	11.43427	13.86757	1.20713	1.76784	0.21460	0.31428	0.27102	0.45518	0.01694	0.28449
28	0.29188	0.25458	0.17513	0.15275	0.05684	0.04988	11.55695	13.92024	1.27789	1.90151	0.22718	0.33805	0.28743	0.49174	0.01796	0.30734
29	0.31122	0.27083	0.18673	0.16250	0.06168	0.05329	11.67791	13.97384	1.35353	2.03900	0.24063	0.36249	0.30506	0.52928	0.01907	0.33080
30	0.33303	0.28851	0.19982	0.17310	0.06716	0.05713	11.79655	14.02860	1.43496	2.18145	0.25510	0.38781	0.32413	0.56808	0.02026	0.35505
31	0.35771	0.30790	0.21463	0.18474	0.07344	0.06153	11.91196	14.08479	1.52211	2.32950	0.27060	0.41413	0.34485	0.60850	0.02155	0.38031
32	0.38361	0.32808	0.23016	0.19685	0.07990	0.06596	12.02253	14.14290	1.61609	2.48488	0.28730	0.44176	0.36753	0.65102	0.02297	0.40689
33	0.41096	0.34931	0.24658	0.20959	0.08658	0.07045	12.12558	14.20367	1.71831	2.64999	0.30548	0.47111	0.39255	0.69633	0.02453	0.43520
34	0.43990	0.37129	0.26394	0.22278	0.09356	0.07511	12.24282	14.26365	1.82750	2.81887	0.32489	0.50113	0.41951	0.74269	0.02622	0.46418
35	0.47073	0.39423	0.28244	0.23654	0.10090	0.07996	12.37703	14.32282	1.94509	2.99305	0.34579	0.53210	0.44878	0.79052	0.02805	0.49407
36	0.50388	0.41839	0.30233	0.25103	0.10868	0.08505	12.53208	14.38125	2.07290	3.17452	0.36852	0.56436	0.48082	0.84036	0.03005	0.52523
37	0.53974	0.44402	0.32385	0.26641	0.11695	0.09040	12.71380	14.43910	2.21198	3.36534	0.39324	0.59828	0.51623	0.89300	0.03226	0.55813
38	0.57898	0.47159	0.34739	0.28295	0.12583	0.09606	12.93110	14.49679	2.36533	3.56945	0.42050	0.63457	0.55589	0.94959	0.03474	0.59349
39	0.62163	0.50031	0.37298	0.30019	0.13551	0.10228	13.14294	14.54871	2.52526	3.77087	0.44894	0.67038	0.59746	1.00537	0.03734	0.62835
40	0.66874	0.53064	0.40124	0.31838	0.14621	0.10921	13.34884	14.59380	2.69356	3.97058	0.47886	0.70588	0.64144	1.06059	0.04009	0.66287
41	0.72053	0.56245	0.43232	0.33747	0.15802	0.11681	13.54789	14.63048	2.86921	4.16812	0.51008	0.74100	0.68758	1.11512	0.04297	0.69695
42	0.77224	0.59409	0.46335	0.35645	0.16988	0.12432	13.74057	14.65685	3.05842	4.36720	0.54372	0.77639	0.73762	1.16999	0.04610	0.73124
43	0.82427	0.62582	0.49456	0.37550	0.18183	0.13179	13.92707	14.66974	3.26552	4.57039	0.58054	0.81251	0.79278	1.22593	0.04955	0.76620
44	0.87573	0.65696	0.52544	0.39418	0.19382	0.13914	14.09222	14.68285	3.47932	4.76906	0.61855	0.84783	0.84966	1.28030	0.05310	0.80018
45	0.92688	0.68765	0.55613	0.41259	0.20590	0.14640	14.23197	14.69623	3.70249	4.96430	0.65822	0.88254	0.90890	1.33332	0.05681	0.83333
46	0.97808	0.71809	0.58685	0.43085	0.21813	0.15359	14.34086	14.70992	3.93862	5.15757	0.70020	0.91690	0.97137	1.38529	0.06071	0.86581
47	1.02952	0.74830	0.61771	0.44898	0.23056	0.16077	14.41085	14.72399	4.18917	5.34815	0.74474	0.95078	1.03832	1.43658	0.06490	0.89786
48	1.08177	0.77856	0.64906	0.46714	0.24330	0.16797	14.42994	14.73854	4.46049	5.53795	0.79298	0.98453	1.11157	1.48772	0.06947	0.92982
49	1.13322	0.80869	0.67993	0.48522	0.25643	0.17529	14.44700	14.75384	4.72915	5.72225	0.84074	1.01729	1.18410	1.53724	0.07401	0.96078
50	1.18418	0.83900	0.71051	0.50340	0.27008	0.18283	14.46160	14.77011	4.99729	5.90222	0.88841	1.04928	1.25643	1.58543	0.07853	0.99089
51	1.23488	0.86978	0.74092	0.52187	0.28445	0.19072	14.47320	14.78766	5.26551	6.07801	0.93609	1.08054	1.32923	1.63260	0.08308	1.02037
52	1.28579	0.90049	0.77147	0.54030	0.29919	0.19864	14.48097	14.80702	5.53704	6.25120	0.98436	1.11133	1.40344	1.67919	0.08771	1.04949
53	1.33750	0.93148	0.80250	0.55889	0.31438	0.20669	14.48364	14.82902	5.81642	6.42394	1.03403	1.14203	1.48036	1.72580	0.09252	1.07862
54	1.38936	0.96277	0.83362	0.57766	0.33004	0.21486	14.48637	14.84840	6.09246	6.59451	1.08310	1.17236	1.55666	1.77186	0.09729	1.10741
55	1.44193	0.99481	0.86515	0.59689	0.34624	0.22323	14.48917	14.86461	6.36811	6.76536	1.13211	1.20273	1.63314	1.81799	0.10207	1.13625
56	1.49588	1.02827	0.89752	0.61696	0.36299	0.23195	14.49208	14.87690	6.64749	6.93994	1.18178	1.23377	1.71091	1.86507	0.10693	1.16567
57	1.55073	1.06280	0.93044	0.63768	0.38022	0.24115	14.49510	14.88414	6.93328	7.11908	1.23258	1.26562	1.79165	1.91440	0.11198	1.19650
58	1.60727	1.09932	0.96436	0.65959	0.39772	0.25105	14.49830	14.88464	7.23349	7.30922	1.28595	1.29942	1.87785	1.96800	0.11737	1.23000
59	1.66105	1.13561	0.99663	0.68137	0.41464	0.26173	14.50164	14.88516	7.51656	7.48117	1.33628	1.32999	1.95950	2.01680	0.12247	1.26050
60	1.71089	1.17237	1.02653	0.70342	0.42948	0.27353	14.50517	14.88571	7.78417	7.63538	1.38385	1.35740	2.03710	2.06098	0.12732	1.28811
61	1.75375	1.21062	1.05225	0.72637	0.43885	0.28699	14.50898	14.88630	8.03851	7.77242	1.42907	1.38176	2.11134	2.10075	0.13196	1.31297
62	1.79441	1.24762	1.07664	0.74857	0.44717	0.30032	14.51318	14.88695	8.28274	7.89304	1.47249	1.40321	2.18317	2.13643	0.13645	1.33527
63	1.83353	1.28392	1.10011	0.77035	0.45436	0.31354	14.51798	14.88770	8.52153	7.99830	1.51494	1.42192	2.25405	2.16847	0.14088	1.35529
64	1.86954	1.31786	1.12172	0.79072	0.46114	0.32713	14.52227	14.88836	8.74093	8.08321	1.55394	1.43702	2.31948	2.19476	0.14497	1.37173
65	1.90287	1.34963	1.14172	0.80978	0.46763	0.34120	14.52592	14.88892	8.94301	8.14755	1.58987	1.44845	2.38003	2.21525	0.14875	1.38453
66	1.93408	1.37938	1.16044	0.82763	0.47399	0.35587	14.52873	14.88936	9.13069	8.19076	1.62323	1.45614	2.43654	2.22979	0.15228	1.39362
67	1.96400	1.40720	1.17840	0.84432	0.48046	0.37122	14.53039	14.88961	9.30848	8.21172	1.65484	1.45986	2.49034	2.23809	0.15565	1.39880
68	1.99388	1.43309	1.19633	0.85985	0.48737	0.38725	14.53039	14.88961	9.48363	8.20827	1.68598	1.45925	2.54351	2.23956	0.15897	1.39972
69	2.02223	1.45758	1.21334	0.87455	0.49497	0.40358	14.53039	14.88961	9.62549	8.19007	1.71120	1.45601	2.58658	2.23654	0.16166	1.39784
70	2.05052	1.47995	1.23031	0.88797	0.50395	0.41919	14.53039	14.88961	9.73302	8.15692	1.73031	1.45012	2.61898	2.22884	0.16368	1.39302

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Non-Tobacco - Termination Age: 80 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.16088	0.14236	0.09653	0.08542	0.02268	0.02335	10.23032	12.38359	0.69693	0.87131	0.12390	0.15490	0.15507	0.21450	0.00969	0.13406
19	0.16655	0.14871	0.09993	0.08923	0.02499	0.02547	10.51950	12.78472	0.73544	0.94110	0.13074	0.16731	0.16400	0.23291	0.01025	0.14557
20	0.17318	0.15588	0.10391	0.09353	0.02764	0.02787	10.76583	13.12552	0.77486	1.01496	0.13775	0.18044	0.17315	0.25253	0.01082	0.15783
21	0.18073	0.16378	0.10844	0.09827	0.03046	0.03034	10.96030	13.39390	0.81546	1.09373	0.14497	0.19444	0.18258	0.27363	0.01141	0.17102
22	0.18888	0.17239	0.11333	0.10343	0.03336	0.03284	11.08954	13.57218	0.85758	1.17855	0.15246	0.20952	0.19237	0.29653	0.01202	0.18533
23	0.19767	0.18179	0.11860	0.10907	0.03635	0.03537	11.13344	13.63415	0.90143	1.27083	0.16025	0.22593	0.20257	0.32165	0.01266	0.20103
24	0.20713	0.19169	0.12428	0.11501	0.03939	0.03785	11.18767	13.69494	0.94754	1.36710	0.16845	0.24304	0.21322	0.34786	0.01333	0.21741
25	0.21736	0.20217	0.13041	0.12130	0.04248	0.04028	11.25407	13.75433	0.99639	1.46829	0.17714	0.26103	0.22439	0.37541	0.01402	0.23463
26	0.22847	0.21334	0.13708	0.12800	0.04560	0.04262	11.33507	13.81203	1.04859	1.57556	0.18642	0.28010	0.23619	0.40461	0.01476	0.25288
27	0.24085	0.22564	0.14451	0.13538	0.04908	0.04520	11.43427	13.86757	1.10360	1.69008	0.19620	0.30046	0.24873	0.43587	0.01555	0.27242
28	0.25471	0.23931	0.15282	0.14358	0.05298	0.04806	11.55695	13.92024	1.16202	1.81397	0.20658	0.32248	0.26215	0.46981	0.01638	0.29363
29	0.27028	0.25400	0.16216	0.15240	0.05735	0.05125	11.67791	13.97384	1.22408	1.94074	0.21761	0.34502	0.27647	0.50446	0.01728	0.31529
30	0.28792	0.26995	0.17275	0.16197	0.06230	0.05485	11.79655	14.02860	1.29058	2.07141	0.22944	0.36825	0.29184	0.54008	0.01824	0.33755
31	0.30800	0.28743	0.18480	0.17246	0.06798	0.05896	11.91196	14.08479	1.36134	2.20655	0.24202	0.39228	0.30845	0.57700	0.01928	0.36062
32	0.32899	0.30556	0.19739	0.18334	0.07381	0.06309	12.02253	14.14290	1.43722	2.34779	0.25550	0.41739	0.32652	0.61566	0.02041	0.38479
33	0.35110	0.32459	0.21066	0.19475	0.07984	0.06727	12.12558	14.20367	1.51933	2.49737	0.27010	0.44398	0.34635	0.65669	0.02165	0.41043
34	0.37447	0.34421	0.22468	0.20653	0.08614	0.07159	12.24282	14.26365	1.60678	2.64937	0.28565	0.47100	0.36766	0.69839	0.02298	0.43649
35	0.39936	0.36462	0.23961	0.21877	0.09277	0.07610	12.37703	14.32282	1.70082	2.80515	0.30237	0.49869	0.39076	0.74112	0.02442	0.46320
36	0.42613	0.38606	0.25568	0.23163	0.09980	0.08083	12.53208	14.38125	1.80299	2.96656	0.32053	0.52739	0.41603	0.78537	0.02600	0.49086
37	0.45512	0.40876	0.27307	0.24525	0.10729	0.08579	12.71380	14.43910	1.91416	3.13547	0.34030	0.55742	0.44399	0.83187	0.02775	0.51992
38	0.48688	0.43314	0.29213	0.25988	0.11534	0.09104	12.93110	14.49679	2.03686	3.31557	0.36211	0.58943	0.47537	0.88167	0.02971	0.55105
39	0.52141	0.45844	0.31285	0.27506	0.12414	0.09683	13.14294	14.54871	2.16413	3.49117	0.38473	0.62065	0.50806	0.93012	0.03175	0.58133
40	0.55958	0.48506	0.33575	0.29103	0.13388	0.10331	13.34884	14.59380	2.29759	3.66313	0.40846	0.65122	0.54249	0.97742	0.03391	0.61089
41	0.60151	0.51285	0.36091	0.30771	0.14466	0.11041	13.54789	14.63048	2.43619	3.83085	0.43310	0.68104	0.57839	1.02339	0.03615	0.63962
42	0.64353	0.54035	0.38612	0.32421	0.15552	0.11746	13.74057	14.65685	2.58533	3.99718	0.45962	0.71061	0.61727	1.06883	0.03858	0.66802
43	0.68605	0.56778	0.41163	0.34067	0.16654	0.12450	13.92707	14.66974	2.74862	4.16394	0.48864	0.74025	0.66014	1.11424	0.04126	0.69640
44	0.72840	0.59461	0.43704	0.35677	0.17767	0.13145	14.09222	14.68285	2.91689	4.32449	0.51856	0.76880	0.70420	1.15756	0.04401	0.72348
45	0.77094	0.62101	0.46256	0.37260	0.18896	0.13835	14.23197	14.69623	3.09275	4.47984	0.54982	0.79642	0.75007	1.19902	0.04688	0.74938
46	0.81411	0.64718	0.48847	0.38831	0.20050	0.14524	14.34086	14.70992	3.27964	4.63120	0.58305	0.82332	0.79859	1.23881	0.04991	0.77426
47	0.85784	0.67304	0.51470	0.40382	0.21230	0.15214	14.41085	14.72399	3.47880	4.77749	0.61845	0.84933	0.85089	1.27720	0.05318	0.79825
48	0.90264	0.69878	0.54158	0.41927	0.22445	0.15908	14.42994	14.73854	3.69595	4.91982	0.65706	0.87463	0.90861	1.31447	0.05679	0.82154
49	0.94712	0.72453	0.56827	0.43472	0.23703	0.16617	14.44700	14.75384	3.91069	5.05755	0.69524	0.89912	0.96565	1.35038	0.06035	0.84399
50	0.99161	0.75060	0.59496	0.45036	0.25016	0.17350	14.46160	14.77011	4.12522	5.19217	0.73337	0.92305	1.02254	1.38531	0.06391	0.86581
51	1.03637	0.77731	0.62182	0.46638	0.26405	0.18119	14.47320	14.78766	4.34042	5.32429	0.77163	0.94654	1.07998	1.41967	0.06750	0.88729
52	1.08180	0.80421	0.64908	0.48253	0.27836	0.18896	14.48097	14.80702	4.55941	5.45578	0.81056	0.96992	1.13885	1.45400	0.07118	0.90875
53	1.12846	0.83168	0.67707	0.49901	0.29319	0.19688	14.48364	14.82902	4.78644	5.58907	0.85092	0.99361	1.20038	1.48897	0.07503	0.93061
54	1.17594	0.85978	0.70556	0.51587	0.30856	0.20495	14.48637	14.84840	5.01310	5.72324	0.89122	1.01746	1.26206	1.52425	0.07888	0.95266
55	1.22484	0.88903	0.73490	0.53342	0.32452	0.21327	14.48917	14.86461	5.24282	5.86124	0.93206	1.04200	1.32480	1.56062	0.08280	0.97539
56	1.27594	0.92014	0.76557	0.55208	0.34112	0.22197	14.49208	14.87690	5.48024	6.00717	0.97427	1.06794	1.38989	1.59913	0.08687	0.99946
57	1.32817	0.95249	0.79690	0.57150	0.35818	0.23117	14.49510	14.88414	5.72507	6.15951	1.01779	1.09502	1.45809	1.64036	0.09113	1.02522
58	1.38208	0.98690	0.82924	0.59214	0.37548	0.24105	14.49830	14.88464	5.98387	6.32383	1.06380	1.12424	1.53147	1.68607	0.09572	1.05380
59	1.43397	1.02150	0.86038	0.61290	0.39214	0.25170	14.50164	14.88516	6.23200	6.47545	1.10791	1.15119	1.60215	1.72858	0.10013	1.08036
60	1.48256	1.05695	0.88954	0.63417	0.40662	0.26345	14.50517	14.88571	6.47107	6.61503	1.15041	1.17601	1.67063	1.76810	0.10441	1.10506
61	1.52469	1.09421	0.91481	0.65653	0.41544	0.27681	14.50898	14.88630	6.70315	6.74331	1.19167	1.19881	1.73753	1.80493	0.10859	1.12808
62	1.56540	1.13078	0.93924	0.67847	0.42337	0.29006	14.51318	14.88695	6.93106	6.86118	1.23219	1.21977	1.80375	1.83940	0.11273	1.14962
63	1.60520	1.16712	0.96312	0.70027	0.43030	0.30323	14.51798	14.88770	7.15891	6.96981	1.27270	1.23908	1.87057	1.87200	0.11691	1.17000
64	1.64297	1.20189	0.98578	0.72113	0.43693	0.31677	14.52227	14.88836	7.37616	7.06555	1.31132	1.25610	1.93452	1.90107	0.12091	1.18817
65	1.67905	1.23525	1.00743	0.74115	0.44335	0.33079	14.52592	14.88892	7.58501	7.14866	1.34845	1.27087	1.99624	1.92670	0.12476	1.20419
66	1.71394	1.26737	1.02837	0.76042	0.44968	0.34540	14.52873	14.88936	7.78859	7.21934	1.38464	1.28344	2.05665	1.94897	0.12854	1.21810
67	1.74839	1.29839	1.04904	0.77903	0.45612	0.36062	14.53039	14.88961	7.99190	7.27775	1.42078	1.29382	2.11720	1.96795	0.13232	1.22997
68	1.78356	1.32841	1.07014	0.79705	0.46297	0.37645	14.53039	14.88961	8.20298	7.32394	1.45831	1.30203	2.18026	1.98374	0.13627	1.23984
69	1.81740	1.35696	1.09044	0.81418	0.47040	0.39246	14.53039	14.88961	8.38624	7.35510	1.49089	1.30757	2.23492	1.99500	0.13968	1.24687
70	1.85098	1.38313	1.11059	0.82988	0.47897	0.40754	14.53039	14.88961	8.53907	7.37021	1.51806	1.31026	2.28017	2.00131	0.14251	1.25082

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Tobacco - Termination Age: 80 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.21082	0.16786	0.12649	0.10072	0.02699	0.02579	10.23032	12.38359	0.82868	0.98629	0.14732	0.17534	0.18016	0.24038	0.01126	0.15024
19	0.22236	0.17716	0.13342	0.10629	0.02991	0.02826	10.51950	12.78472	0.88638	1.07368	0.15758	0.19088	0.19331	0.26318	0.01208	0.16449
20	0.23549	0.18756	0.14129	0.11253	0.03324	0.03104	10.76583	13.12552	0.94737	1.16739	0.16842	0.20754	0.20730	0.28783	0.01296	0.17989
21	0.25027	0.19904	0.15016	0.11942	0.03685	0.03396	10.96030	13.39390	1.01218	1.26850	0.17994	0.22551	0.22226	0.31466	0.01389	0.19666
22	0.26636	0.21157	0.15982	0.12694	0.04062	0.03695	11.08954	13.57218	1.08144	1.37845	0.19226	0.24506	0.23834	0.34406	0.01490	0.21504
23	0.28385	0.22528	0.17031	0.13517	0.04458	0.04002	11.13344	13.63415	1.15565	1.49891	0.20545	0.26648	0.25568	0.37657	0.01598	0.23536
24	0.30287	0.23994	0.18172	0.14396	0.04870	0.04310	11.18767	13.69494	1.23594	1.62697	0.21972	0.28924	0.27448	0.41119	0.01715	0.25699
25	0.32362	0.25568	0.19417	0.15341	0.05299	0.04621	11.25407	13.75433	1.32327	1.76402	0.23525	0.31361	0.29492	0.44829	0.01843	0.28018
26	0.34634	0.27267	0.20781	0.16360	0.05746	0.04931	11.33507	13.81203	1.41884	1.91180	0.25224	0.33988	0.31724	0.48835	0.01983	0.30522
27	0.37154	0.29144	0.22292	0.17486	0.06245	0.05273	11.43427	13.86757	1.52243	2.07208	0.27065	0.36837	0.34173	0.53198	0.02136	0.33249
28	0.39959	0.31233	0.23975	0.18740	0.06803	0.05653	11.55695	13.92024	1.63532	2.24777	0.29072	0.39960	0.36871	0.58001	0.02304	0.36251
29	0.43089	0.33497	0.25853	0.20098	0.07430	0.06077	11.67791	13.97384	1.75797	2.43174	0.31253	0.43231	0.39826	0.63029	0.02489	0.39393
30	0.46606	0.35972	0.27964	0.21583	0.08140	0.06556	11.79655	14.02860	1.89193	2.62559	0.33634	0.46677	0.43072	0.68322	0.02692	0.42701
31	0.50570	0.38695	0.30342	0.23217	0.08953	0.07104	11.91196	14.08479	2.03762	2.83035	0.36224	0.50317	0.46653	0.73931	0.02916	0.46207
32	0.54778	0.41565	0.32867	0.24939	0.09796	0.07661	12.02253	14.14290	2.19693	3.04839	0.39057	0.54194	0.50623	0.79924	0.03164	0.49952
33	0.59270	0.44616	0.35562	0.26770	0.10675	0.08234	12.12558	14.20367	2.37231	3.28289	0.42174	0.58363	0.55048	0.86390	0.03440	0.53994
34	0.64055	0.47819	0.38433	0.28691	0.11597	0.08830	12.24282	14.26365	2.56118	3.52760	0.45532	0.62713	0.59852	0.93149	0.03741	0.58218
35	0.69182	0.51203	0.41509	0.30722	0.12569	0.09456	12.37703	14.32282	2.76577	3.78476	0.49169	0.67285	0.65091	1.00262	0.04068	0.62664
36	0.74714	0.54805	0.44828	0.32883	0.13602	0.10115	12.53208	14.38125	2.98895	4.05732	0.53137	0.72130	0.70841	1.07810	0.04428	0.67382
37	0.80718	0.58666	0.48431	0.35200	0.14703	0.10811	12.71380	14.43910	3.23269	4.34832	0.57470	0.77303	0.77198	1.15905	0.04825	0.72441
38	0.87294	0.62849	0.52377	0.37710	0.15885	0.11550	12.93110	14.49679	3.50160	4.66316	0.62251	0.82901	0.84297	1.24705	0.05269	0.77941
39	0.94473	0.67285	0.56684	0.40371	0.17172	0.12360	13.14294	14.54871	3.78689	4.98554	0.67322	0.88632	0.91873	1.33724	0.05742	0.83577
40	1.02414	0.72044	0.61449	0.43227	0.18592	0.13261	13.34884	14.59380	4.09141	5.31781	0.72736	0.94539	1.00000	1.43027	0.06250	0.89392
41	1.11141	0.77106	0.66685	0.46263	0.20151	0.14241	13.54789	14.63048	4.41278	5.65913	0.78449	1.00607	1.08627	1.52589	0.06789	0.95368
42	1.19937	0.82265	0.71962	0.49359	0.21713	0.15211	13.74057	14.65685	4.76183	6.01756	0.84655	1.06979	1.18056	1.62645	0.07378	1.01653
43	1.28848	0.87567	0.77309	0.52540	0.23284	0.16176	13.92707	14.66974	5.14553	6.39880	0.91476	1.13756	1.28489	1.73358	0.08031	1.08349
44	1.37730	0.92895	0.82638	0.55737	0.24853	0.17124	14.09222	14.68285	5.54819	6.78856	0.98634	1.20685	1.39450	1.84298	0.08716	1.15186
45	1.46594	0.98266	0.87956	0.58959	0.26425	0.18058	14.23197	14.69623	5.97333	7.18902	1.06193	1.27805	1.51030	1.95519	0.09439	1.22199
46	1.55451	1.03701	0.93271	0.62221	0.28000	0.18977	14.34086	14.70992	6.42586	7.60327	1.14238	1.35169	1.63353	2.07096	0.10210	1.29435
47	1.64409	1.09255	0.98645	0.65553	0.29599	0.19895	14.41085	14.72399	6.90878	8.03283	1.22823	1.42806	1.76598	2.19138	0.11037	1.36961
48	1.73552	1.14986	1.04131	0.69000	0.31233	0.20817	14.42994	14.73854	7.43136	8.48341	1.32113	1.50816	1.91034	2.31811	0.11940	1.44882
49	1.82669	1.20786	1.09601	0.72472	0.32914	0.21754	14.44700	14.75384	7.96281	8.93725	1.41561	1.58884	2.05737	2.44580	0.12859	1.52862
50	1.91804	1.26694	1.15082	0.76017	0.34660	0.22718	14.46160	14.77011	8.50633	9.39529	1.51224	1.67028	2.20785	2.57462	0.13799	1.60914
51	2.00994	1.32748	1.20596	0.79649	0.36495	0.23724	14.47320	14.78766	9.06335	9.85734	1.61126	1.75242	2.36289	2.70491	0.14768	1.69057
52	2.10340	1.38872	1.26204	0.83323	0.38375	0.24737	14.48097	14.80702	9.63932	10.32534	1.71366	1.83562	2.52405	2.83719	0.15775	1.77325
53	2.19945	1.45115	1.31967	0.87069	0.40315	0.25767	14.48364	14.82902	10.24222	10.80232	1.82084	1.92041	2.69365	2.97232	0.16835	1.85770
54	2.29731	1.51485	1.37839	0.90891	0.42322	0.26817	14.48637	14.84840	10.85542	11.28605	1.92985	2.00641	2.86672	3.10955	0.17917	1.94347
55	2.39807	1.58056	1.43884	0.94833	0.44407	0.27898	14.48917	14.86461	11.48479	11.78057	2.04174	2.09432	3.04487	3.24995	0.19030	2.03122
56	2.50327	1.64933	1.50196	0.98960	0.46583	0.29027	14.49208	14.87690	12.13895	12.29216	2.15804	2.18527	3.23049	3.39517	0.20191	2.12198
57	2.61144	1.72040	1.56686	1.03224	0.48840	0.30219	14.49510	14.88414	12.81830	12.81916	2.27881	2.27896	3.42502	3.54613	0.21406	2.21633
58	2.72415	1.79515	1.63449	1.07709	0.51168	0.31498	14.49830	14.88464	13.53655	13.37161	2.40650	2.37718	3.63273	3.70597	0.22705	2.31623
59	2.83433	1.86980	1.70060	1.12188	0.53495	0.32879	14.50164	14.88516	14.23783	13.89996	2.53117	2.47110	3.83613	3.85943	0.23976	2.41214
60	2.94098	1.94507	1.76459	1.16704	0.55695	0.34405	14.50517	14.88571	14.92240	14.40141	2.65287	2.56025	4.03533	4.00575	0.25221	2.50359
61	3.04142	2.02213	1.82485	1.21328	0.57461	0.36141	14.50898	14.88630	15.59113	14.87290	2.77176	2.64407	4.23063	4.14410	0.26442	2.59006
62	3.13906	2.09691	1.88344	1.25815	0.59106	0.37869	14.51318	14.88695	16.24618	15.31110	2.88821	2.72197	4.42273	4.27361	0.27642	2.67101
63	3.23483	2.16986	1.94090	1.30192	0.60625	0.39596	14.51798	14.88770	16.89190	15.71228	3.00300	2.79329	4.61303	4.39338	0.28832	2.74586
64	3.32458	2.23727	1.99475	1.34236	0.62094	0.41376	14.52227	14.88836	17.49468	16.05836	3.11017	2.85482	4.79103	4.49720	0.29944	2.81075
65	3.40820	2.29858	2.04492	1.37915	0.63532	0.43230	14.52592	14.88892	18.04926	16.33857	3.20876	2.90463	4.95516	4.58188	0.30970	2.86367
66	3.48560	2.35292	2.09136	1.41175	0.64964	0.45180	14.52873	14.88936	18.54886	16.53780	3.29757	2.94005	5.10338	4.64298	0.31896	2.90186
67	3.55671	2.39888	2.13403	1.43932	0.66429	0.47251	14.53039	14.88961	18.98436	16.63321	3.37500	2.95701	5.23295	4.67377	0.32706	2.92110
68	3.62139	2.43410	2.17284	1.46046	0.67982	0.49470	14.53039	14.88961	19.34268	16.58897	3.43870	2.94915	5.33997	4.66373	0.33375	2.91483
69	3.67930	2.46501	2.20758	1.47901	0.69680	0.51837	14.53039	14.88961	19.60467	16.49114	3.48528	2.93176	5.41817	4.63765	0.33864	2.89853
70	3.73147	2.49066	2.23888	1.49439	0.71650	0.54313	14.53039	14.88961	19.75654	16.33115	3.51227	2.90331	5.46312	4.59281	0.34145	2.87050

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Uni-Tobacco - Termination Age: 85 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.17395	0.14780	0.10437	0.08868	0.02383	0.02389	10.23032	12.38359	0.73128	0.89608	0.13000	0.15930	0.16157	0.22010	0.01010	0.13756
19	0.18128	0.15484	0.10877	0.09290	0.02630	0.02609	10.51950	12.78472	0.77485	0.96967	0.13775	0.17239	0.17155	0.23943	0.01072	0.14964
20	0.18970	0.16274	0.11382	0.09764	0.02913	0.02857	10.76583	13.12552	0.81985	1.04773	0.14575	0.18626	0.18190	0.26009	0.01137	0.16256
21	0.19918	0.17143	0.11951	0.10286	0.03215	0.03114	10.96030	13.39390	0.86657	1.13113	0.15406	0.20109	0.19267	0.28236	0.01204	0.17647
22	0.20937	0.18085	0.12562	0.10851	0.03528	0.03374	11.08954	13.57218	0.91534	1.22101	0.16273	0.21707	0.20395	0.30655	0.01275	0.19159
23	0.22038	0.19114	0.13223	0.11468	0.03851	0.03638	11.13344	13.63415	0.96652	1.31889	0.17182	0.23447	0.21583	0.33312	0.01349	0.20820
24	0.23224	0.20201	0.13935	0.12121	0.04183	0.03899	11.18767	13.69494	1.02077	1.42141	0.18147	0.25269	0.22836	0.36096	0.01427	0.22560
25	0.24510	0.21356	0.14706	0.12814	0.04522	0.04156	11.25407	13.75433	1.07868	1.52956	0.19177	0.27192	0.24165	0.39034	0.01510	0.24396
26	0.25908	0.22589	0.15545	0.13554	0.04868	0.04407	11.33507	13.81203	1.14097	1.64461	0.20284	0.29238	0.25582	0.42159	0.01599	0.26350
27	0.27459	0.23948	0.16475	0.14369	0.05253	0.04682	11.43427	13.86757	1.20713	1.76784	0.21460	0.31428	0.27102	0.45518	0.01694	0.28449
28	0.29188	0.25458	0.17513	0.15275	0.05684	0.04988	11.55695	13.92024	1.27789	1.90151	0.22718	0.33805	0.28743	0.49174	0.01796	0.30734
29	0.31122	0.27083	0.18673	0.16250	0.06168	0.05329	11.67791	13.97384	1.35353	2.03900	0.24063	0.36249	0.30506	0.52928	0.01907	0.33080
30	0.33303	0.28851	0.19982	0.17310	0.06716	0.05713	11.79655	14.02860	1.43496	2.18145	0.25510	0.38781	0.32413	0.56808	0.02026	0.35505
31	0.35771	0.30790	0.21463	0.18474	0.07344	0.06153	11.91196	14.08479	1.52211	2.32950	0.27060	0.41413	0.34485	0.60850	0.02155	0.38031
32	0.38361	0.32808	0.23016	0.19685	0.07990	0.06596	12.02253	14.14290	1.61609	2.48488	0.28730	0.44176	0.36753	0.65102	0.02297	0.40689
33	0.41096	0.34931	0.24658	0.20959	0.08658	0.07045	12.12558	14.20367	1.71831	2.64999	0.30548	0.47111	0.39255	0.69633	0.02453	0.43520
34	0.43990	0.37129	0.26394	0.22278	0.09356	0.07511	12.24282	14.26365	1.82750	2.81887	0.32489	0.50113	0.41951	0.74269	0.02622	0.46418
35	0.47073	0.39423	0.28244	0.23654	0.10090	0.07996	12.37703	14.32282	1.94509	2.99305	0.34579	0.53210	0.44878	0.79052	0.02805	0.49407
36	0.50388	0.41839	0.30233	0.25103	0.10868	0.08505	12.53208	14.38125	2.07290	3.17452	0.36852	0.56436	0.48082	0.84036	0.03005	0.52523
37	0.53974	0.44402	0.32385	0.26641	0.11695	0.09040	12.71380	14.43910	2.21198	3.36534	0.39324	0.59828	0.51623	0.89300	0.03226	0.55813
38	0.57898	0.47159	0.34739	0.28295	0.12583	0.09606	12.93110	14.49679	2.36533	3.56945	0.42050	0.63457	0.55589	0.94959	0.03474	0.59349
39	0.62163	0.50031	0.37298	0.30019	0.13551	0.10228	13.14294	14.54871	2.52526	3.77087	0.44894	0.67038	0.59746	1.00537	0.03734	0.62835
40	0.66874	0.53064	0.40124	0.31838	0.14621	0.10921	13.34884	14.59380	2.69356	3.97058	0.47886	0.70588	0.64144	1.06059	0.04009	0.66287
41	0.72123	0.56308	0.43274	0.33785	0.15824	0.11710	13.54839	14.63065	2.87222	4.16977	0.51062	0.74129	0.68844	1.11560	0.04303	0.69725
42	0.77359	0.59532	0.46416	0.35720	0.17030	0.12490	13.74139	14.65716	3.06429	4.37021	0.54476	0.77693	0.73931	1.17088	0.04621	0.73180
43	0.82622	0.62762	0.49573	0.37658	0.18245	0.13265	13.92804	14.67019	3.27404	4.57441	0.58205	0.81323	0.79525	1.22713	0.04970	0.76695
44	0.87821	0.65928	0.52692	0.39557	0.19462	0.14029	14.09319	14.68345	3.49026	4.77367	0.62049	0.84865	0.85284	1.28170	0.05330	0.80106
45	0.92984	0.69045	0.55790	0.41427	0.20686	0.14782	14.23282	14.69696	3.71558	4.96906	0.66055	0.88339	0.91273	1.33481	0.05705	0.83426
46	0.98126	0.72112	0.58876	0.43267	0.21918	0.15518	14.34147	14.71069	3.95267	5.16213	0.70270	0.91771	0.97550	1.38676	0.06097	0.86672
47	1.03293	0.75159	0.61976	0.45096	0.23171	0.16253	14.41129	14.72479	4.20416	5.35240	0.74741	0.95154	1.04275	1.43799	0.06517	0.89874
48	1.08542	0.78212	0.65125	0.46927	0.24455	0.16992	14.43036	14.73936	4.47635	5.54172	0.79580	0.98520	1.11629	1.48904	0.06977	0.93065
49	1.13712	0.81254	0.68227	0.48752	0.25778	0.17746	14.44739	14.75468	4.74588	5.72539	0.84371	1.01785	1.18911	1.53843	0.07432	0.96152
50	1.18832	0.84315	0.71299	0.50589	0.27154	0.18523	14.46197	14.77094	5.01483	5.90452	0.89153	1.04969	1.26173	1.58644	0.07886	0.99152
51	1.23928	0.87424	0.74357	0.52455	0.28602	0.19337	14.47355	14.78847	5.28381	6.07923	0.93934	1.08075	1.33481	1.63337	0.08343	1.02086
52	1.29044	0.90528	0.77426	0.54317	0.30087	0.20159	14.48131	14.80776	5.55596	6.25103	0.98773	1.11129	1.40926	1.67965	0.08808	1.04978
53	1.34238	0.93660	0.80543	0.56196	0.31618	0.20995	14.48400	14.82964	5.83575	6.42198	1.03747	1.14169	1.48639	1.72585	0.09290	1.07865
54	1.39446	0.96821	0.83668	0.58093	0.33196	0.21846	14.48676	14.84888	6.11201	6.59032	1.08658	1.17161	1.56284	1.77138	0.09768	1.10711
55	1.44721	1.00058	0.86832	0.60035	0.34826	0.22723	14.48959	14.86494	6.38759	6.75834	1.13557	1.20148	1.63940	1.81684	0.10246	1.13553
56	1.50127	1.03434	0.90076	0.62060	0.36509	0.23636	14.49252	14.87709	6.66647	6.92934	1.18515	1.23188	1.71716	1.86305	0.10732	1.16441
57	1.55617	1.06913	0.93370	0.64148	0.38240	0.24602	14.49557	14.88424	6.95117	7.10395	1.23576	1.26293	1.79771	1.91126	0.11236	1.19454
58	1.61263	1.10583	0.96758	0.66350	0.39995	0.25641	14.49878	14.88474	7.24939	7.28827	1.28878	1.29569	1.88347	1.96338	0.11772	1.22711
59	1.66626	1.14223	0.99976	0.68534	0.41689	0.26761	14.50214	14.88526	7.52985	7.45343	1.33864	1.32505	1.96452	2.01044	0.12278	1.25653
60	1.71587	1.17900	1.02952	0.70740	0.43177	0.27996	14.50568	14.88580	7.79406	7.59976	1.38561	1.35107	2.04132	2.05259	0.12758	1.28287
61	1.75849	1.21710	1.05509	0.73026	0.44127	0.29396	14.50947	14.88639	8.04403	7.72766	1.43005	1.37381	2.11447	2.09000	0.13215	1.30625
62	1.79880	1.25382	1.07928	0.75229	0.44973	0.30786	14.51364	14.88704	8.28261	7.83770	1.47246	1.39337	2.18488	2.12291	0.13655	1.32682
63	1.83739	1.28965	1.10243	0.77379	0.45710	0.32170	14.51836	14.88777	8.51406	7.93073	1.51361	1.40991	2.25385	2.15172	0.14086	1.34482
64	1.87274	1.32296	1.12364	0.79378	0.46408	0.33591	14.52256	14.88842	8.72449	8.00176	1.55102	1.42254	2.31692	2.17434	0.14481	1.35896
65	1.90521	1.35390	1.14312	0.81234	0.47077	0.35061	14.52610	14.88896	8.91560	8.05041	1.58500	1.43119	2.37456	2.19067	0.14841	1.36917
66	1.93530	1.38256	1.16118	0.82954	0.47734	0.36588	14.52881	14.88937	9.08979	8.07604	1.61596	1.43574	2.42747	2.20055	0.15172	1.37535
67	1.96376	1.40900	1.17825	0.84540	0.48400	0.38176	14.53039	14.88961	9.25080	8.07746	1.64459	1.43599	2.47674	2.20367	0.15480	1.37729
68	1.99164	1.43314	1.19498	0.85989	0.49106	0.39823	14.53039	14.88961	9.40460	8.05267	1.67193	1.43159	2.52410	2.19949	0.15776	1.37468
69	2.01741	1.45540	1.21045	0.87324	0.49873	0.41487	14.53039	14.88961	9.52169	8.01054	1.69274	1.42410	2.56045	2.19015	0.16003	1.36884
70	2.04226	1.47501	1.22536	0.88500	0.50757	0.43071	14.53039	14.88961	9.60075	7.95068	1.70680	1.41345	2.58520	2.17545	0.16157	1.35966

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Non-Tobacco - Termination Age: 85 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.16088	0.14236	0.09653	0.08542	0.02268	0.02335	10.23032	12.38359	0.69693	0.87131	0.12390	0.15490	0.15507	0.21450	0.00969	0.13406
19	0.16655	0.14871	0.09993	0.08923	0.02499	0.02547	10.51950	12.78472	0.73544	0.94110	0.13074	0.16731	0.16400	0.23291	0.01025	0.14557
20	0.17318	0.15588	0.10391	0.09353	0.02764	0.02787	10.76583	13.12552	0.77486	1.01496	0.13775	0.18044	0.17315	0.25253	0.01082	0.15783
21	0.18073	0.16378	0.10844	0.09827	0.03046	0.03034	10.96030	13.39390	0.81546	1.09373	0.14497	0.19444	0.18258	0.27363	0.01141	0.17102
22	0.18888	0.17239	0.11333	0.10343	0.03336	0.03284	11.08954	13.57218	0.85758	1.17855	0.15246	0.20952	0.19237	0.29653	0.01202	0.18533
23	0.19767	0.18179	0.11860	0.10907	0.03635	0.03537	11.13344	13.63415	0.90143	1.27083	0.16025	0.22593	0.20257	0.32165	0.01266	0.20103
24	0.20713	0.19169	0.12428	0.11501	0.03939	0.03785	11.18767	13.69494	0.94754	1.36710	0.16845	0.24304	0.21322	0.34786	0.01333	0.21741
25	0.21736	0.20217	0.13041	0.12130	0.04248	0.04028	11.25407	13.75433	0.99639	1.46829	0.17714	0.26103	0.22439	0.37541	0.01402	0.23463
26	0.22847	0.21334	0.13708	0.12800	0.04560	0.04262	11.33507	13.81203	1.04859	1.57556	0.18642	0.28010	0.23619	0.40461	0.01476	0.25288
27	0.24085	0.22564	0.14451	0.13538	0.04908	0.04520	11.43427	13.86757	1.10360	1.69008	0.19620	0.30046	0.24873	0.43587	0.01555	0.27242
28	0.25471	0.23931	0.15282	0.14358	0.05298	0.04806	11.55695	13.92024	1.16202	1.81397	0.20658	0.32248	0.26215	0.46981	0.01638	0.29363
29	0.27028	0.25400	0.16216	0.15240	0.05735	0.05125	11.67791	13.97384	1.22408	1.94074	0.21761	0.34502	0.27647	0.50446	0.01728	0.31529
30	0.28792	0.26995	0.17275	0.16197	0.06230	0.05485	11.79655	14.02860	1.29058	2.07141	0.22944	0.36825	0.29184	0.54008	0.01824	0.33755
31	0.30800	0.28743	0.18480	0.17246	0.06798	0.05896	11.91196	14.08479	1.36134	2.20655	0.24202	0.39228	0.30845	0.57700	0.01928	0.36062
32	0.32899	0.30556	0.19739	0.18334	0.07381	0.06309	12.02253	14.14290	1.43722	2.34779	0.25550	0.41739	0.32652	0.61566	0.02041	0.38479
33	0.35110	0.32459	0.21066	0.19475	0.07984	0.06727	12.12558	14.20367	1.51933	2.49737	0.27010	0.44398	0.34635	0.65669	0.02165	0.41043
34	0.37447	0.34421	0.22468	0.20653	0.08614	0.07159	12.24282	14.26365	1.60678	2.64937	0.28565	0.47100	0.36766	0.69839	0.02298	0.43649
35	0.39936	0.36462	0.23961	0.21877	0.09277	0.07610	12.37703	14.32282	1.70082	2.80515	0.30237	0.49869	0.39076	0.74112	0.02442	0.46320
36	0.42613	0.38606	0.25568	0.23163	0.09980	0.08083	12.53208	14.38125	1.80299	2.96656	0.32053	0.52739	0.41603	0.78537	0.02600	0.49086
37	0.45512	0.40876	0.27307	0.24525	0.10729	0.08579	12.71380	14.43910	1.91416	3.13547	0.34030	0.55742	0.44399	0.83187	0.02775	0.51992
38	0.48688	0.43314	0.29213	0.25988	0.11534	0.09104	12.93110	14.49679	2.03686	3.31557	0.36211	0.58943	0.47537	0.88167	0.02971	0.55105
39	0.52141	0.45844	0.31285	0.27506	0.12414	0.09683	13.14294	14.54871	2.16413	3.49117	0.38473	0.62065	0.50806	0.93012	0.03175	0.58133
40	0.55958	0.48506	0.33575	0.29103	0.13388	0.10331	13.34884	14.59380	2.29759	3.66313	0.40846	0.65122	0.54249	0.97742	0.03391	0.61089
41	0.60219	0.51347	0.36131	0.30808	0.14487	0.11070	13.54839	14.63065	2.43902	3.83244	0.43360	0.68132	0.57919	1.02385	0.03620	0.63991
42	0.64484	0.54156	0.38691	0.32494	0.15593	0.11802	13.74139	14.65716	2.59089	4.00011	0.46060	0.71113	0.61886	1.06969	0.03868	0.66856
43	0.68796	0.56955	0.41277	0.34173	0.16714	0.12534	13.92804	14.67019	2.75678	4.16795	0.49009	0.74097	0.66248	1.11542	0.04141	0.69714
44	0.73085	0.59691	0.43851	0.35815	0.17843	0.13257	14.09319	14.68345	2.92745	4.32924	0.52044	0.76964	0.70724	1.15899	0.04420	0.72437
45	0.77389	0.62381	0.46433	0.37428	0.18989	0.13974	14.23282	14.69696	3.10553	4.48496	0.55210	0.79733	0.75378	1.20059	0.04711	0.75037
46	0.81732	0.65023	0.49039	0.39014	0.20152	0.14679	14.34147	14.71069	3.29350	4.63635	0.58551	0.82424	0.80263	1.24042	0.05017	0.77526
47	0.86130	0.67637	0.51678	0.40582	0.21341	0.15386	14.41129	14.72479	3.49377	4.78261	0.62112	0.85024	0.85527	1.27884	0.05346	0.79927
48	0.90638	0.70241	0.54383	0.42144	0.22566	0.16099	14.43036	14.73936	3.71202	4.92484	0.65991	0.87553	0.91334	1.31612	0.05708	0.82257
49	0.95116	0.72848	0.57069	0.43709	0.23834	0.16829	14.44739	14.75468	3.92790	5.06239	0.69829	0.89998	0.97074	1.35203	0.06067	0.84502
50	0.99595	0.75490	0.59757	0.45294	0.25158	0.17585	14.46197	14.77094	4.14360	5.19672	0.73664	0.92386	1.02802	1.38693	0.06425	0.86683
51	1.04103	0.78197	0.62461	0.46918	0.26557	0.18379	14.47355	14.78847	4.35999	5.32839	0.77511	0.94727	1.08584	1.42124	0.06787	0.88827
52	1.08678	0.80926	0.65207	0.48555	0.27999	0.19184	14.48131	14.80776	4.58013	5.45926	0.81425	0.97053	1.14511	1.45548	0.07157	0.90967
53	1.13376	0.83712	0.68025	0.50227	0.29493	0.20007	14.48400	14.82964	4.80823	5.59166	0.85480	0.99407	1.20702	1.49029	0.07544	0.93143
54	1.18155	0.86564	0.70893	0.51939	0.31040	0.20848	14.48676	14.84888	5.03589	5.72463	0.89527	1.01771	1.26907	1.52535	0.07932	0.95334
55	1.23074	0.89531	0.73844	0.53719	0.32646	0.21718	14.48959	14.86494	5.26646	5.86101	0.93626	1.04196	1.33216	1.56138	0.08326	0.97587
56	1.28209	0.92682	0.76925	0.55610	0.34314	0.22629	14.49252	14.87709	5.50446	6.00472	0.97857	1.06751	1.39753	1.59942	0.08735	0.99964
57	1.33450	0.95956	0.80070	0.57573	0.36026	0.23593	14.49557	14.88424	5.74949	6.15413	1.02213	1.09407	1.46591	1.63999	0.09162	1.02499
58	1.38849	0.99429	0.83309	0.59658	0.37760	0.24629	14.49878	14.88474	6.00788	6.31450	1.06807	1.12258	1.53930	1.68476	0.09621	1.05297
59	1.44042	1.02917	0.86425	0.61750	0.39427	0.25745	14.50214	14.88526	6.25518	6.46142	1.11203	1.14870	1.60989	1.72613	0.10062	1.07883
60	1.48899	1.06482	0.89339	0.63889	0.40878	0.26972	14.50568	14.88580	6.49290	6.59545	1.15429	1.17252	1.67814	1.76431	0.10488	1.10269
61	1.53111	1.10214	0.91867	0.66128	0.41773	0.28359	14.50947	14.88639	6.72291	6.71717	1.19518	1.19416	1.74464	1.79952	0.10904	1.12470
62	1.57172	1.13864	0.94303	0.68318	0.42579	0.29740	14.51364	14.88704	6.94778	6.82729	1.23516	1.21374	1.81018	1.83205	0.11314	1.14503
63	1.61128	1.17476	0.96677	0.70486	0.43288	0.31115	14.51836	14.88777	7.17123	6.92674	1.27489	1.23142	1.87594	1.86231	0.11725	1.16394
64	1.64867	1.20914	0.98920	0.72549	0.43969	0.32529	14.52256	14.88842	7.38271	7.01179	1.31248	1.24654	1.93847	1.88864	0.12115	1.18040
65	1.68418	1.24192	1.01050	0.74515	0.44628	0.33990	14.52610	14.88896	7.58400	7.08249	1.34827	1.25911	1.99828	1.91108	0.12489	1.19442
66	1.71823	1.27319	1.03094	0.76392	0.45279	0.35506	14.52881	14.88937	7.77766	7.13878	1.38270	1.26912	2.05613	1.92962	0.12851	1.20601
67	1.75147	1.30303	1.05088	0.78182	0.45939	0.37077	14.53039	14.88961	7.96775	7.18051	1.41649	1.27654	2.11320	1.94426	0.13207	1.21516
68	1.78486	1.33144	1.07092	0.79886	0.46635	0.38699	14.53039	14.88961	8.16088	7.20740	1.45082	1.28132	2.17145	1.95499	0.13572	1.22187
69	1.81632	1.35787	1.08979	0.81472	0.47380	0.40327	14.53039	14.88961	8.32264	7.21653	1.47958	1.28294	2.22035	1.96049	0.13877	1.22531
70	1.84666	1.38139	1.10799	0.82884	0.48220	0.41856	14.53039	14.88961	8.45013	7.20666	1.50224	1.28118	2.25886	1.96031	0.14118	1.22519

Hartford Life and Accident Insurance Company
Section II.D - Annual Issue Age Additional Claim Costs Per Specified Unit

Tobacco - Termination Age: 85 - No Reduction in Benefits

	Additional Critical Illness Benefits															
Benefit	Rehabilitation Facility		Home Health Care		Physical Therapy		Health Screening		Lodging		Transportation		Second Opinion		Prosthesis / Wig	
Specified Unit	$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$100 Per Day; 10 Day Maximum		$50 Per Calendar Year		$100 Per Day; 30 Day Maximum		$100 Per Trip; 3 Trip Maximum		$500 Per Opinion; 1 Opinion Maximum		$500 Per Prosthesis; 1 Prosthesis Maximum	
Issue Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Child	0.12089		0.07253		0.01022		6.33070		0.42146		0.07493		0.09256		0.03182	
18	0.21082	0.16786	0.12649	0.10072	0.02699	0.02579	10.23032	12.38359	0.82868	0.98629	0.14732	0.17534	0.18016	0.24038	0.01126	0.15024
19	0.22236	0.17716	0.13342	0.10629	0.02991	0.02826	10.51950	12.78472	0.88638	1.07368	0.15758	0.19088	0.19331	0.26318	0.01208	0.16449
20	0.23549	0.18756	0.14129	0.11253	0.03324	0.03104	10.76583	13.12552	0.94737	1.16739	0.16842	0.20754	0.20730	0.28783	0.01296	0.17989
21	0.25027	0.19904	0.15016	0.11942	0.03685	0.03396	10.96030	13.39390	1.01218	1.26850	0.17994	0.22551	0.22226	0.31466	0.01389	0.19666
22	0.26636	0.21157	0.15982	0.12694	0.04062	0.03695	11.08954	13.57218	1.08144	1.37845	0.19226	0.24506	0.23834	0.34406	0.01490	0.21504
23	0.28385	0.22528	0.17031	0.13517	0.04458	0.04002	11.13344	13.63415	1.15565	1.49891	0.20545	0.26648	0.25568	0.37657	0.01598	0.23536
24	0.30287	0.23994	0.18172	0.14396	0.04870	0.04310	11.18767	13.69494	1.23594	1.62697	0.21972	0.28924	0.27448	0.41119	0.01715	0.25699
25	0.32362	0.25568	0.19417	0.15341	0.05299	0.04621	11.25407	13.75433	1.32327	1.76402	0.23525	0.31361	0.29492	0.44829	0.01843	0.28018
26	0.34634	0.27267	0.20781	0.16360	0.05746	0.04931	11.33507	13.81203	1.41884	1.91180	0.25224	0.33988	0.31724	0.48835	0.01983	0.30522
27	0.37154	0.29144	0.22292	0.17486	0.06245	0.05273	11.43427	13.86757	1.52243	2.07208	0.27065	0.36837	0.34173	0.53198	0.02136	0.33249
28	0.39959	0.31233	0.23975	0.18740	0.06803	0.05653	11.55695	13.92024	1.63532	2.24777	0.29072	0.39960	0.36871	0.58001	0.02304	0.36251
29	0.43089	0.33497	0.25853	0.20098	0.07430	0.06077	11.67791	13.97384	1.75797	2.43174	0.31253	0.43231	0.39826	0.63029	0.02489	0.39393
30	0.46606	0.35972	0.27964	0.21583	0.08140	0.06556	11.79655	14.02860	1.89193	2.62559	0.33634	0.46677	0.43072	0.68322	0.02692	0.42701
31	0.50570	0.38695	0.30342	0.23217	0.08953	0.07104	11.91196	14.08479	2.03762	2.83035	0.36224	0.50317	0.46653	0.73931	0.02916	0.46207
32	0.54778	0.41565	0.32867	0.24939	0.09796	0.07661	12.02253	14.14290	2.19693	3.04839	0.39057	0.54194	0.50623	0.79924	0.03164	0.49952
33	0.59270	0.44616	0.35562	0.26770	0.10675	0.08234	12.12558	14.20367	2.37231	3.28289	0.42174	0.58363	0.55048	0.86390	0.03440	0.53994
34	0.64055	0.47819	0.38433	0.28691	0.11597	0.08830	12.24282	14.26365	2.56118	3.52760	0.45532	0.62713	0.59852	0.93149	0.03741	0.58218
35	0.69182	0.51203	0.41509	0.30722	0.12569	0.09456	12.37703	14.32282	2.76577	3.78476	0.49169	0.67285	0.65091	1.00262	0.04068	0.62664
36	0.74714	0.54805	0.44828	0.32883	0.13602	0.10115	12.53208	14.38125	2.98895	4.05732	0.53137	0.72130	0.70841	1.07810	0.04428	0.67382
37	0.80718	0.58666	0.48431	0.35200	0.14703	0.10811	12.71380	14.43910	3.23269	4.34832	0.57470	0.77303	0.77198	1.15905	0.04825	0.72441
38	0.87294	0.62849	0.52377	0.37710	0.15885	0.11550	12.93110	14.49679	3.50160	4.66316	0.62251	0.82901	0.84297	1.24705	0.05269	0.77941
39	0.94473	0.67285	0.56684	0.40371	0.17172	0.12360	13.14294	14.54871	3.78689	4.98554	0.67322	0.88632	0.91873	1.33724	0.05742	0.83577
40	1.02414	0.72044	0.61449	0.43227	0.18592	0.13261	13.34884	14.59380	4.09141	5.31781	0.72736	0.94539	1.00000	1.43027	0.06250	0.89392
41	1.11268	0.77208	0.66761	0.46325	0.20185	0.14281	13.54839	14.63065	4.41855	5.66294	0.78552	1.00675	1.08793	1.52701	0.06800	0.95438
42	1.20181	0.82464	0.72109	0.49478	0.21779	0.15291	13.74139	14.65716	4.77303	6.02460	0.84854	1.07104	1.18379	1.62853	0.07399	1.01783
43	1.29200	0.87855	0.77520	0.52713	0.23381	0.16295	13.92804	14.67019	5.16175	6.40842	0.91764	1.13927	1.28957	1.73644	0.08060	1.08528
44	1.38180	0.93266	0.82908	0.55960	0.24980	0.17283	14.09319	14.68345	5.56896	6.80002	0.99000	1.20889	1.40053	1.84642	0.08753	1.15401
45	1.47133	0.98712	0.88280	0.59227	0.26579	0.18256	14.23282	14.69696	5.99818	7.20153	1.06634	1.28027	1.51754	1.95899	0.09485	1.22437
46	1.56032	1.04183	0.93619	0.62510	0.28169	0.19197	14.34147	14.71069	6.45253	7.61565	1.14712	1.35389	1.64133	2.07476	0.10258	1.29673
47	1.65035	1.09774	0.99021	0.65864	0.29785	0.20139	14.41129	14.72479	6.93722	8.04478	1.23328	1.43018	1.77433	2.19511	0.11090	1.37194
48	1.74223	1.15542	1.04534	0.69325	0.31438	0.21088	14.43036	14.73936	7.46142	8.49448	1.32648	1.51013	1.91920	2.32164	0.11995	1.45102
49	1.83387	1.21380	1.10032	0.72828	0.33138	0.22055	14.44739	14.75468	7.99439	8.94699	1.42123	1.59058	2.06673	2.44901	0.12917	1.53063
50	1.92570	1.27326	1.15542	0.76396	0.34904	0.23053	14.46197	14.77094	8.53926	9.40314	1.51809	1.67167	2.21766	2.57736	0.13860	1.61085
51	2.01808	1.33416	1.21085	0.80050	0.36761	0.24095	14.47355	14.78847	9.09737	9.86258	1.61731	1.75335	2.37309	2.70698	0.14832	1.69187
52	2.11201	1.39575	1.26721	0.83745	0.38665	0.25149	14.48131	14.80776	9.67401	10.32709	1.71982	1.83593	2.53453	2.83836	0.15841	1.77398
53	2.20849	1.45850	1.32510	0.87510	0.40630	0.26225	14.48400	14.82964	10.27694	10.79944	1.82701	1.91990	2.70424	2.97227	0.16902	1.85767
54	2.30673	1.52246	1.38404	0.91348	0.42662	0.27325	14.48676	14.84888	10.88948	11.27719	1.93591	2.00483	2.87723	3.10790	0.17983	1.94244
55	2.40778	1.58835	1.44467	0.95301	0.44774	0.28461	14.48959	14.86494	11.51721	11.76399	2.04750	2.09138	3.05504	3.24623	0.19094	2.02889
56	2.51313	1.65716	1.50788	0.99430	0.46976	0.29651	14.49252	14.87709	12.16833	12.26564	2.16326	2.18056	3.23994	3.38877	0.20250	2.11798
57	2.62127	1.72812	1.57276	1.03687	0.49259	0.30910	14.49557	14.88424	12.84284	12.77996	2.28317	2.27199	3.43322	3.53626	0.21458	2.21016
58	2.73368	1.80249	1.64021	1.08150	0.51612	0.32261	14.49878	14.88474	13.55370	13.31616	2.40955	2.36732	3.63896	3.69161	0.22743	2.30725
59	2.84333	1.87653	1.70600	1.12592	0.53963	0.33719	14.50214	14.88526	14.24525	13.82491	2.53249	2.45776	3.83972	3.83962	0.23998	2.39976
60	2.94917	1.95085	1.76950	1.17051	0.56189	0.35327	14.50568	14.88580	14.91720	14.30289	2.65195	2.54274	4.03546	3.97939	0.25222	2.48712
61	3.04853	2.02651	1.82912	1.21591	0.57988	0.37146	14.50947	14.88639	15.56973	14.74643	2.76795	2.62159	4.22628	4.10990	0.26414	2.56869
62	3.14466	2.09944	1.88680	1.25966	0.59670	0.38964	14.51364	14.88704	16.20413	15.15152	2.88073	2.69360	4.41261	4.23010	0.27579	2.64381
63	3.23836	2.16997	1.94302	1.30198	0.61230	0.40787	14.51836	14.88777	16.82352	15.51370	2.99085	2.75799	4.59551	4.33884	0.28722	2.71178
64	3.32548	2.23444	1.99529	1.34066	0.62742	0.42668	14.52256	14.88842	17.39411	15.81471	3.09229	2.81150	4.76443	4.42989	0.29778	2.76868
65	3.40581	2.29220	2.04348	1.37532	0.64225	0.44624	14.52610	14.88896	17.90969	16.04355	3.18395	2.85218	4.91752	4.50001	0.30735	2.81251
66	3.47910	2.34237	2.08746	1.40542	0.65702	0.46676	14.52881	14.88937	18.36249	16.18538	3.26444	2.87740	5.05247	4.54484	0.31578	2.84053
67	3.54514	2.38355	2.12709	1.43013	0.67208	0.48844	14.53039	14.88961	18.74247	16.21868	3.33199	2.88332	5.16628	4.55805	0.32289	2.84878
68	3.60361	2.41353	2.16217	1.44812	0.68792	0.51145	14.53039	14.88961	19.03595	16.11120	3.38417	2.86421	5.25489	4.53018	0.32843	2.83136
69	3.65394	2.43823	2.19236	1.46294	0.70502	0.53570	14.53039	14.88961	19.22402	15.94373	3.41760	2.83444	5.31216	4.48451	0.33201	2.80282
70	3.69680	2.45661	2.21808	1.47397	0.72440	0.56072	14.53039	14.88961	19.29353	15.70860	3.42996	2.79264	5.33394	4.41867	0.33337	2.76167

Hartford Life and Accident Insurance Company
Section III.A - Recurrence Benefit Adjustments

Treatment Free Period	Recurrence Adjustment														
	1 Month			2 Month			3 Month			6 Month			12 Month		
Benefit Trigger	**Uni-Tobacco**	**Non-Tobacco**	**Tobacco**	**Uni-Tobacco**	**Non-Tobacco**	**Tobacco**	**Uni-Tobacco**	**Non-Tobacco**	**Tobacco**	**Uni-Tobacco**	**Non-Tobacco**	**Tobacco**	**Uni-Tobacco**	**Non-Tobacco**	**Tobacco**
Benign Brain Tumor	0.25589	0.25589	0.25589	0.24793	0.24793	0.24793	0.23423	0.23423	0.23423	0.20484	0.20484	0.20484	0.13543	0.13543	0.13543
Coma	0.00187	0.00187	0.00187	0.00184	0.00184	0.00184	0.00182	0.00182	0.00182	0.00174	0.00174	0.00174	0.00160	0.00160	0.00160
Heart Attack	0.24593	0.23552	0.33958	0.23840	0.22820	0.33024	0.22528	0.21532	0.31490	0.19730	0.18798	0.28121	0.10869	0.10082	0.17952
Stroke	0.21339	0.20986	0.24512	0.20640	0.20295	0.23747	0.19395	0.19059	0.22422	0.16767	0.16454	0.19586	0.08311	0.08050	0.10660
Heart Transplant	0.29891	0.29160	0.36468	0.29063	0.28347	0.35510	0.27653	0.26954	0.33941	0.24611	0.23958	0.30489	0.15151	0.14602	0.20095
Major Organ Transplant	0.28059	0.27214	0.35668	0.27175	0.26346	0.34632	0.26293	0.25481	0.33600	0.24862	0.24092	0.31793	0.18472	0.17805	0.24479
Invasive Cancer	0.25372	0.24457	0.33604	0.24535	0.23638	0.32603	0.23700	0.22822	0.31606	0.22376	0.21543	0.29872	0.15143	0.14428	0.21574

Hartford Life and Accident Insurance Company
Section III.B - Group Adjustments

Underwriting	Adjustment
Guaranteed Issue	1.08
Simplified Issue	0.94

Rate Guarantee Period	Adjustment
1 Year	**1.0000**
2 Years	1.0300
3 Years	1.0500

Pre-Existing Exclusion	Adjustment
0/0	1.027
3/3	1.021
3/6	1.019
6/3	1.019
6/6	1.017

Portability	Adjustment
Portability without Evidence (Included in all rates)	1.020

Benefit Maximum	Adjustment
100%	0.967
200%	**1.000**
300%-500%	1.020

Group Size	5-24	25-49	50-99	100-299	300+
Participation	**Employer Paid: 100%**				
80% - 100%	1.00	0.95	0.90	0.85	0.80
61% - 80%	N/A	N/A	N/A	N/A	N/A
41% - 60%	N/A	N/A	N/A	N/A	N/A
21% - 40%	N/A	N/A	N/A	N/A	N/A
0% - 20%	N/A	N/A	N/A	N/A	N/A
Participation	**Employer Paid: >20%**				
80% - 100%	1.05	1.00	0.95	0.90	0.85
61% - 80%	1.05	1.00	0.95	0.90	0.85
41% - 60%	1.15	1.10	1.05	0.95	0.90
21% - 40%	1.45	1.35	1.25	1.00	0.95
0% - 20%	2.00	1.75	1.50	1.10	1.00
Participation	**Employer Paid: <= 20%**				
80% - 100%	1.05	1.00	0.95	0.90	0.85
61% - 80%	1.10	1.05	1.00	0.95	0.90
41% - 60%	1.20	1.15	1.10	1.00	0.95
21% - 40%	1.50	1.40	1.30	1.05	1.00
0% - 20%	2.00	1.75	1.50	1.10	1.00

Hartford Life and Accident Insurance Company
Section III.C - SIC Adjustments

SIC Code		Classification of	
Low Range	High Range	Industry	Adjustment
0	109	Undefined	DTQ
110	119	Cash Grains	1.00
120	129	Undefined	DTQ
130	139	Field Crops, Except Cash Grains	1.00
140	159	Undefined	DTQ
160	169	Vegetables and Melons	1.00
170	179	Fruits and Tree Nuts	1.00
180	189	Horticultural Specialties	1.00
190	199	General Farms, Primarily Crop	1.00
200	209	Undefined	DTQ
210	219	General Livestock, Except Dairy, Poultry, and Animal Specialties	1.00
220	239	Undefined	DTQ
240	249	Dairy Farms	1.00
250	259	Poultry and Eggs	1.00
260	269	Undefined	DTQ
270	279	Animal Specialties	1.00
280	289	Undefined	DTQ
290	299	General Farms, Primarily Livestock	1.00
300	709	Undefined	DTQ
710	719	Soil Preparation Services	1.00
720	729	Crop Services	1.00
730	739	Undefined	DTQ
740	749	Veterinary Services	1.00
750	759	Animal Services, Except Veterinary	1.00
760	769	Farm Labor and Management Services	1.00
770	780	Undefined	DTQ
781	781	Landscape Counseling & Planning	1.00
782	782	Lawn and Garden Services	DTQ
783	783	Ornamental Shrub and Tree Services	DTQ
784	799	Undefined	DTQ
800	899	Forestry	DTQ
900	999	Fishing, Hunting, and Trapping	DTQ
1000	1009	Undefined	DTQ
1010	1019	Iron Ores	DTQ
1020	1029	Copper Ores	DTQ
1030	1039	Lead and Zinc Ores	DTQ
1040	1049	Gold and Silver Ores	DTQ
1050	1059	Undefined	DTQ
1060	1069	Ferroalloy ores, except vanadium	DTQ
1070	1079	Undefined	DTQ
1080	1089	Metal Mining Services	1.15
1090	1099	Miscellaneous Ores	1.15
1100	1219	Undefined	DTQ
1220	1229	Bituminous Coal and Lignite Mining	DTQ
1230	1239	Anthacite Mining	1.15
1240	1249	Coal Mining Services	DTQ
1250	1309	Undefined	DTQ
1310	1319	Crude Petroleum and Natural Gas	1.15
1320	1329	Natural Gas Liquids	1.15
1330	1379	Undefined	DTQ
1380	1389	Oil and Gas Field Services	1.05
1390	1409	Undefined	DTQ
1410	1419	Dimension Stone	DTQ
1420	1429	Crushed and Broken Stone, Including Riprap	1.05
1430	1439	Undefined	DTQ
1440	1449	Sand and Gravel	1.05
1450	1459	Clay, Ceramic, And Refractory Minerals	1.05
1460	1469	Undefined	DTQ
1470	1479	Chemical and Fertilizer Mineral Mining	1.15
1480	1489	Nonmetallic Minerals (Except Fuels) Services	1.00
1490	1499	Miscellaneous Nonmetallic Minerals, Except Fuels	1.00
1500	1519	Undefined	DTQ
1520	1529	General Building Contractors-Residential Buildings	1.00

Hartford Life and Accident Insurance Company
Section III.C - SIC Adjustments

SIC Code		Classification of	
Low Range	High Range	Industry	Adjustment
1530	1539	Operative Builders	1.00
1540	1549	General Building Contractors-Nonresidential Buildings	1.00
1550	1609	Undefined	DTQ
1610	1619	Highway and Street Construction, Except Elevated Highways	1.00
1620	1629	Heavy Construction, Except Highway and Street Construction	1.00
1630	1709	Undefined	DTQ
1710	1719	Plumbing, Heating (Except Electric), and Air Conditioning	1.00
1720	1729	Painting, Paper Hanging, and Decorating	1.05
1730	1739	Electrical Work	1.00
1740	1749	Masonry, Stonework, Tile Setting, and Plastering	1.00
1750	1759	Carpentering and Flooring	1.00
1760	1769	Roofing and Sheet Metal Work	DTQ
1770	1779	Concrete Work	1.00
1780	1789	Water Well Drilling	1.00
1790	1790	Undefined	DTQ
1791	1791	Structural Steel Erection	1.00
1792	1792	Undefined	DTQ
1793	1793	Glass and Glazing Work	1.00
1794	1794	Excavating and Foundation Work	1.00
1795	1795	Wrecking and Demolition Work	1.00
1796	1796	Installation or Erection of Building Equipment, Not Elsewhere Classified	1.00
1797	1798	Undefined	DTQ
1799	1799	Special Trade Contractors, Not Elsewhere Classified	1.00
1800	2009	Undefined	DTQ
2010	2019	Meat Products	1.00
2020	2029	Dairy Products	1.00
2030	2039	Canned and Preserved Fruits And Vegetables	1.00
2040	2049	Grain Mill Products	1.00
2050	2059	Bakery Products	1.00
2060	2069	Sugar and Confectionery Products	1.00
2070	2079	Fats and Oils	1.00
2080	2089	Beverages	1.00
2090	2099	Miscellaneous Food Preparations and Kindred Products	1.00
2100	2149	Tobacco Manufactures	1.00
2150	2209	Undefined	DTQ
2210	2219	Broad Woven Fabric Mills, Cotton	1.00
2220	2229	Broad Woven Fabric Mills, Man-made Fiber and Silk	1.00
2230	2239	Broad Woven Fabric Mills, Wool (including Dyeing and Finishing)	1.15
2240	2249	Narrow Fabrics and other Smallwares Mills; Cotton, Wool, Silk, and Man-Made Fiber	1.15
2250	2259	Knitting Mills	1.00
2260	2269	Dyeing and Finishing Textiles, Except Wool Fabrics and Knit Goods	1.15
2270	2279	Carpets and Rugs	1.05
2280	2289	Yarn and Thread Mills	1.00
2290	2299	Miscellaneous Textile Goods	1.00
2300	2309	Undefined	DTQ
2310	2319	Men's, Youths', and Boys' Suits, Coats, And Overcoats	1.00
2320	2329	Men's, Youths', And Boys' Furnishings, Work Clothing, And Allied Garments	1.00
2330	2339	Women's, Misses' and Juniors' Outerwear	1.00
2340	2349	Women's, Misses', Children's, and infants' Undergarments	1.00
2350	2359	Hats, Caps, and Millinery	1.00
2360	2369	Girls', Children's, and Infants' Outerwear	1.00
2370	2379	Fur Goods	1.00
2380	2389	Miscellaneous Apparel And Accessories	1.00
2390	2399	Miscellaneous Fabricated Textile Products	1.00
2400	2409	Undefined	DTQ
2410	2419	Logging	1.15
2420	2429	Sawmills and Planing Mills	1.15
2430	2439	Millwork, Veneer, Plywood, And Structural Wood Members	1.15
2440	2449	Wood Containers	1.05
2450	2459	Wood Buildings and Mobile homes	1.05
2460	2489	Undefined	DTQ
2490	2499	Miscellaneous Wood Products	1.05
2500	2509	Undefined	DTQ

Hartford Life and Accident Insurance Company
Section III.C - SIC Adjustments

SIC Code		Classification of	
Low Range	High Range	Industry	Adjustment
2510	2519	Household Furniture	1.05
2520	2529	Office Furniture	1.05
2530	2539	Public Building and Related Furniture	1.05
2540	2549	Partitions, Shelving, Lockers, and Office and Store Fixtures	1.05
2550	2589	Undefined	DTQ
2590	2599	Miscellaneous Furniture and Fixtures	1.05
2600	2609	Undefined	DTQ
2610	2619	Pulp Mills	1.05
2620	2629	Paper Mills	1.05
2630	2639	Paperboard Mills	1.05
2640	2649	Undefined	DTQ
2650	2659	Paperboard Containers And Boxes	1.05
2660	2669	Undefined	DTQ
2670	2679	Converted Paper and Paperboard Products, Except Containers and Boxes	1.05
2680	2709	Undefined	DTQ
2710	2719	Newspapers; Publishing, Publishing And Printing	1.05
2720	2729	Periodicals; Publishing, Publishing And Printing	1.05
2730	2739	Books	1.00
2740	2749	Miscellaneous Publishing	1.00
2750	2759	Commercial Printing	1.05
2760	2769	Manifold Business Forms	1.00
2770	2779	Greeting Card Publishing	1.00
2780	2789	Blankbooks, Looseleaf Binders, and Bookbinding And Related Work	1.00
2790	2799	Service Industries For the Printing Trade	1.00
2800	2809	Undefined	DTQ
2810	2819	Industrial Inorganic Chemicals	1.15
2820	2829	Plastics and Synthetic Materials and Other Man-Made Fibers, Except Glass	1.00
2830	2839	Drugs	1.00
2840	2849	Soap, Detergents, and Cleaning Preparations, Perfumes, cosmetics, and Other Toilet Preparations	1.05
2850	2859	Paints, Varnishes, Laquers, Enamels, And Allied Products	1.15
2860	2869	Industrial Organic Chemicals	1.15
2870	2879	Agricultural Chemicals	1.15
2880	2889	Undefined	DTQ
2890	2891	Miscellaneous Chemical Products (except 2892)	1.15
2892	2892	Explosives	DTQ
2893	2899	Miscellaneous Chemical Products (except 2892)	1.15
2900	2909	Undefined	DTQ
2910	2919	Petroleum Refining	DTQ
2920	2949	Undefined	DTQ
2950	2959	Paving and Roofing Materials	1.05
2960	2989	Undefined	DTQ
2990	2999	Miscellaneous Products of Petroleum And Coal	1.05
3000	3009	Undefined	DTQ
3010	3019	Tires and Inner Tubes	1.05
3020	3029	Rubber and Plastics Footwear	1.05
3030	3049	Undefined	DTQ
3050	3059	Gaskets, Packing, And Sealing Devices	1.05
3060	3069	Fabricated Rubber Products, Not Elsewhere Classified	1.05
3070	3079	Undefined	DTQ
3080	3089	Miscellaneous Plastics products	1.05
3090	3109	Undefined	DTQ
3110	3119	Leather Tanning and Finishing	1.15
3120	3129	Undefined	DTQ
3130	3139	Boot and Shoe Cut Stock and Findings	1.05
3140	3149	Footwear, Except Rubber	1.05
3150	3159	Leather Gloves and Mittens	1.05
3160	3169	Luggage	1.05
3170	3179	Handbags and Other Personal Leather Goods	1.05
3180	3189	Undefined	DTQ
3190	3199	Leather Goods, Not Elsewhere Classified	1.05
3200	3209	Undefined	DTQ
3210	3219	Flat Glass	1.00
3220	3229	Glass and Glassware, Pressed or Blown	1.00

Hartford Life and Accident Insurance Company
Section III.C - SIC Adjustments

SIC Code		Classification of	
Low Range	High Range	Industry	Adjustment
3230	3239	Glass Products, Made or Purchased Glass	1.00
3240	3249	Cement, Hydraulic	1.00
3250	3259	Structural Clay Products	1.00
3260	3269	Pottery and Related Products	1.00
3270	3279	Concrete, Gypsum, and Plaster Products	1.05
3280	3289	Cut Stone and Stone Products	1.05
3290	3290	Undefined	DTQ
3291	3291	Abrasive Products	1.05
3292	3292	Asbestos Products	1.15
3293	3294	Undefined	DTQ
3295	3295	Minerals and Earths, Ground or Otherwise Treated	1.15
3296	3296	Mineral Wool	1.00
3297	3297	Nonclay Refractories	1.00
3298	3298	Undefined	DTQ
3299	3299	Nonmetallic Mineral Products, Not Elsewhere Classified	1.00
3300	3309	Undefined	DTQ
3310	3319	Blast Furnaces, Steel Works, and Rolling and Finishing Mills	1.15
3320	3329	Iron and Steel Foundries	1.15
3330	3339	Primary Smelting And Refining of Nonferrous Metals	1.15
3340	3349	Secondary Smelting And Refining of Nonferrous Metals	1.15
3350	3359	Rolling, Drawing, And Extruding of Nonferrous Metals	1.15
3360	3369	Nonferrous Foundries (Casting)	1.15
3370	3389	Undefined	DTQ
3390	3399	Miscellaneous Primary Metal Products	1.15
3400	3409	Undefined	DTQ
3410	3419	Metal Cans and Shipping Containers	1.00
3420	3429	Cutlery, Hand Tools, and General Hardware	1.00
3430	3439	Heating Equipment, Except Electric and Warm Air; and Plumbing Fixtures	1.00
3440	3449	Fabricated Structural Metal Products	1.00
3450	3459	Screw Machine Products, and Bolts, Nuts, Screws, Rivets, and Washers	1.00
3460	3469	Metal Forgings and Stamplings	1.00
3470	3479	Coating, Engraving, and Allied Services	1.00
3480	3489	Ordnance and Accessories, Except Vehicles And Guided Missiles	1.00
3490	3499	Miscellaneous Fabricated Metal Products	1.00
3500	3509	Undefined	DTQ
3510	3519	Engines and Turbines	1.00
3520	3529	Farm and Garden Machinery And Equipment	1.00
3530	3539	Construction, Mining, And Materials Handling Machinery and Equipment	1.00
3540	3549	Metalworking Machinery and Equipment	1.00
3550	3559	Special Industry Machinery, Except Metalworking Machinery	1.00
3560	3569	General Industrial Machinery and Equipment	1.00
3570	3579	Computer and Office Equipment	1.00
3580	3589	Refrigeration and Service Industry Machinery	1.00
3590	3599	Miscellaneous Machinery, Except Electrical	1.00
3600	3609	Undefined	DTQ
3610	3619	Electric Transmission And Distribution Equipment	1.00
3620	3629	Electrical Industrial Apparatus	1.00
3630	3639	Household Appliances	1.00
3640	3649	Electric Lighting and Wiring Equipment	1.00
3650	3659	Household Audio and Video Equipment	1.00
3660	3669	Communication Equipment	1.00
3670	3679	Electronic Components and Accessories	1.00
3680	3689	Undefined	DTQ
3690	3699	Miscellaneous Electrical Machinery, Equipment, And Supplies	1.00
3700	3709	Undefined	DTQ
3710	3719	Motor Vehicles and Motor Vehicle Equipment	1.00
3720	3729	Aircraft and Parts	1.00
3730	3739	Ship and Boat Building and Repairing	1.00
3740	3749	Railroad Equipment	1.00
3750	3759	Motorcycles, Bicycles, and Parts	1.00
3760	3769	Guided Missiles and Space Vehicles and Parts	1.00
3770	3789	Undefined	DTQ
3790	3799	Miscellaneous Transportation Equipment	1.00

Hartford Life and Accident Insurance Company
Section III.C - SIC Adjustments

SIC Code		Classification of	
Low Range	High Range	Industry	Adjustment
3800	3809	Undefined	DTQ
3810	3819	Engineering, Laboratory, Scientific, and Research Instruments and Associated Equipment	1.00
3820	3829	Measuring and Controlling Instruments	1.00
3830	3839	Undefined	DTQ
3840	3849	Surgical, Medical, and Dental Instruments and Supplies	1.00
3850	3859	Ophthalmic Goods	1.00
3860	3869	Photographic Equipment and Supplies	1.00
3870	3879	Watches, Clocks Clockwork Operated Devices, And Parts	1.00
3880	3899	Undefined	DTQ
3900	3999	Miscellaneous Manufacturing Industries	1.00
4000	4009	Undefined	DTQ
4010	4019	Railroad Transportation	1.05
4020	4109	Undefined	DTQ
4110	4119	Local and Suburban Transit	1.05
4120	4129	Taxicabs	1.05
4130	4139	Intercity and Rural Highway Passenger Transportation	1.05
4140	4149	Bus Charter Service	1.05
4150	4159	School Buses	1.05
4160	4169	Undefined	DTQ
4170	4179	Terminal and Service Facilities for Motor Vehicle Passenger Transportation	1.05
4180	4209	Undefined	DTQ
4210	4219	Trucking and Courier Services, Except Air	1.05
4220	4229	Public Warehousing and Storage	1.00
4230	4239	Terminal and Joint Terminal Maintenance	1.00
4240	4310	Undefined	DTQ
4311	4311	United States Postal Service	DTQ
4312	4409	Undefined	DTQ
4410	4419	Deep Sea Foreign Transportation	1.05
4420	4429	Deep Sea Domestic Transportation	1.05
4430	4439	Freight Transportation on the Great Lakes, etc.	1.05
4440	4449	Transportation on Rivers and Canals	1.05
4450	4479	Undefined	DTQ
4480	4489	Water Transportation of Passengers	1.05
4490	4499	Services Incidental to Water Transportation	1.05
4500	4599	Transportation by Air	1.00
4600	4609	Undefined	DTQ
4610	4619	Pipe Lines, Except Natural Gas	1.00
4620	4719	Undefined	DTQ
4720	4729	Arrangement of Passenger Transportation	1.00
4730	4739	Arrangement of Transportation of Freight and Cargo	1.00
4740	4749	Rental of Railroad Cars	1.00
4750	4779	Undefined	DTQ
4780	4789	Miscellaneous Services Incidental to Transportation	1.00
4790	4809	Undefined	DTQ
4810	4819	Telephone Communication	1.00
4820	4829	Telegraph Communication	1.00
4830	4839	Radio and Television Broadcasting	1.00
4840	4849	Cable and Other Pay Television	1.00
4850	4889	Undefined	DTQ
4890	4899	Communication Services, Not Elsewhere Classified	1.00
4900	4909	Undefined	DTQ
4910	4919	Electric Services	1.00
4920	4929	Gas Production and Distribution	1.05
4930	4939	Combination Electric and Gas, And other Utility Services	1.00
4940	4949	Water Supply	1.00
4950	4959	Sanitary Services	1.00
4960	4969	Steam Supply	1.00
4970	4979	Irrigation Systems	1.00
4980	5009	Undefined	DTQ
5010	5019	Wholesale Motor Vehicles and Automotive Parts and Supplies	1.00
5020	5029	Wholesale Furniture and Home Furnishings	1.00
5030	5039	Wholesale Lumber And Other Construction Materials	1.00
5040	5049	Professional and Commercial Equipment and Supplies	1.00

Hartford Life and Accident Insurance Company
Section III.C - SIC Adjustments

SIC Code		Classification of	
Low Range	High Range	Industry	Adjustment
5050	5059	Wholesale Metals and Minerals, Except Petroleum	1.05
5060	5069	Electrical Goods	1.00
5070	5079	Hardware, and Plumbing, and Heating Equipment	1.00
5080	5089	Machinery, Equipment, and Supplies	1.00
5090	5099	Miscellaneous Durable Goods	1.00
5100	5109	Undefined	DTQ
5110	5199	Wholesale Trade - Nondurable Goods	1.00
5200	5209	Undefined	DTQ
5210	5219	Lumber and Other Building Materials Dealers	1.00
5220	5229	Undefined	DTQ
5230	5239	Paint, Glass, and Wallpaper Stores	1.00
5240	5249	Undefined	DTQ
5250	5259	Hardware Stores	1.00
5260	5269	Retail Nurseries, Lawn and Garden Supply Stores	1.00
5270	5279	Mobile Home Dealers	1.00
5280	5309	Undefined	DTQ
5310	5319	Department Stores	1.00
5320	5329	Undefined	DTQ
5330	5339	Variety Stores	1.00
5340	5389	Undefined	DTQ
5390	5399	Miscellaneous General Merchandise Stores	1.00
5400	5409	Undefined	DTQ
5410	5419	Grocery Stores	1.00
5420	5429	Meat and Fish (Seafood) Markets, Including Freezer Provisioners	1.00
5430	5439	Fruit Stores and Vegetable Markets	1.00
5440	5449	Candy, Nut, and Confectionery Stores	1.00
5450	5459	Dairy Products Stores	1.00
5460	5469	Retail Bakeries	1.00
5470	5489	Undefined	DTQ
5490	5499	Miscellaneous Food Stores	1.00
5500	5509	Undefined	DTQ
5510	5519	Motor Vehicle Dealers (New and Used)	1.00
5520	5529	Motor Vehicle Dealers (Used Only)	DTQ
5530	5539	Auto and Home Supply Stores	1.00
5540	5549	Gasoline Service Stations	1.05
5550	5559	Boat dealers	1.00
5560	5569	Recreational and Utility Trailer Dealers	1.00
5570	5579	Motorcycle Dealers	1.00
5580	5589	Undefined	DTQ
5590	5599	Automotive Dealers, Not Elsewhere Classified	1.00
5600	5699	Apparel and Accessory Stores	1.00
5700	5709	Undefined	DTQ
5710	5719	Furniture, Home Furnishing, and Equipment Stores, Except Appliances	1.00
5720	5729	Household Appliance Stores	1.00
5730	5739	Radio, Television, and Music Stores	1.00
5740	5809	Undefined	DTQ
5810	5819	Eating and Drinking Places	1.00
5820	5909	Undefined	DTQ
5910	5919	Drug Stores and Proprietary Stores	1.00
5920	5929	Liquor Stores	1.00
5930	5939	Used Merchandise Stores	DTQ
5940	5949	Miscellaneous Shopping Goods Stores	1.00
5950	5959	Undefined	DTQ
5960	5969	Nonstore Retailers	1.00
5970	5979	Undefined	DTQ
5980	5989	Fuel Dealers	1.00
5990	5999	Retail Stores, Not Elsewhere Classified	1.00
6000	6009	Undefined	DTQ
6010	6019	Central Reserve Depository Institutions	1.00
6020	6029	Commercial Banks	1.00
6030	6039	Savings Institutions	1.00
6040	6059	Undefined	DTQ
6060	6069	Credit Unions	1.00

Hartford Life and Accident Insurance Company
Section III.C - SIC Adjustments

SIC Code		Classification of	
Low Range	High Range	Industry	Adjustment
6070	6079	Undefined	DTQ
6080	6089	Foreign Banking	1.00
6090	6099	Functions Related to Depository Banking	1.00
6109	6109	Undefined	DTQ
6110	6119	Federal and Federally-Sponsored Credit Agencies	1.00
6120	6139	Undefined	DTQ
6140	6149	Personal Credit Institutions	1.00
6150	6159	Business Credit Institutions	1.00
6160	6169	Mortgage Bankers and Brokers	1.00
6170	6209	Undefined	DTQ
6210	6219	Security Brokers, Dealers, and Flotation Companies	1.00
6220	6229	Commodity Contracts Brokers and Dealers	1.00
6230	6239	Security and Commodity Exchanges	1.00
6240	6279	Undefined	DTQ
6280	6289	Services Allied with the Exchange of Securities or Commodities	1.00
6290	6309	Undefined	DTQ
6310	6319	Life Insurance	1.00
6320	6329	Accident and Health Insurance and Medical	1.00
6330	6339	Fire, Marine, and Casualty Insurance	1.00
6340	6349	Undefined	DTQ
6350	6359	Surety Insurance	1.00
6360	6369	Title Insurance	1.00
6370	6379	Pension, Wealth, and Welfare Funds	1.00
6380	6389	Undefined	DTQ
6390	6399	Insurance Carriers, Not Elsewhere Classified	1.00
6400	6409	Undefined	DTQ
6410	6419	Insurance Agents, Brokers, and Service	1.00
6420	6509	Undefined	DTQ
6510	6519	Real Estate Operators (Except Developers) and Lessors	1.00
6520	6529	Undefined	DTQ
6530	6539	Real Estate Agents and Managers	1.00
6540	6549	Title Abstract Offices	1.00
6550	6559	Subdividers and Developers	1.00
6560	6709	Undefined	DTQ
6710	6719	Holding Offices	1.00
6720	6729	Investment Offices	1.00
6730	6739	Trusts	1.00
6740	6789	Undefined	DTQ
6790	6799	Miscellaneous Investing	1.00
6800	7009	Undefined	DTQ
7010	7019	Hotels, Motels, and Tourist Courts	1.00
7020	7029	Rooming and Boarding Houses	1.00
7030	7039	Camps and Trailering Parks	1.00
7040	7049	Organization Hotels and Lodging houses, on Membership Basis	1.00
7050	7209	Undefined	DTQ
7210	7219	Laundry, Cleaning, and Garment Services	1.00
7220	7229	Photographic Studios, Portrait	1.00
7230	7239	Beauty Shops	DTQ
7240	7249	Barber Shops	DTQ
7250	7259	Shoe Repair Shops and Shoeshine Parlors	DTQ
7260	7269	Funeral Service and Crematories	DTQ
7270	7289	Undefined	DTQ
7290	7299	Miscellaneous Personal Services	1.00
7300	7309	Undefined	DTQ
7310	7319	Advertising	1.00
7320	7329	Consumer Credit and Mercantile Reporting Agencies, and Adjustment and Collection Agencies	1.00
7330	7339	Mailing, Reproduction, Commercial Art and Photography, and Stenographic Services	1.00
7340	7341	Undefined	DTQ
7342	7342	Disinfecting and Pest Control Services	1.05
7343	7348	Undefined	DTQ
7349	7349	Services to Dwellings and Other Buildings, Not Elsewhere Classified	1.00
7350	7359	Miscellaneous Equipment Rental and Leasing	1.00
7360	7369	Personnel Supply Services	1.00

Hartford Life and Accident Insurance Company
Section III.C - SIC Adjustments

SIC Code		Classification of	
Low Range	High Range	Industry	Adjustment
7370	7379	Computer and Data Processing Services	1.00
7380	7383	Miscellaneous Business Services	1.00
7384	7384	Photofinishing Laboratories	1.05
7385	7389	Business Services, Not Elsewhere Classified	1.00
7390	7509	Undefined	DTQ
7510	7519	Automotive Rental and Leasing, Without Drivers	1.00
7520	7529	Automobile Parking	1.05
7530	7539	Automobile Repair Shops	1.05
7540	7549	Automotive Services	1.00
7550	7619	Undefined	DTQ
7620	7629	Electrical Repair Shops	1.00
7630	7639	Watch, Clock, and Jewelry Repair	1.00
7640	7649	Reupholstery and Furniture Repair	1.00
7650	7689	Undefined	DTQ
7690	7699	Miscellaneous Repair Shops and Related Services	1.00
7700	7809	Undefined	DTQ
7810	7819	Motion Picture Production and Allied Services	1.00
7820	7829	Motion Picture Distribution and Allied Services	1.00
7830	7839	Motion Picture Theaters	DTQ
7840	7849	Video Tape Rental	DTQ
7850	7909	Undefined	DTQ
7910	7919	Dance Studios, Schools, and Halls	DTQ
7920	7921	Undefined	DTQ
7922	7922	Theatrical Producers (Except Motion Pictures), and Miscellaneous Theatrical Services	1.00
7923	7928	Undefined	DTQ
7929	7929	Bands, Orchestras, Actors, and other Entertainers and Entertainment Groups	DTQ
7930	7939	Bowling Centers	DTQ
7940	7949	Commercial Sports	1.00
7950	7990	Undefined	DTQ
7991	7991	Physical Fitness Facilities	1.00
7992	7992	Public Golf Courses	1.00
7993	7993	Coin-Operated Amusement Devices	1.00
7994	7995	Undefined	DTQ
7996	7996	Amusement Parks	DTQ
7997	7997	Membership Sports and Recreation Clubs	1.00
7998	7998	Undefined	DTQ
7999	7999	Amusement and Recreation Services, Not Elsewhere Classified	DTQ
8000	8009	Undefined	DTQ
8010	8019	Offices and Clinics of Doctors of Medicine	1.00
8020	8029	Offices of Dentists	1.00
8030	8039	Offices of Osteopathic Physicians	1.00
8040	8049	Offices of Other Health Practitioners	1.00
8050	8059	Nursing and Personal Care Facilities	1.00
8060	8069	Hospitals	1.00
8070	8079	Medical and Dental Laboratories	1.00
8080	8089	Home Health Care Services	1.00
8090	8099	Health and Allies Services, Not Elsewhere Classified	1.00
8100	8109	Undefined	DTQ
8110	8119	Legal Services	1.00
8120	8209	Undefined	DTQ
8210	8219	Elementary and Secondary Schools	1.00
8220	8229	Colleges, Universities, Professional Schools, and Junior Colleges	1.00
8230	8239	Libraries and Information Centers	1.00
8240	8249	Correspondence Schools and Vocational Schools	1.00
8250	8289	Undefined	DTQ
8290	8299	Schools and Educational Services, Not Elsewhere Classified	1.00
8300	8319	Undefined	DTQ
8320	8329	Individual and Family Social Services	1.00
8330	8339	Job Training and Vocational Rehabilitation Services	1.00
8340	8349	Undefined	DTQ
8350	8359	Child Day Care Services	1.00
8360	8369	Residential Care	DTQ
8370	8389	Undefined	DTQ

Hartford Life and Accident Insurance Company
Section III.C - SIC Adjustments

SIC Code		Classification of	
Low Range	High Range	Industry	Adjustment
8390	8399	Social Services, Not Elsewhere Classified	1.00
8400	8409	Undefined	DTQ
8410	8419	Museums and Art Galleries	1.00
8420	8429	Arboreta and Botanical or Zoological Gardens	1.00
8430	8609	Undefined	DTQ
8610	8619	Business Associations	1.00
8620	8629	Professional Membership Organizations	1.00
8630	8639	Labor Unions and Similar Labor Organizations	1.00
8640	8649	Civic, Social, and Fraternal Associations	1.00
8650	8659	Political Organizations	1.00
8660	8669	Religious Organizations	1.00
8670	8689	Undefined	DTQ
8690	8699	Membership Organizations, Not Elsewhere Classified	1.00
8700	8709	Undefined	DTQ
8710	8719	Engineering, Architectural, and Surveying Services	1.00
8720	8729	Accounting, Auditing, and Bookkeeping Services	1.00
8730	8739	Research, Development, and Testing Services	1.00
8740	8749	Management and Public Relations Services	1.00
8750	8809	Undefined	DTQ
8810	8819	Private Households	DTQ
8820	8989	Undefined	DTQ
8990	8999	Miscellaneous Services, Not Elsewhere Classified	1.00
9000	9109	Undefined	DTQ
9110	9119	Executive Offices	1.00
9120	9129	Legislative Bodies	1.00
9130	9139	Executive and Legislative Offices Combined	1.00
9140	9189	Undefined	DTQ
9190	9199	General Government, Not Elsewhere Classified	1.00
9200	9209	Undefined	DTQ
9210	9219	Courts	1.00
9220	9229	Public Order and Safety	1.00
9230	9309	Undefined	DTQ
9310	9319	Public Finance, Taxation, and Monetary Policy	1.00
9320	9409	Undefined	DTQ
9410	9419	Administration of Educational Programs	1.00
9420	9429	Undefined	DTQ
9430	9439	Administration of Public Health Programs	1.00
9440	9449	Administration of Social, Human Resources, And Income Maintenance Programs	1.00
9450	9459	Administration of Veterans Affairs, Except Health And Insurance	1.00
9460	9509	Undefined	DTQ
9510	9519	Administration of Environmental Quality	1.00
9520	9529	Undefined	DTQ
9530	9539	Administration of Housing and Urban Development Programs	1.00
9540	9609	Undefined	DTQ
9610	9619	Administration of General Economic Programs	1.00
9620	9629	Regulation and Administration of Transportation Programs	1.00
9630	9639	Regulation and Administration of Communication, Electric, Gas, and Other Utilities	1.00
9640	9649	Regulation of Agricultural Marketing and Commodities	1.00
9650	9659	Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors	1.00
9660	9669	Space Research and Technology	1.00
9670	9709	Undefined	DTQ
9710	9719	National Security	1.00
9720	9729	International Affairs	1.00
9730	9998	Undefined	DTQ
9999	9999	Nonclassifiable Establishments	1.00

DTQ = Decline to Quote

Hartford Life and Accident Insurance Company
Section III.D - Trigger Specific Adjustments

Co-Morbidity	Trigger Applied to…	Adjustments	
		Male	Female
Invasive Cancer / Non-Invasive Cancer	Non-Invasive Cancer	1.111	1.053
End Stage Renal Disease / Stroke	End Stage Renal Disease	1.031	1.031
End Stage Renal Disease / Heart Attack	End Stage Renal Disease	1.089	1.089
Stroke / Heart Attack	Heart Attack	1.042	1.065
Aneurysm / Stroke	Stroke	1.042	1.042
Angioplasty&Stent / Heart Attack	Angioplasty& Stent	1.176	1.176
End Stage Renal Disease / Coronary Artery Bypass Graft	Coronary Artery Bypass Graft	1.015	1.015
Heart Attack / Coronary Artery Bypass Graft	Coronary Artery Bypass Graft	1.235	1.235

Like Benefits	[0-6] Month Separation Period	(6-12] Month Separation Period
Cancer Benefits	**1.000**	0.997
Vascular Benefits	**1.000**	0.977
All Other Benefits	**1.000**	1.000

Separation period between additional occurrences of different benefit triggers within like benefits

Coma Definition Requirement	Adjustment
Insured to remain in coma for minimum of [7] or more days	**1.000**
Insured to remain in coma for minimum of [14] or more days	0.447
Insured to remain in coma for minimum of [30] or more days	0.200

Stroke Definition Requirement	Adjustment
Permanent neurologic deficit measuring [30] days or more	**1.000**
Permanent neurologic deficit measuring [90] days or more	0.980

Transportation Benefit: Adjustment for Maximum Number of Trips								
Number of Trips	1	2	3	4	5	6	7	8
Adjustment:	0.750	0.870	**1.000**	1.133	1.267	1.400	1.433	1.467
Number of Trips	9	10	11	12	13	14	15	
Adjustment:	1.500	1.533	1.567	1.602	1.638	1.674	1.711	

Lodging Benefit: Adjustment for Maximum Lodging Days						
Number of Days	[1] Day	[2-5] Days	[6-10] Days	[11-15] Days	[16-30] Days	[31-45] Days
Adjustment:	0.550	0.700	0.750	0.850	**1.000**	1.100
Number of Days	[46-60] Days	[61-75] Days	[76-90] Days	[91-100] Days	[101-180] Days	
Adjustment:	1.150	1.175	1.180	1.181	1.182	

Rehabilitation / Home Health Care / Physical Therapy Benefits: Adjustment for Maximum Number of Days			
Number of Days	[0-10] Days	[11-20] Days	[21-30] Days
Adjustment:	**1.000**	1.103	1.250

Prosthesis / Wig Benefit: Adjustment for Maximum Number of Prostheses				
Number of Prostheses	1	2	3	4
Adjustment:	**1.000**	1.500	1.750	1.900

Health Screening Benefit: Utilization Adjustment for Maximum Benefit Per Day Per Year	
$25 Benefit	0.889
$50 Benefit	**1.000**
$75 Benefit	1.125
$100 Benefit	2.216
$125 Benefit	2.525
$150 Benefit	2.833

Health Screening Benefit: Adjustment to Exclude Cancer Related Tests	
Include Cancer Related Tests	**1.000**
Exclude Cancer Related Tests	0.776

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC Ltr Rates.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Certificate of Authority to File
Comments:	
Attachment(s):	AUTH.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	CI 2013_Rates_Actuarial Memorandum_generic_CI 2 0_GBD-2700_HLA.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Actuarial memorandum certified as described. Rates filed separately from forms.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable to this filing.
Attachment(s):	

State: District of Columbia **Filing Company:** Hartford Life and Accident Insurance Company
TOI/Sub-TOI: H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness
Product Name: Group Critical Illness
Project Name/Number: HARTFORD-GrpCI/61.1/61.1

Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

FIRST CONSULTING
& Administration, Inc.

June 19, 2014

Government of the District of Columbia
Department of Insurance and Securities Regulation
Insurance Products Division
810 First Street, N.E., Suite 701
Washington, D.C. 20002

RATE FILING
RE: Hartford Life and Accident Insurance Company
NAIC # 70815 FEIN # 06-0838648
Rates for Forms:
Form GBD-2700 (DC) - Group Critical Illness Certificate of Insurance
Form GBD-2600 - Group Critical Illness Policy of Incorporation
Our File Number: 6134.1

Dear Sir or Madam:

We have been retained by Hartford Life and Accident Insurance Company to file the enclosed forms for approval in your state.

We enclose the following for your consideration:

- Cover Letter
- Third party authorization
- Actuarial memorandum and rates

The company's group number is 91.

We are submitting the enclosed group insurance rates for your review and approval on a general use basis. These submitted rates are new and not intended to replace any on file with your Department. These rates are intended to comply with all applicable laws, rules, bulletins and published guidelines of your state.

We request that the enclosed rate and actuarial material be handled on a confidential basis as allowed by your Department.

The forms pertaining to this rate filing are intended for use with eligible group policyholders, as and allowed by the laws and regulations of your state, with the exception of associations. The coverage provided under those forms is a group critical illness (specified disease) insurance plan designed to allow for coverage of a combination of specified diseases.

www.firstconsulting.com
1020 Central, Suite 201, Kansas City, Missouri 64105-1670
(816) 391-2730 ● (800) 927-2730 ● FAX: (816) 391-2755

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions or need additional information, please call toll-free 1-800-927-2730. Thank you for your assistance.

Sincerely,

FIRST CONSULTING & ADMINISTRATION, INC.

Marilyn J. Odell
Compliance Specialist
E-mail: marilyn.odell@firstconsulting.com
Extension: 2835

Enclosures

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
One Hartford Plaza
Hartford, Connecticut 06155

THE HARTFORD

February 24, 2014

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

Hartford Life and Accident Insurance Company

By: _____

Title: Vice President

Hartford Life and Accident Insurance Company

Actuarial Memorandum

Group Critical Illness Insurance Policy Form GBD-2600, et al
Group Critical Illness Insurance Certificate Form GBD-2700, et al
Group Critical Illness Insurance Amendatory Rider Form GBD-PA-9394

1. Scope & Purpose

This Actuarial Memorandum describes the benefits provided in this new group critical illness insurance policy. This memorandum supports the rates being filed. These are new forms. This memorandum is not intended to be used for any other purpose.

2. Benefit Description

This section contains a brief description of the benefits provided by the critical illness certificate. A detailed description of the benefits and limitations are identified in the certificate.

The policy provides multiple critical illness benefit payments and recurrence payments up to the maximum benefit specified in the benefit schedule. The critical illness benefit is equal to the coverage amount multiplied by the percentage of coverage amount for the critical illness. The policy includes a recurrence benefit that will pay the recurrence benefit amount if a covered person receives a diagnosis of a recurrence of a critical illness previously paid under the policy and listed under the Recurrence Benefits.

The benefits listed below are the covered critical illness triggers included in the critical illness policy.

<u>Cancer Benefits</u>

- Benign Brain Tumor
- Invasive Cancer
- Non-Invasive Cancer

<u>Vascular Benefits</u>

- Angioplasty / Stent
- Aneurysm
- Coronary Artery Bypass Graft
- Heart Attack (Myocardial Infarction)
- Heart Transplant
- Stroke

Other Specified Critical Illness Benefits

- Bone Marrow Transplant
- Coma
- End Stage Renal Disease
- Loss of Hearing
- Loss of Speech
- Loss of Vision
- Major Organ Transplant
- Paralysis

Neurological Benefits

- Advanced Multiple Sclerosis
- Advanced Parkinson's Disease
- Amyotrophic Lateral Sclerosis (ALS)

Occupational Benefits

- Occupational Hepatitis (B or C)
- Occupational HIV

Child Specified Benefits

- Cerebral Palsy
- Congenital Heart Disease
- Cystic Fibrosis
- Muscular Dystrophy
- Spina Bifida

The benefits listed below are the covered critical illness triggers included in the recurrence benefit.

Recurrence Benefits

- Benign Brain Tumor
- Coma
- Heart Attack
- Heart Transplant
- Invasive Cancer
- Major Organ Transplant
- Stroke

The benefits listed below will pay the benefit amount specified in the benefit schedule of the policy.

Additional Critical Illness Benefits

- Health Screening
- Home Health Care
- Lodging

- Physical Therapy
- Prosthesis / Wig
- Rehabilitation Facility
- Second Opinion
- Transportation

3. Renewability

This policy is optionally renewable subject to the termination provisions specified in the policy.

4. Applicability

These are new forms. This is a first time rate filing for these forms.

5. Morbidity

The morbidity assumptions for these forms were developed using the following sources:

Cancer Benefits

Benign Brain Tumor

- SEER Cancer Statistics Review 1975-2010

Invasive Cancer

- SEER Cancer Statistics Review 1975-2010
- New Malignancies Among Cancer Survivors: SEER Cancer Registries, 1973-2000
- Colon Cancer Alliance: Colon Cancer Statistics
- Thin Melanomas: Predictive Lethal Characteristics From a 30-Year Clinical Experience
- Medifocus Health, Bladder Cancer Statistics
- Advanced Therapy of Prostate Disease
- UpToDate - Staging and prognosis of chronic lymphocytic leukemia

Non-Invasive Cancer

- SEER Cancer Statistics Review 1975-2010
- Thin Melanomas: Predictive Lethal Characteristics From a 30-Year Clinical Experience
- Medifocus Health, Bladder Cancer Statistics
- Advanced Therapy of Prostate Disease
- UpToDate - Staging and prognosis of chronic lymphocytic leukemia
- Northern California Cancer Center, Cancer Incidence and Mortality in the Greater Bay Area

Vascular Benefits

Angioplasty / Stent

- Heart Disease and Stroke Statistics – 2011 Update
- Thomson MedStat MarketScan® Research Database
- The Healthcare Effectiveness Data and Information Set (HEDIS)
- US Statistical Abstract

Aneurysm

- The Brain Aneurysm Foundations
- Patient.co.uk: Abdominal Aortic Aneurysms
- Journal of Epidemiology: Prevalence of Risk Factors for Abdominal Aortic Aneurysms in a Population-based Study
- US National Library of Medicine: epidemiology of aortic aneurysm repair in the United States from 1993 to 2003
- US Statistical Abstract

Coronary Artery Bypass Graft

- Heart Disease and Stroke Statistics – 2011 Update
- The Healthcare Effectiveness Data and Information Set (HEDIS)
- US Statistical Abstract

Heart Attack

- Heart Disease and Stroke Statistics – 2011 Update
- Morbidity & Mortality: 2002 Chart Book on Cardiovascular, Lung, and Blood Diseases
- US Statistical Abstract

Heart Transplant

- Milliman Research Report: 2011 US Organ and Tissue Transplant Cost Estimates and Discussion
- Milliman Research Report: 2002 US Organ and Tissue Transplant Cost Estimates and Discussion
- US Statistical Abstract

Stroke

- Framingham Heart Study – 30 year follow-up
- Heart Disease and Stroke Statistics – 2011 Update

Other Specified Critical Illness Benefits

Bone Marrow Transplant

- Milliman Research Report: 2011 US Organ and Tissue Transplant Cost Estimates and Discussion
- Milliman Research Report: 2002 US Organ and Tissue Transplant Cost Estimates and Discussion
- Nature.com: Bone Marrow Transplantation Abstract

- Department of Health and Human Services: Blood Cell Transplant
- USA Today: Let's Compensate Bone Marrow Donors
- US Statistical Abstract

Coma

- Traumatic Brain Injury in the United States: Emergency Department Visits, Hospitalizations, and Deaths

End Stage Renal Disease

- 2011 USRDS Annual Data Report: A Incidence of Reported End-Stage Renal Disease (ESRD)

Loss of Hearing

- Vital and Health Statistics: Prevalence of Selected Chronic Conditions: United States, 1990-92
- Americans with Disabilities, 1994-1995

Loss of Speech

- Vital and Health Statistics: Prevalence of Selected Chronic Conditions: United States, 1990-92
- Americans with Disabilities, 1994-1995

Loss of Vision

- Vital and Health Statistics: Prevalence of Selected Chronic Conditions: United States, 1990-92
- Eye Injuries: Recent Data and Trends in the United States

Major Organ Transplant

- Milliman Research Report: 2011 US Organ and Tissue Transplant Cost Estimates and Discussion
- Milliman Research Report: 2002 US Organ and Tissue Transplant Cost Estimates and Discussion
- US Statistical Abstract

Paralysis

- US Statistical Abstract
- National Spinal Cord Injury Association Resource Center
- Annual Report for the Model Spinal Cord Injury Care Systems, 2010

Neurological Benefits

Advanced Multiple Sclerosis

- MCFox- Multiple Sclerosis Facts
- eMedTV - Multiple Sclerosis Statistics

Advanced Parkinson's Disease

- Cure Research - Prevalence and Incidence of Parkinson's Disease
- Cleveland Clinic - Incidence of Parkinson's Disease

Amyotrophic Lateral Sclerosis (ALS)

- ALS Statistics
- The ALS Association
- Amyotrophic Lateral Sclerosis and Parkinsonism-Dementia Complex of Guam: Changing Incidence Rates during the Past 60 Years

Occupational Benefits

Occupational Hepatitis (B or C)

- Center for Disease Control: Hepatitis Statistics
- Minnesota Department of Health: Hepatitis Exposure
- Fact monster - U.S. Population by Region

Occupational HIV

- CDC – Health Care Workers ,NIOSH Safety & Health Topic
- CDC - NIOSH
- Fact monster - U.S. Population by Region, 1990-2010

Child Specified Benefits

Cerebral Palsy

- United Cerebral Palsy - Fact Sheet

Congenital Heart Disease

- Centers for Disease Control and Prevention – Congenital Heart Defects Data and Statistics

Cystic Fibrosis

- Cystic Fibrosis Foundation

Muscular Dystrophy

- Medscape Reference – Muscular Dystrophy

Spina Bifida

- Right Diagnosis: Prevalence and Incidence of Spina Bifida

Additional Critical Illness Benefits

Health Screening

- Milliman's Health Cost Guidelines
- American Cancer Society, Colorectal Cancer Facts and Figures 2008-2010

- Centers for Disease Control and Prevention: Human Papillomavirus Fact Sheet

Home Health Care

- Incidence rates for this benefit were developed based on the underlying incidence rates of various triggers listed above.

Lodging

- Incidence rates for this benefit were developed based on the underlying incidence rates of various triggers listed above.

Physical Therapy

- Incidence rates for this benefit were developed based on the underlying incidence rates of various triggers listed above.

Prosthesis / Wig

- SEER Cancer Statistics Review 1975-2010

Rehabilitation Facility

- Incidence rates for this benefit were developed based on the underlying incidence rates of various triggers listed above.

Transportation

- Incidence rates for this benefit were developed based on the underlying incidence rates of various triggers listed above.

Second Opinion

- SEER Cancer Statistics Review 1975-2010

6. Mortality

The 2001 VBT Mortality Table has been assumed for this policy.

7. Persistency

The lapse rates shown below have been assumed for this policy.

Duration	Lapse Rate
1	21%
2	18%
3	15%
4	12%
5	12%
6	11%
7	10%
8	9%
9	9%
10+	8%

8. Expenses

Expenses, commissions, premium tax, and profit and contingency are expected to be 50% of the premium.

9. Marketing Method

This product will be marketed to groups and sold by Hartford's sales force as well as independent agents and brokers.

10. Underwriting

The policy will be offered on a guaranteed issue or simplified issue basis. For face amounts above the guaranteed issue limit, a short form simplified issue underwriting application will be used. The simplified issue questions are designed to determine eligibility for coverage on an accept/reject basis.

11. Premium Classes

Premium rates may be presented on an attained age, attained age banded, issue age, or issue age banded basis. Premium rates may also vary based on the covered critical illnesses, gender (male, female, unisex), and tobacco status (non-tobacco, tobacco, uni-tobacco). Rates may be quoted as rates per primary insured only, primary insured + spouse, primary insured + child(ren), and family. Other rating variables are detailed in the rate manual.

12. Issue Age Range

Coverage will be offered to issue ages up to the age limit in the certificate.

13. Area Factors

There are no area factors for this form. The rates will be the same throughout the state.

14. Average Annual Premium

The estimated average annual premium is expected to be $447

15. Premium Modalization Rules

The modal premium factors to be applied to annual premium rates are:

Mode	Factor
Daily	0.0027
Weekly	0.0192
Bi-Weekly (26 per year)	0.0385
Bi-Monthly (24 per year)	0.0417
Monthly	0.0833
Quarterly	0.2500
Semi-Annual	0.5000
Annual	1.0000

16. Claim Liability and Reserves

Claim reserves will be set using appropriate actuarial methodology according to generally accepted actuarial principles, including but not limited to analysis of claim lag triangles, inventory methods, and percentage of premium methods. Claim reserves will include incurred but not reported claims and unpaid claims which have been reported and are in the course of settlement. There are currently no claim reserves held since these are new forms.

17. Active Life Reserves

Active life reserves will be set using appropriate actuarial methodology as necessary. There are currently no active life reserves held since this is a new form.

18. Trend Assumptions

Not applicable.

19. Minimum Loss Ratio

The minimum acceptable loss ratio is 50%.

20. Anticipated Loss Ratio

The anticipated loss ratio is assumed to be 50%. The anticipated loss ratio is calculated by taking the expected incurred claims divided by the earned premium.

21. Experience - Past and Future

As this is a new policy, no historical experience is available.

22. Lifetime Loss Ratio

Because this is a new form with no prior experience, the lifetime loss ratio is assumed to be 50%.

23. History of Rate Adjustments

As this is a first time rate filing, there have been no rate adjustments.

24. Number of Policyholders

As these are new forms, there are no policyholders.

25. Proposed Effective Date

The rates are to become effective upon approval by your Department of Insurance. No policies will be sold until the forms and rates have been submitted and/or approved as required by your regulations.

26. Statement of Reliance

In preparing this actuarial memorandum, I relied on data provided to me by Hartford Life and Accident Insurance Company. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.

27. Actuarial Certification

I, Michael E. Weilant, am a Member of the American Academy of Actuaries and meet its qualification standards for preparing rate filings. This actuarial memorandum has been prepared to describe the rates intended to be used for this product. This memorandum has been prepared in conformity with applicable Actuarial Standards of Practice (ASOP), including ASOP No. 8. This actuarial memorandum has been prepared for the sole purpose of demonstrating that the proposed rate schedule is reasonable and the memorandum may not be appropriate for other purposes.

To the best of my knowledge and judgment, I certify that:

(I) The entire filing is in compliance with the applicable laws of this state;
(II) The entire filing is in compliance with all applicable Actuarial Standards of Practice;
(III) The benefits provided are reasonable in relation to the proposed premiums; and
(IV) The premium schedule is not excessive, inadequate, or unfairly discriminatory

Emerging experience should be carefully monitored relative to the assumptions and appropriate adjustments made to the premiums in a timely manner for new sales going forward.

Michael E. Weilant, FSA, MAAA
Fellow, Society of Actuaries
Member, American Academy of Actuaries
June, 2014